

Quality of life  
**Social insecurities and  
resilience**



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# Introduction

This policy brief examines perceptions of insecurity in the EU population, focusing on people's assessment of the likelihood of a negative impact on themselves and their households in five areas:

- personal insecurity – of being personally unsafe (from crime, for instance)
- housing insecurity – of losing one's home
- healthcare insecurity – of being unable to afford healthcare
- employment insecurity (for those in employment) – of losing one's job and being unable to find a new one
- old-age income insecurity – of not having an adequate income in old age

Much of the research on insecurity so far has centred on economic insecurity, which has broadly been defined as the anxiety produced by the uncertainty about material conditions in the future (Stiglitz et al, 2009; Bossert and D'Ambrosio, 2013). However, economic security is not a guaranteed safeguard against other insecurities; even with good incomes, for instance, people may be at risk of losing their

homes due to debt problems (Eurofound, 2013). Employment particularly has a strong effect on economic security – although here too the negative impacts of prolonged insecurity or actually losing one's job can go beyond finances alone, leading, for instance, to social exclusion and mental health problems (Kim and Knesebeck, 2016; Renahy et al, 2018).

Most of the insecurities reviewed in this policy brief have an economic component but are influenced by other factors too. For instance, perceptions of housing insecurity are influenced by tenant protection law, perceptions of old-age income insecurity are influenced by long-term care provision, and perceptions of healthcare insecurity are influenced by the presence or absence of healthcare coverage. Actual entitlements and laws also can affect one's feelings of insecurity, as can awareness or lack of awareness of such (Eurofound, 2015).

The analysis of social insecurities in this policy brief is based on data gathered in the 2016 European Quality of Life Survey (EQLS) from across the 28 EU Member States.



## Policy context

The European Commission's reflection paper on the social dimension of Europe notes that 'European societies are prosperous and affluent places to live. They have the highest levels of social protection in the world and rank highly in terms of wellbeing, human development and quality of life. Europeans confirm this. They generally say that they are happy and satisfied with their lives' (p. 6). However, the paper goes on to outline how many people feel insecure when thinking about the future. It highlights the recent financial and economic crisis as a key factor. The crisis demonstrated that even people who would not usually be in vulnerable situations can suddenly be at risk of job loss, over-indebtedness or inability to pay for healthcare.

The reflection paper highlights social problems such as crime and insecurity, and identifies various trends that evoke a broader sense of insecurity: changing family patterns, globalisation, digitalisation, new forms of work, urbanisation and ageing of societies. 'Many of these trends offer unprecedented opportunities in terms of free choice, healthier and longer lives, better living conditions, and

more innovative and open societies. But they also raise new questions. Are these opportunities accessible to all? Are we, individually and as societies, well prepared for the changes ahead of us? The pace and complexity of many transformations currently underway fuel a perception — and a real risk — of disruptions and insecurity for the lives of many, as well as broader inequity and inequality' (p. 6).

The significance of having security in one's life is widely recognised. The United Nations' 1948 Universal Declaration of Human Rights notes that everyone has the right to 'security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control' (Article 25). The European Pillar of Social Rights, proclaimed by EU leaders in 2017, is a political commitment to furthering the social rights of EU citizens. It states that a priority for the leaders of the Member States is to address economic and social insecurity in the EU population. It calls for secure and adaptable employment, emphasises the right to resources that ensure living in dignity in old age, and confirms the right to timely access to affordable, good-quality healthcare.

Given the vicissitudes of life, and economies, eliminating material insecurities may have limits and in any case involves costs; hence, we are reconciled to a certain level of insecurity. What an acceptable level is, however, is likely to vary depending on the type of insecurity. For instance, few disagree that a high level of personal security and some level of basic housing security are desirable, while there may be less agreement on job or income insecurity. Judgements differ about the optimal level of protection against hazards and on the role that the public or the private sector should play in ensuring it. Nonetheless, 'an important question for public policy is how to obtain most efficiently the socially desired average level of economic security' (Osberg, 2015, p. 35).

Social security systems can protect people against the financial implications of social risks, such as ill health, old age or job loss.

On the other hand, failure of these systems to generate a feeling of security can become a societal challenge. Some have even linked perceived insecurities – in particular about employment – to democratic decline (Inglehart, 2018).

Overall, it is clear that while many people in the EU are relatively well-off materially compared to people in other parts of the world, feelings of insecurity can be a risk to quality of life. To understand uncertainties and discontent, one should not only look at current living conditions but also consider perceptions of what the future will bring. For that reason, this policy brief takes a broad perspective of social insecurity, not only by including dimensions not generally covered in discussions on the subject (in particular personal insecurity), but also by looking at subjective feelings of insecurity.

# Key findings

- Only 1% of the EU population enjoys the highest level of security in all five types of social insecurity studied in this brief: personal, housing, healthcare, employment and old-age income. If more types were added, there might be nobody in the EU who feels free of any form of social insecurity.
- Many people experience multiple insecurities; over one-tenth (12%) of the EU population feels some level of insecurity in all five types, although levels vary depending on type.
- Low-income groups generally feel most insecure, but insecurity is also widespread among groups who are materially well-off.
- **Personal insecurity:** Over a quarter (27%) of people aged 75 or above feel personally insecure when outside in their neighbourhood after dark or when alone at home at night. Among other age bands, the prevalence of personal insecurity is lower, in the region of 16–17%.  
People with lower incomes are more likely to feel personally insecure outside in their neighbourhood after dark or home alone at night, and they experience these feelings with greater intensity. This is true regardless of gender and whether they live in a rural or urban setting.
- **Housing insecurity:** People living in privately rented accommodation with low household income are particularly vulnerable to housing insecurity.
- **Healthcare insecurity:** Concerns over the affordability of mental health and dental care are most common, reported by 34% and 36% of respondents, respectively. In addition, 17% of the EU population feel insecure about their ability to pay for the most basic healthcare provision – primary care.  
People who feel unable to pay for healthcare if the need arises include not only those in low-income groups, but also many people in middle-income groups and people who appear not to have had any problems previously covering healthcare costs.
- **Employment insecurity:** Just over 1 in 10 workers (11%) enjoys the highest level of employment security, meaning that they believe it very unlikely that they will lose their job in the next six months, and if they lose their job, believe it very likely they will find a similar one.  
Workers on permanent contracts have the highest levels of employment security. However, even among this group, almost a quarter do not rule out losing their job in the next six months.
- **Old-age income insecurity:** Women are more likely than men to worry that their income in old age will not be adequate. Part of the explanation may be found in the household context: it is a concern expressed by more separated and divorced women than married or single women.  
Low confidence in the pension system is related to old-age income insecurity and this insecurity is not offset by current resources: of the people in the top income half who give the public pension system a low score, 60% are worried about their income in old age.
- Overall, people with the highest level of security also feel more resilient. However, among people who score highest on resilience, considerable proportions do express social insecurities. For instance, many report being extremely worried that their income in old age will not be sufficient.
- While personal resources contribute to resilience, other factors, including societal support, are equally essential. People with strong trust in public institutions, strong interpersonal support as well as good personal resources also express stronger feelings of resilience. They are less likely to report social insecurities, but if they do, they are more likely to feel resilient than people with less trust in institutions, interpersonal support or personal resources.



## Exploring the evidence

### Mapping perceived social insecurities in the EU

This section looks at five types of insecurities and highlights where intensity differs among people depending on characteristics such as age, gender, urban/rural setting and income.<sup>1</sup>

#### Personal insecurity

Feeling unsafe in one's environment may reduce quality of life by preventing people from socialising, interacting, exercising outdoors, taking public transport and so on. This is why it is important for policymakers to take account of people's feelings of personal insecurity in addition to tackling the things that give rise to it, such as crime.

To measure people's perceptions of their personal security, the EQLS asks respondents to what extent they agree with the statements 'I feel safe when I walk alone in this area after dark' and 'I feel safe when I am at home alone at night'. In the EU, 45% of people strongly agree with the first statement, while 35% strongly agree with the second. These respondents thus experience the highest levels

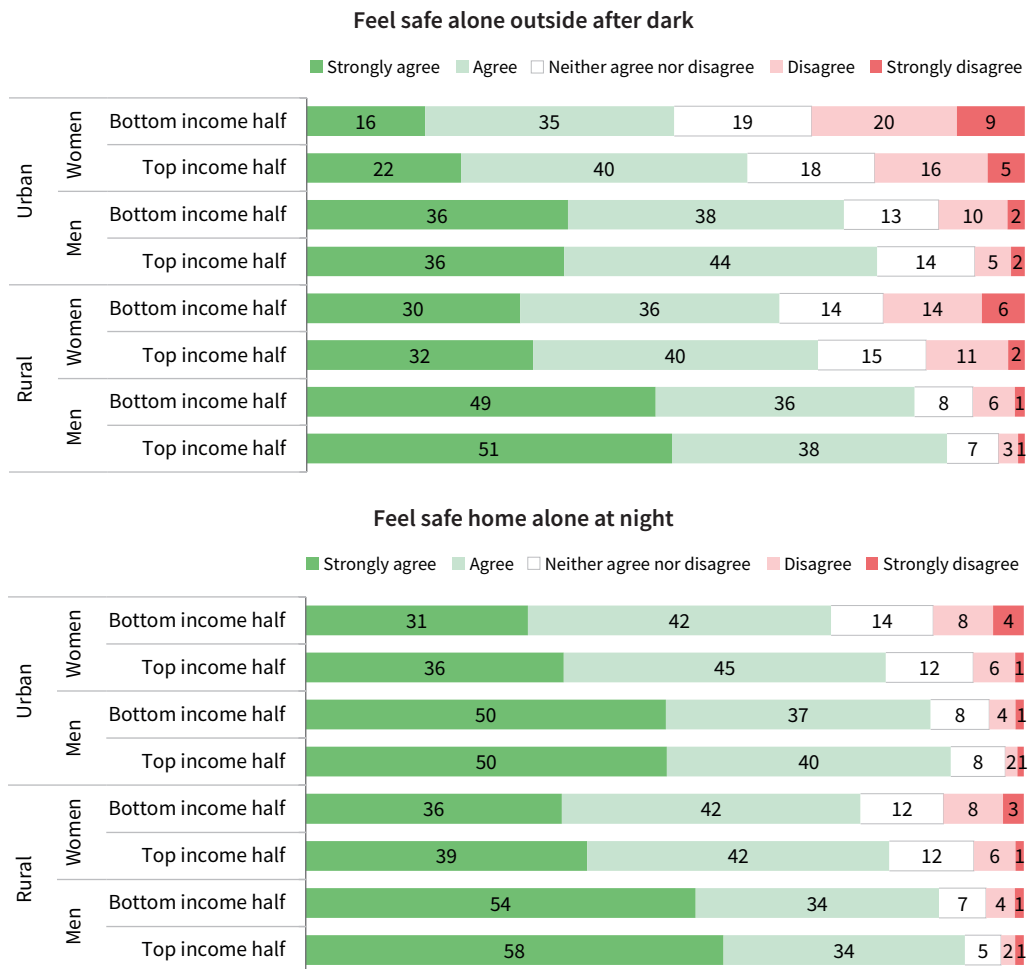
of feelings of personal security. On the other extreme are those who have the strongest feelings of personal insecurity, the 2% and 4%, respectively, who strongly disagree with the statements. The remaining 53% and 61%, respectively, experience levels of personal insecurity that lie somewhere in-between.

Personal insecurity is greatest among people aged 75 and older, with over a quarter (27%) saying they feel insecure when outside after dark or when alone inside at night. There is little variation in the age bands between 18 and 74, with slightly higher rates among 18–24-year-olds (16%) and 65–74-year-olds (17%).

The higher level of insecurity in the 75+ age group is expressed by both women and men; these feelings may relate to safety from crime, from traffic outside, or from the risk of falling, inside or outside. The finding confirms the broader point that more specific data are necessary to properly assess the situation of old people, instead of treating everyone aged 65 and over as one group. Overlooking these differences by age can give a misleading picture.

<sup>1</sup> In this policy brief, income is the equivalised disposable household income of the respondents. Level of urbanisation, on whose basis rural or urban setting was defined, was self-reported in response to the survey questions.

Figure 1: Feelings of personal insecurity (%), by gender, urban/rural setting and income, EU, 2016



Note: Bar sections with the same value may be of different lengths due to rounding.

[eurofound.link/0038](https://eurofound.link/0038)   [eurofound.link/0039](https://eurofound.link/0039)

Feeling unsafe in one’s neighbourhood after dark is more common in urban areas than in rural areas, but feelings of personal insecurity when home alone are at similar levels in both settings. Women more often feel unsafe, but men who feel unsafe are more often socially excluded and particularly less likely to engage in physical activity (Eurofound, 2017). When income, urbanisation and gender are combined, these trends hold. In particular, feelings of insecurity are by far the highest among women whose income is in the bottom half of the income distribution and who live in urban areas: 30% do not feel safe when out

alone after dark and 13% do not feel safe when home alone at night (Figure 1; minor difference due to rounding). More people in the bottom income half – for both men and women and in both rural and urban areas – feel unsafe than people in the top income half, on both dimensions. Furthermore, they report stronger feelings of insecurity.

In short, while personal insecurity seems to be the odd one out among the five types of insecurities discussed in this brief, since an economic component may not seem obvious, this is not the case: people in the bottom half of the income distribution are more likely to



feel personally insecure, and these feelings are of a greater intensity. However, just as with the other types of social insecurities analysed below, other factors also play a role, including gender and urban versus rural location.

## Housing insecurity

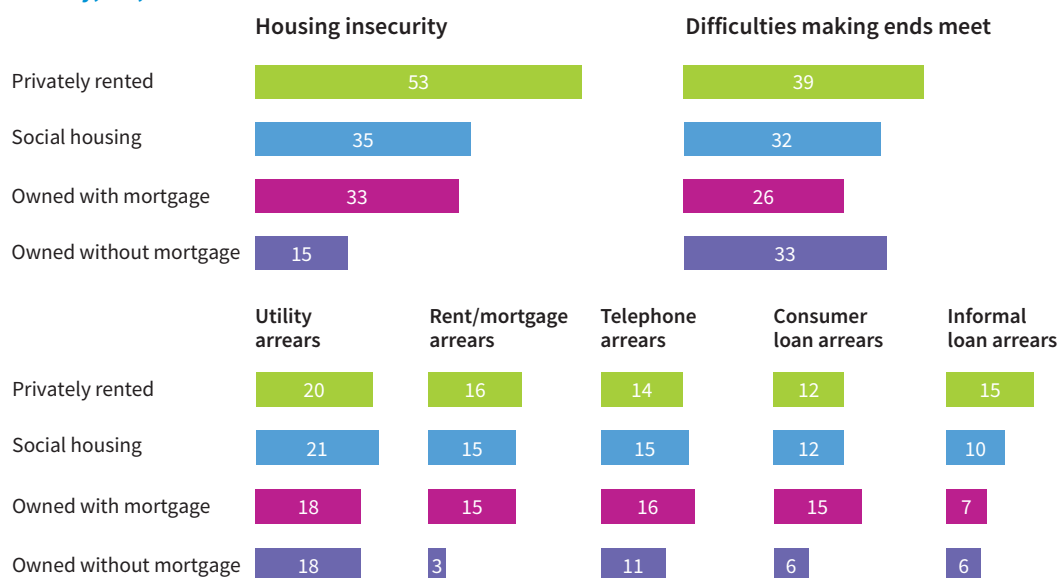
To measure people's assessment of the risk of losing their homes, the EQLS asks respondents 'How likely or unlikely do you think it is that you will need to leave your accommodation within the next six months because you can no longer afford it?' In the context of this discussion, those who experience housing insecurity are all those who did not select 'very unlikely' in response to the question (more technically, they lack absolute housing security).

It was not surprising that during the Great Recession the feeling of very high housing security declined, but it is important to note that even during the current economic recovery in Europe, feelings of absolute security may have further decreased, as 76% deem it very unlikely they might have to leave their accommodation in 2016 compared with 82% in 2011 (Eurofound, 2017, p.75).

There are large differences in levels of housing security depending on tenure. People renting accommodation in the private market most often experience housing insecurity (45%), and those who own their dwelling without a mortgage least often (14%). Income makes a difference, however. In the top income quartile, housing insecurity is similar between renters in the private market (32%) and those in social (or municipal) housing (30%), but there is a large difference between these groups in the bottom income quartile (53% versus 35%, respectively). Furthermore, while fewer people who own their dwelling with a mortgage experience feelings of housing insecurity (23%) than those in social housing (33%), the difference almost disappears when looking at the bottom income quartile only (35% versus 33%).

Bringing financial strain – arrears (in utility bills, telephone bills, rent, consumer loans and informal loans) and difficulty making ends meet – into the picture sheds further light on housing insecurity in the bottom income quartile (Figure 2). In this income group, arrears are about as common among renters in social housing as in the private housing market (however, arrears related to informal loans are

**Figure 2: Housing insecurity and financial strain in the bottom income quartile (%), by tenancy, EU, 2016**



more common among those renting in the private sector). This is in sharp contrast to housing insecurity, which is by far more common among people in privately rented housing. It is also interesting to note that difficulty making ends meet is higher among home owners without a mortgage than among home owners with a mortgage and renters in social housing, while housing insecurity among home owners without a mortgage is less than for the other two groups.

In sum, while financial strain is about as common in the bottom income quartile among people in privately rented accommodation, renters in social housing and home owners with a mortgage, housing insecurity is considerably more common among renters in the private market. Social housing and ownership without mortgage seem to protect people to some extent from housing insecurity. However, having these types of accommodation does not guarantee housing security, nor it should be seen as the only means to improve security for vulnerable groups.

### Healthcare insecurity

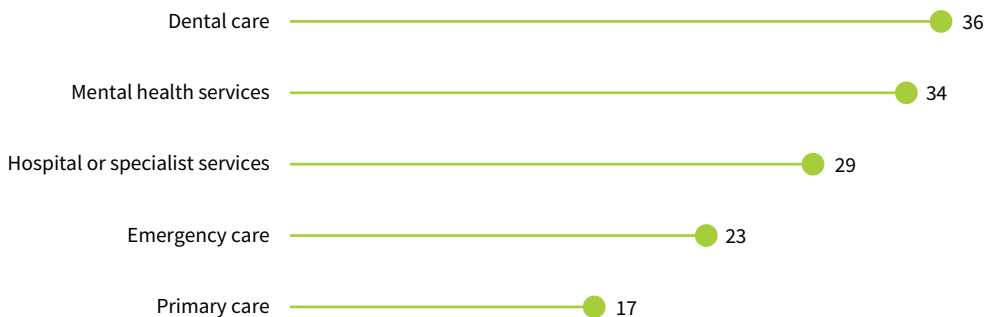
Affordability of healthcare is a key dimension of access to healthcare, which Member States have recognised as a fundamental right of the

EU (European Commission, 2018) and which has been emphasised in the European Pillar of Social Rights. Countries in the EU are considered to provide healthcare for all citizens (in other words, to have a ‘universal coverage’) (Garrett et al, 2009). Notwithstanding, it has been well-documented that many people experience problems in accessing healthcare services due to various reasons, including cost (Eurofound, 2013; 2014; see data on missed or delayed care in Eurofound 2017, p. 34). Yet research on people’s fears of not being able to afford healthcare is scant.

For various types of healthcare, the EQLS asks respondents ‘How easy or difficult would it be for you to cover expenses for each of the following, if you needed to use it tomorrow?’ While concerns over the affordability of mental health and dental care are most common, people also report insecurity around the most basic healthcare provision – primary care (Figure 3).

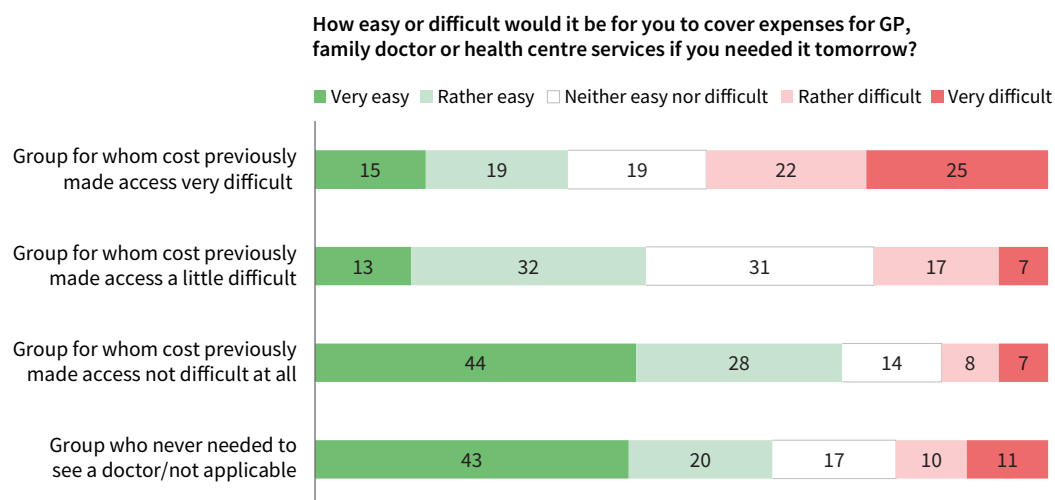
Over one-fifth (22%) of people respond by saying it would be very difficult to cover expenses for at least one of the five healthcare services listed. Just over a quarter of this group (28%) report such high levels of healthcare insecurity only for one of the five services, and almost one-third (32%) for all five services simultaneously.

**Figure 3: Percentage of people who would find it difficult or very difficult to afford specified healthcare services, EU, 2016**



[eurofound.link/0041](https://eurofound.link/0041)

**Figure 4: Expectations about affordability of primary care by people for whom cost has made it difficult or not to access primary care the last time they needed it (%), EU, 2016**



On a positive note, the perception of healthcare security in the EU is at such a level that 34% of people who report having great difficulty making ends meet do not expect that it would be very difficult to cover any of these five healthcare services.

Healthcare insecurity is not limited to people on low incomes: while 35% of people in the bottom income quartile consider that covering the cost of healthcare services would be difficult or very difficult, 22% in the top income quartile report the same. Earlier research has highlighted new groups at risk of reduced access to healthcare because they are in an income twilight zone. These include people in middle-income groups who earn too much to be entitled to supports such as exemptions from co-payments, but too little to be able to access healthcare comfortably if needed (Eurofound, 2014). Even among people who find it very easy to make ends meet, 7% experience healthcare insecurity.

One group is often overlooked in the examination of healthcare insecurity – the people surveyed who did not need healthcare services in the period specified. Because they are often excluded in analyses of unmet medical needs (using EU Statistics on Income and Living Conditions (EU-SILC) or certain

EQLS items, for instance), concerns they may have about access in the future go unnoticed. Among people who have not had difficulties in accessing primary care because they did not need it, one-fifth (21%) expect it to be difficult to afford it if they need it in the near future (see the fourth bar in Figure 4). Even among people for whom cost did not make it difficult to access primary care in the past, 15% expect it to be difficult to afford it in the future (see the third bar in Figure 4).

To sum up, it is clear that a considerable proportion of people in the EU – including people who have had no problems in covering healthcare costs in the past – expect it to be difficult to cover healthcare cost in the future. And close to one-fifth of the population is insecure over the affordability of primary care, the most basic form of healthcare provision.

### Employment insecurity

The EQLS measures how secure people feel in their jobs using two questions: one asks respondents ‘How likely or unlikely do you think it is that you might lose your job in the next six months?’ and – if they were to lose their job – ‘How likely or unlikely is it that you will find a job of similar salary?’ Younger workers more often think it likely that they will

**Table 1: Shades of perceived employment insecurity (%), EU, 2016**

		Likelihood of finding a similar job					Total
		Very unlikely	Rather unlikely	Neither likely nor unlikely	Rather likely	Very likely	
Risk of losing one's job in the next 6 months	Very likely	1	1	1	1	1	3
	Rather likely	1	1	1	2	1	5
	Neither likely nor unlikely	2	3	6	4	1	16
	Rather unlikely	2	7	6	8	3	27
	Very unlikely	12	8	6	12	11	49
	Total	17	20	21	27	16	100

lose their job in the next six months, while older workers more often feel it unlikely they would find a new job with a similar salary if they lost their current one.

Table 1 combines the responses to both questions, showing the various types and levels of feelings of employment insecurity. Just over 1 in 10 workers (11%) in the EU feels the highest level of employment security as measured here, believing it both very unlikely they that they will lose their job in the next six months and very likely that they could find a similarly paid job if they were to lose their current job. And while just 1% are at the other extreme – feeling it very likely that they will lose their job and very unlikely they will find one with similar pay – nevertheless, the vast majority of workers, the remaining 88%, express some level of insecurity.

When workers with different types of contracts are compared, those with a permanent contract are least likely to experience the most extreme forms of job insecurity: 2% say it is very likely that they will lose their job in the next six months. In contrast, this response is given by much higher proportions of workers on less secure contracts: 17% of workers with a fixed-term contract of less than 12 months, 10% of those with a temporary employment agency contract, 10% with no written contract and 4% with a fixed-term contract of 12 months or more. However, many workers with permanent contracts do experience more moderate forms of job insecurity: adding those who think it rather likely or neither likely nor unlikely that they will lose their job in the next

six months to those who think it very likely increases the proportion to 20%. At the same time, this compares to 59% of those with a fixed-term contract of less than 12 months, 72% of those with a temporary job agency contract, 51% without a written contract, and 34% of those with a fixed-term contract of more than 12 months.

Comparing the proportions with different contracts who believe it very likely they could find a similarly paid new job if they lost their current job, there is not much difference; for instance, it is 17% among people with a fixed-term contract of 12 months or more and 14% among workers with a temporary job agency contract. However, the extent of insecurity experienced is larger among people with permanent contracts and those without a written contract, with 17% and 20%, respectively, considering it very unlikely that they could secure such a job. The main reason for this level of insecurity among workers with permanent contracts is that they tend to be older. Other research has found that the perceived likelihood of finding a new job sharply decreases for older workers (Eurofound, 2017).

In short, the type of contract that workers have is an important factor determining employment insecurity, with workers on permanent contracts feeling the most secure. However, it is also important to consider that even among people with such contracts, considerable numbers express some likelihood that they could lose their job in the next six months.

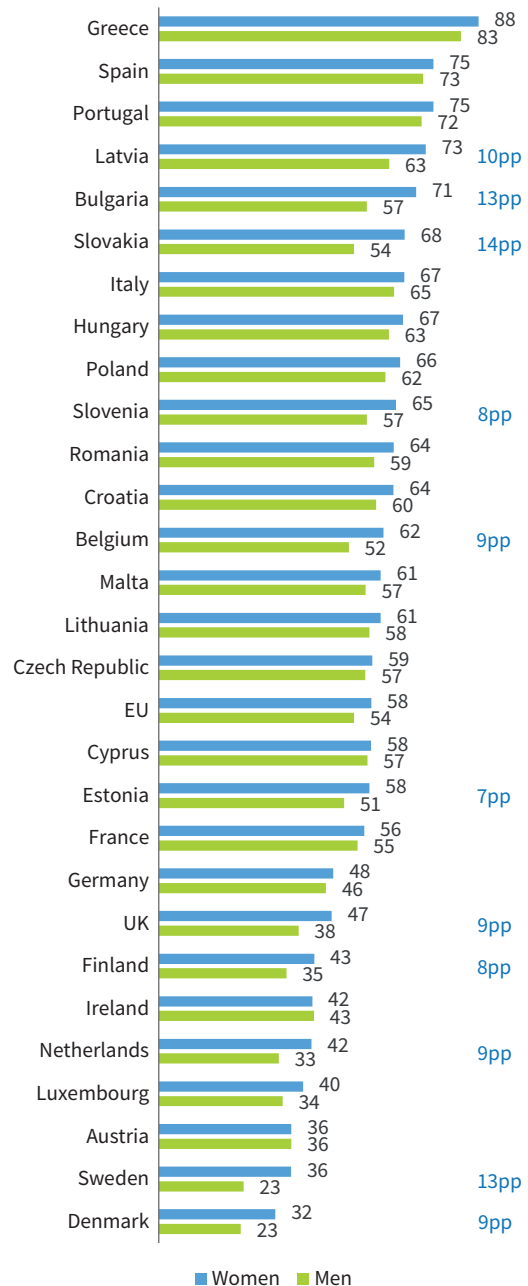
## Old-age income insecurity

There is much concern in policy circles that the growing older population and constrained capacities of current pension systems will lead to many people having low incomes when they retire. To explore whether this is a cause of worry among Europeans, respondents to the EQLS were asked, ‘On a scale of 1 to 10, how worried are you, if at all, that your income in old age will not be sufficient? 1 means not worried at all, 10 means extremely worried.’<sup>2</sup> Earlier analysis showed that among different age groups, 35–49-year-olds are most likely to worry that their income in old age will not be sufficient. And people in long-term unemployment are particularly likely to worry about this issue.

With women on average spending less time in employment than men, gender is an important dimension in the pension adequacy debate. The EQLS confirms that, in the EU, women are indeed more likely to be worried that their income in old age will not be sufficient. Looking at the variation across Member States, the differences between men and women are particularly high in Slovakia, Bulgaria, Sweden and Latvia (over 10 percentage points of those men and women choosing 6–10 on the scale), but are high also in Denmark, Belgium, the Netherlands, the United Kingdom, Finland, Slovenia and Estonia (Figure 5).

More research is needed to fully understand the differences in this type of insecurity across countries. The EQLS measure captures awareness and perceptions. People’s responses probably express a complex picture of their expectations, not only of income (from employment or pensions) but also of spending related to diverse personal needs as well as the costs of long-term care and healthcare. Their answers may also reflect expectations about being able to rely on income from family members, in particular partners (including income from survivor pensions) but also

**Figure 5: Levels of worry about not having adequate income in old age (%), by gender, EU Member States, 2016**



**Notes:** The chart shows percentages of those who indicated 6–10 on a 1–10 scale. The percentage point (pp) differences between men and women that are statistically significant are indicated on the right side of the chart.

[eurofound.link/0042](https://eurofound.link/0042)

<sup>2</sup> This question was inspired by an item used in the European Social Survey (ESS) in 2006. The ESS then covered 19 EU countries.

children. The results presented here suggest this may be part of the explanation of gender differences in feelings of old-age income insecurity between countries, with separated and divorced women standing out because of their higher levels of insecurity. The proportion of women is consistently larger on the higher points of scale – from 7 upwards. On the whole in the EU, 48% of women rate their level of worry at 7 or above, compared to 43% of men. The proportion of women rating worry at these levels is particularly high for those who are separated or divorced (59%); it is higher again in the subset of this group aged 25–49 (63%).

While it is important to highlight gender inequalities, one should not lose sight of the absolute proportions of people reporting high levels of worry across countries. For instance, Portugal and Spain may have smaller gender differences in insecurity than Sweden and the UK, but even men in Portugal and Spain are considerably more likely to report high levels of worry than women in Sweden or the UK.

### Is there anyone without social insecurities?

It is clear from the analyses above that different types of social insecurities affect somewhat different population groups. But what proportion of people in the EU does not face any of these five types of insecurity at all, not even to a very low extent? To answer this question and others that follow, we look at the experience of the highest level of security, or absolute security, regarding the different types.

Excluding employment insecurity (because it applies just to the working population), only 2% of people in the EU report very high levels of security on the other four dimensions. These people strongly agree that they feel safe inside and outside their homes, say they are not worried at all about future pensions, believe it very unlikely that they will need to leave their home because they can no longer afford it, and expect to be able to easily afford all five types of healthcare if needed. In contrast, 12% of people lack this very high level of perceived

security (or absolute security) on all these dimensions. The remaining 86% of the EU population does enjoy the highest level of security on at least one of the dimensions but not on all.

How do these results change if employment insecurity is added? Of the 2% expressing very high levels of security in the other four dimensions, 42% are in paid employment (most, 46%, are non-working retirees), and just over a third of this group experiences the highest level of employment security. This leaves only 1% enjoying high levels of security on all dimensions investigated (four types for people not in employment, five for those in employment). Among the 12% with no absolute security (that is, a step below the highest level on scales used) on any of the dimensions, 58% are in paid employment (few are non-working retirees, just 16%), and 2% of this group enjoy the highest employment security. This leaves the size of the group that does not enjoy the highest levels of security on any of the dimensions (four for people not in employment, five for those in employment) at 12% of the EU population.

### Does employment protect against insecurities?

Employment can protect against insecurities by providing income and by providing enhanced social protection, through, for instance, unemployment insurance, pension accumulation, accident insurance and health insurance beyond the basic social entitlements that are not dependent on employment. However, the European Pillar of Social Rights acknowledges that employment does not always protect against poverty and calls on policymakers to address this. The analysis for this study adds that employment does not protect fully against the social insecurities investigated in this brief either. Overall, among people in work, 13% do not enjoy the highest level of security on any of the four non-employment dimensions, compared to 11% of those not in paid employment.

However, if one looks at differences within specific age groups and genders, people in employment generally enjoy higher levels of security than people not in employment. For instance, among 35–49-year-olds, 16% of women and 14% of men who work do not report the highest level of security on all four dimensions, compared to 19% of women and 18% of men in the same age group but not in employment.

So, being in employment seems to give some advantage against social insecurities. But employment security may do so even more. Among workers who either say it is very unlikely they will lose their job in the next six months or it is very likely they could find a similarly paid job if they were to lose their current job, just 5% do not feel the highest level of security on all four dimensions. The level is 2% among workers who find it very unlikely they will lose their job and very likely they would find a new job. Employment on a permanent contract more often protects against insecurities (13% do not feel the highest level of security on all four dimensions) than employment on a fixed-term or temporary contract (18%).

Which types of social insecurities are least common among workers who experience employment security as compared to those who do not? The difference in percentage points is largest for housing insecurity. Among workers with the highest level of employment security, 93% feel it very unlikely they would need to leave their accommodation, compared to 57% among the rest. When comparing proportions, the difference is largest for income in old age: people who report the greatest employment security are just over five times less likely to feel insecure about their income in old age compared to others (3% versus 18%).

## Insecurity and resilience

Insecurities affect quality of life to a lesser degree if there are mechanisms that can cushion the negative impacts they might have. People's ability to cope with adverse events can be strengthened if they have personal resources, interpersonal support and good public institutions. This section examines perceived resilience (confidence in being able to cope) and how the various social insecurities vary with the resources people have access to. To measure resilience, respondents to the EQLS are asked to what extent they agree with the following statements: 'When things go wrong in my life, it generally takes me a long time to get back to normal' and 'I find it difficult to deal with important problems that come up in my life.'

People who have low levels of social insecurities more often report high levels of resilience. For instance, among people who feel it very unlikely that they would need to leave their home or would lose their job, 68% and 58%, respectively, disagree (including strongly disagree) that it takes them a long time to get back to normal when things go wrong. This compares to 55% of the population overall. Similarly, the proportions of people who disagree with the statement are relatively high among people who report it very likely they could find a new job if they were to lose their current one (73%), who are not worried about their pension at all (69%), who strongly agree they feel safe outdoors after dark (62%) or home alone at night (62%), and people who expect it to be very easy to afford all of the five types of healthcare if they needed them (68%).

However, it is not necessarily the case that people with highest level of insecurity are also those who report lowest resilience. While a smaller proportion, many people who feel secure (that is, who have low levels of insecurities) nevertheless report low levels of resilience. For instance, among those who believe it very unlikely they will need to leave their accommodation, 22% agree (including strongly agree) with the statement 'When

things go wrong in my life, it generally takes me a long time to get back to normal.’ Similarly, more people who say it is rather likely they will need to leave their accommodation show less resilience than those who find it very likely (44% of the former agreeing with the statement versus 30% of the latter); and people who say it is rather likely they will lose their job also show less resilience (34% agreeing with the statement) than those who find it very likely (28%). All this suggests that the various kinds of resources people have need to be considered to understand what matters for resilience, and for which insecurity types.

Among people who score highest on perceived resilience, strongly disagreeing with both statements, considerable proportions feel insecure on the five types explored here. For instance, 11% report being extremely worried that their income in old age will not be sufficient. This result suggests that personal resilience cannot fully counterbalance certain types of insecurities, for which systemic solutions may be necessary.

### Personal resources

To what extent people feel resilient in various situations is likely to depend in part on their personal resources, most notably their educational attainment. Such resources can equip one to find one’s way to the support and information that help people to cope (Eurofound, 2015). People with higher

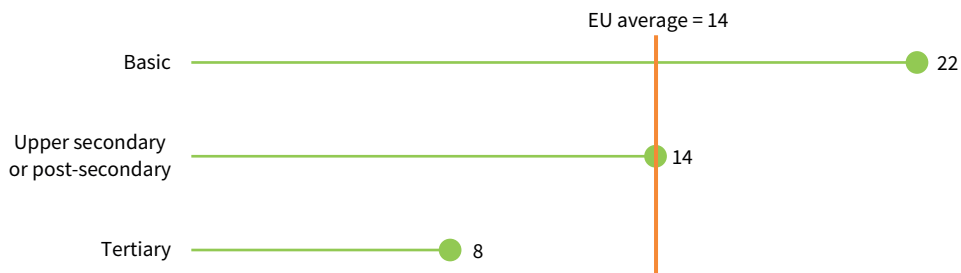
educational attainment are more likely to report high levels of resilience. Figure 6 shows that people with lower educational attainment are more likely to lack resilience.

Alternatively, looking at those who have resilience, among people with tertiary education, 21% strongly disagree with the statement ‘When things go wrong in my life, it generally takes me a long time to get back to normal’, while 22% disagree with ‘I find it difficult to deal with important problems that come up in my life’ respectively. This compares to 9% and 12%, respectively, among people whose highest educational attainment is primary level.

Are people with high educational attainment who feel social insecurities more likely to be resilient than people with lower educational attainment? This indeed seems to be the case.

To illustrate, among workers with primary education who feel some level of job insecurity (they do not rule out losing their job in the next six months), 37% do not find it difficult to deal with important problems that come up in their lives and 22% do not consider that it would take them a long time to get back to normal if things went wrong. This compares to 55% and 58%, respectively, for workers with tertiary education. These data suggest that people with fewer personal resources are more likely to experience social insecurity and, if they do, are less likely to feel able to cope with them.

**Figure 6: Lack of resilience by educational attainment (%), EU, 2016**



**Note:** Percentage of respondents who agree (including strongly agree) with both the following statements: ‘When things go wrong in my life, it generally takes me a long time to get back to normal’ and ‘I find it difficult to deal with important problems that come up in my life’.

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## Interpersonal support

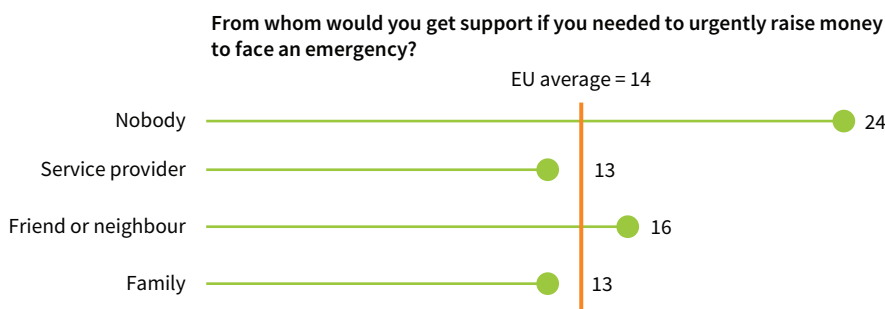
Support from family and friends can help people to deal with insecurities (Lim, 1996), and the EQLS includes a measure for assessing people's interpersonal support. This question asks respondents who they can turn to for support in various situations: for help around the house when ill; for advice about a serious personal or family matter; for help when looking for a new job; when needing to talk when depressed; when needing to urgently raise money; and for help to look after children. The possible answers to this question are: a family member, a friend or neighbour, an organisation, or nobody.

Overall, people who indicate that they have nobody to turn to are less likely to feel resilient. For instance, among people who say they can rely on a family member when they need help around the house when ill, 14% say both that they find it difficult to deal with important problems that come up in their life and that it takes them a long time to get back to normal if things go wrong. In comparison, this measure of low resilience is 21% among those who have nobody to turn to when they need help when ill. It is interesting to note that resilience is generally higher among people who can count on support from a family member than those who rely on a friend or neighbour. And this is also the case if the support needed is monetary (Figure 7) or concerns looking after children.

How does interpersonal support relate to insecurities? One type of support measured in the EQLS is particularly relevant for employment security: help when looking for a job. Informal support of this type may protect against feelings of employment insecurity. Among workers who expect not to get support from anybody, 11% feel it likely (including very likely) that they could lose their job in the next six months, compared to 8% among those who would expect support from family or friends. And among people who say nobody would support them when looking for a job, 26% believe it very unlikely they would find a similarly paid job if they were to lose their current one, compared to 20% of those who can rely on family or friends.

The relationship between these variables can be complex, since there can be structural or other factors at play, and reasons for not being able to rely on interpersonal support can vary. However, as such, it is interesting to note that people who say they expect no personal (nor institutional) support if they were to look for a job are often also those who consider it more likely that they will lose their job and consider it particularly unlikely they would find a new one. It is of concern that the absence of interpersonal support comes together with insecurities, as the impact of social insecurities is likely to be worse for those who lack such sources of resilience, and at the same time, the risks seem higher.

**Figure 7: Lack of resilience according to respondents' sources of support if they needed to urgently raise money (%), EU, 2016**



**Note:** Percentage of respondents who agree (including strongly agree) with both the following statements: 'When things go wrong in my life, it generally takes me a long time to get back to normal' and 'I find it difficult to deal with important problems that come up in my life.'

## Good institutions

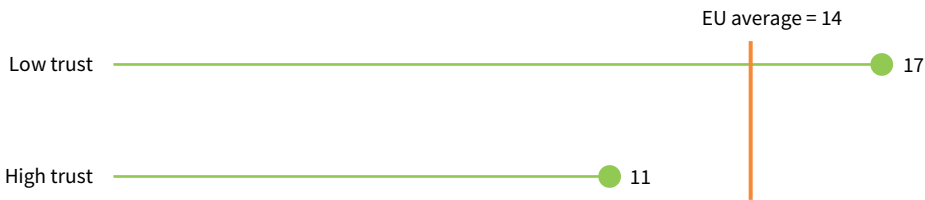
Does quality of government also come with higher feelings of resilience? A measure of trust in government can be seen as a proxy of perceived quality of institutions. Analysing the data on this shows that people with low trust in government are indeed more likely to report lack of resilience (Figure 8).

Many people with high trust in government report particularly high degrees of resilience. For instance, among people who report trust in government at 8 or above, 23% strongly disagree with the statement ‘When things go wrong in my life, it generally takes me a long time to get back to normal’, and 24% with ‘I find it difficult to deal with important problems that come up in my life.’ This compares to 15% and 16%, respectively, among people who rate trust in government at 3 or below. If one compares the proportion of people who disagree with these statements (but not strongly disagree), the difference is

small (38% versus 35% for the first statement) or even reversed (38% versus 39% for the second statement). So, people who trust in government tend to more often report being resilient and, in particular, being highly resilient.

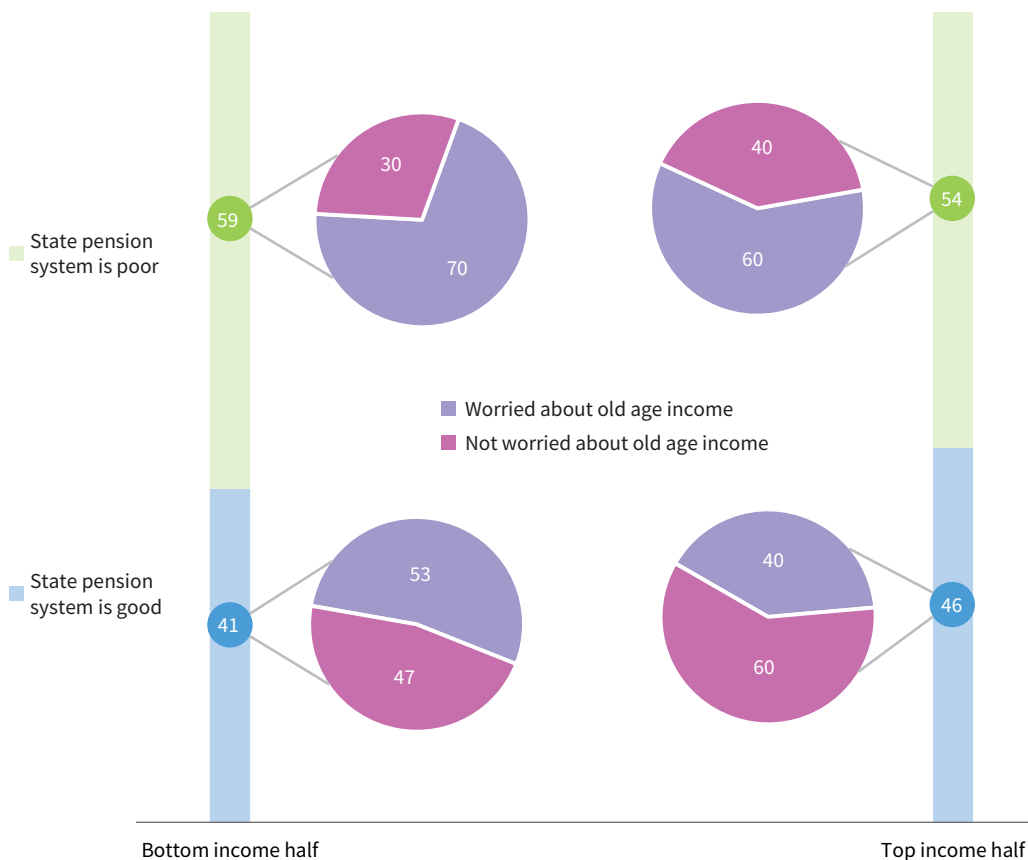
Focusing on old-age income insecurity allows for a more specific illustration of how confidence in institutions – in this case, the state pension system – relates to insecurity. The proportion of people in the bottom income half who are worried about their income in old age is higher than the proportion in the top income half, but the differences are more marked if insecurity is viewed in relation to perceived quality of the pension system (Figure 9). If people do not have confidence in the quality of the pension system, they feel insecure about old-age income adequacy whether they are in the lower income half (70% worried) or in the upper income half (60% worried).

**Figure 8: Lack of resilience according to trust in government (%), EU, 2016**



**Note:** Percentage of respondents who agree (including strongly agree) with both the following statements: ‘When things go wrong in my life, it generally takes me a long time to get back to normal’ and ‘I find it difficult to deal with important problems that come up in my life’. Trust in government is considered high if respondents chose 6–10 on a 1–10 scale, and low if they chose 1–5.

**Figure 9: Old-age income insecurity and perceived quality of pension system (%), by income, EU, 2016**



**Note:** The state pension system is considered good if respondents chose 6–10 on a 1–10 scale and poor if they chose 1–5.

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## Policy pointers

### Acknowledging social insecurity

Not only do people's material circumstances matter for quality of life, so too does the extent of their security and their expectations about it. It is important for policymakers to take this into account to better understand the concerns and dissatisfactions of citizens, and to use this knowledge to inform policies. Policymakers should be careful not to underestimate how widespread feelings of social insecurity are, especially more moderate forms. These may be early indicators of problems, so preventative policymaking should try to detect better, more muted levels, as well as higher levels of insecurity.

Feelings of social insecurity are generally more common and more intense among people with low incomes. Some of the feelings of insecurity can likely be reduced by improving awareness of entitlements to financial and other types of benefits. Previous research has shown that among people at risk of losing their homes, of not having enough income in old age, of not being able to afford healthcare and of losing employment, many are not aware of their entitlements to benefits. Improving awareness and take-up could help address such social insecurities.

### Addressing specific forms of insecurity

It is important for policymakers to take subjective feelings of personal insecurity into account if the aim is to improve quality of life. For instance, addressing crime is likely to have a more limited impact on improving quality of life, if feelings of insecurity do not improve. As feelings of personal insecurity are most common and most intense for people with low incomes, policymakers could, for instance, focus not only on making deprived areas more secure, but also on making them feel more secure for the inhabitants so that they change their behaviour by, for example, socialising and exercising when previously they had not.

In terms of housing insecurity, policymakers should pay particular attention to people in the bottom income quartile who live in privately rented accommodation.

Policymakers should not assume that the 'universality' of their healthcare systems has solved issues of access. People across the EU experience numerous problems accessing healthcare, and this brief has shown many Europeans feel they will be unable to afford healthcare if they need it. This is true even of primary care, the most basic level healthcare available to citizens.

The type of employment contract one has is an important factor for employment security, and those without a permanent contract experience considerably higher insecurity than those on permanent contracts. However, when looking at employment protection, policymakers need to look beyond the type of employment contract, since even among those with permanent contracts, almost a quarter do not rule out losing their job in the next six months, and confidence in being able to find a similarly paid job varies greatly. Employment insecurity is multidimensional, with various shades of insecurity.

The analysis showed that insecurity around income in old age is greater and more intense among women, especially those who are separated and divorced. Old-age income insecurity is a dimension that could receive more attention from gender equality policies. Pension systems need to be strengthened so that people can be confident of a reliable and adequate income in older age, with less dependence on a partner's pension entitlement, and support for people with interrupted careers and low pension accumulation.

### **Addressing multiple insecurities**

Social insecurities are diverse, they are reported by people in all income groups, and people may experience many types. Addressing social insecurity effectively therefore requires a broad focus both in terms of social groups and the aspects of life where insecurity is most detrimental to well-being.

Combating unemployment effectively can help address at least four types of insecurities, either directly or indirectly. However, employment security seems to protect more against other social insecurities than merely being employed.

Offsetting social insecurities depends on more than individual resilience. Well-functioning institutions, access to interpersonal and institutional support in times of need, and well-developed personal resources provide a basis for resilience in the face of adversity, which in turn can cushion the negative impact of social insecurities.



## Resources

All Eurofound publications are available at [www.eurofound.europa.eu](http://www.eurofound.europa.eu)

EQLS results by country and the key breakdowns are available online at <https://www.eurofound.europa.eu/data/european-quality-of-life-survey>

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Feelings of insecurity in several dimensions of life are widespread in the EU population, even among those who are materially well-off. Policymakers need to take these insecurities into account to better understand the concerns and dissatisfactions of citizens. This knowledge can inform and enhance social and employment policymaking.

This policy brief examines people's insecurity in five areas: personal, housing, healthcare, employment and income in old age. It identifies where intensity differs among people depending on characteristics such as age, gender and economic circumstances. The brief concludes that offsetting social insecurities depends on more than individual resilience.

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