

Arrears (mortgage or rent, utility bills or hire purchase)

Definition

This indicator measures the share of the population reporting arrears on mortgage or rent payments, utility bills, or hire purchase instalments, based on the question «In the last 12 months, has your household been unable to pay on time due to financial difficulties?».

Examples

A household facing simultaneous arrears on rent and utility bills may be caught in a compounding debt spiral, where inability to cover one essential cost increases the risk of defaulting on others, deepening overall financial vulnerability and energy poverty conditions.

A low-income household prioritising rent or mortgage payments to avoid eviction may systematically defer utility bill payments, illustrating how housing and energy affordability pressures are deeply interconnected.

Numbers

In 2025, 9.0% of the EU population reported arrears on mortgage or rent, utility bills, or hire purchase, corresponding to 40 millions (EU population in 2025: 451.3M; Eurostat, 2026). Greece (41.8%), Romania (18.5%), and Bulgaria (18.2%) recorded the highest shares, while Czechia (3.3%), the Netherlands (3.5%), and Poland (3.8%) recorded the lowest.

Limits

This indicator aggregates three distinct types of arrears: housing, energy, and hire purchase, without distinguishing between them, preventing identification of the primary source of financial difficulty.

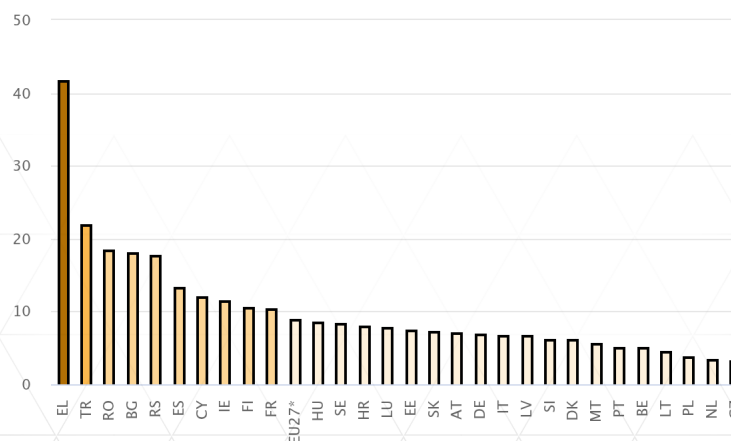
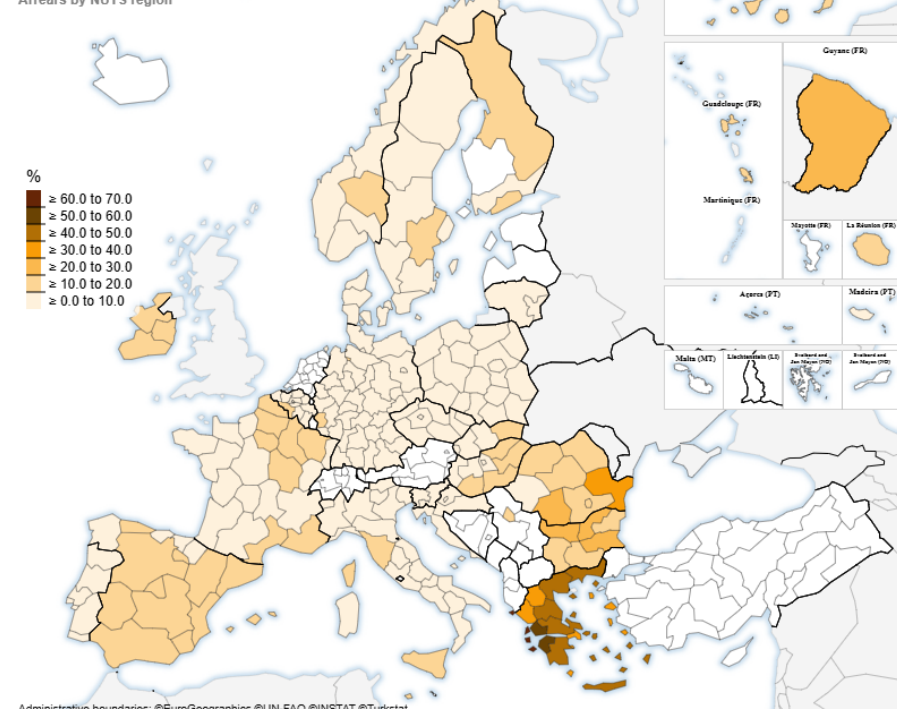
It does not capture the severity or duration of arrears, nor the underlying causes of financial constraint that led to non-payment.

The dichotomous yes/no format does not reflect the range or intensity of possible experiences across households.

Additional insights in the EPAH report: **“Energy Poverty National Indicators: Insights for a more effective measuring”**

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Arrears by NUTS region



Unit: Households (%) | Source: [EU-SILC](#) | Data reporting period: 2021-2025

Administrative boundaries: ©EuroGeographics ©UN-FAO ©INSTAT ©Turkstat