

Consumer index: Savings are not an option!

Euroconsumers' latest **Consumer Affordability Barometer** finds households are feeling slight financial relief but caution persists and savings are impossible for the millions trapped in survival mode



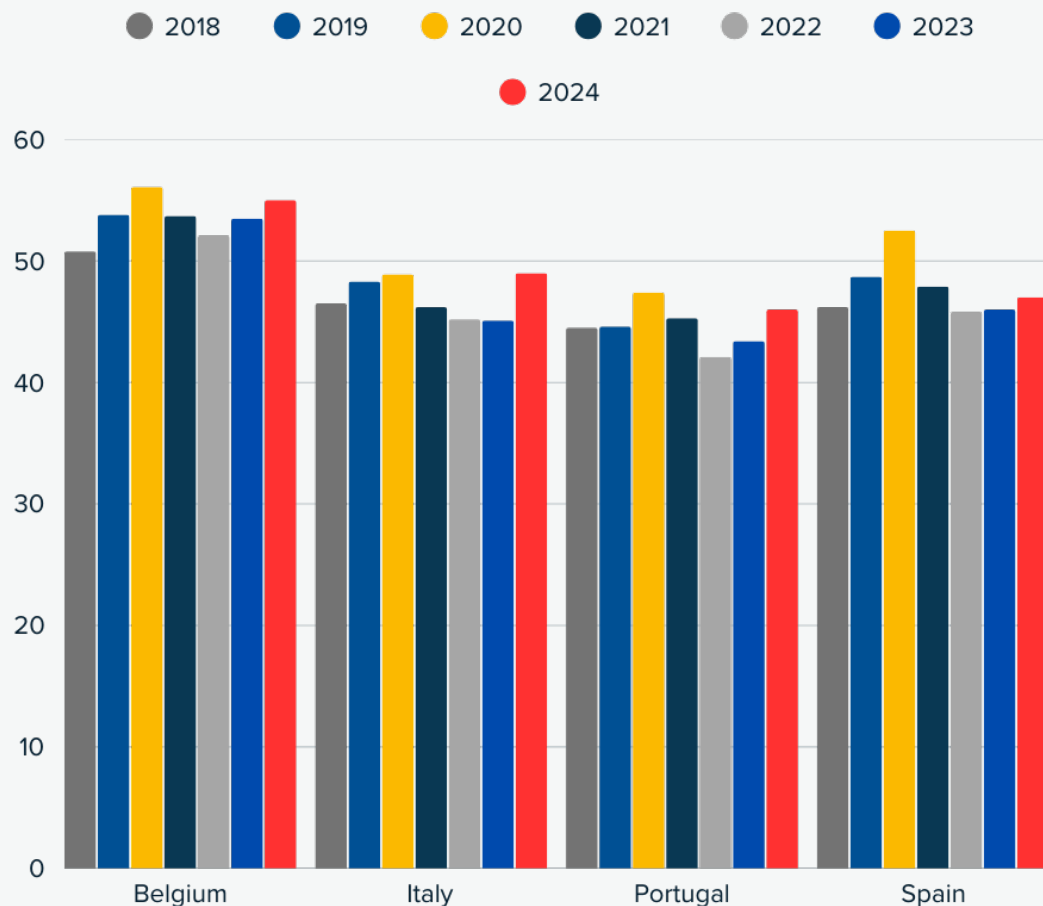
Read on to understand why consumers feeling trapped in survival mode deserves our full attention.



A fragile recovery

This year's findings, covering 2024 and the current 2025 period, offer a cautiously optimistic picture: **more households report feeling financially stable compared to 2023**, mainly thanks to lower energy prices and slower inflation in supermarkets.

Each year, Euroconsumers takes the financial pulse of households through its Consumer Affordability Barometer, an annual snapshot that sheds light on the purchasing power of families and the difficulties they face in meeting basic or common expenses.



The Affordability Barometer score for each country shows how easy consumers find it to balance their finances and quality of life on a scale of 0 - 100.

A higher score shows an easier balance, a lower score shows things are more difficult.



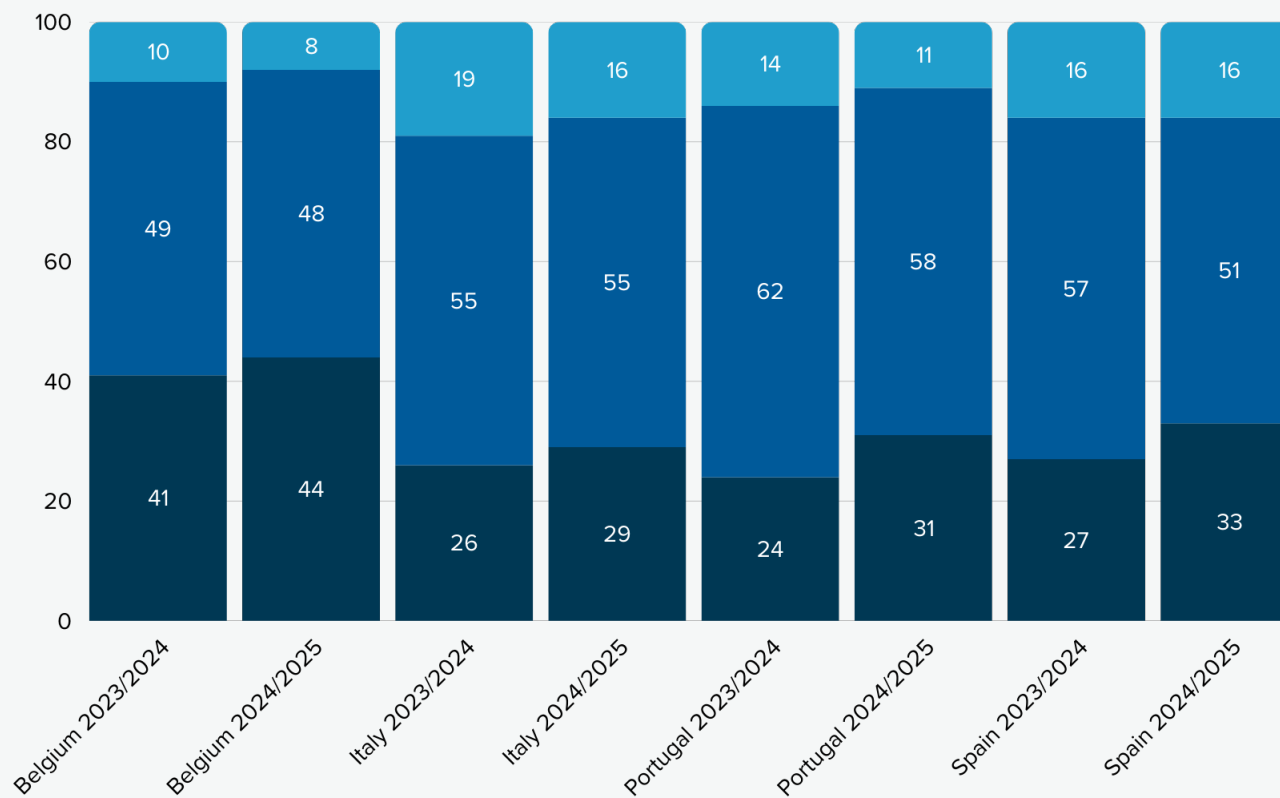
We aren't out of the woods

Affordability might well be on the rise across all countries, but improvements remain minimal and challenges persist. The overall picture is still a critical one: **many still struggle to save and cover essential needs like medical care.**

Respondents are equally growing less optimistic about what lies ahead.



● NO financial difficulties ● SOME financial difficulties ● SERIOUS financial difficulties



Household financial affordability levels

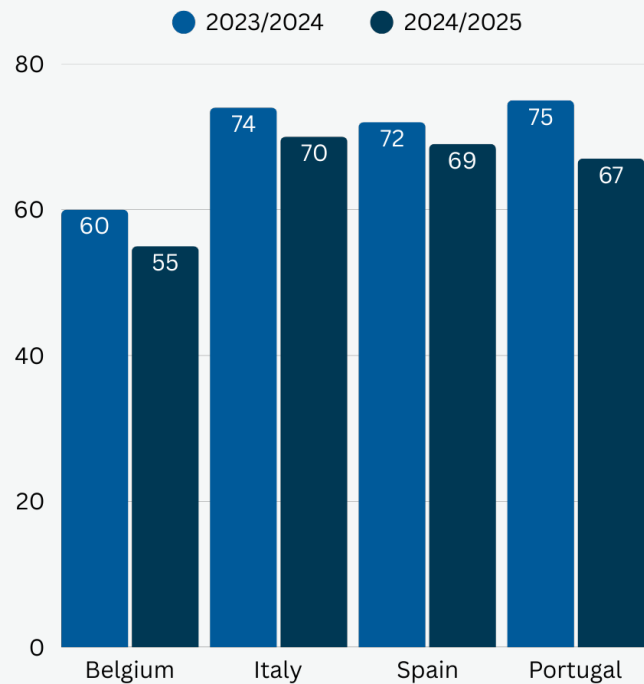
Main concerns

Saving remains a distant goal for most consumers

Even though the numbers have shown improvements compared to last year, saving money remains a major struggle for most people across the surveyed countries.

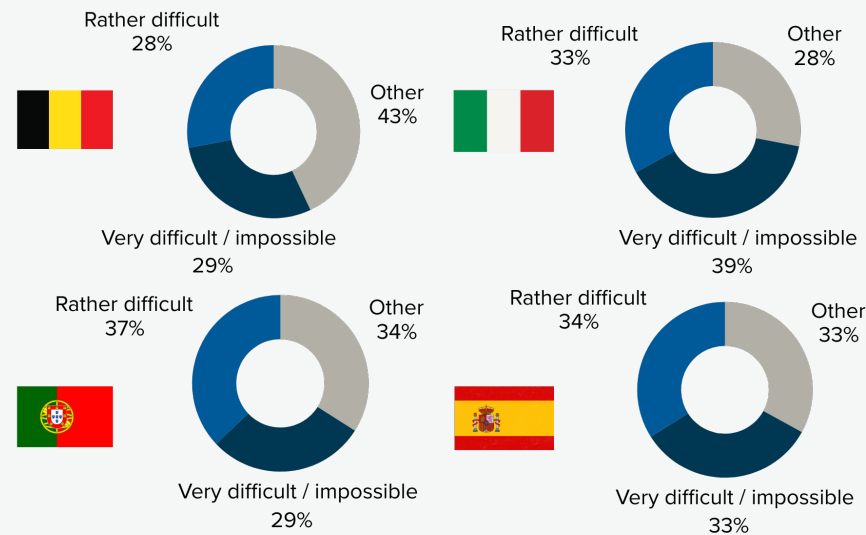
The numbers show a persistent challenge: even as inflation slows down and some household expenses ease, **many families are still living paycheck to paycheck**, with little to no financial safety net.

This poses significant risks. Without adequate savings, households are **more exposed to unexpected expenses** — such as sudden shifts in global trade policies or tariffs that can drive up the cost of everyday goods and services. It equally limits their ability to invest in sustainable, innovative solutions that offer long-term benefits.



How difficult was it for your household making savings during this past year?

When asked about their outlook on future savings, the majority of respondents said they believe it will **remain rather difficult or even outright impossible to save money in the coming year.**



Forecasted consumer affordability index for 2025

Luxury items redefined

In the past, when thinking about items that were essential for a good quality of life but sometimes hard to afford, our minds might have gone to things like travel, clothing, or extracurricular activities. **Today, however, for many consumers the reality has shifted.** These expenses have now been replaced by more fundamental needs such as food and healthcare.

Food prices

In all countries surveyed, food—particularly meat, fish, vegetables, and fruits—**continues to be a difficult expense for many households.**

In Portugal, over half of respondents (51%) say meat, fish, or vegetarian alternatives are hard to afford, followed by Spain (42%), Italy (40%), and Belgium (31%).

% difficulty affording/paying for...		
	Meat/Fish/Vegetarian	Vegetables/Fruits
Belgium	31%	24%
Italy	40%	38%
Spain	42%	33%
Portugal	51%	42%

Health care

Some healthcare costs remain a source of financial concern. In Belgium 37% of respondents struggle to afford glasses or hearing aids while 29% have difficulty paying the cost of dental care.

The picture is even bleaker in the more southern countries surveyed. In Italy, more than half of the population finds it difficult or very difficult to pay for a basic physical consultation or dental care. One in three say they struggle with the cost of pharmaceuticals and a quarter with hospital expenses.

% difficulty affording/paying for...		
	Physician consultation	Dental care
Belgium	14%	29%
Italy	52%	55%
Portugal	27%	46%
Spain	35%	54%

Household bills

Even though prices have eased and the energy market has stabilised, our affordability barometer shows that **utility costs such as gas, electricity and water continue to weigh heavily on the average monthly household budget**. For many consumers surveyed, these essential needs remain a significant financial burden.

Percentage of respondents find utility costs difficult or rather difficult to afford in:

-  Belgium: 33%
-  Spain: 36%
-  Italy: over 40%
-  Portugal: over 40%



Leisure time

Leisure time, happy time? Not for everybody. When it comes to leisure and non-essential spending, many respondents say that even small pleasures such as a short getaway, dining out, going to the movies or theater, or buying new clothes have become increasingly out of reach.

For instance, **more than half of the families** in Belgium, Italy, Spain and Portugal still struggle to afford an annual vacation.

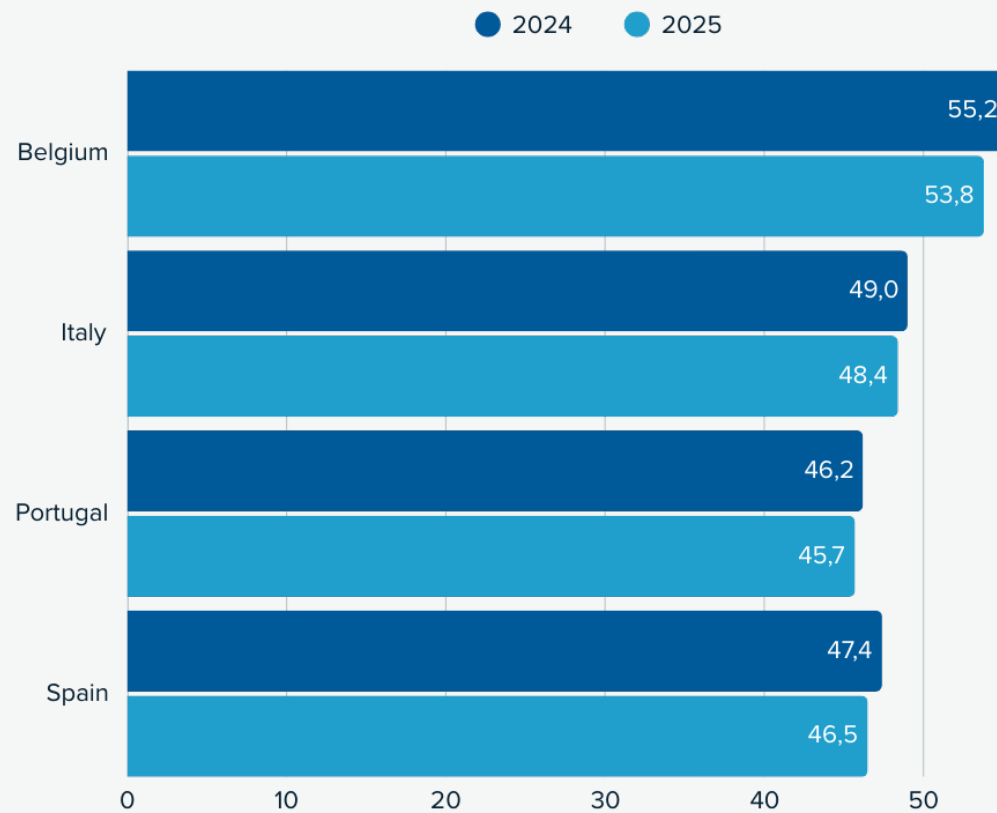
While these may be seen as dispensable luxuries, their absence points to a growing strain on quality of life and a shrinking sense of normality for many families.



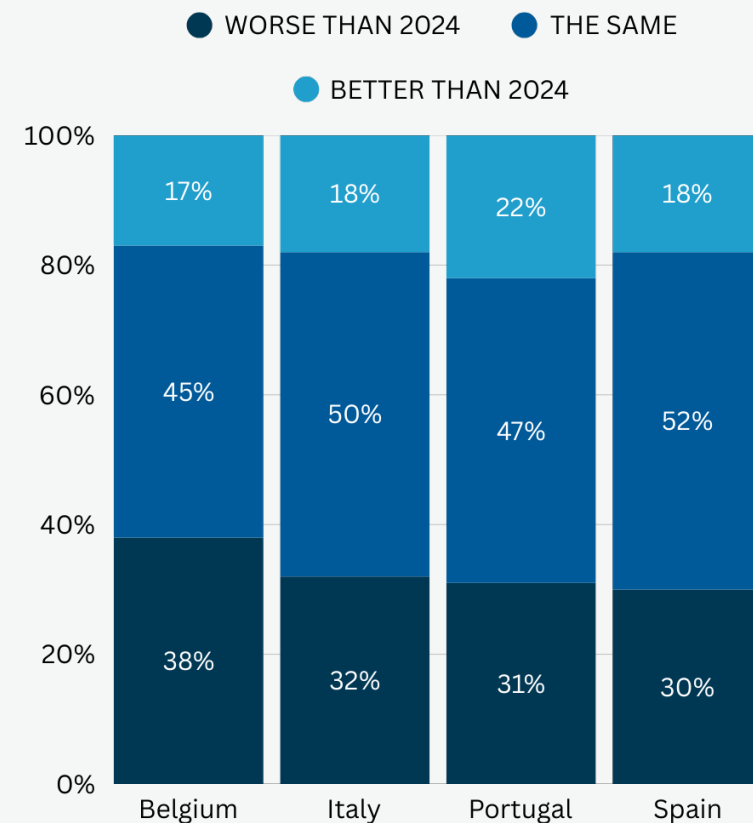
The future outlook feels bleak

The economic uncertainty of the past two years still weighs heavily on consumers, fueling growing concerns about what lies ahead.

The forecasted index suggests worsening conditions. However, it has to be noted that this trend was also observed last year, in the end the future was perceived more negatively than it ultimately turned out to be.



Forecasted consumer affordability index for 2025



Expectations for 2025 compared with the past 2024 situation

The Consumer Affordability Barometer 2024 reveals a mixed picture: a slight improvement for consumers, yet with a more pessimistic outlook for the future.

Across the board, a clear consensus prevails: **many households are still feeling the squeeze with basic necessities putting budgets under strain.**

Struggles paying for healthcare and food are particularly intense. While energy bills are finally easing they still drain a hefty portion of monthly budgets. Leaving little room for savings or the social activities that bring life its spark.

It is key we empower consumers to shape the market and drive growth toward a sustainable, digital, and affordable future. This reality isn't just an economic issue—it's a societal one. As essential costs continue to burden consumers, they shape not just political decisions but also the daily choices that affect millions of people.



Methodology

The Consumer Affordability Barometer has run since 2018 and is designed to create individual country scores to show how easy people are finding balancing finances and quality of life. Each year, consumers are asked to look back at any challenges they faced paying out for everyday needs like food, energy, housing, transportation, health and leisure in the previous 12 months.

Consumers are also asked to rank how important each area is to them in terms of contributing to their quality of life. This is then compared against the capacity of households to meet their outgoings. Households are then ranked on an index between 0 from 100, higher index value showing an easier balance, and a lower one showing a difficult situation.

In the most recent survey, 14.139 consumers aged between 25 and 79 years participated across Belgium, Spain, Italy and Portugal. The results were weighted to be representative of the national population in each country, considering factors such as age, gender, location, and education level.

About Euroconsumers

Gathering five national consumer organisations and giving voice to a total of more than 1,5 million people in Italy, Belgium, Spain, Portugal and Brazil, Euroconsumers is the world's leading consumer cluster in innovative information, personalised services and the defence of consumer rights. Our European member organisations are part of the umbrella network of BEUC, the European Consumer Organisation. Together we advocate for EU policies that benefit consumers in their daily lives.