European Environment Agency

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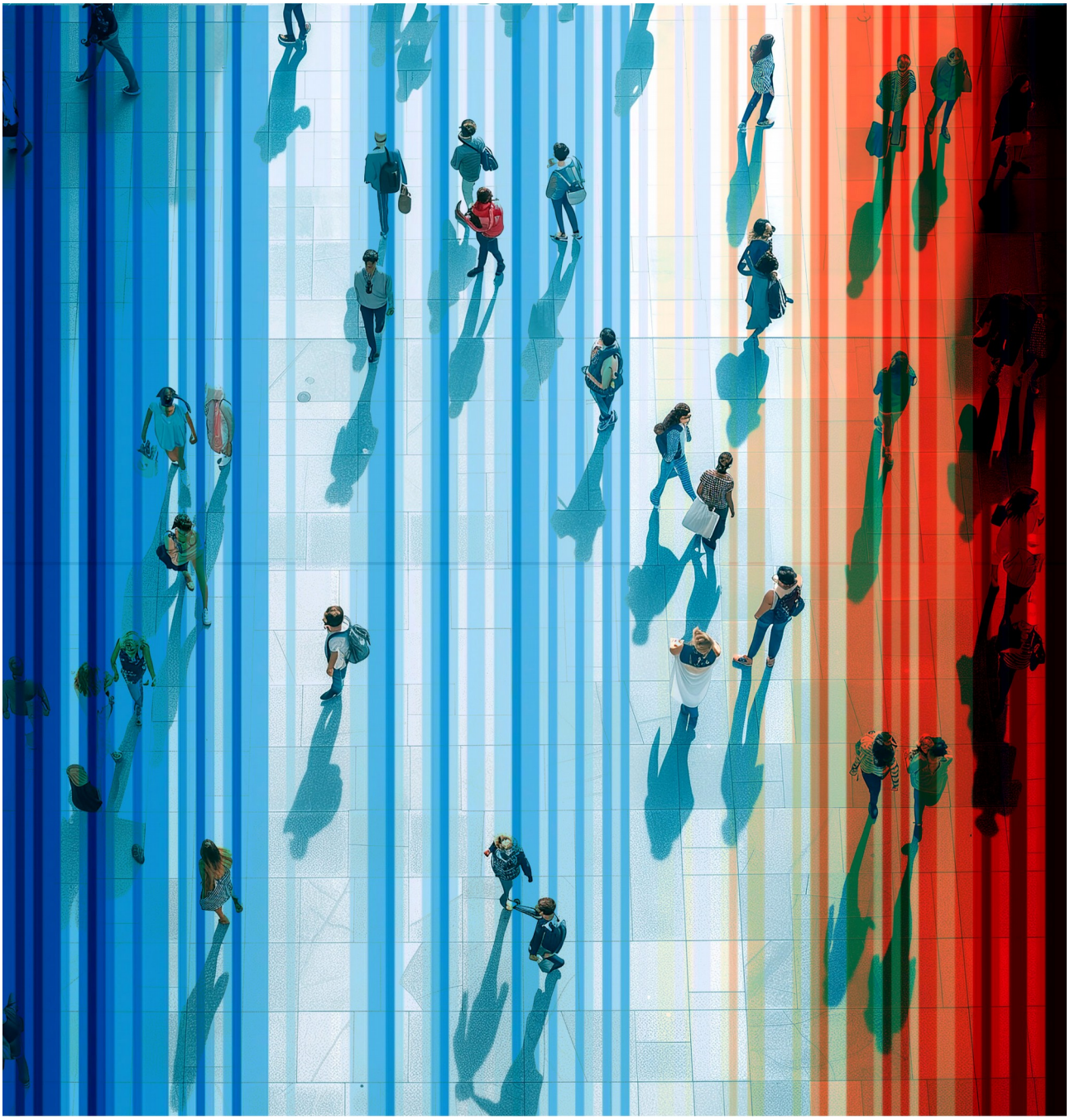

Overheated and underprepared: Europeans' experiences of living with climate change

EEA report

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Contents

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The purpose of this "provisional" document is to enable more people in the European Union to become aware of documents produced by the European Union (and financed by their taxes).

If there are no translations, citizens are excluded from the debate.

This document only existed in English, in a pdf-file. From the initial file, we created a odt-file, prepared by Libre Office software, for machine translation to other languages. The results are now available in all official languages.

It is desirable that the EU administration takes over the translation of important documents. "Important documents" are not only laws and regulations, but also the important information needed to make informed decisions together.

In order to discuss our common future together, and to enable reliable translations, the international language Esperanto would be very useful because of its simplicity, regularity and accuracy.

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Key messages

- This report is based on an online survey of over 27,000 respondents across 27 European countries and presents respondents′ experiences of climate impacts, their concerns about future impacts, and the resilience measures they have taken at home and observed in their neighbourhoods.
- More than 80% of survey respondents reported being affected by at least one climate-related issue (heat, flooding, wildfires, water scarcity, wind, mosquito/tick bites) in the last 5 years. Heat was the most commonly reported issue: nearly half of respondents felt too hot in their home, work, or place of education, while over 60% of respondents reported feeling too hot outside in their neighbourhood.
- Over 52% of respondents were very or quite concerned about extremely high temperatures in the future and 48% felt very or quite concerned about wildfires. Women, the youngest respondents (16-29 years old) and respondents from southern and central-eastern Europe are the groups most concerned about future climate impacts.
- One in five respondents did not have any of the household measures that were listed in the survey designed to protect against extreme weather (e.g. shading, air conditioning or ventilation, flood proofing, rainwater collection, extreme weather insurance, backup power system, and emergency kit in place).
- There are strong regional differences in the climate impacts felt by respondents and the resilience measures reported. Climate impacts were experienced most by respondents in southern and central-eastern Europe. Regionally, the group with the lowest percentage of respondents reporting both climate impacts and the presence of the authority-led measures listed in the survey were from northern Europe.
- Over 38% of all respondents stated that they could not afford to keep their home adequately cool in the summer; the percentage increases to 66% amongst respondents who have experienced financial difficulties.
- A higher percentage of less affluent respondents, renters, or those in poor health reported experiencing climate impacts compared to all other respondents. At the same time, fewer respondents from these groups reported adopting household-level climate resilience measures or seeing authority-led measures implemented in their neighbourhood.
- Ensuring the well-being and prosperity of European society under the rapidly changing climate requires a broad implementation of measures preventing and preparing for climate impacts, the affordability of household-level resilience measures and the fair distribution of authority-led adaptation actions.

Executive summary

Ongoing climate change as a threat to prosperity and well-being in Europe

Climate change poses an increasing threat to the health, well-being and prosperity of European society. Climate-related extreme events — such as heatwaves, wildfires, floods or droughts — are becoming more frequent and more intense as global warming progresses.

European and national policy frameworks emphasise the urgent need for adaptation to climate change and effective management of climate-related risks to its population and economy. However, there has not been much assessment of the extent to which actions to improve the EU′s resilience to climate change have been implemented, especially in relation to individual households.

This report was jointly developed by the European Environment Agency (EEA) and the European Foundation for the Improvement of Living and Working Conditions (Eurofound) and is based on the findings from an online survey. It explores the experiences of climate-related impacts, resilience actions taken at home, the perception of local actions implemented, and concerns about future impacts among a sample of Europeans.

Widespread experiences of climate-related impacts and high concerns about the future

Four out of five survey respondents reported experiencing at least one of the following climate-related issues in the last five years (2020-2025): uncomfortable heat, floods, wildfires, water scarcity, wind damage or more frequent insect bites. Many respondents also expressed concerns about future climate impacts, with heat and forest fires of high concern for around half of them. The fact that a high percentage of respondents reported experiencing impacts in the past and concerns in the future points towards the need to do more to adapt to climate change.

Indications of under-preparedness at the household level in Europe

The survey explored climate resilience measures in respondents′ homes. None of the measures to protect against climate impacts listed in the survey were reported as having been put in place by more than half of the respondents. Just over 22% of respondents did not have any of the listed measures at home. Measures against heat — the most frequently reported problem — include shading (reported by 49% of respondents), roof/wall insulation (48%) and air conditioning or ventilation (32%).

More than 40% of respondents reported having home insurance covering extreme weather events. A much lower percentage of respondents have prepared an emergency kits (14%) or secured access to a backup power source (8%). For European society to adapt sufficiently, households need to become more resilient through greater awareness of, access to, and increased affordability of at-home measures.

Non-infrastructural character of local adaptation actions

The most frequently reported local measures identified by respondents were warnings or alerts for extreme weather (experienced by 57%), awareness campaigns on risks and actions to take in case of extreme weather (43%) and water use restrictions during dry periods (42%). Overall, 36% of respondents reported that they had noticed tree planting or improvements in access to green spaces in their area.

Local flood prevention measures and the provision of cooling centres were not reported as commonly observed. This snapshot of authority-led adaptation measures, based on respondents′ perceptions, suggests the need for more infrastructure-based climate adaptation measures to accompany behaviour-oriented measures.

Unequal impacts and unequal resilience

Some of the climate impacts reported by respondents affected certain groups disproportionately. For example, four times as many respondents from households with

the lowest financial means had experienced problems with access to safe and clean water (15% compared to 4%). Likewise, twice as many had been affected by wildfires and associated smoke compared to respondents from households with the highest financial means (11% compared to 5%). Two-thirds of those with difficulties making ends meet were unable to keep their home adequately cool in the summer compared to just over 9% of those making ends meet either very easily or easily.

The youngest respondents and women emerged as the groups most concerned about future climate impacts. Meanwhile, renters, compared to homeowners, were less likely to have resilience measures in place at home. Finally, across all impacts, respondents with self-assessed poor health reported being more affected by climate impacts while also being less likely to have resilience measures in place at home than compared to respondents with self-assessed good health.

In order to ensure social fairness in climate resilience, it is essential to design adaptation strategies that protect all people, especially the most vulnerable groups

About the survey

The report draws on data collected through the yearly Eurofound Living and Working in the EU e-survey. In 2025, the survey included a set of questions on climate impacts felt in the past, concerns about the future and resilience actions. The analysis of responses to those questions in this report is a part of European Climate and Health Observatory activities to support European climate adaptation policies with a focus on health and well-being.

The online survey was answered by 27,000 people from 27 European countries. However, the sample is not fully representative of the European population (see Box 1.1). To address this issue, post-stratification weights were implemented to mirror the distribution of key demographics — such as gender, age, education and degree of urbanisation — in the general population. Notwithstanding, the results cannot be generalised to the overall European population and the findings only pertain to the respondents.

Nevertheless, the findings provide valuable insights into the experiences and perspectives of the respondents and can inform understanding of climate-related concerns and adaptation behaviours.

1 Introduction

According to the European Climate Risk Assessment (EUCRA), there are already several critical climate risks to people′s health, built environment, infrastructure and ecosystems in Europe. If decisive action is not taken now, most of the climate risks which have been identified could reach critical or catastrophic levels by the end of this century (EEA, 2024a). Managing current and future climate risks is recognised in EU policy as essential for maintaining Europe′s prosperity and the quality of life of its residents (EC, 2021; EC, 2024).

The views of Europe′s citizens on climate change are regularly assessed through surveys such as the biennial climate change Eurobarometer (e.g. EC, 2025a) and the annual European Investment Bank (EIB) climate survey (e.g. EIB, 2024). This joint EEA/Eurofound report provides an additional angle to this body of knowledge by presenting the findings of an online survey with over 27,000 participants across 27 EU Member States (see Box 1.1).

More specifically, this report provides insights into the types of climate-related impacts that respondents have experienced personally or witnessed where they live. It also presents their climate-related concerns for the future. Most importantly, the report offers the first Europe-wide overview of the perceived implementation of climate resilience measures — both those reported by respondents at the household level and their observations of measures implemented by authorities. However, since it is based on self-reported data and the impressions of respondents, it should be treated as a litmus test rather than a systematic inventory of adaptation efforts.

It is envisaged that this snapshot of the perception of the EU′s collective resilience to the changing climate will help to target efforts under recent and ongoing policy developments, such as the European Preparedness Union Strategy (EC, 2025b) and the forthcoming European Climate Resilience and Risk Management Integrated Framework. Disaggregating the results according to geographic area and socio-economic group allows for an understanding of which places and people are at the highest risk and require the most urgent action.

Box 1.1

About the survey

Since 2020, Eurofound has conducted an annual large-scale Living and Working in the EU e-survey. Initially, it was designed to assess the impact of the COVID-19 pandemic on people's living and working conditions across the European Union (EU). From 2022 onwards, the thematic scope of the e-survey was broadened to measure the long-term consequences of the pandemic, the war in Ukraine and the rising cost of living.

The 2025 edition of the survey focused on climate and the environment. It included questions about people's experiences of climate impacts, concerns about future risks and resilience measures undertaken by respondents or observed in their area.

The e-survey uses a non-probability sampling approach, primarily based on online recruitment through targeted social media advertisements, supplemented by snowball sampling. The resulting sample is non-representative of the general population. In addition, respondents from previous survey rounds are invited to participate in subsequent waves. As such, the panel is regularly updated but non-representative.

To improve the representativeness of the survey, post-stratification weighting was applied to align the sample with the demographic composition of the EU-27 population and that of each individual Member State. In 2025, weighting factors were based on gender, age, education level and region.

Between 1 April and 4 June 2025, the e-survey collected responses from approximately 27,000 participants across 27 EU Member States. Of these, 16,500 were returning panel respondents and 10,500 had been newly recruited through social media channels (including advertisements on Instagram and Facebook, as well as organic posts). There was a minimum target of 500 respondents per country, which was achieved by most Member States except for Cyprus, Luxembourg and Malta. Fourteen countries had sample sizes exceeding 1,000 respondents.

The survey collected information about the respondents′ characteristics (age, gender, tenure, ease of making ends meet, self-assessed health, household type, and also geographical location and degree of urbanisation). This information allowed answers to be compared among various groups. The report provides descriptive statistics. However, regression analyses were also carried out to test whether the differences were statistically significant and valid after controlling for other respondent characteristics. Only results validated in this manner are reported in this publication.

The non-probability sampling approach means that the descriptive statistics should not be viewed as precise point estimates for the entire EU population, despite the demographic weighting. However, the relationships, mechanisms and trends identified are statistically valid and transferable.

More information about the survey can be found here.

2 Climate-related impacts perceived by respondents

In the survey respondents were asked about which selected climate impacts ([1]) they had experienced over the past 5 years (see Annex 1). The responses capture the participants′ perceptions and may include impacts with multiple causes, not exclusively attributable to climate change. With this caveat in mind, 80.5% of respondents reported having experienced at least one impact from those listed in the survey as shown in Figure 2.1. In geographical terms, respondents from southern and central-eastern Europe were the groups with the highest percentage of people who reported having experienced at least one climate impact, at 86.1% and 85.3% respectively.

These findings are consistent with the results of the latest EIB survey in which 80% of EU respondents stated that they had experienced at least one extreme weather event in the last 5 years (EIB, 2024). The high percentage of respondents from southern Europe affected by various climate impacts also reflects the findings of the 2025 special Eurobarometer on climate change (EC, 2025a). It also further supports the emphasis of the EUCRA (EEA, 2024a) on the critical urgency of addressing climate risks in that region.

Heat was the main climate-related impact encountered by the survey respondents. In the past 5 years, 49.7% of survey respondents have felt too hot in their home, 46.8% in their workplace or place of education and 60.7% when outside in their neighbourhood. This indicates that a key way to reduce the impacts of heat on people′s health, well-being and productivity is ensuring that EU buildings and the broader living and working environment are heat-resilient (Martinez et al., 2025; EEA, 2022a).

Overall, 34% of respondents reported a perceived increase in mosquito or tick bites over the last 5 years. The abundance of vectors, the length of the biting season and the likelihood of disease transmission are influenced by the changing climate (EEA, 2022a). The percentage of those experiencing more bites was highest in southern and central-eastern Europe (Figure 2.1), including Cyprus (60.9%), Greece (59.0%) and Croatia (57.7%).

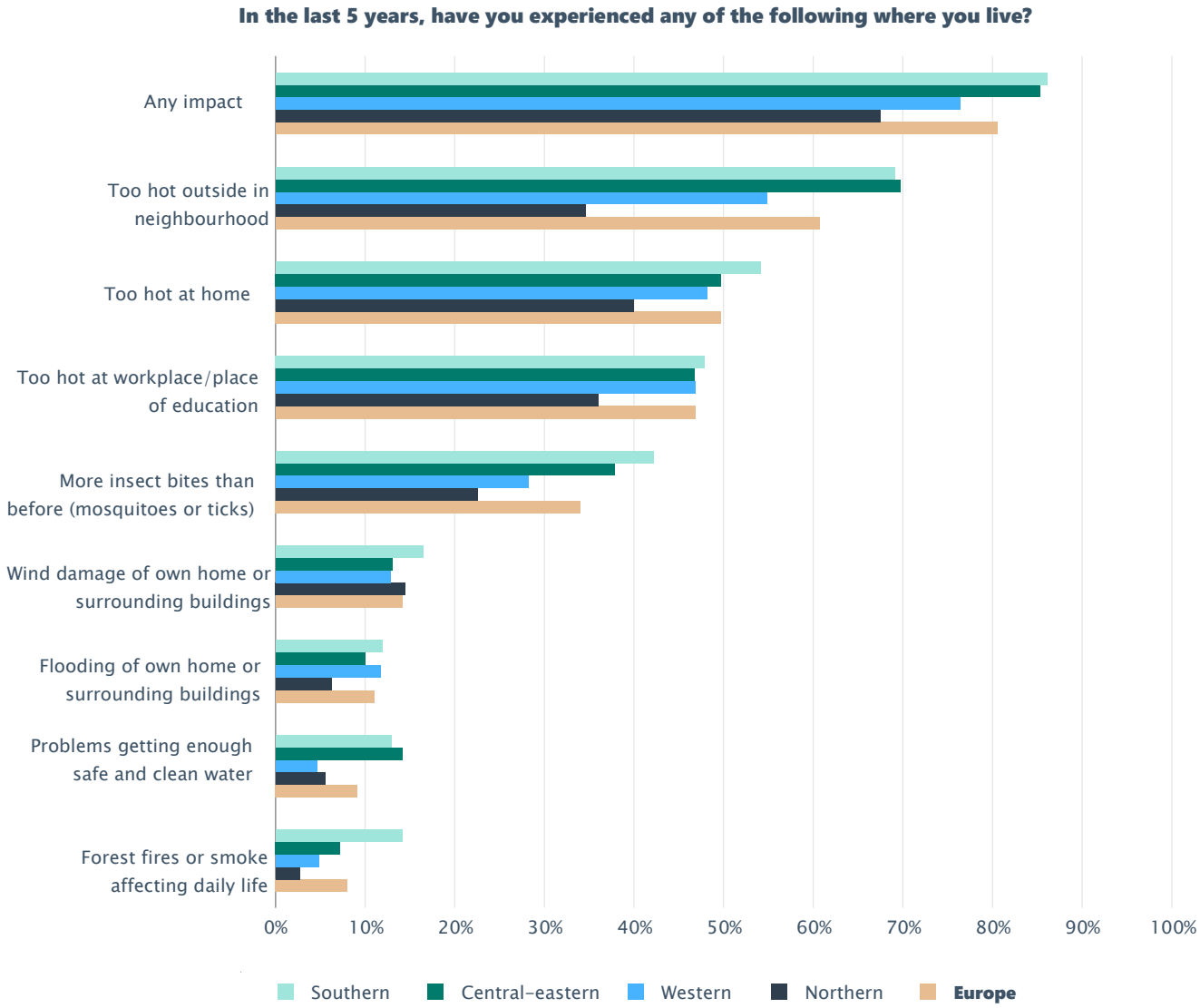
This is concerning from a public health perspective, as these countries have a confirmed presence of Aedes invasive mosquitoes (ECDC, 2025) that may carry dengue, Zika and chikungunya. They also have the native Culex pipiens mosquitoes (ECDC, 2023) which are capable of spreading West Nile fever.

Wind damage to homes or buildings nearby had been experienced by 14.1% of respondents over the last 5 years. Apart from that, all other climate impacts had been experienced by around one-tenth of the respondents (see Figure 2.1).

There were substantial differences between the countries in terms of the percentage of respondents who had experienced the impacts. For example, experience of wind damage to respondents′ homes or buildings nearby was most widespread in Ireland (43.3% of respondents) but also Croatia (29.4%) and Hungary (26.6%).

1 The list of climate impacts included in the survey is non-exhaustive. It was compiled by Eurofound and the EEA in collaboration with European Climate and Health Observatory′s partner organisations. The list was guided by the recognised risks to the European population′s prosperity and well-being associated with climate change (EEA, 2024a; EEA, 2025c). The final selection of items to include took into account the survey′s length.

Figure 2.1 Percentage of respondents who experienced climate impacts in their area, by European region



Notes: The geographical groupings used in this and the following charts are as follows: central-eastern Europe (Bulgaria, Czechia, Hungary, Poland, Romania and Slovakia); northern Europe (Denmark, Estonia, Finland, Ireland, Latvia, Lithuania and Sweden); southern Europe (Cyprus, Croatia, Greece, Italy, Malta, Montenegro, Portugal, Slovenia and Spain); western Europe (Austria, Belgium, France, Germany, Liechtenstein, Luxembourg, Netherlands and Switzerland).
The survey's findings for individual countries can be found in the interactive viewer.

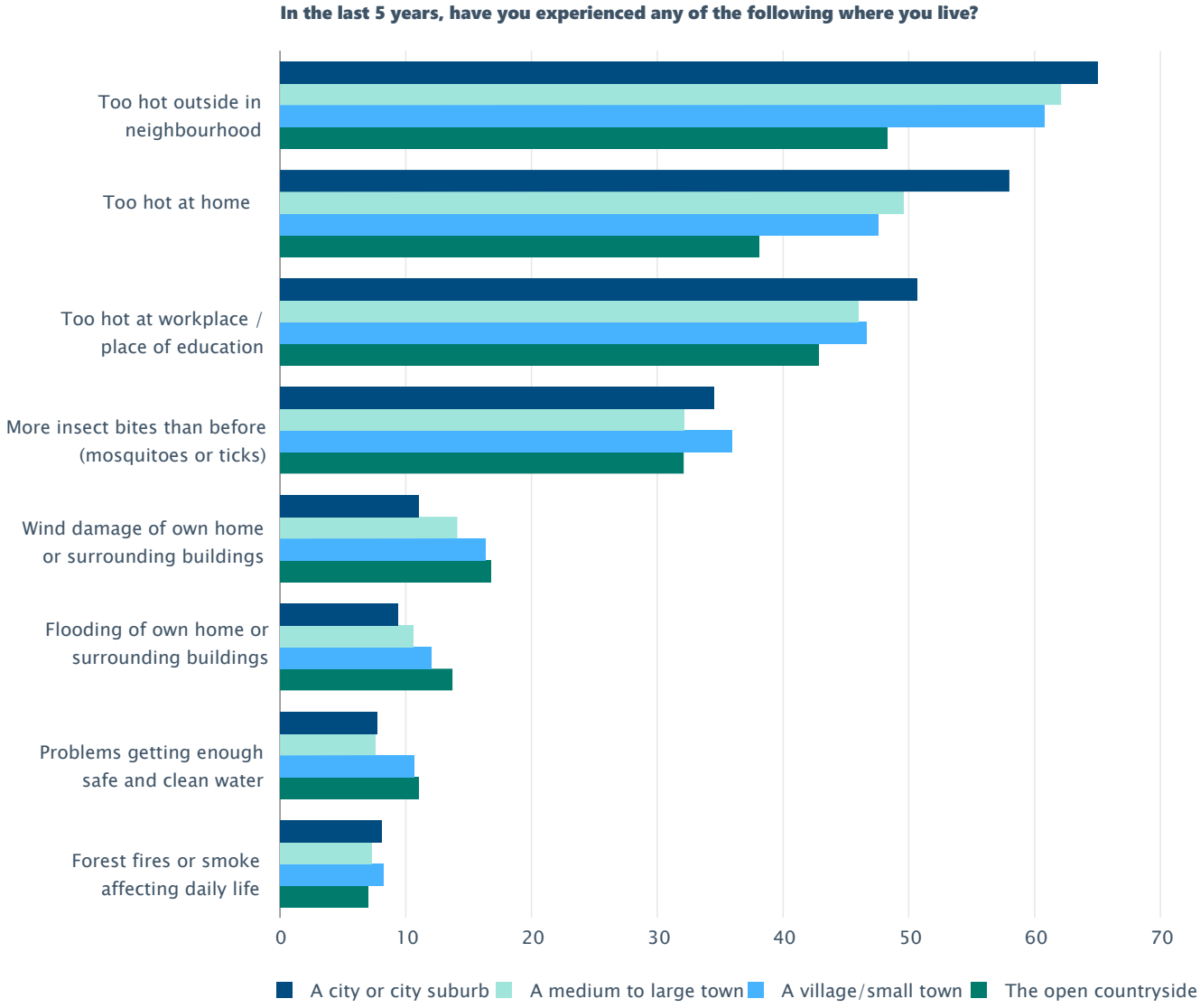
Source: EEA based on Eurofound, 2025.

Wildfires and their smoke had been most commonly experienced by respondents from Greece (41.1%), Portugal (35.2%) and Cyprus (20.3%), compared to an average of 8% across Europe as a whole. The percentage of respondents who had experienced flooding in the last 5 years reflected the pattern of large-scale floods during this time. For example, a much higher percentage of respondents in Austria (25.9%) and Slovenia (19.1%) reported having experienced flooding than the overall European average of 11%.

Climate-related impacts were felt differently depending on whether respondents lived in an urban or rural setting. The percentage of respondents experiencing heat, both indoors and outdoors, rose with the increasing degree of urbanisation (Figure 2.2).

In contrast, more urbanised settings had lower percentages of respondents reporting that they had been affected by wind, flooding or issues with access to water. This may reflect the higher level of protection against floods in cities compared to less-densely populated areas or it may indicate good access to infrastructure, like public water supply, in cities.

Figure 2.2 Percentage of respondents who experienced climate impacts in their area, by self-reported level of urbanisation.



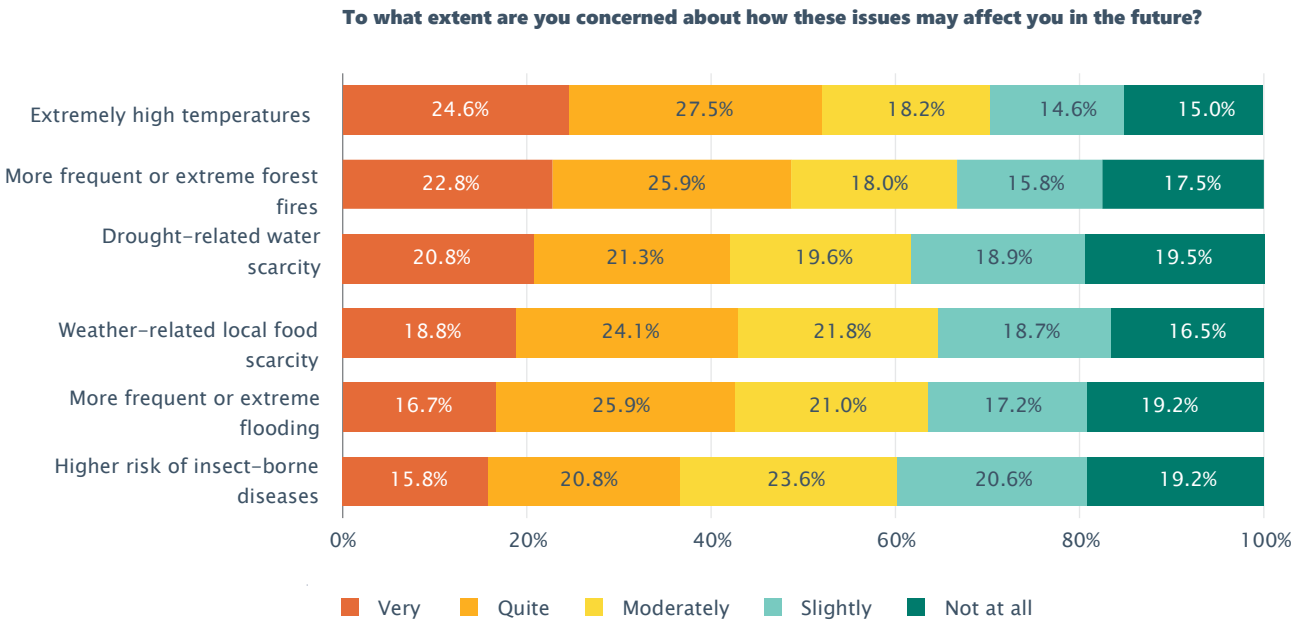
Source: EEA based on Eurofound, 2025.

3 Concern about future climate impacts

More than half of the respondents (52.1%) were very concerned or quite concerned about extremely high temperatures disrupting everyday life and well-being in the future. The second most concerning issue for respondents was more frequent or more extreme forest fires; 48.7% stated that these were very or quite concerning. This corroborates the EUCRA that identified heat and wildfires as among the most severe risks to human health and requiring the most urgent action (EEA, 2024a).

A similar number of respondents (between 42% and 43%) were very or quite concerned about reduced access to local/seasonal food or safe water and more frequent or more extreme flooding. The higher likelihood of getting diseases from mosquito or tick bites was the least concerning issue for respondents (Figure 3.1).

Figure 3.1 Percentage of respondents concerned about future climate impacts



Note: The survey findings for individual countries can be found in the interactive viewer.

Source: EEA based on Eurofound, 2025.

There is a clear geographic divide in the level of concern for all hazards. Twice as many respondents in southern Europe, compared to northern Europe, were very or quite concerned about future high temperatures (61% compared to 29.9%), more extreme or more frequent floods (50.2% versus 25.3%) and more extreme or more frequent forest fires (58.8% versus 29.9%).

A higher percentage of respondents from central-eastern Europe were very or quite concerned about the prospect of contracting diseases from ticks or mosquitoes compared to those from northern Europe (45.1% versus 29.1%), access to water for daily use (54.3% versus 23.2%) and access to food (53.1% versus 29.9%).

See the interactive viewer for a detailed breakdown of responses for individual countries.

4 Climate resilience measures reported by respondents

While EU and the individual Member States have a robust policy framework to support adaptation for climate change, there is limited information on actions implemented and their effectiveness. This hinders a full understanding of Europe's progress towards climate resilience (EEA, 2025a).

The survey results presented in this chapter help to shed light on the level of implementation of climate resilience measures across Europe. The survey respondents were asked to confirm whether or not certain climate resilience measures were in place for their household and to answer questions about authority-led actions contributing to climate resilience that they had seen in their area ([2]) (Table 1.1). The listed measures included both infrastructure-based (requiring physical intervention measures) and non-infrastructure-based initiatives.

The climate resilience measures listed can be aligned with different stages of the crisis management cycle:

• prevention (minimising the effects of a crisis or disaster before the event);

• preparedness (planning how to respond);

• response (actions during a crisis or disaster to minimise its impact);

• recovery (return to how things were before a crisis or disaster) (EEA, 2017; EC, 2025c).

Table 1.1 Resilience measures included in the survey

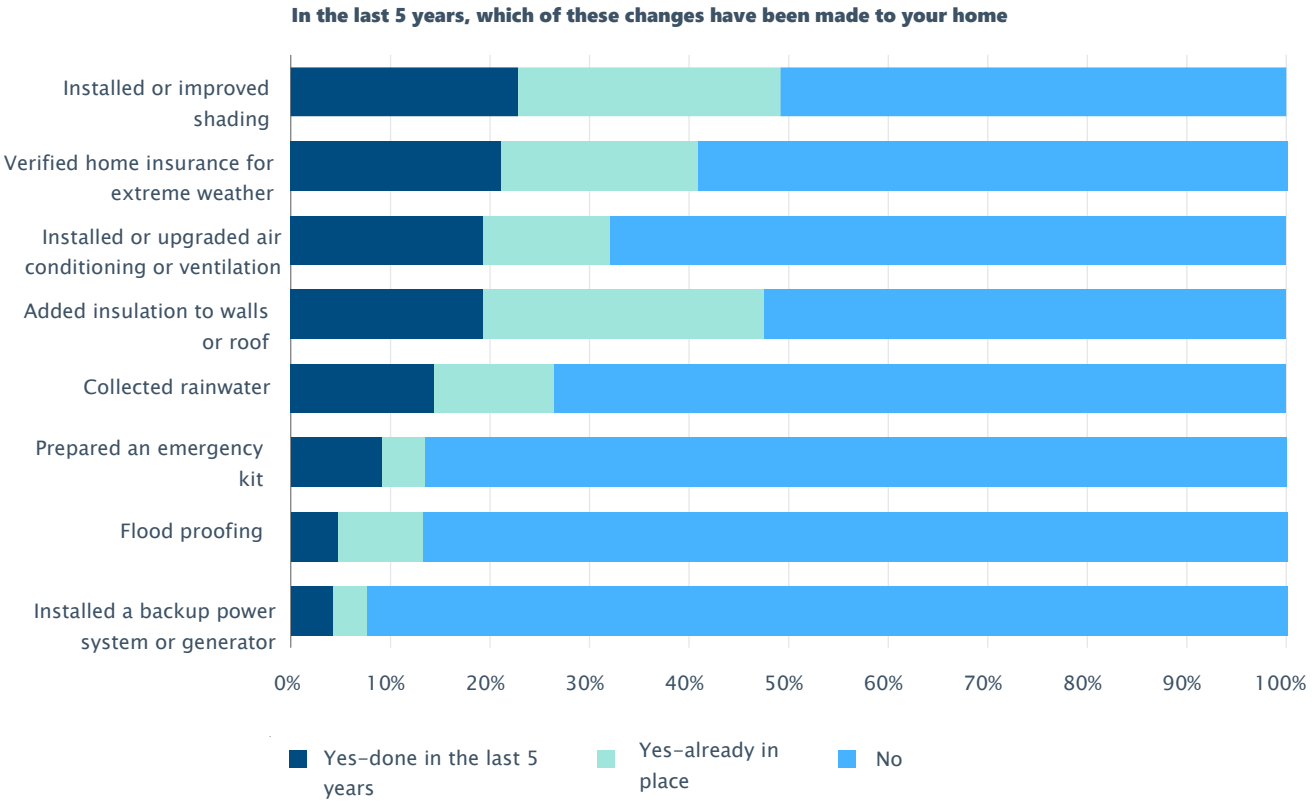
	Climate resilience measure	Infrastructure based?	Phase of crisis management cycle
Household-level	Insulation of walls or roof	Yes	Preparedness
	Air conditioning or ventilation	Yes	Preparedness
	Shading	Yes	Preparedness
	Flood proofing	Yes	Preparedness
	Rainwater collection	Yes	Preparedness
	Backup power system or generator	Yes	Preparedness
	Emergency kit	No	Preparedness/Response
	Home insurance covering extreme weather events	No	Preparedness/Recovery
Authority-led	Warnings or alerts for extreme weather events	No	Preparedness
	Awareness campaigns on risks and actions to take in case of extreme weather	No	Preparedness
	More trees being planted or improved access to green spaces	Yes	Prevention
	Provision of cooling centres	Yes	Preparedness
	Changes to work/education schedules to avoid activities in the hottest hours or days	No	Preparedness/Response
	Flood prevention	Yes	Prevention
	Water use restrictions during droughts	No	Preparedness/Response
	Control measures for mosquitoes	No	Prevention
Note: See Annex 1 for the exact phrasing of questions relating to climate resilience measures.			
Source: EEA based on Eurofound, 2025.			
(2) The term 'your area' was not specified further in the survey and was left open to interpretation.			

2 The term 'your area' was not specified further in the survey and was left open to interpretation.

4.1 Household-level resilience

While 77.9% of respondents had at least one of the climate resilience measures listed in the survey in place at home, none of the measures were in place in more than half of the respondents' homes (Figure 4.1). Some measures (e.g. flood proofing) may not be relevant to settings where particular hazards are absent. However, a low percentage of respondents had more universal measures in place (e.g. an emergency kit or a backup power source). The results in general suggest overall under-preparedness for climate hazards and other crises at the household level across Europe.

Figure 4.1 Percentage of respondents with climate resilience measures at home



Note: The survey findings for individual countries can be found in the interactive viewer.

Source: EEA based on Eurofound, 2025.

Two of the measures most commonly taken at home are designed to address heat. The most common measure in place in homes was improved shading; 49.2% of respondents reported having put this in place. It is a relatively affordable adaptation measure and both internal and external shading are effective in lowering the internal temperatures of buildings (Martinez et al., 2025).

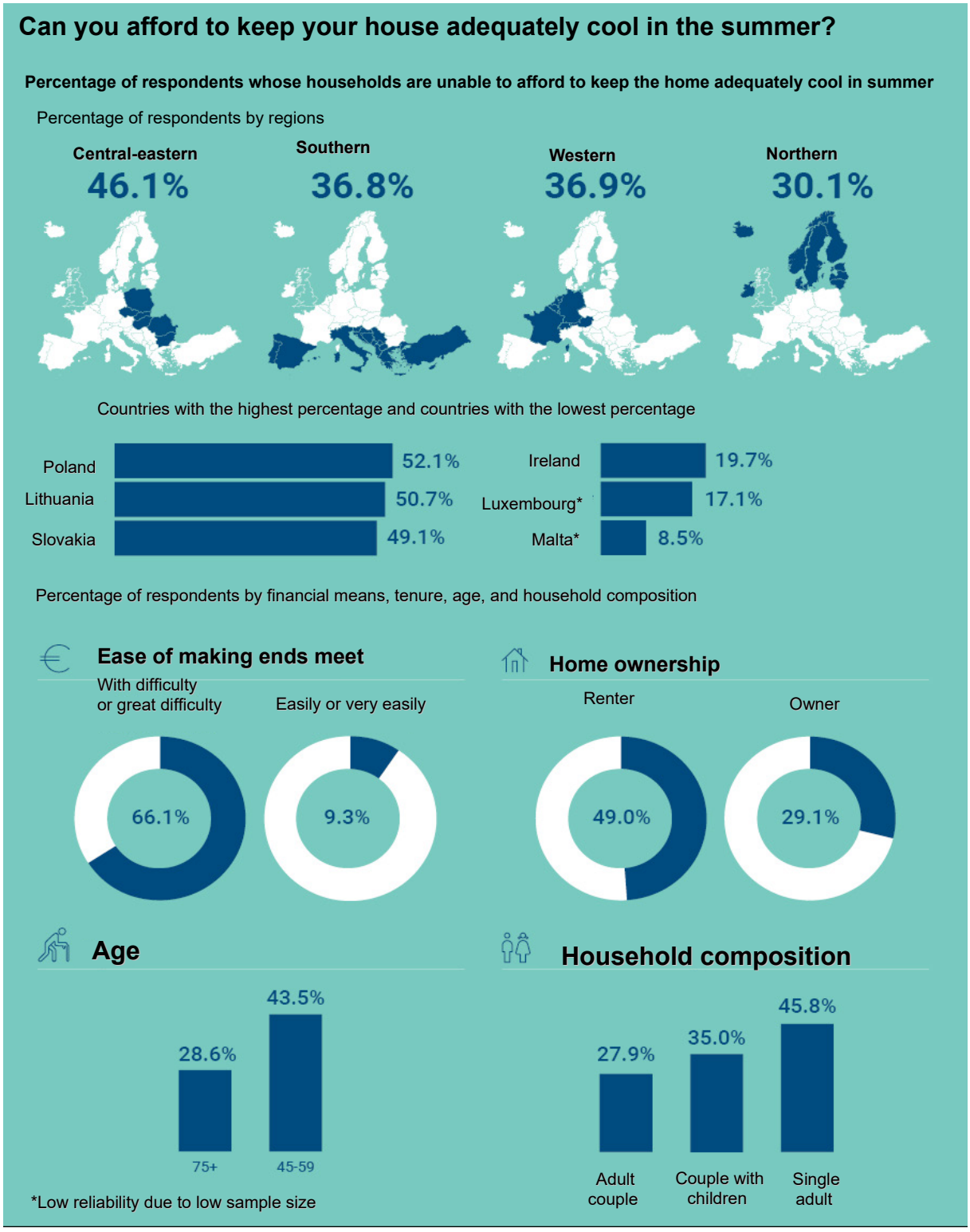
The second most popular measure was insulating roofs and walls (47.6%). In well-designed buildings this can reduce overheating but in buildings that lack adequate ventilation, shading or thermal mass it can make overheating worse (Martinez et al., 2025); therefore the effectiveness of this measure depends on its context. For example, in the 2023 European Survey on Income and Living Conditions, only 24.2% respondents across 16 European countries considered their dwelling's cooling system and thermal insulation to be sufficient to keep the dwelling adequately cool during the summer (Eurostat, 2023).

Overall, 32.1% of the respondents reported having installed or upgraded air conditioning or ventilation. While air conditioning can be effective for protecting health, in particular for vulnerable individuals, extensive use of air conditioning is an example of maladaptation. It leads to problems related to peak electricity demand and the heat generated by equipment can contribute to urban heat island effects (EEA, 2022c).

In addition, mechanical cooling — air conditioning, active ventilation or the use of fans — requires both upfront investment and electricity consumption and thus generates additional costs for households. This may be preventing people from installing or using such measures.

When asked if they could afford to keep their house adequately cool in the summer, 38.2% of the survey respondents responded negatively. The highest percentage of respondents not being able to afford keeping their home cool in the summer were found in central-eastern Europe (46.1%) compared to 30.1% in northern Europe (Figure 4.2).

Figure 4.2 Percentage of respondents whose households are unable to afford to keep the home adequately cool in summer



Source: EEA based on Eurofound, 2025.

Overall, 40.8% of respondents reported having extreme weather home insurance. There were substantial differences between the countries in terms of how many respondents reported having extreme weather home insurance. In Sweden 17.4% of respondents had it versus 70.1% in Luxembourg.

The different insurance systems in place in each country influence the availability and affordability of insurance. According to the European Insurance and Occupational Pensions Authority (2024), Greece, Italy and Romania had the highest protection gap scores for natural catastrophes due to a combination of hazards alongside low insurance penetration. Flood insurance was found to be particularly unaffordable in high-risk areas of Poland and Portugal, followed by several regions in Croatia, Germany and the Baltic States (Tesselaar et al., 2020). The results of the Eurofound (2025) survey reported here reflect those patterns to some extent (see the interactive viewer). However, they should be treated with caution due to the fact that the survey sample was non-representative and the information was self-reported by respondents. Furthermore, self-reported insurance coverage may be subject to recall bias, as respondents may not accurately remember or understand the specific terms of their policies regarding extreme weather protection.

Over a quarter of survey respondents said that they collect rainwater at home for use in dry periods. In certain countries, such as Belgium, Czechia, and Slovenia, over 40% of respondents had a rainwater collection system in place. A considerable number of respondents reported that they had installed rainwater collection systems in the previous 5 years (e.g. 26.7% of respondents in Czechia, followed by nearly a quarter of respondents in Estonia and Slovakia).

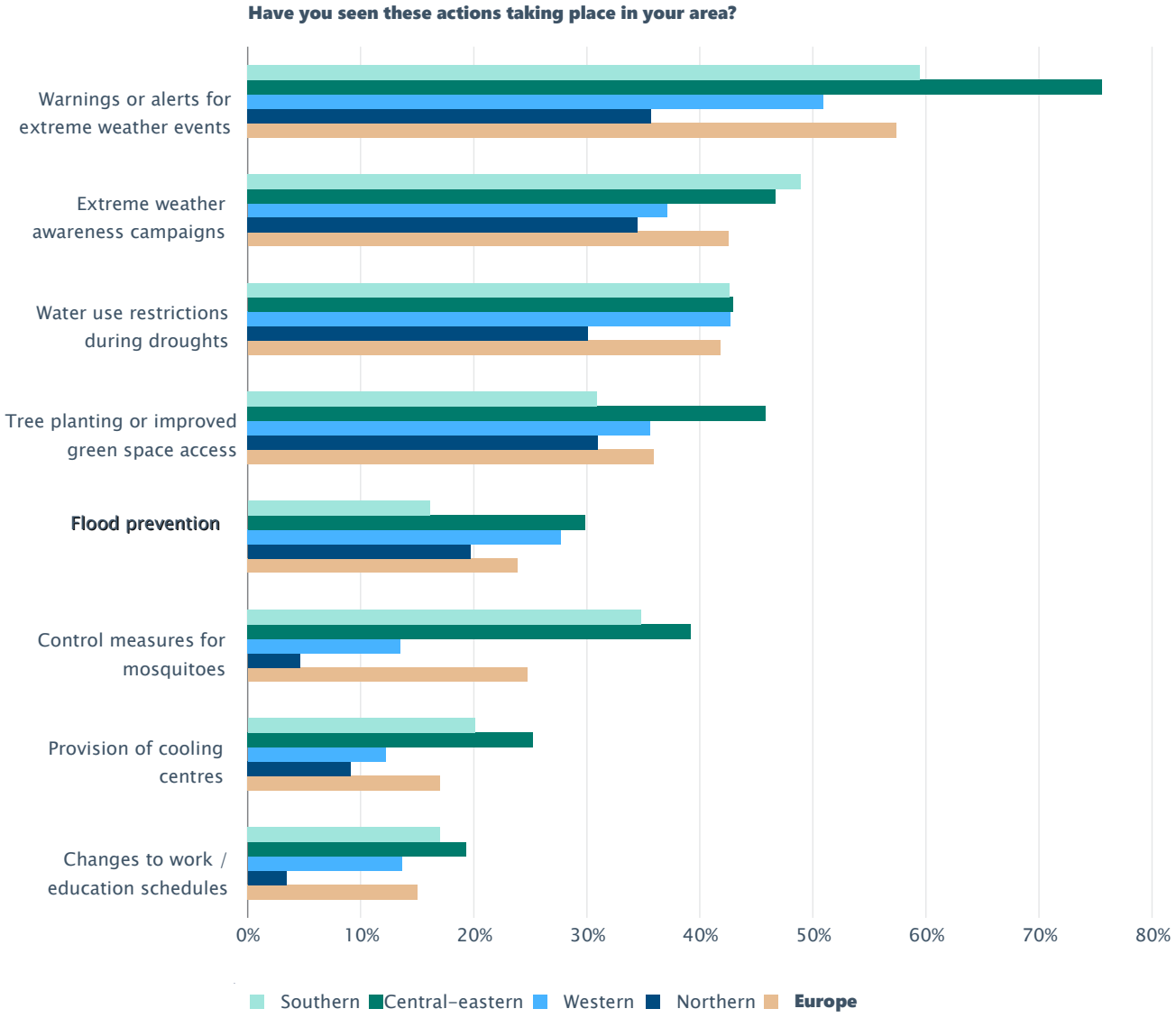
Among the least frequently reported measures was flood proofing; only 13.2% of respondents reported having measures in place. Property-level flood protection is applicable only in areas that may be prone to flooding and it requires substantial investment and structural changes to the dwelling.

However, having an emergency kit prepared is a simple measure which is relatively cheap to implement. Despite this, kits were only in place in 13.5% of respondents′ households. In Denmark, Estonia and Sweden, a substantial percentage of respondents (more than 22% of respondents in each of these countries) had taken this measure in the last 5 years. This may be linked to recent calls to citizens from their governments for citizens to prepare for potential crises associated with Russia′s war of aggression against Ukraine.

4.2 Resilience actions perceived in respondents' areas

Overall, 82.2% of respondents reported having seen at least one of the authority-led climate resilience measures listed in the survey in their local area (Figure 4.3). The most frequently reported measures — early warnings and alerts (reported by over 57% of respondents) and awareness campaigns (noted by 42.5% of respondents) — correspond with good coverage for those actions in national adaptation policies and national health strategies (European Climate and Health Observatory, 2022). Additionally, heat-health action plans — including warnings about high temperatures — are in place in 19 of the EU-27 Member States (EEA, 2024c). This may partially explain the high number of respondents who had observed warnings and alerts.

Figure 4.3 Percentage of respondents who observed climate resilience measures in their area



Note: The survey findings for individual countries can be found in the interactive viewer.

Source: EEA based on Eurofound (2025).

Early warning systems are one of the most cost-effective measures against extreme weather events (EEA, 2020; EEA, 2024b). If deployed correctly, they can reduce the impacts of weather extremes on people. For example, during the central European floods of 2024, the number of fatalities was lower than in earlier floods. This was despite the fact that the precipitation was heavier and the floods were on a larger scale. The lower number of fatalities has been attributed to well-functioning early warning systems (World Weather Attribution, 2024). As such, the observation that they are being widely used should be seen as a positive aspect of preparedness for climate change.

In addition, more than 4 in 10 respondents had encountered awareness campaigns about climate change or extreme weather in their area; this kind of measure may boost the effectiveness of early warnings and alerts. Knowledge about how to act in case of emergency is essential to ensure that warnings or alerts issued by authorities are

effective (e.g. Diakakis et al., 2022). In the latest EIB survey, educating the public on which behaviours to adopt in order to prevent or respond to problems caused by extreme weather events was highlighted as an important adaptation measure by 38% of respondents (EIB, 2024).

The third most frequently noted measure — water use restrictions due to droughts — was reported by 41.8% of respondents. The share of the EU population affected by water scarcity is increasing in the context of both climate change and unsustainable water resource management (EEA, 2025d). As a result, water use restrictions are becoming more common. For example, 48% of the municipal climate action plans implemented in Europe outline water conservation measures (including rationing/restrictions and greywater reuse) (EEA, 2024b).

Overall, 35.9% of respondents reported more trees being planted or improved access to green spaces in their area. This was the most frequently cited infrastructure-based climate resilience measure selected by respondents. Nature-based solutions — i.e. measures to address climate impacts that are inspired by or supported by nature — are recognised in EU policy as a key climate adaptation option (e.g. EC, 2021) and they are already used frequently. For example, an analysis of urban climate action plans in Europe found that 9 out of 10 plans included measures related to the environment, greenery and biodiversity (EEA, 2024b). In the EIB (2024) survey, 42% of EU respondents identified that one of the key priorities for local climate adaptation is cooling cities down by adding tree-lined streets and creating green spaces.

Control measures for mosquitoes had been observed by 24.7% of respondents. A survey by the European Centre for Disease Prevention and Control suggests that 18 out of 26 responding European countries implemented some form of mosquito control in 2021 (ECDC, 2021). The climate in large parts of Europe is becoming more suitable for mosquito-borne diseases (van Daalen et al., 2024) and as such further need for use of this measure may be expected in the future.

Just under a quarter of respondents (23.9%) reported seeing flood prevention measures implemented in their area. This is a relatively high proportion, as not everyone lives in an area that requires protection from flooding from rivers, coastal, or surface-run off.

Of all the measures listed, the two which fewest respondents reported having encountered were the provision of cooling centres (buildings with air conditioning available to the public) and changes to work or education schedules to avoid the hottest time of the day.

For many of the authority-led climate resilience measures, central-eastern Europe was the region with the highest percentage of respondents reporting that they had encountered them. Northern Europe was the region with the lowest percentages for many of the listed measures (Figure 4.3).

Substantial differences can be seen in the perceptions of respondents from different countries (see the interactive viewer). For example, over 90% of respondents in Poland and Portugal had encountered warnings about extreme weather, compared to 18.2% in Denmark or 23.3% in Sweden. In Portugal and in Lithuania, over 70% of respondents had noted awareness-raising campaigns where they live.

Nearly 60% of respondents from Hungary reported having seen more trees and green spaces provided in their area. A high percentage of respondents from Greece (45%) and Romania (over 40%) reported that they knew of cooling centres in their area. Austria, Czechia, and Slovenia had the highest percentage of respondents who had seen flood prevention measures in their area (over 40%).

4.3 Differences between urban and rural respondents

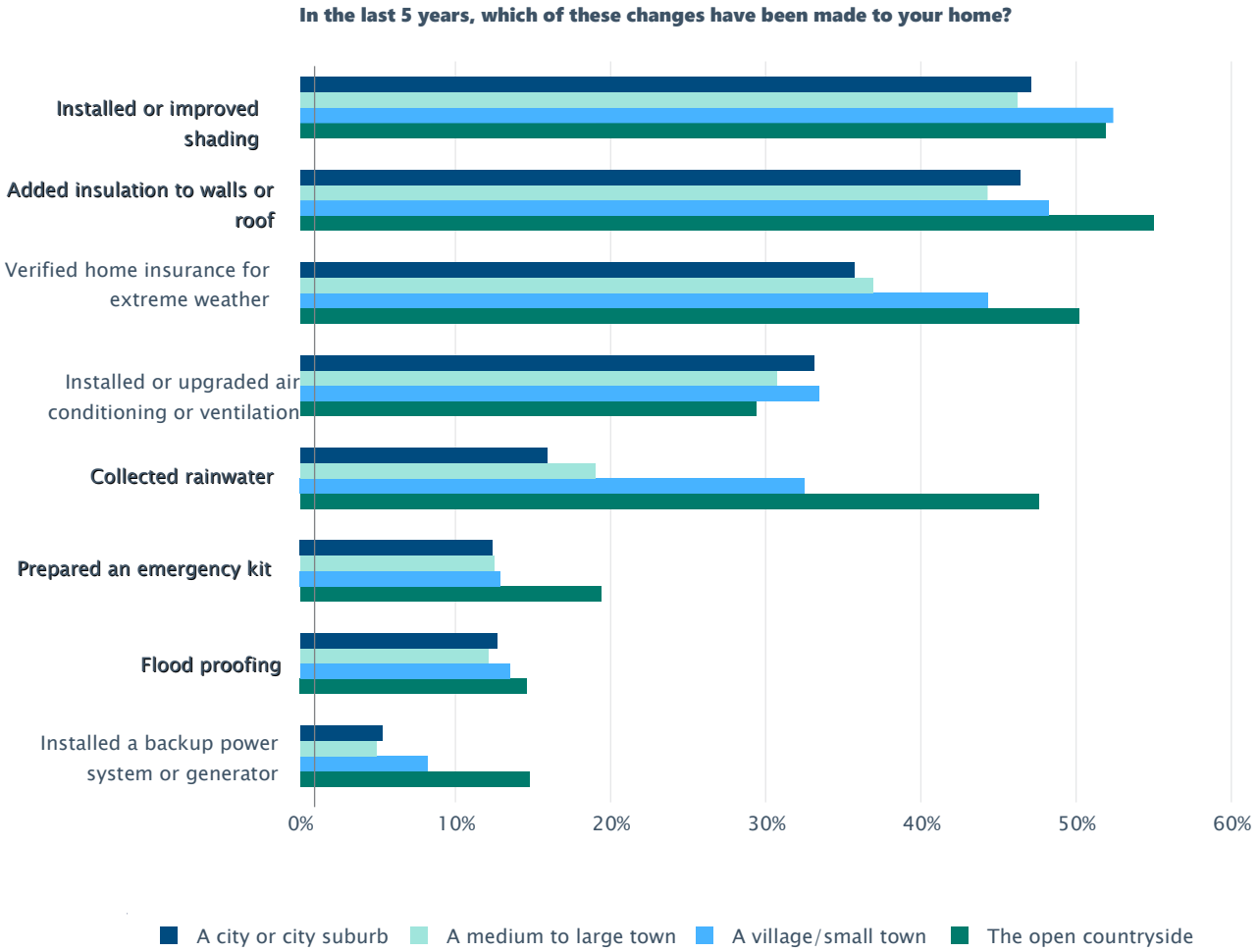
Regarding household-level resilience, a higher percentage of those living in the open countryside had implemented climate resilience measures at home compared to those living in more urbanised areas (Figure 4.4). Around three times as many respondents in the countryside had rainwater collection systems compared to those in cities (47.6% and 15.9%, respectively) or a backup power supply/generator (14.8% compared to 5.3%). This can be explained by:

• a higher percentage of people in rural areas living in houses rather than apartments (Eurostat, 2024);

• higher instances of home ownership in rural areas;

• a greater need for self-reliance in rural areas due to low population density alongside sparse infrastructure and facilities.

Figure 4.4 Percentage of respondents reporting household-level climate resilience measures, by self-reported level of urbanisation

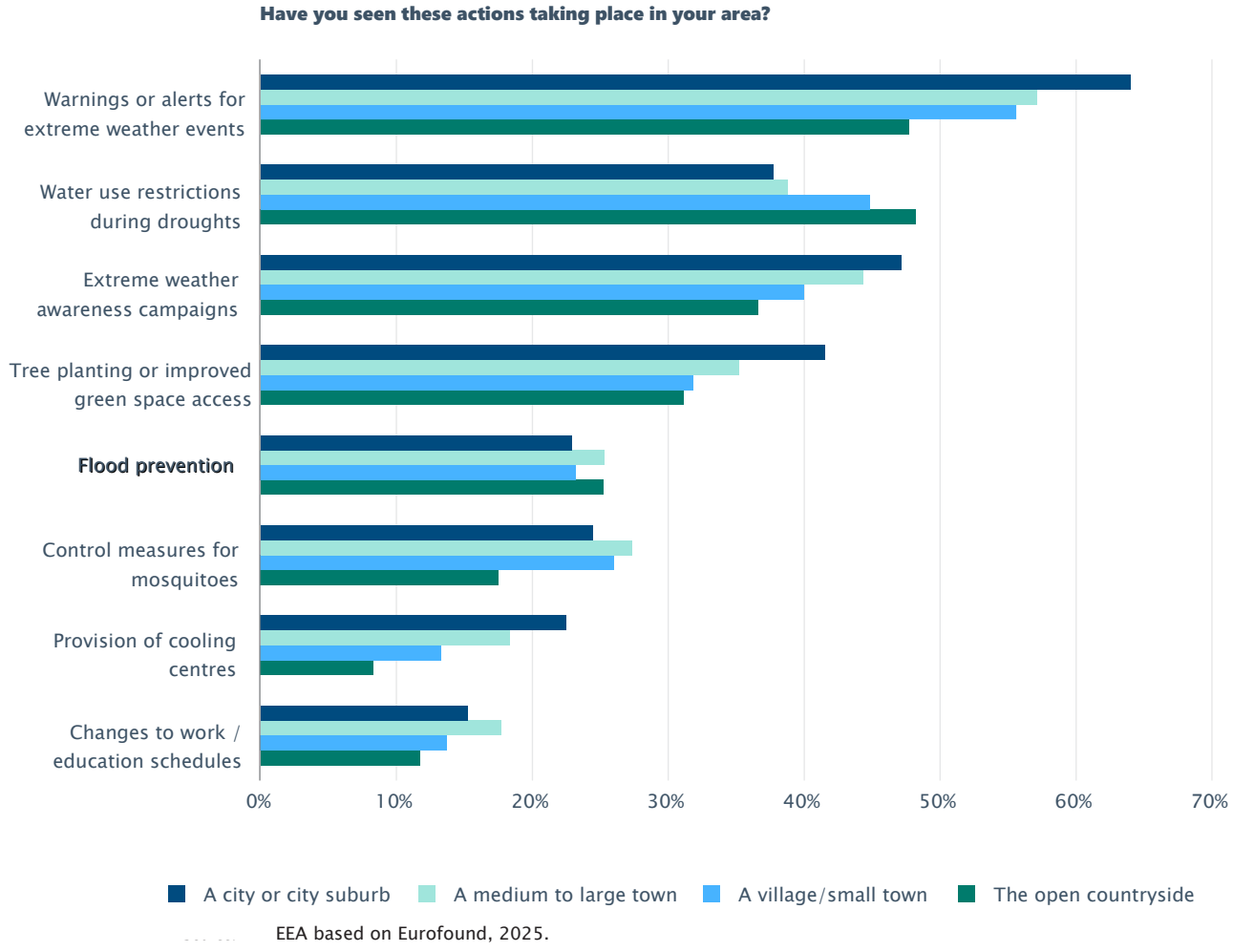


Source: EEA based on Eurofound (2025).

In contrast, most of the authority-led climate resilience measures had been observed by a higher percentage of respondents in cities and towns compared to respondents from villages and rural areas (with the exception of water use restrictions and flood prevention which were more likely to be reported by rural inhabitants; Figure 4.4). This may be due to the higher population density in cities and thus higher overall exposure of people and assets to climate risks, which increases the need for and feasibility of adaptation measures.

However, it may also reflect the higher capacity of larger cities to act on adaptation. For example, an earlier EEA analysis of adaptation actions by the Covenant of Mayors for Climate and Energy signatories indicated that municipalities with more than 50,000 inhabitants were more likely to implement actions targeting high temperatures, such as tree planting and urban greening, compared to smaller municipalities (EEA, 2020). Additionally, smaller municipalities and towns tend to lag behind cities in terms of climate risk and vulnerability assessments, political support for adaptation actions and the availability of adaptation funding (EEA, 2020; Venner et al., 2025).

Figure 4.5 Percentage of respondents perceiving authority-led climate resilience measures, by self-reported level of urbanisation



EEA based on Eurofound, 2025.

5 Differences between respondent groups

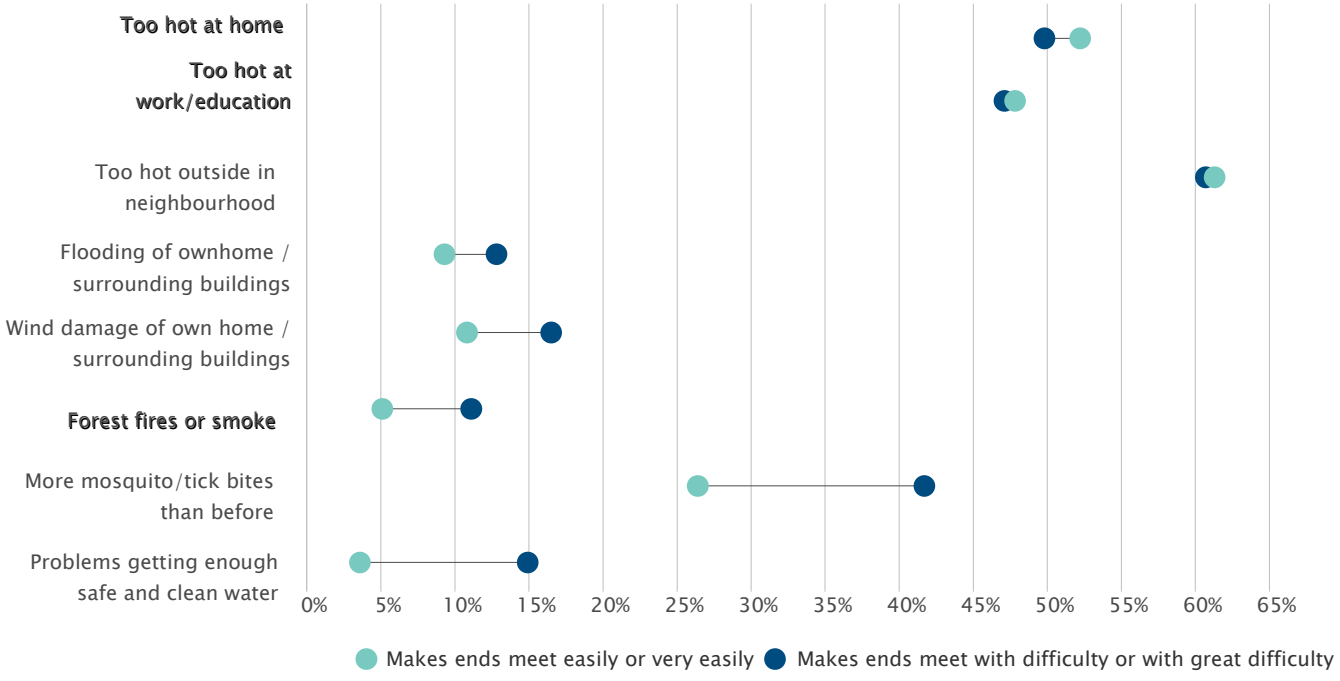
5.1 Household financial means

Household financial means were estimated by asking the respondents how easy or how difficult it is for them to make ends meet ([3]). In the case of nearly all climate hazards — with the exception of heat — a higher percentage of respondents who answered that they make ends meet with great difficulty or difficulty reported being impacted over the course of the last 5 years compared to those who responded that it was very easy or easy to make ends meet.

More than double the number of respondents from the group which was struggling financially noted wildfires or smoke where they live compared to respondents making ends meet easily or very easily. The biggest relative difference between the respondents with and without difficulty to make ends meet related to problems with access to safe and clean water. Four times more struggling households than financially secure households had problems in this area.

Unsurprisingly in this context, the levels of concern about future impacts were also higher among those struggling to make ends meet for almost every impact. The only exception was future high temperatures; similar percentages of respondents in each group expressed concern about this (Figure 5.1).

Figure 5.1 Percentage of respondents who experienced climate impacts in their area, by household financial means



Source: EEA based on Eurofound, 2025.

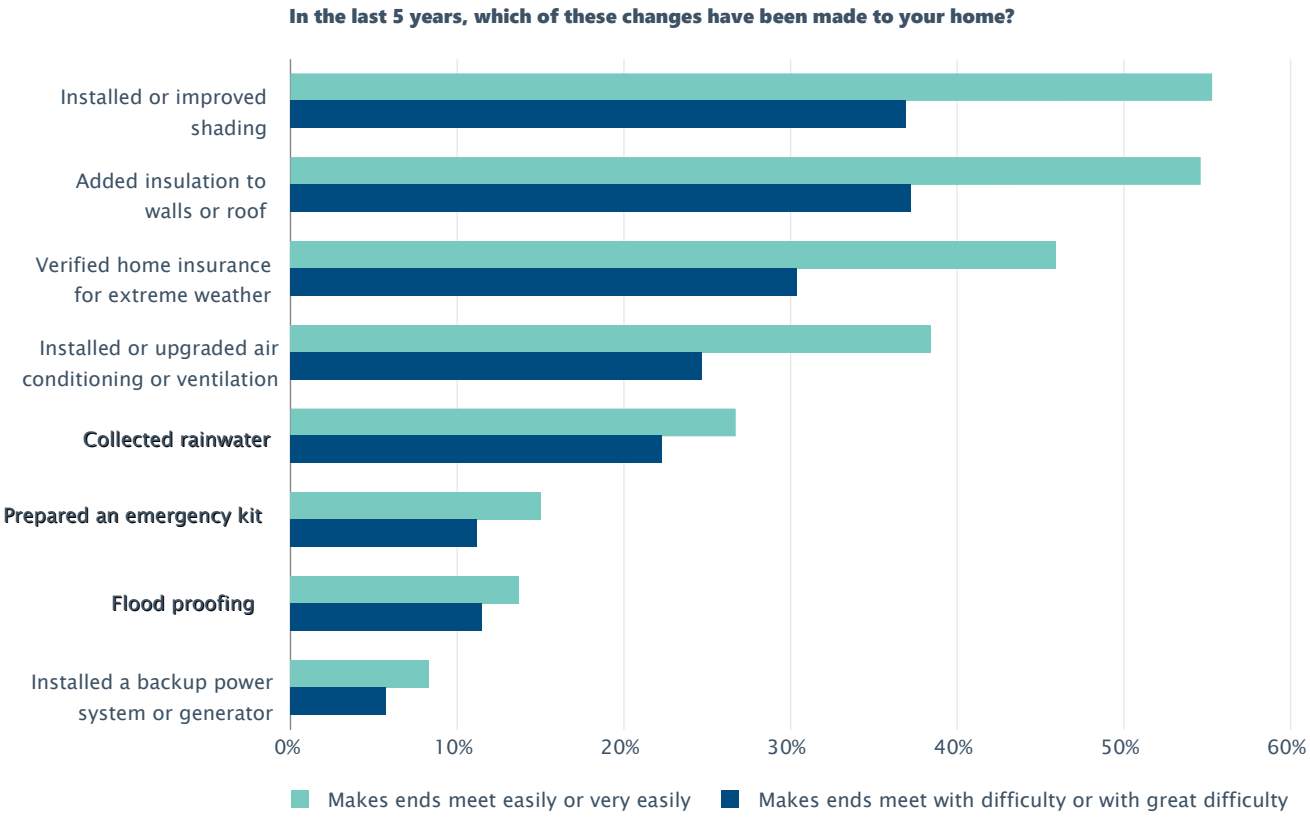
3 The question was phrased as follows: 'A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income, is your household able to make ends meet ...'. The answer options were: 'With great difficulty', 'With difficulty', 'With some difficulty', 'Fairly easily', 'Easily', 'Very easily', 'Don't know' and 'Prefer not to answer'.

Nearly twice as many respondents who made ends meet with difficulty or great difficulty had none of the climate resilience measures listed in the survey questionnaire at home (31.8%) compared to 16.0% of those making ends meet very easily or easily. For each household-level climate resilience measure, a lower percentage of respondents who had difficulties making ends meet had the measure in place at home compared to respondents making ends meet more easily (Figure 5.2). These results suggest that considerable inequalities are present between groups of varying economic status in relation to household-level preparedness for extreme weather events.

Affordability is likely to be the main obstacle to a wide take-up of resilience measures. While 9.3% of respondents making ends meet easily or very easily were not able to afford to keep their home adequately cool in the summer, among those making ends meet with difficulty or great difficulty, this number was sevenfold higher (66.1%) (Figure 4.2).

The inequalities may be compounded by the fact that some of the commonly used methods to improve dwelling structure, such as subsidies for roof or wall insulation, tend disproportionately to benefit higher-income groups who have the financial means to purchase the subsidised items such as materials for house retrofits (European Parliament, 2024).

Figure 5.2 Percentage of respondents reporting household-level climate resilience measures, by household financial means



Note: Household-level climate resilience measures include those previously installed as well as measures put in place in the last 5 years.

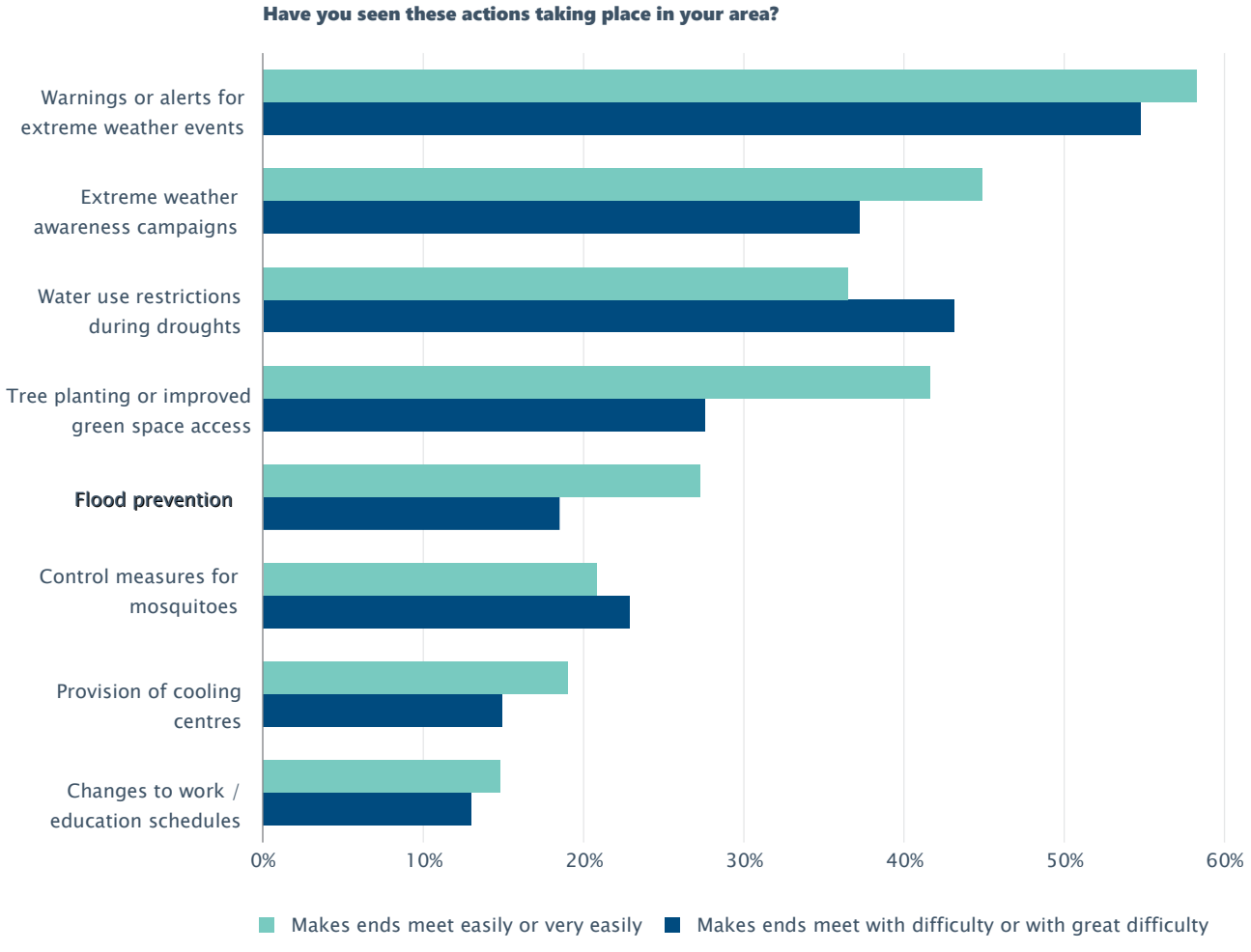
Source: EEA based on Eurofound, 2025.

With regard to authority-led climate resilience measures — namely flood prevention, tree planting/urban greening, provision of cooling centres and awareness campaigns — a higher percentage of respondents making ends meet very easily or easily reported having seen those in their area compared to those having difficulties making ends meet (Figure 5.3). It is recognised that lower income groups do not always benefit fairly from adaptation activities (EEA, 2022b). This can be due to people from financially disadvantaged areas being less well equipped to advocate for certain measures, such as urban greening, compared to wealthier communities.

In addition, house prices and rents in greener areas tend to be higher, preventing less affluent residents from living there. Cost-benefit analyses applied when planning flood defences may lead to areas with high real-estate value being prioritised for investment as they make the best business case in financial terms (EEA, 2025b).

While the results reported here reflect the perceptions of individuals rather than representing a factual evaluation of the state of implementation of various measures, nonetheless they contribute to an understanding of social fairness in adaptation to climate change in Europe.

Figure 5.3 Percentage of respondents perceiving authority-led climate resilience measures, by household financial means

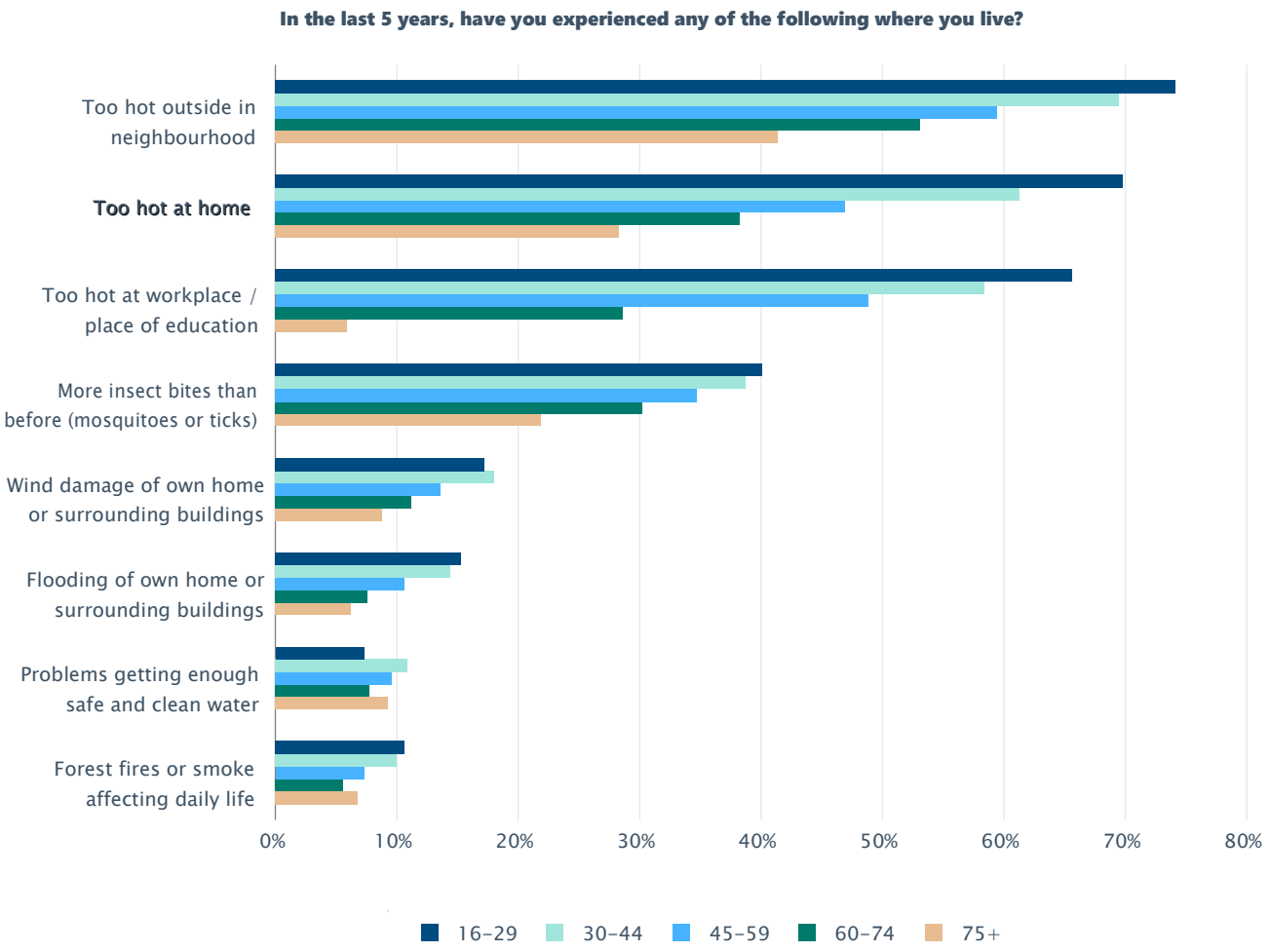


Source: EEA based on Eurofound, 2025.

5.2 Age

For almost all climate-related impacts included in the questionnaire, a higher percentage of respondents from the youngest age group experienced them compared to the oldest groups (Figure 5.4); younger respondents were also consistently more concerned about future climate change issues than the oldest group (Figure 5.6). This aligns with the findings of the 2025 special Eurobarometer report on climate change, in which the youngest respondents were among the groups most likely to regard climate change as a serious problem (EC, 2025a).

Figure 5.4 Percentage of respondents who had experienced climate impacts in their area, by age group



Note: The number ranges in the legend refer to age ranges.

Source: EEA based on Eurofound, 2025.

For the majority of household-level climate resilience measures, the highest percentage of respondents who had them installed fell in the oldest age bracket (Figure 5.5). This could be because older respondents are more likely to be homeowners rather than renters, allowing them to make changes to their dwelling. In addition, some research suggests that older people may be more risk-averse (Titko et al., 2021).

The 45-59 age category had the highest share of respondents unable to afford to cool their home (43.5%). The lowest percentage of respondents who could not afford to cool their home was among those in the 75+ age bracket (28.6%). The elderly are among the groups worst affected by high temperatures (WHO Europe, 2021); as such thermal comfort is key for this group during hot weather. When interpreting these results, it should be noted that due to its online nature, the survey was answered only by elderly people with access to the internet and technological awareness; thus, it is not likely to be representative of the more vulnerable older populations.

The picture of authority-led climate resilience measures observed in the area is more varied in relation to age groups. The youngest respondents were least likely to have noted water use restrictions and the presence of cooling centres but most likely to have seen warnings or alerts, awareness campaigns, urban greening and flood prevention (Figure 5.5).

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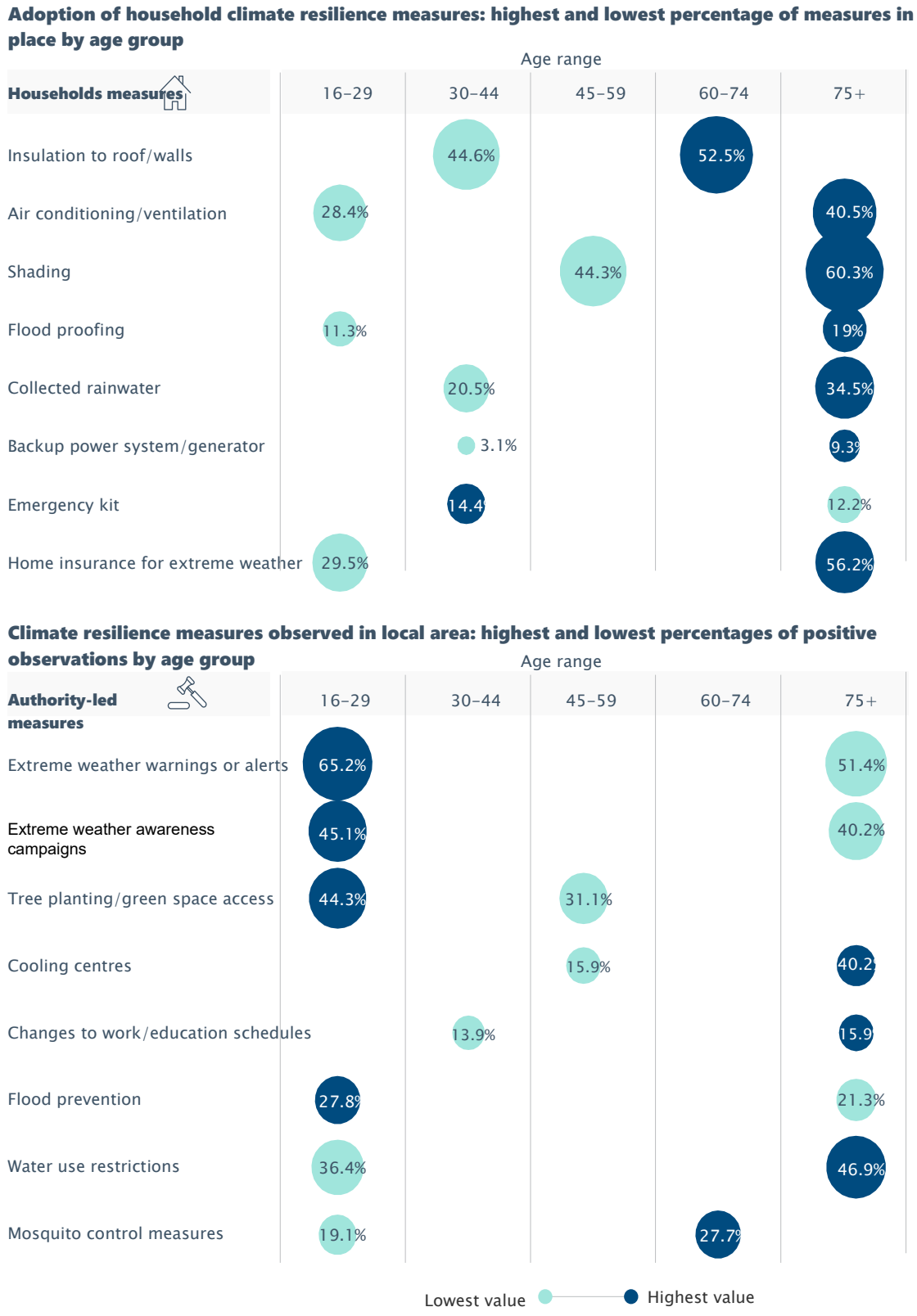
Figure 5.5 Adoption of household measures and awareness of authority-led measures, by age

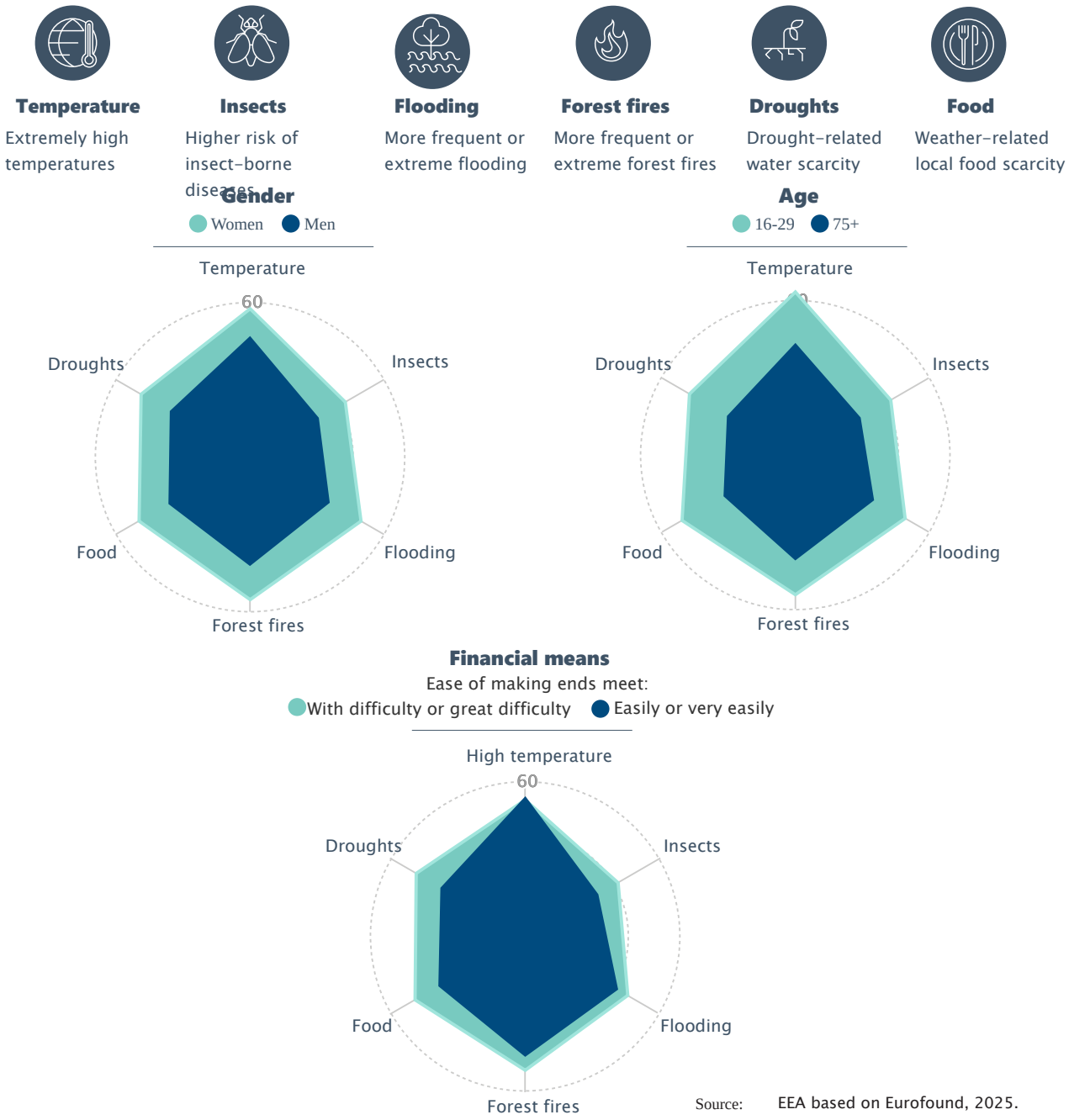


Source: EEA based on Eurofound, 2025.

5.3 Gender

There were minimal differences in the percentages of men and women reporting that they had experienced climate impacts where they live in the last 5 years. The only impact where there was a notable difference in reported experience was insect bites; 39.2% of women reported experiencing increased bites compared to 28.8% of men. A higher percentage of women compared to men were very or quite concerned about all future climate impacts listed in the survey (Figure 5.6). This aligns with the findings of the 2025 special Eurobarometer report on climate change (EC, 2025a).

Figure 5.6 Percentage of respondents concerned about future climate impacts by gender, age and financial means



Source: EEA based on Eurofound, 2025.

5.4 Home ownership

Renters, in particular those in private-rented housing, were the most likely to have felt too hot at home (as well as at their place of work/education and outside in their neighbourhood) compared to homeowners (Figure 5.7). While not covered by this survey, housing quality — dwelling type and age, ventilation rate, location, building materials and shading — is a key factor influencing exposure to extreme heat (Zhang et al., 2025). Most of Europe′s building stock was constructed before thermal standards were introduced and nearly 75% of the stock is energy inefficient, leading to increased risk of experiencing overheating at home (EEA, 2022a).

This is compounded by tenure status. Renters may lack the incentive or long-term stability to justify home improvements that protect them from climate change-related impacts (i.e. investing in a cooling system). Moreover, home retrofit programmes — designed to improve thermal comfort (i.e. the installation of heat pumps) and protect from other climate-related hazards, such as flooding — are often targeted at property owners and not renters.

Yet, property owners may be reluctant to pay for such measures as they do not

benefit directly from the improvements. This challenge is commonly referred to as the ′split incentive problem′ (JRC, 2017). Renovations of rental properties may also lead to rent increases and potential ′renovictions′, i.e. tenants moving out because they can no longer afford the new rent (EEA, 2025b).

Fewer renters — especially those in private-rented housing — reported having household-level climate resilience measures compared to homeowners. The percentage of homeowners who had home insurance covering extreme weather events, improved air conditioning or ventilation, or a backup power source was almost double compared to renters (Figure 5.8).

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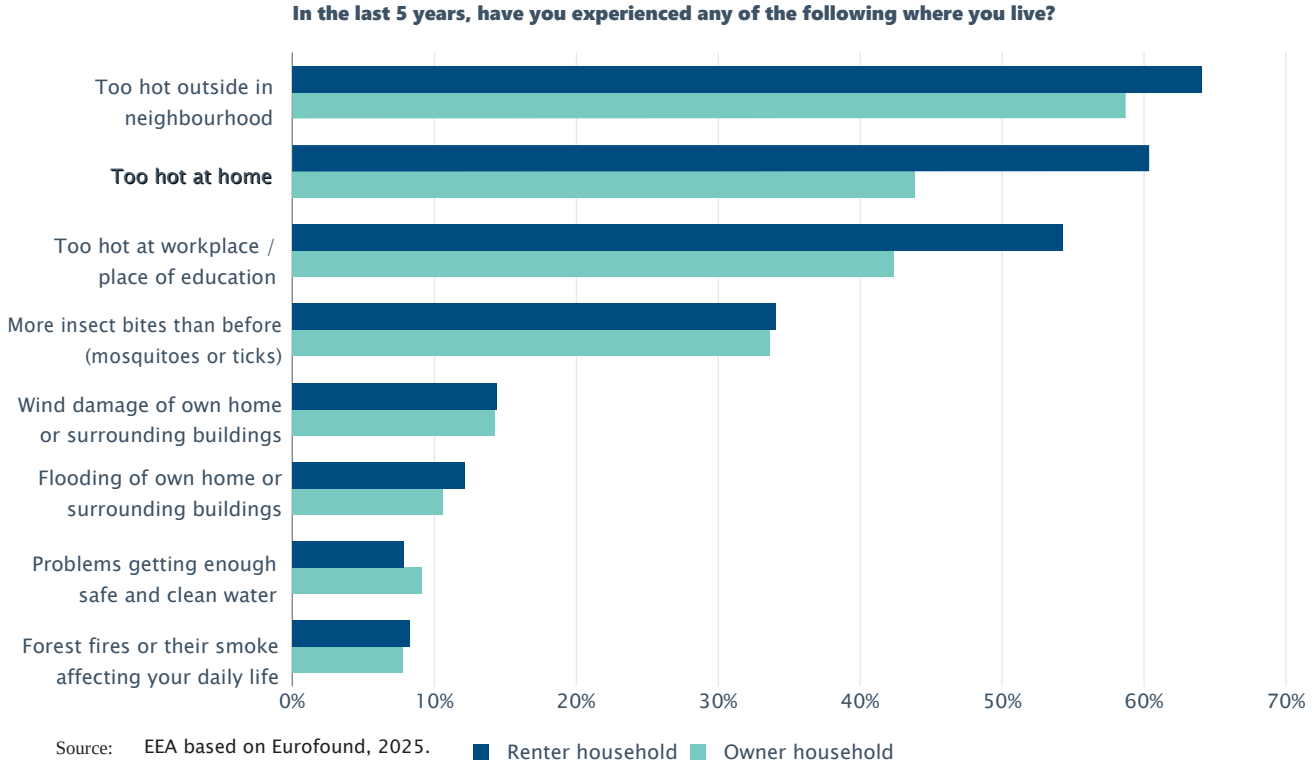
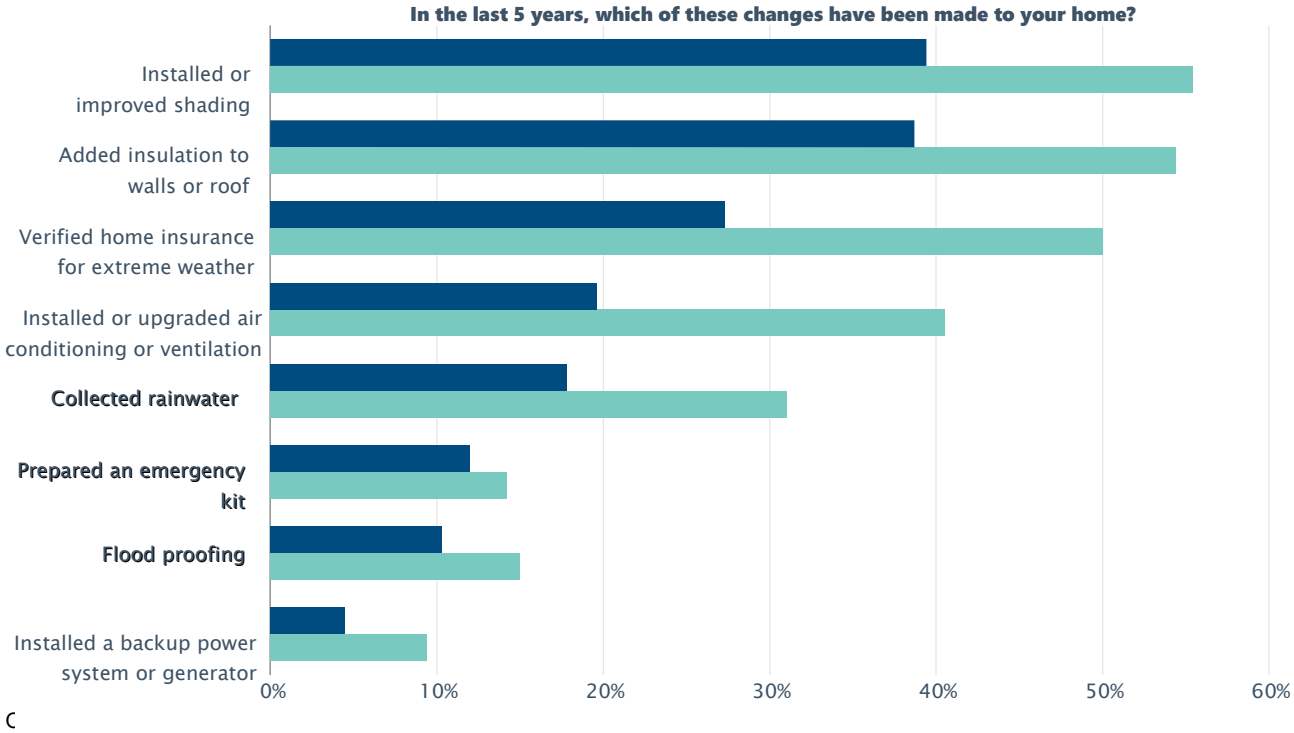
Figure 5.7 Percentage of respondents who experienced climate impacts in their area, by housing tenure type



Source: EEA based on Eurofound, 2025.

There were also discrepancies between housing tenure groups in relation to climate resilience measures noted in their area. For the measures listed, a higher percentage of homeowners reported noticing awareness campaigns, changes to their work or education schedule, control measures for mosquitoes, tree planting/urban greening and water use restrictions (Figure 5.9). Measures such as flood prevention, provision

Figure 5.8 Percentage of respondents reporting household-level climate resilience measures, by housing tenure type



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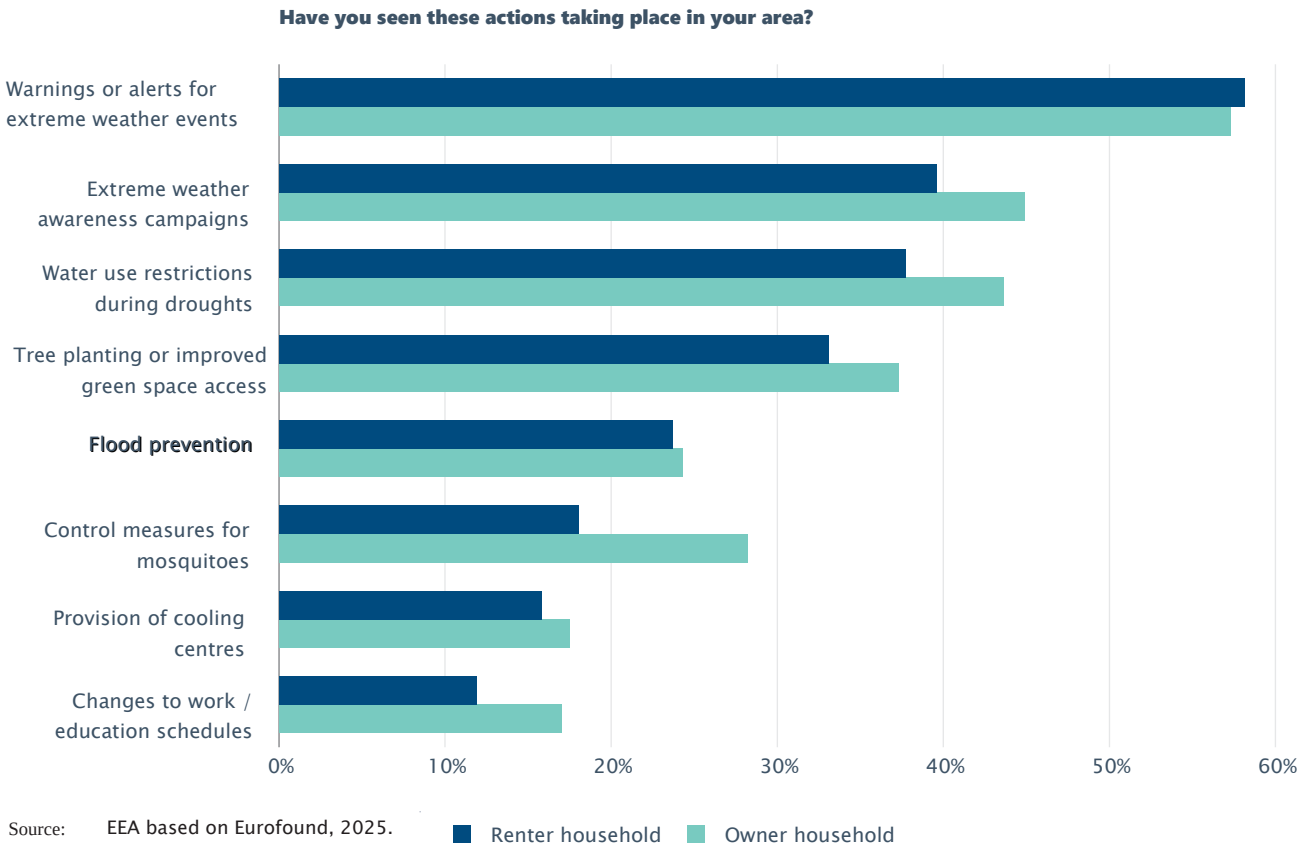
Source: EEA based on Eurofound, 2025.

of cooling centres and warnings or alerts for extreme weather events were observed by a similar percentage of owners and renters.

Figure 5.9 Percentage of respondents perceiving authority-led climate resilience measures in their area, by housing tenure type

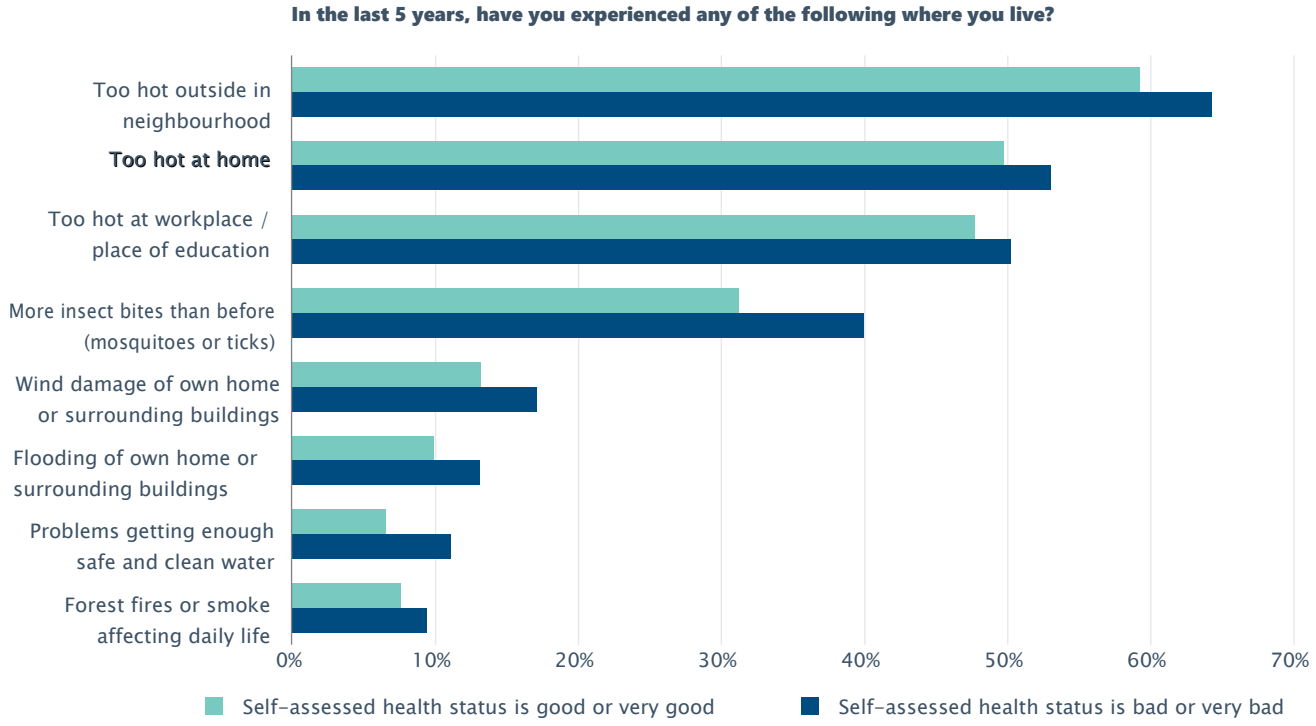


Source: EEA based on Eurofound, 2025.

5.5 Self-reported health status

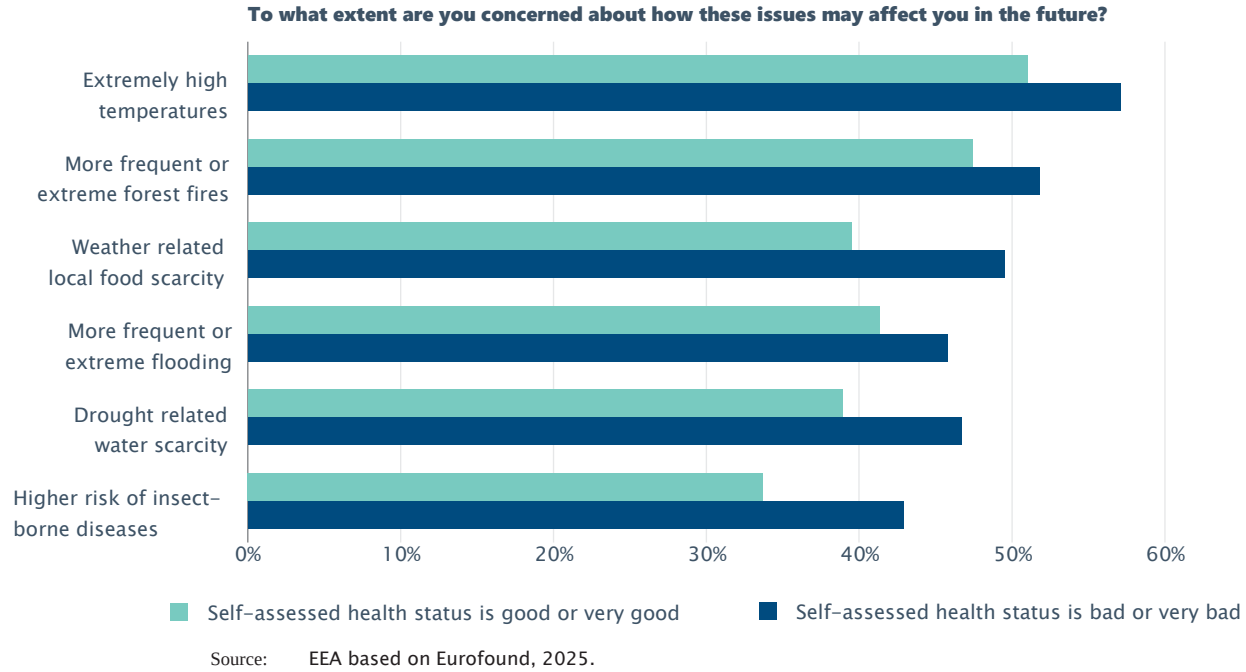
In general, compared to respondents with good or very good self-assessed health, those with poorer self-assessed health were more likely to report having experienced climate impacts over the past 5 years (Figure 5.10) and to express being very or quite concerned about climate impacts in the future (Figure 5.11).

Figure 5.10 Percentage of respondents who experienced climate impacts in their area, by self-assessed health status



Source: EEA based on Eurofound, 2025.

Figure 5.11 Percentage of respondents concerned about future climate impacts, by self-assessed health status



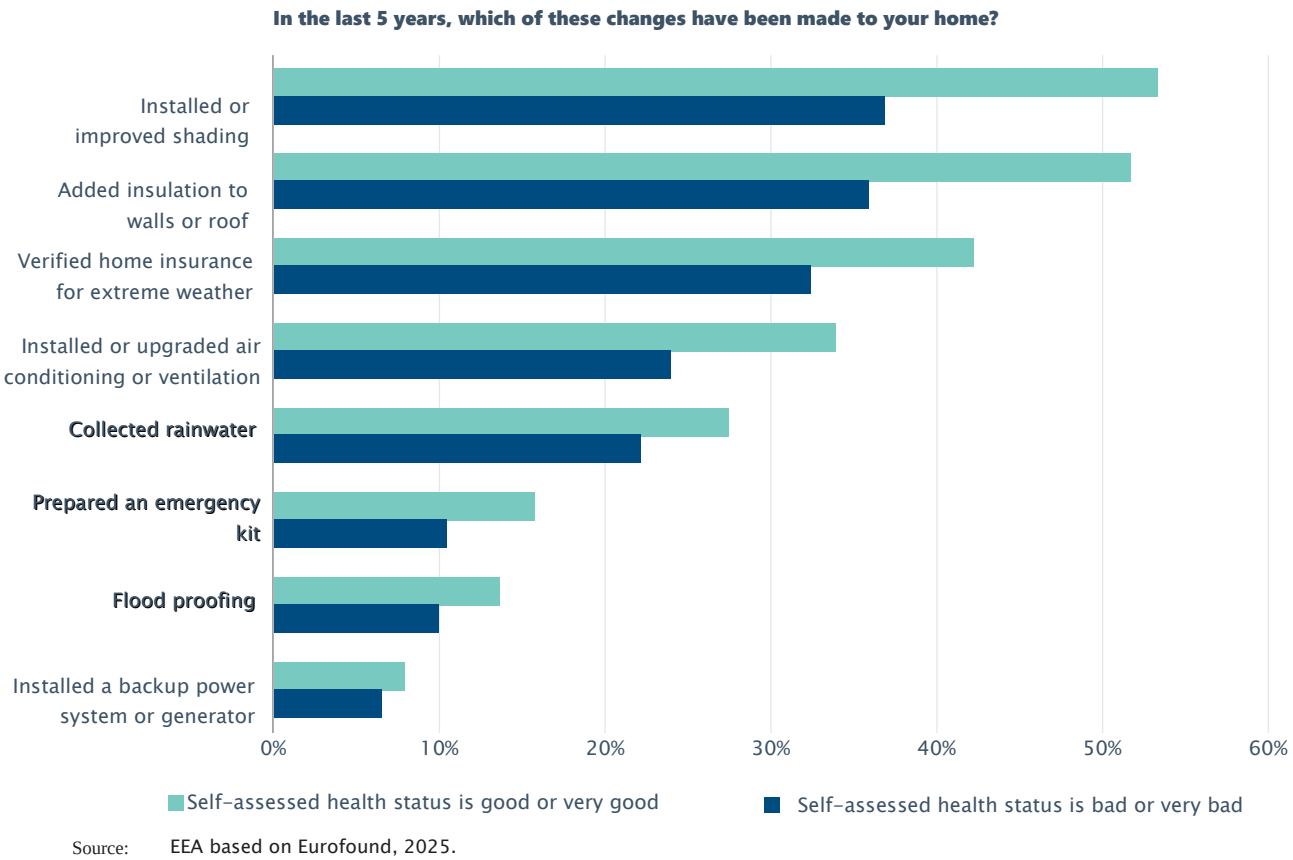
Source: EEA based on Eurofound, 2025.

In addition, a lower percentage of respondents with poorer self-assessed health reported both having household-level resilience measures and perceiving authority-led measures in their area (Figure 5.12 and Figure 5.13). People with pre-existing health conditions are among the most prone to being impacted by heat and other extreme weather events (WHO Europe, 2021; EEA, 2025b). As such, having fewer climate resilience measure available to people with poor health may exacerbate the risks to this group.

Poor health may reduce a person's ability to work and thereby decrease the affordability of household-level climate resilience measures. Twice as high a percentage of people with self-assessed very bad or bad health (55.2%) reported not being able to afford to keep their home adequately cool in summer compared to those who assessed their health as very good or good (27.5%).

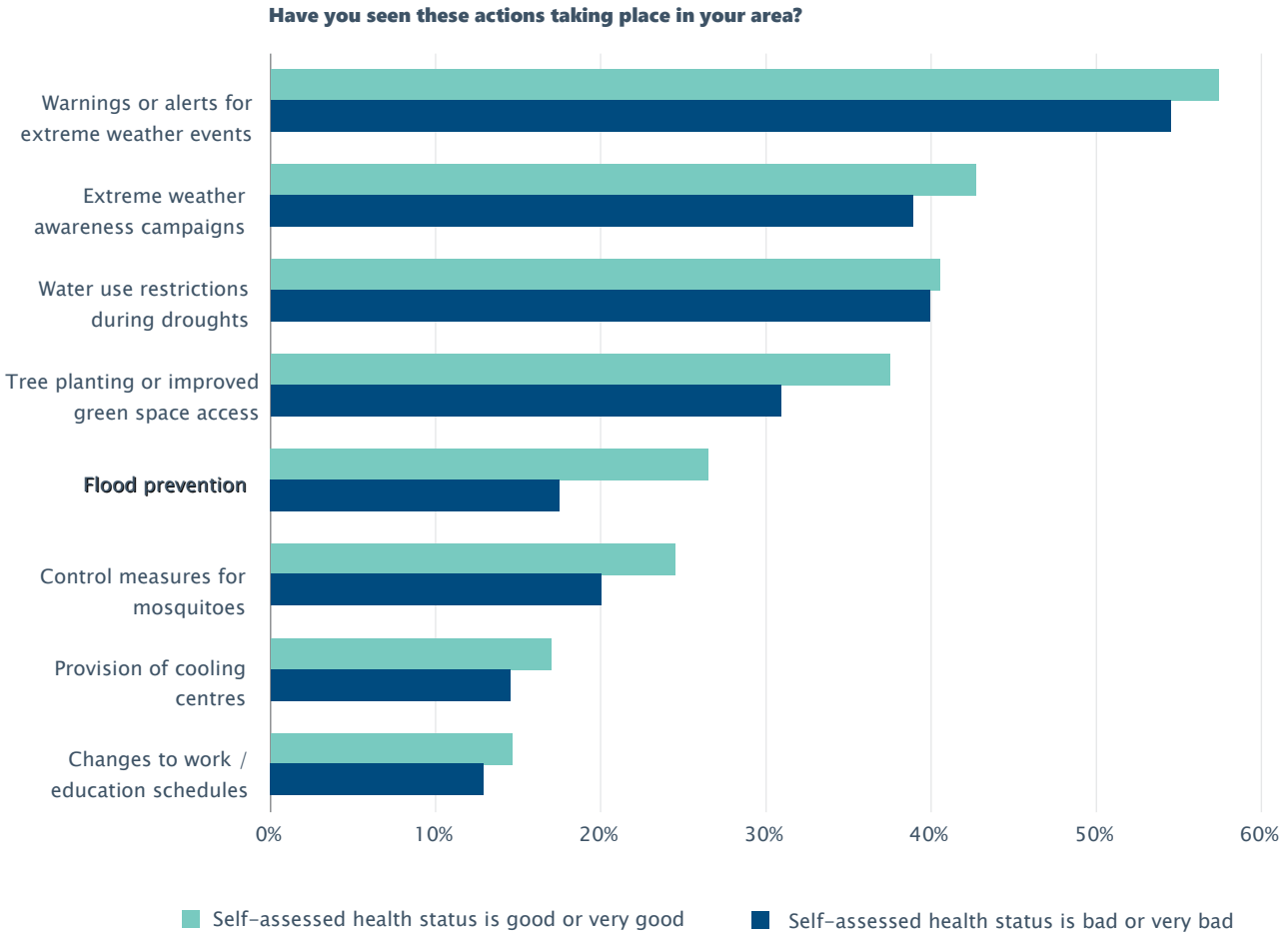
People with serious health issues may be homebound for substantial periods and may be particularly sensitive to heat due to their condition or the types of medication they are taking (WHO Europe, 2021). It is essential for them to have a comfortable temperature at home. Yet, 54.9% of those reporting that they were severely limited in their daily activities by physical or mental problems, illness and disability said they could not afford to keep their home cool in summer compared to 30.8% of those who reported they were not limited by such health issues. It is therefore essential to ensure that everyone has access to affordable and sustainable cooling during hot periods, especially given the rapidly warming climate.

Figure 5.12 Percentage of respondents reporting household-level climate resilience measures, by self-assessed health status



Source: EEA based on Eurofound, 2025.

Figure 5.13 Percentage of respondents reporting authority-led climate resilience measures, by self-assessed health status



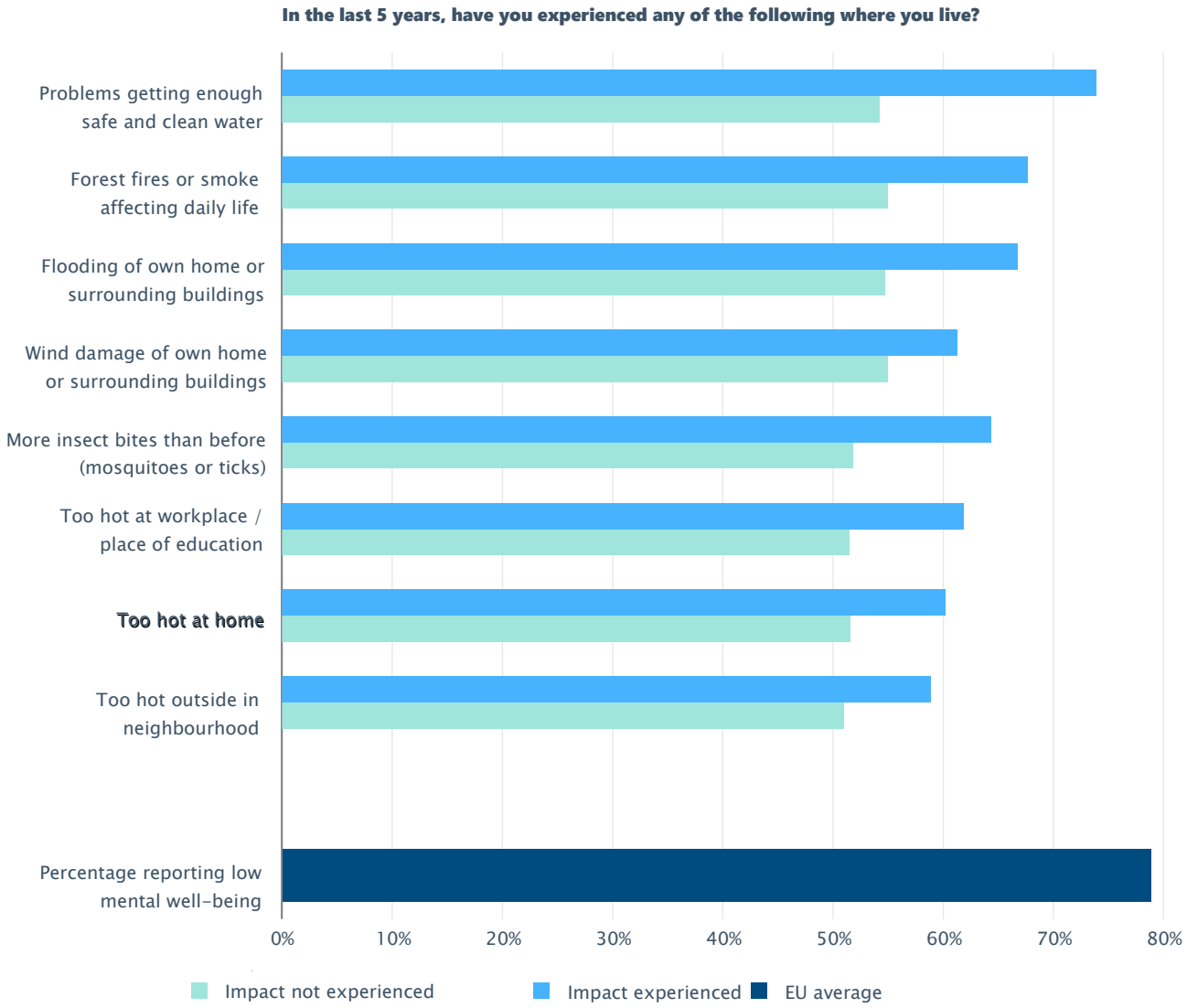
Source: EEA based on Eurofound, 2025.

To measure the interactions between climate impacts and mental health, the survey included questions from the WHO-5 instrument measuring mental well-being (WHO, 2024) ([4]). The results show that respondents with poor mental health were more likely than not to have experienced climate change impacts in their area in the past 5 years (Figure 5.14). This difference remains statistically significant when controlling for circumstances such as income, employment status and household type.

Additional statistical analysis (regression) of the survey results indicates that having experienced three or more of the listed climate impacts in the past 5 years has a similar association with poor mental well-being as major life stressors like unemployment or single parenthood. These findings add to the growing body of evidence linking climate change to negative mental health outcomes (e.g. European Climate and Health Observatory, 2022) and emphasise the need to incorporate mental health considerations in climate resilience measures and actions.

4 WHO defines poor mental well-being when respondents score below 50 on the WHO-5 questionnaire, which is composed of five questions. This acts as an indication for the possible presence of a mental health condition (e.g., depressive disorder) (WHO, 2024).

Figure 5.14 Percentage of respondents with poor self-reported mental well-being, by experience of climate impacts in their area



6 Conclusions and opportunities for action

The results of the online survey reported here show that extreme weather events and other impacts — either brought about or exacerbated by the changing climate — have already been experienced by a majority of the respondents. A high percentage of respondents were concerned about future climate impacts. Those findings align with other Europe-wide surveys (EIB, 2024; EC, 2025a). Yet, the current level at which climate resilience measures are being implemented, as reported by the respondents — both at the household level and in their neighbourhoods — does not match the level of intervention required based on lived experience and future concerns.

These findings support the focus on climate resilience in European policy and call for more efforts in adapting to climate change, alongside the strong climate mitigation agenda already in place to protect the prosperity and well-being of the European population. The following sections highlight issues that may be relevant for ongoing policy discussions.

6.1 Need for broad implementation of adaptation solutions

The findings of this survey reflect the outcome of the EUCRA: societal preparedness remains low as policy implementation is lagging substantially behind the quickly increasing risk levels (EEA, 2024a). Therefore, it is vital to shift adaptation efforts across Europe from planning to implementation.

According to the perceptions of survey respondents, the 'non-infrastructure based' resilience measures currently being delivered by public authorities — early warnings and alerts, awareness campaigns and water use restrictions during droughts – are the most commonly seen of all the measures listed in the survey.

While those actions are certainly necessary and effective, it is also essential to intensify efforts which contribute to the prevention of climate impacts (see Table 1.1). Broad implementation of infrastructural climate adaptation measures such as nature-based solutions (e.g. urban greening) and stormwater management is needed.

Actions like these usually fall under the competencies of subnational or local-level authorities, but the vast majority of local governments lack funds to implement adaptation plans (Venner et al., 2025). As such, it is important to ensure that adaptation funding is available at the local level.

Respondents living outside cities were less likely to report having seen adaptation measures implemented in their area. While many large cities have been champions of adaptation actions in Europe in the last couple of decades (EEA, 2024b), it is also essential to roll out adaptation efforts in smaller municipalities and rural areas.

According to a recent study, towns in comparison to large cities more frequently report a lack of political support, deficiencies in staff capacity to identify funding opportunities and difficulties in meeting the conditions and requirements of various sources of adaptation funding, including from EU institutions and programmes. Consequently, they have less funding available for climate adaptation actions and processes (Venner et al., 2025). Therefore, further support is important at the local level as the 'bedrock of adaptation' (EC, 2021). The European climate adaptation platform, Climate-ADAPT, provides information about various climate adaptation options and presents case studies on implementing them.

6.2 Tackling heat as the most widespread risk to health and well-being

The EUCRA (EEA, 2024a) identifies heat as a critical risk to human health. The high percentage of respondents in this survey who had experienced excessive heat calls for urgent action to address the problem. In particular, it is critical to tackle high temperatures in people's homes to prevent mortality and poor health caused by high temperatures each summer (Janoš et al., 2025). This can be done by integrating climate adaptation measures and mitigation strategies into construction standards and

practices, in the form of technical specifications, codes and safety measures (JRC, 2025).

It is necessary to make sustainable cooling available to and affordable for all citizens in a fast-warming Europe. Nearly two-thirds of the least affluent respondents in this survey reported being unable to afford to keep their home adequately cool in the summer. This emphasises the urgent need to ensure that cooling is affordable for the lowest income groups. Key elements of a sustainable cooling strategy include:

• promoting district cooling;

• prioritising investment in passive cooling techniques;

• using active cooling systems rationally and moderately;

• developing low-energy cooling systems that are suited to future warmer climates (EEA, 2022c).

6.3 Encouraging household-level resilience

Increasing the availability and affordability of household-level measures, as complementary to authority-led actions, is another area that policymakers could explore further to improve the climate resilience of European society. According to the EIB (2024), 71% of Europeans feel they are informed about what they can do to adapt their homes and lifestyles effectively. However, a majority (60%) are unaware of public subsidies or financial incentives to support their efforts — either due to such incentives not being available or because information about them is poorly distributed.

In the survey, renters — currently 31% of the EU population (Eurostat, 2024) — emerged as a less prepared group compared to homeowners. Thus, renters, in both private and social housing, should be taken into consideration in actions aimed at adapting people's dwellings. Examples of relevant actions would be partial or full subsidies, grants or loans to support homeowners and tenants to invest in climate resilience measures (EEA, 2025b).

6.4 Protecting vulnerable groups

Beyond low-income groups and tenants, the survey results point to the importance of taking other vulnerable groups into consideration in adaptation actions. In particular, the well-being of young people is at stake, as they will live through unprecedented climate change. Earlier studies reveal that many young people experience climate anxiety (Hickman et al., 2021) and this is backed up by the high percentage of young respondents to this survey (16-29 years old) who are concerned about future climate impacts.

A high percentage of respondents with self-assessed poor health reported having experienced climate impacts combined with having fewer household-level resilience measures. This indicates the need for a focus on protecting people's health from climate impacts, including the well-being of those with pre-existing health conditions.

Specifically with regard to mental health under the changing climate, the results of the survey suggest a link between experiencing multiple extreme weather events and poor mental health. This calls for targeted mental health strategies to be integrated into policies and actions relevant to climate adaptation and health to a far greater extent than they have been to date (c.f. European Climate and Health Observatory, 2022; Stewart-Ruano et al., 2025).

Without urgent action to protect the EU's most vulnerable citizens, climate impacts are likely to further worsen people's health. Both civil society actors and some EU Member States have recently called for the European Climate and Health Strategy (EuroHealthNet, 2025; Council of the European Union, 2025). This emphasises the need to act and the importance of the EU as a coordinating body on climate and health.

In conclusion, it is necessary to intensify efforts at the European, national and subnational levels to further increase both household-level and authority-led resilience to keep pace with the changing climate. This requires systemic action in various

sectors, from housing and the built environment, through finance and insurance to public health.

Abbreviations

EEA	European Environment Agency
EIB	European Investment Bank
EUCRA	European Climate Risk Assessment
EU	European Union
Eurofound	European Foundation for the Improvement of Living and Working Conditions

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Annex 1 Living and Working in the EU e-survey 2025 questions analysed in the report

In the last 5 years, have you experienced any of the following where you live?

• Too hot in your home

• Too hot in your workplace/place of education

• Too hot when being outside in your neighbourhood

• Your house or other buildings around you being flooded

• Your house or other buildings around you being damaged by wind

• Forest fires or their smoke affecting your daily life

• More insect bites than before (mosquitoes or ticks)

• Problems getting enough safe and clean water

Answer options: Yes; No; Don't know; Prefer not to answer

To what extent are you concerned about how these issues may affect you in the future?

• Extremely high temperatures disrupting everyday life and well-being

• More frequent or more extreme flooding

• More frequent or more extreme forest fires

• Higher likelihood of getting diseases from mosquitoes or tick bites

• Reduced access to safe water for daily use due to droughts

• Reduced access to local and seasonal food due to weather affecting crops

Answer options: Very concerned; Quite concerned; Moderately concerned; Slightly concerned; Not at all concerned; Don't know; Prefer not to answer

In the last 5 years which of these changes have been made to your home?

• Added insulation to walls or roof

• Installed or upgraded air conditioning or ventilation

• Installed or improved shading

• Flood proofing (e.g. improved drainage, flood barriers)

• Collected rainwater for use at home/garden

• Installed a backup power system or generator

• Prepared an emergency kit

• Ensured home insurance covers extreme weather events

Answer options: Yes, done in the last 5 years; Already in place (including features in new builds); No, not in place; Don't know; Prefer not to answer

Have you seen these actions taking place in your area?

• Warnings or alerts for heat waves or other extreme weather events (through text messages to mobile phone, phone calls, in media)

• Awareness campaigns on risks and actions to take in case of extreme weather

• More trees being planted or improved access to green spaces (e.g. parks)

• Provision of cooling centres (i.e. public buildings with air conditioning)
• Changes to work/education schedules to avoid activities in the hottest hours or days
• Flood prevention (e.g. dykes or ponds for rainwater)
• Water use restrictions during droughts
• Control measures for mosquitoes (e.g. spraying/fumigating)
Answer options: Yes; No; Don't know; Prefer not to answer

Can your household afford the following?
• Keeping the home adequately cool in summer
Answer options: Yes; No; Don't know; Prefer not to answer

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