

WHO ARE THE WORKING POOR?

An analysis of in-work poverty in the EU



The European Employment and Social Outlook Quarterly Review provides an in-depth analysis of recent labour market and social developments. It is prepared in the Directorate “Employment and Social Governance, Analysis” of the Directorate-General for Employment, Social Affairs and Inclusion by the “Analysis and Statistics” unit. The main contributors for part I are Irem Ucan and Gaëlle Debrée. The main contributors for part II are Gaëlle Debrée and Jakub Caisl.

A wide range of information sources were used to produce this report, including Eurostat statistics (from <https://ec.europa.eu/eurostat/> unless otherwise stated), reports and survey data from the Commission’s Directorate-General for Economic and Financial Affairs as well as EU-SILC scientific use files. Charts and tables in part I are based on the latest available data as of 12/01/2026.

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European Employment and Social Outlook—Quarterly Review

LABOUR MARKET DEVELOPMENTS

The EU economy continues to outperform its forecast in Q3 2025. Compared to the previous quarter, net exports and investment rebounded, while private and public consumption continued to expand.

+0.4% (q-o-q)

Real GDP growth
MS: ↑ 21 | → 2 | ↓ 4

220.6M +295k (q-o-q)

Employment (15-74)
MS: ↑ 20 | → 2 | ↓ 5

6.0% +0.0 pp (m-o-m)

Unemployment rate (15-74)
MS: ↑ 8 | → 10 | ↓ 9

Notes:

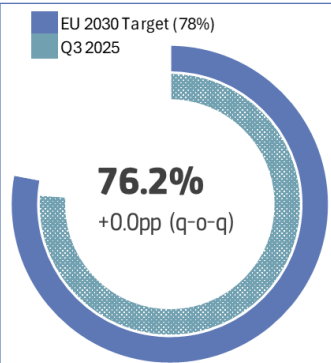
MS = Member State

↑ = increase, → = no change,

↓ = decrease in Member States

q-o-q = quarter-on-quarter

m-o-m = month-on-month



Employment rate (20-64)

10 Member States reached their national target

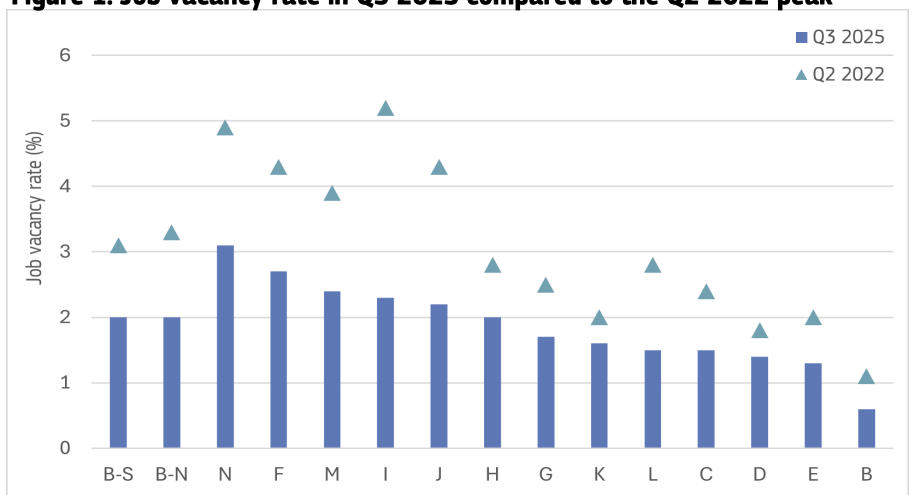
Q2 2025: NL, CZ, EE, CY, DK, IE, PL, SK
Q3 2025: NL, CZ, EE, CY, DK, IE, PL, SK, MT, EL

Employment remained at a record high of 76.2%, moving closer to the EU's 2030 goal of 78%. Ten Member States exceeded their national targets (eight in the previous quarter). Largest improvements were observed for women, people aged 55-64, and people with low and medium education levels. Employment expanded in construction, industry and wholesale services, while it continued to decline in agriculture. Despite the economic and geopolitical uncertainty, employment expectations have improved suggesting promising strides toward the 78% 2030 target. Lastly, labour productivity growth has been consistently above 1% for the past three quarters.

Unemployment stayed at a historically low level. It was 6% from May to November and is forecasted to further decline to new record lows. In Q3, it declined for migrants and people with low education and increased for people with high education, quarter-on quarter.

Fewer firms in industry and services said they were struggling to fill jobs. The job vacancy rate, a proxy for labour shortages, declined for the fourth consecutive quarter. Yet, it remained still above its long term average. Compared to its peak in Q2 2022, the job vacancy rate decreased by 1.1 pp overall, with large improvements for accommodation and food services, information and communication.

Figure 1. Job vacancy rate in Q3 2025 compared to the Q2 2022 peak



Note: B-S: Industry, construction and services, B-N: Business economy, B: Mining and quarrying, C: Manufacturing, D: Elect., gas, steam and air conditioning supply, E: Water supply: sewerage, waste management and remediation activities, F: Construction, G: Wholesale and retail trade; repair of motor vehicles and motorcycles, H: Transportation and storage, I: Accommodation and food service act., J: Information and communication, K: Financial and insurance act., L: Real estate act., M: Professional, scientific and technical act., N: Administrative and support service act. Data unavailable for the remaining sectors.

Source: Eurostat [jvs_q_nace2]. Not seasonally adjusted data.

Cut-off date: 12/1/2026



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SOCIAL OUTCOMES

In November, inflation stood at 2.4%. This reflects an easing in energy, food and service price pressures, which are expected to decline further. Housing affordability pressure had been decreasing from its peak in Q2 2022, until Q1 2024. However, over the past six quarters, there has been an upward trend despite remaining close to the long-term average affordability.

Throughout 2025, financial distress eased by 0.7 pp but still remains higher than before the energy crisis. Improvements were noted across all income quartiles, with the largest reduction observed in the lowest-income group.

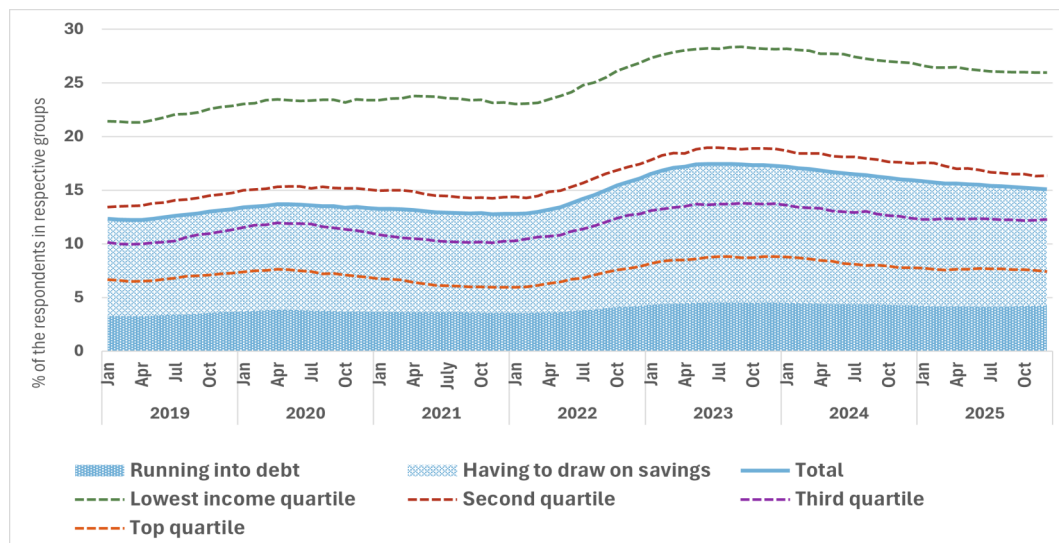
+2.4% Annual rate of change
Inflation rate
MS: ↑10 | → 5 | ↓12

+1.8% y-o-y change
Real GDHI growth
MS: ↑ 14 | → 0 | ↓ 3 | N/A 11

100.7 +0.5 (q-o-q)
House price-to-income ratio
Standardised, adj. income
MS: ↑ 17 | → 0 | ↓ 8 | N/A 2

Notes:
↑ = increase, → = no change, ↓ = decrease in Member States
y-o-y = year-on-year
q-o-q = quarter-on-quarter
GDHI growth rate not available for 11 Member States

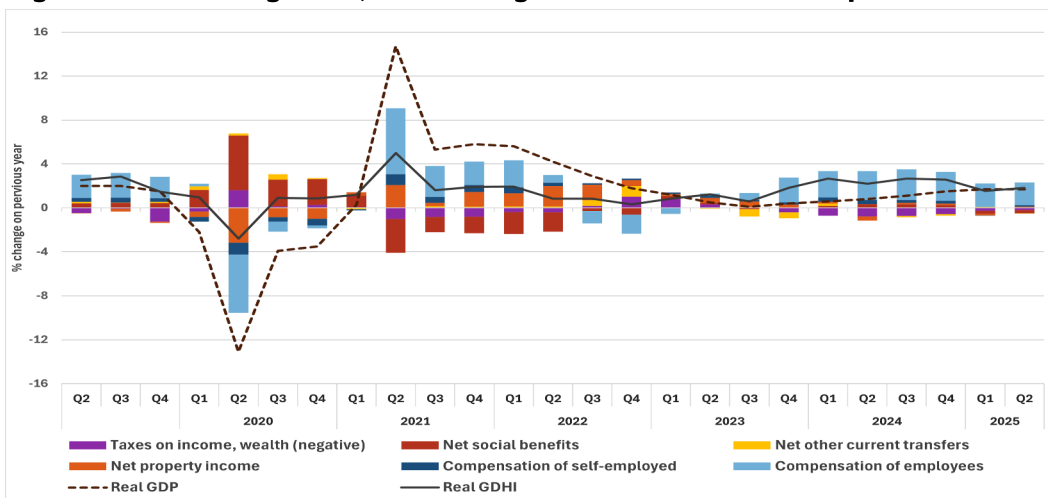
Figure 2. Reported financial distress by income quartile—EU, 2019-2025



Source: European Commission, Business and Consumer Surveys. 12-months moving average (DG EMPL F.4 calculations)

Real Gross Disposable Household Income (GDHI) has grown by at least 1% in the past seven quarters, above GDP or at a similar pace. GDHI growth was supported by increases in compensation of employees, following the trend started in Q4 2023. On the other hand, reductions in net social benefits continue to reduce GDHI.

Figure 3. Real GDP growth, real GDHI growth and its main components



Source: Eurostat, National Accounts [nasq_10_nf_tr and namq_10_gdp]. Data non seasonally adjusted

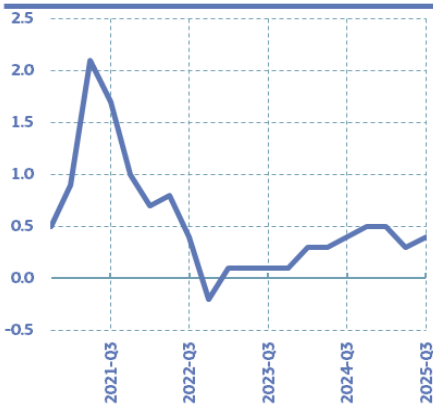


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ANNEX — Selected indicators: EU

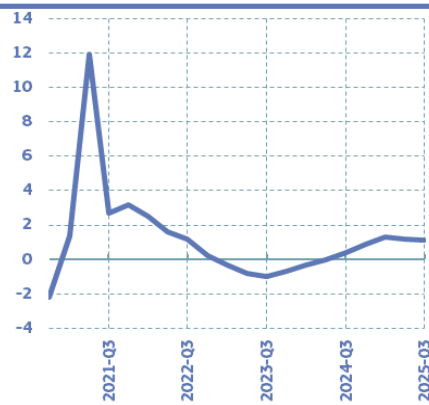
A.1. Real GDP growth (q-o-q, %)*

Source: Eurostat, [namq_10_gdp]



A.2. Real labour productivity growth (y-o-y, %)*

Source: Eurostat, [namq_10_lp_ulc]



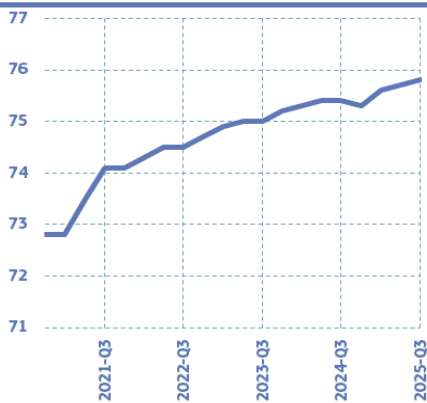
A.3. Employment growth (q-o-q, %)*

Source: Eurostat, [namq_10_a10_e]



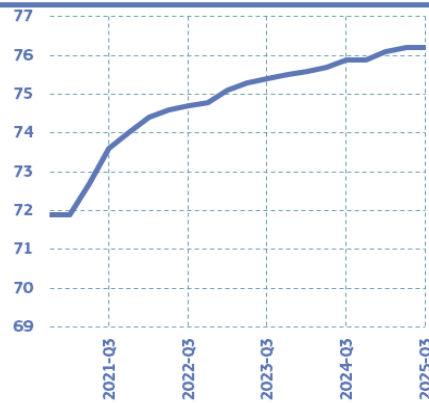
A.4. Labour market participation rate (15-64) as a share of total population (%)**

Source: Eurostat, [lfsi_emp_q]



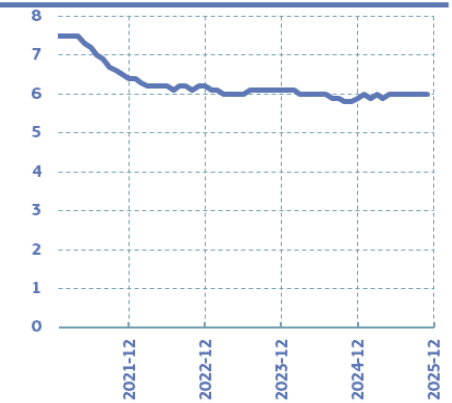
A.5. Employment rate (20-64) as a share of total population (%)**

Source: Eurostat, [lfsi_emp_q]

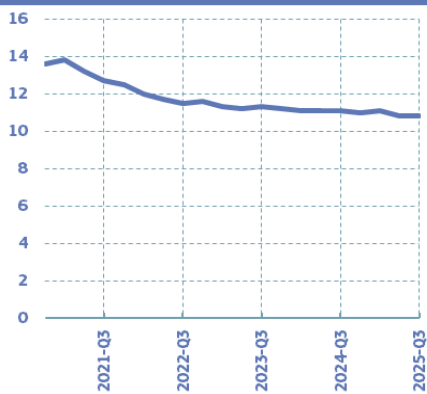


A.6. Unemployment rate (15-74) as a share of population in the labour force (%)**

Source: Eurostat, [une_rt_m]

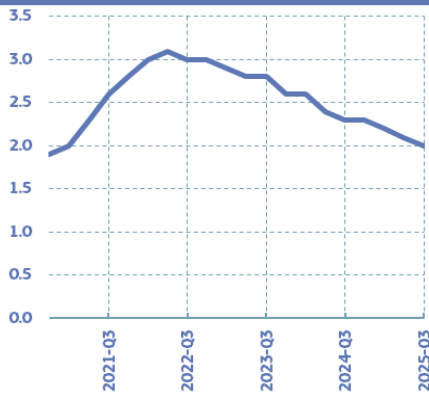


A.7. Young people (15-29) neither in employment nor in education or training as a % of the same age group (%) - Source: Eurostat, [lfsi_neet_q]**



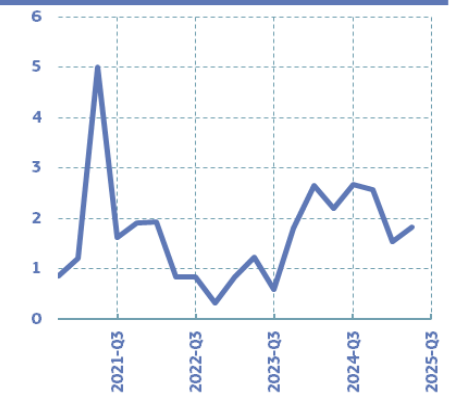
A.8. Job vacancy rate (%)**

Source: Eurostat, [jvs_q_nace2]



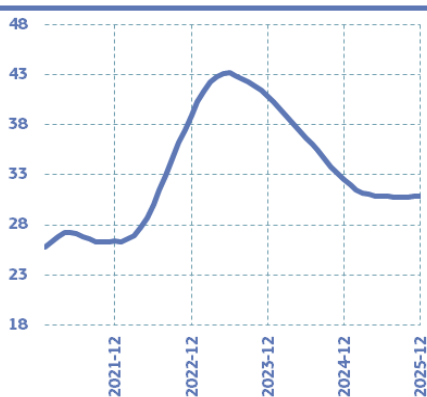
A.9. Real Gross Disposable Household Income (GDHI) growth (yoy, %)*

Source: Eurostat, [nasq_10_nf_tr; namq_10_gdp]



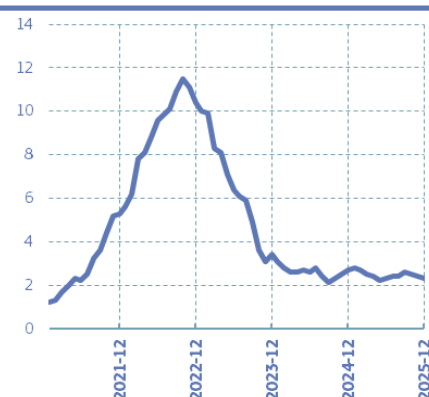
A.10. Financial distress (%)

Source: European Commission, Business and Consumer Surveys, 12-month moving average

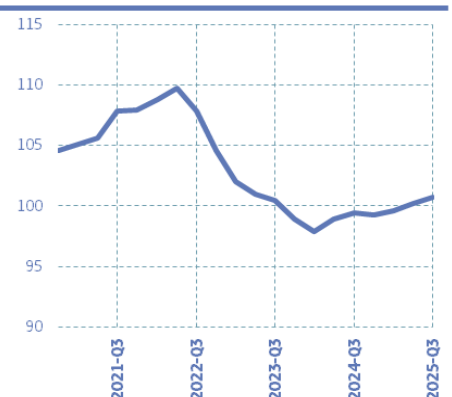


A.11. Inflation rate (annual rate of change, %)

Source: Eurostat, [prc_hicp_manr]



A.12. Price-to-income ratio, standardized, adj. income - Source: European Commission, Housing market database



* Seasonally and calendar adjusted; ** Seasonally, not calendar, adjusted.

Thematic focus: Who are the working poor? An analysis of in-work poverty in the EU

Background

Addressing poverty is a key objective of the EU social policy, as highlighted by the EU target to lift 15 million people out of poverty by 2030 set in the European Pillar of Social Rights Action Plan. This ambition has been further reinforced by the aim to eradicate severe poverty by 2050.¹ Tackling poverty in a rapid, comprehensive way is challenging - since 2019, the number of people at risk of poverty or social exclusion has decreased by just 2.9 million.² While this is a modest progress, it was achieved during a difficult period marked by the Covid-10 pandemic, Russia's war of aggression against Ukraine and the ensuing energy crisis.

The EU labour market performs well, with the employment rate reaching 76% and unemployment falling to a record low in 2025.³ Yet, income poverty persists among workers, highlighting that a paid job does not always protect against poverty risks. This is linked to a variety of reasons, including low wages, low number of hours worked or living in large families with low work intensity. Over 8% of all EU workers aged 18-64 (about 16 million) are currently living in households at risk of poverty.⁴ This proportion rises considerably among specific groups of workers, such as those in part-time jobs, or those with low educational attainment, or those with a migrant background.

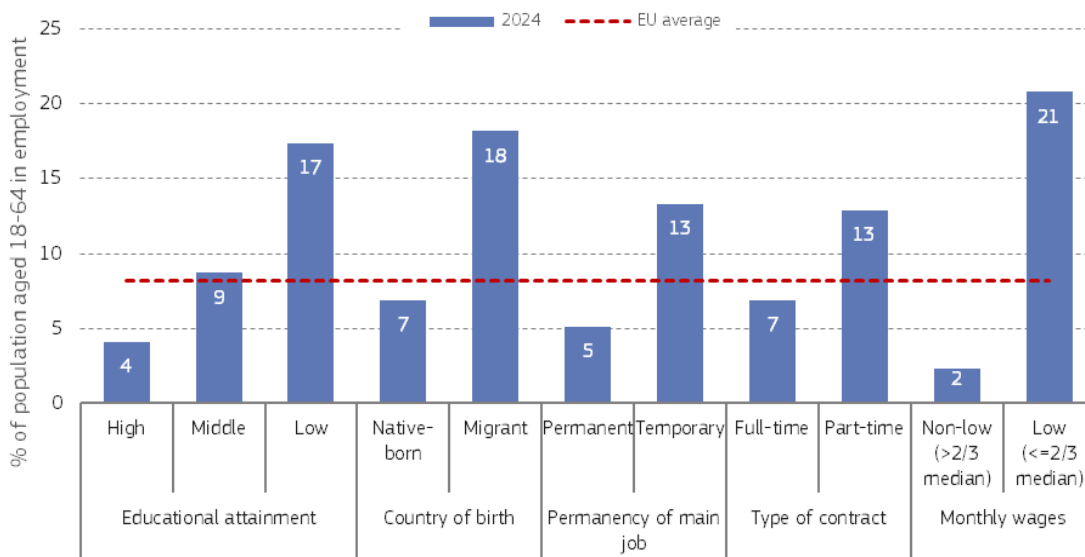
This thematic focus examines poverty risks among workers and its determinants. Different factors imply different policy levers to address these risks. Where in-work poverty arises due to low working hours or non-working adults in the household, measures that promote higher employment or better design of in-work benefits may offer a solution. Where poverty is linked to low wages, this may require reconsidering wage adequacy. Where poverty is associated with care responsibilities (e.g. for children or older persons), social policies are important. Other important factors go beyond the scope of this analysis, such as undeclared work or lack of access to social protection for workers in non-standard employment.

1. Characteristics of those in-work poverty

In-work poverty remains a societal challenge in the EU. Defined as the share of persons who are employed and live in households with equivalised disposable income below the risk-of poverty threshold,⁵ in-work poverty affected 8.2% of EU workers aged 18-64 in 2024. This share declined slightly from 9.7% in 2015. Working poor face significantly more social challenges than the overall population, including worse mental health, housing difficulties, various forms of material hardship, poorer interpersonal relationships and feelings of social exclusion.⁶

In-work poverty is closely linked to low monthly wages.⁷ One in five workers who earn two thirds or less of national median monthly wage⁸ are at risk of poverty (Figure 1). Conversely, only two percent of workers earning above this threshold are at risk of poverty, and this is mostly because they live in large families with other dependents (see below).

Contract type and hours worked matter, because they affect overall earning potential.⁹ The poverty rate of workers with temporary contracts was almost three times higher than for those with permanent jobs in 2024 (13% vs 5%, respectively, Figure 1). Working less hours lowers earnings and hence increases poverty risks. Almost 13% of workers employed on a part-time basis were at risk of poverty compared to 7% of those working full-time.

Figure 1. In-work poverty rates by individual and job characteristics, EU, 2024


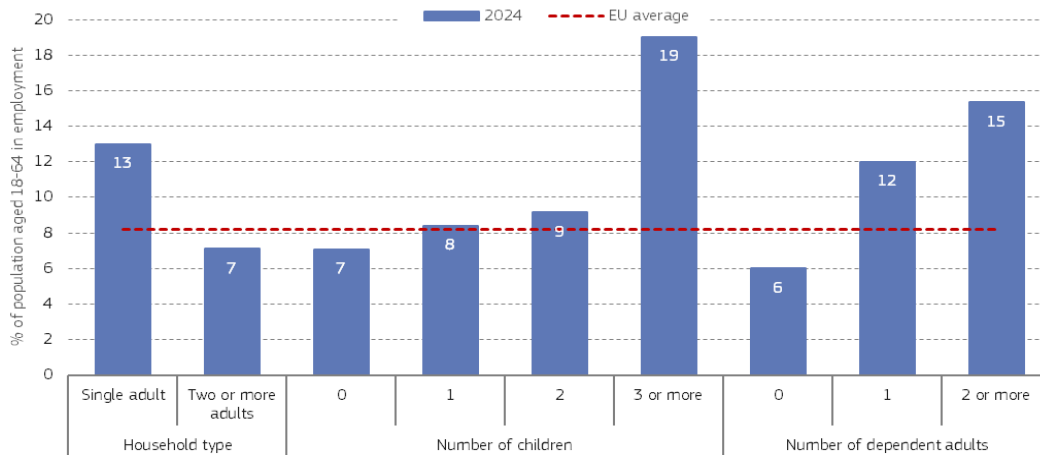
Note: Figures for monthly wages are derived from DG EMPL own calculations, for which the EU average does not include HU.

Source: Eurostat [ilc_iw01] [ilc_iw04] [ilc_iw16] [ilc_iw05] [ilc_iw07] and DG EMPL own calculations with 2024 EU-SILC cross-sectional microdata.

Specific groups of workers are at higher risk of poverty, notably those with low educational attainment and migrant background. Lower educational attainment often translates into lower wages, thereby increasing the poverty risks.¹⁰ In 2024, 17% of workers with low educational attainment¹¹ were AROP compared to 4% for those with tertiary education (Figure 1). Almost a fifth of working migrants from non-EU countries were AROP, 11 pp above the rate for natives (7%).¹² This partly reflects the fact that migrants tend to have lower educational attainment than natives. It also links to additional challenges migrants face in the labour market, such as language barriers, qualification recognition, legal obstacles or employer discrimination.¹³ Other individual characteristics, such as age, gender or disability status, are associated with relatively modest differences in in-work poverty rates.¹⁴

Poverty risks rise with the number dependents in a household.¹⁵ Poverty risks are amplified in families with multiple children,¹⁶ impacting almost a fifth of workers living with three or more children (Figure 2). In-work poverty risks also tend to be higher in households that include non-working adults.¹⁷ In those cases, worker's wages often cover their own needs and the needs of others in the household who do not work. This is particularly pronounced where one or more adults reduce their working hours, or stop working altogether, due to care responsibilities for dependents. Conversely, presence of multiple earners in the household, especially if these work full-time, has been found to correlate with exiting poverty.¹⁸

Single adult households¹⁹ are more vulnerable. Around 13% of workers living in households without any other adults are at risk of poverty compared to 7% of those living with other adults (Figure 2). This difference reflects the protective role of living together against in-work poverty,²⁰ associated with the ability to rely on multiple incomes, share certain expenses common to all household members (e.g. heating a dwelling or buying household appliances) and achieve economies of scale through pooling resources.²¹

Figure 2. In-work poverty status by household composition, EU, 2024


Note: Figures for household type, number of children and number of dependent adults are derived from DG EMPL own calculations. For calculations, the EU average does not include HU. Within the household type, other adults in the household refer to both dependent adults and working adults.

Source: Eurostat [ilc_iw01] and DG EMPL own calculations with 2024 EU-SILC cross-sectional microdata.

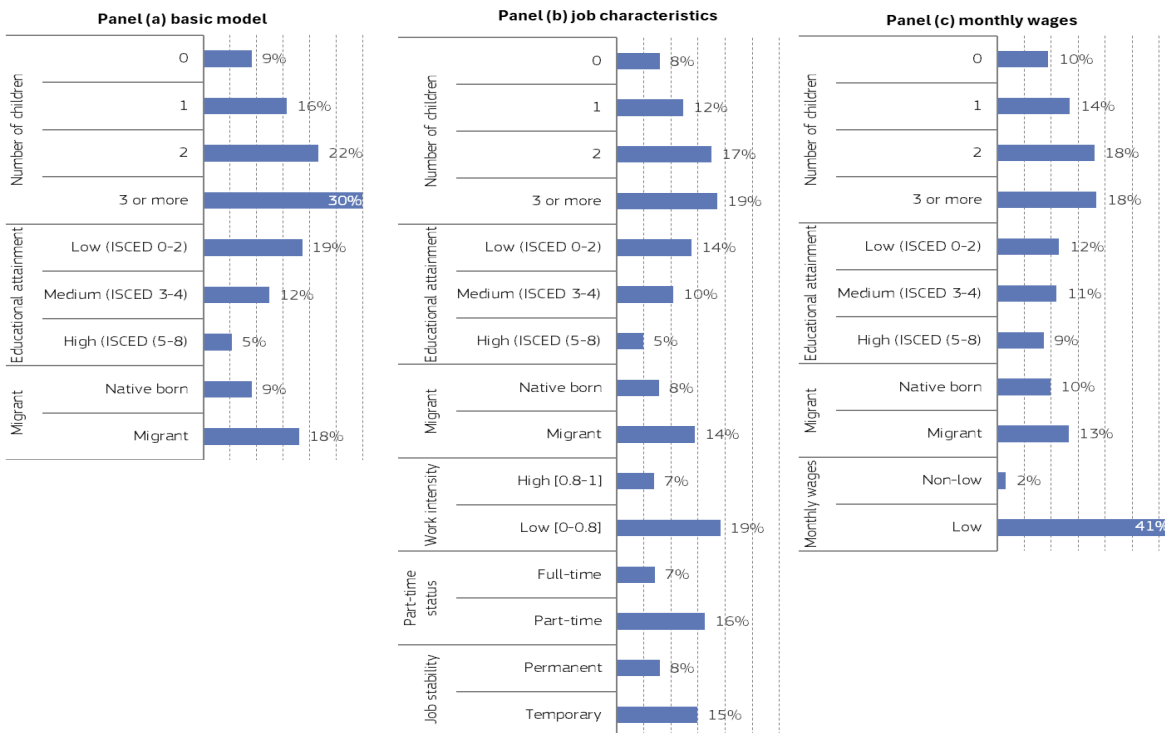
These statistics capture some major in-work poverty divides, but it remains unclear to what extent these overlap or interact with each other. For example, migrant workers may be more exposed to poverty because they have lower educational attainment than natives and hence may work in lower paying jobs; or because they live in households that include, on average, more dependents than for natives (or for both of these reasons). To disentangle the earning and household composition effects, the rest of the thematic focus offers insights based on joint analysis of factors affecting in-work poverty via logit regression models. It first focuses on single-adult households and then households with multiple adults, to explore whether factors interact or overlap in different ways in these settings. To avoid repetition, it only highlights findings that go beyond or qualify findings from the descriptive analysis above.

2. In-work poverty among single-adult households

In-work poverty risks are high for single parents. Having a child increases the average probability of being at risk of poverty by 7pps (from 9% to 16%) compared to living without children (Figure 3, panel a). The risk increases further when there is more than one child – the likelihood of poverty reaches 22% for single workers with two children and to 30% for those with more than two children (Figure 2).

Poverty divides based on worker and household characteristics are linked to working in part-time and temporary jobs. Single adults with low work intensity,²² or in part-time and temporary jobs, are more at risk of poverty than their counterparts who work in full-time, permanent jobs for the whole year (Figure 3, panel b). Accounting for this fact reduces differences in in-work poverty based on number of children in the household, educational attainment and migration status. For example, the differences in poverty probability between migrant and native workers drop from 9pps (18% compared to 9%, Figure 3, panel a) to 6pps (14% to 8%) when we control for job characteristics in Figure 3, panel b. This is because low work intensity, part-time and temporary jobs are more often held by parents of children, people with low educational attainment and people with migrant background.

Figure 3. Average predicted probabilities of working-age (18-64) single adults being in-work poverty, EU, 2024



Note: EU average does not include HU. All figures are statistically significant at $p < 0.001$. Results were computed using logit models focusing on population of working age (18-64) individuals in employment who live in single-adult households. The dependent variable is being AROP. All models control for the following individual and household and job characteristics (some are not reported in the chart above): number of children in household, gender, age group (18-29; 30-49; 50-64), migration status (native born, EU-born, non-EU born), educational attainment (low – at most lower secondary, high – tertiary education; medium – between low and high) and country of residence. In addition, the model in panel (b) controls for full-time vs part-time employment, temporary vs permanent employment, low versus high work intensity; and panel (c) controls for low earnings (workers whose monthly wages equal or fall below 2/3 of national median monthly wage vs workers who earn above this threshold).

Source: DG EMPL own calculations with 2024 EU-SILC cross-sectional microdata.

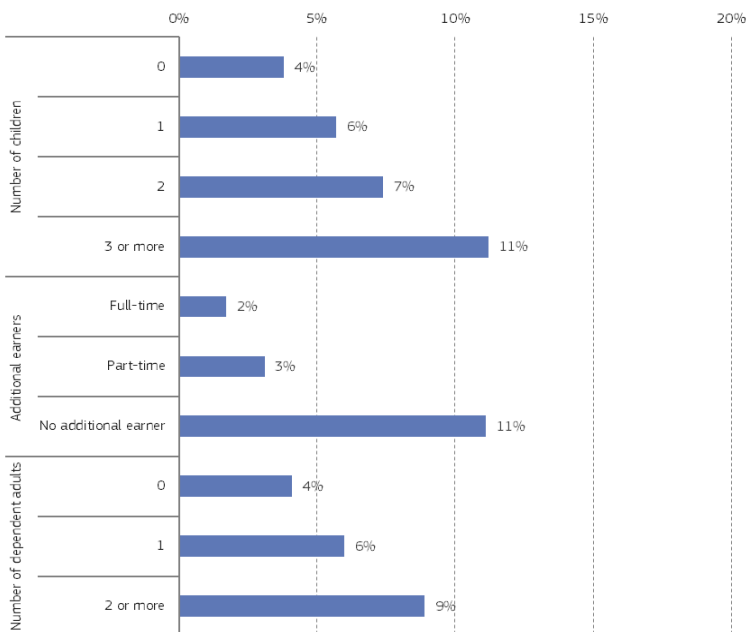
Accounting for low monthly wages reduces poverty divides between natives and migrants, and those with low and high educational attainment. Once wages are controlled for in regression analysis (Figure 3, panel c),²³ the probability of in-work poverty among migrants reaches 13% compared to 10% for natives, and 12% among those with low educational attainment compared to 9% among those with high attainment. This amounts to less than a third of the differences observed in panel (a) of Figure 3 without wage controls. It implies that low wages are considerably more common among workers with migrant background and those with low educational attainment.

High poverty risks among single working parents persist even when low monthly wages are controlled for. Workers living in households with two or more children are about 8pps more likely to be AROP compared to those without children even when the distribution of low wages across parents and non-parents is accounted for. This points towards the importance of other income sources than work for parents, notably of adequate levels of child and family benefits.

3. In-work poverty among multi-adult households

In households with multiple adults, in-work poverty risks strongly depend on how many household members work. A worker in a multi-adult household with three or more children has a 10% probability of being working poor compared to 4% of those with no children (Figure 4). This is a smaller divide than for single-adult households, which reflects the fact that multi-adult households often rely on two (or more) earners to cover children’s material needs and that they can economise on common household costs.²⁴ Where additional earners are missing however, poverty risks increase correspondingly. Workers who are the sole earners in multi-adult households are almost 11% likely to be AROP, compared to 2% for workers who live in households that include at least one additional full-time earner.

Figure 4. Average predicted probabilities of workers aged 18-64 living in a multi-adult household being at risk of poverty by household composition, EU, 2024



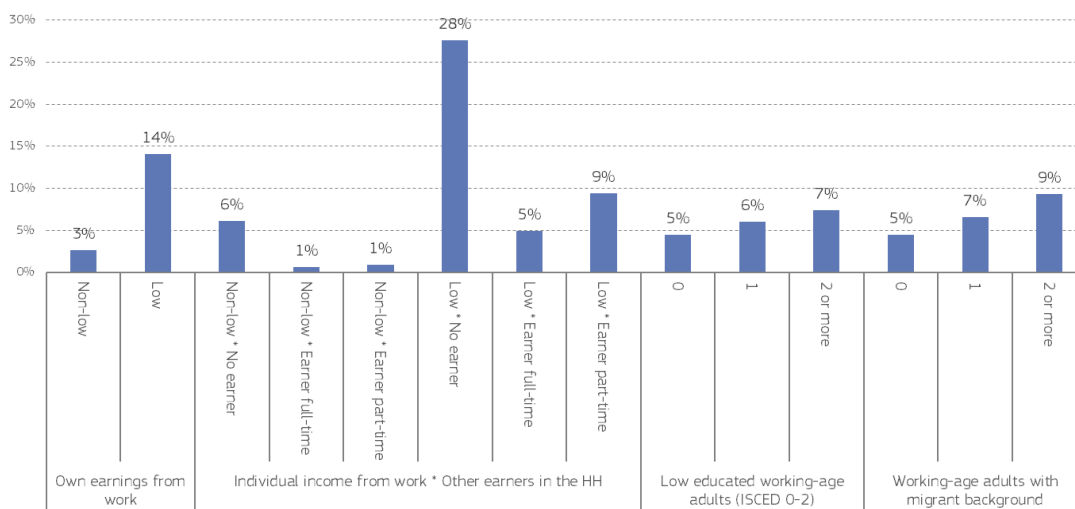
Note: EU average does not include HU. All figures are statistically significant at $p < 0.001$. Results were computed using a logit model focusing on population of working age (18-64) individuals in employment who live in multiple-adult households. The dependent variable is being AROP. The model controls for the following individual, household and job characteristics (some are not reported in the chart above): presence of partner in the household, number of children in household, number of adult dependents (non-working adults) in the household, presence of additional earners (part-time, full-time) in the household, presence of pensioners in the household, household work intensity, low earnings (workers whose monthly wages are at or fall below 2/3 of national median monthly wage vs workers who earn above this threshold), number of young adults (18-29) in the household, number of migrants (non-EU born) in the household, number of people with low (at most lower secondary) educational attainment in the household, and country of residence.

Source: DG EMPL own calculations with 2024 EU-SILC cross-sectional microdata.

Low monthly wages matter for poverty exposure particularly when there is no second earner in the household. The likelihood of poverty in such households reaches 28%. Otherwise, low wages have less influence on poverty risks in multi- compared to in single-adult households. The probability of being AROP stands at 14% for workers who live with other adults and earn below two thirds of the national monthly median wage, compared to 3% of those who earn at or above this threshold (Figure 5).

Where multiple migrants live together in the same household, they tend to be more exposed to poverty, suggesting cumulation of vulnerabilities. On average, 9% of workers living in a household where at least two adults are migrants are at risk of poverty. This is almost double the probability for workers living in households composed of natives (5%). This difference accounts for concentration of lower-paid jobs among migrants, and for differences in household composition and educational attainment. It is linked to sources of disadvantage that go beyond the scope of this analysis, such as lack of access to in-work, child/family or other social protection benefits among migrants, or undeclared work.

Figure 5. Average predicted probabilities of workers aged 18-64 living in a multi-adult household being at risk of poverty by selected job and household characteristics, EU, 2024.



Note: EU average does not include HU. All figures are statistically significant at $p < 0.001$.

The same logit model as in Chart 4 was used.

Source: DG EMPL own calculations with 2024 EU-SILC cross-sectional microdata.

4. Concluding remarks

In-work poverty is linked to job quality, household composition and to some extent also to workers' characteristics. Workers are more likely to be at risk of poverty if they earn less, work part-time, are in temporary jobs, have lower educational attainment, come from a migrant background, or live with multiple children or other dependents. Addressing in-work poverty therefore requires a combination of policies that support higher work intensity, promote job quality (such as adequate wages or flexible work-life balance options) and support vulnerable workers through adequate in-work benefits. Last but not least, it is important to provide adequate income support to households in vulnerable situations, such as those with multiple dependents.

Job quality and income support for parents are particularly important for single-adult households, where sharp in-work poverty divides emerge based on monthly wages, working hours, work intensity, type of contract and number of children. For workers living without other adults, earnings from own work constitute a crucial source of income that must cover the financial needs of the whole household. Single working parents are especially vulnerable, highlighting the importance of measures that allow for combining childcare with sufficient hours of work and of additional income support to account for children's needs.

For multi-adult households, even decent wages may not be enough to protect workers from poverty when they live in larger households with other dependents. In such cases, addressing in-work poverty may require focusing not so much on the workers themselves, but on the other members of their households. Necessary support may include activation measures to promote employment among those who can work, but also various forms of income support to address household needs, such as minimum income, in-work benefits, child-related benefits, disability benefits, and adequate pensions.

Notes

¹ As mentioned in the 2025 State of the Union Address by President von der Leyen, in the context of the EU Anti-Poverty Strategy https://commission.europa.eu/document/download/714d256c-a4fe-4d54-8fd1-c85fca571152_en?filename=State-of-the-Union-2025-Multilingual-speech.pdf

² Based on Eurostat [ilc_pecs01]

³ Ibid

⁴ Based on Eurostat [ilc_jw01]

⁵ Set at 60 % of the national median equivalised disposable income after social transfers.

⁶ Eurofound (2017)

⁷ In this report, monthly wages are approximated by employee gross annual cash or near cash income, divided by the number of months that a person worked in the reference year. Thus, the wages capture both the effect of low working hours per month and low hourly salary.

⁸ Note that these wages exceed the national poverty thresholds.

⁹ Vaalavuo (2022)

¹⁰ Eurofound (2017) ; D'Aguanno et al. (2024)

¹¹ At most lower secondary education.

¹² Migrants are defined here as those who were born in a third country. EU mobile workers are people who were born in another EU country than the reporting country. People born in the reporting country are here designated as natives.

¹³ European Commission (2025b)

¹⁴ In 2024, 9% of men were working poor compared to 7.3% of women. In parallel, in-work poverty impacted one in ten persons with disability against 8.2% for those without disability.

¹⁵ In this analysis, single-adult households are those composed of only one adult (aged 18 or over) with or without dependent children. Multi-adult households are those composed of more than one adult.

¹⁶ Dependent children are all members of the household aged less than 18.

¹⁷ Polizzi et al. (2022)

¹⁸ D'Aguanno et al. (2024)

¹⁹ I.e. households where workers are the sole adults in the household, either with or without children.

²⁰ Polizzi et al. (2022)

²¹ E.g. a single person needs pay for common household expenditures (rent, furniture, energy bills, etc) on their own, whereas these can be divided when living in a couple. This is reflected in equivalisation of household income, in which additional persons in a household are given less weight.

²² Working time equal to or less than 80% of their total combined work-time potential (12 months) during the previous year – i.e. worked 9 or less months last year.

²³ Note that the analysis does not control for wages and other job characteristics (part-time, temporary, work intensity) due to issues of collinearity. However, the findings reported in this paragraph hold even when we attempt to control for all job characteristics simultaneously (not reported in the paper).

²⁴ See discussion in section 1 on equivalisation of income across household members.

References

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