

CeMPA WP 7/26

**Multidimensional Well-Being in Europe: Trends and Cross-Country Comparisons in Sweden, Germany, Spain and Poland (2004-2024)**

Daniel N Tollosa

Agneta Cederstrom

David Sonnewald

Leszek Morawski

Michal Brzezinski

Mikael Rostila

Vittal S Katikireddi

Claire L Niedzwied

Daniel Kopasker

Matteo Richiardi

April 2026

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**A life course microsimulation perspective on multi-dimensional well-being for five European countries**



# Multidimensional Well-Being in Europe: Trends and Cross-Country Comparisons in Sweden, Germany, Spain and Poland (2004-2024)

**WP1 Deliverable 1.0, Version 1.0**

## **Authors**

Daniel N Tollosa (Stockholm University, Sweden)

Agneta Cederstrom (Stockholm University, Sweden)

David Sonnewald (Center of Microsimulation and Policy Analysis, UK)

Leszek Morawski (University of Warsaw, Poland)

Michal Brzezinski (University of Warsaw, Poland)

Mikael Rostila (Stockholm University, Sweden)

Vittal S Katikireddi (University of Glasgow, UK)

Claire L Niedzwiedz (University of Glasgow, UK)

Daniel Kopasker (University of Glasgow, UK)

Matteo Richiardi (Center of Microsimulation and Policy Analysis, UK)

## Project Consortium



## Project Identity

Project name	<i>A life course microsimulation perspective on multi-dimensional well-being for five European countries – WELLSIM</i>
Coordinator	Matteo Richiardi, Professor of Economics and Director, <i>Centre for Microsimulation and Policy Analysis</i> (University of Essex)
Consortium	<ul style="list-style-type: none"> <li>• University of Glasgow (UK)</li> <li>• Universitat de Barcelona (Spain)</li> <li>• Stockholm University (Sweden)</li> <li>• University of Warsaw</li> <li>• Institute for Employment Research (IAB) (Germany)</li> </ul>
Duration	2025 – 2028
Funding Scheme	CHANSE and NORFACE Call: “Enhancing well-being for the future”
Budget	1.312.980 EUR
Website	<a href="https://www.microsimulation.ac.uk/wellsim/">https://www.microsimulation.ac.uk/wellsim/</a>

## Contents

Executive summary.....	5
1. Multidimensional Index (MDI) of well-being: Dimensions and composite analysis.	6
1.1. Background .....	6
1.2. Well-being dimensions and specifications.....	7
1.3. Dimension-specific trends .....	12
1.3.1. Income and wealth .....	12
1.3.2. Jobs and Earnings .....	12
1.3.3. Housing .....	13
1.3.4. Health.....	14
1.3.5. Education .....	17
1.3.6. Work–life balance .....	17
1.3.7. Safety .....	18
1.3.8. Environment.....	19
1.3.9. Subjective well-being (Life satisfaction) .....	20
1.3.10. Social connections.....	20
1.4. Multidimensional index (MDI) of Well-being .....	22
1.4.1. Distribution of the MDW index – across the countries, time trend, and basic demographic profile (age and sex).....	22
3. Conclusions .....	27
4. Acknowledgments .....	28
5. References .....	29

## Table and Figures

Table 1 - The OECD well-being dimensions, with specific target populations and indicators used for analysis .....	8
Figure 1 - Dimensions of Well-Being in the OECD Well-Being Framework.....	6
Figure 2 – Trends in Household Income and Wealth Well-being Index (on a scale 0-1) by Country, Age-groups (16-80 years), and Survey period (2004-2024) .....	12
Figure 3 – Trends in Jobs and Earning Well-being Index (on a scale 0-1) by Country, Age-groups (25-64 years), and Survey period (2004-2024).....	13
Figure 4 – Trends in Housing Well-being Index (mean, 0-1 scale) by country and survey period (2004-2024) .....	14
Figure 5 – Trends in Health Well-being Index by Country, Age-groups, and Survey period (EU-SILC, 2004-2024) .....	16
Figure 6 - Trends in Educational Well-being (ISCED >= 3) by Country and Survey period (EU-SILC, 2004-2024) .....	17
Figure 7 – Trends in Work-Life Balance well-being by Country, Gender, and Survey periods (EU-SILC, 2004-2024) .....	18
Figure 8- Trends in Neighbourhood Safety Well-being by Country and Survey periods (EU-SILC, 2004-2024) .....	19
Figure 9 - Trends in Neighbourhood Environmental Quality well-being by country and Survey period (EU-SILC, 2004-2019).....	20
Figure 10 - Trends in Overall Life Satisfaction by Country and Year (2021-2024), among individuals Aged 16-80 .....	20
Figure 11 - Trends in Social connection by Country and Year (EU-SILC survey 2013-2024) among individuals Aged 16-80 .....	21
Figure 12 – MDI of Well-being distribution by countries, using relative tertial categorization .....	22
Figure 13 - Shows temporal trend (2004 to 2024) in MDI of well-being by countries...	23
Figure 14 - Relative tertile proportion of MDI of well-being by the age groups across the countries .....	24
Figure 15 - Relative tertile of MDI of well-being by Gender across the countries .....	25
Figure 16 - Bar graph shows cross-country difference in life-satisfaction, aged 16-80 years, EU-SILC survey, 2021 to 2024 .....	<b>Error! Bookmark not defined.</b>

## Executive summary

This report presents the construction and analysis of a Multidimensional Index (MDI) of Well-Being across four European countries – Sweden, Germany, Spain, and Poland – using EU-SILC cross-sectional survey data spanning 2004–2024. Based on the OECD well-being framework, the analysis covers ten (out of eleven) key dimensions, including income and wealth, housing, health, safety, environment, life satisfaction, social connections, as well as jobs and earnings, education, and work–life for the working-age population (25–64).

Standardized well-being scores (0–1) were constructed for each dimension, with composite indices derived using principal component analysis (PCA) where multiple indicators were available. The MDI was computed as the average of the available dimension scores.

The findings reveal notable cross-country variation in both individual dimensions and overall well-being. Sweden consistently ranks highest, followed by Germany, while Spain shows comparatively lower levels. Poland demonstrates the strongest improvement over time. Trends indicate overall progress between 2004 and 2019, a decline during the COVID-19 period, and partial recovery thereafter. Age-related disparities are evident, with older individuals more likely to experience lower well-being.

These findings underscore the role of multidimensional approaches in capturing inequalities in well-being across populations and contexts.

# 1. Multidimensional Index (MDI) of well-being: Dimensions and composite analysis

## 1.1. Background

Well-being is increasingly understood as a multidimensional concept that extends beyond traditional economic indicators such as income or gross domestic product (OECD, 2018). While economic growth remains important, it does not fully capture how people experience their lives or the conditions that enable them to thrive (Frank, 2012, Joseph, 2009). As a result, researchers and policy institutions have developed broader frameworks that incorporate multiple aspects of people’s living conditions and quality of life. One of the most widely used approaches is the OECD well-being framework (OECD, 2024), which identifies key dimensions that shape individuals’ well-being, including income and wealth, jobs and earnings, housing, health, education and skills, work–life balance, environmental quality, social connections, civic engagement and governance, personal security/safety, and subjective well-being (Figure 1). These dimensions collectively provide a more comprehensive perspective on societal progress and allow for the assessment of disparities across different aspects of life.



Figure 1 - Dimensions of Well-Being in the OECD Well-Being Framework

Building on this multidimensional perspective, the present analysis uses data from the EU-SILC survey (from 2004/5 to 2024 among individuals aged 16-80) from four European countries (Germany, Poland, Spain, Sweden) to examine trends in these well-being indicators and to construct a Multidimensional Index (MDI) that captures changes in well-being across these domains over time.

## 1.2. Well-being dimensions and specifications

We constructed indices for ten key well-being dimensions based on the OECD's Well-Being Framework, excluding the civic engagement and governance dimension due to limited information in the EU-SILC survey.

Table 1 presents the dimensions included in the analysis, along with the target populations, key indicators, and the criteria used to derive the well-being scores. Indicators were selected based on data availability and their conceptual alignment with the OECD framework. As the availability of some indicators in EU-SILC also varies across survey years, the time coverage differs slightly for some dimensions.

For each dimension, well-being indicators were first defined using established thresholds or survey responses and then transformed into standardized well-being scores ranging from 0 to 1, where higher values represent more favorable outcomes. Some dimensions are defined only for specific population groups to reflect their conceptual relevance. For example, jobs and earnings and education are measured for individuals of working age (aged 25 to 64), while work–life balance is among employed working-age individuals; other dimensions apply to the full population. When indicators were not collected in particular survey years, they were treated as not applicable rather than missing, and thus not counted in the denominator when computing the sub-dimension score. For dimensions composed of multiple indicators, composite indices were constructed using principal component analysis (PCA) and subsequently normalized (0 to 1 scale) to ensure comparability across dimensions.

Table 1 - The OECD well-being dimensions, with specific target populations and indicators used for analysis

Dimension	Target Population	Key indicators	Well-being score (0 vs 1)
Income & Wealth	All households	Equivalized household income; housing and debt repayment burden; arrears on mortgage/rent, utilities, and other loans; material deprivation items; subjective ability to make ends meet	<p><b>Income well-being:</b> 1 if household income is not below 60% of the year- and country-specific median.</p> <p><b>Financial burden well-being:</b> 1 if the household reports no heavy burden from housing costs or debt repayment and has no arrears in any of the three payment domains.</p> <p><b>Material well-being:</b> 1 if the household can afford a holiday, protein meal, unexpected expenses, and is not deprived in durable/luxury goods.</p> <p><b>Subjective financial well-being:</b> 1 if the household does not report making ends meet with great difficulty or difficulty.</p> <p>The final dimension score is a PCA-weighted composite of these four sub-indices, and then normalized to range from 0 to 1.</p>
Jobs & Earnings	Working age group (Age 25-64)	Labour market access (employment status); job stability (contract type and involuntary job change); working hours; labour income; occupation	<p><b>Employment:</b> 1 if individual is employed (including self-employment).</p> <p><b>Job stability:</b> 1 if individuals with permanent contract and no involuntary job change.</p> <p><b>Working hours:</b> 1 if not underemployed (30-48 hours per week).</p> <p><b>Labour income:</b> labour earnings <math>\geq</math>60% of the year- and country-specific median among working age groups</p> <p><b>Occupation:</b> employed in occupations above elementary/low-skilled blue-collar jobs.</p> <p>A job-quality score is derived using PCA from job stability, hours worked, labour income, and occupation, and combined with employment status to</p>

			produce the overall Jobs & Earnings well-being index, normalized to range from 0 to 1.
Housing	All households	Overcrowding; housing facilities and quality; affordability; ability to keep the home warm	<p><b>Overcrowding:</b> 1 if at least 1 room per equivalized household member.</p> <p><b>Housing facilities/quality:</b> 1 if dwelling has a bath/shower and an indoor flushing toilet, and reports no leaking roof/damp walls/floors/foundation and no darkness problems.</p> <p><b>Housing affordability:</b> 1 if housing costs are less than 40% of household income and housing costs are not reported as a heavy burden.</p> <p><b>Heating:</b> 1 if household able to keep the home adequately warm.</p> <p>The final housing score is a PCA-weighted composite of these four sub-indices, normalized to range from 0 to 1.</p>
Health	All individuals	Self-rated health; chronic illness and activity limitation; unmet medical and dental care needs	<p><b>Self-rated health:</b> 1 if self-rated health is good or very good (not fair, bad, or very bad).</p> <p><b>Chronic illness/limitation:</b> 1 if no chronic illness and no activity limitation, with partial scores allowed (0.5) when one of the two indicators is present.</p> <p><b>Access to care:</b> 1 if no unmet need for medical or dental care.</p> <p>The final health score is a PCA-weighted composite of these three sub-indices, normalized to range from 0 to 1.</p>
Education	Working age group (Age 25-64)	Highest educational attainment	<p><b>Education:</b> 1 if the individual has completed upper secondary, post-secondary, or tertiary education</p> <p>Individuals aged under 25 or over 65 are coded as not applicable</p>

Work-Life Balance	Employed working-age individuals (25–64)	Weekly working hours and reason for working fewer than 30 hours	<p><b>Work–life balance:</b> 1 if the respondent is employed and either works 30–48 hours per week, or works &lt;30 hours for reasons other than involuntary underemployment (education/training, illness/disability, not wanting more hours, hours already considered full-time, care responsibilities, or other reasons). 0 if employed and works &gt;48 hours/week, or works &lt;30 hours because they want more hours but cannot find them.</p> <p>Not-employed and individuals aged under 25 or over 65 are coded as not applicable</p>
Perceived neighbourhood safety	All individuals	Crime, violence, or vandalism in the area	<b>Safety:</b> 1 if no crime, violence, or vandalism is reported in the neighbourhood.
Environment	All individuals	Noise from neighbors or the street; pollution, grime, or other environmental problems in the area	<b>Environment:</b> 1 if no noise problem and no pollution/grime/environmental problem is reported in the area.
Life-satisfaction	All individuals	Self-reported overall life satisfaction on a 0–10 scale	<b>Life-satisfaction:</b> The original 0–10 self-reported response rescaled to a 0–1 range using min–max normalization. The higher the score the better the life-satisfaction
Social connections	All individuals	Socialize with friends or families; leisure participation; and trust in others	<b>Social connections:</b> PCA-based composite index combining social participation (binary indicators for socialize with friends or families and leisure participation) and trust in others (0–10 scale, normalized to ranges from 0 to 1).

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The final index is rescaled to a 0–1 well-being score

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### 1.3. Dimension-specific trends

#### 1.3.1. Income and wealth

The Income and Wealth dimension is measured using indicators capturing four aspects of household financial well-being: disposable income; financial strain related to housing and debt; material deprivation; and the subjective ability to make ends meet (Table 1). Together, these indicators reflect both the objective and perceived financial conditions of households.

The trends between 2004 and 2024 show notable differences across countries and age groups. Sweden, followed by Germany, consistently records the highest income and wealth well-being, with relatively stable levels over time. Poland shows the strongest improvement across all age groups and gradually converges toward Germany and Sweden, although older individuals (65–80) still record lower levels compared to younger groups (Figure 2). By gender, men generally show slightly higher income and wealth well-being than women, but the gap is modest (results not shown).

#### Income and Wealth

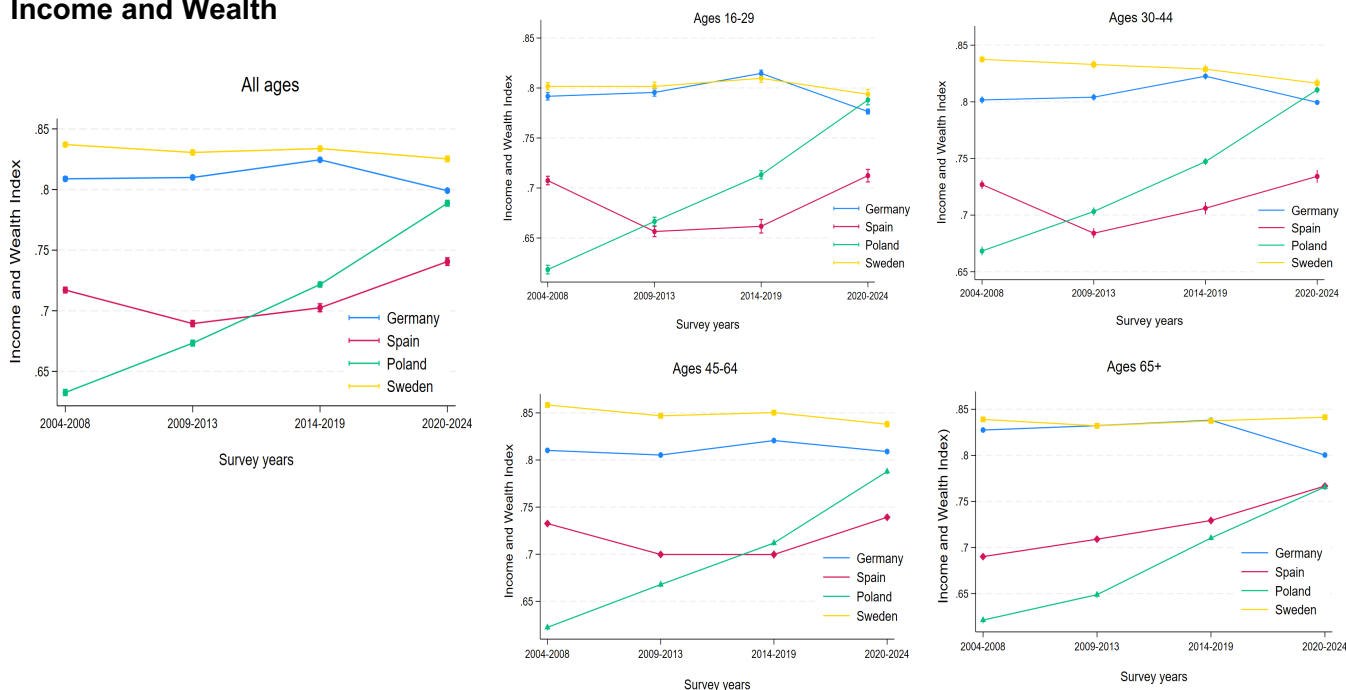


Figure 2 – Trends in Household Income and Wealth Well-being Index (on a scale 0-1) by Country, Age-groups (16-80 years), and Survey period (2004-2024)

#### 1.3.2. Jobs and Earnings

The Jobs and Earnings dimension of well-being was assessed for the working-age population (aged 25–64) only, using indicators related to employment status, job stability,

weekly hours worked, labour income, and occupation. These indicators capture key aspects of labour market participation (employment) and job quality (Table 1).

Over 2004 to 2024, the Jobs and Earnings well-being trends differ across countries, where Sweden maintains relatively high and stable levels, while Germany shows moderate improvement followed by stability in recent years (2020–2024). Poland records the most notable increase over time, eventually reaching levels comparable to Sweden and Germany. In contrast, Spain experiences a sharp decline around 2009–2013 and partially recovers thereafter, but remaining the lowest among the four countries. Similar patterns were observed across age groups (Figure 3). Men generally exhibit slightly higher Jobs and Earnings mean index than women, while both groups follow similar trends over time (results not shown).

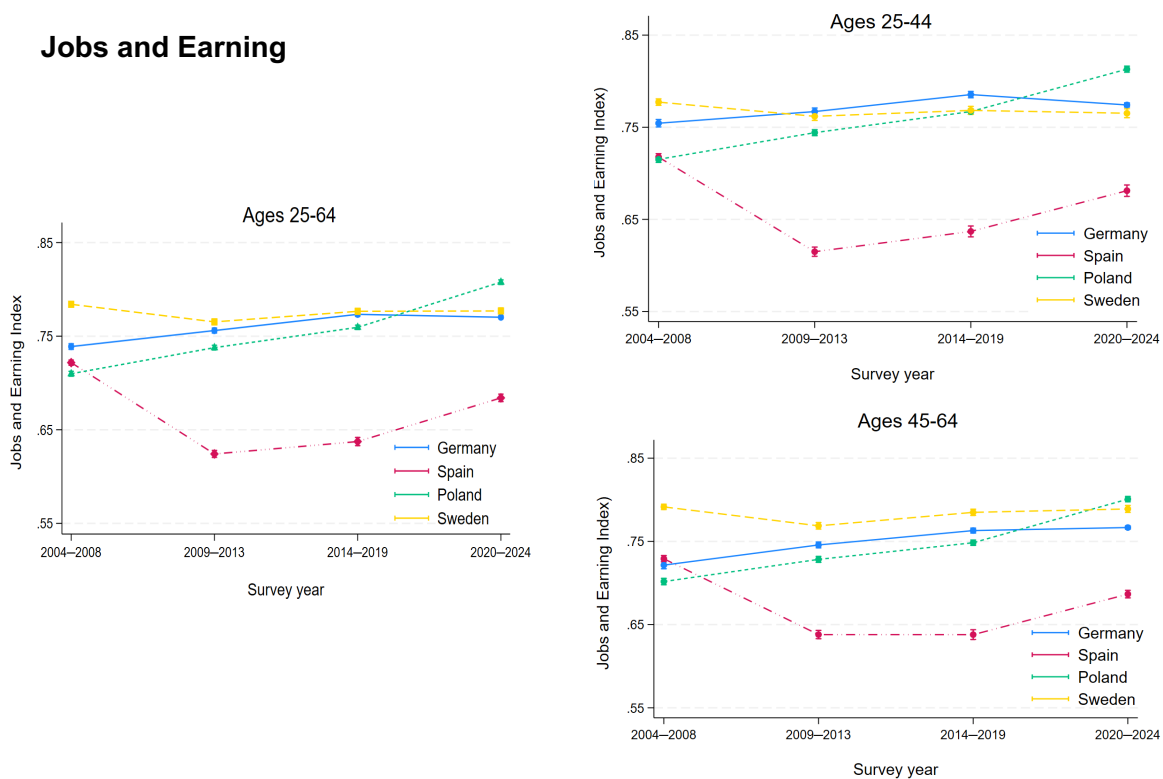


Figure 3 – Trends in Jobs and Earning Well-being Index (on a scale 0-1) by Country, Age-groups (25-64 years), and Survey period (2004-2024)

### 1.3.3. Housing

Figure 4 shows the trend in housing condition well-being index (mean, on a 0-1 scale), using indicators related to overcrowding, housing quality and facilities, and housing affordability, across countries between 2004 and 2024.

On this well-being dimension, Sweden maintains consistently high and stable housing well-being index, while Germany improves notably until 2014–2019 before stabilizing in the most recent period. Poland records the largest improvement over time, rising steadily from the lowest level in 2004–2008. Spain remains relatively stable initially but shows a clearer improvement in the most recent period. Overall, the trends suggest gradual convergence as Poland and Spain narrow the gap with Germany and Sweden.

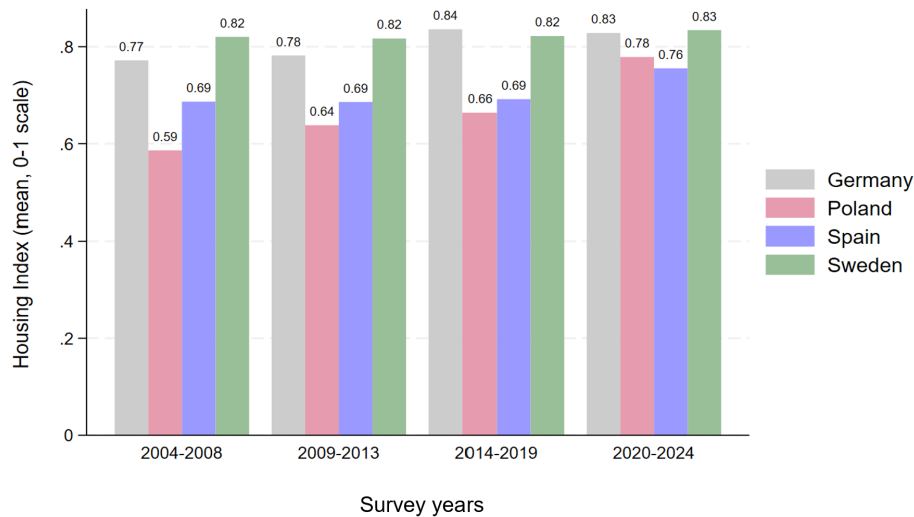


Figure 4 – Trends in Housing Well-being Index (mean, 0-1 scale) by country and survey period (2004-2024)

#### 1.3.4. Health

The health well-being index, which was assessed for all individuals (aged 16-80) using indicators related to self-perceived health status, the presence of chronic conditions and activity limitations, and unmet healthcare needs, improves over time in all four countries between 2004 and 2024. This indicates the overall progress in health conditions in these countries, despite their baseline difference.

Spain and Sweden generally report higher health well-being index, while Germany and Poland show stronger improvements over time, particularly after the 2009–2013 period. A clear age gradient is observed across countries, with health well-being declining with age, which aligns with the indicators used for the health index. Poland starts from the lowest levels but shows the strongest improvement across most age groups, gradually narrowing the gap with other countries. A notable cross-country pattern in age-related differences emerges, where older individuals report comparatively higher health well-being in Sweden than their counterparts in other countries, but younger individuals exhibit relatively lower levels. This suggests particularly favorable health outcomes among the elderly population in

Sweden, in contrast to the comparatively weaker outcomes observed among younger cohorts (Figure 5).

## Health

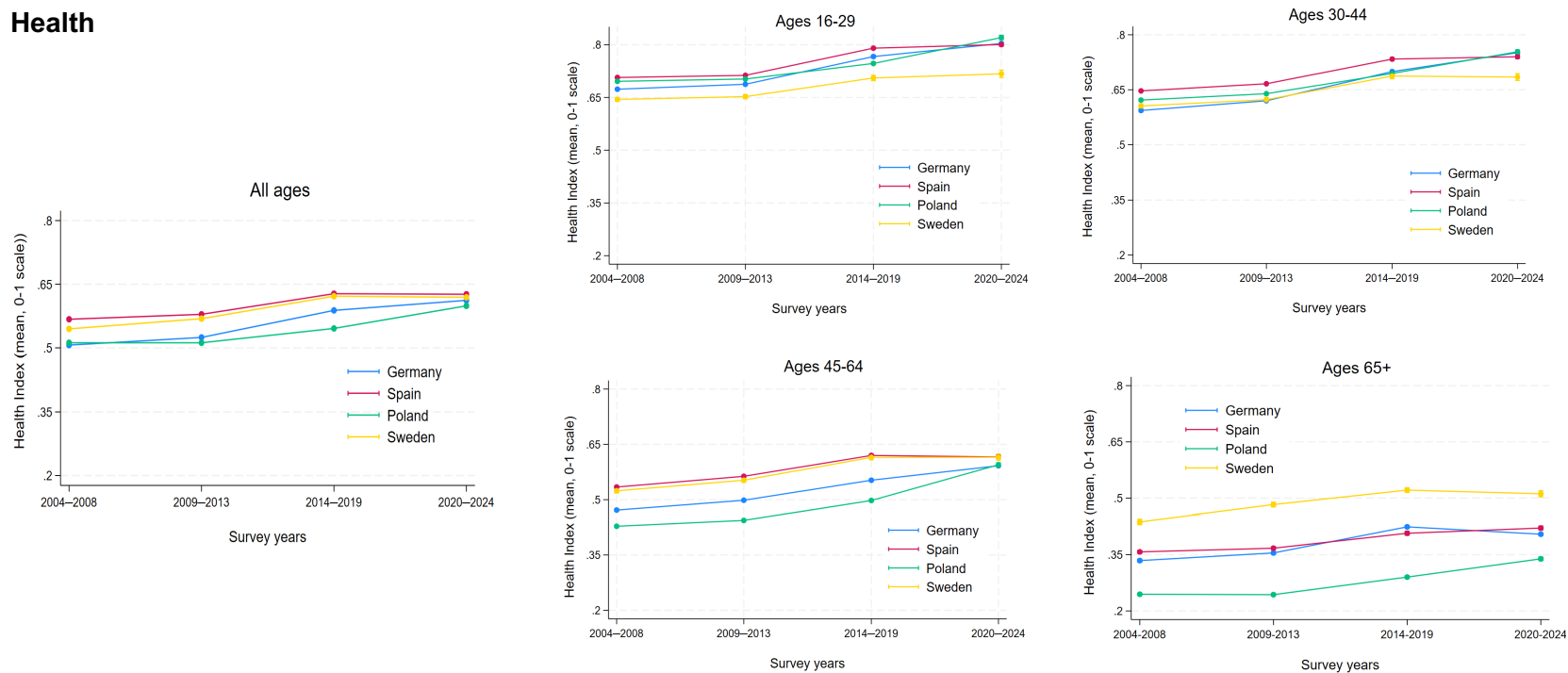


Figure 5 – Trends in Health Well-being Index by Country, Age-groups, and Survey period (EU-SILC, 2004-2024)

### 1.3.5. Education

Education-related well-being proportions – defined as educational attainment above upper-secondary education (ISCED  $\geq 3$ ) among individuals aged 25-64 – varied across countries and time periods between 2004 and 2024. Germany and Sweden showed stable and consistently high levels, with proportions fluctuating slightly around 0.84–0.87. In contrast, Poland increased steadily over time and reached the highest level among the four countries. Spain exhibited the lowest level (between 0.53 and 0.67). Overall, the pattern reflects stability in Germany and Sweden, notable improvements in Poland, and improving but still relatively low in Spain (Figure 6).

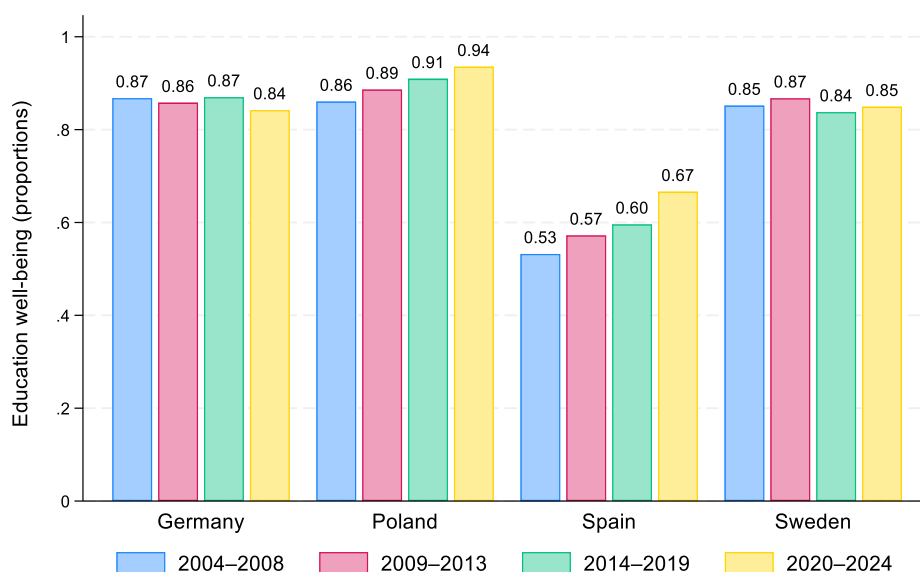


Figure 6 - Trends in Educational Well-being (ISCED  $\geq 3$ ) by Country and Survey period (EU-SILC, 2004-2024)

### 1.3.6. Work–life balance

Work–life balance (WLB) well-being was approximated using working-time conditions i.e., weekly working hours (30-48 hours) and non-involuntary reasons for working fewer than 30 hours.

Across countries, the proportion of WLB well-being has generally improved between 2004 and 2024, although levels and trends varied by country and gender. Sweden consistently exhibited the highest proportion of well-being for both women and men, despite some fluctuations over time. Germany showed moderate levels with modest improvements in later periods. Spain and Poland started from lower levels but displayed gradual increases, particularly by 2020–2024. Gender-specific patterns were broadly similar across countries, although women often reported slightly higher WLB well-being proportion than men. Overall, the trends suggest gradual improvements in work–life balance across countries, with

Sweden maintaining the highest levels and Spain and Poland showing the most noticeable improvement over time (Figure 7).

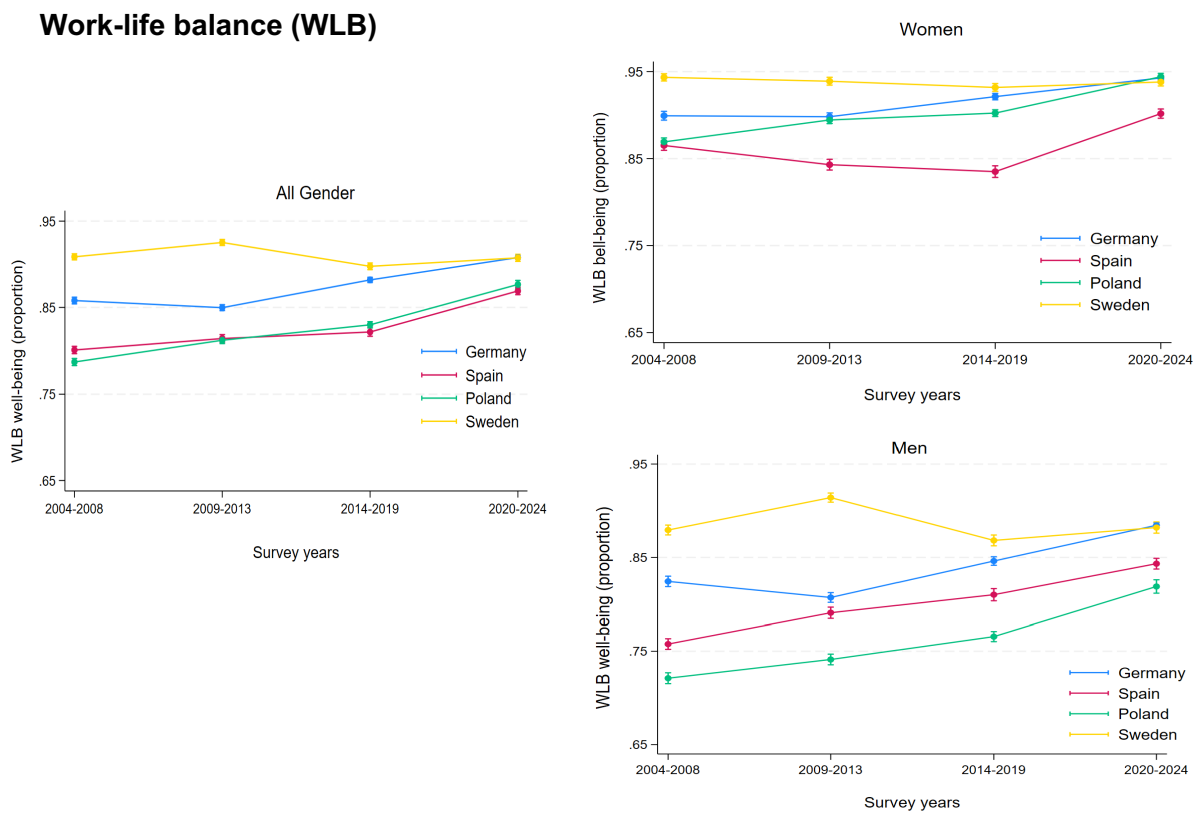


Figure 7 – Trends in Work-Life Balance well-being by Country, Gender, and Survey periods (EU-SILC, 2004-2024)

### 1.3.7. Safety

Safety well-being was approximated using individuals' perceptions of crime or vandalism in their local area, and therefore reflects neighbourhood-level conditions rather than broader or national crime trends.

Across countries, perceived safety remained relatively high between 2004 and 2024, though trends differed somewhat. Poland consistently recorded the highest levels and increased slightly over time. Germany and Sweden remained fairly stable throughout the period. Spain reported relatively lower levels in 2004-2008, but improving until 2014-2019 before slightly declining in 2020-2024 (Figure 8).

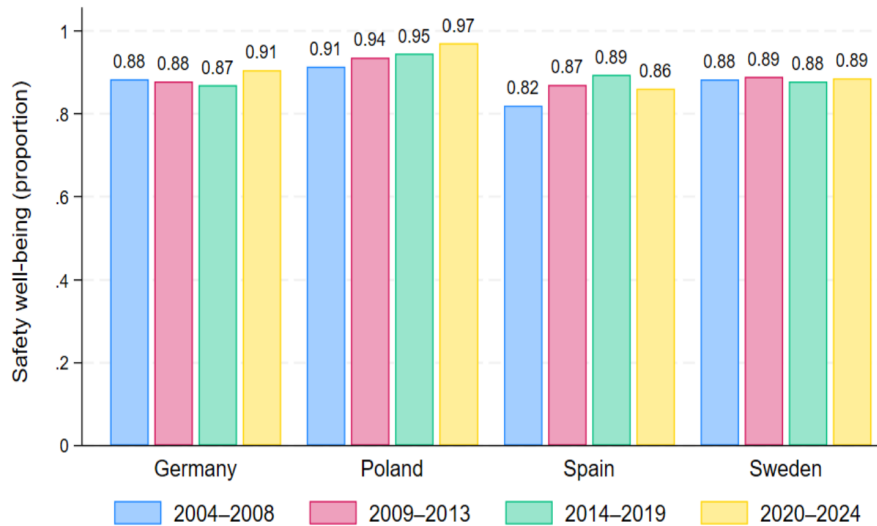


Figure 8- Trends in Neighbourhood Safety Well-being by Country and Survey periods (EU-SILC, 2004-2024)

### 1.3.8. Environment

Environmental well-being was approximated using individuals' perceptions of environmental quality in their neighbourhood, specifically the absence of noise from neighbours and pollution problems. Due to limited data availability after 2020, trends are shown only up to 2019.

Across countries, environmental well-being showed moderate improvements between 2004 and 2019, though levels varied. Sweden consistently recorded the highest levels, despite a slight decline over time. Poland showed noticeable improvement, increasing from relatively lower levels in 2004–2008 to levels similar to Sweden by 2014–2019. Spain experienced the most pronounced increase, rising steadily across the period. In contrast, Germany remained comparatively stable but recorded the lowest levels throughout the period (2004 to 2019) (Figure 9).

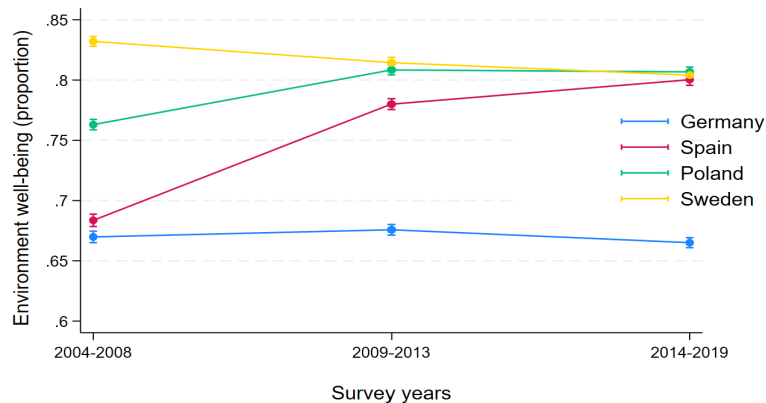


Figure 9 - Trends in Neighbourhood Environmental Quality well-being by country and Survey period (EU-SILC, 2004-2019)

### 1.3.9. Subjective well-being (Life satisfaction)

Subjective well-being - assessed using a self-reported measure of overall life satisfaction on a 0 (not satisfied at all) to 10 (completely satisfied) scale, and normalized to a 0–1 scale. Data available only in 2013 and between 2020 and 2024.

Poland consistently showed the highest levels of life satisfaction, while Germany reported the lowest and experienced a noticeable decline in 2022 followed by partial recovery. Spain remained relatively stable across 2021 to 2024, and a gradual decline in life satisfaction was observed in Sweden (Figure 10).

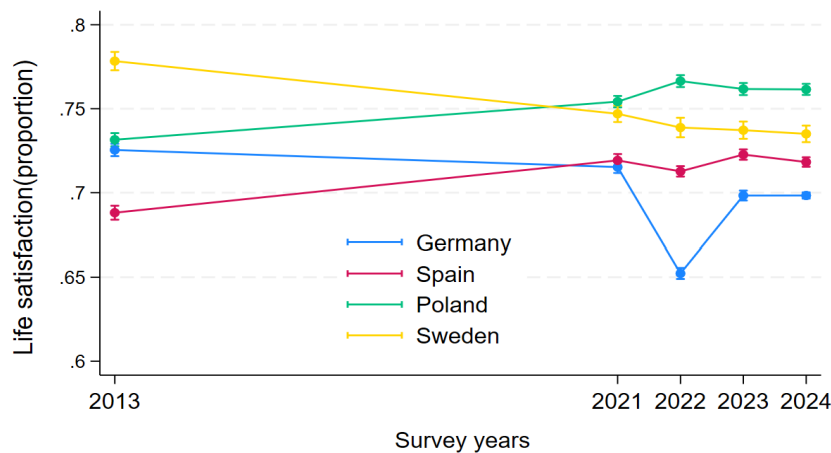


Figure 10 - Trends in Overall Life Satisfaction by Country and Year (2021-2024), among individuals Aged 16-80

### 1.3.10. Social connections

Social connection well-being was assessed using responses on socialization with friends or families, leisure participation; and trust in other indicators, and has increased gradually across all countries between 2013 and 2019, followed by a marked decline around 2020–2021, likely reflecting pandemic-related restrictions on social interaction. From 2022 onward, social connections began to recover, although levels in most countries remained slightly below the pre-pandemic level (Figure 11).

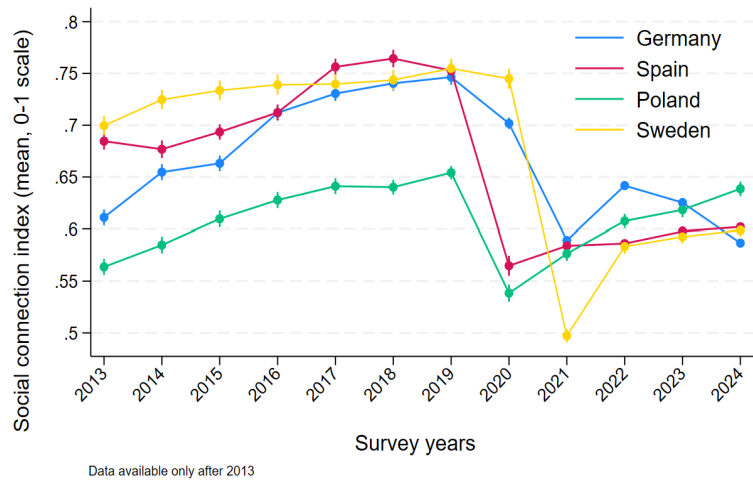


Figure 11 - Trends in Social connection by Country and Year (EU-SILC survey 2013-2024) among individuals Aged 16-80

## 1.4. Multidimensional index (MDI) of Well-being

Following assessment of the individual well-being indices (i.e., the ten key dimensions), we constructed a comprehensive multidimensional index of well-being defined as the average of the applicable domain scores, where higher values indicate better overall well-being. MDI for the working-age population (25–64) includes all ten dimensions, while the indices for youth and older individuals (16–24 and 65–80) are based on seven dimensions, excluding Jobs and Earnings, Education, and Work–Life Balance.

### 1.4.1. Distribution of the MDW index – across the countries, time trend, and basic demographic profile (age and sex)

The index reveals notable cross-country differences in the distribution of multidimensional well-being when classified into relative tertiles. Sweden exhibits the most favorable distribution, with the largest share of individuals in the high well-being category (50.1%) and the smallest proportion in the low well-being group (18.9%). In contrast, Spain shows the least favorable distribution, with the highest proportion of individuals in the low well-being tertile (41.4%) and the smallest share in the high well-being tertile (24.4%). Germany and Poland display more balanced distributions across the three groups. In Germany, 29.8% of individuals fall into the low well-being tertile, 34.1% into the medium tertile, and 36.1% into the high tertile. Poland shows a similar but slightly less favorable distribution, with 34.3% in the low tertile, 34.9% in the medium tertile, and 30.8% in the high tertile (Figure 12).

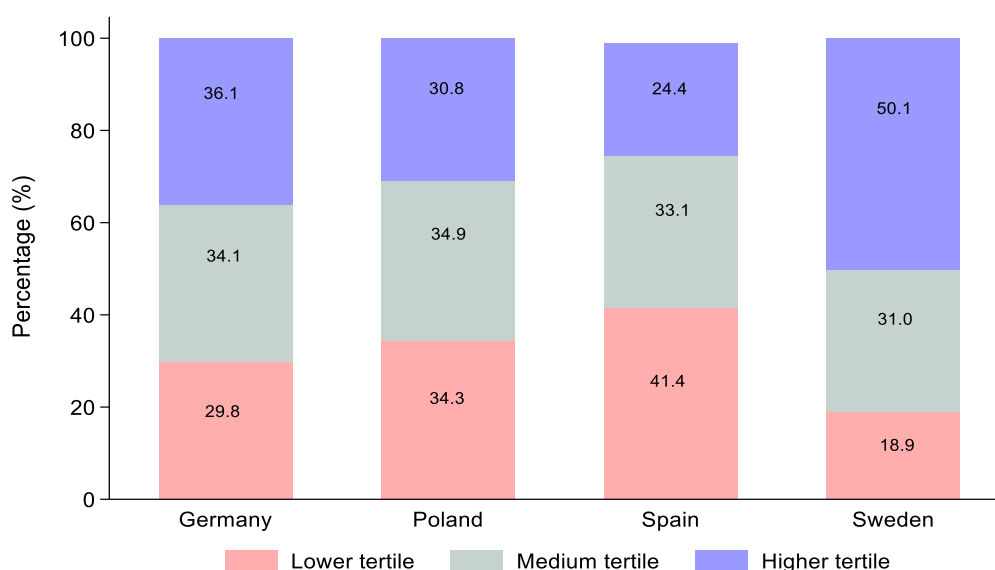


Figure 12 – MDI of Well-being distribution by countries, using relative tertial categorization

Well-being improved steadily from 2005 to 2019, dipped slightly during the COVID-19 period (2020–2022), and recovered afterward. Sweden consistently had the highest well-being

levels, followed by Germany and Poland, while Spain showed the lowest scores throughout these periods. Poland's higher post-COVID well-being score - e.g., overpassing Germany, reflects the multidimensional nature of the index, despite Germany traditionally performs better on conventional economic and institutional indicators. Post-2020, Poland showed relative improvements in several of the domains used for multidimensional index construction (housing, education, safety, and environment). While Germany's well-being plateaued, possibly due to economic strain, housing affordability pressures, and higher expectations among its population. Therefore, the observed pattern aligns with broader evidence that multidimensional well-being can diverge from purely economic metrics, particularly during periods of social or economic transition (Figure 13).

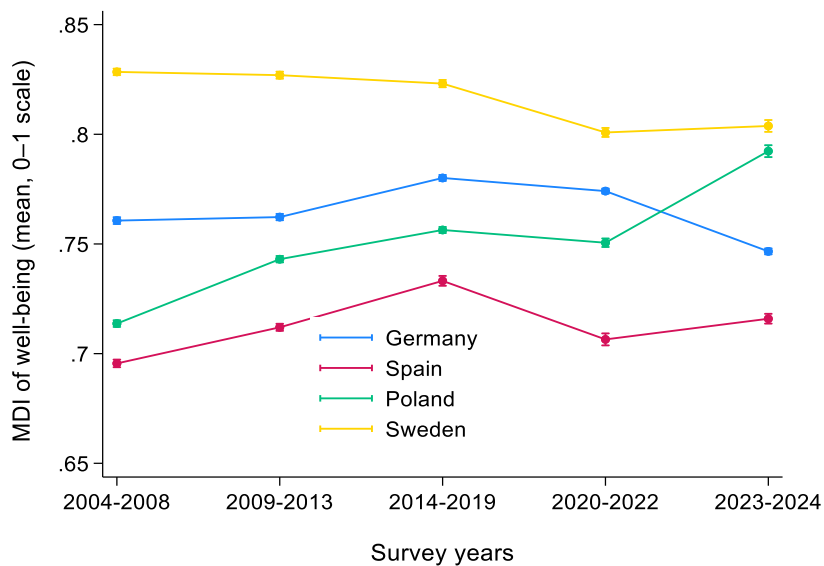


Figure 13 - Shows temporal trend (2004 to 2024) in MDI of well-being by countries

The distribution of MDI of well-being by age profile suggests that a clear age gradient emerges in most countries, with the share of individuals in the low well-being group increasing with age, while the proportion in the high well-being group generally declines. This pattern is particularly pronounced in Spain and Poland, where older individuals (65–80) are more likely to fall into the low well-being tertile compared with younger cohorts.

Germany shows a similar but more moderate age gradient, with the distribution gradually shifting toward lower well-being categories among older age groups. In contrast, Sweden exhibits a comparatively more balanced distribution across age groups, maintaining relatively higher shares of individuals in the medium and high well-being tertiles and a lower proportion in the low well-being category across all age groups. Overall, the figure highlights both age-related disparities in well-being and cross-country differences in the distribution of well-being, with Sweden displaying the most favorable distribution across age groups, while Spain and Poland show stronger age-related polarization (Figure 14).

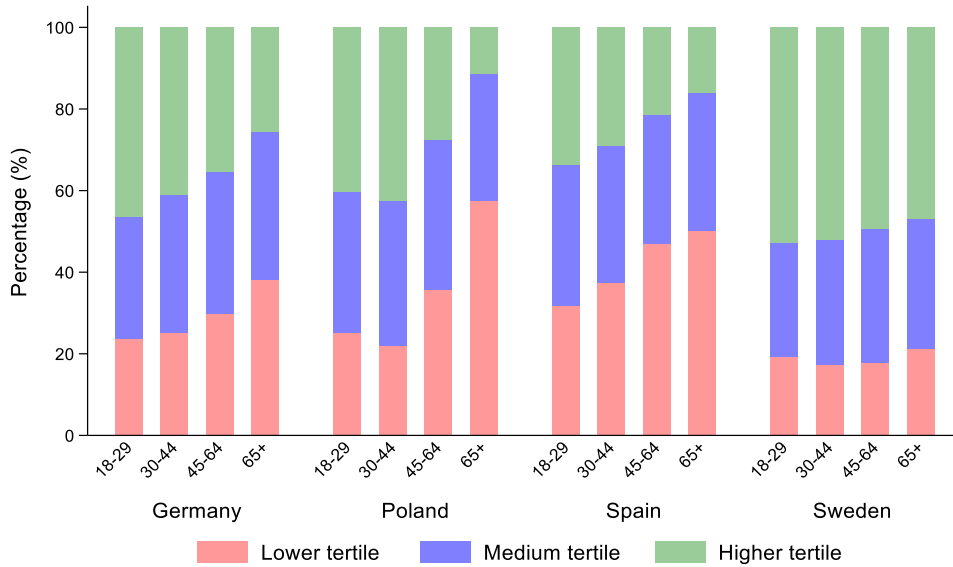


Figure 14 - Relative tertile proportion of MDI of well-being by the age groups across the countries

Gender differences are generally modest but vary by country. In Germany, men are slightly more likely to fall into the high well-being group, while women are somewhat more concentrated in the medium category. In Poland and Spain, women show higher shares in the low well-being tertile compared with men, suggesting slightly less favorable well-being outcomes. In contrast, Sweden displays the most favorable distribution for both genders, with around half of individuals—particularly men—belonging to the high well-being tertile and relatively small proportions in the low well-being group. Overall, while gender gaps are present, cross-country differences appear more pronounced than gender differences in shaping the distribution of well-being (Figure 15).

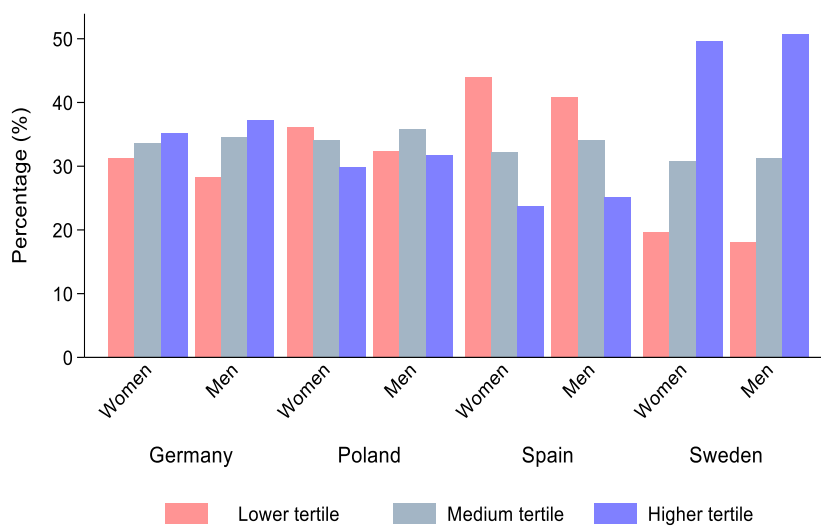


Figure 15 - Relative tertile of MDI of well-being by Gender across the countries



### 3. Conclusions

While overall well-being improved across countries over time, important cross-national differences persist. Sweden consistently shows the most favorable well-being profile, whereas Spain lags behind, and Poland exhibits notable improvements and convergence in several domains.

The findings also highlight substantial heterogeneity across dimensions and age groups, underscoring that well-being is unevenly distributed within populations. Importantly, the multidimensional index reveals patterns that diverge from traditional economic measures, particularly in periods of social and economic change.

Overall, these results emphasize the importance of considering multiple dimensions of well-being to better understand societal progress and inequalities across countries and population groups.

#### 4. Acknowledgments

This work has been supported by CHANSE and NORFACE [CHANSE-WB-275], by the *Economic and Social Research Council* (ESRC, UK) with grant No UKRI611; *Ministerio de Ciencia, Innovación y Universidades* (MCIN/AEI, Spain) with grant No PCI2025-163172; *National Science Centre* (Poland) with project reference No 2024/06/Y/HS4/00029; *Swedish Research Council for Health, Working Life and Welfare* (FORTE, Sweden) with project No 2023-01709; and *Deutsche Forschungsgemeinschaft* (DFG, German Research Foundation) with project No 539817120.

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