Quality of life: Europe vs the US – what the numbers don't say

Americans earn more; Europeans live about four years longer, take five weeks off, and are far less likely to be shot. Both facts are real.

GDP settles arguments about economies. Quality of life is about what the economy is for – and there the scoreboard reads differently.

What money measures

Say the American column plainly, because it is large. Incomes are higher – about a third at purchasing power – and consumption follows: bigger houses, cheaper fuel, more of nearly everything purchasable. The career ceiling is higher too; the industries that define this century pay American salaries on American equity. A talented ambitious person maximizing lifetime earnings should, on the numbers, move to America. Millions of talented Europeans have.

What money doesn't measure

Then the other column, which no paycheck line-item captures.

Years of life. US life expectancy stood near 79 in 2024; comparable rich countries average close to 83. Four years is not a rounding error – it is the largest single quality-of-life statistic there is, and the gap persists up the income scale.

Safety. The American homicide rate runs five times western Europe's; incarceration several times higher. Europeans walking home at night are buying something real with their taxes.

The floor. About 41 % of American adults carry medical debt; medical costs appear in roughly two-thirds of personal bankruptcies. In Europe serious illness is a tragedy; in America it is a tragedy with an invoice. Add childcare, college and the thin pension, and the American deal is: higher peaks, no net.

Time. Americans work around 1,800 hours a year to Germany's 1,340, with no legal right to a single day of paid vacation. The EU guarantees four weeks. Much of Europe's "missing GDP" was spent here, on purpose.

The honest synthesis

Neither column cancels the other. America is genuinely richer; Europe genuinely safer, healthier and less rushed. Which is "better" depends on your risk profile: the confident and healthy are underpaid in Europe, while the ordinary and unlucky are underinsured in America.

The European catch is sustainability. The safety, the healthcare, the five weeks – all of it is paid for by an economy that has been falling behind for two decades. A continent that wants to keep the world's most humane way of life has to be able to afford it, defend it and power it – which is why even the quality-of-life argument, followed honestly to its end, arrives at scale.

All questions →

FREQUENTLY ASKED

Do Europeans really live longer than Americans?

Yes – US life expectancy was about 79 years in 2024 against roughly 83 in comparable wealthy countries. The gap opened over decades and widened after 2020; it holds even for wealthy Americans versus wealthy Europeans.

How different is personal safety?
The US homicide rate runs around 5–6 per 100,000; most of western Europe sits near 1. Incarceration is several times higher in America. Feeling safe walking at night is one of Europe's most consistent survey wins.

Is American healthcare really that risky?
It is excellent care with a dangerous payment model: about 41 % of US adults carry medical debt, and medical costs figure in roughly two-thirds of personal bankruptcies. Europeans pay for health through taxes instead – heavily, but predictably.

Where does America clearly win?
Income and consumption – bigger homes, cheaper energy, higher pay, especially at the top. Plus career upside: the best-paying industries and fastest professional ladders are disproportionately American.

So which side has the higher quality of life?
For the median household, most indices put northwestern Europe ahead; for high earners, America. The honest summary: America is richer, Europe is safer, healthier and less rushed – and both facts matter.

SOURCES

- CDC / peer-country data: US life expectancy ~79.0 (2024) vs ~82.7 comparable countries
- UNODC / FBI: homicide rates US ~5–6 vs western Europe ~1 per 100k
- KFF: 41 % of US adults with medical debt; Consumer Bankruptcy Project on medical bankruptcies
- OECD: hours worked, income and consumption comparisons; EU four-week statutory leave