



Existential Field 4:

Family and Living Environment

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Working Reports

Funded by the European Commission's Seventh Framework Programme and co-ordinated by Technical University Dortmund, FAMILYPLATFORM gathers a consortium of 12 organisations working together to articulate key questions about the family for the *European Social Science and Humanities Research Agenda 2012-2013*.

There are four key stages to the project. The first is to chart and review the major trends of comparative family research in the EU in 8 '*Existential Fields*' (EF). The second is to critically review existing research on the family, and the third is to build on our understanding of existing issues affecting families and predict future conditions and challenges facing them. The final stage is to bring the results and findings of the previous three stages together, and propose key scientific research questions about families to be tackled with future EU research funding.

This *Working Report* has been produced for the first stage of the project, and is part of a series of reports, as follows:

- EF1. Family Structures & Family Forms**
- EF2. Family Developmental Processes**
- EF3. Major Trends of State Family Policies in Europe**
- EF4a. Family and Living Environment**
- EF4b. Local Politics – Programmes and Best Practice Models**
- EF5. Patterns and Trends of Family Management in the European Union**
- EF6. Social Care and Social Services**
- EF7. Social Inequality and Diversity of Families**
- EF8. Media, Communication and Information Technologies in the European Family**

Both full versions and summaries of *Working Reports* are available to download from the FAMILYPLATFORM website, where stakeholders are invited to comment on the findings, and have an input into the project.

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Introduction

The aim of this existential field report is to cover the issues related to the living environment of families. The spectrum of themes is wide because there are several ways of understanding the notion environment, which all have an effect on the lives of families. The area of interest is further widened because of the decision not to define what is considered to be a family. Subtitles mentioned in the original annex- economic situation, education levels and employment- are covered. However these seemed to encompass only one way of understanding environment, leaving out the direct physical characteristics, which also have extensive shaping effect on the everyday lives of families by imposing constraints and providing opportunities. Therefore also themes like housing, green areas and natural resources like water and air are included. Another reason for this extension to the initial subtitles mentioned in the annex, from where we started our work, is the fact that these issues are not dealt with in any other fields.

The research review presented here is based on statistics found in Eurostat's web- page and publications, reports and references to articles from European Commission Research Site and articles found through following databases: EBSCO, SpringerLINK, SAGE journals online and JSTOR. We also included available publications and statistics of OECD, because many European countries are included there and issues related to families in the light of our existential field have been studied. In addition we also consulted our colleagues dealing with housing issues, who provided us some useful references for this area of interest.

This existential field report is closely related to field number 7 which covers the issues of social inequality and diversity of families, because economic situation, employment and education all have an effect on and are effected by inequalities. Employment issues are also related to themes dealt with in existential field 5 Family Management and Family Relationships, where one of the subcategories is titled family and work.

The report presented here begins with introduction, which is followed by a summary of the main results of the research review and methodological discussion.

After that, the fuller version of research review is presented, structured around the subtitles mentioned in the annex and the themes we found also to be relevant when dealing with living environment. There are chapters of economic situation, educational levels, employment and physical characteristics of living environment encompassing housing issues and natural environment. For the first three chapters same kind of structure is used, so that firstly available and most relevant statistical information is provided, followed by the view of the field in the sense of research done. The last chapter about environment starts with a research overview of what makes people satisfied with their home and neighbourhood, to clarify, which factors are relevant. This is followed by the overview of statistics and research done on those components of living environment.

The report is finished by methodological discussion and conclusion.

Summary

The aim of this existential field report is to cover the issues related to the living environment of families. The spectrum of themes is wide because there are several ways of understanding the notion environment, which all have an effect on the lives of families. The area of themes covered ranges from economy, employment and education to housing, crime and green areas.

The research review presented here is based on statistics and publications of Eurostat, reports and references to articles from European Commission Research Site and articles found through following databases: EBSCO, SpringerLINK, SAGE journals online and JSTOR. We also included available publications of OECD, because many European countries are included there and issues related to families in the light of our existential field have been studied.

Economic situation

The first area covered in this report is economic situation and the effects it has on different types of families. Various statistics (GDP, volume index of GDP, incomes etc.), are used in this report to describe economic circumstances in different European countries. Some of them can remain quite distant from the every-day lives of families, however if our aim is to compare the well-being of families across Europe, economy is without a doubt one of the most important factors, behind the differences in various other areas looked at in the reports from this and other existential fields.

There are considerable differences across Europe, between Old and New Member States, and also within countries, between urban and rural areas. In GDP terms the wealthiest countries are Luxembourg among EU members and Norway and Switzerland who don't belong to the EU. All the Old Member States, besides Portugal and Greece, have GDP over the EU-27 average. The GDP of the countries that joined EU after year 2004 is below European Union's average, the lowest measures are recorded for the latest newcomers Bulgaria and Romania, where the GDP is under 50% of the EU average (Figure 1).

When trying to describe the financial situation of families, earnings provide a better view on the part of the more direct impact of the countries economic situation on people. Since most countries provide among other things also monetary support or tax deductions to families then net earnings, which take into account the family allowances and tax burden, provide clearer picture of the actual financial means families have in their disposal. However the analysis based on net earnings has also some limitations, for example the state can also offer services to families meaning that despite of the extra mouths to feed, families don't have to spend for example on childcare or education. So it can be said, that differences in net incomes describe the effectiveness of monetary support to families. Earnings are presented as annual net income per a family member. That way it is possible to bring out the effect of family structure and number of children on the income level.

Average annual net earnings for a single person without children are highest compared to two-earner family with two children and one-earner family with two children everywhere in

Europe, however the differences between mentioned family types vary. Annual net earnings for two earner married couple with two children per a family member are almost everywhere about half of the income of single person. The differences are biggest in one of the current EU candidates, Turkey, where net income per a family member in a family with four people is exactly half of the earnings of single person, indicating there is none or very little financial support to the families. The differences of income levels per a family member are about as high in Southern European Member States- Malta, Cyprus and Spain- and also in one of the countries outside of EU included in this comparison- Iceland. In the other end of the scale are Greece and Luxembourg, where the annual average net income per family member in a family with four people forms nearly 60% of the income of a single person without children. The average net income per a family member for a one- earner family with four members is highest compared to a single person in two of the New Member States- the Czech Republic and Slovenia and in one of the wealthiest Member States Luxembourg (about 34% of the income of a single person). The situation is hardest for such families in Turkey, Cyprus, Lithuania and United Kingdom.

Also subjective measures of financial well- being are looked at. The proportion of people who feel that they are poor or face financial difficulties is in most of the countries substantially larger than that of people who are at risk of poverty according to the objective measure. The differences are smaller in Sweden, the Netherlands, Denmark, Luxembourg, Finland, Austria, Belgium, the UK and Ireland. In Hungary, Bulgaria, Romania and Greece the variance is especially noticeable (*Poverty and social exclusion* 2007: 11-12).

Research centering narrowly on economic situation and families has dealt mainly with the disadvantaged household types, like lone parent households, households with many children, households containing unemployed adult and lastly also special cases of one- adult households (unemployed young people or pensioners).

The proportion of lone parent (manly lone- mother) families has grown remarkably in the last decades. Such family type combines many factors which are related to higher risk of poverty (*Study on Poverty and Social Exclusion among Lone parent Households* 2007: 10). Single- parenthood is probably in itself not the main determinant of falling into poverty. It is rather the specific circumstances associated with it, such as the absence of employment opportunities or public or private transfer receipts (Giorgi. 2003: 39). Traditional welfare systems dealt well with single- parenthood in cases where one of the parents was sick or had died, but is not ready to cover the risks of marital breakdown, which is the main reason for single- parenthood nowadays (*Study on Poverty...* 2007: 10). Due to that single- parents face poverty more often. The situation is found to be most difficult in the Czech Republic, Latvia, Lithuania, Luxembourg, Ireland, Portugal and the UK, where over 40% of single- parents have incomes below poverty line. The position of lone parents is better in Denmark and Finland, where the proportion of those with incomes below the poverty line is around 20% or lower, though this is still higher than among other sections of the population (Lelkes *et al.* 2007: 47- 49).

The risk of poverty rises also significantly with the number of dependent children in the household (Lelkes *et al.* 2007: 47- 49; Giorgi 2003: 35- 36; Hegedüs, Teller, Eszenyi 2009: 14). In Mediterranean countries and in most of the Central and Eastern Europe the risk of poverty

among families with two children is higher than if the family has only one child (Lelkes et al. 2007: 47- 49). If the number of children exceeds two or only one parent is present, the risk of falling below the poverty threshold is even higher (Giorgi 2003: 35-36). In Greece, Italy, Portugal and Spain, therefore, as well as in Hungary, Latvia, Lithuania and Poland, at least a third of those living in households with three or more children have income below the poverty line (Lelkes et al. 2007: 47- 49).

The crucial role of employment is further more demonstrated by the lack of financial means of persons in economically inactive households who are not retired. Members of unemployed households experience income poverty roughly three times as often as, for instance, members of households where at least one working person is present. The risk for poverty appears to be highest when there is only one (potential) earner in a two-parent household, i.e. when one of the two parents is inactive (Giorgi. 2003: 35-36). About one child in ten aged 0- 17 lives in such household in the European Union (Figure 18).

Lastly, although according to average annual net earnings, which were quite high compared to other household types, there are special cases of one- adult households, who are at risk of having small income. A large proportion of these consist of young people who are unemployed or elderly pensioners (predominantly women) (Lelkes et al. 2007: 47- 49; Giorgi 2003: 35-36).

Based on the results presented in current research review it can be speculated, that there will be a growing polarization between families with very low and high incomes: two- earner families come by relatively well but lone parent households and one adult households of young or old people face often financial difficulties. The household types mentioned lastly are however growing in numbers and can't be considered a deprived minority anymore.

Employment

As it was emphasized in previous section, being employed is extremely important for securing a decent income everywhere in Europe. The data for employment rate is dated in year 2008, before the economic crisis reached its full effect. Therefore the statistics of unemployment, which describe the situation in year 2009, might give a bit more accurate picture of the situation at the moment. Unemployment rate in EU- 27 was around 9%. Among EU Member States the overall highest unemployment rates in year 2009 were recorded for Spain and Latvia (around 18%) followed by the two other Baltic States (14%), Slovak Republic and Ireland (12%). Among those countries Slovak Republic has remarkably high rate of long term unemployment (6.6%). Unemployment rate was in year 2009 the lowest in the Netherlands (3.5%) and also quite low (4-6%) in Denmark, Slovenia, Romania, Luxembourg, UK, Cyprus, Austria and Norway (Figure 15). Countries are characterized by different national practices in labour market. Due to this there are wide- ranging differences in the spread of part- time employment and contracts of limited duration. The Netherlands is distinct from all the other countries because of the extremely big proportion of people are employed part- time (nearly 50%). About one person in five is employed part- time in Denmark, Sweden, Austria, UK, Germany and Belgium. Contracts with limited duration are most common in Spain (a third of all contracts), Poland and Portugal (between 20 and 30% of all contracts) (Figure 12).

At the moment the picture of rural- urban cleavages in employment indicators is somewhat mixed across Europe; however because of the poorer employment opportunities, adequate infrastructure and access to transport are key determinants of access to labour market. Besides that, with respect to the trend in the period since year 2000, the performance of rural regions is becoming constantly and significantly worse than that of urban regions (*Poverty and Social Exclusion in Rural Areas* 2008: 10- 17).

Besides the place of residence, age is one criterion, which has importance when talking about employment. Over the last decades youth unemployment has moved up appreciably (Micklewright & Stewart 1999: 701- 702). It has influence on the time young people leave the home of their parents and start a family (*Job Instability and Family Trends* 2007: 248- 254). In future, as a consequence of the raising of retirement age, also the situation of older people is expected to deteriorate (Vendramin 2006: 123).

In the whole European Union a bit over 9% of children live in households where no- one works. The proportion of households with children that do not include a working adult is biggest in UK, followed by Hungary and Ireland (13- 17%) (Data form year 2008). The proportion of children living in such households was smallest in Slovenia, Denmark, Luxembourg, Greece, Cyprus and Finland (below 4%) (Figure 18). Joblessness is generally much higher for sole- parent families than for couples with children. Sole- parent unemployment rates are highest in Ireland, the Netherlands and the UK and lowest in Denmark, Greece, Luxembourg, Iceland, Spain, Sweden and Switzerland (among those EU countries in the OECD) (*Babies and Bosses...* 2007: 64- 65).

When looking at different household types some patterns of employment can be brought out. Single persons without children or couples without children are predominately employed full-time with the exception of Netherlands, where part time employment is wide- spread. Among couples there is also a pattern of one person working full time and the other not working, which is among EU countries most common in Greece (34% of couples). Despite of the statistics presented in previous paragraph working full- time is most common employment relationship for single- parents, however with big country- level differences. In CEE countries, Greece and Finland over 70% of single- parents are in full- time employment whereas in UK, Luxembourg, the Netherlands, Germany and Austria many seem to turn to part- time employment. Withdrawing (or being pushed to withdraw) from paid job is often the case in Belgium, the Czech Republic, Germany, Cyprus, the Netherlands, Poland and UK. For couples living with children both working full- time is the most common pattern in Europe, however there are vast regional differences. Full- time work for both parents is predominant in Eastern European Member States. In Belgium, Germany, the Netherlands, Austria and UK most commonly one of the partners is employed full- time and other part time and in Spain, Italy and Luxembourg most common pattern is one of the parents working and other not working (*Reconciliation between Work, Private and Family Life in the EU* 2009: 28- 30).

Despite of the growth of female labour market participation in most countries (exceptions are Romania, Slovenia and Slovak Republic) there are still relevant gender differences in employment indicators of men and women (*Babies and Bosses: Reconciling Work and Family Life* 2007: 42; *The Life of Women and Men in Europe- a Statistical Portrait* 2008: 53). In 2007,

the employment rate for women was 58.3% in the EU- 27, a significantly higher rate than that recorded in 2001 (54.3%), although considerably lower than the corresponding rate for men (72.5%; Figure 14). The proportion of women working varies across EU considerably: around 75% in Iceland, Norway, Denmark and Sweden and less than 50% in Greece, Italy and Malta (Figure 14). The rate of part-time employment among women is considerably higher than the corresponding rate for men (*Reconciliation between...* 2009: 20). A little less than one third (31.2%) of the women employed in the EU- 27 did so on a part-time basis in 2007, a much higher proportion than the corresponding share (7.7%) for men (*Europe in Figures* 2009: 269; Figure 15). The shares of women's part-time employment in total employment are generally higher in countries of northern Europe and lower in southern and New Member States (*Reconciliation between...* 2009: 20).

Employment patterns are shifting away from so- called standard employment relationship (full- time, non- temporary, with social insurance) for both men and women. For women working part- time has been a widely used solution for balancing work and family obligations for decades. This is closely linked to the unequal distribution of the caring responsibilities between men and women: 61% of the women employed part time did so for family related reasons (men- 14%) (*Reconciliation between...* 2009: 20). Also statistically the employment rate of women is in most European countries negatively influenced by presence, number and young age of children. Having children has the opposite effect on the employment rate of men; number and age of children do not have significant influence on their employment (*Job Instability...* 2007: 297- 298; *Reconciliation between...* 2009: 32- 34). However also the working patterns of men are changing: only a minority of men who are fit for gainful employment actually work in the so- called "standard employment relationship". During the last decades the unemployment rate has risen and the proportion of men working on temporary positions or part- time has grown dramatically (Puchert, Gärtner & Höyng 2005).

As demonstrated, employment patterns are shifting away from full- time non- temporary employment for both men and women and it is not all the time about the choices of people: also the preferences of employers and deregulation of labour markets are a driving force behind those changes. Not working is however closely linked to very low incomes, which in turn can have an effect on the decision to have children and the opportunities, those children have when growing up.

Education

On average, compulsory education lasts 9 or 10 years in most of the EU: lasting longest in Hungary, the Netherlands and the United Kingdom. Age is the sole criterion for admission to compulsory primary education, which starts at the age of 5 or 6 in most countries, although the Nordic countries, as well as Bulgaria and Estonia have a compulsory starting age of 7 (*Europe in Figures* 2009: 178). The age at which compulsory education ends ranges from 14 in Portugal and Turkey, to 18 in Belgium, Germany, Hungary and the Netherlands (only members of OECD were included in this comparison) (*Highlights from Education at a Glance* 2009: 16).

Among the EU- 27 population about 20% of people have tertiary education, 50% upper secondary and post- secondary non- tertiary education and 30% pre- primary, primary and lower secondary education. The proportion of the people with lowest education levels is

smaller in the New Member States due to the fact that the different types of secondary education are more wide- spread. Besides that the only distinct regional pattern that emerges is the large proportion of people with the lowest education levels in Southern European countries (Figure 4). The expenditure on education (Figure 6) explains some of the differences however probably the values of people and the choices made in educational politics account for most of the big variance in educational distribution of populations of European countries.

There are gender differences in educational choices: more women opt for tertiary education, while men tend to acquire vocational education. Nowadays in most European countries women outnumber men in tertiary education (55.1% of the total number of tertiary students in 2006 in the EU- 27). The only exception in EU is Germany, outside of EU also Switzerland and Turkey have the proportion for male students over 50% (Europe in Figures 2009: 190-191: Figure 10). If this kind of trend becomes more predominate in the future, it will probably also affect the lives of families.

The population in rural areas is compared to urban population with lower education levels. In all countries except for Germany the share of adults with low educational levels is higher in predominately rural areas than in urban regions. The difference is especially big in Mediterranean region, where over half of the adults living in rural areas are poorly educated (*Poverty and Social Exclusion in Rural Areas* 2008: 18; 49). Differences between rural and urban areas start to emerge in pre-school education, where in rural areas fewer children are enrolled. Given the importance of school attendance in the very first years of life, as a way to compensating for the unequal social and family background of pupils, this means that in rural areas, as compared with urban areas, there is a higher risk of inter-generational transmission of poverty and exclusion. Disadvantages of children living in rural areas are amplified by the poorer accessibility to schools and universities, because they are often far away and getting there takes more time and puts extra burden on the families' budget. These characteristics combined with limited employment opportunities result often in either lower education level or out- migration of educated young people (*Poverty and Social Exclusion in Rural Areas* 2008: 65- 66).

When looking at the educational composition of families with children on average in EU most children are raised with at least one of their parents having fulfilled secondary education. However, as can be expected based on the wide differences in overall educational levels, national situations differ across the EU: the percentage of children living with low skilled parents ranges from 10% or less in half of the countries (including most of the former socialist Member States) to 30% to nearly 70% in the Southern European countries and Ireland (*Child Poverty and Well- Being in the EU Current Status and Way Forward* 2008: 26; Figure 5). On EU level the percentage of low skilled is overrepresented among lone parents, but not in large families in which parents' educational levels correspond to those of the average population, however with the exception of Southern European countries (*Child Poverty and Well- Being...* 2008: 26).

There are various effects the level of education can have on family life and on children. Firstly the decision to have children is somewhat influenced from the level of education attained: low educated couples have children early and remain less often childless, highly educated couples show strongest postponement of childbearing (Bauer & Jacob 2009: 16).

Because of the connection between education level and employment opportunities the education of parents is an important determinant for the financial situation of families and child poverty (*Child Poverty and Well- Being...* 2008: 26). People from disadvantaged families face considerable obstacles in realizing their full potential (*Child Poverty and Well- Being...* 2008: 58- 59). The more obvious reason for that is the market barriers to the acquisition of education (*Doing Better for Children* 2009: 149- 150) for example tuition fees in universities which are common in many European countries but besides that research has shown that low- income parents might not invest optimally in the development of their children's skills and acquisition of knowledge (Ghysels & Van Vlasselaer 2008: 294). The lack of financial means or the choices of parents might result in educational deprivation- lack of resources available for a child's learning (*Doing Better for Children* 2009: 35). There has been found a connection between the parents' educational attainment and the performance of the 15 year old pupils in mathematics, reading and science and also dropping out of school (*Child Poverty and Well- Being...* 2008: 57- 58)

Coming from a low-educational background represents a major obstacle to achieving a high level of education. This is particularly the case for tertiary education (*Child Poverty and Well- Being...* 2008: 58- 59). Over the last six decades, the level of inequality in access to tertiary education in Europe has been gradually decreasing, although this trend is not particularly strong and there are differences across Europe. A growing trend in inequalities can be observed in Eastern European countries and lately also in Germany. On the other hand, a major and steady decrease in the level of inequalities in access to tertiary education occurred in Finland, Ireland, Luxembourg, Portugal, Spain and Austria. In the last decade the inequalities are smallest in Finland, Ireland, Denmark and Austria and biggest in CEE countries (Koucky, Bartušek & Kovarovic 2009: 24- 25).

Relying on the statistical information and results of the research review on education as a component of living environment one of the most relevant trends is the differentiation in education levels along urban- rural dimension. When the differences between European countries in terms of education levels are not clear- cut and do not reveal remarked variations between regions then there are considerable differences between urban and rural population almost everywhere. On one hand educational facilities are hard to reach even as early as pre- school. On the other hand, since the education level of parents and the family's financial situation are related to school performance and future education level of children, then the children from rural areas face multiple obstacles in reaching their full potential and the intergenerational transmission of disadvantages becomes even more probable.

Physical components of living environment

The previous parts of the summary dealt with environment in very wide sense however there is also the dimension of environment that we come across in our every- day lives comprised of nature, neighbourhood and housing. This is a very complex area because of the large number and strong interaction between issues which shape the experiences people have. This is why it is firstly important to find out which of those different factors are most relevant for satisfaction of residents. Most important characteristics that make people satisfied with their home are nice general appearance of the neighbourhood (including existence of green open areas) (Parkes *et al.* 2002: 2427) and satisfaction with housing (Parkes *et al.* 2002: 2427; Kim

et al. 2005: 1631). The existence of crime in neighbourhood as well as insecurity or fear of crime is a very strong predictor of neighbourhood dissatisfaction (Parkes *et al.* 2002: 2427; Pa Ke Shon 2007: 2236). Besides those characteristics, that are closest to people, also general environmental indicators like pureness of air and availability of clean water are without a doubt important components of what we can call a good living environment.

When looking at the environment in the widest sense- the existence of resources necessary for living a healthy life- there are some problems. A large proportion of Europeans live in cities where air pollution is a relevant issue. Almost 90% of the inhabitants of European cities are exposed to unhealthy concentration of particulate matter. The problem is biggest in Bulgaria, Romania, Poland and Italy. Exposure to air pollution by ozone is highest for the urban populations of Italy and Greece. The air is purest in Northern part of Europe, namely Finland and Sweden (*Europe in Figures* 2009: 422- 424; Figure 19). The size of freshwater resources differs largely in various parts of Europe due to the available natural resources, geographical characteristics and freshwater management. Northern countries have the highest volume of freshwater resources per capita, while the Czech Republic and Cyprus recorded the lowest averages (*Europe in Figures* 2009: 427- 430; Figure 20).

The dimension of natural environment, which the urban population experiences in their everyday lives, is the existence of green open spaces, such as parks, which might partly compensate the lack of contacts with nature. The provision of cycling and pedestrian infrastructures is both quantitatively and qualitatively important (*Ensuring Quality of Life in Europe's Cities and Towns* 2009: 17-19). The availability of green open spaces is better in Southern European cities; however the planning of such areas, which is important to make the use of those areas convenient, is better in Northern Europe (Baycant- Levant *et al.* 2009: 210). Good quality and accessible walkable neighbourhoods encourage daily physical activity such as walking and cycling (*Ensuring Quality...* 2009: 17-19) and are found to be linked with reduced risks of obesity, cardiovascular disease (*Ensuring Quality...* 2009: 17-19; Nielsen & Hansen 2007: 897) and experienced stress (Nielsen & Hansen 2007: 894). Children with good access to green open space are more physically active and show higher levels of attention than those without these benefits (Velarde *et al.*, 2007). Neighbourhood open space (local parks, play areas, village greens) plays also an important role for older people in maintaining and enhancing their quality of life (Sugiyama *et al.* 2009: 3- 4).

Environmental and health impacts are not equally distributed throughout Europe or within cities. Inequalities in quality of living environment reflect inequalities in economic, social and living conditions. Disadvantaged groups typically inhabit the worst parts of the city, for example near contaminated sites, and are more affected by the lack of green space and public transport services, by noisy and dirty roads and by industrial pollution. People living in low standard buildings, with poor energy performance and in 'fuel poverty', experience problems with both excessive cold and heat (*Ensuring Quality...* 2009: 14- 16). In this respect, climate change is a new and complex challenge for European cities.

When concentrating on the built environment, the homes of Europeans, one can see variations influenced by different cultures, demography and history. Number of people per household tends to be lower in northern part of Europe and higher in the Mediterranean countries and the New Member States (Figure 25). When looking at the floor area or the

number of rooms per dweller it can be said, that compared to the EU average, homes in Central and Eastern Europe are smaller and more often overcrowded (Norris & Shiels 2004: 10; 66; Figure 26). The proportion of children living in overcrowded conditions is biggest in Eastern and Southern European countries, where at least one in two children live in homes, where the number of rooms exceeds the number of people living there (*Doing Better for Children* 2009: 37- 40; Figure 27). There is also a clear- cut break between the former Eastern Block countries and the countries of the 15- member Europe when it comes to the quality of housing. Although one should keep in mind, that the definitions of housing quality may be slightly different in different countries when making cross- national comparisons (*Poverty and Social Exclusion in Rural Areas*: 2008: 92).

Some social groups live more often in homes that are being characterized as in “bad condition” (Cameron: 9; Giorgi 2003: 30- 31) or situated in deprived neighbourhoods. Bad quality of housing is often problem for poorer people (Czasny 2004: 8; *Social Inclusion...* 2007: 104- 105), people living in rural areas (*Poverty and Exclusion in Rural areas* 2008: 9- 10) and foreign minorities (Drever & Clark 2002: 2451- 2452). Inadequate housing might be linked with poor educational outcomes of children (Goux & Maurin 2005: 797; Cameron: 41- 42) and have both short- and long- term impact on the health (Marsh et al. 2000: 411) however results in those areas of research have been contradictory. Living in deprived neighbourhood limits the opportunities and social contacts of the residents, which might hinder the improvement of their situation (Cameron: 8- 9) and increases the probability of facing problems with crime (Hideg & Manchin 2007: 1).

There are wide ranging differences across the Member States as regards to housing ownership status (*Europe in Figures* 2009: 252- 253; Norris & Shiels 2004: 6-7), however the reduction in the rental housing stock in the last decades characterizes Europe as whole (*Housing Statistics in the European Union 2005/2006*: 10- 11). Home ownership rates are generally higher in the New Member States– in Estonia, Hungary, Lithuania, Slovak Republic, Slovenia over 80% of dwellings are owner occupied (Figure 28; *Europe in Figures* 2009: 252- 253; Norris& Shiels 2004: 6- 7). This is also the case in Spain, Greece and Italy (Norris & Shiels 2004: 6-7). There is a tendency for lower levels of ownership (and therefore a higher propensity to rent) in Germany, Austria, the Netherlands and Poland (*Europe in figures- Eurostat Regional Yearbook* 2009: 252- 253).

Described developments in housing market are conflicting with the life courses of people, which are becoming more diverse producing ever- greater variety of housing needs. Current housing policy based on the model of “every- one owning their home” is unable to satisfy wide- ranging housing demands. Contrary to housing market trends, the growth of small households resulting from the fall in the birth rate and the ageing population, together with the increase in the number of single- parent families, childless couples and people living alone, point to the need for more rental housing (Bonvalet & Lelievre 1997: 197- 199). The impact of diversification of life- courses is particularly evident for the elderly and youth. People tend to live in one- person households when their older, thus needing smaller accommodation (*Ageing...* 2003:11; Bonvalet & Lelievre 1997: 189) and home help (*Ageing...* 2003: 15- 19). An other expression of changing life- courses is the postponement of leaving the parental home (*Demographic Trends, Socio- Economic Impacts and Policy Implications in*

the EU 2008: 9) which is especially evident in southern part of Europe and impacts the family formation and fertility decisions (Philipov *et al.* 2009: 61)

Methods and country- coverage of research

Most of the research done is based on large quantitative surveys or data from organizations like European Union and OECD. It is understandable that collecting data for comparisons in multiple countries is expensive and time- consuming, however the data sources used at the moment are not versatile and analysis remains often descriptive. The data and methods are overwhelmingly quantitative. Qualitative methods are used rarely; however they would provide a more in-depth examination of the issues, what families consider a good living environment to be, not just giving some characteristics that describe the environment itself.

When looking at the country coverage a conceptual issue emerges: what is considered to be Europe? We started our project without defining in what area we are interested in. As last years have shown, the circle of EU members has grown remarkably and several countries wish to join the Union in the future. However the available statistics and research centres mainly on the members of EU and it has been so also in the past. This is why the information for countries that have joined EU since 2004 is scarce. Data is especially lacking for the latest newcomers Bulgaria and Romania. However when looking at the whole area that is considered Europe geographically there are even more vast areas for example in Balkan peninsula, which are not at all covered in any of the statistics or surveys.

Results of the research review

Economic situation

Statistical overview of the situation of the countries and regions

General economic situation

An analysis of the economy of different countries can be facilitated by studying **GDP per capita**: a broad economic indicator of living standards and basic measure of the competitiveness of an economy which removes the influence of the size of the population (*Europe in Figures 2009*: 67). Across the EU- 27 as a whole, GDP per capita was EUR 25 100 in 2008. For EU- 15 the same measure was 29 100 (Figure 1).

The overall highest GDP per inhabitant was recorded for Liechtenstein (EUR 90 700). Among the Member States, by far the highest level was recorded for Luxembourg (EUR 80 500), followed by two countries not in the EU: Norway (EUR 64 900) and Switzerland (EUR 44 600). Among the Member States, Denmark and Ireland also had GDP per capita above EUR 40 000 (Figure 1). One can generalize, based on figure 1, that GDP per capita is higher than 20 000 EUR in the old Member States and lower in the new ones. Lithuania, Poland, Bulgaria and Romania had the lowest GDP-s (under 10 000 EUR). The present candidate countries all had relatively low numbers of GDP per capita. The measure was lowest for the FYR of Macedonia and a bit higher for Turkey. Croatia had the highest GDP per capita among the candidate countries (Figure 1).

Comparisons of the wealth and competitiveness of countries can also be made using a purchasing power standards based series, which eliminates differences in price levels between countries (*Europe in Figures 2009*: 67). However, despite of using different measure, the general results are the same as described before (Figure 1).

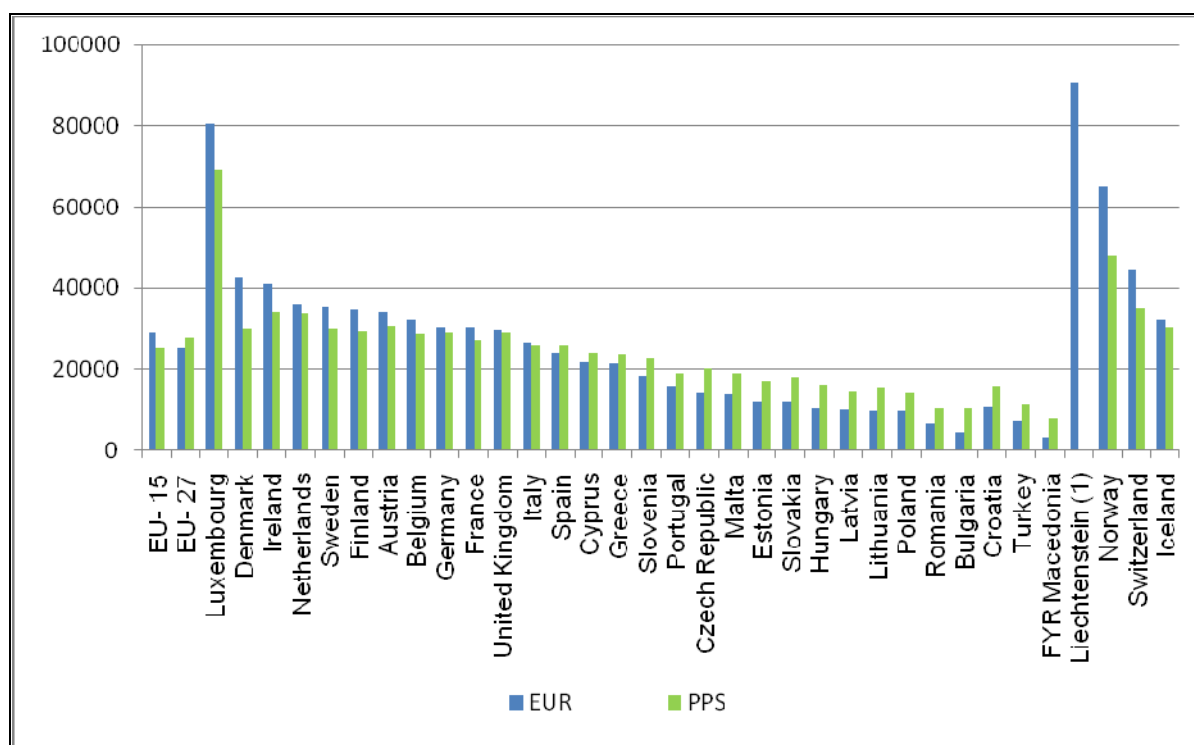


Figure 1 GDP per capita in 2008 (EUR; PPS)

(1)2006

Source: Eurostat (2008)

The volume index of GDP per capita in purchasing power standards (PPS) is expressed in relation to the EU- 27 average per inhabitant (set to equal 100). If the index of a country is higher/lower than 100, this country's level of GDP per head is above/ below the EU- 27 average (*Europe in Figures 2009: 67*).

The highest result was recorded for Luxembourg (276.3% of EU average) followed by Norway (191.2% of EU average) and Switzerland (140.7% of EU average). The living standards among EU Member States were high in Ireland (PPS 135.4%) and in the Netherlands (PPS 135%), although the differences between the old Member States are not large (Figure 2). The lowest measures were recorded for Romania and Bulgaria, although all the New Member States, as well as Greece and Portugal, had measures below the average of EU- 27. In the candidate countries, living standards (in PPS terms) are considerably lower than in EU- 27, FYR of Macedonia has the overall lowest measure among the countries described in figure 2.

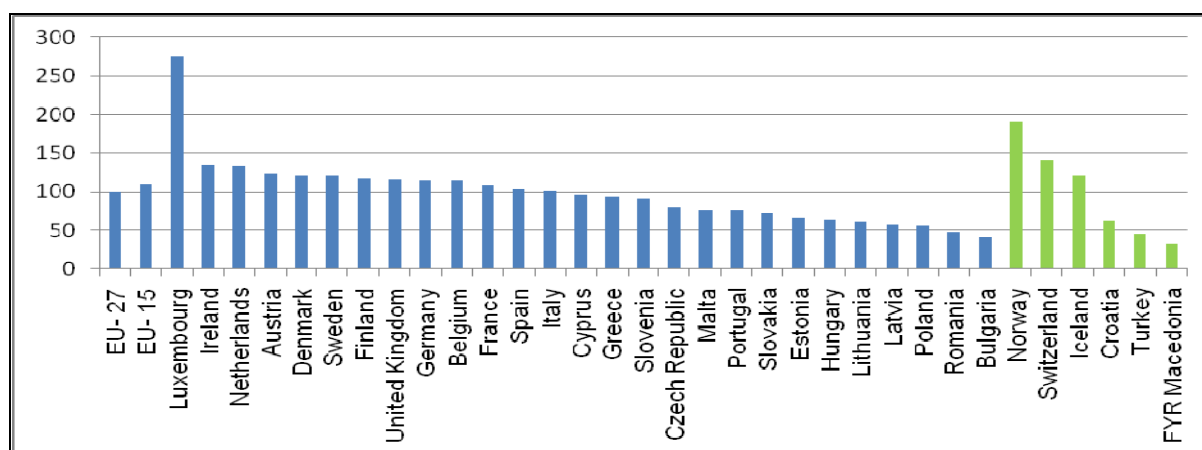


Figure 2 Volume index of GDP per capita in 2008 (PPS)

Source: Eurostat 2008

Besides the country- level differences also **regional differences** can be described. Eurostat uses NUTS level 2 regions to collect data and based on that describe those regional variations. Overall, as an average for the period 2004– 2006, GDP in 72 regions was less than 75% of the EU- 27 average; these regions were home to 25.3% of the population of the 29 countries considered here. The less developed regions (GDP less than 75% of the EU- 27 average) are in southern Italy, Greece, Portugal, the New Member States, Croatia and the FYR of Macedonia. (*Eurostat Regional Yearbook 2009: 52*)

There are 43 of particularly **prosperous regions** of the EU, where GDP is greater than 125% of the EU- 27 average. Those regions are home to 21.7% of the population of the EU- 27 plus Croatia and the FYR of Macedonia. These regions are by no means all in the geographical centre of the Union, but include regions in Finland, Ireland, Spain and Greece. However, it is true, that many capital cities are among the richest regions, in particular London, Dublin, Brussels, Paris, Madrid, Vienna, Stockholm, Prague and Bratislava (*Eurostat Regional Yearbook 2009: 52*).

The New Member States show certain differences in terms of regions with less than 50% of GDP and with between 50% and 75% of the EU- 27 average. 33 regions with 12% of the population have less than 50%; most of these are in Bulgaria, Romania and Poland. This group also includes two out of the three Croatian regions and the FYR of Macedonia. (*Eurostat Regional Yearbook 2009: 52*).

There are also substantial **regional differences within the countries** themselves. In 2006, the highest per inhabitant GDP was more than twice the lowest in 13 of the 22 countries examined here with several NUTS 2 regions. This group includes six of the eight New Member States plus Croatia but only seven of the 14 EU- 15 Member States. The largest regional differences are in the United Kingdom, where there is a factor of 4.3 between the highest and lowest values, and in France and Romania, with a factor of 3.5 and 3.4 respectively. The lowest values are found in Slovenia, with a factor of 1.5, and in Ireland and Sweden, with a factor of 1.6 in each case. Moderate regional disparities in per inhabitant GDP are found only in EU- 15 Member States, plus Slovenia and Croatia (*Eurostat Regional Yearbook 2009: 52*). In all the new Member States, Croatia and a number of EU- 15 Member States, a substantial proportion of economic activity is concentrated in the capital regions. Consequently, in 19 of

the 22 countries included here in which there are several NUTS 2 regions, the capital regions are also the regions with the highest per inhabitant GDP (*Eurostat Regional Yearbook 2009*: 52).

A comparison of the extreme values between 2001 and 2006, however, shows that trends in the EU- 15 have been very different from those in the New Member States. Whilst the gap between the regional extreme values in the New Member States and Croatia is clearly increasing in some cases, it is falling in one out of every two EU- 15 countries (*Eurostat Regional Yearbook 2009*: 52).

More generally, despite remarkable differences among **rural areas**, it has been shown that living standard, expressed as GDP per head, is generally lower in rural than in urban areas (*Poverty and Social Exclusion in Rural Areas 2008*: 55). The available data do not permit a systematic and complete analysis of rural-urban patterns in income poverty in Europe. Nevertheless, there exist some country- specific surveys in which a differentiation between rural and urban can be made (*Poverty and Social Exclusion in Rural Areas 2008*: 74- 75). Residing on those surveys following patterns seem to emerge: rural areas are characterized by a higher degree of income poverty with respect to urban areas in all countries for which such distinction is possible. The gap in poverty rates between rural and urban areas is bigger in eastern countries than in western countries. In western countries, within rural areas, poverty is concentrated in remote regions and, in general, regions with accessibility problems (*Poverty and Social Exclusion in Rural Areas 2008*: 75).

Earnings and disposable income

When trying to describe the financial situation of families, earnings provide a better view on the part of remuneration that employees can use. Gross earnings cover remuneration in cash, before tax deductions and social security contributions. Net earnings are derived from gross earnings by deduction of income taxes and social security contributions and the addition of family allowances (*Europe in Figures 2009*: 98). Since our focus is on the economic situation of families and net earnings are also dependent on family allowances then it is meaningful to compare the incomes of different family types, to provide insight into the actual financial means of families. Average annual net earnings in table 1 are presented as annual net income per a family member. That way it is easier to compare different types of families and also it shows the effect of family type on the income level i.e. how supportive are the monetary measures of the state to the families (the state can also offer services to the families meaning that despite of the extra mouths to feed, families don't have to spend for example on childcare and education).

Average annual net earnings for a **single person without children** across the EU were 20 208 EUR in 2007. Average earnings were a bit higher when looking at EU- 15 and considerably lower in the New Member States. The overall highest annual net earnings in year 2007 for a single person without children were recorded in Norway. Within the borders of European Union the incomes were highest in United Kingdom, Luxembourg, Denmark, Ireland and Sweden. Earnings were as high as in UK and Luxembourg also in Iceland and Switzerland. The lowest annual net earnings were recorded for Bulgaria, where a single person without children earned annually 2 048 EUR on average. It is incredibly low even compared to the

other new Member States. The annual net income was also very low in Romania (3 485 EUR). In the other new Member States annual net earnings were between 5 000 and 10 000 EUR. The only candidate country, that is included in Eurostat's data on annual net earnings, Turkey, had also similar average income level (Eurostat 2007).

As it can be seen from the Table 1 average annual net earnings for **two earner married couple with two children** per a family member are almost everywhere about half of the income of single person. The differences are biggest in Turkey, where net income per a family member in a family with 4 people is exactly half of the earnings of single person, indicating there is none or very little financial support to the families. The differences of income levels per a family member are about as high in other countries of Southern Europe- Malta, Cyprus and Spain- and also in one of the countries outside of EU included in this comparison- Iceland. In the other end of the scale are Greece and Luxembourg, where the annual average net income per family member in a family with four people forms nearly 60% of the income of a single person without children (Table 1).

The average net income per a family member for a **one- earner family with four members** is highest in two of the New Member States- the Czech Republic and Slovenia (about 34% of the income of a single person). The measure is also similar in one of the wealthiest Member States Luxembourg. The situation is hardest for such a family type in Turkey, but the average income is also quite low in Cyprus, Lithuania and United Kingdom (Table 1).

In *Eurostat Regional Yearbook 2009* **disposable income** of private households is used to describe the actual financial means the household has in its disposal. Disposable income takes into account primary income (income of private households generated directly from market transactions) and state redistribution mechanism. All social benefits and transfers other than in kind are added to primary income. From their income, households have to pay taxes on income and wealth, pay their social contributions and effect transfers. The balance remaining after these transactions have been carried out is called the disposable income of private households. To ensure that the comparisons between regions are meaningful, the income parameters are converted to PPCSs (purchasing power consumption standards) (*Eurostat Regional Yearbook 2009*: 62).

A comparison of primary income with disposable income shows the leveling influence of state intervention. This particularly increases the relative income level in some regions of Italy and Spain, in the west of the United Kingdom and in parts of eastern Germany and Greece. Similar effects can be observed in the New Member States, particularly in Hungary, Romania, Slovak Republic and Poland. However, the leveling out of private income levels in the New Member States is generally less pronounced than in the EU- 15 (*Eurostat Regional Yearbook 2009*: 64).

Table 1 Average annual net earnings depending on the family type per a family member (EUR)

	One-earner married couple with two children (% of the net income of single person without children)	Two-earner married couple with two children (% of the net income of single person without children)
EU- 27	34,3	57,2
EU- 15	29,6	53
New Member States	29,4	53,4
Greece	29,8	58,9
Luxemburg	34,3	57,2
Slovak Republic	30,8	55,8
Slovenia (1)	34,4	54,9
Czech Republic	34,4	54,8
Latvia	28,9	54,7
Belgium	33,4	54,6
Germany	33,3	54,6
Austria	30,2	54,5
Bulgaria	29	54
Ireland	32,5	53,5
Hungary	30,8	53,4
France	28,6	52,9
Denmark	30	52,8
Netherlands	28,3	52,8
Sweden	27,7	52,7
Poland	27,4	52,7
Finland	27,6	52,6
Lithuania	27,2	52,2
Portugal	29	51,8
Estonia	27,9	51,7
Spain	27,5	51,3
Cyprus	25,8	50,8
Malta	28	50,2
Turkey	25	50
Iceland	31	57,9
Norway	27,4	49,6
Switzerland	29,3	48

Source: Eurostat (2007)

In spite of state redistribution and other transfers, most capital regions maintain their prominent position with the highest average disposable incomes. Of the 10 regions with the highest disposable income per inhabitant, five are in the United Kingdom, four in Germany, and one in France. The regions with the highest disposable income in the New Member States are Bratislavský kraj and Prague. A clear concentration of regions is also evident when the ranking is extended to the top 30 regions: this group contains 11 German and nine UK regions, along with four regions in Austria, three in Italy and one each in Belgium, France and Spain. The bottom 30 include 13 Polish and seven Romanian regions, four in Hungary, two in Slovak Republic and one in Greece, plus the three Baltic States (*Eurostat Regional Yearbook 2009*: 64).

The regional values range from 3 610 PPCS per inhabitant in north-east Romania to 25 403 PPCS in the UK region of Inner London. There is a significant trend in disposable income

towards a narrowing of the range in regional values: between 2001 and 2006 the difference between the highest and lowest values fell from a factor of 8.5 to 7.0. It can thus be concluded overall that measurable regional convergence between 2001 and 2006 occurred only with regard to the disposable income effected by state intervention (*Eurostat Regional Yearbook 2009*: 64).

The regional spread in disposable income within the individual countries is naturally much lower than for the EU as a whole, but varies considerably from one country to another. It can be said that, with a factor of over 2, the regional disparities are greatest in Romania and Greece and also relevant in Slovak Republic, the United Kingdom, Hungary and Italy (factor around 1.8). The regional concentration is in general higher in the New Member States than in the EU- 15. Of the New Member States, Slovenia, with 11%, has the smallest spread between the highest and lowest values and thus comes very close to Austria, which has the lowest regional income disparities. Ireland, Finland, Sweden and the Netherlands also have only moderate regional disparities, with the highest values ranging between 10% and 28% greater than the lowest values (*Eurostat Regional Yearbook 2009*: 64- 66).

Household consumption expenditure

Household consumption expenditure allows an assessment of purchases made by households, reflecting changes in wages and other incomes, but also in employment and in the behavior towards savings. Final consumption expenditure of households refers to expenditure incurred on the domestic territory on goods and services used for the direct satisfaction of individual needs (*Europe in Figures 2009*: 243). Final consumption expenditure is expressed here in purchasing power standards per inhabitant to avoid the effect of the different price levels within Europe.

The consumption habits of households vary substantially among the 27 Member States. Average household consumption expenditure per capita within the EU was by far the highest in Luxembourg, probably reflecting high annual net earnings. Luxembourg was followed by Cyprus, Greece and United Kingdom within the EU and Switzerland and Norway (Figure 3). While the high annual household expenditure consumption in United Kingdom could also be explained by high net earnings, then Cyprus and Greece are on rather average position when looking at the same measure.

Generally household expenditure is higher in those Member States in the Union before year 2004 (Ireland, Germany, Italy, Spain, France, the Netherlands, Finland, Belgium, Denmark, Sweden and Portugal) with the exceptions of three New Member States: Malta, Slovenia and Czech Republic. The final household consumption expenditure per capita is also similar in Iceland. The next group looking at the amount of annual household consumption expenditure is formed of the New Member States: Slovak Republic, Lithuania, Estonia, Hungary, Latvia and Poland. Of the two candidate countries Turkey is similar to those (Figure 3).

The latest newcomers in the European Union, Bulgaria and Romania, have also the lowest number of annual household consumption expenditure within the EU (Figure 3), which is not surprising, when also keeping in mind the statistics described above.

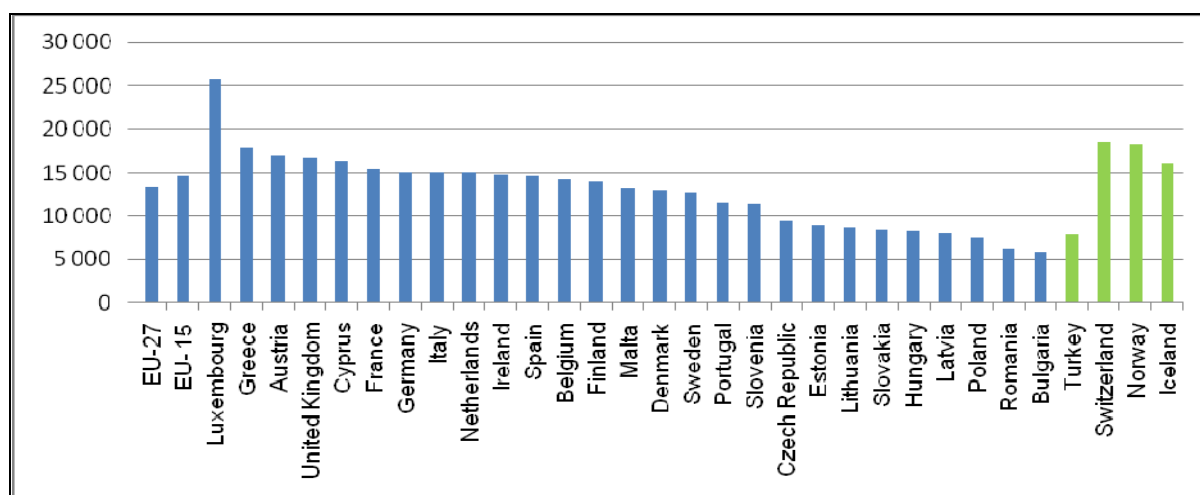


Figure 3 Final consumption expenditure of households (PPS) (2006) (1)

(1) Germany, Greece, France, Italy, Malta, the Netherlands, Finland, Turkey and Norway, 2007; Bulgaria and Sweden, 2005; Denmark, 2004.

Source: Europe in Figures 2009

Little over fifth of total household consumption expenditure in the EU- 27 in 2008 was devoted to housing, water, electricity, gas and other housing fuels. Expenditure on food and non- alcoholic beverages and transport accounted both for a little more then tenth of the total household consumption. Other consumption articles accounted for less then 10% of the total household consumption. The least (1%) was spent on education (probably because it is mostly provided for free by state or local government) (Table 2).

The part of total household consumption devoted to housing, water, electricity, gas and other fuels was biggest in Denmark and Sweden and smallest in Portugal, Cyprus, Malta and Lithuania (Table 2). The proportion of household consumption spent on food and non- alcoholic beverages tended to be highest in those Member States where household incomes were lowest. In FYR of Macedonia for example a third of total household consumption was spent on food and non- alcoholic beverages. The percent was also near 30 for Romania and Turkey. In Lithuania, Poland, Estonia, Latvia and Malta households spent about a fifth of their total household consumption expenditure on these articles. The proportion of household consumption spent on food and non- alcoholic beverages was lowest in Luxembourg and United Kingdom (Table 2), where the average net incomes are highest. The third biggest expenditure article, transport, accounted for about a fifth of the entire expenditure in Lithuania, Luxembourg and Turkey. People spent the least on transport in Poland, Slovak Republic and Switzerland (Table 2).

Rather noteworthy differences can be brought out when looking at the expenditure on recreation and culture. The proportion spent on that, is highest in those countries, where the incomes are bigger. For example, in Norway, 13% of the total household consumption expenditure is spent on recreation and culture. The smallest part of the total household consumption is spent on recreation and culture in FYR of Macedonia (3%), Romania (4%) and Turkey (4%), which are also among the countries with the lowest income levels. It is also remarkable that in Spain 18% of the total household consumption expenditure is spent on restaurants and hotels. Education is the only expenditure article that accounts for 0% of the total household consumption expenditure in two countries: Sweden and Luxembourg, indicating that the education is provided for free by the state. Differently from the other

European countries included in this comparison in Switzerland the proportion of expenditure on health is rather big (15%). Large proportion of expenditure on health probably derives from Swiss healthcare system, where people have to contribute relatively more than elsewhere in Europe.

Table 2 Final consumption expenditure of households by consumption purpose (%)

	Food and non-alcoholic beverages	Alcoholic beverages, tobacco and narcotics	Housing, water, electricity, gas and other fuels	Furnishings, household equipment and routine maintenance of the house	Clothing and footwear	Recreation and culture	Restaurants and hotels	Education	Health	Transport	Communications	Miscellaneous goods and services	Total
EU- 27	13	4	22	6	6	9	9	1	4	13	3	10	100
Romania*	29	3	23	6	5	4	4	2	3	17	2	2	100
Lithuania	23	6	12	6	6	8	4	1	4	19	2	9	100
Poland**	22	7	24	4	4	8	3	1	4	8	3	12	100
Estonia	19	7	21	4	5	7	6	1	3	15	3	9	100
Malta	18	3	12	8	4	12	13	1	2	13	4	10	100
Latvia*	18	7	21	5	8	8	5	2	4	13	4	5	100
Hungary	17	10	20	6	3	8	5	1	3	15	3	9	100
Czech Republic	17	8	21	5	4	10	7	1	3	12	4	8	100
Slovak Republic	16	5	25	7	4	10	7	1	4	8	4	9	100
Portugal**	16	3	14	7	7	7	10	1	6	14	3	12	100
Greece	16	5	16	6	7	7	13	3	6	10	1	10	100
Cyprus	16	6	13	5	6	8	11	3	4	16	2	10	100
Spain	14	3	18	5	5	9	18	1	3	12	3	9	100
Slovenia	14	5	19	6	6	9	7	2	3	17	3	9	100
Italy	14	3	21	7	8	7	10	1	3	13	3	10	100
Sweden	13	4	27	5	5	11	6	0	3	13	3	10	100
France	13	3	25	6	5	9	6	1	3	15	3	11	100
Finland	13	5	25	5	5	12	6	1	4	12	3	9	100
Belgium	13	3	24	6	5	9	6	1	6	12	3	12	100
Germany	12	3	25	7	5	9	6	1	5	14	3	10	100
Netherlands*	11	3	23	7	5	10	5	1	3	12	5	15	100
Denmark	11	3	28	6	5	11	6	1	3	12	2	12	100
Ireland	10	5	22	6	4	7	13	1	4	12	3	13	100
Austria*	10	3	21	7	6	12	12	1	3	13	2	10	100

United Kingdom	9	3	21	5	5	12	11	2	2	15	2	13	100
Luxembourg	9	9	22	7	4	8	7	0	2	19	2	11	100
FYR of Macedonia*	33	3	17	5	7	3	3	2	2	12	7	6	100
Turkey	27	n.a	20	7	6	4	6	1	4	18	n.a	7	100
Iceland	13	4	25	5	5	10	8	1	3	16	3	7	100
Norway*	13	4	19	6	6	13	6	1	3	15	3	11	100
Switzerland*	10	4	23	5	4	8	8	1	15	8	3	11	100

*- information about consumption expenditure of households by consumption purpose from year 2007

** - information about consumption expenditure of households by consumption purpose from year 2006

Source: Eurostat 2008

Issues related to economic situation of families

Economic situation depending on different family forms

In the previous part of this chapter there is a statistical overview of the average incomes of single person households, two- earner couples with two children and one- earner couples with two children. Research has also centered on some forms of families, for whom the economic situation is more often problematic.

Recent transformations in the European population in terms of household structures have led to a marked increase in the proportion of **lone parent households**- mainly lone- mother families. Lone parent families combine a number of factors which are all strongly and positively related to new emerging risks of poverty and social exclusion in our societies. Firstly most of the lone parent families are nowadays a result of marital breakdown not the death or sickness of one parent. Traditional welfare systems covered the old risks but can't manage the new ones. Secondly lone parent families nowadays represent an extreme case of difficult work- life reconciliation (*Study on /.../ Lone Parent Households* 2007: 10). According to Lelkes *et al.* (2007: 47- 49) the risk of poverty among lone parents is around 30% or higher in the majority of the 24 Member States (Malta, Bulgaria and Romania were not included in comparison), and over 40% of lone parents have incomes below the poverty line in the Czech Republic, Latvia, Lithuania, Luxembourg, Ireland, Portugal and the UK. The position of lone parents is better in Denmark and Finland, where the proportion with income below the poverty line is around 20% or lower, though this is still higher than among other sections of the population.

On the other hand Giorgi (2003: 39) finds that in the multivariate analysis single- parents do not show a higher risk to enter poverty than singles or couples without children. This suggests that single- parenthood is not in itself the main determinant of falling into poverty. It is rather the specific circumstances associated with single- parenthood, such as the absence of employment opportunities or public or private transfer receipts that make one- parent families more vulnerable to poverty than other groups.

The financial means of persons in **economically inactive households who are not retired** are significantly below the national average. It is not surprisingly therefore that these groups face also an over- proportional risk of income poverty: members of unemployed households experience income poverty roughly three times as often as, for instance, members of households where at least one working person is present. The distinction should be drawn between one- and two-earner households. The risk for poverty appears to be highest when there is only one (potential) in a two-parent household, i.e. when one of the two partners is inactive (Giorgi 2003: 35-36).

The risk of poverty rises also significantly with the **number of dependent children** in the household (Lelkes *et al.* 2007: 47- 49; Giorgi 2003: 35- 36; Hegedüs, Teller & Eszenyi 2009: 14). In around half of the countries, the risk of poverty among families with two children is higher than if the family has only one child. This is the case in the Mediterranean countries and in most of the Central and Eastern European countries (Lelkes *et al.* 2007: 47- 49). If the number of children exceeds two or only one parent is present, the risk of falling below the poverty threshold is high (Giorgi 2003: 35-36). In Greece, Italy, Portugal and Spain, therefore,

as well as in Hungary, Latvia, Lithuania and Poland, at least a third of those living in households with three or more children have income below the poverty line (Lelkes *et al.* 2007: 47- 49).

Lastly, although according to average annual net earnings, that were quite high compared to other household types, there are special cases of **one- adult households**, who are at risk of having small income. A large proportion of these consist of young people who are unemployed, or elderly pensioners (predominantly women) — both groups with a higher than average risk of poverty (Lelkes *et al.* 2007: 47- 49; Giorgi 2003: 35-36). Hegedüs, Teller and Eszenyi (2009: 14) found that objective hardship is highest among very young households. The reason for this is income pooling- in households where two adults cohabit, the impact of temporary income shocks can be cushioned. Poverty among one-person households tops 40% in Cyprus, Estonia, Ireland, Latvia and Slovenia (Lelkes *et al.* 2007: 47- 49).

Reflecting the problems described when talking about financial situation of different kind of households it can be said that there are two **groups, who are especially vulnerable:** children, defined as those aged under 18 and people aged 65 and older. The scale of the risk, or the proportion of **children** with income below the poverty line varies markedly across the EU (Finland, Denmark- 9- 10%; Spain, Hungary, Italy, Lithuania and UK- 24- 25%; Poland, Latvia- 26%) (Lelkes *et al.* 2007: 45- 47). In a book about the well- being of children from OECD, Denmark and other Nordic countries are also brought out as positive examples, and Poland and Turkey as the worst ones (*Doing Better for Children* 2009: 34- 35). Among **those aged 65 and over**, the risk of poverty ranges from 6% in the Czech Republic and the Netherlands to 27–28% in Ireland and the UK, 30–31% in Latvia and Spain, to as high as 52% in Cyprus (Lelkes *et al.* 2007: 45- 47).

As it became evident in the statistical part of this chapter, families with one- earner and children are in a relatively bad financial situation when compared to two- earner families. This explains the greater need for two incomes and presents a new problem for the families: how to **combine work and family life**. Steady lifelong jobs are disappearing, making families confront unexpected periods of either too much or few work demands, which is accompanied by income insecurity. Welfare regimes have not yet found ways to cope with these changes. (Knijn & Smit 2009: 8).

Interrelatedness between labour market developments and changing family lives has two income- related dimensions: family formation might be frustrated by the difficulty accessing steady jobs, since childbearing as well as marriage are rather sensitive to financial instability and time to care for children is only partly compensated for by paid leaves, and only marginally included in pensions; in addition, a career break for care purposes decreases one's lifelong income substantially (Knijn & Smit 2009: 10- 11). The impact of family decisions is bigger for women due to the effect the different time use has on the position in the labour market and potential wage (Bauer 1998: 507).

Subjective measures of financial situation

The previous part of this section dealt with the objective financial hardship. In the survey *Poverty and Exclusion* (2007) **subjective measures of poverty** were examined. 38% of people

from 27 Member States can be classified being poor according to their own opinion: they feel that their total net income is less than what they consider absolutely necessary for a proper standard of living. This is considerably higher than the objective measure. The share of respondents with actual financial difficulties is one in twenty (5%) and a further 19% struggle to keep up.

On the whole, the proportion of people who are poor or who face financial difficulties according to the two subjective measures is substantially larger than that of people who are at risk of poverty according to the objective measure. The real exceptions are Sweden, the Netherlands, Denmark and Luxembourg. To this list we can add Finland, Austria, Belgium, the United Kingdom and Ireland where the differences are small. In Hungary, Bulgaria and Romania the difference between objective poverty and subjective poverty is as much as fourfold as in these three countries more than 8 out of 10 respondents are classified as poor according to the subjective measure. The proportion of people with financial difficulties is also high in these countries and particularly so in Bulgaria (70%). It is next highest in Greece (51%), where the perception of poverty is highest among the former EU- 15 countries (55% vs. EU- 15 average of 30%) (*Poverty and social exclusion* 2007: 11-12).

Hegedüs, Teller & Eszenyi (2009: 13) used different methodology to investigate households having subjective and objective economic hardship based on a study in Hungary. They got contradicting results: the indicators for objective and subjective hardship were correlating, but only 6% of households had both types of hardship at the same time. There are households who pay their bills in time (no objective hardship), but think that it is “*very hard*” for them to pay the living cost, and there are cases where households do not pay their bills but they consider the payment for their living cost not “*very hard*”. Among younger families, objective hardship surpasses the subjective; in the case of the oldest families subjective hardship surpasses the objective one (Hegedüs, Teller & Eszenyi 2009: 15).

To identify determinants of households’ economic hardship Hegedüs, Teller and Eszenyi separate household income and household wealth (real estate and durable goods). They find that household income is the most important determinant of households’ economic hardship. Household wealth in itself doesn’t have an effect on hardship risk, because it is a function of income and it doesn’t represent an independent effect. Household wealth is important if it is “too much” or “too low” compared to income: the group of people who have relatively higher household wealth than household income has a much higher risk of having hardship than the average household (Hegedüs, Teller & Eszenyi 2009: 13).

Education

Statistical overview of educational indicators

Education levels of the population

There are large differences between European countries in the distribution of population by education levels. As it can be seen from Figure 4 in EU- 15 countries there is the largest part (about 20%) of people with tertiary education. Among current European Union members the

proportion of people with tertiary education is slightly smaller and New Member States have the smallest proportion of people with tertiary education. However the proportion of people with the lowest educational levels (Pre- primary, primary and lower secondary education) is also smallest in New Member States and the majority of the population (63%) has upper secondary and post- secondary non- tertiary education. Among the old Member States the proportion of people with the lowest educational levels is the highest.

The differences in educational levels on country level are probably the result of local politics of education which explains the variations better then the time as EU Member State, which was a good explanation when talking about economic situation.

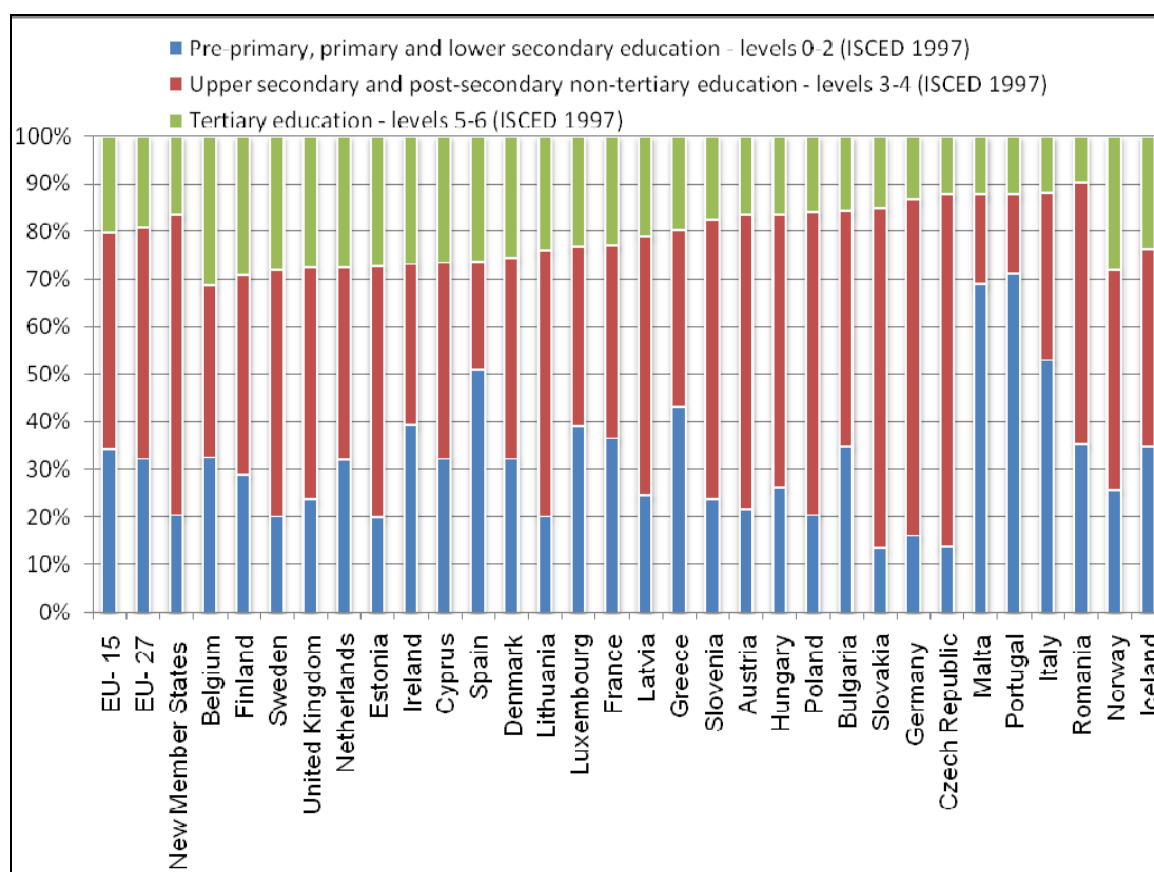


Figure 4 Distribution of population aged 18 and over by education level 2008 (%).

Source: Eurostat 2009

The biggest proportion of people with tertiary education is found in Belgium, where over 30% of people have the highest education. The proportion of people with tertiary education is between 20 and 30 % in Finland, Sweden, United Kingdom, the Netherlands, Estonia, Ireland, Cyprus, Spain, Denmark, Lithuania, Luxembourg, France and Latvia. Estonia, Lithuania and United Kingdom however are distinguished from others because they have the smallest proportion of people with the lowest educational levels. On the other end of the scale are Spain, Luxembourg and Ireland, where despite of the relatively large part of the population with the highest education levels, there is even bigger part of those who have reached only to the lowest levels of education (Figure 4).

Slovenia, Austria, Hungary, Poland, Slovak Republic, Germany and Czech Republic are characterized by a bit smaller part of population with tertiary education but also quite small

proportion of people with the lowest educational levels. The majority of people in these countries have acquired upper- secondary and post- secondary non- tertiary education. Greece, Bulgaria and Romania are similar because of the big proportion of population with pre- primary, primary and lower secondary education (Greece- 43.2%, Romania- 35.4% and Bulgaria- 34.9%). However Greece has a bit larger proportion of people with tertiary education (Figure 4).

The general education levels are lowest in Malta and Portugal, where around 70% of the population has only pre- primary, primary or lower secondary education. The proportion of people with the lowest educational levels is also very high in Italy, where over half of the population has not reached tertiary or upper secondary/post- secondary non- tertiary education. The proportion of population with tertiary education is between 11% and 12% in those countries (Figure 4).

Today, on average in the EU, most children are raised with at least 1 of their parents having fulfilled secondary education. However, once again, national situations differ across the EU, since the percentage of children living with low skilled parents ranges from 10% or less in half of the countries (including most of the former socialist Member States) to 30% to nearly 70% in the Southern States and Ireland (*Child Poverty and Well- Being in the EU 2008*: 26) (Figure 5).

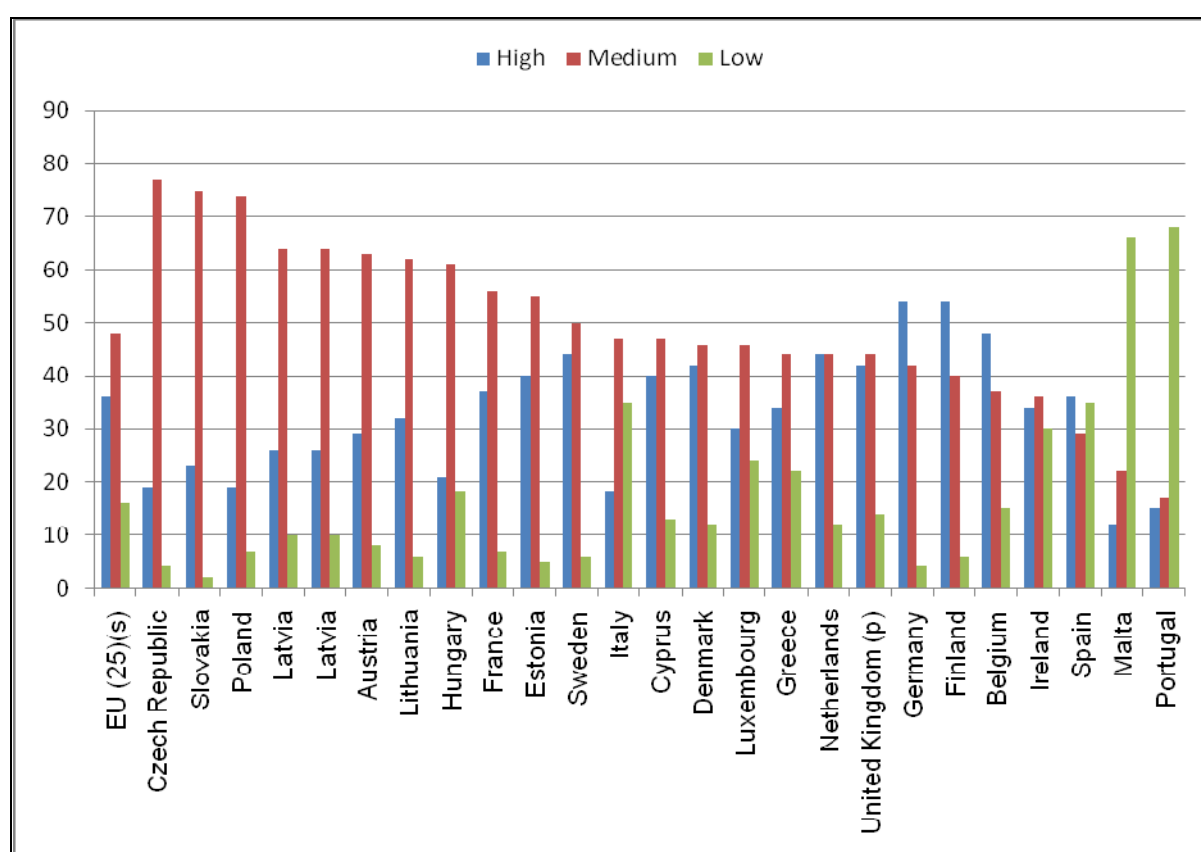


Figure 5 Distribution of children by the highest level of education attained by the parents (%), EU-25, 2005
 (s) Eurostat estimate
 (p) Provisional
 Source: *Child Poverty and Well- Being in the EU 2008*

Expenditure on education

According to Eurostat estimates 5% of GDP was **spent on education** in the whole European Union in year 2006 (Figure 6). Among Member States Denmark spent the most, using about 8% of their GDP for education. Cyprus, Sweden and Malta also spent a bit more than other Member States (around 7%). When looking at the figures 4 and 6 it can be speculated, that the expenditure on education is reflected in the distribution of population by education levels, however there are some exceptions. When in Sweden and Cyprus the education levels of the population are relatively high, then it is quite remarkable that Malta, despite of the investment made in education, has one of the largest proportion of people with pre-primary, primary and lower secondary education in the whole Europe (Figure 4). Finland and Belgium, where the proportion of people with tertiary education was the biggest among EU Member States spend also quite big part of their GDP on education (about 6%; Figure 6). The expenditure on education is among EU Member States smallest in Greece, Slovak Republic, Romania and Luxembourg. Among countries not in the EU but included in this comparison Iceland spends the most on education. In the overall comparison their expenditure is only smaller than the Danes' (Figure 6). As an exception Liechtenstein spends only a bit over 2% of the GDP in education. However it can be explained through their extremely high GDP, relatively small population and the fact that there are no universities there. Investment in education is influenced also by the level of fertility: countries with low fertility rates usually spend less (*Society at a Glance* 2009: 84).

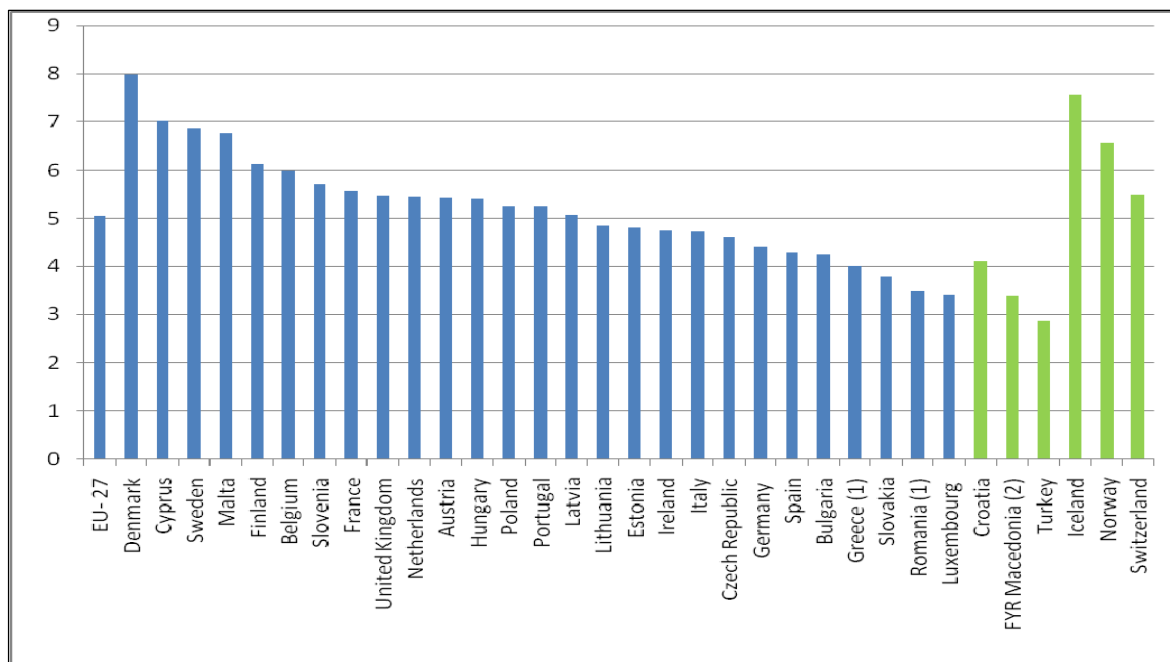


Figure 6 Public expenditure on education in 2006 (% of GDP)

(1) 2005

(2) 2003

Source: Eurostat 2009

Enrollment in education

In 2007 roughly one person in five in Europe was enrolled in education (Figure 7). This indicator is influenced by the age distribution of the population: 'old' populations have relatively low enrolment rates (*Eurostat Regional Yearbook* 2009: 114). Some countries such as Belgium, Sweden, Finland, Denmark and Lithuania display figures that are higher than anywhere else, whereas in Luxembourg, Greece, Italy and Bulgaria the rates are relatively low (Figure 7). Furthermore, the differences within the countries are at times small, as in Poland and France, while in other countries there are noticeable dissimilarities: Italy (northern regions compared to southern regions), Spain (north-west regions compared to the others), Germany (eastern area compared to the western regions) and Greece (where the southern area has lower rates than the rest of the country) (*Eurostat Regional Yearbook* 2009: 114).

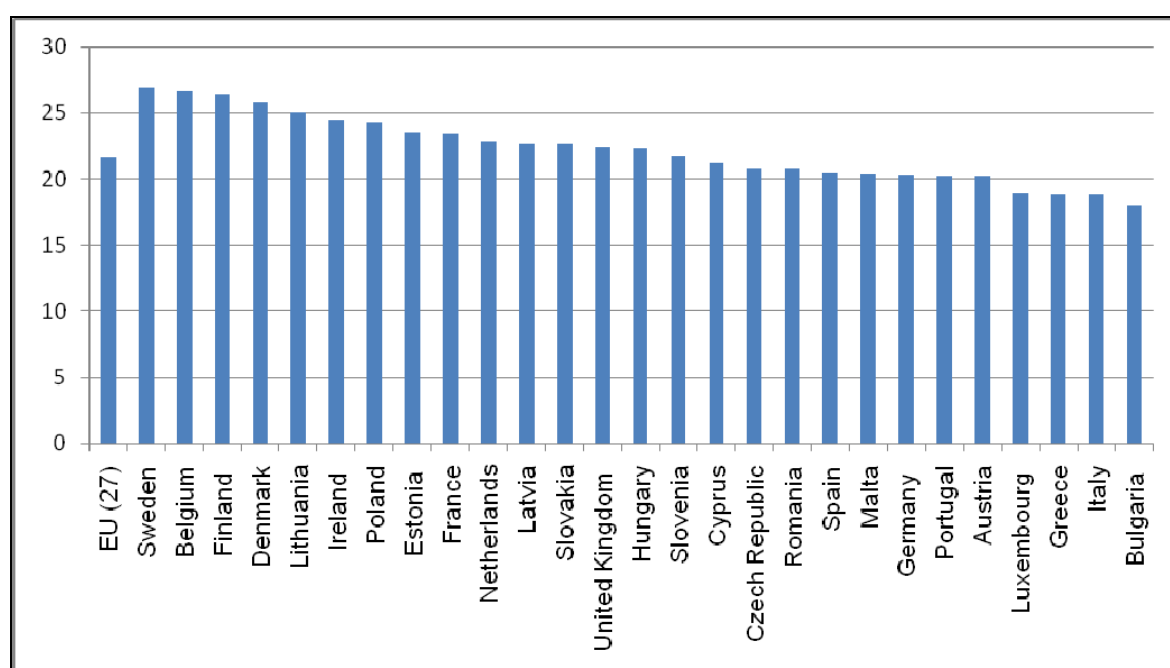


Figure 7 Enrolments in education to the total population of country average (%) 2007
Source: Eurostat 2009

On average, **compulsory education** lasts 9 or 10 years in most of the EU: lasting longest in Hungary, the Netherlands and the United Kingdom. Age is the sole criterion for admission to compulsory primary education, which starts at the age of 5 or 6 in most countries, although the Nordic countries, as well as Bulgaria and Estonia have a compulsory starting age of 7 (*Europe in Figures* 2009: 178). The age at which compulsory education ends ranges from 14 in Portugal and Turkey, to 18 in Belgium, Germany, Hungary and the Netherlands (only members of OECD were included in this comparison) (*Highlights from Education at a Glance* 2009: 16). Across OECD one in 12 youth are not after compulsory schooling in employment, training or education. Three EU Member States Spain, United Kingdom and Italy and one candidate country Turkey have this measure over 10%. Poland, Finland, Norway, and the Netherlands stand out as countries with minimal measures under 4% of the 15- 19 year- old population. The rates are usually higher for boys than for girls (*Doing Better for Children* 2009: 42).

At the age of 4, a high proportion of children in the EU are already enrolled in **pre-primary educational** institutions (Figure 8). The general objectives for pre-primary education are fairly similar across countries, focusing on the development of children's independence, well-being, self-confidence, citizenship, and preparation for life and learning at school (*Eurostat Regional Yearbook 2009*: 114- 116). 86.8% of all four-year olds attended pre-primary education establishments in the EU- 27 in year 2006. Many countries have participation rates of nearly 100% (Belgium, France, Italy, Spain and Iceland). In contrast, in Poland, Switzerland, FYR of Macedonia and Turkey the participation rates of 4-year-olds are small (Figure 8). No significant regional differences within the countries can be noted except for England, Germany and Portugal, where there are some slight differences (*Eurostat Regional Yearbook 2009*: 114- 116).

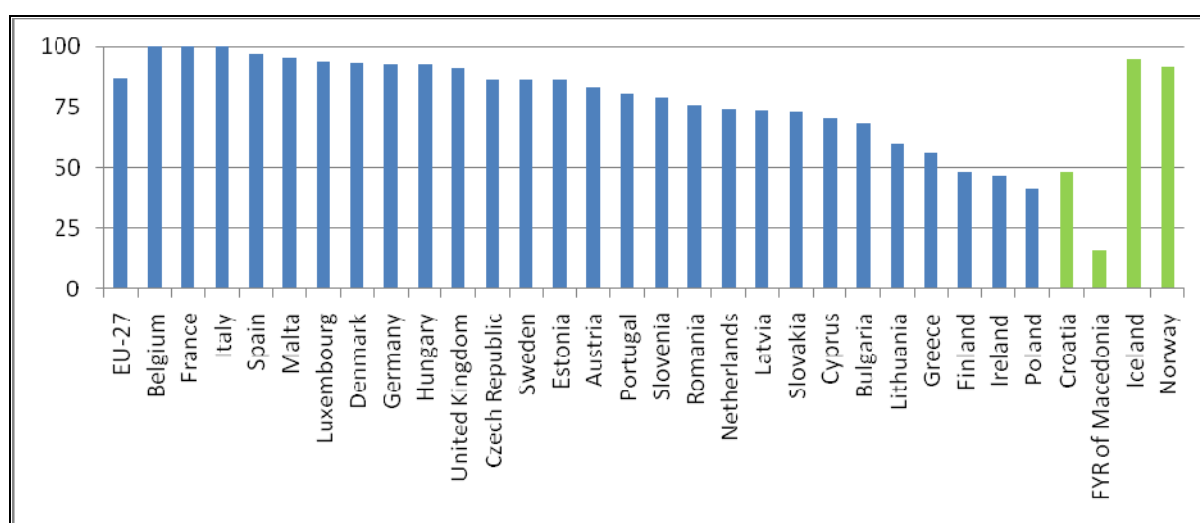


Figure 8 Four year old in education, 2006, (% of all four year olds)
Source: Europe in Figures 2009

In 2007 more than 38% of the population aged 15–24 years in the EU- 27 was enrolled in **upper secondary and post-secondary education**. Taking a wider look at the map, the Nordic countries (Norway, Sweden, Denmark, Finland and Iceland) show a common pattern with high percentages. Many countries in Europe (such as France, Germany, Switzerland, the Netherlands, Poland, Slovak Republic, Slovenia, Croatia, Romania, Bulgaria and Greece) have low rates of participation, whereas Italy, Austria, the Czech Republic and Hungary show high rates. The United Kingdom is split in two parts — England (high rates) and the rest (lower rates). In contrast, the Iberian Peninsula (Spain and Portugal), Turkey, Lithuania, Malta, Cyprus, FYR of Macedonia and some regions in Greece have very low participation rates (*Eurostat Regional Yearbook 2009*: 116- 119).

In most countries, upper secondary education is designed to prepare students to enter university-level education. Despite this, there is significant variation between countries in the numbers of young people graduating from upper secondary who actually go on to university. For instance, in Belgium, Finland, Greece, Ireland, Italy, /.../ and Turkey, the gap is more than 20 percentage points (*Highlights from Education at a Glance 2009*: 18).

More than three quarters of all **18-year olds within the EU- 27 remained within the education system** in 2006 (Figure 9). There was a considerable variation in this proportion

between the Member States: as six countries (Sweden, Finland, Poland, Lithuania, Belgium, Greece) reported more than nine out of ten people of this age remaining in education, while less than half of all 18-year-olds were still attending an educational establishment in three of the Member States (Cyprus, Malta and UK) (*Europe in Figures 2009*: 181).

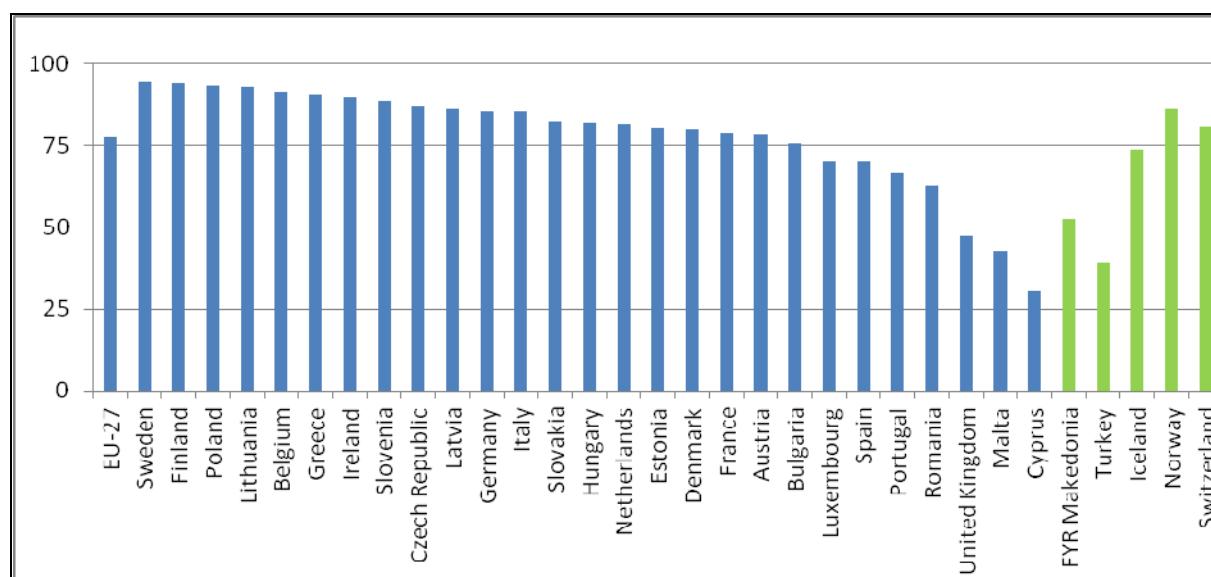


Figure 9 18 year olds in education, 2006 (% of all 18-year-olds)

Source: *Europe in Figures 2009*

Europe has around 4 000 higher education institutions. There were almost 19 million students active within **tertiary education** (*Europe in Figures 2009*: 190). Among the age group 20- 24 the proportion was 58%. Some countries, such as Malta, Cyprus and Luxembourg, have relatively low rates because many students at tertiary level go abroad to study. In the regions with the highest percentages, students in tertiary education outnumber the population of 20–24-year-olds. Many of these regions are around capital cities where big universities are located. Relatively few regions have tertiary-level student populations below 30% of the 20–24-year-old age group and most of those regions have little, if any, tertiary-education infrastructure (*Eurostat Regional Yearbook 2009*: 119).

Gender and age differences in education

There are **gender differences in educational choices**: more young men than women opt for a vocational education, while women outnumber men within tertiary education (Figure 10). Gender disparities in educational enrolment and attainment at tertiary level have been reversed in many Member States during the last couple of decades, with women accounting for 55.1% of the total number of tertiary students in 2006 in the EU- 27; Germany was the only country where the proportion of male tertiary students (50.3% of the total) was higher than the share accounted for by women (*Europe in Figures 2009*: 190- 191). In two countries outside of the EU, Turkey and Switzerland, the proportion of male students was also over 50% (Figure 10).

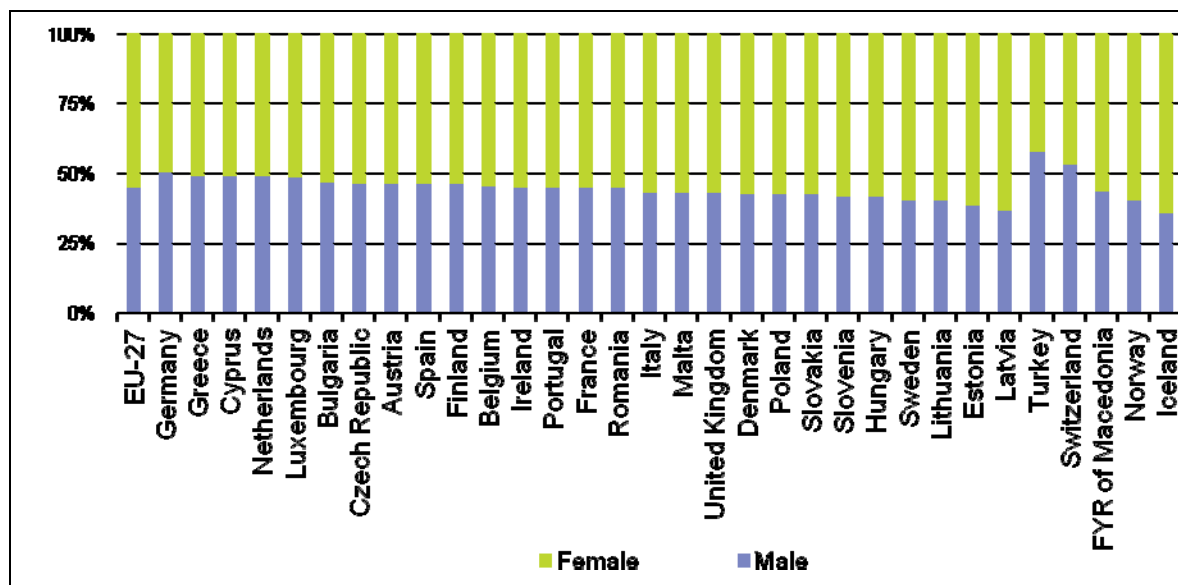


Figure 10 Gender breakdown of tertiary students, 2006 (% of total number of tertiary students)
Source: Europe in Figures 2009

According to OECD statistics on their members when **comparing younger adults (25- 34 year- olds) with older adults (55- 64 year- olds)** one can see marked progress with regard to attainment of upper secondary education /.../ (Figure 11, only members of OECD are compared). On average across OECD countries, the proportion of younger adults who have attained at least upper secondary education is 22 percentage points higher than among older adults. This increase has been particularly dramatic in Belgium, Greece, Ireland, Italy, Portugal and Spain, all of which have seen an increase in upper secondary attainment of at least 30 percentage points. Differences between age groups are less pronounced in countries with generally high levels of educational attainment (*Highlights from Education at a Glance* 2009: 12). In almost all countries, younger adults have higher levels of tertiary attainment than the generation about to leave the labour market. On average across OECD countries, 28% of all adults have completed tertiary education, but among younger adults this level rises to 34% while among the older age group it falls to 20%. The expansion of tertiary education differs substantially among countries (for example in France and Ireland the difference is 25% or more between youngest and oldest groups, but in Austria, the Czech Republic and Germany the difference is below 5%) (*Highlights from Education at a Glance* 2009: 12).

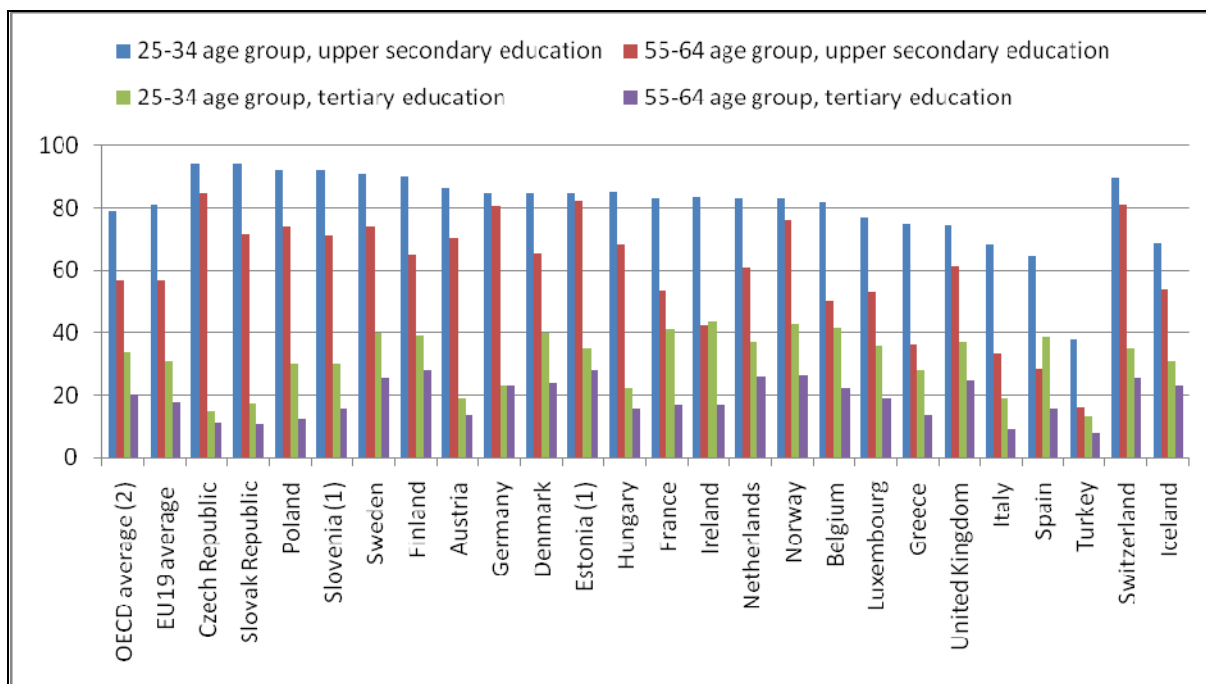


Figure 11 Comparison of population with upper secondary education and tertiary education between age groups 25-34 and 55-64 (%)

(1) Partner countries

(2) Includes also: USA, Mexico, Japan, Australia and New Zealand

Source: Education at a Glance, OECD 2009

Issues of education

Education in rural areas

The population in rural areas is compared to urban population with lower education levels (*Poverty and Social Exclusion in Rural Areas* 2008: 49). The problem of low education levels and low skills is also characterized by a strong inter-generational transmission. Areas characterized by a strong dynastic persistence of educational attainments are areas with low investment in human capital and, hence, with low development perspectives. In all countries (except for Germany) the share of adults with low educational levels is higher in PR (predominately rural) areas than in PU (predominately urban) regions. Moreover, it seems that educational levels have not only an urban-rural dimension but also a geographical dimension. The data show that the only countries with the share of poorly educated adults above 50% in PR (predominately rural) areas are those located in the Mediterranean region (Greece, Italy, Spain and Portugal) (*Poverty and Social Exclusion in Rural Areas* 2008: 18).

Differences between rural and urban areas start to emerge already in **pre-school education**, where in rural areas fewer children are enrolled. This is true even for the Nordic countries. Similar regional differences are found in the provision of supervised after-school activities. Given the importance of school attendance in the very first years of life, as a way to compensate for the unequal social and family background of pupils, this means that in rural areas, as compared with urban areas, there is a higher risk of inter-generational transmission of poverty and exclusion (*Poverty and Social Exclusion in Rural Areas* 2008: 65- 66).

As a consequence of the decline in the number of rural schools, linked to a strategy of grouping schools, the primary and secondary school in rural areas are now less accessible: **students** living in PR regions (predominantly rural regions) may have more difficulties in access to education because they have to commute everyday and it can put extra burden on the family's budget (*Poverty and Social Exclusion in Rural Areas* 2008: 65- 66).

As for **tertiary education**, in most countries (with the exceptions of Germany, Poland and the UK) the percentage of adults with tertiary education is far smaller in PR (predominately rural) and IR (intermediate) regions than in PU (predominately urban) ones. The phenomenon is influenced by out-migration of educated younger people from the countryside and the accessibility to the nearest university (*Poverty and Social Exclusion in Rural Areas* 2008: 65- 66).

In some countries, especially in Eastern Europe, even if usually the educational levels are quite high, there is still a **problem of illiteracy** that affects mainly rural areas. Moreover, **the quality of education** is lower in rural areas due to both education infrastructure and level of qualification of staff. Many schools need rehabilitations and building endowments according to didactic needs. Usually ICT is very scarce and equipment for vocational and apprenticeship education is obsolete or missing in rural schools (*Poverty and Social Exclusion in Rural Areas* 2008: 65- 66).

Education of parents- links with family structure and impact on children

Educational level of lone-parent families greatly depends on single countries peculiarities, reflecting the specific features of their national education systems not the common feature of being lone parents.

The percentage of low skilled is usually overrepresented among **lone parents**, but not in **large families** in which parents' educational levels correspond to those of the average population. While in the Southern countries (Spain, Italy, Malta, Portugal) large families are more often than elsewhere headed by low skilled parents (30% or more of children living in large families), in the Nordic countries, Belgium, Germany, Estonia, the Netherlands, and the UK, more than 40% of children living in a large family have at least one high skilled parent and very few have low skilled parents (*Child Poverty and Well- Being...* 2008: 26).

PISA results illustrate the **impact that specific family structures can have on the performance of pupils**. For instance, the 2000 and 2003 results show that children growing in lone parents households perform relatively lower than children from other families (*Child Poverty and Well- Being...* 2008: 58; Ghysels & Van Vlasselaer 2008: 294). This is mostly true in Belgium, Denmark, Ireland, the Netherlands and Sweden while in a number of countries their performance is not significantly different from pupils growing in other families (*Child Poverty and Well- Being...* 2008: 58).

When looking at couples, the effect of female spouses' educational attainment has by far bigger effect on the couples' **fertility decision**, but the education of male spouse has also some importance. Homogenous low educated couples have children early and remain less often childless; the opposite is true for homogamy with two high educated partners, who

show the strongest postponement of childbearing. Differences between educational groups are reduced when taking the partnership's duration into account (Bauer & Jacob 2009: 16).

The educational level of parents is key determinant of children's current and future situation since it has impact on both: current labour market and income situation of the parents and the children's own chances to do well at school (*Child Poverty and Well- Being...* 2008: 26).

The education of parents and financial situation- As expected, the parents' education profile of poor children differs significantly from their peers, since for more than 30% of poor children none of the parents reached a secondary level of education, and only 16% of them have a parent with upper education. However, in most of the former socialist Member States, where child poverty is high, the proportions of children whose parents are low skilled remain rather low (*Child Poverty and Well- Being...* 2008: 26).

The education of parents and the future education level of children- People from disadvantaged families face considerable obstacles in realizing their full potential and achieving better living standards for themselves and their children (*Child Poverty and Well- Being...* 2008: 58- 59). Parental wealth reduces the importance of capital market barriers to the acquisition of education (*Doing Better for Children* 2009: 149- 150). As Ghysels and Van Vlasselaer (2008: 294) describe based on Flemish sample the children living in families with an income below poverty line have higher probability of lagging behind in school. Low-income parents might not invest optimally in their children's human capital: poverty risks, joblessness and lack of education are therefore likely to accumulate and result in a larger share of individuals at risk of social exclusion (*Doing Better for Children* 2009: 149- 150).

This investment can be measured with the indicator of **educational deprivation**, which reflects the resources available for children's learning. Fifteen- year- old children are considered deprived when they have fewer than four of following eight basic items: a desk to study, a quiet place to work, a computer for schoolwork, educational software, an internet connection, a calculator, a dictionary and school textbooks. The variation between countries in terms of educational deprivation is large and does not directly reflect the income levels of families. Educational deprivation is smallest in Iceland and Germany. There are also gender- differences: boys are more often educationally deprived than girls (across the OECD 3.6% of boys are educationally deprived, compared to 3.3% of girls), with the exception of Denmark, Iceland and Sweden (OECD countries were compared) (*Doing Better for Children* 2009: 35).

The EU-SILC module provides strong evidence that coming from a low-educational background represents a major obstacle to achieving a high level of education. This is particularly the case for **tertiary education** (*Child Poverty and Well- Being...* 2008: 58- 59). The strength of the influence of parents education often **differs between sons and daughters**: in general, having a father with a low level of education has more of an influence on a woman's level of education, in the sense of increasing the chances that she too will have a low educational level, than that of a men (*Child Poverty and Well- Being...* 2008: 58- 59).

Koucky, Bartušek and Kovarovic looked deeply into the issues of **inequalities in the access to tertiary education** in the frames of 6-th framework project *Economic Change, Quality of Life*

and Social Cohesion. They used inequality index, which took into account education levels and occupation of both parents (2009: 17). One of the objectives of their analysis was to identify groups of countries that are relatively similar in the overall level of inequality and its development over the last six decades. In view of the fact that the breakdown of the countries into three relatively homogenous groups is, to a degree, related to their historical-political-geographic situation, the three resulting types are described as countries of North-Western Europe, countries of South-Western Europe and countries of Eastern Europe (Koucky, Bartušek & Kovarovic 2009: 25).

The decrease in the overall level of Inequality index in access to tertiary education in Europe can be largely attributed to the countries of *South- Western Europe*. Historically, they have a predominantly catholic tradition with a steeper social hierarchy and more clearly stratified social groups and classes. The original levels of inequality in access to tertiary education in these countries that were by far the highest began show a steady decrease in the following decades. Still, inequalities in South-Western Europe also increased slightly in the 1990s (Koucky, Bartušek & Kovarovic 2009: 24- 25).

Overall, the lowest levels of inequalities in access to tertiary education in nearly the entire post- war period can be found in countries of *North- Western Europe*. They are, to a large degree, rooted in the protestant tradition with a less steep social hierarchy and smaller differences between the characteristics of social groups and strata. However, even North-Western Europe scored a certain increase in inequalities in the 1990s (the largest increase occurred in Germany, Sweden and Norway) (Koucky, Bartušek & Kovarovic 2009: 24- 25).

Countries of *Eastern Europe* experienced an entirely different development in terms of inequalities. In the 1950s they showed the lowest average inequality index in access to tertiary education that was roughly the same as that in countries of North-Western Europe. In most Eastern European countries this was caused, above all, by post-war communist takeovers that were often accompanied by an extensive “regrouping” of social strata or “overturning” of the social structures, a massive emigration of people from higher social classes and introduction of “class” criteria in admission to tertiary education institutions. Despite this, inequalities in access to tertiary education began to increase again as early as the 1960s and then, again, in the 1980s. Members of “new social elites” gradually restored and consolidated the continuity of intergenerational transmission. As a result, in the 1980s it was for the first time that the average Inequality index in countries of Eastern Europe achieved the highest level of all three groups. From the 1990s—i.e. immediately after the demise of socialism—Eastern European countries experienced further social changes, which also had an impact on inequalities in access to tertiary education. This was particularly due the *social status crystallization* that manifested itself, apart from other things, in a severe strengthening of the link between education and income (which was very loose under socialism). In systems with a low proportion of adults with higher qualifications the demand for tertiary education on the part of the new young generations began to grow dramatically. The pressures to achieve tertiary education first appeared, naturally, in families with a tradition of higher education. Moreover, due to the selection as part of a supply oriented system, successful candidates were mainly those with a more favorable (supportive) family background and a higher level of economic, social and cultural capital. It was as late as after 2000 that inequalities began to fall slightly also in Eastern European countries. However, the

consequences of the development in the 1960s and, particularly, in the 1980s where inequalities in this group of countries scored a steep growth (while in the other two groups they dropped rapidly) have not been offset up to this time. The average level of inequality index in the countries of Eastern Europe continues to be much higher than the average for the other groups of European countries, and it exceeds its own (Eastern European) values achieved in the previous decades (Koucky, Bartušek & Kovarovic 2009: 24- 25).

The overall results of the analysis of the Inequality index development in all participating European countries (countries of Western and Central Europe, Nordic countries except Iceland, Southern Europe except Italy and Estonia and Ukraine from eastern part of Europe) reveal that, over the last six decades, *the level of inequality in access to tertiary education in Europe has been gradually decreasing*, although this trend is not particularly strong (Koucky, Bartušek & Kovarovic 2009: 24- 25). In European commissions publication *Child Poverty and Well- Being...* (2008: 58- 59) cohorts aged 35- 44 and 45- 54 were compared with that aged 25- 34 and the effects of parents education level was stronger for the older cohorts, which also implicates, that the strength of the influence could be diminishing. However, the analysis of Koucky et al. clearly shows that the process of decreasing the inequality levels has not been steady at Europe-wide level, as the level of inequality was decreasing mainly in the 1970s and 1980s and than again after 2000. The reason is that in the 1980s inequalities had reached their minimum levels in many European countries, but in the 1990s they began to grow again. In some countries the levels even exceeded those achieved in the 1970s. (Koucky, Bartušek & Kovarovic 2009: 24).

A major *growing trend in inequalities* can be observed in Hungary, Estonia, Slovak Republic and Ukraine, and, since the 1960s, also in Germany. However, while in Hungary the level of inequality in access to tertiary education was above-the-average as early as the 1950s; Estonia, Slovak Republic and Ukraine stepped over the European average as late as during the 1970s. In Germany it was even later—after 2000. Although a steady increase in inequality levels has, since the 1980s, also been the case of Sweden, the starting situation there was far more favorable: therefore, for the entire period after 1980, Sweden has kept its level of inequality below the European average (Koucky, Bartušek & Kovarovic 2009: 24- 25). On the other hand, a major and *steady decrease in the level of inequalities* in access to tertiary education occurred in Finland, Ireland, Luxembourg, Portugal, Spain and Austria. However, while Finland and Ireland have shown the lowest inequality levels of all countries since 2000, these values remain at an above-the average level in Spain and Portugal. Both influences — the starting level of inequality and the long-term development tendencies — intertwine and co-decide their present level. In the most recent period after 2000 the level of inequalities is the lowest in Finland, Ireland, Norway, Denmark and Austria—i.e. countries where the Inequality index either scored a major decrease or was low for the entire period (Koucky, Bartušek & Kovarovic 2009: 24- 25).

The education of parents and school performance of children. The PISA 2003 data shows a strong and positive correlation between the parents' own educational attainment and the performance of the 15 year old pupils in mathematics, reading and science. In particular, pupils whose mothers completed only primary or lower secondary education score 20 points lower in average than those whose mothers completed upper secondary education (*Child Poverty and Well- Being...* 2008: 58). Children of high educated mothers more often have a

better educational attainment (Ghysels & Van Vlasselaer 2008: 294). The educational background of fathers is also a significant factor in many countries. The impact of the parents' educational level varies to some degree across countries, depending on the equity of the educational system. (*Child Poverty and Well- Being...* 2008: 58).

The education of parents and children dropping out of school. Young people who leave school too early and with only lower secondary education are at a disadvantage on the labour market. Their personal and social development is in danger of being curtailed and they are at greater risk of poverty and social exclusion than other young people who continue their education and training. In 2006, 15.3% of young people aged between 18 and 24 in the EU- 27 had left the education system with only lower secondary education and were not in further education and training. At EU level the rate of early school leavers has improved by 2 pp since 2000, reflecting an improvement in the great majority of countries. However, this rate varies greatly across the EU, from around 5% in Slovenia, the Czech Republic, Poland and Slovak Republic to 20% or more in Southern countries (Italia, Spain, Portugal and Malta) (*Child Poverty and Well- Being...* 2008: 57). A number of national and international studies found explanative factors to be socio-economic background, ethnicity, sex, prior school achievement, peer pressure, motivation and truancy (*Child Poverty and Well- Being...* 2008: 57).

Employment

Statistical overview

Employment statistics

Employment rate is 65.9% in EU- 27 and slightly higher in EU- 15 (67.3%). The overall highest employment rate was recorded in 2008 in Denmark, followed by the Netherlands. (However the Netherlands have by far the highest proportion of people working part- time (47.3%)). In most of the current European Union Member States the employment rate is between 60%- 70%. Among candidate countries Croatia has the highest employment rate (57.8%). In Turkey and FYR of Macedonia the employment rate is below 50%. In the three countries not in the EU, but included in this comparison, employment rate was around 80% (Figure 12).

There was a considerable range in the propensity to use **limited duration contracts and part- time employment** which reflect national practices, the supply and demand of labour and the ease with which employers can hire or fire (*Europe in Figures* 2009: 269). Contracts of limited duration are wide- spread in Portugal, Spain and Poland and very unusual in the Baltic States and Romania. Proportion of people employed part- time is biggest in the Netherlands, followed by Switzerland, Norway, Sweden and Germany and rather marginal in most of the New Member States (Figure 12).

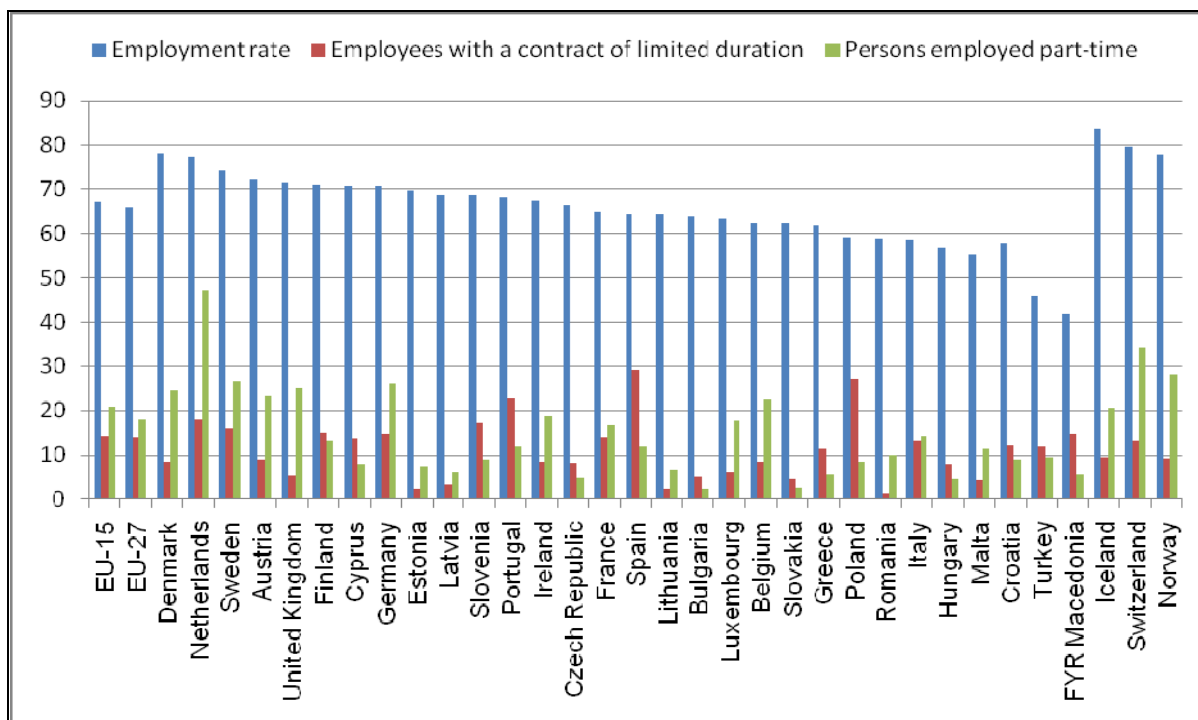


Figure 12 Employment rate, proportion of employees with contract of limited duration and persons employed part-time 2008 (%)

Source: Eurostat

Employment rates within the Member States often vary considerably according to **regional patterns** (*Europe in Figures 2009*: 268). A cluster of regions right in the centre of Europe and northern EU regions recorded relatively high employment. Low regional employment rates were mainly found in the southern regions of Spain and Italy and in Eastern European countries (*Eurostat Regional Yearbook 2009*: 36). The dispersion of regional employment across the whole of the EU- 27 was seen to be converging (*Europe in Figures 2009*: 268). Highest dispersion (16.3%) within a country was observed across Italy. In contrast, there was relatively little divergence in employment rates across the regions of Austria, Greece, Portugal and Sweden (all below 4%) (*Europe in Figures 2009*: 268).

The presence of children, especially younger ones, can influence strongly if and what kind of type of job is sought, particularly among women (*Reconciliation between...* 2009: 17). However changing female aspirations have led to increased **female labour market participation** in many countries (OECD countries were analyzed) - and the biggest change in behavior took place among married mothers (*Babies and Bosses...* 2007: 42; *The life of Women and Men...* 2008: 53). Between 2000 and 2006, female employment rates increased in all but three Member States (Romania, Slovenia and Slovak Republic). Strong increases were registered in a number of Mediterranean countries (Spain, Greece and Italy) and in certain New Member States (notably in Cyprus, Latvia and Estonia) (*Reconciliation between...* 2009: 17). Still the proportion of men of working age in employment exceeds that of women throughout Europe (*The Life of Women and Men...* 2008: 53). In 2007, the **employment rate for women** was 58.3% in the EU- 27, a significantly higher rate than that recorded in 2001 (54.3%), although considerably lower than the corresponding rate for men (72.5%; Figure 13). The differences between employment rates of female and male employees are smallest in Sweden and Finland (Kovacheva, Kabiavanov & Andreev 2007:

17). The proportion of women working varies across EU considerably: around 75% in Iceland, Norway, Denmark and Sweden and less than 50% in Greece, Italy and Malta (Figure 13).

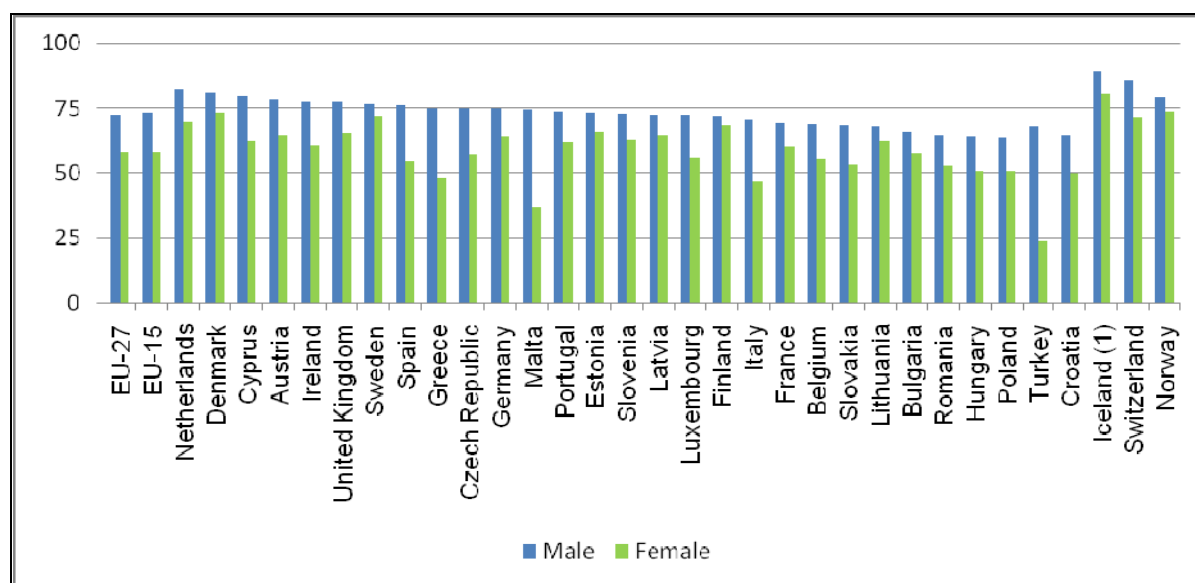


Figure 13 Employment rate by gender, 2007 (%)

(1) Provisional

Source: Europe in Figure-Eurostat Yearbook 2009

Maternal employment On average across EU- 19 countries (data for members of OECD) in 2005 almost 60% of mothers with dependent children were in paid employment. There is considerable cross-national variety. At below 55% in 2005, employment rates for mothers with dependent children (0-16) were lowest in Hungary, Italy, Poland, the Slovak Republic, Germany, Greece, Ireland and Spain. By contrast, more than two out of three mothers were in paid employment in the Netherlands and Switzerland while maternal employment rates were highest, at around 75% or more, in Nordic countries (*Babies and Bosses....* 2007: 44).

Flexible working time arrangements, part- time jobs or temporary work are examples of employment that persons with parental responsibilities may seek or be pushed into, as a result of insufficient, inappropriate or unaffordable childcare arrangements (*Reconciliation between...* 2009: 17). Unsurprisingly, the rate of part-time employment among women is considerably higher than the corresponding rate for men (*Reconciliation between...* 2009: 20). A little less than one third (31.2%) of the women employed in the EU- 27 did so on a part-time basis in 2007, a much higher proportion than the corresponding share (7.7%) for men (*Europe in Figures* 2009: 269; Figure 14). The shares of part-time employment in total employment are generally higher in countries of northern Europe and lower in southern and New Member States. This structural difference may be attributed to the lower rates of female labour market participation in southern countries and, in the Eastern European Member States, the limited availability of part-time jobs due to labour market rigidity and lower wage levels, making part-time work less attractive (*Reconciliation between...* 2009: 20). Three quarters (75%) of all women employed in the Netherlands worked on a part-time basis in 2007, by far the highest rate among the Member States (*Europe in Figures* 2009: 269; Figure 14), but also Germany, Switzerland and the UK had quite high rates (*Babies and Bosses* 2007: 44). At around 5% the share of part-time is particularly low in Bulgaria, Slovak

Republic and Hungary (Figure 14). The overall share of part-time employment has increased in most Member States (*Reconciliation between...* 2009: 20).

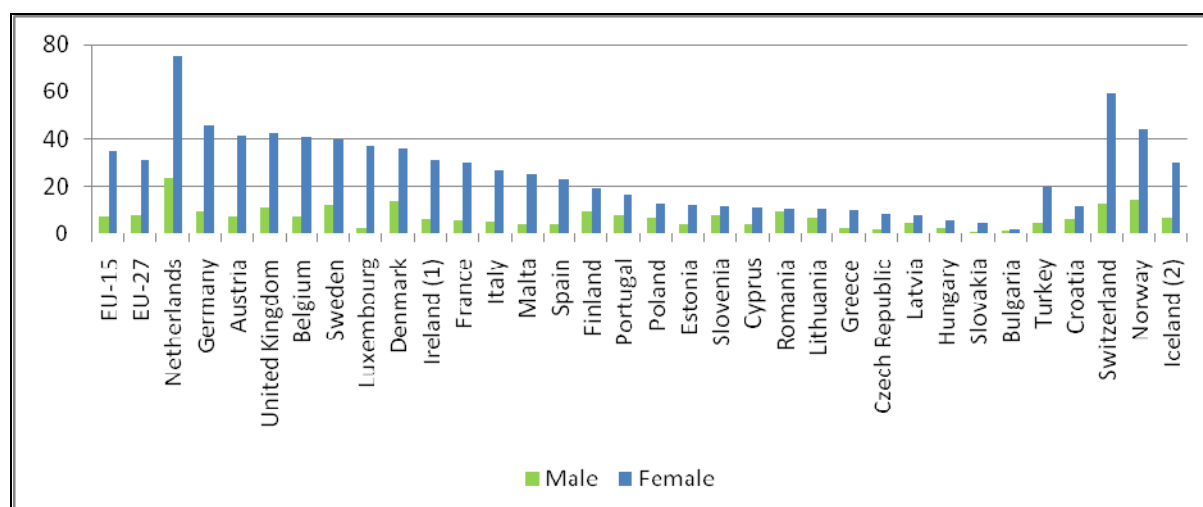


Figure 14 Persons employed part-time, 2007 (% of total employment)

(1) The figure is ranked on the average of male and female.

(2) 2004.

(3) Provisional.

Source: Europe in Figure-Eurostat Yearbook 2009

Employment in different sectors. If the shares of employees in the three main economic sectors industry, agriculture and services are compared, then the trend is toward a growth of employment in services at the expense of the others. In 2005 services accounted for more than a half of employment in most of the European countries. The growth of the service sector is also due to public services offering services previously provided by families (Kovacheva, Kabaivanov & Andreev 2007: 19- 20). The sectoral structure of the employment shows that the growth in female employment is largely due to the increase of employment in services (Kovacheva, Kabaivanov & Andreev 2007: 19- 20; *Babies and Bosses* 2007: 42).

In the EU-25 in 2005, some 61% of women worked in just six sectors of activity. All of these involved the supply of services. They consist of health care and social work (17% of all women employed), retailing (12.5%), education (11.5%), public administration (7%), business activities (7%) and hotels and restaurants (5%). These six sectors, however, accounted for only 31% of men in employment. For men, the degree of concentration is much less. The six most important sectors employed 42% of those in work in the EU-25 in 2005. They are construction (13%), public administration (7%), retailing (6%), business activities (6%), agriculture (5%) and land transport (4%). These six sectors accounted for 33% of women in employment. Not only, therefore, is women's employment spread less evenly across sectors, but the sectors in which women predominantly work are different from those in which men are concentrated. As a result, in some sectors, jobs are mainly filled by women, in others by men (*The life of Women and Men...*2008: 55- 56).

Comparing the growth in sectors by age, the strongest employment growth of the employment of older people has been in the services and to a less degree in industry while

the reduction of youth employment comes mainly from the drop of their share in industry, followed by agriculture (Kovacheva, Kabaivanov & Andreev 2007: 19- 20).

Unemployment statistics

In year 2009 unemployment was higher in EU- 15 compared to EU- 27, although the differences were very small (Figure 15). Some 3.1% of those actively seeking work in the EU- 27 in 2007 had been unemployed for more than one year and 1.8% were unemployed for more than two years (*Europe in Figures 2009*: 280).

Among EU Member States the overall highest unemployment rates in year 2009 were recorded for Spain and Latvia (around 18%) followed by the two other Baltic States, Slovak Republic and Ireland (unemployment rate over 10%). Among those countries Slovak Republic has remarkably high rate of long term unemployment (6.6%) (Figure 15).

Unemployment rate was in year 2009 the lowest in the Netherlands (3.5%) and also quite low (4-6%) in Denmark, Slovenia, Romania, Luxembourg, UK, Cyprus and Austria. Among those countries Romania had the biggest proportion of people who were unemployed for a long time (2.4%). Denmark and Cyprus had remarkably low rates of long- term unemployment (0.5%). The two candidate countries included in this comparison had quite similar unemployment rate just below 10%, however Croatia was characterized by the second highest long- term unemployment rate (5.3%) when looking at all the countries described in figure 15. Norway's unemployment rate was in year 2009 the lowest of all countries compared here (2.5%) (Figure 15).

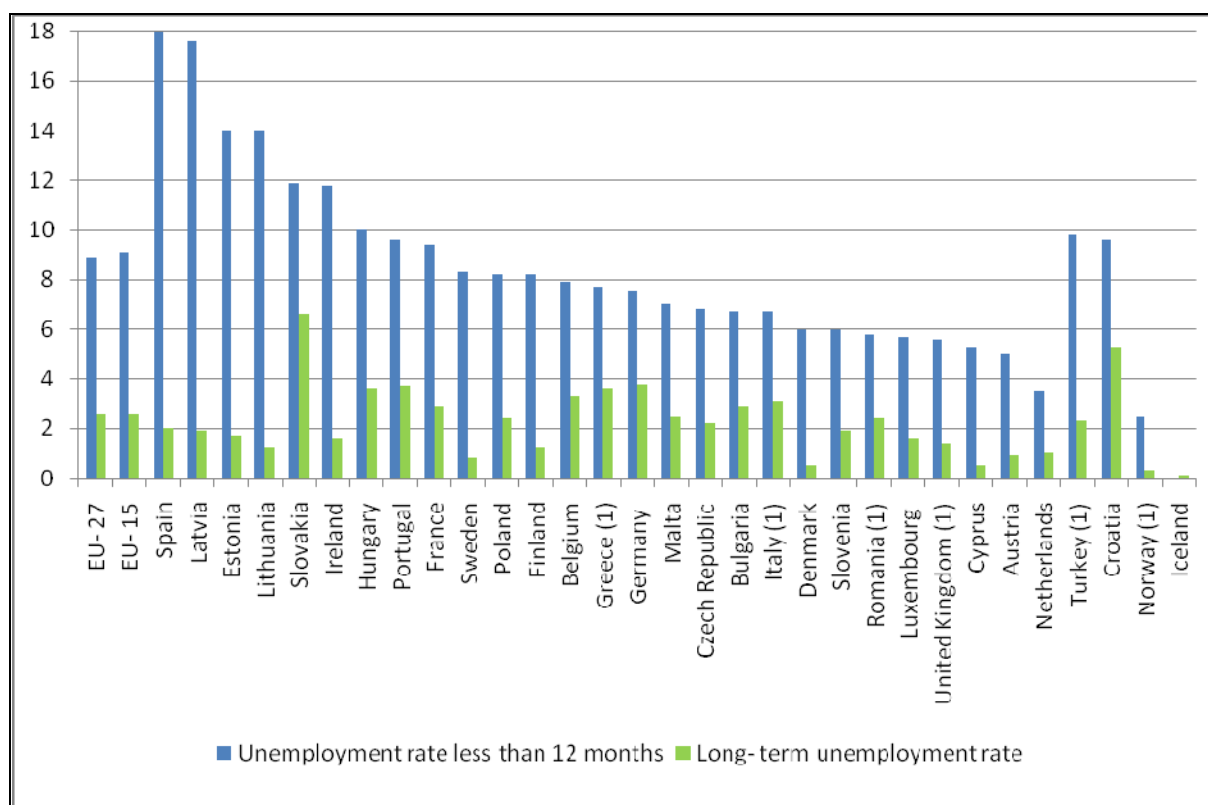


Figure 15 Unemployment rate less than 12 months and long-term unemployment rate 2009, (%)
(Unemployment rate for Iceland not available)

(1) 2008

Source: Eurostat 2009

The **unemployment rate for women** (7.8%) in the EU-27 in 2007 remained higher than that for men (6.6%). This pattern was reflected in the majority of Member States, with exceptions limited to the Baltic States, Romania, Ireland, the UK and Germany. The difference in unemployment rates between the sexes was particularly marked in the Mediterranean Member States (*Europe in Figures 2009*: 280; *Reconciliation between...* 2009: 19; Figure 16).

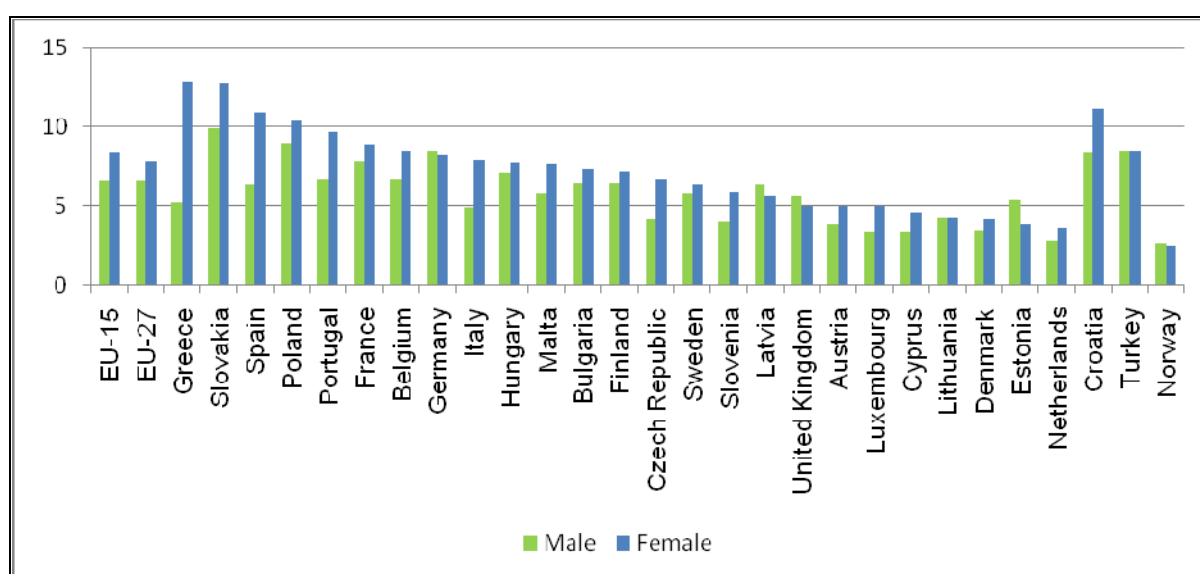


Figure 16 Unemployment rate by gender, 2007 (1)

(1) The figure is ranked on the average of male and female.

Source: Europe in Figure-Eurostat Yearbook 2009

Unemployment rates by age group show that persons under the age of 25 tend to face the most difficulty in securing a job (Figure 17). The average unemployment rate among 15 to 24 year olds who were actively seeking employment was 15.3% across the EU- 27 in 2007. The highest youth unemployment rate and biggest differences between generations were recorded for Greece. This measure of the relative difficulty facing young job seekers was also particularly high in Italy (15.4% difference), Romania (15.2% difference) and Sweden (14.8% difference). In contrast, youth unemployment rates were closest to (but never lower than) the overall unemployment rate in Germany, the Netherlands, Lithuania and Denmark (*Europe in Figures 2009: 280; Figure 17*).

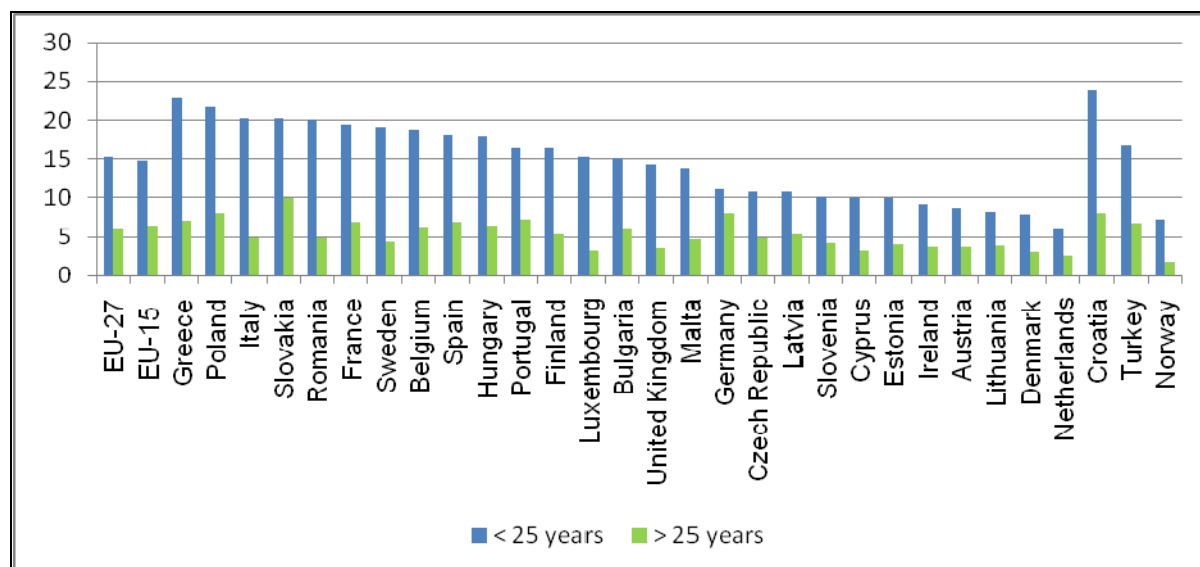


Figure 17 Unemployment rates by age, 2007 (%)

Source: Europe in Figure-Eurostat Yearbook 2009

A **lack of qualifications** can be another discriminating factor for job seekers, as unemployment rates tend to decrease according to the level of education attained. This was a characteristic noted in almost every Member State in 2007, as the average unemployment rate in the EU- 27 for those having attained at most a lower secondary education was 9.2% in 2007, almost three times the rate of unemployment (3.6%) for those that had a tertiary education (*Europe in Figures 2009: 280*).

In the whole European Union a bit over 9% of **children live in households where no- one works**. The proportion of households with children in the EU that do not include a working adult increased from 8% in 1985 to well over 10% in 1996, despite the fact that official unemployment rates were stable during that period (Micklewright and Stewart 1999). The proportion of children living in jobless households in European Union is biggest in United Kingdom (16.4%), Hungary (14.6%) and Ireland (13.1%). The proportion of children living in households where no- one works was in year 2008 lowest in Slovenia (2.6%) followed by Denmark (3.3%), Luxembourg (3.6%), Greece (3.6%), Cyprus (3.9) and Finland (4.1%) (Figure 18).

The proportion of children living in households, where no- one works is very big in two current candidate countries: FYR of Macedonia (29.1%) and Turkey (16%). For Croatia the

measure was below the average in current European Union (EU- 27- 9.2%; Croatia- 7.2%) (Figure 18).

Joblessness is generally much higher for sole- parent families than for couples with children. Sole- parent unemployment rates are highest in Ireland, the Netherlands and the UK and lowest in Denmark, Greece, Luxembourg, Iceland, Spain, Sweden and Switzerland (among those EU countries in the OECD) (*Babies and Bosses* 2007: 64- 65).

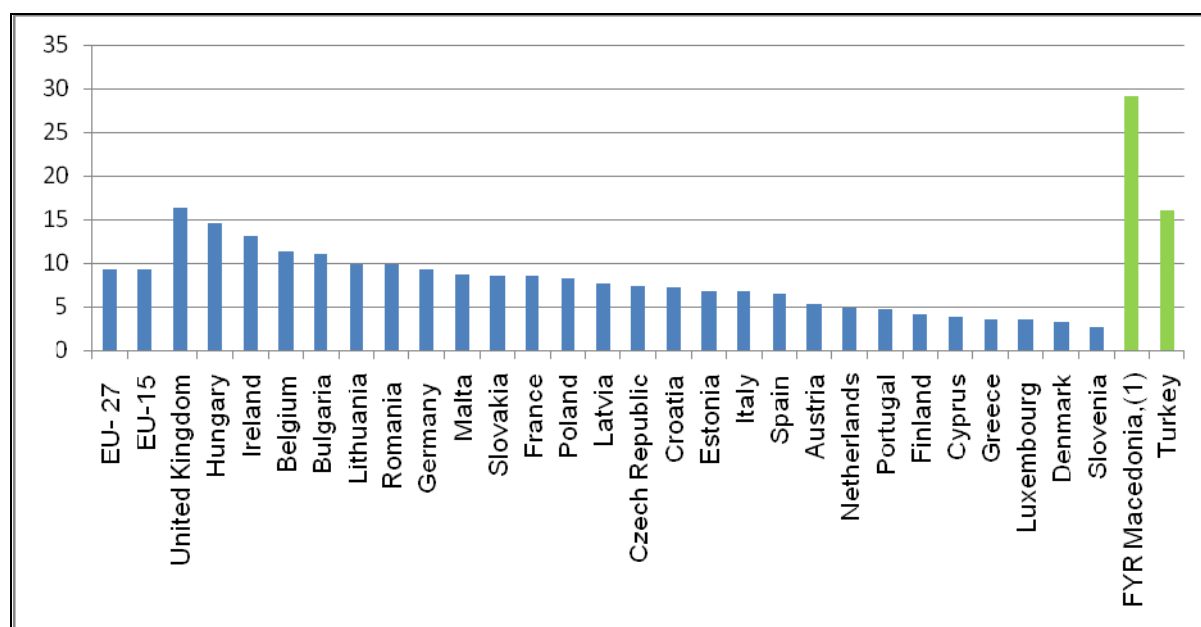


Figure 18 Share of children (0- 17) who are living in households where no- one works, (%)

(1) Unreliable or uncertain data 2007

Source: Eurostat 2008

General view of the field employment

Part- time work for women

Whether or not part-time work facilitates the balance between work and private life depends on working hours: working only in the morning when children are at school constitutes a viable option for many women, however, certain part-time jobs may be associated with atypical hours early in the morning or late at night and are therefore an obstacle to reconciliation (*Reconciliation between...* 2009: 20).

In the EU, most women state that they are working part-time because they have difficulties balancing work and responsibilities in private life. The prevalence of part-time employment among women is closely linked to the unequal distribution of the caring responsibilities between men and women. Indeed, when considering the reasons 'looking after children' and 'other family or personal reasons' together, the share for men amounted to 13.9%, whereas for women it was 61.1%. Among men, education seems to be a major reason for taking up part-time employment: 16.0% of men appeared to combine part-time work with education, whereas this was the case for only 2.8% of women. 43% of male part-time workers stated their situation was due to the fact that they could not find fulltime employment. Considering their higher implication in caring responsibilities, a lower share can be expected among

women, which is indeed confirmed, but it was nonetheless mentioned by one fifth of female respondents (20.8%) (*Reconciliation between...* 2009: 22).

The role of gender when it comes to part- time employment is not uniform across Europe (Sik & Wallace 2003: 91; *Job Instability...* 2007: 272- 273). Although women are more often employed as part time comparing to men, the difference among men and women is definitely smaller in CEE countries, compared to EU- 15 (*Job Instability...* 2007: 273).

Also the reasons given for working part- time are different from country to country. A fairly large proportion of part-timers in Germany, France, Italy and Sweden, especially women, declared that they could not find full-time employment (*Reconciliation between...* 2009: 22- 23). Sik and Wallace (2003: 91) concluded, that in Western Europe and in the Czech Republic (the study was conducted in UK, the Netherlands, Sweden, Slovenia, Czech Republic, Hungary, Bulgaria and Romania) women are most at risk from flexibility because of their domestic roles which lead them to have a worse position on the labour market. In the other countries studied it was found, that men rather than women were most vulnerable to flexibility and women's domestic roles did not seem to affect their labour market position. It is not clear whether part-timers would prefer to work fulltime if childcare services were more extensive or if full-time working hours were organized to be more family-friendly: 'looking after children' was a reason often cited by women in the Netherlands and the United Kingdom, but this could either be due to insufficient child care facilities or to a deliberate choice of the mothers (*Reconciliation between...* 2009: 22-23). When looking at connections between part- time contracts and the existence of children in Germany, Italy, Poland and Slovenia, the authors conclude that the presence of children is positively related with part- time work for Northern and Southern EU countries and mixed for the New EU Member States (*Job Instability...* 2007: 285- 286).

Changing working patterns of men

Only a minority of men who are fit for gainful employment actually work in the so-called "standard employment relationship": full-time, non-temporary and with social insurance. This is clearly demonstrated by the various developments that have occurred in the EU since 1988. The rate of unemployed women has sunken from a high level, while the rate of unemployed men has risen from a clearly lower level. Men now work more frequently in temporary positions. Although the tendency is toward more temporary employment for both men and women, the number of men in temporary positions is nearing that of women. The number of men working part-time in the EU has doubled since 1988, climbing from 3.1 to 6.1 million, while the number of women working part-time—which is already very high—is growing only slightly (Puchert, Gärtner & Höyng 2005). However the expectations to fulfill the old male breadwinner model have not disappeared (Gärtner & Riesenfeld 2004: 14- 15).

Employment and household type

Single persons without children were predominantly employed full- time, but at varying degrees. Shares of over 80% were registered in the Czech Republic, Estonia, Greece, Spain, Cyprus, Latvia, Luxembourg, Hungary and Portugal. But in the Netherlands, which offers part-time employment in a wide range of economic sectors, this proportion amounted to

only 62%. In Belgium, Bulgaria, Poland, Slovenia and Finland, more than 20% of singles without children were unemployed or inactive (*Reconciliation between...* 2009: 28- 29).

Single- parents tend to work. Working full-time is fairly widespread in Bulgaria, Estonia, Greece, Latvia, Lithuania, Hungary, Portugal, Romania, Slovenia, Slovak Republic and Finland (with shares above 70%). In Germany, Luxembourg, the Netherlands, Austria and the United Kingdom more than 30% of single- parents work part-time. More than 30% of single- parents were unemployed in Belgium, Germany, the Netherlands, Poland and the United Kingdom. The proportion of singles employed full-time decreases significantly concurrently with childrearing, notably in the United Kingdom and the Netherlands (down by 45 and 42 percentage points respectively), but also in Germany, Luxembourg and Austria, where many seem to turn to part-time employment. Conversely, children have little or no effect on full-time employment in Bulgaria, Romania, the three Baltic States and Finland. In Estonia, Latvia, Lithuania, Slovenia and Finland, the share of singles in full-time employment actually increases in the presence of children, which is probably linked to increased financial needs, but is only possible with adequate childcare arrangements. The proportion of singles who withdraw (or are pushed to withdraw) from a paid job when children enter the household is far from negligible in countries such as Belgium, the Czech Republic, Germany, Cyprus, the Netherlands, Poland and the United Kingdom. Taking up a job when children are born into the household is far less frequent, but remains noticeable in Latvia, Lithuania, Slovenia, and Finland (*Reconciliation between...* 2009: 28- 29).

In most **couples without children** both people work full- time: with the exception of the Netherlands (39%), this share stood above 50% in all Member States. The highest shares (above 70%) were observed in the Czech Republic, Hungary, Portugal, Slovak Republic and the United Kingdom. The second most relevant pattern observed among couples without children was 'one person working full-time and the other person not working', with shares ranging from 12% in United Kingdom to 34% in Greece. The third type of employment pattern, with one partner working full-time and the other working part-time, was fairly common in Belgium, Germany and Austria, with shares of around 20%. However, this type of working pattern was most widespread in the Netherlands, with 45%. The fourth and last working pattern, in which both partners are unemployed, accounts for only a minor share to the overall distribution of couples without children (*Reconciliation between...* 2009: 30).

For persons **living as couples with children**, the employment patterns 'both working full-time' is also the most frequent. However, this share stood above 50% in only 14 Member States. It is recalled that in many Eastern European Member States, the dual full-time earner model was traditionally the norm, particularly in communist times, although it became less common in recent years. In some countries other employment patterns are prevalent: in Belgium, Germany, the Netherlands, Austria and the United Kingdom the pattern 'one working full-time and the other person working part- time' was the most widespread. In Spain, Italy and Luxembourg the situation where one person is employed (full-time or part-time) and the other person is not employed is the group with highest shares (*Reconciliation between...* 2009: 30). The male breadwinner family runs a considerable risk of poverty especially if the family is headed by a low skilled male (*The Well- Being of Children: the Impact...* 2005: 10). Again the situation where both persons are not working is not widespread in the Member States. With the exception of Slovenia, in all Member States the presence of

a child in the household leads to a decrease in the working pattern where both persons are working full-time. One reason to explain this drop may be found in the need to organize childcare responsibilities within the household (*Reconciliation between...* 2009: 30).

The **employment of women** is strongly influenced by the structure of the family. The relationship between *marriage and working* is varying between European countries. In a study comparing Germany, Italy, Poland and Slovenia, it was found, that when married women work more often in Slovenia, it is the opposite in the other countries (*Job Instability...* 2007: 297). The *presence of children* appears to have a negative impact on the employment rate of women in most of Europe. According to the European Labour Force Survey, the deepest impact on women's employment rate was registered in the Czech Republic, Hungary and Malta (over 15 percentage points). Conversely, little or no impact was registered in Belgium and Lithuania. More surprisingly, the employment rate of women actually increased in the presence of children in Portugal and Slovenia (*Job Instability...* 2007: 297; *Reconciliation...* 2009: 32- 34). In most countries, female employment rates decreased with the *number of children*, with a gradual drop for the first two children and a more outspoken drop from the third child onwards. The decrease was very tangible in Bulgaria, the Czech Republic, Germany, Luxembourg, Hungary, Austria, Slovak Republic and the United Kingdom. In Slovenia, the female employment rate remained surprisingly stable, with this country accounted for the highest employment rates for women with three or more children: 85%. Female employment rates seem to increase with *the age of the youngest child* (*Job Instability...* 2007: 298; *Reconciliation...* 2009: 32- 34). But there are noticeable differences: employment rates remained fairly constant in Italy, Luxembourg, the Netherlands (with a high proportion of part-time employment), Portugal and Slovenia. In the Czech Republic, Hungary, Slovak Republic and to a lesser degree in Bulgaria, the employment rates of women with children aged 0–2 were very low and increased sharply in relation to the age of children, with female employment rates exceeding 75% when the youngest child is 12 to 14 years old. Conversely, the employment rate of women in Luxembourg, the Netherlands and Portugal seems to be constant as the youngest child grows older (*Reconciliation...* 2009: 32- 34).

The impact of family structure is weaker for **men**. Employment rates tend to be higher among *married than never married males*. *Presence of children* affects men's employment positively (*Job Instability...* 2007: 297). There are however country- level variations: ranging from moderate differences registered in Bulgaria and Austria (4 and 5 percentage points respectively) to tangible discrepancies in Belgium, France, Lithuania, Poland, Slovenia and Finland (more than 10 percentage points). *The age of the youngest child* appears to have virtually no effect on the employment rate of fathers (*Reconciliation...* 2009: 32- 34).

Fertility and labour force participation

The relationship between fertility and women's participation in the labour market is complex.

Research (Ahn & Mira 2002: 669- 670; Rindfuss *et al.* 2003: 411) has found that the cross-country correlation between the TFR and female labour- force participation (FLP) —which had been negative until the mid 1980s—had turned positive. It is argued, that it is due to the

income effects caused by higher wages paid to women, high unemployment in Mediterranean countries, the increase in part-time work and the wider availability of child care (Ahn & Mira 2002: 667- 669) or due to changes in the institutional context as changing government policies, changing attitudes towards working mothers and the wider availability of child care (Rindfuss *et al.* 2003: 429- 431; Brewster & Rindfuss 2000: 283- 289). All these studies argue, however, that female labour-force participation has a positive impact on fertility (Philipov *et al.* 2009: 26). By contrast, other studies argue, that the strength of the link between fertility and female employment rate may vary between countries. Policies, as well as work- related institutions may contribute to explaining the extent of these differences (Engelhardt & Prskawetz 2004: 55- 56).

However when looking at insecure employment (temporary jobs), that is becoming more dominant at the moment in Europe, then this has been found to have negative social consequences. Specifically, temporary employees are less likely to intend to have children in the future, have less spare time for their family and experience higher level of conflict with their partner (Scherer 2009: 542- 543).

A macro- level comparison shows that both higher fertility and female employment rates are simultaneously found in countries where institutional support of working parents is fairly comprehensive (Philipov *et al.* 2009: 27- 28). However the general institutional arrangements of labour market seem to have limited importance for explaining and altering the effects of fixed- term employment (Scherer 2009: 542- 543).

Age and employment

Over the period from late seventies until nineties **youth unemployment** (20- 24) has moved up appreciably. At the same time the variation among Member States has become larger (EU14 was looked at) (Micklewright & Stewart 1999: 701- 702).

Younger workers are likely to be *particularly disadvantaged* in those countries, where 1) the state expenditure is more favorable to pensions and/or the unemployment expenditure is particularly low 2) during the nineties some flexibilisation of hiring, or an overall deregulation of labour market, has been introduced, which had the consequence of the increase of precarious job especially among youth 3) the union density is particularly higher in the elder age cohorts. Younger workers enjoy *more advantages* in those countries where 1) the educational and vocational systems– especially the transition from school to work – are better 2) youth unemployment allowance is provided (Vendramin 2006: 123).

Employment stability as a part of economic stability plays an important role in *decisions for home- leaving and family formation for young people*. The importance of employment status varies across Europe. In Poland, Slovenia and Italy regular employment seems to be more important for couples starting to cohabit (in three out of four cases one of the partners was in regular employment) then in Germany (over 40% of cases none of the partners was in regular employment) (Study covered big cities in four mentioned countries) (*Job Instability...* 2007: 238- 240). Employment stability for at least one of the parents seems to be a necessary condition in the decision of having the first child, especially for those who are younger, do not have clear plans to form a family and have children or are still living in the family of origin. However besides a favorable economic situation, the need for more flexible

working arrangements and other measures aimed at reconciling work and family are also indicated as relevant for family choices (*Job Instability...* 2007: 248- 254).

At present **older workers** don't look particularly at risk, given the persisting early retirement provisions. So far, this policy succeeded in compensating the loss of skill and related productivity of old workers. While, from now on, it is not going to be acceptable both for Lisbon employment rate targets and for the increasing demand of continuing to work coming from old workers and retired people. From an individual point of view, old workers are more at risk of job losses and income reduction in those countries where the natural erosion of their skills is less balanced by continuing vocational training programmes. The future old workers – the middle generation of nowadays – are likely to be more disadvantaged than the present old generation everywhere, because they will experience the raising of retirement age with its obligations. They are expected to be luckier in countries with a more balanced demographical trend and a higher younger employment (Vendramin 2006: 123).

Employment in rural areas

Adequate infrastructures and, in particular, access to transport and the ability to travel, are identified as an especially significant resource to accessing employment and to developing social relations in remote rural areas (*Poverty and Social Exclusion in Rural Areas* 2008: 10).

In rural areas the relevance of agriculture is still significant in terms of employment opportunities. Here, low incomes and seasonality of work could represent important risk of poverty and social exclusion; moreover they could be important element of intergenerational transmission of poverty, especially among farmers and agricultural workers (*Poverty and Social Exclusion in Rural Areas* 2008: 13)

With regard to rural-urban cleavages, a mixed picture emerges: only in some countries the employment rate in PR (predominately rural) regions is significantly lower than in PU (predominately urban) areas (Bulgaria, Spain, Hungary and Italy). This may be partly explained by poor employment opportunities in many rural areas. In other countries (e.g. Germany, France, Poland, Portugal) the employment rate is higher in PR (predominately rural) regions. IR (intermediate) regions are usually in an intermediate position. Overall, Mediterranean (with the exception of Portugal) and Eastern countries tend to have lower employment rates in rural areas (*Poverty and Social Exclusion in Rural Areas* 2008: 15). In many countries the low employment rate of women is one of the main specificity of rural areas (France, Southern Italy) (*Poverty and Social Exclusion in Rural Areas* 2008: 16).

With respect to the trend in the period 2000-2005 of all labour market indicators, a clear message emerges from the data: the performance of rural regions is becoming constantly and significantly worse than that of urban regions. They show a clear improvement in PU (predominately urban) regions, a weaker, but still positive, effect on IR (intermediate) regions, and a negative sign for the PR (predominately rural) regions. In particular, the activity rate of men and women and the employment rate of men, women and older workers have decreased in PR regions, while it has notably increased in PU (predominately urban) regions. The youth unemployment ratio has decreased only in PR (predominately rural) regions, while the long-term unemployment rate has remained almost constant in PR

(predominately rural) and IR (intermediate) regions and has slightly decreased in PU (predominately urban) regions. (*Poverty and Social Exclusion in Rural Areas* 2008: 17)

With regard to Eastern countries, overdependence of rural areas on agriculture and lack of alternative employment are reported. Moreover, in countries such as Poland, Bulgaria, Lithuania and Romania agricultural productivity is often low, because it is influenced by unfavorable investment environment, limited agricultural land market, poor technical and environmental status of water management systems (canals, drainage systems, hydraulic structures) (*Poverty and Social Exclusion in Rural Areas* 2008: 17).

Physical components of living environment- Housing and neighbourhood

Neighbourhood satisfaction

This chapter starts a bit differently compared to the previous ones. It is useful, before looking at different aspects of living environment more thoroughly, to concentrate on that, what makes people satisfied with their living arrangements.

Based on a French survey, over half of the population is generally satisfied with their neighbourhood, either because it's assets or because they have an affective relationship with it. About third of the population is indifferent and detached from their place of residence and 10% are dissatisfied (Pan Ke Shon 2007: 2236). The satisfaction with neighbourhood is dependent on the characteristics of the place of residence and on socio-demographic background of the inhabitants. However socio- demographic background variables alone are relatively poor predictors of neighbourhood satisfaction: perceived neighbourhood attributes are much more useful to understand it (Parkes *et al.* 2002: 2434; Feijten & Van Ham 2009: 2115).

Important socioeconomic characteristics

Economic status, length of residence (Parkes *et al.* 2002: 2426), accommodation type and age (Parkes *et al.* 2002: 2426; Feijten & Van Ham 2009: 2116) are some socioeconomic factors that have been linked with residential satisfaction based on studies in UK and the Netherlands.

Those on lower incomes tend to be more dissatisfied, despite the type of the neighbourhood they lived in (Parkes *et al.* 2002: 2426). Retired groups are more likely to be satisfied than others (Parkes *et al.* 2002: 2426; Feijten & Van Ham 2009: 2116). When looking at the tenure status social renters are found to be less satisfied and private renters more satisfied than average (Parkes *et al.* 2002: 2426). Living in a rented dwelling increases however the probability that people wish to leave their neighbourhood (Feijten & Van Ham 2009: 2116).

The impact of the length of residence on satisfaction is contradictory: Parkes *et al.* (2002: 2426) found based on a sample in UK that people who had lived longer in the area liked it more, but Fleury- Bahi *et al.* (2008: 675) didn't find any correlation between the length of

residence and the level of general satisfaction (survey conducted in France). The survey mentioned lastly looked also at identification with neighbourhood, which was found to be linking the length of residence and satisfaction with neighborhood: identification was found to be correlated with the social image of neighbourhood (characteristics ascribed to other people in neighbourhood and general appearance of neighbourhood) and the evaluation of social relationships (how friendly and open other residents are considered to be) (Fleury-Bahi *et al.* 2008: 675- 676).

Important neighbourhood characteristics

Most important characteristics that make people satisfied with their neighbourhood based on a study conducted in UK are nice general appearance of the neighbourhood (Parkes *et al.* 2002: 2427) and satisfaction with housing (Parkes *et al.* 2002: 2427; Kim *et al.* 2005: 1631). Quite important is also the existence and quality of schools (Parkes *et al.* 2002: 2427; Kim *et al.* 2005: 1630).

A bit less important are characteristics connected with neighbors: friendly people/friendship with neighbors, community spirit (Parkes *et al.* 2002: 2427; Pa Ke Shon 2007: 2239) (lack of communication between residents, isolation and problems with neighbors are mentioned as negative features of neighbourhood in the article of Pa Ke Shon 2007: 2236) and emotional roots (Pa Ke Shon 2007: 2239). Based on German sample Dittmann & Goebel (2009: 11) say, that social neighbourhood networks have strong effect also on the general satisfaction with life.

The existence of leisure facilities and green open areas (open areas can also be included in the nice general appearance of the neighbourhood which was mentioned as most important characteristics for satisfaction) in the neighbourhood have also some importance (Parkes *et al.* 2002: 2427; Pa Ke Shon 2007: 2236).

The existence of crime in neighbourhood as well as insecurity or fear of crime are very strong predictors of neighbourhood dissatisfaction (Parkes *et al.* 2002: 2427; Pa Ke Shon 2007: 2236). People who feel unsafe because of the level of local crime in their neighborhood are less satisfied with their lives (Dittmann & Goebel 2009: 11- 12).

Other things that make people dissatisfied with their neighbourhood are noise (Parkes *et al.* 2002: 2427), nuisance (Pa Ke Shon 2007: 2236) and neighbourhood density (Kim *et al.* 2005: 1630). Besides that, lack of activity in the neighbourhood, monotony and dullness are mentioned as reasons for dissatisfaction, especially for young people (Pa Ke Shon 2007: 2236).

Environmental indicators

Statistics describing environment, which are presented next, remain quite detached from the every- day lives of people. However if the quality of air or water is bad, it may have substantial effects on health, which is the reason why they are included in this report.

Urban population exposure to **air pollution** shows the population weighted annual mean concentration of particulate matter and yearly sum of maximum daily 8-hour mean ozone

concentrations above a threshold (70 microgram ozone per m³). Fine particulates (PM₁₀) can cause inflammation and a worsening of the condition of people with heart and lung diseases. Ozone causes health problems (inflammatory responses, decreases in lung function) and damage to the ecosystem, agricultural crops and materials (*Europe in Figures* 2009: 422- 424). Measurements of air quality show that almost 90% of the inhabitants of European cities are exposed to concentrations that exceed the WHO air quality guideline level (*Ensuring Quality of Life in Europe's Cities and Towns* 2009: 14- 15). The highest concentration of particulate matter was found in Bulgaria and Romania. Exposure to air pollution by ozone was highest for the urban populations of Italy and Greece. Both measures of air pollution were lowest in Finland, Sweden and the United Kingdom (*Europe in Figures* 2009: 422- 424; Figure 19).

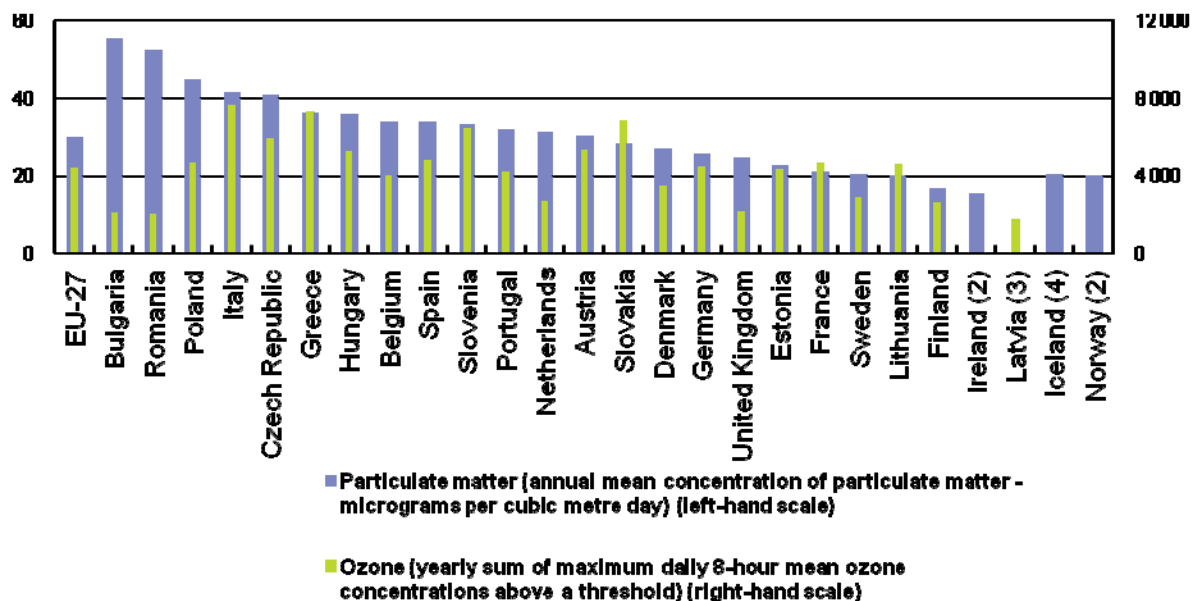


Figure 19 Urban population exposure to air pollution

- (1) Cyprus, Luxembourg and Malta, not available.
- (2) Ozone, not available.
- (3) Particulate matter, not available.
- (4) Ozone, 2005.

Source: *Europe in Figures* 2009

The majority of the EU's population is connected to public water supplies, with the proportion rising close to 100% in most Member States. Given the natural resources available, geographical characteristics and freshwater management, there are wide differences among the countries in terms of **freshwater resources**: Finland and Sweden recorded the highest volume of freshwater resources per capita in 2006, while the Czech Republic and Cyprus recorded the lowest averages (*Europe in Figures* 2009: 427- 430; Figure 20).

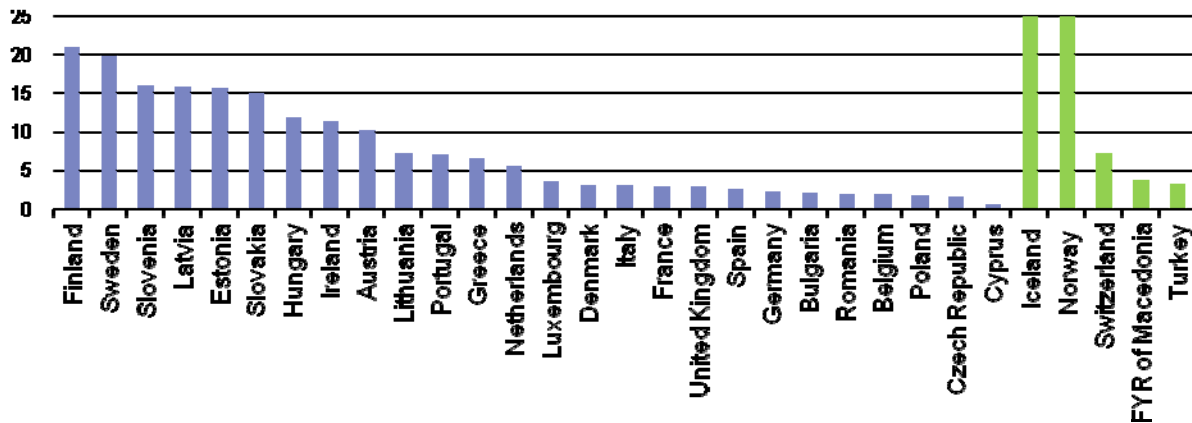


Figure 20 Freshwater resources per capita - long-term average (1)

(1) The minimum period taken into account for the calculation of long term annual averages is 20 years; population data are as of 1 January 2006; Luxembourg, estimate; Malta, not available.

Source: Europe in Figures 2009

Looking at the 'other end of the pipe', namely the treatment of wastewater, a number of countries reported that less than half of their population was connected to urban wastewater treatment. Only in seven of the 19 Member States with available data did the proportion of households connected to the urban wastewater treatment near or exceed 80% in 2005, with the proportion almost reaching 100% in the Netherlands. At the other end of the spectrum, household connection rates were less than 40% in six of the Member States, with a relatively low proportion in Malta, where the connection rate was around 13% (*Europe in Figures 2009*: 427- 430; Figure 21).

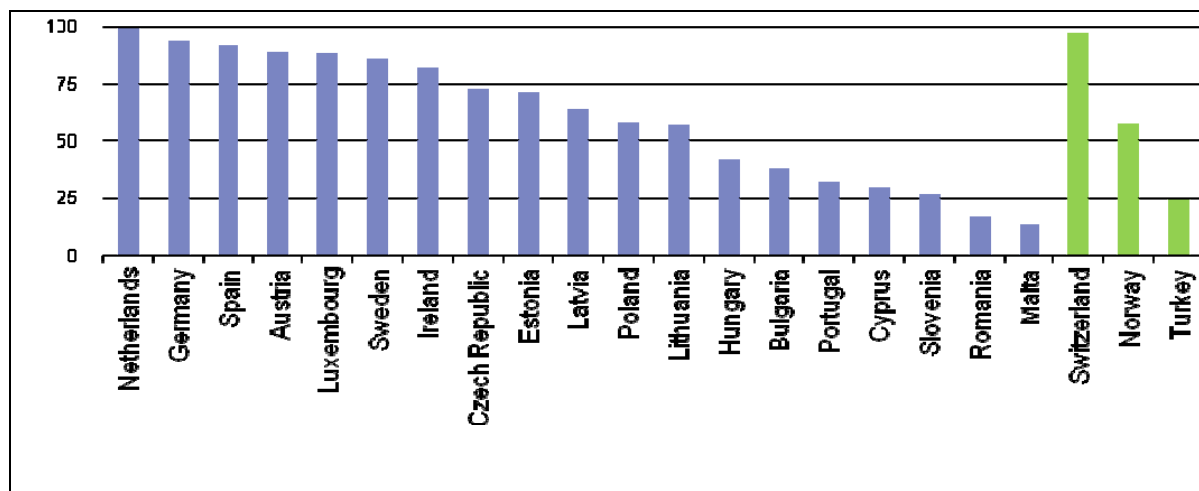


Figure 21 Population connected to urban wastewater treatment, 2005 (1)

(1) Germany, Estonia, Hungary, Austria and Turkey, 2004; Luxembourg and Portugal, 2003; Belgium, Denmark, Greece, France, Italy, Slovak Republic, Finland and the United Kingdom, not available.

Source: Europe in Figures 2009

Natural environment

Green open spaces

The issues related to green open spaces are especially relevant because large proportion of Europe's population lives in urban areas, where the contact with nature is often lacking.

Therefore green spaces, such as parks, are an essential constituent of urban quality of life, however some cities have been more successful than others in creating green space for their residents (Baycant- Levant *et al.* 2009: 193).

Baycant- Levant *et al.* (2009: 209) found, that when the indicators related to the availability of urban green spaces are used to determine the green performance and ranking of European cities, the Southern European (France, Italy, Spain were included) cities are in the lead. However, when the planning performance indicators (reflects the perceived performance of the city in dealing with green areas issues) are taken into consideration, the Northern European (Belgium, Finland, Germany) cities have higher scores (Baycant- Levant *et al.* 2009: 210).

The provision of cycling and pedestrian infrastructures is both quantitatively and qualitatively important. It is not only the total area that is important in individual satisfaction, but also accessibility, possibilities for outdoor recreation, distribution and the overall design of the urban area. Good quality and accessible walkable neighbourhoods encourage daily physical activity such as walking and cycling (*Ensuring Quality...* 2009: 17-19). Besides the mere existence of infrastructure, it is important, that people feel safe to use these areas. Feeling safe in the neighbourhood is likely to increase levels of physical activity (*Ensuring Quality...* 2009: 14).

Access to green areas are found to be linked with several health issues like obesity, cardiovascular disease (*Ensuring Quality...* 2009: 17-19; Nielsen & Hansen 2007: 897) and experienced stress (Nielsen & Hansen 2007: 894). There are also significant differences between urban and rural areas: people living in urban areas feel less healthy. The urban-rural gradient seems to be stronger with respect to mental health problems (Verheij 2008: 308).

However there are also some aspects that should be considered, when looking at the connections between the existence of green areas, physical activity and health. Firstly walking and cycling are also influenced by factors such as city structure, safety, geography and cultural needs (*Ensuring Quality...* 2009: 17-19). Secondly the connections between overweight and stress and the distance to green areas are probably only partly derived from the visits to such areas: the general character of the neighbourhood could be affected by green infrastructure and thus be more or less conducive to outdoor activities and healthy models of travel everyday life such as walking and bicycling (Nielsen & Hansen 2007: 894).

Green areas have found to be beneficial for **children** in various ways: children with good access to green open space, fewer high- rise buildings and more outdoor sports facilities are more physically active. School children who have access to, or even sight of, the natural environment show higher levels of attention than those without these benefits (*Ensuring Quality...* 2009: 15- 19)

Neighbourhood open space (local parks, play areas, village greens) plays an important role for **older people** in maintaining and enhancing their quality of life (Sugiyama *et al.* 2009: 3-4). Older people who have pleasant (adequate for children to play, for adults to chat, providing variety of activities, quality of trees and plants, presence of facilities like toilets and shelter) and safe green areas within comfortable walking distance are more likely to be

satisfied with life (Sugiyama *et al.* 2009: 13). Connections were also found between the existence of good paths and the activity of walking, however no significant associations with health indicators weren't found (Sugiyama *et al.* 2009: 14).

Environmental **noise** affects health and urban quality of life by interfering with sleep rest, study and personal communication. Chronic exposure to noise is associated with increased risk of heart disease, hearing impairment and impacts on mental health. The most troublesome sources of noises are transport, primarily roads, railways and aircraft. Furthermore, noise problems are often worse in areas of high density housing, deprived neighbourhoods and in rented accommodation. People are affected by noise from traffic, leisure activities and the general neighbourhood at all hours of the day and night. Road traffic is the dominant source of exposure in major urban areas. Persistent high levels of noise are associated with learning difficulties, loss of memory, inability to concentrate as well as irreversible damage to health, such as heart attacks and strokes (*Ensuring Quality...* 2009: 15- 16)

Social equity and housing conditions Environmental and health impacts are not equally distributed throughout Europe or within cities. Inequalities in quality of living environment reflect inequalities in economic, social and living conditions. Disadvantaged groups typically inhabit the worst parts of the city, for example near contaminated sites, and are more affected by the lack of green space and public transport services, by noisy and dirty roads and by industrial pollution (*Ensuring Quality...* 2009: 14).

Perceived safety and the socioeconomic status of an area seem to play a key part in determining *physical activity, obesity and related health problems* for residents. Areas with a high socioeconomic status tend to have better quality recreational environments when compared to low status areas, and people who live in high status areas tend to be more active in leisure time (*Ensuring Quality...* 2009: 14).

People living in low standard buildings, with poor energy performance and in 'fuel poverty', experience problems with both *excessive cold and heat*. Cold is a major cause of winter death and cold, poor ventilation and inadequate heating contribute to dampness and consequent health problems. Poor indoor air quality, poor construction, poor maintenance of housing and individual lifestyles all influence residents' health (*Ensuring Quality...* 2009: 14). The effect of excessive heat is also more prominent in cities compared to rural areas and affect vulnerable groups like children, elderly, those living in deprived areas (*Ensuring Quality...* 2009: 16- 17) and low- income people more than others (Kjellstrom *et al.* 2007: 91). In this respect climate change is a new and complex challenge for cities (*Ensuring Quality...* 2009: 16- 17). The vast effects of heat on health were demonstrated by the heat wave in summer of year 2003 (Kjellstrom *et al.* 2007: 91).

Crime statistics

There are various measures to describe safety in different countries, because the comparability and reliability of the data is affected by national legislations and public propensity to record offences. However all measures, that are used, remain relatively detached from the every- day lives of people who experience problems with safety mainly on neighbourhood level.

The **number of murders per inhabitant** is a main indicator of a region's safety level. According to OECD statistics (no comparable statistics from Eurostat were available) from year 2005 the highest rates of murders per 100 000 inhabitants among EU countries were recorded for Finland (2.2) and Slovak Republic (2.0) and lowest rates for Austria, Norway (0.7), Luxembourg, and Sweden (0.9). Turkey, one of the present candidate countries of the EU, is characterized by the highest rate of murders per 100 000 inhabitants in OECD (5.6; Figure 22). France (region of Corse has had a rate over six times the country average) and Italy (outlier region is Calabria) show big regional variations in the country murder rate average. Spain, Sweden, Norway and Finland also have a single region with a murder rate higher than the other regions. Regional differences are small in Portugal and Ireland (*OECD Regions at a Glance* 2009: 150).

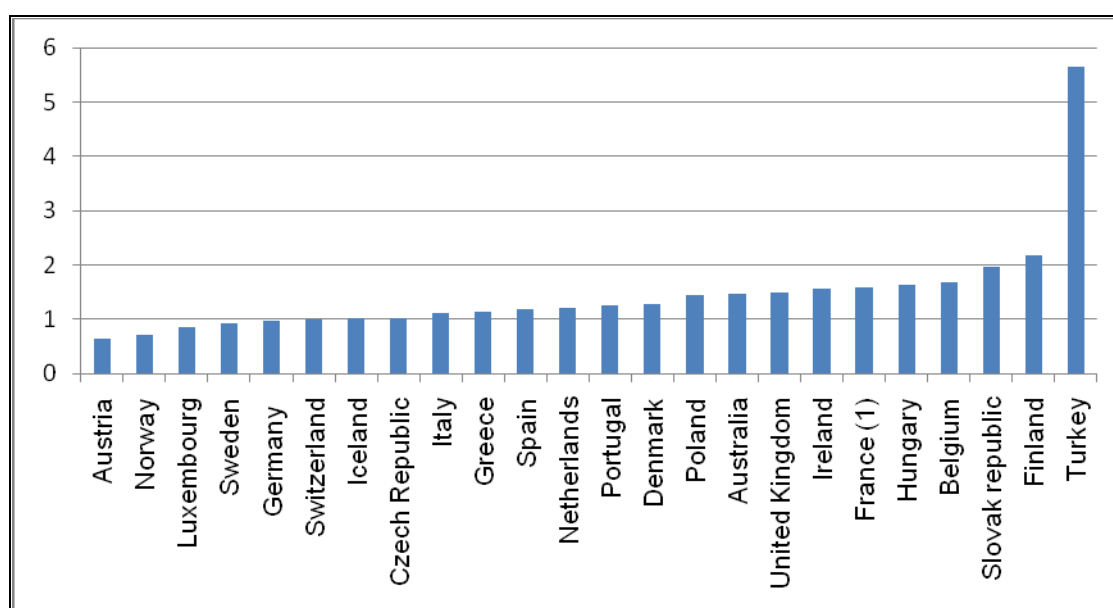


Figure 22 Murders per 100 000 inhabitants, 2005 (1)

(1) 2004

Source: OECD Regions at a Glance 2009

An other way of crime comparisons between countries can be made via surveys designed to assess experience with **actual criminal victimization** (*Society at a glance* 2009: 125- 125). United Nations Criminal Victimization in International Perspective survey looks at this measure. In the 30 countries included (most of the EU countries at the time were included, but this measure reflects also results from countries from other parts of the world since it is not possible to distinguish different parts of the sample based on the report) 16% of people had been a victim of crime in year 2004 (Van Dijk *et al.* 2007: 42- 44). In 2004- 2005 victimization exceeded 20% in Ireland, Iceland and the UK, and was also relatively high in Estonia, the Netherlands, Denmark, Switzerland and Belgium. Rates were lowest in Spain, Hungary, Portugal, Austria, France, Greece and Italy (Van Dijk *et al.* 2007: 42- 44). Strongest predictor of overall victimization is degree of urbanization; less powerful predictors are age composition of population and financial situation (Van Dijk *et al.* 2007: 36).

Victimization rates have declined in the new millennium for **conventional crime** (vehicle related crimes, burglary, theft of personal property, robbery, sexual offences, assault or threat). The fall in the victimization rate exceeds 5 points in Spain, Italy, Australia, Sweden

and France (only members of OECD are compared; Figure 23). Small rises are recorded in Switzerland and Norway (*Society at a glance* 2009: 125- 125).

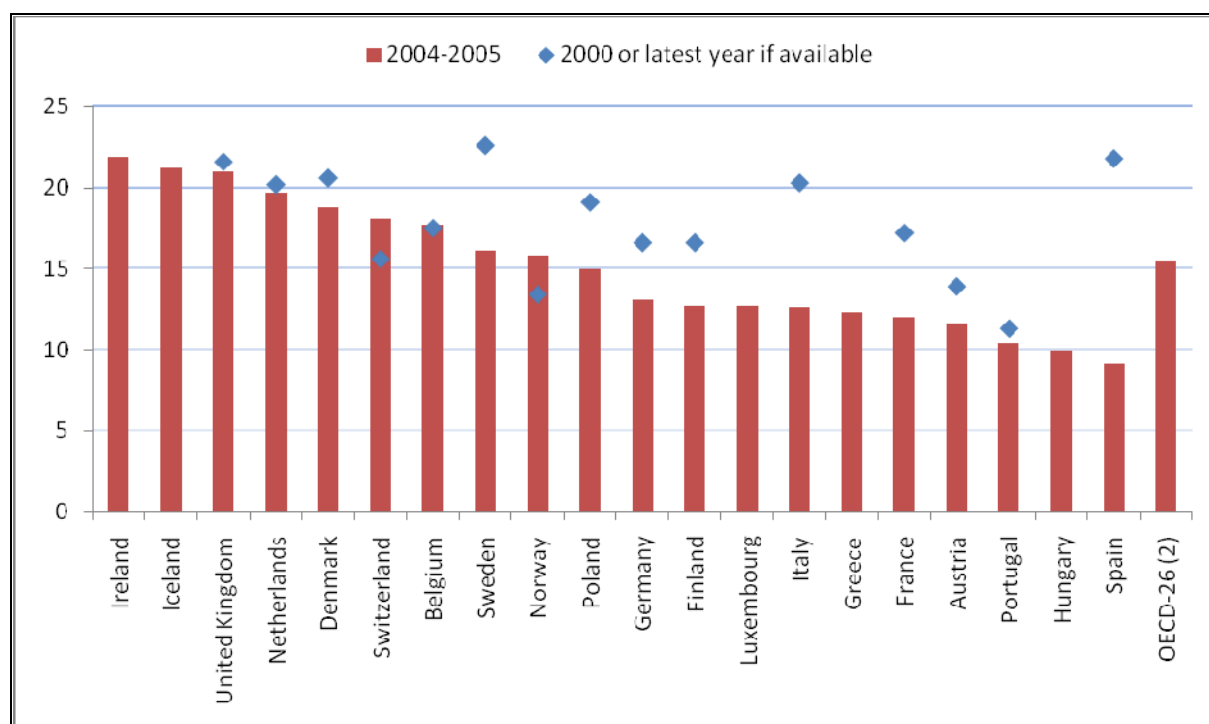


Figure 23 Conventional crime is falling across the OECD 2000 (1) to 2004/05 (%)

(1) 1996 for Austria, 1992 for Italy, 1989 for Norway Germany and Spain.

(2) OECD- 26 includes also: USA, Mexico, Japan, Australia and New Zealand

Source: *Society at a Glance* 2009

Less severe crimes are the most frequent. On average 3.7% had experienced theft of personal property and pick pocketing. Being a victim of a crime involving direct personal contact is comparatively rare. The share of assault or threat victims ranges from around 5% or more in Iceland and Ireland to less than 1% in Italy and Portugal. On average, around 1% of the population declared having been victim of a robbery. Sexual offences against women are reported by around 1.8% of female respondents, and by 3% or more in Ireland, Sweden and Iceland (*Society at a glance* 2009: 125- 125).

Non-conventional crimes (consumer fraud, corruption, hate crimes) are more common than conventional ones. On average, 11% of respondents declare having experienced some types of consumer fraud (*Society at a glance* 2009: 125- 125). Transition countries included (Estonia, Bulgaria, Hungary and Poland) and also Greece have higher levels of fraud (Van Dijk *et al.* 2007: 85) Corruption was highest in Greece (13.5% of people had experienced it in pervious year), followed by Bulgaria, Poland, Hungary and Estonia. (Van Dijk *et al.* 2007: 89).

Fear of crime People in International Crime Victims Survey were asked about the probability of different kind of crimes happening to them. A third of respondents deemed a burglary in the next 12 months likely (populations in Greece, Italy and France were most concerned and in Scandinavia and the Netherlands were least concerned; Figure 24). On average, a quarter of national populations felt unsafe walking alone in their area after dark, being higher Bulgaria, Poland, Greece, Luxembourg and Italy (over 35%) and lower in Scandinavian countries, the Netherlands and Austria (under 20%) (Van Dijk *et al.* 2007: 127- 131).

However, fear of crime and the actual victimization are not strongly linked to each other: countries with a higher share of people reporting fear of crime do not experience a higher victimization while, within countries, older and richer people feel more unsafe than younger and poorer people, despite being less likely to be a victim of crime (Stiglitz et al. 2009: 53).

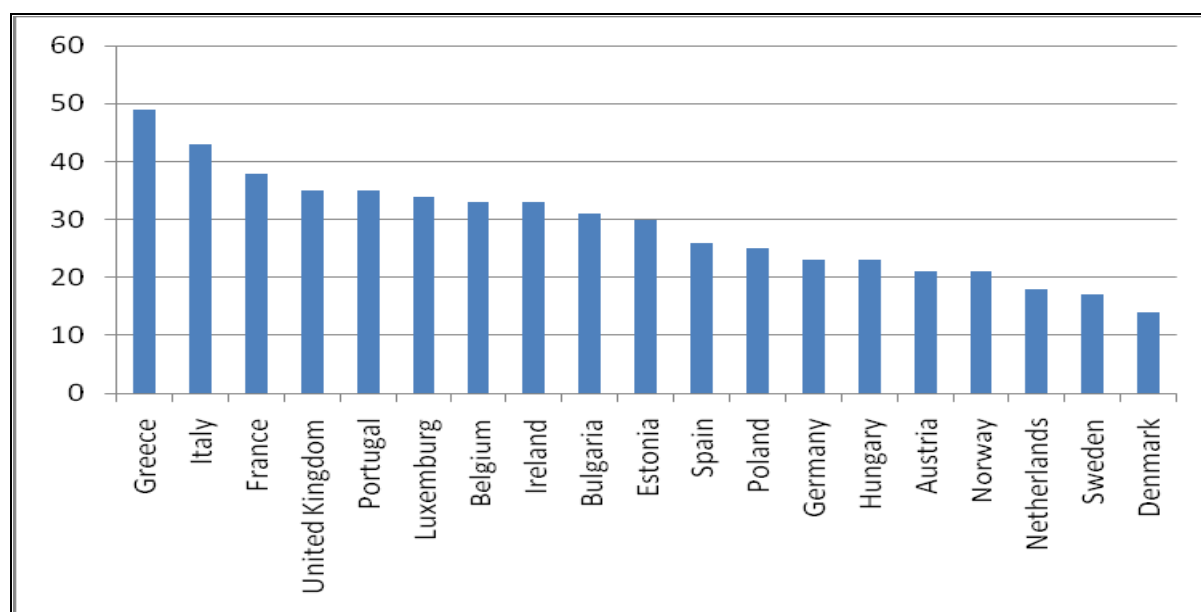


Figure 24 Public who consider a burglary in their houses in the coming year to be likely or very likely in 2004/05 (%)

Source: Criminal Victimization in International Perspective, Van Dijk et al. 2007

Housing

Statistical overview

The average **number of people living in a household** in the EU- 27 was 2.5 in 2005. The average number of people in a household was highest (over 3) in three countries: Malta, Cyprus and Ireland and lowest (2.1) in Finland, Germany and Denmark (Figure 25). It can be said, that the number of people per household tends to be lower in northern part of Europe and higher among the Mediterranean countries and those countries which joined the EU since 2004 (*Europe in Figures 2009*: 252- 253).

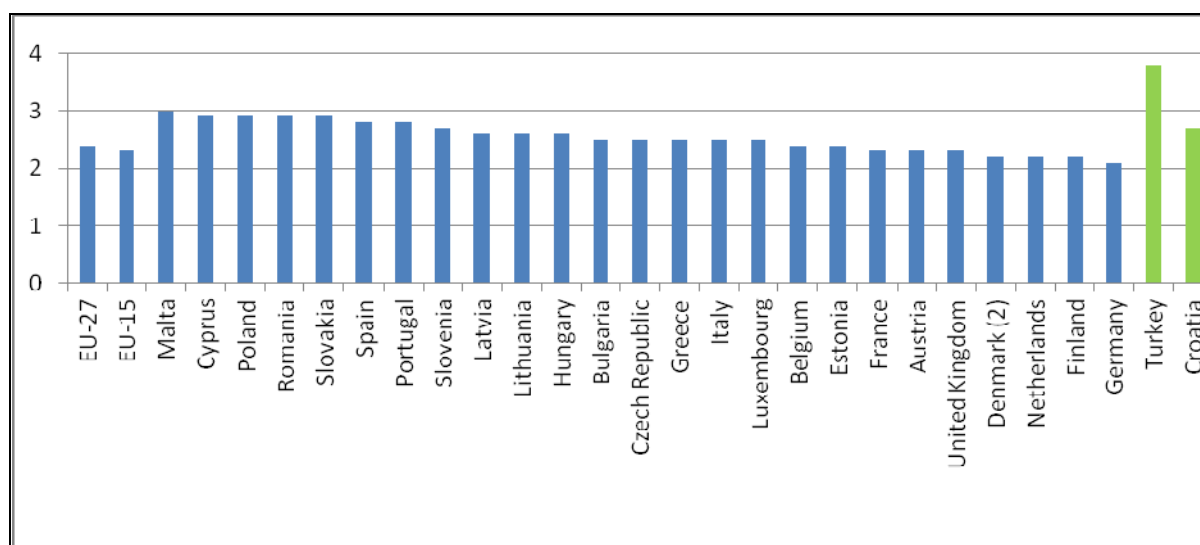


Figure 25 Average number of people per private household, 2007 (1)

(1) Ireland and Sweden, not available.

(2) 2006.

Source: Europe in Figures 2009

The differences between **the size of dwellings** in the long-standing EU members, as compared to the new and applicant members are very large. Dwellings in the countries under examination (EU- 27 and candidate countries) contain an average of 3.6 rooms and have an average floor area of 76.5 m². In the case of the 15 long-standing EU members these figures rise to 4.4 rooms and 84.2 m², but these averages fall to 3.6 rooms and 72.9 m² in the case of the 10 countries which accepted to EU membership in 2004 (Norris & Shiels 2004: 10). However the latter figure is significantly inflated by the inclusion of Malta and Cyprus. In the CEE8 the average floor area is 55.7 m². In view of the fact that the average number of persons per dwelling was also higher in this region than in the EU- 15, these data point to widespread overcrowding (Norris & Shiels 2007: 66). As regards housing standards in terms of **surface area per dweller**, all Eastern- block countries fall below 30 m² per person, while the countries with the highest average standards (above 40 m² per person) are Denmark, Germany, the Netherlands, the United Kingdom, Sweden and Luxembourg (*Housing Statistics in the European Union 2005/2006*: 9- 10)

The average number of rooms per person in a household was in year 2003 1.6 in EU- 27, 1.7 in the old Member States and 1.1 in the case of the 10 countries which became members of EU in 2004. The number of rooms per person was highest in Belgium (2.2), Ireland (2), Malta (2) and the Netherlands (2). The lowest average number of rooms per person was recorded for Romania, where there is less than one room per a person (average- 0.9). There is about one room per person on average in Poland, Hungary, Lithuania, Latvia, Bulgaria, Slovak Republic and Slovenia (Figure 26). As it can be seen from the figure 26 all the New Member States except Malta and Cyprus have the average number of rooms per person below the EU average.

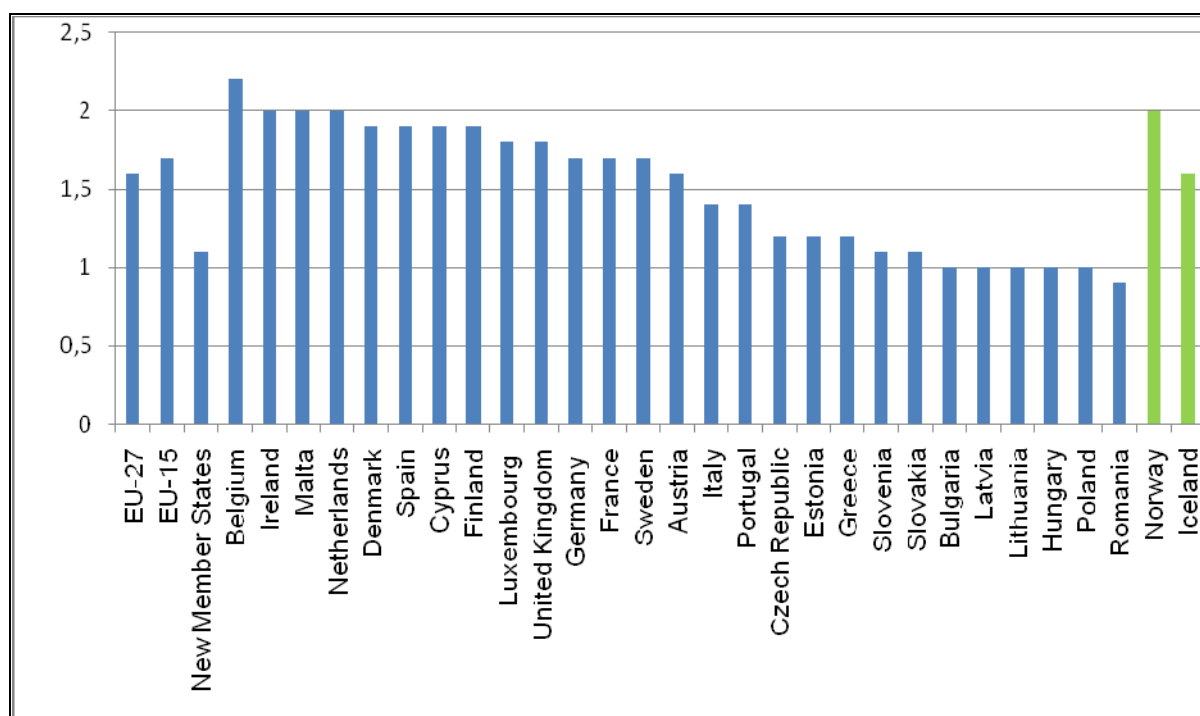


Figure 26 Average number of rooms per person (2003)

Source: Eurostat

Overcrowded conditions are defined as situation, when the number of people living in their homes exceeds the number of rooms in the household (excluding kitchens and bathrooms). The extent of crowded housing for children varies considerably between countries, in every country at least one in ten children lives in an overcrowded home (Figure 27, only members of OECD are compared). Children in Eastern Europe experience overcrowding the most and it is also quite widespread in Italy and Greece, while children in the Netherlands and Spain are least likely to suffer from overcrowding (*Doing Better for Children* 2009: 37- 40; Figure 27).

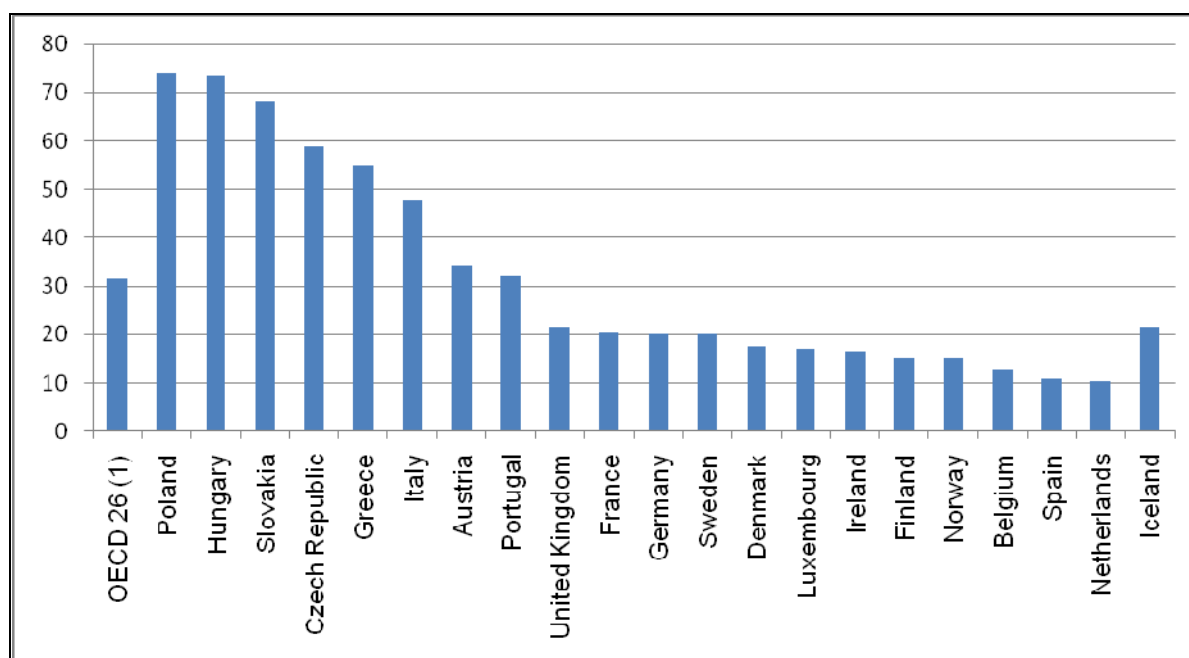


Figure 27 Percentage of 0-17-year-old children living in overcrowded homes by age of the youngest child, 2006 (1) OECD- 26 includes also: USA, Mexico, Japan, Australia and New Zealand.

Source: Doing Better for Children, OECD 2009

There are wide ranging differences across the Member States as regards to **housing ownership status** (*Europe in Figures 2009*: 252- 253; Norris & Shiels 2004: 6-7). Differences depend significantly on several factors, including rental subsidies, the existence of high-quality social housing and the deductibility of interest payments on loans from taxable income (*OECD Regions at a Glance 2007*: 140). Home ownership rates are generally higher in the new EU Member States – in Estonia, Hungary, Lithuania, Slovak Republic, Slovenia over 80% of dwellings are owner occupied (Figure 28; *Europe in Figures 2009*: 252- 253; Norris& Shiels 2004: 6- 7; Norris & Shiels 2007: 66). This is also the case in Spain, Greece and Italy (Norris & Shiels 2004: 6-7). There is a tendency for lower levels of ownership (and therefore a higher propensity to rent) in Germany, Austria, the Netherlands and Poland (*Europe in figures- Eurostat Regional Yearbook 2009*: 252- 253).

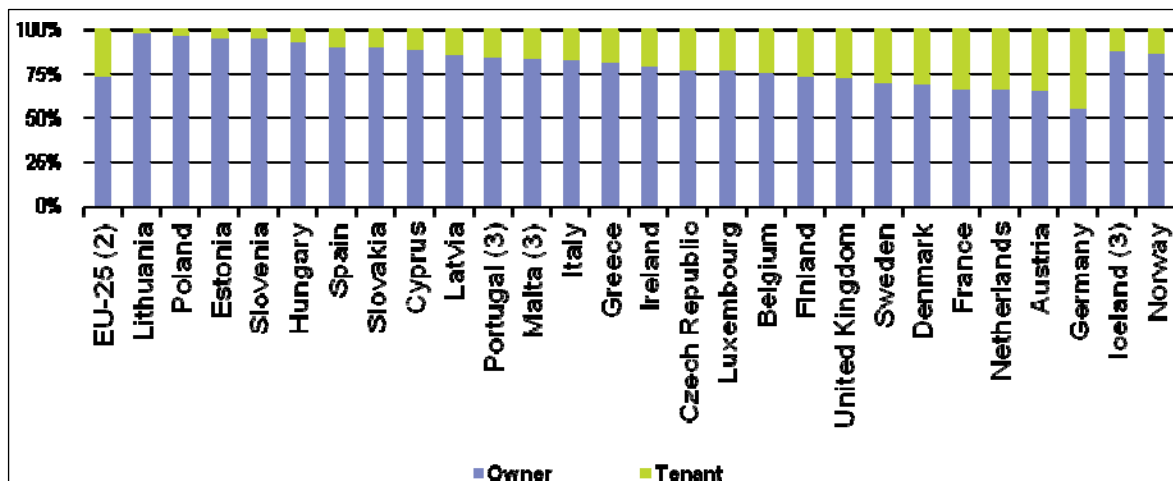


Figure 28 Tenure Status of Household 2006(1)

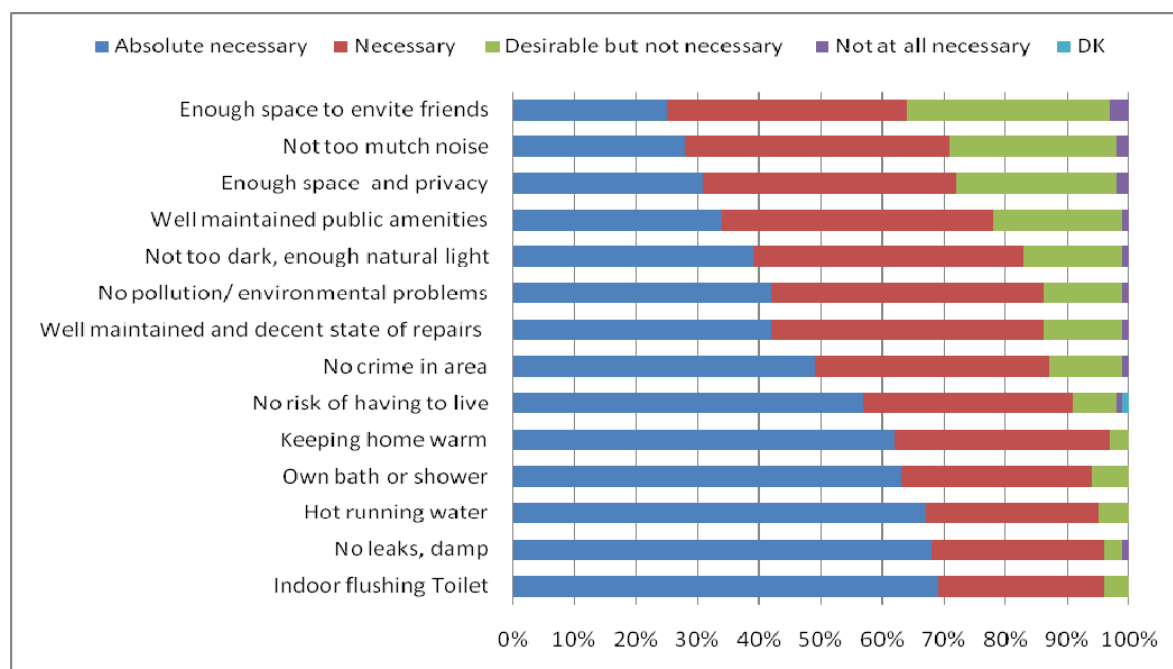
(1) Bulgaria and Romania, not available.

(2) Eurostat estimates based on population-weighted averages of national data.

(3) Provisional.

Source: Europe in Figures 2009

A phenomenon, that characterizes Europe as whole is the reduction in the rental housing stock. This is particularly true in some Eastern countries (Latvia, Slovak Republic, and Hungary) and in Portugal and Italy. Major drops (15-10%) were recorded also in the Netherlands, the Czech Republic, the United Kingdom, Luxembourg and Spain. This trend may be attributed to two main reasons: the shift of housing support policies from rental to ownership and major sales of the public housing stock in Eastern countries, England and the Netherlands. Finland and Sweden moved against this trend and saw their rental housing stock increase because of the rise in the public housing stock (*Housing Statistics in the European Union 2005/2006*: 10- 11).



Fig

Figure 29 Housing Condition Requirements EU- 27, 2007

Source: Poverty and Exclusion, Eurobarometer 2007

According to a survey by European Commission Europeans have relatively high expectations when it comes to what they consider to be **acceptable housing conditions**: indoor flushing toilet, no leaks or damp and hot running water are considered a absolute necessity and bath/shower, adequate heating are seen as absolute requirement by 2/3 of respondents (Figure 29).

In the actual **quality of dwellings** there is a clear- cut break between the former Eastern-Bloc countries and the countries of the 15- member Europe (Housing Statistics in the European Union 2005/2006: 9-10). Although one should keep in mind, that the definitions of housing quality may be slightly different in different countries when making cross- national comparisons (*Poverty and Social Exclusion in Rural Areas* 2008: 92). Besides quite big differences described before regarding average floor area and number of rooms, Eastern countries (Estonia, Latvia, Lithuania, Poland and Hungary according to Norris & Shiels 2004: 10 and also Bulgaria, Romania according to European Commission: *Poverty...* 2008: 92- 93) and Portugal are the countries that have the lowest level of facilities: presence or a bath or a shower with running water in less than 90% of dwellings, and central heating in less than 70% (*Housing Statistics in the European Union 2005/2006*: 9- 10; Figure 30). Rural areas of Bulgaria and Romania are characterized by poor quality of water as a critical issue, which significantly diminishes the quality of life and activates the risk of diseases (*Poverty and Social Exclusion in Rural Areas* 2008: 92- 93).

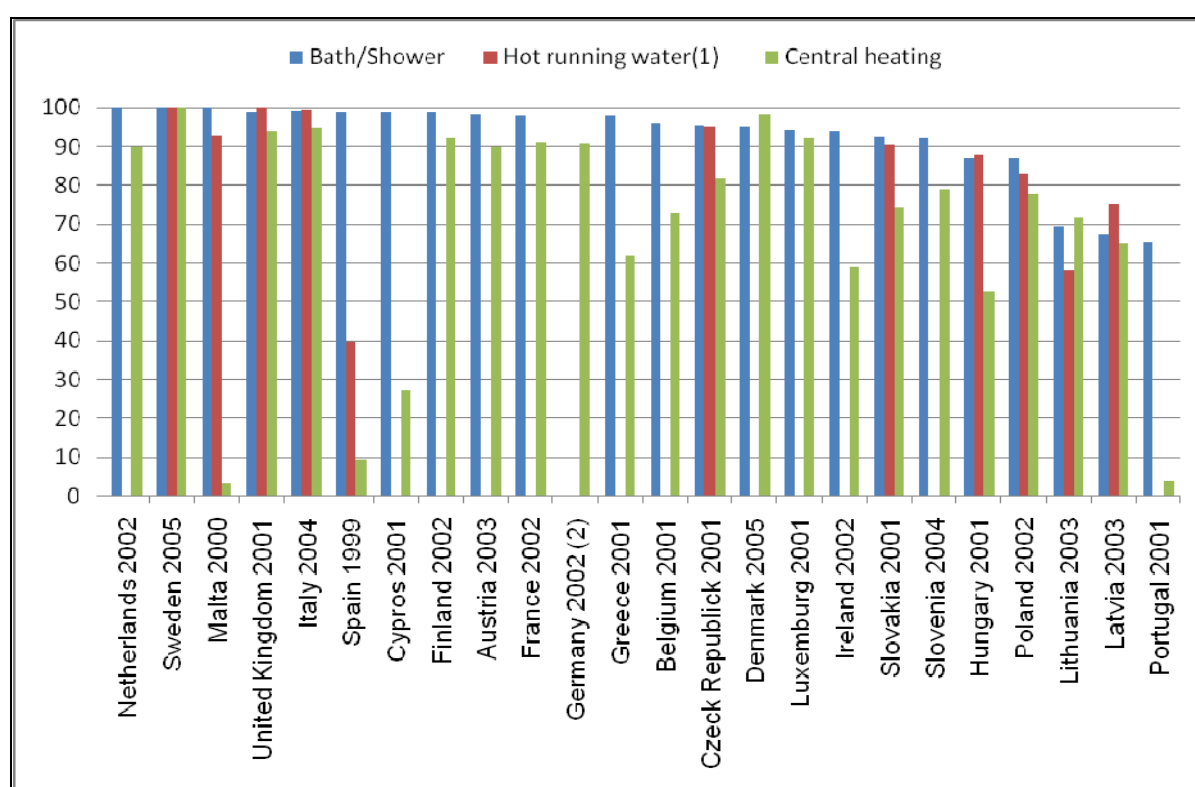


Figure 30 Bath/shower, hot running water and central heating in total dwelling stock (% of total dwelling stock)

(1) Marked where information available.

(2) No information about bath/shower in Germany.

Source: Housing Statistics in the European Union 2005/2006

Among the 15 long-standing EU Member States, 98.4% of dwellings have running water (New Member States- 91.1%), 97.8% have a lavatory (New Member States- 82.6%) and 96.8% have a bath or shower (New Member States- 80.8%). Moreover, the inclusion of Malta and Cyprus, where the proportion of dwellings with basic facilities is comparatively high, increases these average figures for New Member States considerably (Norris & Shiels 2004: 10). According to European Commission (*Social Inclusion and...* 2007: 101- 103) the proportion of people living without indoor bath or toilet is highest in the three Baltic States (20- 23% have no indoor bath and 17- 25% have no indoor toilet).

Housing affordability. Housing price index has risen more rapidly than the general price index. Similarly, a regular rise has been recorded in the incidence of the housing price over the total household consumption in all countries. The same goes for rents, which have suffered the highest increase in the Slovak Republic, where they have doubled in just four years, and in Poland (*Housing Statistics in the European Union 2005/2006*: 11- 12). The housing market suffers strong imbalances in the various countries: the average national property values vary greatly between countries. Average rents are much diversified as well. Housing has a weight on the household budget that ranges from the lowest values in Malta and Cyprus (8.7% and 12.9%) to the highest figure in Sweden (28.2%). In the most countries, the measure stands between 20% and 25% (*Housing Statistics in the European Union 2005/2006*: 9- 10). The proportion on household income devoted to housing costs is significantly higher in the long-standing 15 EU Member States than in the New Member States and applicant countries, but it seems, that in terms of housing affordability, these two regions of Europe are converging (Norris & Shiels 2004: 17- 18).

Housing and neighbourhood

Affordability and accessibility of adequate housing

Housing costs are said to rise in Europe. Housing costs are a burden to 22 % of Europeans and somewhat of a burden to a further 42%. (According to *Housing Statistics in the European Union 2005/2006* in year 2000 18.6% of households in the Old Member States had very serious economic difficulties and 34, 8% had some difficulties (2006: 11- 12)).

Tenure has an important effect on the probability of economic hardship (Hegedüs, Teller & Eszenyi 2009: 15). Housing costs are more of a burden to tenants of the private and social housing sectors (32% and 27% respectively, compared to 20% among owners reporting such problems) (Giorgi 2003: 31). Hegedüs, Teller and Eszenyi drawing on Hungarian example also conclude that households renting their homes from private rental sector are in danger of experiencing hardship. Also households with mortgage and/ or those who have recently moved have a higher probability to face economic hardship (2009: 15).

However Czásny (2004: 9) brings out from a positive side, that although housing costs are high, the reduction in household income does not lead to serious difficulties in paying housing costs on an EU- 15 average of 94% of cases. 95% of households with reduced income can avoid payment problems without having to move to a cheaper dwelling. These results show that the housing systems of the EU- 15 Member States offered relatively high security in cases of income problems.

Some social groups, households or individuals **lack access to suitable housing**, because of homelessness or the accommodation being characterized as in “bad condition” (disrepair, overcrowding, leaking roofs, insufficient heating) (Cameron: 9; Giorgi 2003: 30- 31). 24% of Europeans report living in accommodation which is in bad condition (Giorgi 2003: 31). The avoidance of those problems depends on the availability of dwellings and the individual or household having the resources- material and personal- to sustain independent living (Cameron: 7-8).

Problems with access to suitable housing are most relevant to *poorer people* who have a far worse housing quality than other households (Czasny 2004: 8; *Social Inclusion...* 2007: 104-105). This is particularly the case in many of the New Member States: for example in Hungary, Poland and Latvia, around 45% of those living in housing in a poor state of repair also have financial problems, while in Slovak Republic, the figure is as much as 57%. In the EU- 15 the link between poor housing and financial difficulties is less close: the proportion of those living in poor housing and having financial difficulties was under 25% (*Social Inclusion...* 2007: 104- 105). *Housing conditions in rural areas* appear to be worse than those in urban areas in terms of the general state of maintenance. The urban- rural divisions reflects also the differences according to age, income and occupational status: young people, unemployed, low- skilled and low- income people report worst conditions. This phenomenon appears to be almost non- existent in Northern countries, while they are quite severe in eastern countries and in some southern countries (namely Italy, Greece, and Portugal) (*Poverty and Exclusion in Rural Areas* 2008: 9- 10).

Inadequate housing, especially overcrowding, might be linked with *poor educational outcomes*, although the results have been contradictory. Goux and Maurin (2005: 797) claim, based on a study done in France, that the statistical relationship between housing conditions and academic failure is one of cause and effect. They say, that housing conditions during early childhood are related to early performance at school, specifically, the probability of being held back a grade (Goux & Maurin 2005: 817). Cameron (41- 42) however suggests, that when very poor housing conditions such as high levels of overcrowding may have some impacts on the educational performance of children the direct link between housing and education is limited. For example, the new EU Member States of Eastern Europe typically had dwellings with low space standards but standards of education which were often comparatively high.

The connection between *poor housing conditions and health* is not widely studied issue; however there are some implications, that even when other relevant factors are allowed for the data suggests that the current and past poor housing (quality and amenity of a dwelling, satisfaction with dwelling or residential area) is significantly associated with greater likelihood of ill health. Moreover, those who are living in non- deprived housing in adulthood, ill health is more likely among those who experienced housing deprivation in earlier life (Marsh *et al.* 2000: 411).

Neighbourhood issues- the location of accommodation

One other dimension of housing problems is connected with *the location of the accommodation*: it is situated in areas with high levels of noise, pollution or crime (Giorgi

2003: 31) or poor access to transport, opportunities and services (Cameron: 8- 9). 40% of Europeans report living in dwellings that are badly situated (Giorgi 2003: 31).

There are tendencies towards spatial segregation of **different income groups** (Czasny 2004: 9). The distribution of low-income households, the elderly, the unemployed and lone parents, is not even or random but involves significant concentrations in particular parts of cities and regions (Musterd & Murie 2002: 40). Based on German sample Dittmann & Goebel (2009: 9- 10) found, that personal socioeconomic status and neighbourhood status are usually similar: poor people rarely live in areas with high socioeconomic status and vice versa. The composition of residents has a great importance in the social problems of specific area: especially important is the proportion of vulnerable groups- residents on early pension or welfare benefits and single unemployed parents (Skifter Andersen 2002: 161). Spatial segregation often appears where the withdrawal from supply- sided subsidies leads to a shortage of social housing (Czasny 2004: 92) or the growth of owner- occupation (Cameron: 8- 9), which forces the still available social dwellings to be exclusively reserved for poor or vulnerable households (Czasny 2004: 92). However segregation is not just a product of inequality in incomes which forces poorer people to move to specific neighbourhoods: segregation itself alters the spatial differentiation of cities, in particular by altering neighbourhoods where poor people are concentrated. The relationships between these areas and the rest of the city change over the course of time: deprived neighbourhoods differ more from the rest of the city and make them less attractive for investors and house hunters. Thus economic resources disappear and investments are moved away (Skifter Andersen 2002: 166).

The poor access to transport, opportunities and services (Cameron: 8- 9) or limited contacts of minority groups with majority groups (Semyonov & Glikcman 2009: 693) might contribute to further social exclusion (Cameron: 8- 9). One study centering specifically on complex relationship between neighbourhood and poverty has however gotten contradictory results: in some cities neighbourhood does not play a big role in helping people escape from poverty, whereas in other cities the neighbourhood in which people live in makes a big difference. Moreover, the impact of neighbourhood may be different for different sections of the population. Inner city mixed tenure neighbourhoods and peripheral neighbourhoods providing mainly social housing were compared and the location of housing and local housing market structure seemed to be less important than factors associated with neighbourhood dynamics in constructing the differences of neighbourhoods: remoteness can be offset by strong transport links and social housing neighbourhoods, wherever they are located, do not always have weak networks or a thin infrastructure of neighbourhood and community facilities (Musterd & Murie 2002: 14). The reputation of the estate depends on the physical appearance (size of the area, type of buildings), location and level of rents and the people living there (many immigrants in the area are often seen as problematic). Poor reputation depends on the degree of urbanization: the estates with social or physical problems have much worse reputation in the less urbanized parts of the country (Skifter Andersen 2002: 163). Since the neighbourhood effects are not very clear and the reputation depends on characteristics that are rather subjective, it can be concluded, that frequently the question of “bad neighbourhoods” is just a matter of taste. Musterd & Murie (2002: 61) reached the same conclusion: neighbourhoods are just valued differently, not better or

worse. Instead, each provides different opportunities to different categories of poor people (Musterd & Murie 2002: 61).

A group that is especially vulnerable to spatial segregation is **foreign minorities**. Research done on foreign nationals in German housing market shows that although their living conditions have improved in absolute terms, progress in relative terms has been limited. Many of the gains in housing quality appear to have been made by moving out from the inner city to large, more socially and geographically isolated housing. Even after controlling for the socioeconomic factors most likely to determine housing quality, persons of foreign origin to remain worse off (Drever & Clark 2002: 2451- 2452). Semyonov and Glikman (2009: 693- 704) have studied the effects of special segregation on the opportunities to establish inter- ethnic social contacts and found that, as it can be expected, the existence of inter- ethnic contacts is strongly linked to the type of the neighbourhood. For majority population it is linked to the attitudes towards minorities and for minorities the lack of contacts can limit opportunities.

Education has been a major focus of policies for socially-excluded neighbourhoods. One of the main problems assumed to be associated with poverty concentration is that schools in such neighbourhoods will have poor educational standards and results. One of the earliest theories of poverty concentration – the concept of a ‘cycle of deprivation’ – identified poor educational performance as a key mechanism in transmitting deprivation and disadvantage from one generation to the next within a neighbourhood (Cameron: 41- 42). When comparing the long- term effects of living in good and bad neighbourhoods during childhood or youth Andersson (2004: 641) (study conducted in Sweden) found the surroundings indeed to be relevant for educational outcomes, however neighbourhood effects on occupational status (employed/unemployed) and income were relatively small. Gordon (1996: 418- 419) also found major disparities in exam results between different neighbourhoods, which however according to him can be better explained through socio- economic and demographic characteristics of the areas, among which the most important one is the varying proportion of lone parent families, not the deprivation of neighbourhood.

Issues of **safety and crime** are more often related to the neighborhood than the dwelling (Cameron: 42): the physical and the social environment in the neighbourhood or local area interact with crime and safety (Hideg & Manchin 2007: 1). Areas, that are characterized by a concentration of low income households tend to have various problems which amplify each other for example unlikely provision of market for viable businesses, which causes the lack of employment opportunities and makes services hard to reach, ill health as a consequence of long- term unemployment, low motivation and underachievement in schools. All of these problems place pressure on family and community life and problems of crime and the fear of crime become evident (Musterd & Murie 2002: 21). However the problems with crime can be offset by high level of social cohesion in disadvantaged areas, since the actual levels of recorded crime are significantly lower than expected in areas, where people interact more and there exists a strong sense of community (Hirschfield & Bowers 1997: 1275- 1275).

Housing and household structure

A growing **mismatch between the diverse life courses of people and less diverse nature of housing stock** can be detected. The life course of individuals and households has become more complex, producing an ever- greater variety of housing needs, not only at different stages in family life course, but also in relation to growing job insecurity regardless of the family situation. Simultaneously, the nature of the housing stock tends to become less diverse, with more and more people buying detached dwellings located in suburban areas (Bonvalet & Lelievre 1997: 197- 199). There has been a boom in home- buying in Europe, as a result of increased purchasing power, incentive policies and the setting- up of appropriate financial networks (Bonvalet & Lelievre 1997: 197- 199; Eastaway & San Martin 1999: 713). Current housing policy based on the model of “every- one owning their home” is unable to satisfy wide- ranging housing demands. Contrary to housing market trends, the growth of small households resulting from the fall in the birth rate and the ageing population, together with the increase in the number of single- parent families, childless couples and people living alone, point to the need for more rental housing (Bonvalet & Lelievre 1997: 197- 199).

As mentioned, **housing and ageing** are strongly linked. Developed countries are undergoing an unprecedented increase in the proportion of elderly people among their total populations. Since most elderly persons live in urban areas, the ageing process will provoke demand for changes in the provision and design of housing and services such as caring and transport, it will also influence the lifestyles of citizens all ages and the trajectory of urban development (*Ageing, Housing and Urban Development* 2003:10- 12).

Elderly people are diverse in their purchasing power (richer and poorer) and lifestyle preferences (some want to remain connected with wider community, others prefer exclusionary housing agreements). As a result of this diversity and better financial situation there is a new emphasis on freedom of choice and self- funding retirement housing and care that, if not carefully handled, is likely to exacerbate inequality of access (*Ageing...* 2003: 15- 19).

Because homeownership typically requires preceding savings and financial wealth, *homeownership rates tend to increase with the age of households*, until finally owners change into tenancy at the oldest ages (Lauridsen & Skak 2009: 11; 42- 43). Elderly people's financial resources have improved over the last 20 years (*Ageing...* 2003: 18). As a consequence, homeownership rates can be expected to be higher among old age households than for the average household in a country. Study from Lauridsen & Skak (2009: 11; 42- 44) shows a trajectory for ownership over the ages with falling probability after 68 years of age. Feijten and van Ham who looked at intentions to move, also found similar pattern: the effect of age on moving wishes was negative, however as people become very old they are slightly more likely to wish to leave their present home (2009: 2115). It can be explained through the decreasing incomes. The main trend is that as age increases both household income and wealth (housing assets, basic durable goods) increase, and around retirement age both household income and household wealth decrease. Income starts to decrease from age 55, but has a less dynamic drop from age 65 (Hegedüs, Teller & Eszenyi 2009: 6). In these circumstances the decrease in home ownership can be seen as reflecting homeowners' release of housing equity for consumption through sale of homes and move into rental housing or the curve may also reflect pure cohort effects, showing (lasting) lower

ownership rates for households with heads in the age groups or cohorts from the age 68 and above (Lauridsen & Skak: 17).

As mentioned, older people prefer to stay at home longer and this tendency is probably rising in future (*Ageing...* 2003: 10). Changing patterns of family life described before are resulting in more small households especially one- person households, thus smaller accommodation for elderly people is needed (*Ageing...* 2003: 11; Bonvalet & Lelievre 1997: 189). The changed preferences of the elderly also affect the forms of care provided for them. There is a need to shift away from large scale institutional care and an increasing need for small scale housing partly in the urban area (*Ageing...* 2003: 15- 19). Changes from institutional care in favour of staying at home should however be accompanied with home help.

An other expression of the diversification of living arrangements which concerns **younger people** is the postponement of leaving the parental home (*Demographic Trends, Socio-Economic Impacts and Policy Implications in the EU* 2008: 9). Leaving home and starting one owns household differs largely by the age it happens and depends on different factors across Europe, however the impact of housing costs in conjunction with the increased salience of the private rentals sector is one of the factors that has some relevance for younger people nearly everywhere (*Housing Statistics...* 2006: 11-12; Maclennan 2008: 11). In Southern European countries the effect of one's own performance in the labour market is more important, given the general weakness of the welfare state with low levels of state support for young adults. In Continental European countries, employment is important whereas the level of earnings associated with it plays less of a role. For the Social Democratic countries welfare state model, we find that one's own income and employment play an insignificant role. In UK surprisingly most young adults leave home independently of their current employment status and income level (Aassve *et al.* 2002: 246- 247).

The reasons, why young people leave their parental home vary across Europe. An article comparing population aged between 25 and 44 in big cities in Germany, Italy, Slovenia and Poland brings forth, that young people leaving parental home for partnership do it usually for marriage in Poland, Italy and Slovenia and for cohabitation in Germany. The age of home-leavers for cohabitation or marriage is also different being very low in Germany, significantly higher for Italy and somewhere in between for Poland and Slovenia. Germany is exceptional because of the big proportion of people leaving home to live alone, whereas Italy and Slovenia show large proportion (nearly a third) of people staying at parental homes (*Job Instability...* 2007: 235- 239).

Housing and fertility decisions are also related. In contexts where social and economic transformation is underway and the welfare state is minimal or inadequate, like in Mediterranean regions or former socialist countries, major ambiguities and dilemmas result from balancing the ideal of entering parenthood after having secured the financial and housing conditions and the opportunity to realize such security (Philipov *et al.* 2009: 48- 49). It is indicated, that intentions of younger respondents to have children are less likely to be realized, because earlier in life, respondents have not yet completed education, started working career and/or found convenient housing, which all are considered necessary preconditions (Philipov *et al.* 2009: 61).

Housing policy

The differences in the handling of housing costs for poor and vulnerable households result from differences in the *aims of general housing policy* (Czasny 2004: 91- 92). Two dimensions are relevant: 1) the scope of state involvement, measured in terms of coverage (supporting all to the “right of housing”/ supporting those in need) 2) the focus of housing policy (ownership as ultimate form of housing security / social housing as a measure for state to fulfill its pivotal role in housing sector) (Giorgi 2003: 18- 19).

Based on two different classifications (Giorgi 2003: 18- 19; Czasny 2004: 91- 92), which are largely similar in their contents *four different approaches* can be brought out:

A) Housing policies favoring universal coverage and placing a high value on private ownership (Belgium and Germany) (Giorgi 2003: 18- 19). Policies are aiming at rather low level of general housing costs through supply- sided interventions in the housing market (Sweden, Netherlands) (Czasny 2004: 91- 92).

B) Housing policies favoring universal coverage, yet with a strong commitment to social housing (Austria and Denmark) (Giorgi 2003: 18- 19).

C) Housing policies favoring partial coverage and placing a high value on private ownership (Italy and Ireland) (Giorgi 2003: 18- 19). Support is provided for those in need in a basically free housing market (UK, Spain and France) (Czasny 2004: 91- 92).

D) Finally, there are housing policies favoring partial coverage, with a commitment to supporting measures for those in need, which includes support for social housing as one policy measure (Giorgi 2003: 18- 19). Other measures can be aimed at achieving additional price- reductions for the poor through laboured social gradations of housing quality via various supply- and demand- sided measures (France) (Czasny 2004: 91- 92).

According to some opinions *home ownership* is an important dimension of well- being since it protects owners from fluctuations in rents, ensures families a stable and secure shelter and the value of property represents a major source of wealth for households (*Regions at a Glance* 2007: 140). Home ownership is supported in most of European countries (Giorgi 2003: 20; Priemus & Dieleman 2002: 192) and also preferred by residents (Priemus & Dieleman 1999: 627).

Private rentals: The general tendencies towards an increase of landlords’ rights to opt for short- term contracts and market forces have made affordability an issue (Giorgi 2003: 22).

Social housing- Due to the rising housing costs governments are trying to provide more affordable housing (Paris 2007: 3). However social housing doesn’t seem to be a popular solution anymore, since this sector is in decline practically everywhere (Giorgi 2003: 25; Priemus & Boelhouwer 199: 644). There are also some regional differences: in Great Britain, Germany, the Netherlands and Denmark the social rented sector is in decline. In France and Sweden the sector is stable or even slightly expanding. In southern Europe the social rented sector is marginal (Priemus & Dieleman 2002: 191). Besides that, the popularity of social housing as a place to live is gradually decreasing (Priemus & Dieleman 1999: 627).

The switch from subsidies for dwellings to those of households has dominated policy change between 1980 and 2000 (MacLennan 2008: 424; Paris 2007: 3). The emphasis is on reaching the needs of vulnerable groups not at improving the life quality of broad segments of the population. Besides (income) restrictions imposed on eligibility criteria /.../ several policies prioritize some groups over others (for example the young, the aged, persons with disabilities, young and/or large families) (Giorgi 2003: 25; 29). For the fine-tuning of housing policies *housing allowances* are considered to be a suitable measure (Turner & Elsinga 2005: 108) and are becoming the most important measure to provide help with housing costs (Priemus & Kemp 2004: 666; Paris 2007: 3; Priemus & Boelhouwer 1999: 644) whereas property-linked subsidies are disappearing (Priemus & Dieleman 1999: 627; Gibb 2002: 327). Housing allowances enable at the same time to relax the rent controls without jeopardizing the affordability of accommodation for low-income households (Turner & Elsinga 2005: 103). However there are also drawbacks: housing allowances have much less impact on the supply side of the residential construction market and the housing market, some kind of means testing is needed and that is costly, the system is also vulnerable to abuse, if people show their incomes lower than they are, housing allowances are given to tenants not owner-occupiers and income-linked subsidies could discourage people of trying to improve their position in labour market, if they risk losing the subsidies (Priemus & Dieleman 1999: 627).

Countries are also aiming at reducing exclusion through housing (spatial segregation) by *targeting areas of poverty concentration* (Cameron: 10). Urban regeneration policies are a common phenomenon in western European countries (Kleinhans, Priemus & Engbersen 2007: 1069). Housing stock of certain neighbourhoods is targeted through interventions like demolition and upgrading of social rented housing and new construction of owner-occupied housing (Kleinhans, Priemus & Engbersen 2007: 1069; Cameron: 10).

Transformation of the housing system in Eastern and Central European countries

The housing sector in CEE countries is unusual because of the effect of *privatization and restitution* (Hegedüs 2009: 3; Tsenkova & Buckley 2001: 276). Home ownership was perceived as the most desirable and efficient form of tenure and became the most important objective of privatization (Pichler- Milanovich 2001: 155). Relying on the introduction of market economy according to neoliberal theory, there have nearly not been restrictions on private ownership of economic enterprises, urban land or real estate. Housing and properties have been revalued as economic commodities (Sailer- Fliege 1999: 11). Due to that, most CEE countries have achieved high levels of homeownership (average of 80% of dwellings).

However privatization had also a regressive social effect: financial gains were proportional to households' wealth, thus low-income households were trapped in the residualised social rental sector and were not able to buy their homes (Hegedüs 2009: 3). As a consequence of restitution, a *new private rental sector* emerged, which has become a very conflicting area between tenants and private landlords: landlords have in most countries increased the rent and tenants and the governments (through rent subsidy) have to deal with it (Hegedüs 2009: 3). Other kinds of problems related to restitution arise when the new owners lack financial resources to maintain and renovate old housing stock (Pichler- Milanovich 2001: 170).

The collapse of the East European housing model produced radical changes in *housing finance systems*. Subsidies for the construction of state- owned housing were largely withdrawn (Norris & Shiels 2007: 73; Pichler- Milanovich 2001: 169) and although measures to support and regulate the development of private finance for housing were introduced, these have had little effect (Norris & Shiels 2007: 73). The absence of a commercial housing finance system was one of the main problems of transition economies emerging from central planning (Renaud 1999: 769). It took 10-15 years for a market based housing mortgage market to develop after the state financed housing system collapsed. The new privatized banking system started lending after 2000, and it grew very fast until the economic crisis arrived (Hegedüs 2009: 3).

The *deferred construction of new housing* was one of the most significant side effects of housing reforms, emphasizing lack of investments and subsidies and institutional transformation of the construction industry, as well as lack of appropriate land equipped with infrastructure and services in particular city locations (Pichler- Milanovich 2001: 169). Due to that housing output in the CEE declined radically during the first half of the 1990s and took a long time to recover (Norris & Shiels 2007: 73; Sailer- Fliege 1999: 14). The decline in housing construction led to *housing shortage* (Sailer- Fliege 1999: 14) According to OECD report on housing from year 2005 the number of dwellings per 1000 inhabitants was in the New Member States 389 dwellings compared to EU- 15 453 dwellings (2005: 11- 12).

A general problem is *low quality of housing*- approximately 52% of total occupied dwellings are older than 30 years, although this isn't exceptional among European countries. More importantly, over 90% of dwellings are built in the communist era, when they were built by governments operating on limited budgets and were given little maintenance (*OECD Housing Finance...* 2005: 12- 13; Norris & Shiels 2007: 74). The decay and backlog of maintenance of building stock inherited from socialist times has further deteriorated (Sailer- Fliege 1999: 14). Through the process of decentralization, restitution and sale of public rented housing, the state passed the responsibility for housing maintenance and rehabilitation to local authorities or individual owners (Pichler- Milanovich 2001: 167- 168). Most households are unable to carry out comprehensive rehabilitation measures due to a lack of capital or inexistent or insufficient state subsidies. Local authorities are equally unable to carry out comprehensive measures in the non-privatized stocks (Sailer- Fliege 1999: 14). Besides that, the housing stock of CEE countries is characterized by a *large proportion of high- rise dwellings*. Since the technology to build high- rise dwellings became available in CEE8 during the 1970s, this building style was embraced with particular enthusiasm as a solution for shortages of dwellings, finance and employment for unskilled workers. Output levels were high and this type of construction continued until the 1990s. As a result, high- rise dwellings make up 34.1% of all dwellings in the New Member States (14.7% in EU- 15) (Norris & Shiels 2007: 73). Finally a relatively large proportion of housing stock *lacks core equipment* (piped water, bath/shower, flush toilet, central heating and kitchen) and the average useful *floor space* of dwellings is small (68 m² compared to 92m² in EU- 15) (*Housing finance...* 2005: 12- 13).

One of the most distinctive elements of Eastern European housing policies during the socialist period was the price stability and the relatively low level of housing expenditures to incomes (Hegedüs & Tosics 1998: 660- 661). The *share of housing costs* typically increased

from 10% to 20% in the 90-s (Hegedüs 2009: 4; *Housing Finance Markets in Transition Economies* 2005: 10), largely due to increased utility costs. It is now about the same proportion as in the EU- 15, but the incomes in CEE remain lower (Pichler- Milanovich 2001: 166). At the same time income differences have increased as well, as a consequence relatively wide share of households are facing difficulties (Hegedüs 2009: 4). There are still many households who do not have access to the housing market compared to those in the advanced EU countries (*Housing finance...*2005; 10). The combined effect of high prices and low income in some countries leads to very high housing expenditure- to- income ratio in the lower segment of the income scale (Hegedüs & Tosics 1998: 668). These developments have raised the need for a housing allowance system and also created a downward mobility due to moving to less valuable home or foreclosures due to unpaid bills (Hegedüs 2009: 4). However, in accordance with neoliberal philosophy, only the poorest households receive support in the form of housing allowances (Sailer- Fliege 1999: 11).

Modern housing policy in Eastern Europe is characterized by a drastic move away from deep in- kind subsidies administrated in the form of highly subsidized rents for public housing. After the privatization the new owners have to bear the full cost of maintaining and running the property (Turner & Elsinga 2005: 104). The state played less and less role, and helped only the neediest families (Hegedüs 2009: 7). However lately in almost each country in the region, politics (and housing policy) has realized the need for social housing (Hegedüs 2009: 3-4) or housing allowances (Turner & Elsinga 2005: 104; Hegedüs & Tosics 1998: 668).

Methodological discussion

Data and methods used

For the majority of indicators Eurostat provides statistical information for EU- 27, current candidate countries Turkey, Croatia and Macedonia and Norway, Switzerland and Iceland. However there are gaps when it comes to some more specific indicators. OECD includes mostly only its members which however still means, that quite a few European countries are covered in their statistics. Research done uses various data sources however concentrating on cross- national comparisons shifts the weight again towards data from Eurostat, OECD or projects of European Commission.

When dealing with **economic situation** GDP is provided by Eurostat for all the countries mentioned above and also regional differences are registered for the latest year possible. When looking closer at the financial well- being of families, which is better described through earnings, several gaps in information emerge. As we see further on, it is typical, that data is missing for some of the candidate countries or Iceland and Switzerland. For indicators of economic situation data for Croatia is largely lacking, and there are some gaps for FYR of Macedonia and Iceland.

Studies dealing with economic situation use often quantitative data provided by Eurostat (more specifically European Community Household Panel from earlier years and EU- SILC for later years) or OECD, which however limits the countries covered because surveys by Eurostat have focused on EU Member States and OECD on its members, including other countries inconsistently. Due to that, when the intention of the researchers is to include more countries, they also use national data sources or self conducted surveys. Subjective estimates on economic situation have been covered in Eurobarometer "Poverty and exclusion".

The data used to describe economic situation is mainly quantitative and analysis is predominately descriptive however also more sophisticated methods like for example different kinds of regression analysis is used. The states reactions on economic issues are covered through policy analysis. As an exception there is also one cross- national project that used qualitative approach applying focus group interviews and case studies.

Education statistics cover quite big part of Europe. In Eurostat' s data about educational levels candidate countries and Switzerland are missing, however when it comes to public expenditure on education, population enrolled in education, characteristics describing participation, all countries are covered, although for some of them the data is dated few years ago or is gathered from national databases (for example Bulgaria and Romania). As an exception Liechtenstein, which is in most of the cases not covered in any other fields dealt with in this report, is included in education statistics.

Data used in material dealing with education also often derives from Eurostat, more specifically again EU- SILC, Eurobarometer about poverty and exclusion and in addition

European Union Labour Force Survey are used. OECD also has dealt with issues related to education however providing information mostly on its members, with the exception of PISA study, which covers wider range of countries. Besides this data, European Social Survey also has provided useful data for dealing with education issues. Researchers have tried to widen the coverage of those data sources by using local statistics and surveys which however raise the questions about comparability. Despite the instructions to include only studies providing cross- country comparisons, in this section also some country- specific research (namely from UK, the Netherlands and Germany) that used data of national surveys was included to give more in- depth look on the connections between education, family formation and child well- being.

The data used is mostly quantitative and analysis has been in large part descriptive (with the exception of country- specific research mentioned before, where more sophisticated methods were used), aiming at bringing out the differences between European countries or differences between family forms, not the reasons behind this variance. However, as it has been shown before, the disparities among European countries in terms of education are not as easily explained as differences in economic issues, which indicate, that including themes like for example politics of education would be useful.

Employment indicators are quite well recorded. However there are some gaps for example Bulgaria and Romania, when it comes to data gathered before the year they were accepted as Member States of EU and current candidate countries. As for education indicators, for some countries local data is used, which may cause some comparability issues with Eurostat's data.

Employment issues, when addressed at EU level, are often covered using data from Labour Force Survey. Besides that information from other large cross- European surveys like European Social Survey and European Community Household Panel are used. There are also some bigger projects dealing with employment issues, which provide and use different data sources. A survey covering multiple European countries titled "Households, work and flexibility" has done a survey in the participating countries (United Kingdom, the Netherlands, Sweden, Slovenia, Czech Republic, Hungary, Bulgaria and Romania). All the data sources described before provide quantitative information. There are also other larger projects which have used qualitative data. "Work changes gender" (covering Norway, Spain, Austria, Israel, Bulgaria and Germany), uses qualitative approach besides statistics, to understand the impact of flexibility of labour market on men's lives. In framework 6 project "Generational approach to the social patterns of relation to work" both qualitative and quantitative approaches have been combined. The quantitative data however derives from previous surveys like European Values Survey, European Social Survey and International Social Survey. Qualitative data gathering has taken place through interviews and focus groups in Hungary, Germany, Portugal, Belgium, Italy and France. The EU- funded study titled "Job Instability and changes in Family and household Trends" provides valuable insight into the connections between employment and family formation, based on samples of four big cities in Germany, Italy, Slovenia and Poland.

The methods used to describe the situation of employment and issues related to it are varied. Some remain at descriptive level, but using more sophisticated statistical tools is

more common than in the two areas described before. Besides that, comparative studies have been done also using qualitative data and combining both approaches, which widens the understanding of those issues studied. On the other hand, gathering data necessary for the use of qualitative methods or more complicated quantitative methods makes the circle of countries covered narrower.

For the **issues related to physical living environment** there are quite big variations in the available statistical data. Depending on different principles according to which “Europe” is defined or the years studies have taken place there are several gaps in information. Most of the overviews of housing sector set their limits according to European Union, what however means, that candidate countries (no data for Turkey and FYR of Macedonia, little for Croatia), EEA countries (some data for Norway, almost none for Switzerland and Iceland) and also the newest Member States (Bulgaria and Romania- included in some newer studies, but were not involved in EU- SILC, which is widely used data source) are excluded. Statistical information for other components of living- environment is lacking. Information about crime is available only for OECD members and natural environment is only covered in terms of air-pollution and water resources and even there many countries are not included.

Studies that have dealt with housing and issues related to it are quite numerous but they often cover only one or two countries or cities. Larger databases that have been used to study housing issues are ECHP, EU- SILC, the Survey of Health, Ageing and Retirement in Europe and data of OECD. There have been some EC research projects that have dealt with issues some way related to housing, which besides using the data from surveys mentioned before have also added some fresh information. For example “The Housing Dimension of Welfare Reform” has gathered qualitative data through focus group interviews and case studies (in Austria, Germany, Italy, Belgium, Denmark, Ireland and Switzerland), project KATARSIS has also used case studies and “The Importance of Housing Systems in Safeguarding Social Cohesion in Europe” has gathered some extra quantitative data from countries in its focus (Austria, France, Spain, Sweden, the Netherlands and UK). “The Special Dimensions of Urban Social Exclusion and Integration” has done a survey among some selected groups in the 11 cities that were research cases in this project. In the state of the art review of housing and living environment quite a lot of country- specific research is included, because of the in- depth look it provides on relevant issues. Those studies often derive from UK or the Netherlands, where the research on housing and neighbourhoods has been thorough. Besides that some studies from Germany, France, Hungary and Sweden are used. Another way of looking at housing and neighbourhood issues, that is widely used, is policy comparisons, which have been elaborated on different levels and for different groups of countries (EU- 15, CEE countries etc.).

In the area of housing and environment the range of data and methods used is widest among issues covered in this existential field report. Besides different quantitative methods, case studies and policy comparisons are used. As an exception there are also some studies using longitudinal data. Using qualitative data gathered through interviews and focus groups is also quite widely used. However, most studies using the diverse methods described are either country- specific or compare few countries or cities.

Countries and regions covered by research

Regional comparisons are mostly based on geographical closeness: Northern Europe (usually Norway is included also, despite it is not EU member), Southern Europe/ Mediterranean countries, Western Europe/ Old Member States and Eastern Europe/ CEE countries/ New Member States. The last group is covered the least in different studies, especially those dated before the enlargement of European Union. The classification based on welfare state models is less prominent in the areas which we looked at.

These kinds of groupings seem to have different usefulness, depending on the issues studied. For economic issues and housing the groups based on geography are useful since differences between regions are evident and countries in each group have quite a lot in common. Such groups are however not helpful in making the picture of educational issues any clearer. Despite that, when doing research for our review, we didn't find any other categorization that had been used in this area of interest. However it would be definitely needed, since the situation in education seems to be especially diverse across Europe.

If the study didn't aim at covering whole of Europe also other versions of country groupings were used for example groupings within one of the regions mentioned before like distinguishing Baltic States and other CEE countries. For housing issues also city- level comparisons have been used.

Overall EU- 15 countries are most studied, followed by the 10 New Member States from year 2005. The latest newcomers have gotten the least attention. When looking at countries outside of EU, Norway and Switzerland are often included in research projects. More unusual guests are for example Ukraine, Israel and Russia.

Conclusions

The aim of this existential field report was to provide an overview of the research done dealing with the issues related to the living environment of families including economic conditions, employment, education and physical living environment (housing, safety, natural resources and green areas).

Various statistics (GDP, volume index of GDP, incomes etc.), were used to describe **economic circumstances** in different European countries. It was concluded, that there are considerable differences across Europe, between Old and New Member States, and also within countries, between urban and rural areas. Research centering narrowly on economic situation and families has dealt mainly with the disadvantaged household types, like lone- parent households, households with many children, households containing unemployed adult and lastly also special cases of one- adult households (unemployed young people or pensioners).

Based on this research review also some shortcomings can be brought out. Firstly, there seems to be a mismatch between the available statistics and the research done. On one hand research suggests, that some household types are often in particularly bad financial situation. On the other hand the statistics available in Eurostat can't be directly linked with those characteristics of families making the comparison of those family- types in different European countries hard. Secondly, although the overall tendencies across Europe have been brought out, country- level comparisons of the situation of different family- types are hard to find. However, being less well off can mean very different things depending on the support system of the state or extended family, which should be looked at through comparative perspective in the future.

Two main areas of interest in **research on education** as a component of living environment were brought out in preceding report. Firstly the differences across urban- rural dimension were described, revealing the variations in opportunities which make it hard for the children to reach their full potential. Secondly the connections between family structure and the education of parents are studied, revealing, that there are certain family types (lone- parent families, families with large number of children), where the education of parents tends to be lower. Since this has found to have an effect on the educational outcomes of children and through that their opportunities in future, then it can contribute to the transmission of inequalities across generations.

Although the statistics for education indicators cover geographically most of Europe the explanations to the wide differences described are hard to find. Besides that, the different measures describing the inputs (for example educational expenditure and school enrolment) and outputs (education levels of population) highlight contrasting patterns (Stiglitz *et al.* 2009: 47). The data is also lacking when trying to compare the actual results of education, the competences people have acquired, because many countries have not implemented such surveys or they are not comparable with each other (Stiglitz *et al.* 2009: 47). When looking at education and schools as part of the environment then one side of the issues is covered by describing the big differences between rural or peripheral and urban areas in terms of education levels. However behind those differences one can sense the impact of the choices people make which are not covered by research, for example the role the

existence of schools in the area plays in the decisions, where to live for families with children or the balance between the aspirations of having a job that corresponds to educational level and the advantages like nearby nature and tranquility living on the countryside can offer.

The situation in **employment** across Europe was described using employment rate, the proportion of employees with contracts with limited duration, working part time, unemployment rate, long- term unemployment rate and children living in households, where no- one works. Research has centered on the growth in the proportion of temporary and part- time jobs, issues related to employment of younger and older people and lastly the geographical dimension of employment across urban- rural axis, since the performance of rural regions is becoming constantly worse. These developments have varying effect on the employment of women and men and influence strongly family formation and fertility decisions.

When talking about the shortcomings in the field of employment research then firstly it can be said, that the Eurostat's statistics used to describe it, derive from the year before the economic crisis reached its full effect, which probably reduces the reliability of conclusions made based on those measures, because the situation is changing quickly and in different directions across Europe. When it comes to research then one important issue for families, that hasn't been looked at is the effect of work- related migration within European Union. In the circumstances where economic conditions vary largely between Old and New Member States it is widespread tendency to search for job in other countries, which some times however means leaving the family or even only the children behind.

Issues related to **living environment** are very diverse, but based on some studies it can be said that the most important dimensions for satisfaction of residents are adequate housing, general good appearance of neighbourhood, existence of green open spaces and safety. Good living conditions in these terms are not equally distributed across Europe or within different social groups. Poorer people and foreign minorities live more often in unsafe neighbourhoods, with lacking access to green open areas and in homes which are in bad condition. The last problem is also quite relevant in all the CEE countries. Living in poor housing or deprived neighborhood can have an effect on health and future opportunities of people through disadvantages in education and lack of social contacts. Other area of questions covered related specifically to housing is the mismatch between the life courses of people becoming more diverse and housing market changing towards the model of "every- one owning their home".

Statistical information is available at satisfactory level only for housing. However even in this area there are gaps, for example the proportion of people who are homeless or living in emergency shelters (Stiglitz *et al.* 2009: 49). The current measures of housing quality lack in reliability, because the needs (based on differences in climate) and wishes (based on traditions) of people vary across Europe. For issues of safety and crime, which are very important to people, no statistical information on EU level is available. Victimization surveys could be an essential tool to assess the frequency of crime and the fear it generates (Stiglitz *et al.* 2009: 53). As it could be seen in the previous report, the data gathered for environmental indicators remains quite distant from the actual experiences of people. Indicators should be supplemented so that the actual effects of pollution, noise, access to

water services and nature and the proportion of people affected could be evaluated. Survey measures of people's own feelings and evaluations of the environmental conditions of their neighbourhood, which are at the moment available in some country specific surveys, are also needed on cross- country level (Stiglitz *et al.* 2009: 52).

In the future, it would be important to look at housing, neighbourhood and closer natural environment as a whole, because those components of living- environment are closely connected to each other and form the general picture of what people have of their home. Besides that, even though there have been cross- European projects dealing with living- environment in previous years, most of them have been done before the enlargement of the EU excluding a large proportion of countries that are a part of EU at the moment. It can be said that cross- country comparisons are lacking the most in this area of interest, because projects going in- depth in neighbourhood issues often concentrate on one country, city or neighbourhood.

The **methods** used were thoroughly discussed in the previous chapter. However some general tendencies can be brought out. Firstly most of the research done is based on large quantitative surveys or data from organizations like European Union and OECD. It is understandable that collecting data for comparisons in multiple countries is expensive and time- consuming, however the data sources used at the moment are not versatile enough and analysis remains often descriptive. Secondly the data and methods are overwhelmingly quantitative. Qualitative methods are used rarely; however they would provide a more in- depth look on the issues, for example what families consider to be a good living- environment, not just giving characteristics that describe the environment itself.

When looking at the **country** coverage a conceptual issue emerges: what is considered to be Europe? We started our project without defining in what area we are interested in. At the moment, since one of the aims is to improve EU's policies one can reckon that its members are of interest. However the scenarios are built for year 2035, when some of the countries situated geographically in Europe, which are now even not candidates, might be members of the Union and the policies planned will effect them also. When looking the country coverage issues under this angle then there are vast areas for example in Balkan Peninsula, which are not at all covered in any of the statistics or surveys. This kind of tendencies will probably result in same kind of lack of data as it is at the moment for the latest newcomers in EU, Bulgaria and Romania.

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