Quality of life in Europe: Impacts of the crisis

3rd European Quality of Life Survey

Eurofound Quality of Life Survey

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Contents

Abbreviations used in this report

CAPI	Computer-assisted personal interviewing
ECB	European Central Bank
EQLS	European Quality of Life Survey
ESS	European Statistical System
EWCS	European Working Conditions Survey
EU-SILC	European Union Survey on Income and Living Conditions
GDP	gross domestic product
ISCED	International Standard Classification of Education
LFS	Labour Force Survey
ILO	International Labour Organization
IMF	International Monetary Fund
NUTS2	Second level of the nomenclature of Territorial Units for Statistics, Eurostat
OECD	Organisation for Economic Co-operation and Development
PPS	purchasing power standard
PSU	primary sampling unit
SGI	Services of general interest
TFEU	Treaty on the Functioning of the European Union
UNDP	United Nations Development Programme
WHO-5	World Health Organization's Mental Well-being Index

Country groups

EU15	15 EU Member States prior to enlargement in 2004
EU12	12 EU Member States that joined in 2004 and 2007
EU27	Current 27 EU Member States

Country codes

EU27

The order of countries follows the EU protocol based on the alphabetical order of the geographical names of countries in the original language.

BE	Belgium	FR	France	AT	Austria
BG	Bulgaria	IT	Italy	PL	Poland
CZ	Czech Republic	CY	Cyprus	PT	Portugal
DK	Denmark	LV	Latvia	RO	Romania
DE	Germany	LT	Lithuania	SI	Slovenia
EE	Estonia	LU	Luxembourg	SK	Slovakia
IE	Ireland	HU	Hungary	FI	Finland
EL	Greece	MT	Malta	SE	Sweden
ES	Spain	NL	Netherlands	UK	United Kingdom

Executive summary

Introduction

The European Quality of Life Survey (EQLS) is an established tool for documenting and analysing quality of life in the EU. First carried out in 2003, the EQLS explores issues pertinent to the lives of European citizens, such as employment, income, education, housing, family, health, work–life balance, life satisfaction and perceived quality of society. The analysis looks at the relationship between subjective and objective measures, between reported attitudes and preferences on one side, and resources and living conditions on the other.

The third survey carried out in 2011 gives an authentic picture of living conditions and the social situation in the EU, enabling a comparison of experiences and conditions across Member States. The profound economic and social changes occurring in Europe between the second EQLS in 2007 and the third EQLS have also been reflected in the later survey, enabling Eurofound to reveal some preliminary indications of key changes in the overview report. The EQLS not only contributes to monitoring the changes in society but can also pinpoint emerging trends and concerns for the future.

Policy context

When introducing the Europe 2020 strategy, President Barroso highlighted that: 'The last two years have left millions unemployed. It has brought us a burden of debt that will last for many years. It has brought new pressures on our social cohesion'. The financial and economic crisis has led to deterioration in living and working conditions, with significant negative impacts on the everyday lives of some citizens. It is against this background that the European institutions have been developing new policies and strategies to maintain and improve quality of life, including the 'GDP and Beyond' Communication of the European Commission and the Stiglitz-Sen-Fitoussi Commission on the Measurement of Economic Performance and Social Progress.

Key findings

- People with low incomes are more likely to have experienced negative financial consequences in the previous 12 months and to report more difficulties in making ends meet. This group also report more problems with work–life balance, health and access to health services.
- Unemployment – and long-term unemployment in particular – has a huge impact on subjective well-being. The highest level of social exclusion is found among the long-term unemployed.
- Women working full time are more likely than men to report problems with work–life balance, which highlights the issue in an increasingly female labour force. Also, women tend to be less satisfied than men with some public services, especially long-term care and health services.
- Countries that report a better quality of life are those in the northern and western parts of the EU, while those expressing more disadvantages are mainly from southern and eastern Europe.
- Optimism about the future was expressed by fewer than 30% of people in Greece, Slovakia and Portugal, and by over 80% in Denmark and Sweden.
- Levels of satisfaction with one's personal situation remain relatively high across Member States – higher than satisfaction with the quality of society or the local environment.
- Over one in three respondents said that their financial situation was worse than 12 months previously – particularly people with low incomes, and those in the 50 to 64 age bracket.
- The most vulnerable groups – the lowest income quartile, the long-term unemployed, older people in central and eastern Europe – show the greatest decline in subjective well-being between the surveys.
- Family continues to play a major role in all countries as the basis of social contacts and the main source of support in meeting daily or urgent needs. Involvement in unpaid work, notably childcare and care of the elderly, remains at a high level.
- There is declining trust in public institutions, specifically in governments and parliaments at national level. This is particularly evident in the countries most affected by the economic crisis.

Policy pointers

- Life satisfaction is associated with income but also consistently with poor health. Both health inequalities in general, but especially the poor health of older people in central and eastern Europe, demands attention.
- The impact of the crisis on life satisfaction may not be immediately evident, but declines in happiness and optimism are already apparent. There is a need to prevent a downward spiral in public confidence – and there is a role for media as well as government in this respect.
- While the focus for policy-makers should be primarily directed at vulnerable groups, attention should also be paid to the situation of people who at first sight seem advantaged but who are in fact struggling with problems related to employment, debt, housing insecurity and access to services.
- People report increasing difficulties in reconciling work with family life and there is a need to recognise workers, generally women, who have the burden of regular eldercare responsibilities.
- The disadvantaged situation of people outside employment is stark, and the negative impact of unemployment is greater with long duration – reflected in reduced life satisfaction, greater social exclusion and lower trust in others.
- There is an increased perception of rifts between racial and ethnic groups and a growing proportion of people identify tensions between the rich and poor. Such social tensions are especially evident among those who are most disadvantaged and the risks to social cohesion should be acknowledged.
- Measures to address social exclusion should not only focus on the labour market or even improving income; people involved in associations and doing voluntary work, for example, feel less excluded.
- While quality of housing appears to have improved for many, perceived security of tenure has declined, particularly among people with a mortgage, and this was noticeable in all income groups. Measures are needed to increase housing security, and prevent hardship.
- An increasing number of births occur outside marriage and single parent households are shown to be disadvantaged in most domains of quality of life. It is important to address not only the income situation of these households but also their social and employment integration.

Methodology

Fieldwork for the third European Quality of Life Survey (EQLS) in the 27 Member States took place from September 2011 to February 2012, with most interviews being completed in the last quarter of 2011. This is a survey of people aged 18 and over, resident in the EU for at least six months. Only the selected respondents were interviewed face-to-face in their own home – mainly about their own circumstances, but in some cases (e.g. income, accommodation), about their households. Depending on the size of population, 1,000–3,000 interviews were completed in each Member State.

Fieldwork for a further seven candidate or pre-accession countries (Croatia, Iceland, FYR Macedonia, Montenegro, Kosovo, Serbia and Turkey) took place in May–July 2012 and these results will be disseminated later.

Introduction

The European Quality of Life Survey (EQLS) is a specific tool for documenting and analysing the multidimensional nature of quality of life in the EU. The survey began in 2003 and was repeated in 2007 and 2011, making it possible to meaningfully examine trends over time, particularly changes in views and experiences since the onset of the economic and, now, social crisis in Europe. Thus, the EQLS can contribute not only to monitoring the changes in society but may also reveal emerging trends and concerns for the future. In the four years since the previous version of the EQLS, for example, the economic and social profile of Europe had changed dramatically.

Fieldwork for the *Third European Quality of Life Survey* in the 27 Member States took place from September 2011 to February 2012, with most interviews being completed in the last quarter of 2011.

Quality of life in the economic downturn

When introducing the Europe 2020 strategy (European Commission, 2010a), President Barroso pointed out that: 'The last two years have left millions unemployed. It has brought us a burden of debt that will last for many years. It has brought new pressures on our social cohesion'.

The financial crisis, which began in late 2007 and erupted into a full-blown economic crisis from autumn 2008, transformed the real economy with highly visible redundancies, bankruptcies and restructuring across Member States. Again as the Europe 2020 strategy underlines, 'the crisis has wiped out years of economic and social progress', resulting in falling gross domestic product (GDP) and rising unemployment in many Member States. This has caused a marked increase in the numbers of deprived and disadvantaged persons across the EU, albeit that living standards and conditions remain relatively good for the majority of EU citizens.

What is clear is that the impact of the economic crisis has been more devastating in some Member States than others. In particular, falling GDP and rising unemployment has been manifest in southern Europe, where the eurozone debt crisis is part of the public debate, especially in Greece, Portugal and Spain. Some Member States in northern Europe (Ireland) and in some of the new Member States (Estonia, Slovenia) have also been particularly affected. Even if by mid-2010 there were signs of economic improvement in some Member States (notably in northern and eastern Europe), the overall picture was still one of great difficulty and of Member States depending upon loan arrangements from the European Central Bank (ECB), the International Monetary Fund (IMF) and the European Commission.

Rising unemployment has perhaps become the most visible element of the economic and labour market crisis. Having fallen to its lowest level of 7% in March 2008, it deteriorated steadily to reach more than 10% by 2010 and the number unemployed remained so at the end of 2011; ranging from 4% in Austria to 23% in Spain. As emphasised by Jenkins and colleagues (2011), employment rates fell sharply for groups such as men and young people. The contraction in economic output drove unemployment rates higher in some Member States than others, including dramatic surges in the Baltic states and in Ireland and, more recently, increasingly in southern Europe – again especially among young people. The number of long-term unemployed in the European Union has also grown very quickly, representing more than a third of the total jobless population. Again there are increasing differences between Member States, with trends in Germany and Ireland, for example, going in different directions.

The economic and labour market crises have driven changes in patterns of employment and working conditions with, for example, limits on employment in the public sector and freezing or even reducing salaries. Some companies in the private sector have responded with restructuring, reducing working hours, laying off employees or reducing pay. Austerity measures have become more widespread, involving reductions in the funding of public services and changing conditions for social benefits, including reductions and stricter conditions for eligibility.

The financial and economic crisis has led to deterioration in living and working conditions, with negative impacts on the everyday lives of some citizens, most evidently those who have become unemployed. It is against this background that the European institutions have been developing new policies and strategies to maintain and improve quality of life. This report maps and monitors the extent to which quality of life for Europe's citizens has changed from before the crisis in 2007 to more recently in 2011.

Eurofound's approach: Concept and measurement

The European institutions implement a wide range of policies and programmes that address key quality of life issues (employment and skills, social exclusion, quality of public services, equal opportunities and work–life balance), so that any indicators to usefully inform policy must seek to capture this range of areas. The conceptual background for the EQLS (Eurofound, 2003) has remained robust even if the subject matter has changed and expanded to reflect new or emerging policy themes.

Eurofound's approach recognises that 'quality of life' is a broader concept than 'living conditions' and refers to the overall well-being of individuals in a society. Quality of life is a concept that identifies a number of dimensions of human existence as essential for a rounded human life; this is inevitably culturally relative or normative, reflecting in this case the broad values and policy goals of the EU. While living conditions are important, a central element in improving quality of life is enabling people to achieve their desired goals. The opportunities open to people as well as the choices they make are critical; these take place in specific policy and institutional settings, and in the context of an economy, community and society. The lives of individuals are intertwined with others, so relationships with people in their household, local community and beyond, as well as with institutions and services, are fundamental influences on quality of life. The significance of the social and institutional environment is one reason for emphasis in the EQLS on the quality of society – mapping access to collective as well as individual resources.

Well-being reflects not only living conditions and control over resources across a wide spectrum of life domains but also the ways in which people respond and feel about their lives in those domains. Subjective assessments of their situation are essential but not sufficient to establishing overall well-being. In part this is because such assessments are 'determined partly by their expectations and aspirations, which in turn will be influenced by their experiences and conditions. So, measured satisfaction may reflect how well people have adapted to their present conditions as much as the nature of these conditions' (Eurofound, 2003, p. 15). Subjective assessment may also reflect cultural differences, for example in tendencies for optimism or criticism as well as differences in the reference points that people choose.

A multidimensional assessment of quality of life is essential, also given the range of factors including income, family and health that appear most important for personal quality of life (Eurofound, 2004). Previous research based on the EQLS (for example, Eurofound, 2010a) has shown that an individual's quality of life is shaped not only by individual living conditions, behaviours and preferences, but also by the quality of the environment, including the availability and quality of public services, and the perceived quality of public institutions as well as community relations.

The EQLS approach seeks to embrace this range of policy interests and key determining factors. Questions in the third EQLS are largely drawn from the tried and tested set in previous versions of the survey: half are identical to those from 2007, others are slightly modified. But there are also new questions to expand coverage of issues such as work–life balance and community participation, or to develop current themes such as access to public services and management of household debts.

The survey measures resources and living conditions through objective and descriptive indicators but also consistently includes the subjective dimension 'where people's feelings are treated as paramount' (Layard, 2005). Eurofound's approach to quality of life incorporates both assessment of objective living conditions and subjective aspects. An important part of the analysis focuses on the relationship between subjective and objective measures, between reported attitudes and preferences on one side, and resources and living conditions on the other.

Policy significance of monitoring and analysing quality of life

Over the years, well-being has become established as a fundamental objective of the Treaties of the European Union. The Treaty of Lisbon states well-being as an explicit objective and Article 3 of the Treaty on the Functioning of the European Union (TFEU) states that the Union's aim is to promote 'the well-being of its peoples'. Europe 2020 aims to put people first to create 'more jobs and better lives'. It has adopted a number of targets that go beyond conventional measures of economic performance, with goals to reduce poverty and social exclusion, to promote education and employment.

Over the past decade there have been growing demands from politicians, the media and public opinion to develop better approaches to measure economic and social progress and to monitor well-being in a more comprehensive way. The importance and urgency of this task to improve mapping of quality of life has been reflected in several key and recent European initiatives.

The Communication published by the European Commission following the conference in 2007, on 'GDP and beyond' sought to complement the conventional measure of economic growth, GDP, with indicators more specifically designed to monitor social and environmental progress. The Communication underlines the relevance of the EQLS approach:

> *Citizens care for their quality of life and well-being. Income, public services, health, leisure, wealth, mobility and a clean environment are means to achieve and sustain those ends. Indicators on these 'input' factors are therefore important for governments and the EU. In addition… robust direct measurements of quality of life and well-being and these 'outcome' indicators could be a useful complement… The European Foundation for the Improvement of Living and Working Conditions is working on this issue.*
> (European Commission, 2009, p. 5).

In particular, the Communication argues for the need to report more accurately on the distributional aspects of our societies and the corresponding inequalities.

In September 2009 the Commission on the Measurement of Economic Performance and Social Progress (the Stiglitz–Sen–Fitoussi Commission), promoted by the French government, published a report with a well-articulated set of recommendations to improve the measurement of social and environmental progress (Stiglitz et al, 2009). The report underlines the multidimensionality of well-being and the relevance of a range of conditions such as health, social inclusion, environmental quality and material circumstances. The Commission identifies eight dimensions of quality of life including material living standards, health, education, personal activities, political involvement, social connections, environment and insecurity, all of which are captured to some extent in the EQLS. Its report also underlines the importance and relevance of subjective indicators to complement more objective information:

> *Research has shown that it is possible to collect meaningful and reliable data on subjective as well as objective well-being. Subjective well-being encompasses different aspects – cognitive evaluations of one's life, happiness, satisfaction, positive emotions such as joy and pride, and negative emotions such as pain and worry; each of them should be measured separately to derive a more comprehensive appreciation of people's lives.*
> (Stiglitz et al, 2009, p. 16).

It is this more comprehensive information that the third EQLS strives to provide, presenting both a range of indicators of subjective well-being and a breadth of measures of other dimensions or life domains.

In acknowledging that neither quality of life nor quality of society can be reduced to a single figure, the EQLS aims to take the 'dashboard' approach advocated by the Stiglitz Commission. This approach has been reinforced by the conclusions of the European Statistical System Committee Sponsorship Group on 'Measuring progress, well-being and sustainable development', which has underlined the importance of high-quality data on quality of life based on an approach that encompasses the economic, social and environmental dimensions, and covers objective as well as subjective conditions.

The growing interest and expertise in monitoring quality of life and measuring key dimensions such as subjective well-being is evident in the growing number of international and national initiatives.

The United Nations Development Programme (UNDP) has strengthened elements in the Human Development Index, while the Organisation for Economic Co-operation and Development (OECD) has launched a 'Better Life Index' based on 11 topics that map the areas of material living conditions and quality of life. The OECD initiative is not a survey but draws on data from a range of sources including the results of a Gallup poll across OECD countries. The Gallup survey does not match the EU coverage or the comprehensiveness of the EQLS. Eurostat continues to explore approaches to indicators of social and environmental progress, including the establishment of an expert group on quality of life and the introduction of a short module on quality of life into the Survey on Income and Living Conditions in 2013.

Among the initiatives at Member State level, the UK government has supported the development of new measures of national well-being which cover quality of life of people, reflecting environmental and social sustainability issues as well as economic performance. Aspects of the UK index include being involved in local and national issues, as well as personal activities, including not only work but caring and volunteering. The UK's approach involves the incorporation of four subjective well-being questions in their largest survey – the Integrated Household Survey. The first year's data from this survey were reported at the end of July 2012. They indicate that in the UK, young people and those aged 65–79 were most satisfied with their lives; unemployed people were twice as likely to report low life satisfaction compared with those in jobs (ESDS, 2012). Other Member States where the measurement of quality of life and well-being is being taken seriously include Austria, France, Germany and Italy.

The measurement and monitoring of quality of life may be particularly relevant in this period of rapid social and economic change and of growing social inequalities. Dolan and Metcalfe (2012) highlighted how measures of subjective well-being can provide additional information about who is doing well or badly in life, and may be particularly useful when deciding how to allocate or prioritise scarce resources. Systematic information could contribute to a broader reflection on policy measures to respond to a crisis which has 'disproportionately hit those who were already vulnerable and has created new categories of people at risk of poverty' (European Commission, 2011d). Other recent analyses including one by the International Labour Organization (ILO) (Vaughan-Whitehead, 2012) have likewise argued that the crisis has deepened inequalities in Europe, affecting more damagingly, for example, workers on temporary contracts and young people. The information from the quality of life indicators can clearly help in monitoring and mapping the experiences of people in different social groups, but as Dolan and Metcalfe also emphasise, such information can also contribute to informing policy design and policy appraisal.

Methodology and implementation

A detailed overview of the third EQLS survey methodology is given in Annex 1 of this report. More extensive technical/fieldwork reports are available on the Eurofound website.

The fieldwork was carried out by GfK Significant through partner organisations in each of the 27 Member States. Interviews were carried out face-to-face in the respondent's home with an average duration of 38 minutes. This is a survey of people aged 18 and over, resident in the EU for at least six months. Only the selected respondents were interviewed, mainly about their own circumstances, but in some cases regarding, for example, income and accommodation, about their households. At least 1,000 interviews were completed in all Member States. In the seven largest Member States, in which three-quarters of the EU population reside, there were higher targets – of at least 1,500 in Romania and Spain, 2,250 in France, Italy, Poland and the UK, and 3,000 in Germany. The larger sample sizes should improve national estimates as well as those for the EU as a whole.

The survey allows Eurofound to draw an accurate picture of both living conditions and the social situation across the EU, providing an effective comparison of experiences and conditions at Member State level. While the national samples provide a representative picture for each country, they are often too small for detailed analysis of sub-groups such as immigrants, long-term unemployed or single-parent families within individual countries. However, some analyses will be presented for larger groupings of countries.

Quality assurance is a priority for Eurofound and each version of the survey has included measures to enhance quality. In the third EQLS, more attention was paid to procedures for translation, using not only the most rigorous approach to translation, but also including review by national experts on quality of life surveys. The questionnaire was developed in consultation with both policy stakeholders and experts in survey research. It was pre-tested in two Member States and piloted in all Member States. This enabled testing not only of questionnaire design and content, but also of the fieldwork arrangements. In the main survey phase, interviews were monitored and controlled by the survey contractor, GfK Significant, and Eurofound, with online and real-time monitoring of progress. At least 10% of the interviews in each Member State were checked with some short repeat interviews. Sampling used high-quality address lists or population registers and, where the random route was unavoidable, enumeration of addresses was done separately from the interviewing and checked. Each person to be interviewed was contacted at least four times before the interview could be regarded as incomplete or unsuccessful.

The calculation of response rates is based on the number of completed interviews in relation to the total number of potentially eligible cases in the sample. With this rigorous definition the overall response rate was 41%; this is below the 50% target but possibly reflects greater difficulties in general in achieving interviews. This rate is also related to the high quality of the sampling method and its strict implementation; a high quality sample with a lower response rate is generally better than a poor sample with a higher response rate. The response rate ranged from more than 60% in Bulgaria, Cyprus, Malta, Poland and Slovakia to below 30% in Luxembourg and the UK. Weighting was applied to ensure that the results are representative for both individual countries and for the EU27.

Aim and contents of report

This report presents the results for the EU27 Member States (a subsequent report will look at the survey in seven non-EU countries). The basic results for individual countries on selected indicators are detailed in charts and figures and country comparisons are made in the text.

The previous EQLS report divided the countries into those who were EU Member States in 2003 (EU15) and those who joined from 2004 onwards (EU12), but there is more attention in this version to identifying countries at the top and bottom ends of distributions. Where country clusters are presented, the data have been weighted by population so that the means always reflect the cluster averages.

The survey provides a synthesis of information on the main aspects of quality of life, both objective and subjective, and encourages examination of the relationships between different aspects of life. This is reflected in the policy themes of the chapters on employment and work-life balance, family and social life, social exclusion and community involvement, housing and environment, health and public services, and quality of society, alongside presentations of the basic information around standard of living and deprivation and, of course, on general life satisfaction or subjective well-being.

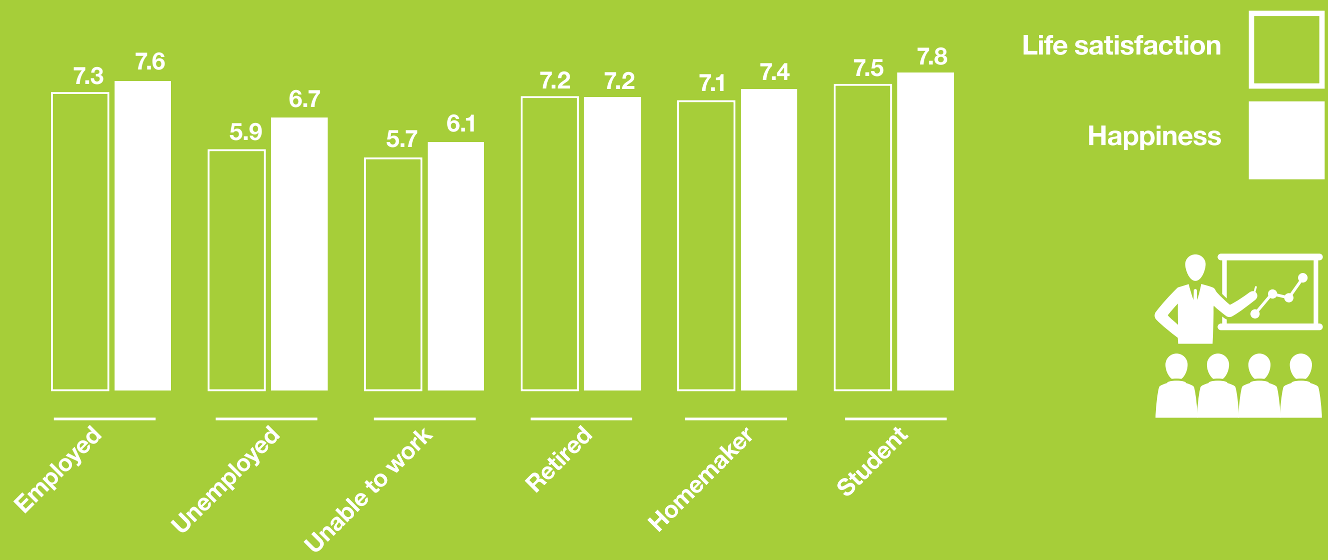
Within chapters, there is a focus on documenting differences, not only between countries but also between social and economic groups. The theme of growing social inequalities is addressed in relation to each of the policy subjects, with the aim of identifying particularly vulnerable groups. Although the presentation is largely descriptive, including the analysis of differences between the main age, sex and income groups, there are a number of attempts to look at drivers or determinants of some indicators and therefore employing more multivariate analysis. However, the reader's attention is drawn only to differences that have been established to be statistically significant, without always presenting the detailed statistical measure (see Annex 1 for further information on this).

The profound changes in Europe between the second EQLS in 2007 and the reporting of the results of the third EQLS have encouraged Eurofound to give some preliminary indications in this overview report of changes in key results between the surveys. The story essentially is of quality of life before the onset of the economic crisis as against the situation at the end of 2011; in general, significant changes in countries are documented and, to some extent, changes in key factors associated with the indicator are mentioned. When percentage changes are included, these are direct percentage point differences between 2007 and 2011, unless otherwise mentioned.

This report is the first step in presenting results from the third EQLS. Each of the main subjects merits more detailed analysis and consideration and a series of more detailed analytical reports will be produced later on the following themes: subjective well-being, social inequalities in quality of life, quality of society and public services and, of course, trends in quality of life in Europe (2003–2012).

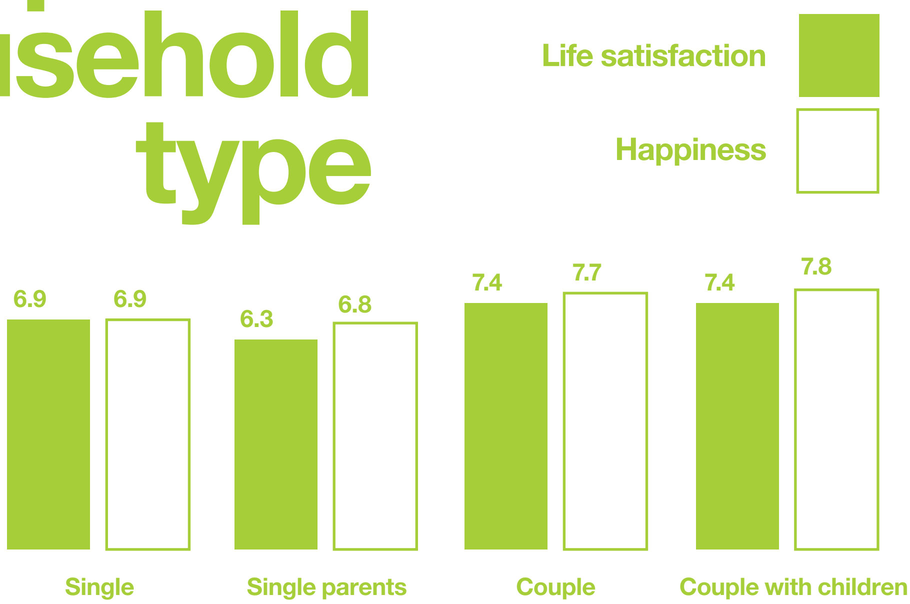
As indicated in Annex 2, the results and basic analyses from the survey are available on Eurofound's website using Eurofound's updated interactive Survey Mapping Tool and the microdata are to be made available through the UK Survey Data Archive.

Life satisfaction & happiness by economic status



Scale of 1 to 10

Life satisfaction & happiness by household type



Scale of 1 to 10

CHAPTER 1

Subjective well-being

Subjective well-being

Policy context

Subjective well-being (that is, a person's perception of the quality of their life) is a concept that has gained importance in recent decades and especially at the end of the 20th century when researchers developed a wide range of measurements for happiness and life satisfaction in order to:

- examine the differences between individuals, groups and societies;
- offer a more broadly based view of societal progress.

The underlying concepts of happiness and life satisfaction, central to subjective well-being, are different, the former referring more to emotional aspects and the latter to a more cognitive evaluation of life as a whole (Eurofound, 2003). Questions regarding life satisfaction and happiness are posed as separate aspects in the questionnaire, although the distinction may be less sharp in some languages and cultures. They all, especially global life satisfaction, offer a summary indicator of the extent to which the expectations and needs of the individual are being met.

Subjective well-being is an aspect of quality of life that can be complementary to other measures of progress such as income and living conditions – to which it is only indirectly connected – as it provides information on how people are feeling in the light of those circumstances.

It is important to monitor subjective well-being indicators for different socio-economic groups partly because the economic recession and stagnation experienced in Europe in recent years is expected to have the strongest impact on the most vulnerable members of society (Eurofound, 2010e). However, previously well-off people and families may have recently become unemployed and experienced deprivation, and this is likely to have an impact on their subjective and mental well-being.

The EQLS measures subjective well-being through both cognitive indicators, such as overall satisfaction with life and satisfaction with various domains of life (for example health, standard of living, family), as well as through measures of positive and negative feelings or moods, including happiness. It is important to differentiate between life satisfaction and happiness. Life satisfaction measures how people evaluate their life as a whole after taking all life circumstances into consideration – in a way it can be viewed as a person's measure of their success in life. Happiness is a state of mind, incorporating both the existence of positive emotions and the absence of negative emotions,[1] which means that someone can be happy without evaluating their life as good. Conversely, a person attributing a high level of satisfaction to their life can feel unhappy at the same time. Life experiences and objective circumstances, particularly negative experiences, such as unemployment, deprivation, illness and family breakdown can all have significant impact on life satisfaction (Eurofound, 2009a), while happiness is also influenced by an existing predisposition through personality (Diener and Lucas, 1999).

This chapter outlines those life circumstances that have an effect on subjective well-being, focusing on the two main indicators (life satisfaction and happiness) with additional information on other subjective indicators.

[1] See, for example, the OECD Better Life Index (http://www.oecdbetterlifeindex.org/topics/life-satisfaction)

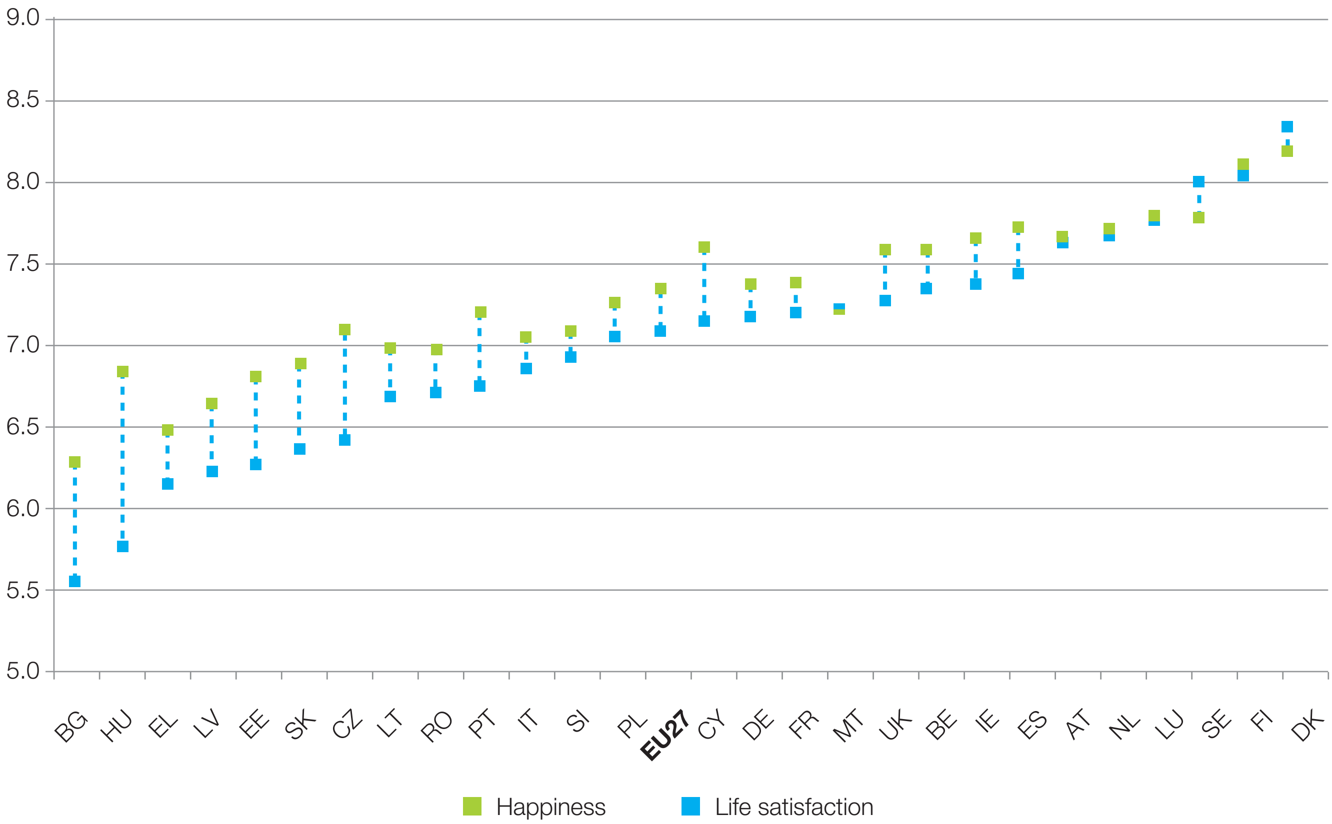
Country and socioeconomic differences

Life satisfaction and happiness

People living in the EU rate their life satisfaction at 7.1 on average on a scale from 1 to 10. Life satisfaction shows great variation across countries. As in the 2007 EQLS (Eurofound, 2009a), it is highest in the Nordic countries, and lowest in Bulgaria, Hungary and Greece (Figure 1). People in most countries rate their level of happiness higher than their level of satisfaction with life in general. The gap between life satisfaction and happiness is larger in countries where life satisfaction is low – especially in Hungary, Bulgaria and the Czech Republic. This highlights the difference between the two measures, with happiness less affected by standard of living (Eurofound, 2009a, p. 16).

Life satisfaction and happiness have a clear statistical relationship but the correlation (0.65)[2] is still only moderate, which also indicates that, in general, people separate the two concepts.

Figure 1: Life satisfaction and happiness, by country



Notes: *Dotted lines show high–low range.*

Q30 All things considered, how satisfied would you say you are with your life these days? Please tell me on a scale of 1 to 10, where 1 means very dissatisfied and 10 means very satisfied.

Q41 Taking all things together on a scale of 1 to 10, how happy would you say you are? Here 1 means you are very unhappy and 10 means you are very happy.

[2] This is a Pearson correlation coefficient, which is used throughout the report. Only statistically significant correlations are shown. Correlation estimates the relationship between two variables. Correlation coefficients can have values between -1 and 1, where a value of 0 indicates no correlation, a value of -1 indicates a perfect inverse relationship, and a value of 1 indicates a perfect direct relationship. Values between 0.1 and 0.3 are considered weak correlation, 0.3 and 0.5 indicate medium, and 0.5 to 1.0 indicate strong correlation. Correlation does not prove causality.

Relationship between life satisfaction and economic situation

At first glance, people living in countries with higher GDP per capita appear to report higher levels of both life satisfaction (Figure 2) and happiness. However, there is only a weak positive correlation between GDP and subjective well-being. For example, people in Poland report significantly higher life satisfaction than people in Hungary despite similar levels of GDP per capita, and people living in Romania report similar levels to people in Italy although per capita GDP in Romania is only half of that in Italy.

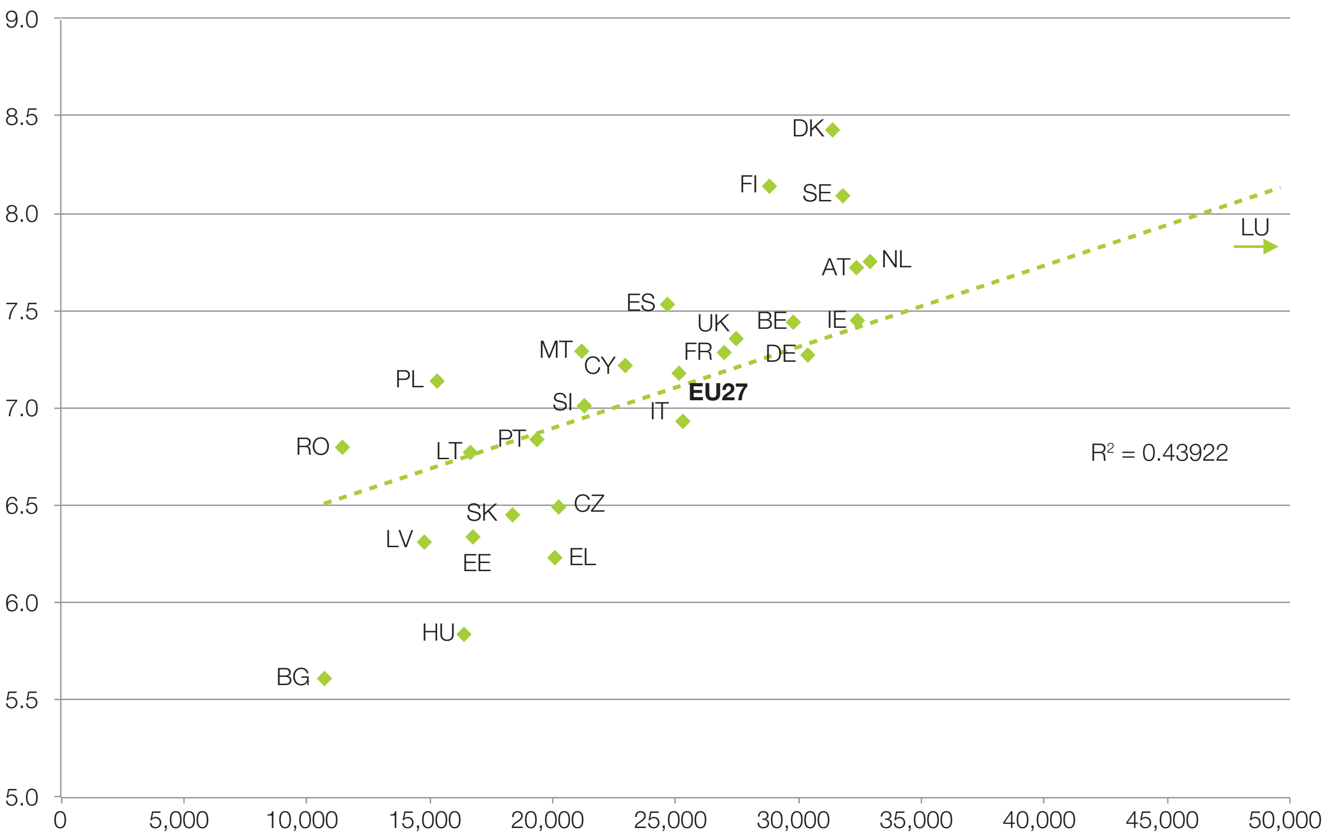
Country averages of life satisfaction do not show a correlation with the most common measure of income inequality, the Gini coefficient. Countries with similar levels of inequality, for example Bulgaria and Ireland (both 0.33 on a scale of 0 to 1) have very different average levels of life satisfaction (Figure 1).

Life satisfaction and happiness by socio-demographic indicators

Men and women on average do not seem to differ either in the level of their life satisfaction or their level of happiness (Figure 3). Age seems to be much more important than gender; both measures consistently decrease with age until the age of 65. Then, for those aged 65 or more life satisfaction is once again higher (7.3), approaching the level of the youngest group (7.4), while happiness remains lower.

When examined in more detail, life satisfaction seems to start declining around age 25. Then it stagnates at a relatively low level between ages 45 and 60, after which it gradually increases again, peaking once more at around 70. Happiness follows a similar path at a higher level, but the scores on happiness and life satisfaction converge around the age of 60, when life satisfaction starts to increase, while happiness remains relatively low.

Figure 2: Correlation between life satisfaction (on a scale 1–10) and GDP per capita



Note: for GDP per capita: Eurostat, 2012; all data is from 2011, except for Bulgaria, Poland and Romania (2010 data)

The R^2 value is the square of the Pearson correlation coefficient. It shows the extent of variation in a dependent variable explained by an independent variable. The value of 0 means that none of the variance is explained, and the value of 1 indicates that 100% of the variance is explained.

This trend, however, does not hold for all countries. For example, life satisfaction in Cyprus, Ireland, Sweden and the UK increases with each age group, while in Bulgaria, Portugal and Slovakia it gradually decreases. There are some countries, for example the Netherlands, in which life satisfaction is similar across all age groups.

Interestingly, at EU level, people in the highest income quartile have similar levels of life satisfaction regardless of age, which confirms earlier findings (Lelkes, 2008). Happiness more commonly decreases with age; the exceptions are again Ireland, Sweden and the UK where the older groups are significantly happier than younger people, as well as for example Finland and the Netherlands, where happiness scarcely changes with age.

In many eastern Member States (but especially in Bulgaria, Lithuania and Romania), the life satisfaction of those aged 65 or over is significantly below the average life satisfaction in the country (Figure 4). This is consistent with findings from the Second EQLS in 2007 and has been explained by older groups in countries with transitional economies not being able readily to adjust to the new economic conditions (Eurofound, 2009a). Since the older generation has also been struggling with material deprivation in eastern Europe, which was deepened by the economic crisis, the difference remained or increased in most of these countries.

Figure 3: Life satisfaction and happiness, by demographic and economic status (scale of 1–10)

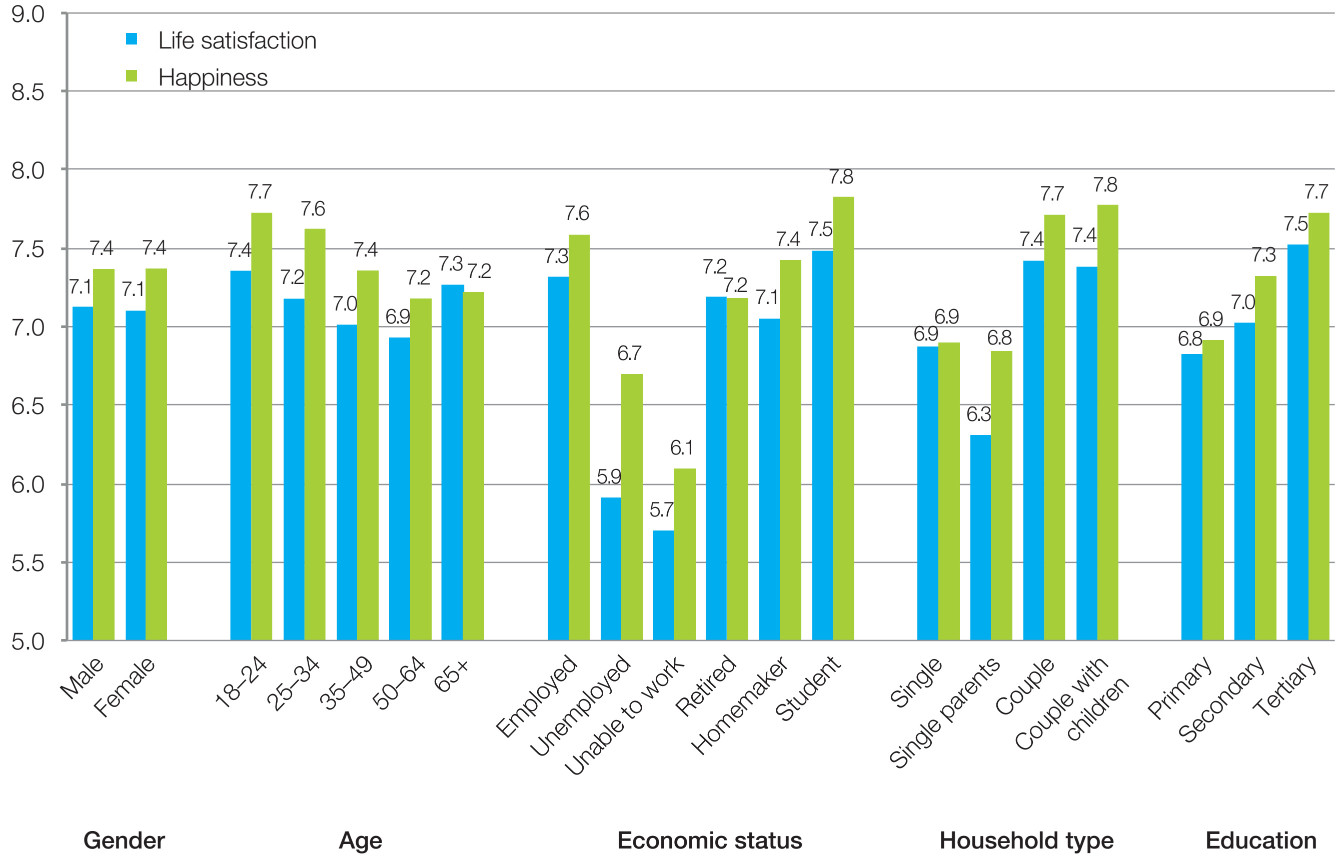


Figure 4: Happiness levels of persons aged 65+ – difference from the average (in points)

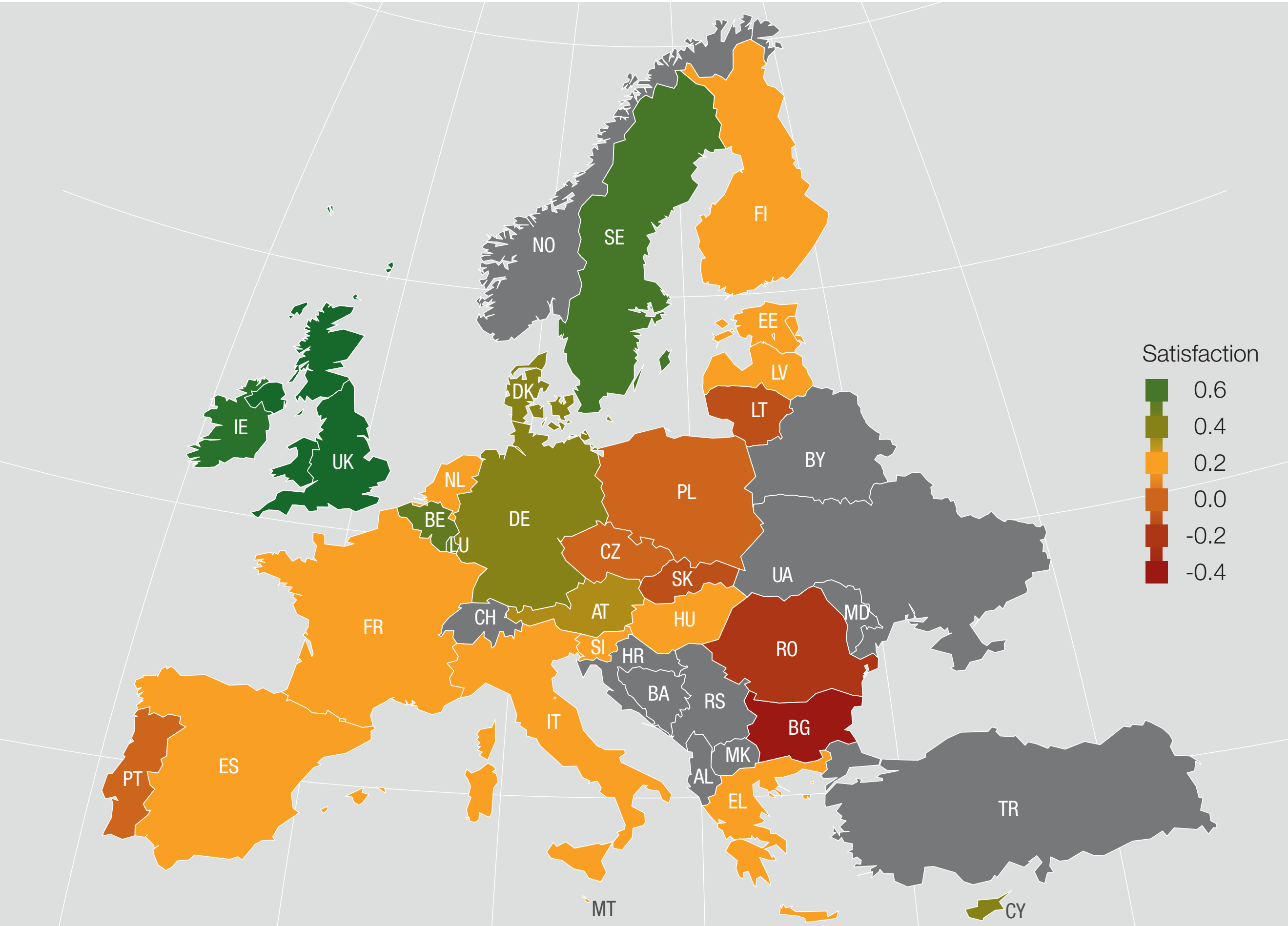


Table 1: Happiness levels of persons aged 65+ – difference from the average (in points)

	Age 65+ difference from mean		Age 65+ difference from mean
UK	0.6	HU	-0.3
IE	0.6	EL	-0.3
SE	0.3	IT	-0.3
LU	0.0	CZ	-0.4
BE	0.0	CY	-0.4
DE	0.0	PL	-0.4
DK	0.0	EE	-0.4
AT	0.0	SI	-0.5
FR	0.0	PT	-0.6
FI	0.0	LV	-0.6
NL	0.0	SK	-0.6
EU27	-0.1	LT	-0.9
ES	-0.2	RO	-0.9
MT	-0.3	BG	-1.1

Note: *All changes shown are significant at the 0.05 level.*

In terms of employment and economic status, students are the happiest and most satisfied, and those currently working also have higher subjective well-being than other groups (Figure 3). The subjective well-being of homemakers is a little lower, closer to the retired group, except that for homemakers there is a larger difference between happiness and life satisfaction, and so their happiness is significantly higher. People unemployed or unable to work due to illness or disability are the least satisfied, and they also have the largest gap between life satisfaction and happiness.

Household size and structure is also significant for subjective well-being. People living alone have significantly lower life satisfaction and happiness than couples living without children and couples with children.[3] Single parents have lower life satisfaction than all other groups, but their happiness is similar to that of people living alone.

According to Eurofound (2010e), having children of your own has a slight but significant positive effect on life satisfaction. This dataset allowed analysis of how life satisfaction and happiness changes when having children of your own as well as when children are present in the household. On average at least one child living in the household is associated with a significant increase in happiness (by 0.3 points) but not in life satisfaction, while having children of your own in itself initially seems to have no effect. However, an examination of gender and age groups suggests that, apart from two groups, all people are happier if there are children in the household and also if they have their own children. The first exception is men aged between 18–24 who are significantly less happy and less satisfied if they have children (while women of the same age are only less satisfied, not less happy). This is probably due to the strain of having to look after children while studying or needing to establish a career. The second exception is people aged 60 or older, who are significantly less happy and less satisfied if children live in their household. The reason could be that, for some of these older people, having children in the household means greater economic strain or that they must live with and also depend on their extended families for economic or health reasons.

For people aged 18–24 there is no significant difference between the subjective well-being of single people and those living with a partner. However, for those aged 25 or more, men and women of all age groups who live with a partner are significantly happier than single people. The difference is highest between those married/cohabiting and those separated/divorced or widowed. Living with a partner is more strongly associated with happiness than with life satisfaction.

Household income and deprivation

The household's financial situation has a significant relationship with life satisfaction. People in the highest income quartile score their life satisfaction on average 1.1 point higher and their happiness 0.9 point higher than those in the lowest quartile. This difference between the richest and poorest groups is not universal across countries; in Bulgaria it is over two points, while in Austria, Cyprus and Denmark there is no significant difference. In Portugal, income seems to be important for life satisfaction but not so much for happiness.

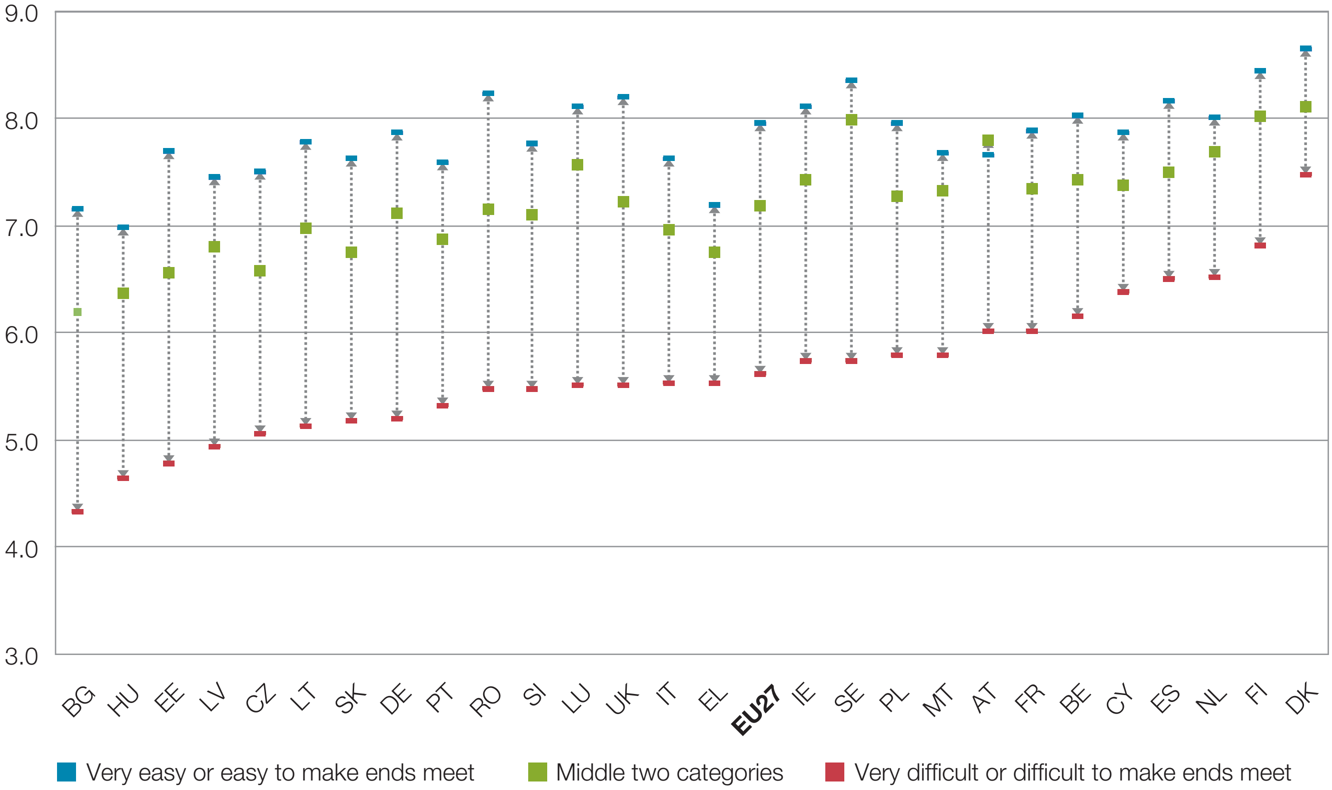
For the EU27 as a whole, the relationship described above between income and subjective well-being remains clear when breaking the population into smaller income segments, with each income quintile and decile more satisfied and happy than the previous one. Again, however, this pattern differs somewhat between countries. The gap in life satisfaction between the richest and poorest 10% of the population is as high as three points in Slovakia, but less than a point in Austria, Denmark, the Netherlands and Spain. In a few countries, especially Hungary and Lithuania, households in the lowest 10% income category constitute a separate group from the rest, with life satisfaction and happiness as high as those with medium incomes; subjective well-being is found to increase with income starting from the second 10% (the group with the lowest subjective well-being). On closer inspection, the lowest income group in these countries are less likely to live alone and are younger than the subsequent groups, which might in part explain their higher subjective well-being.

Earlier findings (Cummins et al, 2004) that income affects subjective well-being differently according to age group are confirmed by the EQLS, as the difference in life satisfaction between the highest and lowest income quartile is highest in the 50–64 age group (1.7 points) and relatively insignificant in the youngest group.

Another measure of economic situation is the ability to make ends meet, which is measured on a six-point scale. In general, the easier it is to make ends meet, the more satisfied people are with their life, with the groups struggling to make ends meet reporting the lowest level of life satisfaction (Figure 5). As with income, the difference between the categories is smaller in those countries where life satisfaction is generally higher.

3 Couples with children and single parents include families where all children living in the household are either younger than 18, or over 18 and in education.

Figure 5: Life satisfaction, by ability to make ends meet (scale of 1–10)



Note: Q58 A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet?

Happiness shows a very similar pattern to life satisfaction, with significantly higher happiness reported when it is easy to make ends meet than when it is difficult, although the difference between the groups is lower than with life satisfaction (1.8 compared with 2.3), suggesting that this measure is slightly more important for life satisfaction than for happiness.

Being able to afford certain items also matters for life satisfaction and for happiness – though to a lesser extent (Table 2). Of the items measured, not being able to afford meat (if wanted) and not being able to buy new clothes results in the most significant decline in both measures, signalling the importance of the quality of food and clothes as basic needs for life satisfaction and happiness.

Table 2: Deprivation and subjective well-being

Cannot afford	Difference from average	
	in life satisfaction	in happiness
Meat	-1.6	-1.1
Clothes	-1.5	-1.0
Guests	-1.3	-1.1
Heating	-1.3	-1.0
Holiday	-1.1	-0.9
Furniture	-1.1	-0.8

Note: Q59 For each of the following things on this card, can I just check whether your household can afford it if you want it?

Unsurprisingly, the more items a household is not able to afford, the lower the respondent's life satisfaction. On average, the life satisfaction of people in households with no item deprivation is 0.6 points higher than the life satisfaction of people who cannot afford one item and 1.6 points higher than that of those who cannot afford two or more items (7.7 versus 6.1), which is consistent with earlier findings (Eurofound, 2010e).

Working hours and job security

The relationships between occupation and life satisfaction, as well as between public or private sector employment and life satisfaction, are less clear at EU level, with only slight differences between the categories. Moreover, people on a fixed term contract have the same level of life satisfaction as those on an unlimited permanent contract (7.4), but only if they are contracted for at least 12 months; people on a shorter contract are less satisfied with their life (6.9).

Previous research found that the number of hours worked also affects life satisfaction, both for women (for example, Gash et al, 2009) and for men (for example, Weston et al, 2004). This relationship is expected to be nonlinear and to show an inverted U-shape: those working the fewest hours per week may be less satisfied with their life than those working average hours through decreased income, whereas those working longer hours may be less satisfied due to strain on their work–life balance. The EQLS data confirm this hypothesis only for males, highlighting significant gender differences in life satisfaction according to hours worked. Both men and women are most satisfied with their life when working between 21 and 34 hours per week, which is less than the average weekly working hours (in this survey 42 for men and 36 for women), but men are least satisfied if working very short hours of 20 per week or less, while women are the least satisfied when working the longest hours of 48 or more (Figure 6).

As expected, subjective well-being is related to job security; the more likely people think they might lose their job in the next six months, the less they are satisfied with their life (6.4 for 'very likely', 7.7 for 'very unlikely'). In addition, when their job is insecure, people's life satisfaction remains low even if they think that they could easily find a new job with the same salary if needed (Table 3).

Figure 6: Life satisfaction by number of hours worked, men and women (scale of 1–10)

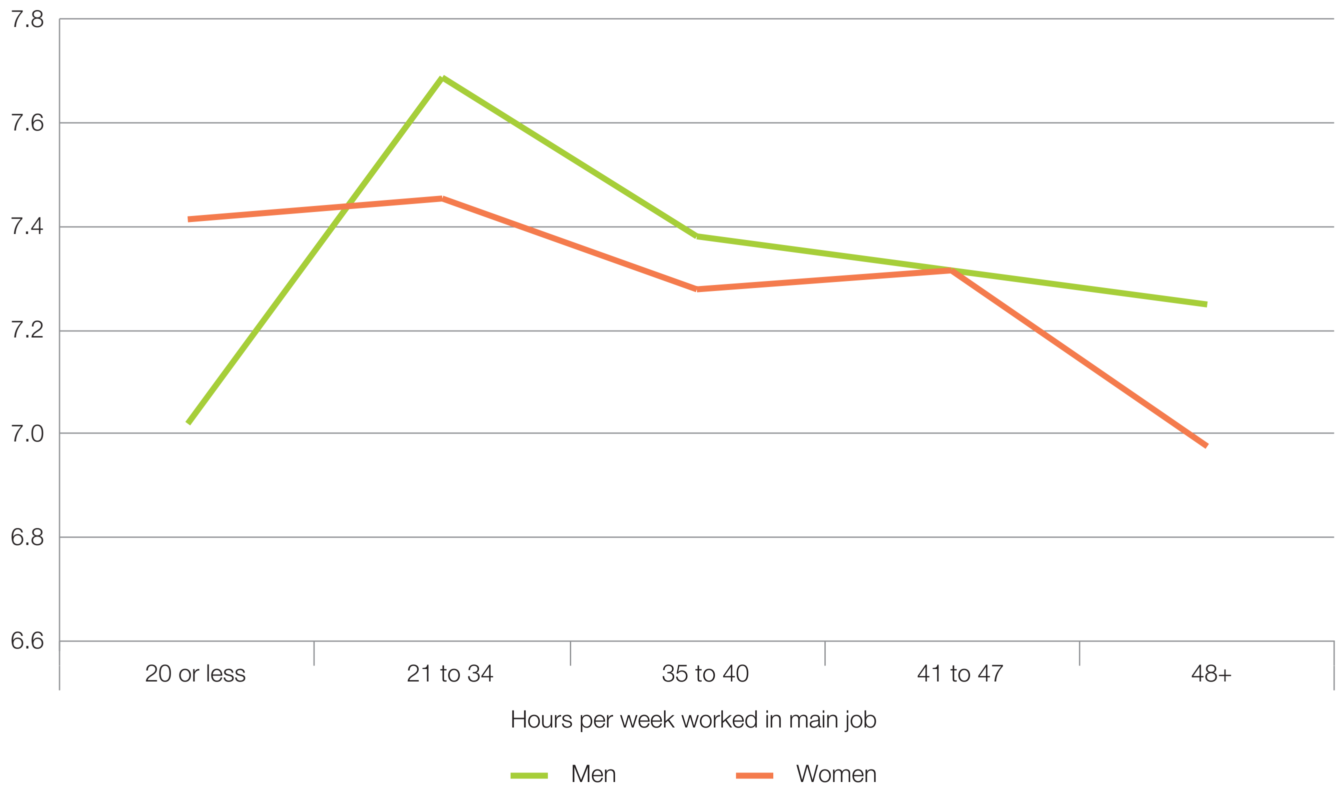


Table 3: Life satisfaction, by level of perceived job insecurity and employability (scale of 1–10)

Life satisfaction		Likelihood of finding a new job				
		Very unlikely	Quite unlikely	Neither likely nor unlikely	Quite likely	Very likely
Likelihood of losing job	Very likely	6.1	6.5	6.3	6.7	6.8
	Quite likely	6.1	6.7	6.6	6.8	6.3
	Neither likely nor unlikely	6.8	6.8	6.8	7.3	7.2
	Quite unlikely	7.2	7.4	7.1	7.5	7.4
	Very unlikely	7.5	7.5	7.7	7.9	7.9

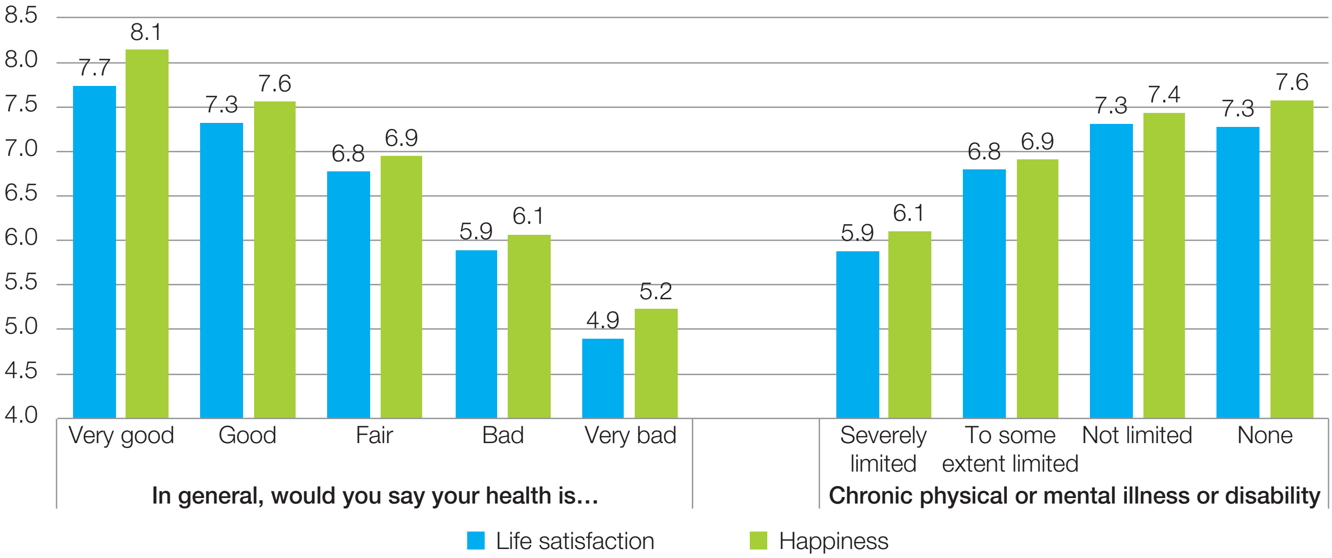
Note: *Q15 How likely or unlikely do you think it is that you might lose your job in the next 6 months?*

Health and disability

Health status is a very good predictor of subjective well-being (see for example: Lelkes, 2008; Eurofound, 2010e). In the EQLS, people rating their health as 'good' or 'very good' have significantly higher life satisfaction and happiness than the average, and subjective well-being declines with worsening health status.

However, having a disability or a chronic physical or mental health problem only seems to matter significantly if someone is limited in their daily activities by this disability or illness, as people that have a problem or disability but no limitation have above average subjective well-being – similar to those without a health problem (Figure 7). One explanation for this is that the group of people with a disability is large and diverse (as suggested by Eurofound, 2010e) with many other factors (for example, income and employment status) affecting their life satisfaction. When the disability is severe and limiting, the impact on life satisfaction is more noticeable even alongside other factors.

Figure 7: Life satisfaction and happiness, by health status (on a scale from 1–10)



Note: *Q42 In general, would you say your health is…*
Q43 Do you have any chronic (long-standing) physical or mental health problem, illness or disability?
Q44 Are you limited in your daily activities by this physical or mental health problem, illness or disability?

Drivers of life satisfaction

Many different socioeconomic indicators are associated with life satisfaction. However, as each person can be attributed to many of the groups described above at the same time (for example a man aged 55, living with a partner, in the second income quartile, with a medium health status and so on), it is important to also examine how much of a person's subjective well-being can be attributed to each of the life circumstances separately, when controlling for the other variables. This analysis was carried out for life satisfaction (for the statistical details, please see Box 1 and Table 3).

Box 1: Socioeconomic determinants of life satisfaction – Results of a regression analysis

Regression analysis was performed to determine the separate effects of socioeconomic circumstances on life satisfaction. The resulting coefficients (Table 4) show how much each of the listed characteristics and circumstances add to or remove from the life satisfaction score compared with the reference group shown in brackets. For example, being a single parent is associated with a decrease of 0.4 in life satisfaction compared with living in a couple without children, after controlling for gender, age, income, employment status and health.

In the model all of the variables listed in the table are controlled for. In addition to these the model includes controls for living in a certain country. The adjusted R^2 value* showed that the country controls alone explained around 10% of the variance in the life satisfaction score. After inclusion of the listed socio-demographic indicators, around 21% of the differences are explained (adjusted R^2 = 0.21).

Table 4: Determinants of life satisfaction

Socioeconomic indicators	Coefficients
Adjusted R^2	0.21
Female (ref = male)	*Not significant*
Aged 18 to 24 (ref = 40 to 59)	0.6
Aged 25 to 39	0.2
Aged 60 to 69	0.3
Aged 70 and over	0.5
Lives alone (ref = couple)	-0.2
Single parent	-0.4
Couple with child	0.3
Has own child	0.1
Primary education (ref = secondary)	*Not significant*
Tertiary education	0.2
Unemployed (ref = employed)	-0.8
Unable to work	-0.3
Retired	0.1
Homemaker	*Not significant*
Student	0.2
Health rated as bad or very bad (ref = fair, good or very good)	-1.1
Chronic health issue or disability	-0.2
Limiting chronic health issue or disability	-0.3
Second income quartile (ref = lowest)	0.3
Third income quartile	0.5
Highest income quartile	0.8

Note: *OLS regression model, unweighted, all coefficients shown are significant at 0.05 level*

* The adjusted R^2 value, in the context of a linear regression model, can be interpreted as how much of the variation in the dependent variable (here life satisfaction) in the population is explained by the independent variables in the model.

The findings show that the most important predictor of life satisfaction is health, as 'bad' or 'very bad' health is associated with the largest drop in life satisfaction when controlling for other variables. Having a chronic illness or a disability is also associated with reduced life satisfaction, and the effect is larger if this disability is limiting in one's daily activities. Being unable to work due to illness or disability also has a significant negative effect, even after controlling for income and overall health status.

The analysis confirms earlier findings (for example Eurofound, 2010e) that higher relative per capita household income is associated with higher life satisfaction when controlling for all the other variables. The difference increases with each income quartile compared with the previous quartile.

The relationship between unemployment and reduced life satisfaction remains strong after controlling for everything else, which means that it is independent of income. Retired people have higher life satisfaction compared with those working, after controlling for age, income and health. Being a student seems to have a significant positive effect even after controlling for age. However, homemakers are no longer significantly different from workers in this respect, suggesting that their reduced satisfaction was due to income.

It is also clear that age alone has a significant relationship with life satisfaction, regardless of other variables like income and family circumstances. People aged between 40 and 59 are less satisfied with their life than all other age groups; the difference is highest for the youngest (18–24) and oldest (70 or older) age groups. Thus age has a U-shaped relationship with life satisfaction, with the youngest and oldest the most satisfied.

Single people (especially single parents) are significantly less satisfied with their life than couples, and this difference is not only attributed to income. Those who live with a partner are even more satisfied if they have children in the household. Having children of your own, regardless of whether they live in the household, by itself also has a positive effect on life satisfaction, once controlling for age and other variables.

In terms of educational attainment, it seems that it is having a degree that matters. Even after controlling for employment status and income, having completed tertiary education is associated with higher life satisfaction compared with only having completed secondary education. However, the reduced life satisfaction of those with only primary education (compared with secondary) disappears after controlling for income.

Box 2 examines the correlation between social exclusion, mental well-being and life satisfaction.

Box 2: Correlation between social exclusion, mental well-being and life satisfaction

Apart from objective life circumstances, subjective measures such as mental well-being, as well as perceptions of the views of other people and of being part of the society have a close relationship with life satisfaction and happiness. As the EQLS contains many subjective questions on how people feel about themselves, it is possible to determine how much they correlate with life satisfaction/happiness and measures (Tables 5a and 5b).

Table 5a: Correlations between some subjective well-being and social exclusion indicators

	Life satisfaction	Happiness
What I do in life is worthwhile	0.38	0.36
I feel I am free to decide how to live my life	0.36	0.31
Optimism about the future	0.35	0.32
Social Exclusion Index (a+b+c+d)*	-0.42	-0.37
a Life has become so complicated today that I almost can't find my way	-0.38	-0.34
b I feel left out of society	-0.33	-0.30
c I feel that the value of what I do is not recognised by others	-0.30	-0.27
d Some people look down on me because of my job situation or income	-0.26	-0.22
I feel close to people in the area where I live	0.16	0.13
I seldom have time to do the things I really enjoy	-0.14	-0.10

***Notes:** Pearson correlation, unweighted, all significant at the 0.01 level.*

Table 5b: Correlations between some subjective well-being and mental well-being indicators

	Life satisfaction	Happiness
Mental Well-being Index (a+b+c+d+e)**	0.43	0.49
a Have felt cheerful and in good spirits	0.41	0.49
b Life has been filled with things that interest me	0.39	0.42
c Have felt calm and relaxed	0.35	0.39
d Have felt active and vigorous	0.31	0.37
e Woke up feeling fresh and rested	0.29	0.32
Have felt downhearted and depressed	-0.41	-0.46
Have felt lonely	-0.35	-0.43
Have felt particularly tense	-0.31	-0.33

***Note:** Pearson correlation, unweighted, all significant at the 0.01 level.*

There is a clear correlation between subjective well-being and social exclusion, as well as mental well-being, including the respective indices and nearly all of the measures separately. In nearly all cases, the relationship between subjective well-being and mental well-being is slightly stronger than the correlation found with social exclusion measures. The overall mental well-being index and the individual mental well-being indicators that form a part of it have a slightly closer relationship with happiness than with life satisfaction, but the difference is small.

* Social Exclusion Index: see Chapter 5.
** Based on WHO-5 Mental Well-Being Index, see chapter 7 for details.

Other subjective well-being measures

Satisfaction with aspects of life

Apart from overall life satisfaction, people were asked to rate how satisfied they are with specific areas of their life, including their education, their job, their standard of living, their accommodation, their family life and their health (Table 6).

In the EU27, people are on average most satisfied with their family life (7.8), followed by their accommodation (7.7), and the least satisfied with their standard of living (6.9). This is independent of gender, but it varies slightly according to age. The youngest group (18–24) is most satisfied with their health and their social life (8.4/8.0), while the oldest group is most satisfied with their accommodation. People working over the age of 65 are significantly more satisfied with their job than the average. Satisfaction with both health and social life decreases with age, while satisfaction with accommodation improves and the other measures (job, family, education) remain relatively constant. Satisfaction with standard of living shows a U-shaped trend; the youngest (perhaps due to many of them living with their parents) and the oldest groups rate their standard of living higher than the middle groups.

People who live with a partner rate their family life significantly higher (8.4) than single people (7.5), widows (7.3) and those separated or divorced (6.5). They are also more satisfied with their standard of living and their accommodation than the latter groups. Social life is rated highest by single persons (7.5).

Satisfaction with all of these life domains has a positive correlation with both general life satisfaction and happiness. Satisfaction with standard of living correlates with both life satisfaction (0.59) and happiness (0.54). Satisfaction with family life and satisfaction with social life both correlate most strongly with happiness (0.51 for both indicators), but they are also important for life satisfaction (0.43 for family life and 0.47 for social life).

Optimism

A sense of optimism is different from life satisfaction and happiness, as in part it is strongly influenced by current life circumstances and, conversely, it can also affect answers to other questions about subjective well-being.

Around half of those living in the EU say that they are optimistic about the future (52% answered agree or strongly agree on a five-point scale). Across social groups optimism shows a similar pattern to happiness as it decreases steadily with age, so that 69% of those aged 18–24 but only 44% of those over 65 expressed optimism. It also depends on employment status, with students being the most optimistic (73%) and those unemployed or unable to work (46% and 43%) being the least optimistic about their future.

Table 6: Satisfaction with different aspects of one's life, by age and gender (scale of 1–10)

	Age in years	Education	Present job	Present standard of living	Accommodation	Family life	Health	Social life
Men	18–24	7.3	7.4	7.2	7.6	8.0	8.5	8.1
	25–34	7.3	7.4	6.8	7.2	7.8	8.2	7.5
	35–49	7.1	7.5	6.7	7.4	7.7	7.6	7.2
	50–64	7.2	7.5	6.7	7.7	7.7	6.8	7.1
	65+	7.4	8.5	7.3	8.2	8.0	6.6	7.3
Women	18–24	7.4	7.3	7.0	7.5	8.0	8.4	7.9
	25–34	7.4	7.3	6.9	7.4	8.1	8.2	7.5
	35–49	7.2	7.3	6.8	7.5	7.9	7.5	7.2
	50–64	7.1	7.5	6.8	7.8	7.8	6.9	7.1
	65+	6.9	8.3	7.1	8.1	7.7	6.1	7.0

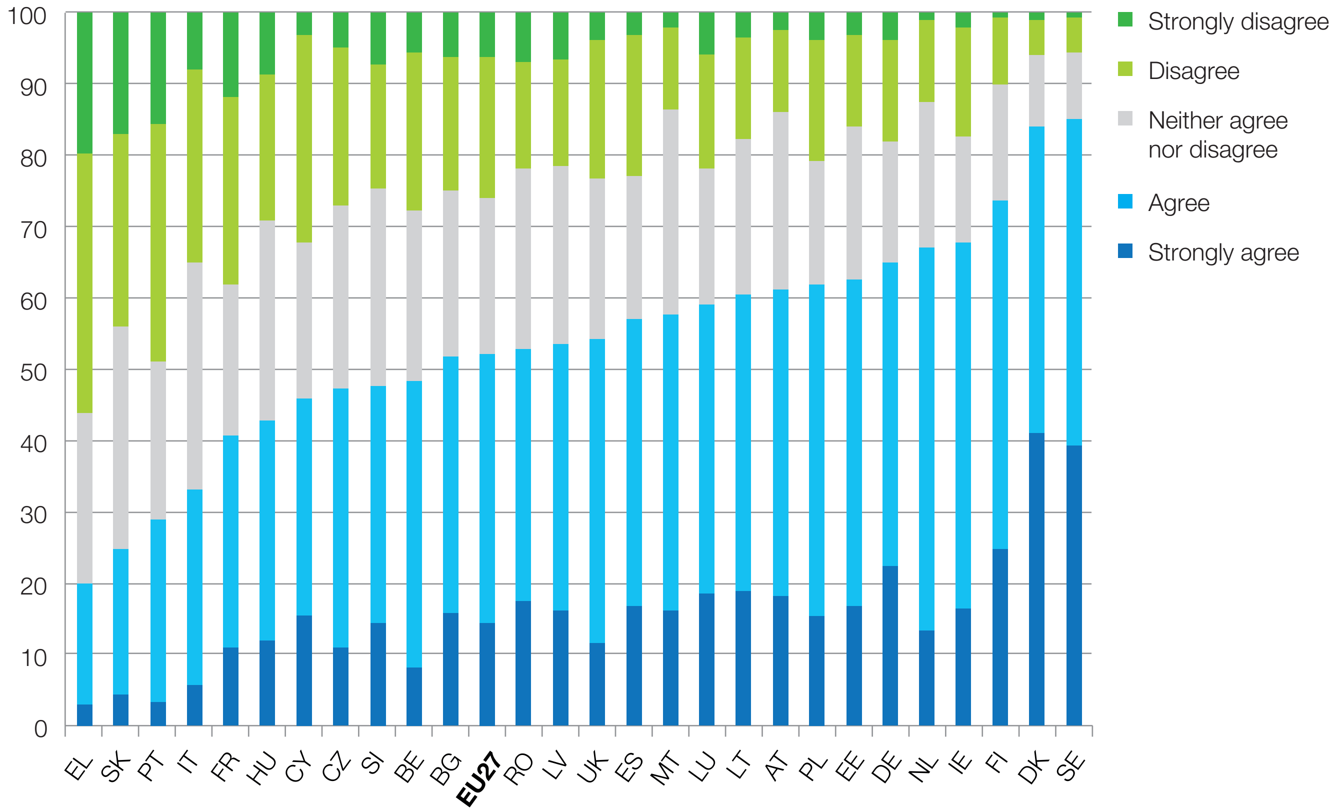
Note: *Q40 Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied?*

People with children living in the household are more optimistic about the future than the average (57%). Unlike other subjective well-being measures, this positive relationship includes single parents. This suggests that the presence of children may in itself provide a future-oriented look for their carers and other family members, rather than increasing optimism only through higher satisfaction with current life.

Optimism is perhaps even more variable across the countries than life satisfaction (Figure 8). Greece, Slovakia and Portugal have the smallest proportion of optimistic people (less than 30% in all three, only 20% in Greece). Conversely, 84% in Denmark and 85% in Sweden are optimistic about the future.

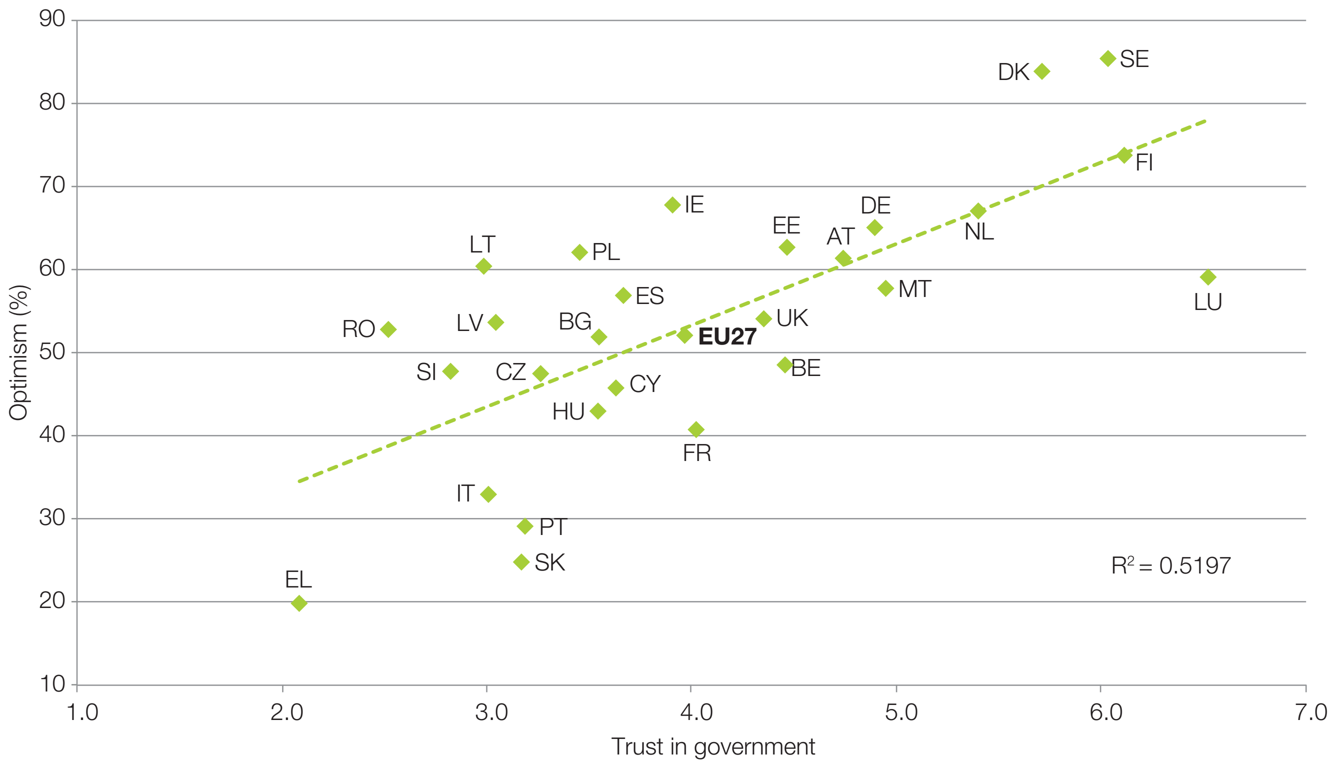
Cultural traits may not be the main factors behind these national differences in optimism; alternatively they may be only part of the explanation. The proportion of people feeling optimistic about the future has a positive correlation with average satisfaction with the economic situation in the country (correlation coefficient = 0.32), and with trust in government (0.30). These correlations are even stronger at the level of country averages as shown in Figure 9 on trust in government. Therefore feeling optimistic about the future in general may in part be driven by the perception of the current political and economic developments in the country, besides other factors such as social circumstances and personality.

Figure 8: Optimism about the future (%)



Note: *Q29a I am optimistic about the future.*

Figure 9: Correlation between trust in government and optimism about the future, by country



Note: *Q28 Please tell me how much you personally trust each of the following institutions. Please tell me on a scale of 1 to 10, where 1 means that you do not trust at all, and 10 means that you trust completely.*

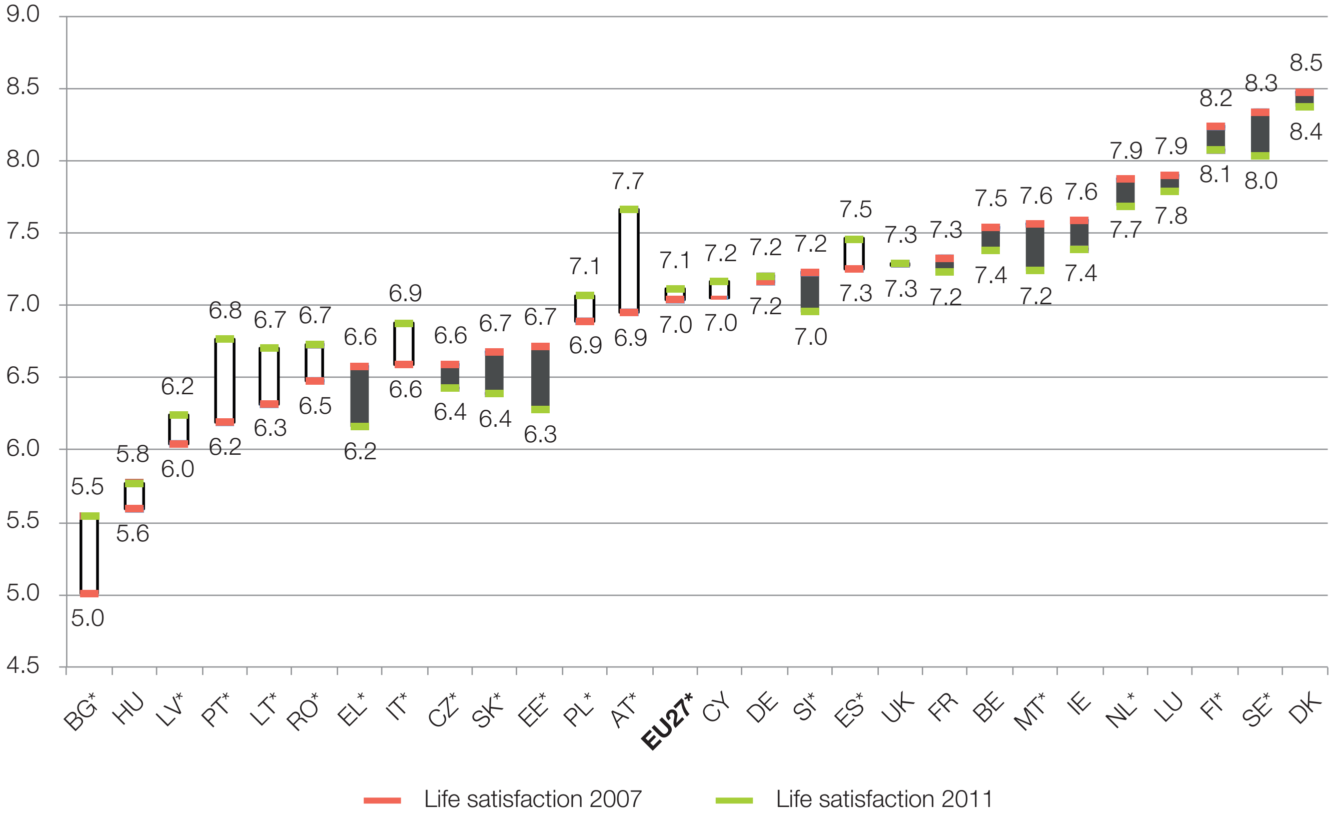
Main changes in satisfaction levels

Life satisfaction, happiness and optimism

It had been established previously that subjective well-being remained stable over the four years between 2003 and 2007, which led to the suggestion that subjective well-being is perhaps not as sensitive to cyclical economic conditions as some other EQLS indicators (Eurofound, 2009b). However, a comparison of the EQLS data and Eurobarometer data from 2009 suggested that the crisis may have had some effect on life satisfaction in the short term (Eurofound, 2010e) – even if the living conditions of most people do not immediately change very much in the event of an economic crisis.

When looking at the overall change in life satisfaction in the EU, at first it seems that it has been impervious to the economic turmoil experienced in Europe over the four past years. However, at country level (Figure 10) the following pattern emerges. In many of the countries with the highest satisfaction in 2007 there is a noticeable drop, while in countries already at lower levels of well-being there has been continuing increase in life satisfaction. At the lower end of the scale, exceptions include Estonia, Greece and Slovakia, each with a drop from an already low level; at the higher end the exception is Spain with a slight but significant increase despite the economic problems. The increase measured in some of the countries at the lower end of the scale (Bulgaria, Latvia, Lithuania and Romania) may be attributed to continuing improvement of certain aspects of living conditions in transitional economies. At the other end of the scale, in countries where living conditions have remained relatively constant in the past decade, the subjective effects of the crisis may be visible in the decline from a very high satisfaction score. Nevertheless, all of the changes measured in life satisfaction in the EU are subtle, which is in line with some studies outside Europe (Melbourne Institute, 2012).

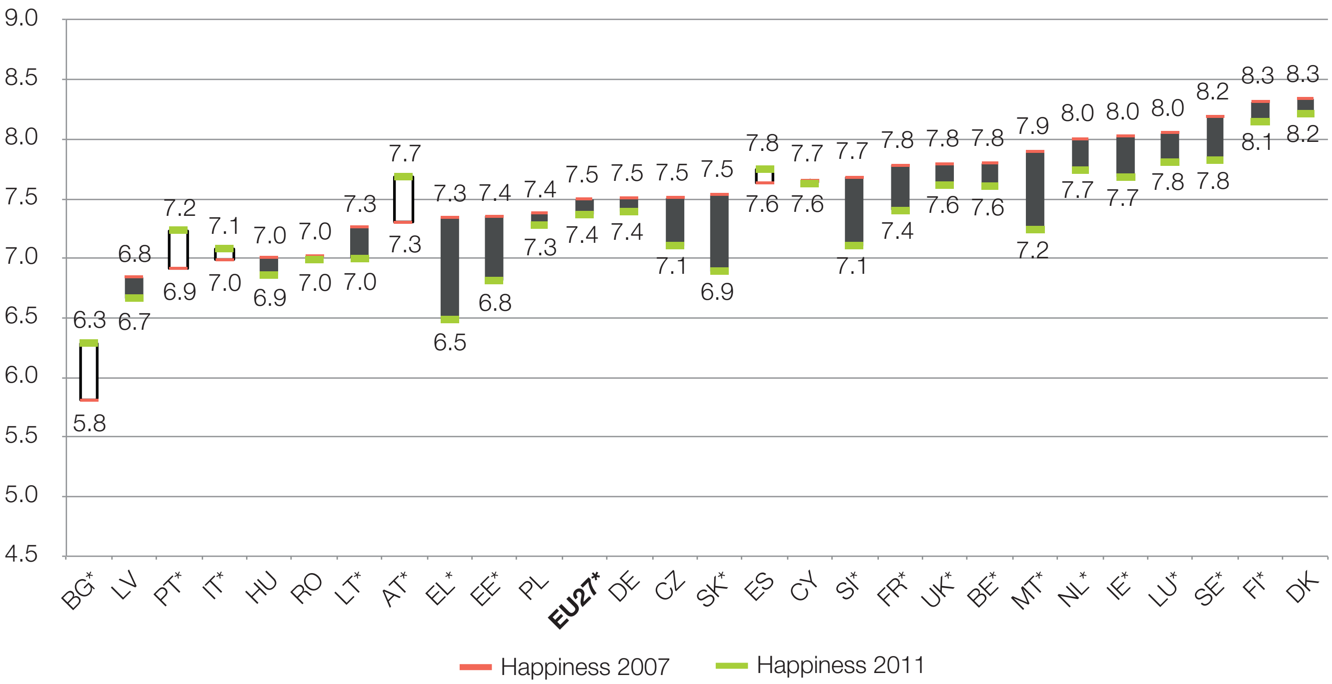
Figure 10: Life satisfaction as measured in 2007 and 2011, by country (scale of 1–10)



Note: ** The change is significant at the 0.05 level.*

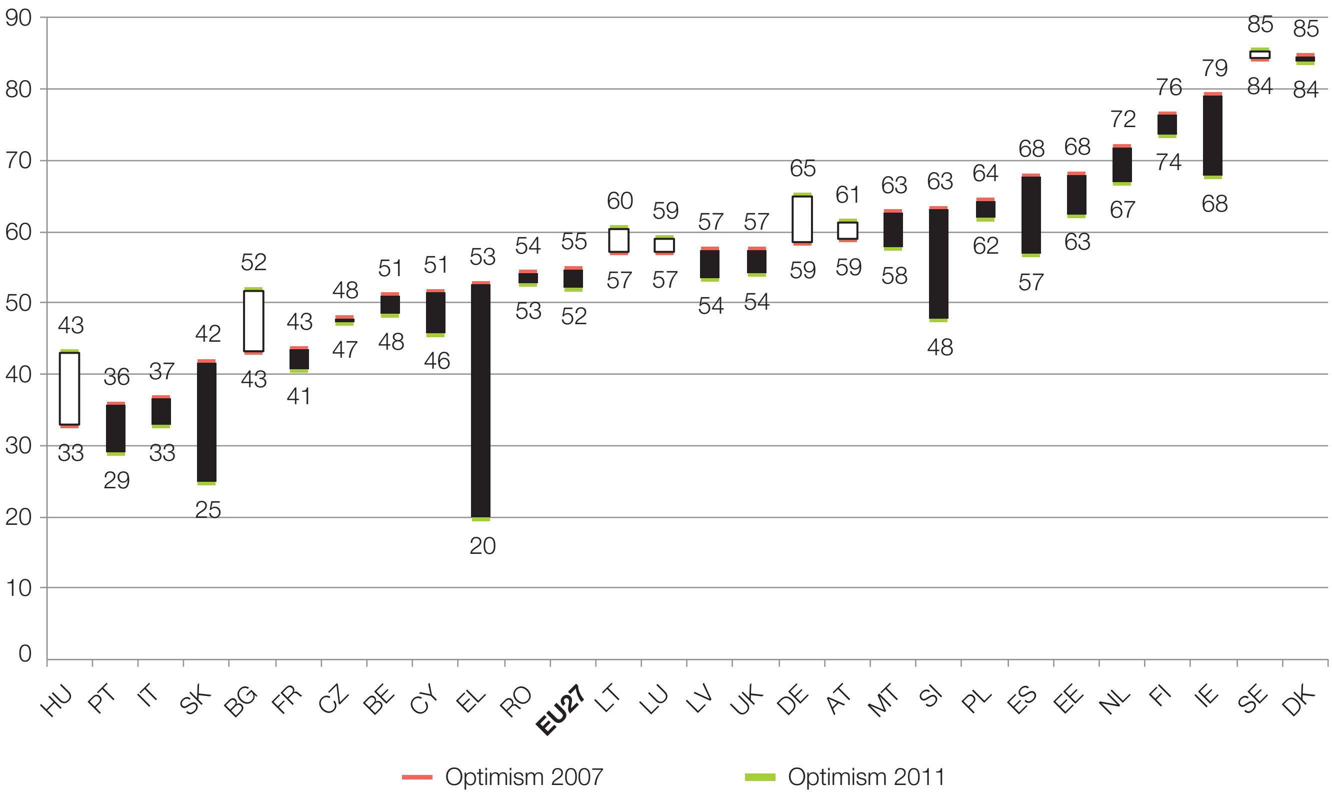
Both happiness and optimism show a different picture across Europe, as both indicators have declined in nearly all EU countries over the last four years. The biggest decrease in happiness was measured in Greece, Malta, Slovakia and Slovenia; these countries, apart from Malta, are also those where optimism decreased the most (Figures 11 and 12). However, trends for the two measures may not be driven by the same phenomenon. While, as mentioned above, country-level optimism correlates strongly with views on the country's government and current economic developments, happiness does not. As outlined earlier, happiness is more likely to be driven by individual circumstances, such as satisfaction with standard of living and family life, as well as by mental health and feelings of social exclusion.

Figure 11: Happiness as measured in 2007 and 2011, by country (scale of 1–10)



Note: ** The change is significant at the 0.05 level.*

Figure 12: Optimism as measured in 2007 and 2011, by country (% agree/strongly agree)



Note: *Q28_1 I am optimistic about the future / Q28 Please tell me whether you 'strongly agree', 'agree', 'neither agree or disagree', 'disagree' or 'strongly disagree' with each of the following statements.*

Satisfaction with different aspects of life

Overall, satisfaction with different aspects of life has remained fairly constant in the EU as a whole, with the exception of the average increase measured in job satisfaction (0.3 points), which confirms earlier findings (Eurofound, 2010e) – perhaps in light of many people being grateful for the fact that they can remain in employment. In general if overall life satisfaction worsened in a country, then satisfaction with some of the other areas of life also declined, usually with the exception of job satisfaction. Satisfaction with standard of living and satisfaction with family life were more often subject to change along with life satisfaction, especially in Greece (standard of living), the Czech Republic (family life), Estonia (both) and Malta (both). It is notable that satisfaction with standard of living decreased in the same countries where happiness decreased the most (Estonia, Greece, Malta, Slovakia and Slovenia), highlighting the relationship between the two indicators.

Table 7: Changes in satisfaction from 2007 to 2011, by social group (%)

	Satisfaction with...								Happiness
	Life	Education	Job	Standard of living	Accommodation	Health	Family life	Social life	
18–24	–	–	↑	–	–	–	–	–	↓
25–34	↑	↑	↑	–	↑	↑	–	↑	–
35–49	–	↑	↑	–	–	–	↓	–	↓
50–64	–	–	↑	↓	↑	↓	↓	–	↓
65+	↑	–	–	↑	↑	–	–	↑	↓
Male	↑	↑	↑	–	↑	–	↓	↑	↓
Female	↑	–	↑	–	↑	–	–	↑	↓
Single	↑	–	↑	↑	↑	↑	↑	↑	–
Couple	↑	–	↑	–	↑	↑	↑	↑	–
Single parent	↑	–	–	–	–	–	–	–	–
Couple with children	↑	↑	↑	↑	↑	↑	↑	↑	↑
Other	–	↓	↑	↓	–	↓	↑	↓	↓
Lowest quartile	–	–	↑	–	–	↓	↓	–	↓
Second quartile	–	–	↑	–	–	–	↓	–	↓
Third quartile	–	–	↑	–	–	–	↓	↑	↓
Highest quartile	–	↑	↑	–	↑	–	↓	↓	↓
Employed	↑	↑	↑	↑	↑	↑	–	↑	↓
Unemployed <12m	–	–	NA	–	–	–	–	↑	–
Unemployed 12m+	–	–	NA	↓	–	–	↓	–	–
Unable	–	–	NA	–	–	↓	↓	–	–
Retired	↑	–	NA	↑	↑	–	–	↑	↓
Homemaker	–	↓	NA	–	↑	–	↑	–	↓
Student	–	–	NA	↓	↓	–	–	–	–
All groups - EU27	↑	–	↑	–	↑	–	↓	↑	↓

Notes: *Green = increase, Red = decrease. All changes shown are significant at the 0.05 level.*

Changes by social groups

Table 7 presents a summary of the direction of changes in satisfaction with various aspects of life and in happiness at EU level, broken down by social groups. Importantly, most of the changes measured were relatively small, ranging from -0.5 to 0.5 points on a 10-point scale, but all of the changes shown are statistically significant.

Overall, the most widespread changes were the general increase in job satisfaction and the general decrease in happiness, both of which were observed for nearly all social groups.

Different age groups experienced a slightly different trend in satisfaction with life domains. It was especially people aged 50–64 who experienced a slight decrease in satisfaction with standard of living, with family life and with health, as well as in happiness. Meanwhile, older people (65+) expressed higher satisfaction in most areas, except for a drop in happiness, which was the most pronounced in Estonia, Lithuania, Malta, Romania and Slovakia. Young adults aged 25 to 34 were the only group that did not experience a decrease in happiness.

Respondents living with a partner and children experienced improvements in all measures of subjective well-being, and were the only group showing an increase in happiness. People living alone or only with their partner also experienced improvements in many areas, while single parents' subjective well-being remained constant. This means that the decrease in happiness and some other aspects of life is due to people living in other types of households, which includes multigenerational households and other types of larger households with more than two adults living together, often with children.

According to economic status, those unemployed for more than 12 months as well as students had a decreased satisfaction with their standard of living in 2011 compared with 2007, while it is those at work who now have increased life satisfaction and increased satisfaction with their job. Interpreting the change in the subjective well-being of those unemployed is difficult as the economic crisis created significant changes in the size and structure of this group, which is larger than in 2007 and more heterogeneous (for example a higher proportion of them have completed higher education). Interestingly, those with higher levels of educational attainment in general had significantly lower life satisfaction and happiness compared with 2007.

Income was one indicator that showed differences in level of change between groups: those in the lowest income quartile had the largest level of decrease in happiness (-0.3 points), and in satisfaction with family life (-0.4). Additionally, they were the only group that experienced a significant decrease in satisfaction with their health (-0.5). Generally, the higher the relative income, the less change was measured in subjective well-being.

Key points

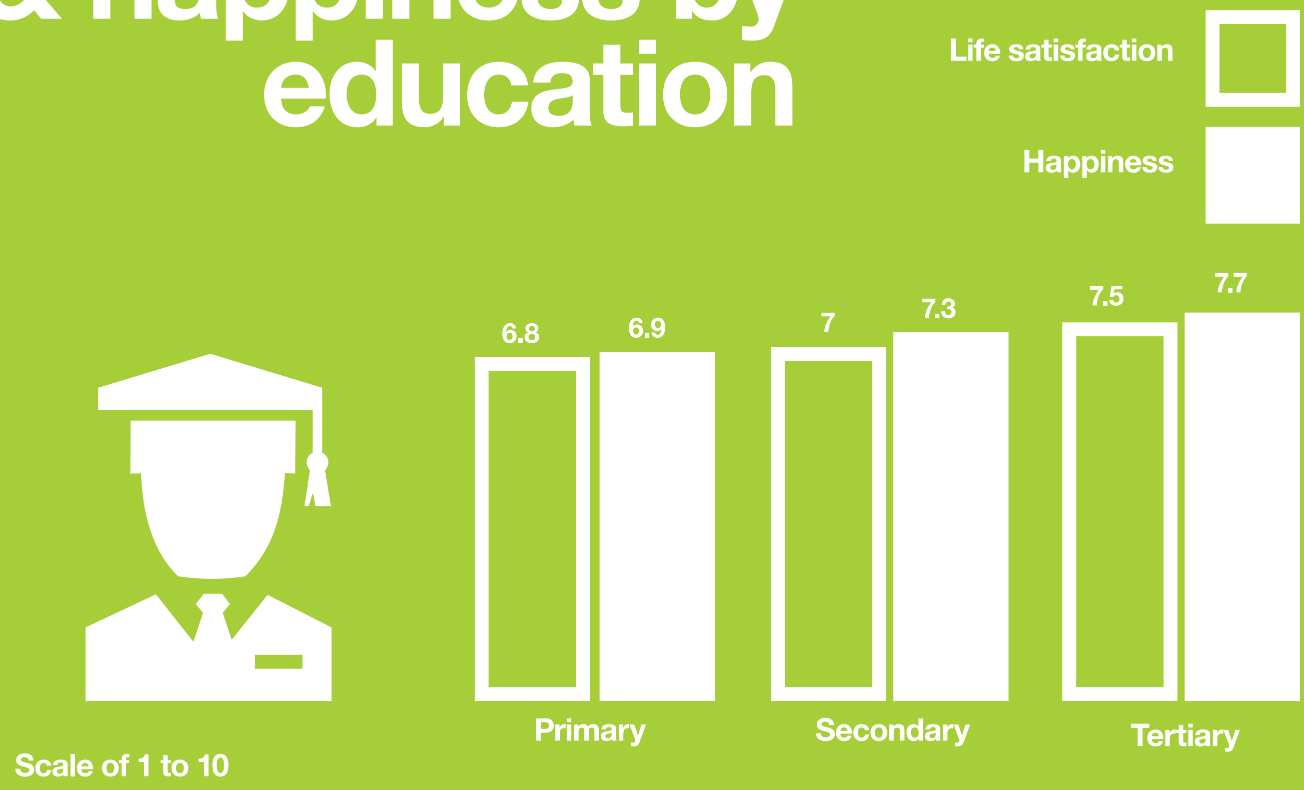
The subjective well-being of people living in Europe, as measured by a range of variables, depends crucially on their personal circumstances in life, especially their health and ability to work, relative household income, employment status and family circumstances. Well-being also varies according to age, with the youngest and oldest groups feeling significantly better about their life than middle aged people.

However, subjective well-being depends just as much on where people live. There are large differences across countries in terms of life satisfaction and happiness, which is only in part explained by the economic indicators, such as GDP per capita.

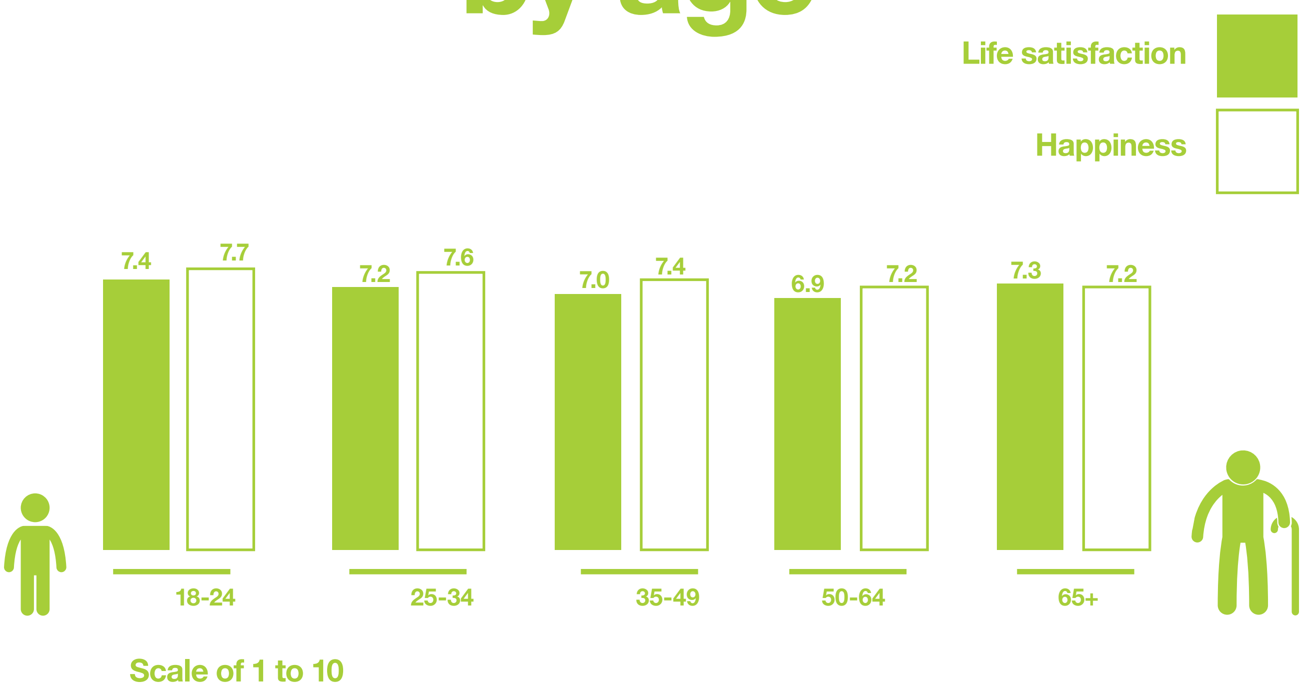
Although average life satisfaction has remained stable overall in the EU since before the economic recession, different trends are visible across Member States. In countries with higher initial life satisfaction there has been a decrease, while in countries at the lower end, life satisfaction continued to increase between 2007 and 2011. A notable outlier is Greece, a country that was arguably the worst hit by the economic crisis, and this is reflected in a significant deterioration in even the most stable indicators. Unlike life satisfaction, happiness and optimism decreased nearly everywhere. As optimism relates closely to perceptions about the government and the economic situation of the country, it is unsurprising that many people feel pessimistic or uncertain about the future at a time of crisis. The fall in happiness levels may instead be linked to the decrease in perceived standard of living for individuals.

The most vulnerable groups in society experienced the greatest decline in subjective well-being. These include unemployed people, those in the lowest income quartile as well as older people in some eastern Member States.

Life satisfaction & happiness by education



Life satisfaction & happiness by age



3rd
European
Quality
of Life
Survey

CHAPTER 2

Living standards and deprivation

Living standards and deprivation

Policy context

Although Europe is one of the most affluent areas in the world, many households are experiencing difficulties in making ends meet and a fall in their relatively standard of living. Often these households are concentrated in areas where unemployment rates are high and salaries are low. There are substantial regional differences in terms of vulnerability to economic exclusion (Eurofound, 2005).

Households with low work intensity[4] are particularly at risk. Employment rates below 60% can be found in regions in the south of both Italy and Spain, and in some regions in Hungary and Romania. In contrast, employment rates in other areas have increased to above the Europe 2020 target of 75%. These include, for example, many regions in Austria, Denmark, Germany, the Netherlands, Sweden and the UK.

Within Member States, there is also a difference between urban and rural areas. The nature of this difference correlates with average income levels. Unemployment is generally higher and employment rates are lower in urban areas in Member States with higher per capita GDP than they are in rural areas of these Member States. Urban areas in a Member State with lower GDP, however, have better employment rates, lower proportions of jobless households, higher average incomes, less severe material deprivation and fewer people at risk of poverty than rural areas or small towns (European Commission, 2011f).

Difficulties in getting by, a low standard of living and deprivation are not restricted to people who are inactive and unemployed. In-work poverty is a prominent problem due to low wages and contracts of only a few hours of work per week.

Chronic illness, limited access to educational opportunities, low social mobility and low geographical mobility can all make it hard to find a job that generates enough income to get by and social benefits might not be enough. Age is also a factor, with life stages such as entering retirement, often marked by a significant decrease in income, proving a challenging moment in life for making ends meet (Eurofound, 2012a).

Economic strain (or problems in getting by, a low standard of living and deprivation) is not only due to low income. Living costs can also play a role. Again, environmental factors matter. Some parts of Europe have particularly high living costs, most notably some urban areas. Rising costs are an issue in the entire EU, but Member States outside the euro area have also generally experienced higher inflation (Eurostat, 2012). At individual level, other sources of wealth and support, the way in which people spend their resources, having children, the need to support a relative who has become unemployed, or loans that spiralled out of control all play a role as well in causing economic difficulties.

The Europe 2020 strategy for smart, sustainable and inclusive growth includes a headline target to lift 20 million people out of poverty by 2020. As part of this strategy, the 'European Platform against poverty and social exclusion' was launched in 2010. Although combating poverty and social exclusion is mainly the responsibility of national governments, the platform aims to identify best practice and promote mutual learning, policy coordination, dialogue with institutional and non-institutional actors, funding and strategic partnerships (European Commission, 2010c). Among its main activities, the Platform seeks to improve access to work, social security, essential services and education.

In many Member States, unemployment has risen sharply since 2008 and austerity measures have put further pressures on income from public sources, for example for pensioners, unemployed, and disabled. In addition, the wages of civil servants as well as people working in private companies have been frozen or cut (Eurofound, 2010f; Eurofound, 2011c). Reduced public funding for services of general interest, such as healthcare and public transport, has increased private payments in some countries.

[4] People `living in households with low work intensity' is one of the categories of people `at risk of poverty or social exclusion', referred to by the Europe 2020 strategy. For the purposes of this strategy, this category is defined as people `aged 0-59 living in households where the adults worked less than 20% of their total work potential during the past year. According to the latest statistics (Eurostat 2012d), there were 10 million such people in 2010.

This chapter explores living standards and deprivation in the EU. It first looks at the ability of Europeans to make ends meet. The chapter then focuses on household debts before moving on to investigate standards of living and the ability of households to afford certain things in life. Finally, changes since the Second EQLS in 2007 are explored.

Ability to make ends meet

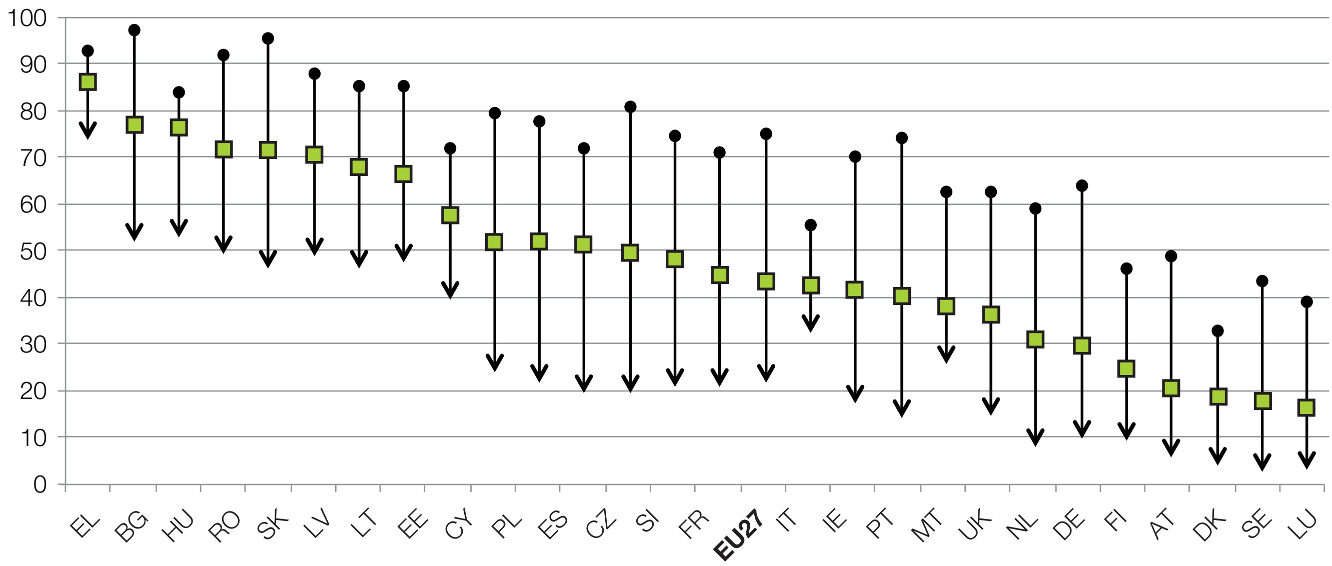
It is hard for many people in the EU to make ends meet. When thinking about the household's total monthly income, 7% report 'great difficulty' making ends meet. There are large differences between Member States, ranging from 22% in Greece to 1% in Finland. There are larger proportions of the population who report lesser degrees of difficulties in making ends meet, with 10% reporting 'difficulties' and 28% reporting 'some difficulties'. Overall, 45% of Europeans report 'some' to 'great' difficulties making ends meet, ranging from 86% in Greece to 17% in Luxembourg (Figure 13). These Member States differences are similar to those observed in the EU Survey on Income and Living Conditions (EU-SILC) (Eurostat, 2010a).

Apart from differences between Member States, there are also major differences between various population groups (Figure 14). Particularly high rates of difficulties making ends meet can be observed in (overlapping) groups of low income households, single parent households and households where at least one member is unemployed and nobody else is in employment.

Nearly three-quarters (71%) of households in the lowest income quartile report having difficulties in making ends meet (Figure 13 and 14). Nevertheless, even among households in the highest income quartile, about one-fifth (21%) report difficulties in making ends meet. Inequality, in terms of difference in proportions between the highest and lowest quartiles, is largest in Portugal, Slovenia and Spain, while it is smallest in Denmark, Greece and Ireland. Among countries with overall high proportions of people reporting difficulties making ends meet, some experience relatively large inequalities (Bulgaria, Romania, Slovakia), while for others inequality is lower (Greece, Hungary, Cyprus). Some countries with relatively low mean proportions of people who report difficulties making ends meet, have relatively low inequality according to this measure (Luxembourg, Denmark, Finland), while others experience relatively large inequalities (Sweden, Austria, Germany).

Of the groups examined, households where at least one person is unemployed, and where none of the other members is in employment are by far the most likely to have difficulties making ends meet (Figure 14). In the EU, 80% of people living in such households report difficulties making ends meet. Moreover, within this group, for households with someone who is long-term unemployed, the proportion is particularly high (84%).

Figure 13: Difficulties making ends meet, by income quartile (%)



__Notes:__ ↓ = highest income quartile, □ = mean, ● = lowest income quartile. The figures are based on the responses 'some' and 'great' difficulty making ends meet. Q58: A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet….? 1) Very easily; 2) Easily; 3) Fairly easily; 4) With some difficulty; 5) With difficulty; 6) With great difficulty.

In Member States with a higher mean GDP, on average, the same proportion of people (39%) report difficulties making ends meet in both urban and rural areas (Figure 14). In Member States with lower mean GDP, people in rural areas are worse off than people who live in more urban areas according to this measure, with 64% and 58% respectively reporting difficulties making ends meet.[5] Nevertheless, in some higher income Member States, rural areas are also clearly worse off, with people living in rural areas in Spain (57% versus 47%), Slovenia (55% versus 39%) and Denmark (24% versus 17%), more often reporting having difficulties making ends meet than in urban areas. For other Member States the opposite is true, with people living in urban areas more often reporting difficulties making ends meet – in particular: Ireland (38% versus 47%), Malta (32% versus 40%) and the Netherlands (26% versus 34%).

People living alone, people living in households with at least one child and – especially – single parent households more often report having difficulties making ends meet than two-person households. While overall, retirees appear relatively well-off, this group shows a similar pattern; retirees who live alone have more often difficulties in making ends meet than those who live with others.

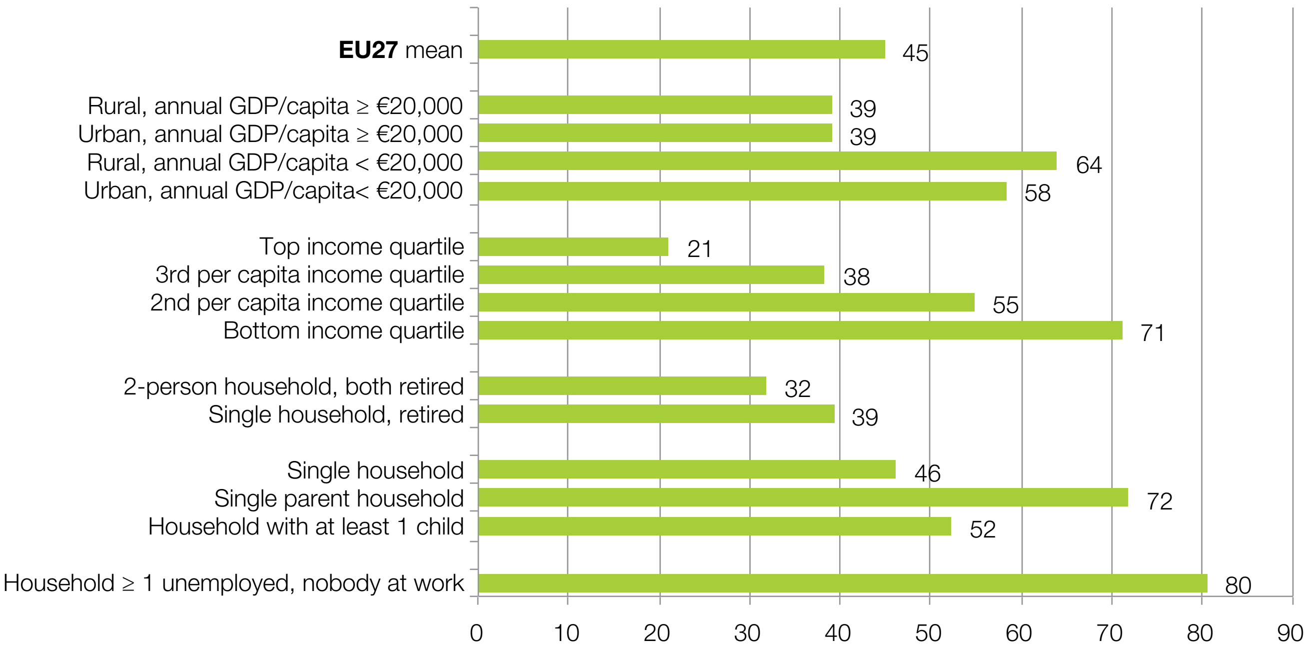
Household debts

Having difficulties making ends meet is not the same as actually failing to make ends meet and to default on payments. The survey asked about arrears in several types of payments. Many of these payments have to do with housing costs, which are discussed in more depth in Chapter 6. Furthermore, they often have to do with household debts; while debts allow households to make investments, they have increasingly spiralled out of control over the past few years (Eurofound, 2012a).

Overall, 17% of Europeans reported either utility or rent/mortgage arrears or both (see Chapter 6 for a more detailed discussion). When arrears in consumer loans (10% of people) to buy electrical appliances, a car or furniture (including credit card overdrafts) are taken into consideration, altogether 18% of Europeans have at least one of these three types of arrears.

There is also a group of households whose inability to make ends meet is less evident. Some have not defaulted (yet), for example having been able to avoid running into arrears with formal institutions by relying on an informal support network (Chapters 4 and 5). When asked to whom they would turn when

Figure 14: Difficulties making ends meet, by group (%)



Notes: *Q58: A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet….? 1) Very easily; 2) Easily; 3) Fairly easily; 4) With some difficulty; 5) With difficulty. 6) With great difficulty. The figures are based on the responses 'some' and 'great' difficulty making ends meet.*

5 These data are for mean country rates. Thus Member States with larger populations are given the same weight as Member States with smaller populations. Member States with a purchasing power standard (PPS) GDP per capita of less than €20,000 include Bulgaria, Estonia, Hungary, Latvia, Lithuania, Poland, Portugal, Romania and Slovakia.

urgently needing to raise money, most (70%) Europeans would ask a member of their family or a relative. Another 12% would ask a friend, neighbour or someone else, while just 8% would turn to a service provider or institution. One out of ten (10%) report they would not be able to ask anybody; this was particularly true among people in the lowest income quartile (15%).

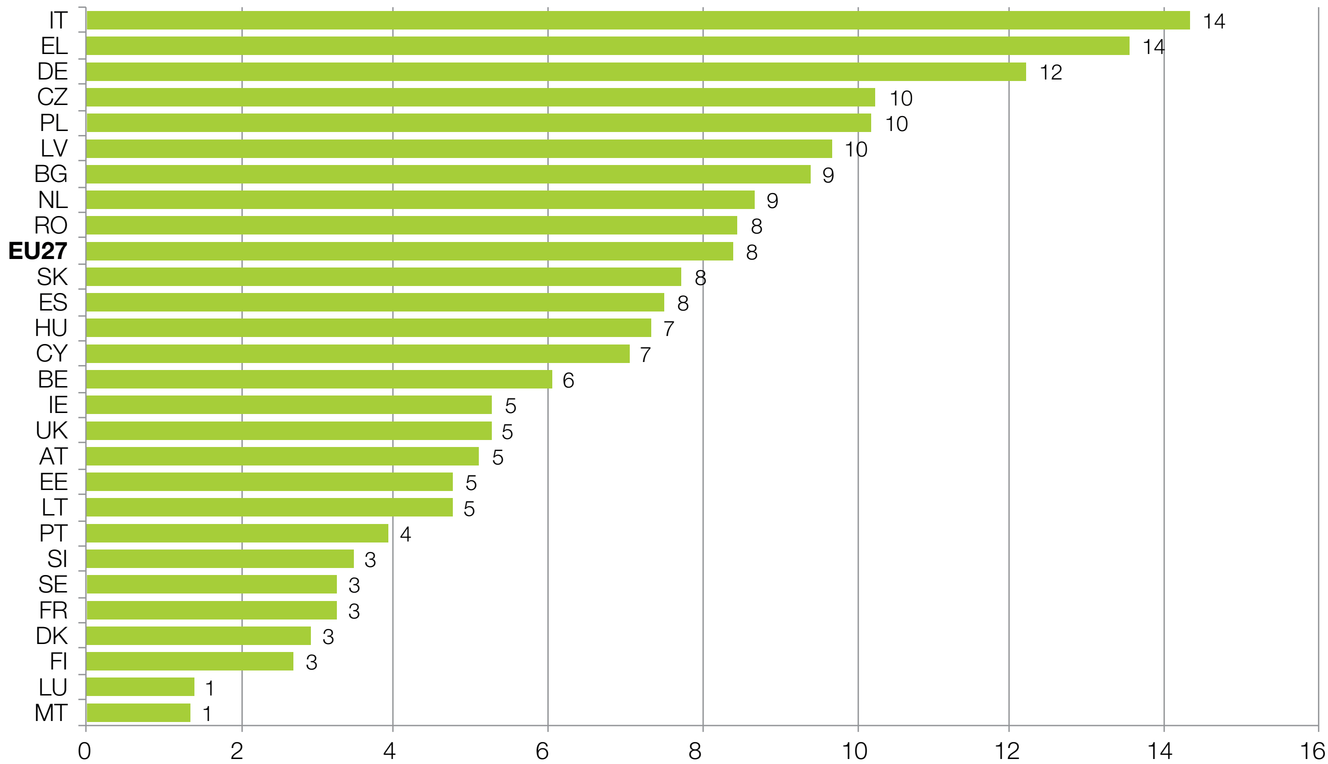
Considering that so many Europeans turn to friends or family when in need of money, it makes sense to investigate the issue of informal debts. When borrowing from family or friends, people might well also have difficulties in paying back these loans. The third EQLS for the first time included a question to investigate this. It asked whether the household was unable to pay as scheduled, at any time during the past 12 months, payments related to informal loans from friends or relatives not living in the household. Overall, 8% of people in the EU were unable to pay back informal loans according to schedule (Figure 15). This problem was reported particularly often in Italy (14%), Greece (14%) and Germany (12%).

Within Member States, arrears on loans from friends or relatives are twice as common among people in households in the lowest income quartile (12%) than among people in households in the highest income quartile (6%). Furthermore, arrears in informal loans are more common among those who report not to be a citizen of the Member State they live in (14%) than among citizens of these Member States (8%) – also after controlling for income levels.

Many people who have difficulties paying back formal loans might try to cover these arrears by informal loans. Most often, however, they have run into arrears with institutions as well, as seven out of eight people with informal loans have also run into arrears with some formal arrangement.

Altogether almost one of five (19%) Europeans reports formal (mortgage/rent, consumer credit, utility) or informal arrears; one out of four of those in arrears had arrears in all three of these areas simultaneously (5% of the whole population).

Figure 15: Inability to pay back loans from friends or relatives in time (%)



__Note:__ Q60: Has your household been in arrears at any time during the past 12 months, that is, unable to pay as scheduled any of the following? d) Payments related to informal loans from friends or relatives not living in your household. 1) Yes; 2) No.

Standards of living and material deprivation

Current patterns

This section focuses on standard of living and material deprivation. Material deprivation concerns the inability to afford items that are considered essential. As a measure of material deprivation, for six basic requirements respondents were asked if their households could afford these items, assuming they wanted them. This measure captures financial strain more than income as it looks at what people currently cannot afford, no matter what they own and how much they earn. The six items are:

1. keeping the home adequately warm;
2. paying for a week's annual holiday away from home (not staying with relatives);
3. having a meal with meat, chicken or fish every second day;
4. replacing worn-out furniture;
5. buying new clothes rather than second-hand ones;
6. inviting friends or family for a drink or meal at least once a month.

More than one-third (37%) of Europeans report that the household in which they live cannot afford to pay for a week's annual holiday away from home (not staying with relatives), 12% cannot afford to keep the home adequately warm, and 10% are unable to afford a meal with meat, chicken or fish every second day if they wanted it (Table 8).

The EU-SILC questionnaire includes roughly the same three questions as the EQLS questions 1-3 above, and finds the same rate with regard to the proportion of Europeans whose households cannot afford a holiday for 2010. The EU mean proportion who are not able to afford to keep the house adequately warm and the proportion reporting that they are unable to afford a meal with meat, chicken or fish every second day was similar in 2010 (both 9%).

Nevertheless, while broadly the same patterns are observed in relative country rankings, there are some marked differences among Member States between EQLS 2011 and EU-SILC 2010 data. Most notably, while Estonia and Slovakia rank sixth and eighth, with 3% and 4% respectively reporting being unable to afford to keep the house adequately warm in EU-SILC 2010, they rank 23rd and 14th with 11% and 25% respectively in EQLS 2011. This could be due to deteriorating living standards in these countries, but small differences in question formulation may play a role as well.

More than one-third (35%) of Europeans report their household cannot afford to replace worn-out furniture, while one in six (17%) cannot afford to buy new rather than second-hand clothes. Around 15% are not able to afford to invite friends or family for a drink or meal at least once a month. These three items are not included in the EU-SILC core questionnaire but were included in 2009 in an ad-hoc module. While measured somewhat differently, the rates were lower than for EQLS 2011 data; 27% of households report problems with replacing worn-out furniture. The other two variables are measured at the individual level, with 9% of 18–64 year-olds reporting they could not afford to replace worn-out clothes with new ones (not second-hand), and 13% that they could not afford to get together with friends/family (relatives) for a drink/meal at least once a month.

The six items from the EQLS 2011 together enable the construction of a deprivation index consisting of the number of items people report they cannot afford. More than half of Europeans (55%) say their households can afford all these six items, but there are large differences between Member States (Table 8). In countries with the lowest proportion of people whose households can afford all six items, only one of every five inhabitants can afford them – Bulgaria (21%), Estonia, Greece and Lithuania (all 22%). In the Member States where material deprivation is lowest according to this measure, about four of every five people can afford all items – Luxembourg (83%), Sweden (81%) and Austria (78%). Nevertheless, even in these better-off Member States, a small proportion of the population reports not to be able to afford three or more of these items – 3% in Luxembourg, and 6% in Austria and Sweden.

Table 8: Material deprivation – inability to afford certain items (%)

	Keeping home adequately warm	Paying for a week's annual holiday away from home	Replacing worn-out furniture	Meal with meat, chicken or fish every second day	Buying new rather than second-hand clothes	Inviting friends or family for a drink/meal once a month	**Mean number of items people cannot afford**
BG	23	65	76	36	51	34	2.9
HU	15	65	70	41	46	39	2.8
EE	25	63	63	28	43	29	2.6
LV	19	66	67	23	45	30	2.5
EL	28	63	71	21	31	32	2.5
RO	18	66	61	19	48	30	2.4
LT	23	64	63	19	38	32	2.4
PL	24	56	59	20	35	24	2.2
SK	11	58	56	26	32	30	2.1
CY	35	47	62	24	10	28	2.1
PT	32	58	54	10	22	20	2.0
MT	27	43	53	9	9	34	1.8
CZ	5	36	46	17	27	19	1.5
ES	17	43	31	6	15	16	1.3
EU27	**12**	**37**	**35**	**10**	**17**	**15**	**1.2**
UK	12	36	30	9	13	16	1.2
IE	9	39	34	4	12	18	1.2
SI	2	36	36	10	15	10	1.1
FR	8	30	32	7	11	8	1.0
IT	9	32	29	3	9	7	0.8
BE	7	26	27	4	10	8	0.8
DE	6	24	19	6	10	13	0.8
FI	1	20	21	4	9	6	0.6
NL	2	14	18	2	9	6	0.5
AT	2	14	14	4	4	7	0.4
DK	2	16	15	2	4	4	0.4
SE	1	16	15	2	6	4	0.4
LU	2	11	13	1	3	2	0.3

Notes: *Data are sorted on the 'mean number of items people cannot afford'.*

Q59 There are some things that many people cannot afford, even if they would like them. For each of the following things on this card, can I just check whether your household can afford it if you want it? 1) Yes, can afford if want; 2) No, cannot afford it.

Evidently, there is a close relationship between income and levels of material deprivation. People in the lowest income quartile in their respective countries report a mean number of 2.4 items (out of the six) which they cannot afford compared with 0.5 among the highest income quartile. It is, perhaps, surprising that a small number of people in the highest income quartile in affluent Member States say they cannot afford all six items.

The difference in material deprivation is largest in those Member States where the mean number of items which people cannot afford is relatively large, in particular Bulgaria, the Czech

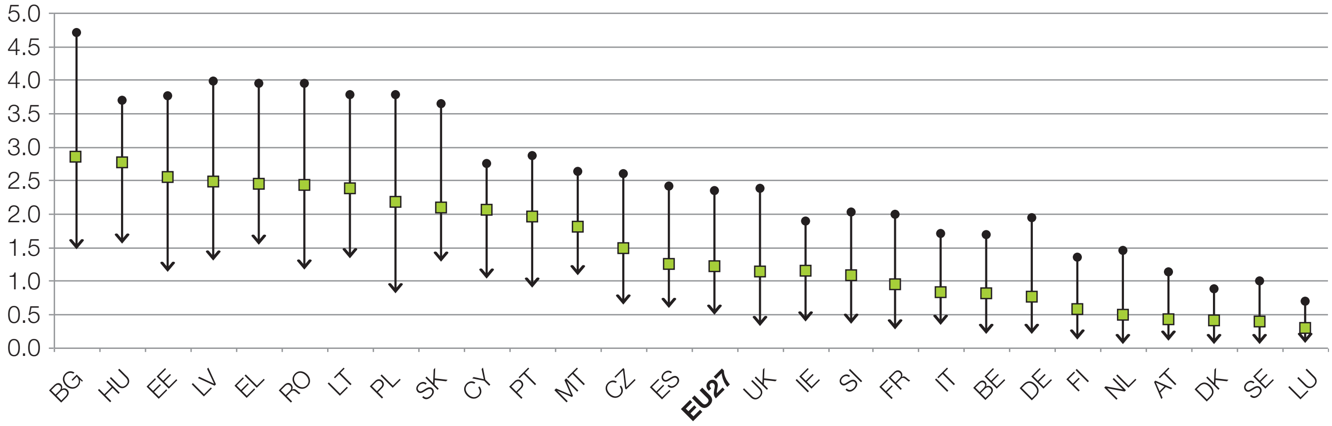
Republic, Estonia, Greece, Latvia, Poland, Romania and Slovakia. Nevertheless, compared with other Member States at the same level, some Member States with low average numbers of unaffordable items have relatively large differences between highest and lowest income quartiles; examples include Germany, Slovenia and the UK (Figure 16a).

Satisfaction with standard of living

Satisfaction with standard of living is a more subjective measure than the six-item measure of material deprivation. People assess their standard of living in their specific contexts, making comparisons with others. On average, Europeans rate their satisfaction with their standard of living at 6.9 (out of 10). This indicator shows a clear relation with income as well (Figure 16b). Mean satisfaction with standard of living is lower among the lowest income quartile (5.9) and highest among the highest income quartile (7.7). Member States with a large difference in material deprivation between the lowest and highest income quartiles generally also show a large difference in satisfaction between income quartiles. There is a significant positive correlation between these two measures of inequality.

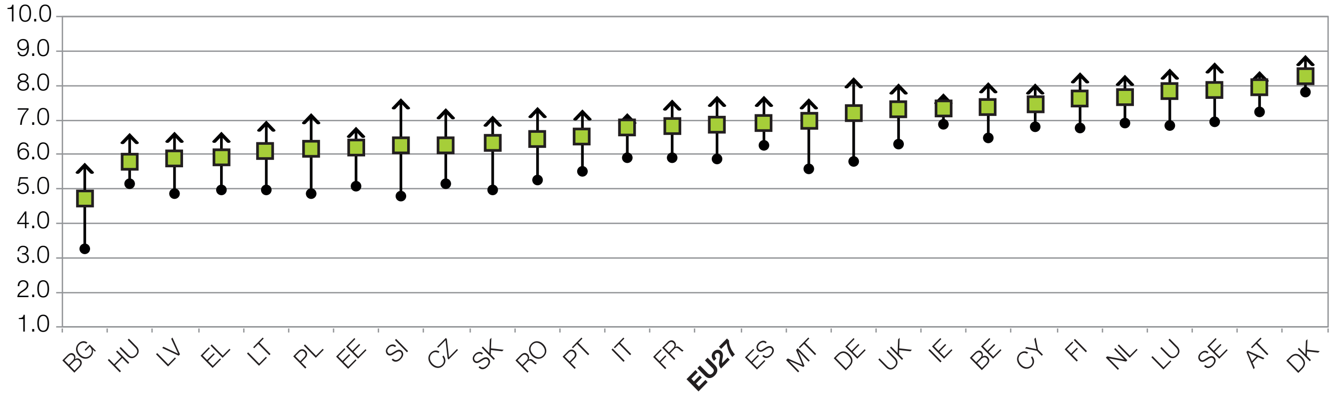
Figure 16: Standard of living and deprivation in relation to income

a) Mean number of items people report they cannot afford (out of six)



Notes: ↓ = highest income quartile, ☐ = mean, ● = lowest income quartile.
Q59 There are some things that many people cannot afford, even if they would like them. For each of the following things on this card, can I just check whether your household can afford it if you want it? Yes, can afford if want; No, cannot afford it.

b) Mean satisfaction with standard of living (1 = very dissatisfied to 10 = very satisfied)



Notes: ↑ = highest income quartile, ☐ = mean, ● = lowest income quartile

Q40 Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied? c) Your present standard of living.

In the eight Member States where material deprivation is highest, people in the highest income quartiles on average report they cannot afford at least 1.3 of the items (Figure 16a). In each of the four Member States where deprivation is lowest, people in the lowest income quartile report not to be able to afford on average 1.1 or fewer of the six items. This supports the finding that the richest in poorer Member States are often worse-off than the poorest in rich Member States (Eurofound, 2005).

Nevertheless, the situation changes somewhat when examining the more subjective measure of satisfaction with standard of living. Only in Austria and Denmark does the lowest income quartile report greater satisfaction with standard of living than the highest income quartile in many (respectively 17 and 9) of the other Member States. This suggests that, while lower income quartiles in richer Member States are able to afford more basic items than those in poorer Member States, their satisfaction with their standard of living is based on comparisons with people geographically close to them.

Explaining differences in satisfaction levels

On the whole, satisfaction with standard of living (6.9) is lower than, for example, satisfaction with life in general (7.1) or, for example, with accommodation (7.7). It is clear that satisfaction with life in general is determined by a range of factors (Chapter 1) and not only by one's standard of living. Nevertheless, how can we explain the relatively low rating of satisfaction with standard of living, for example, compared with satisfaction with accommodation, which seems a likely component of satisfaction with living standards?

Obviously, income matters: the higher a person's income compared with others in the respective Member State, the more satisfied people are with their standard of living. Nevertheless, income does not explain everything. For example, material deprivation has an independent impact beyond income. The more items (out of the six investigated) people are unable to afford, the less satisfied Europeans report to be with their standard of living. Nevertheless, this association is not of equal magnitude for all six items. Just investigating the number of items people cannot afford (as in Figure 16a) and assigning them equal weighting can thus be somewhat deceptive. The inability to pay for a week's annual holiday away from home (not staying with relatives) is associated with particularly low satisfaction with standard of living. More investigation is needed to explain this. The ability to make ends meet matters as well. Those with difficulties making ends meet report lower satisfaction with their standard of living. The same holds true for the quality of the local environment and housing. The more satisfied people are with their accommodation and the fewer problems they experience in their immediate neighbourhood (such as noise, see Chapter 6), the more satisfied they are with their standard of living.

The associations of all these variables with satisfaction with standard of living remain the same when controlling for all the others, in addition to sex and age. Young people (7.1 for 18–24 year-olds) and older people (7.2 for 65+) in particular are satisfied with their standards of living, while between these ages, satisfaction decreases with age to 6.7 for 50–64 year-olds. There is no significant difference between men and women.

Changes in standards of living

Changes in financial situation

When asked to compare their household's financial situation with that of 12 months previously, nearly two out of three people report it to be better (11%) or unchanged (54%). Nevertheless, more than one-third (35%) of the population reports that their household's financial situation has worsened. This is true in particular for those with household incomes in the lowest quartile, with 45% reporting to have experienced a worsening of their income compared with 25% among those with incomes in the highest (household) income quartile. This difference can partly be explained by the fact that, for some people, income has dropped to a lower quartile and these quartiles are thus likely to contain more people who experienced a drop.

Nevertheless, the 'financial situation' is dependent on more variables than just income and there are signs that inequality has increased. People without education or with only primary education more often reported their households to have become worse off (42%) than people with higher levels of educational attainment (34%). Furthermore, households with at least one person unemployed for 12 months or less (and no other person in employment) are relatively often not only in the low income quartile, but also among people living in homes with fewer rooms and those with lower educational attainment. In short, people with lower incomes are likely to have been affected relatively badly by the economic downturn.

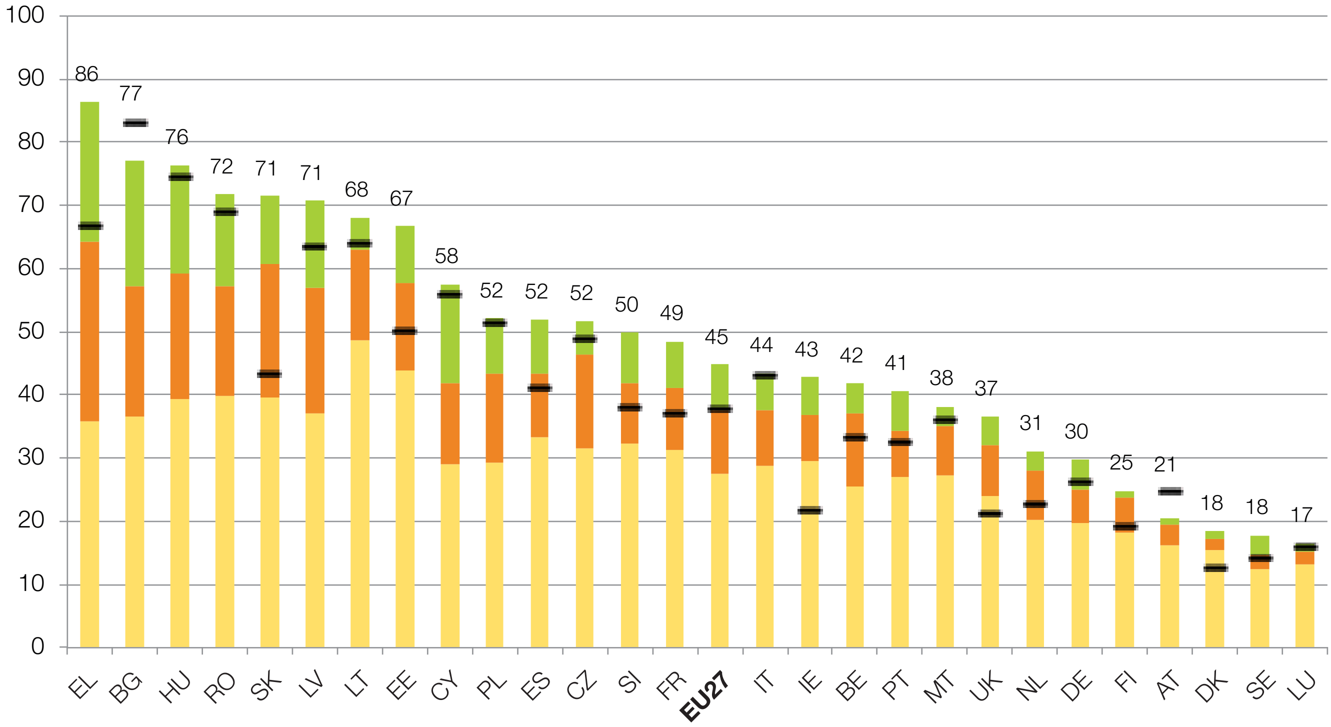
Age also matters. Older people are especially likely to report that their financial situation has disimproved, while younger people generally see improvements. Among 35–49 year olds, 36% say the financial situation of their households has worsened over the past 12 months; this increases to 41% for 50–64 year-olds. The group of 50–64 year-olds includes many who entered (early) retirement schemes, generally leading to a reduction of income. For older people who have been using their savings, reduced interest rates are also likely to have had an impact. For younger people, the proportions are much lower, but still one-quarter (26%) of 18–24 year-olds and almost one-third (31%) of 25–34 year-olds report the financial situation of their households to have worsened, although it is in these early years of working life when salary improvements are commonly made.

Changes in ability to make ends meet

In almost all Member States, the proportion of people who reported 'some' to 'great' difficulties making ends meet in 2011 was higher than in 2007 (Figure 17). Increases were well over 10% in eight Member States (Estonia, France, Greece, Ireland, Slovakia, Slovenia, Spain and the UK). Only two Member States (Austria and Bulgaria) showed a decrease and in another three Member States (Italy, Luxembourg and Poland) the increase was less than one percentage point.

While 2011 data from EU-SILC are not yet available for all Member States, the trend indicated by these data is similar. Few Member States showed an improvement from 2007 to 2010, and for four of the five Member States for which 2011 data are available, the situation was worse in 2011 than in 2010 (Eurostat, 2012a).

Figure 17: Difficulties making ends meet ('some' to 'great' difficulty), 2011 versus 2007 (%)



Notes: *green = 'great difficulties', orange = 'difficulties', yellow = 'some difficulties'.*

The data labels are the proportion of the population indicating some to great difficulties in 2011 and the black bars indicate this proportion for 2007.

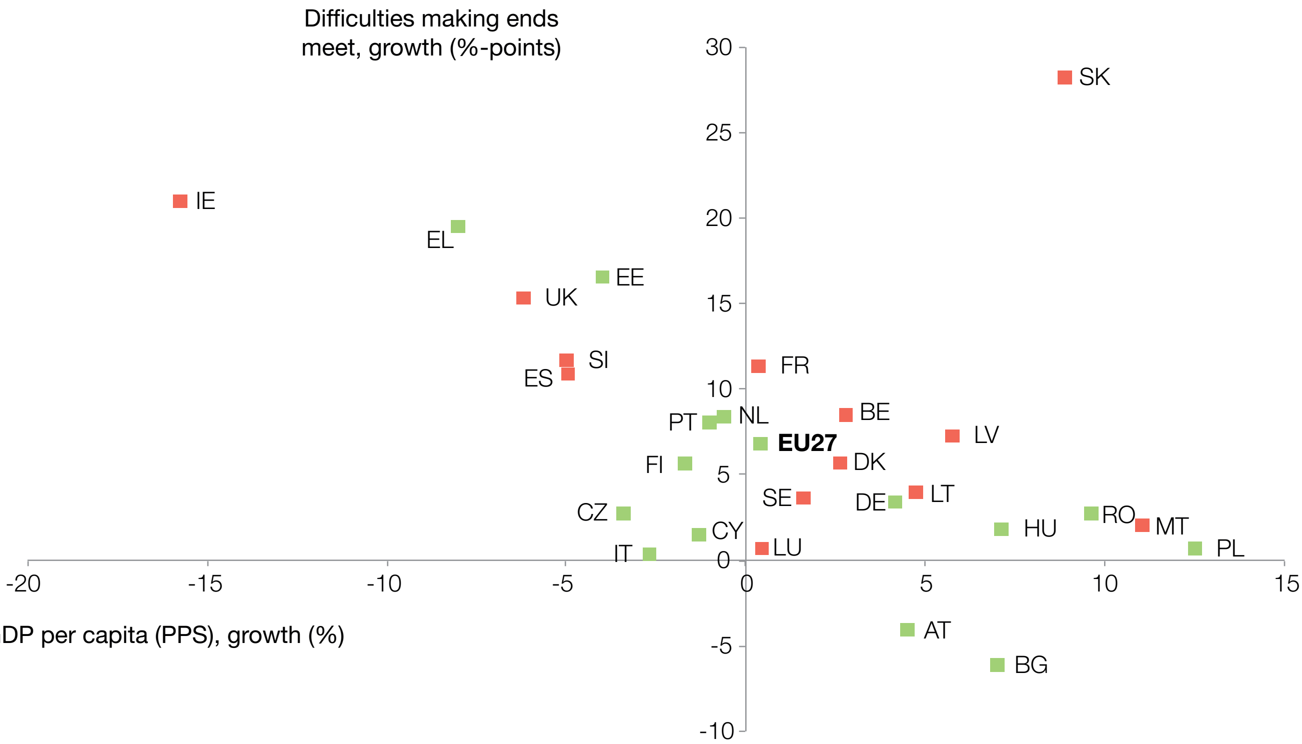
Q58: 'A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet….?'; 1) Very easily; 2) Easily; 3) Fairly easily; 4) With some difficulty; 5) With difficulty; 6) With great difficulty.

Per capita GDP in the EU overall, corrected for changes in price levels, remained nearly unchanged between 2007 and 2011 (Eurostat, 2012c). Why then do more people have difficulties making ends meet? One explanation could be increased inequality, with on the one hand a small group people making large income gains, and on the other hand many others losing part of their income. Inequality might have increased between Member States, but also within Member States.

One measure of inequality is the Gini index or coefficient, which measures inequality among values of a frequency distribution (for example levels of income). The higher this index is for a particular Member State, the more inequality there is in terms of income distribution within this country. Between 2007 and 2010, the Gini index remained largely unchanged for the EU (Eurostat, 2012c). Nevertheless, there are large differences between Member States in changes in GDP and changes in Gini index. Member States that experienced GDP growth generally saw a smaller increase in the proportion of people reporting difficulties making ends meet (Figure 18).

Of those Member States that showed GDP growth, the seven (Belgium, Denmark, France, Latvia, Lithuania, Slovakia and Sweden) with the highest increase in the proportion of people reporting to have problems making ends meet all experienced an increase in inequality. Nevertheless, there are many exceptions and the relationship is not clear cut with, for example, small increases in the proportions of people reporting difficulties making ends meet in Member States that experienced both GDP growth and a reduction in income inequality according to the measure used (Germany, Hungary, Poland and Romania). Again, this emphasises the fact that the Gini index and GDP focus on the income dimension while measuring the ability to make ends meet goes beyond income alone, to include, for instance, real living costs.

Figure 18: Income, income inequality and difficulties making ends meet, 2011 versus 2007



__Notes:__ Marker colour indicates development in Gini index between 2007 and 2010 (green = decrease, red=increase).

'Growth' refers to the increase between 2007 and 2011.

Q58 'A household may have different sources of income and more than one household member may contribute to it. Thinking of your household's total monthly income: is your household able to make ends meet....?'; 1) Very easily; 2) Easily; 3) Fairly easily; 4) With some difficulty; 5) With difficulty; 6) With great difficulty.

Changes in deprivation levels

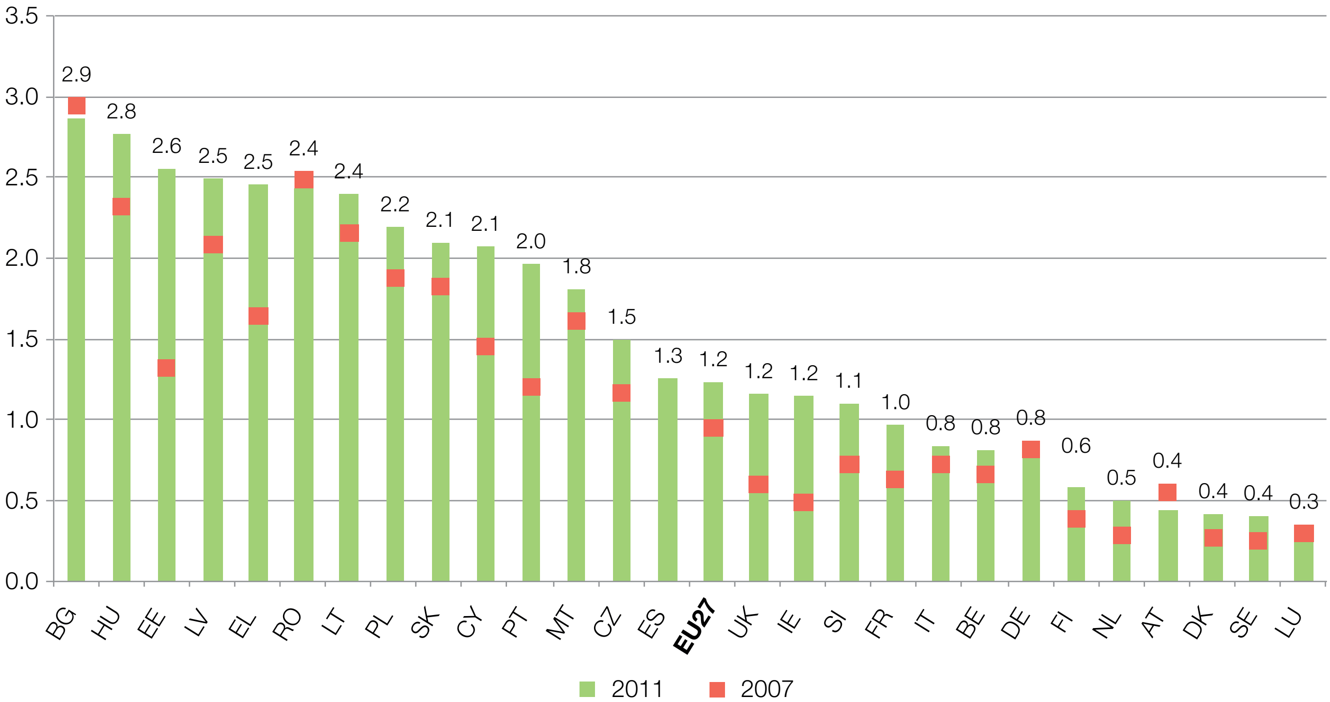
With regard to material deprivation, Europeans clearly were less often able to afford certain items than they were in 2007. The proportion of Europeans who report that their households cannot afford at least one of the six items asked for, increased from 38% in 2007 to 45% in 2011. For the EU as a whole, the mean number of items people are unable to afford increased by 0.3 points since 2007 to 1.2 in 2011 (Figure 19). Only in Austria, Bulgaria, Germany and Romania is there a decrease in the mean number. Mean satisfaction with standard of living stayed about equal in the EU overall at around 6.9.

Most notably, as can be seen from the analysis above, the crisis has impacted on particular people in certain Member States and in low income groups.

Income insecurity

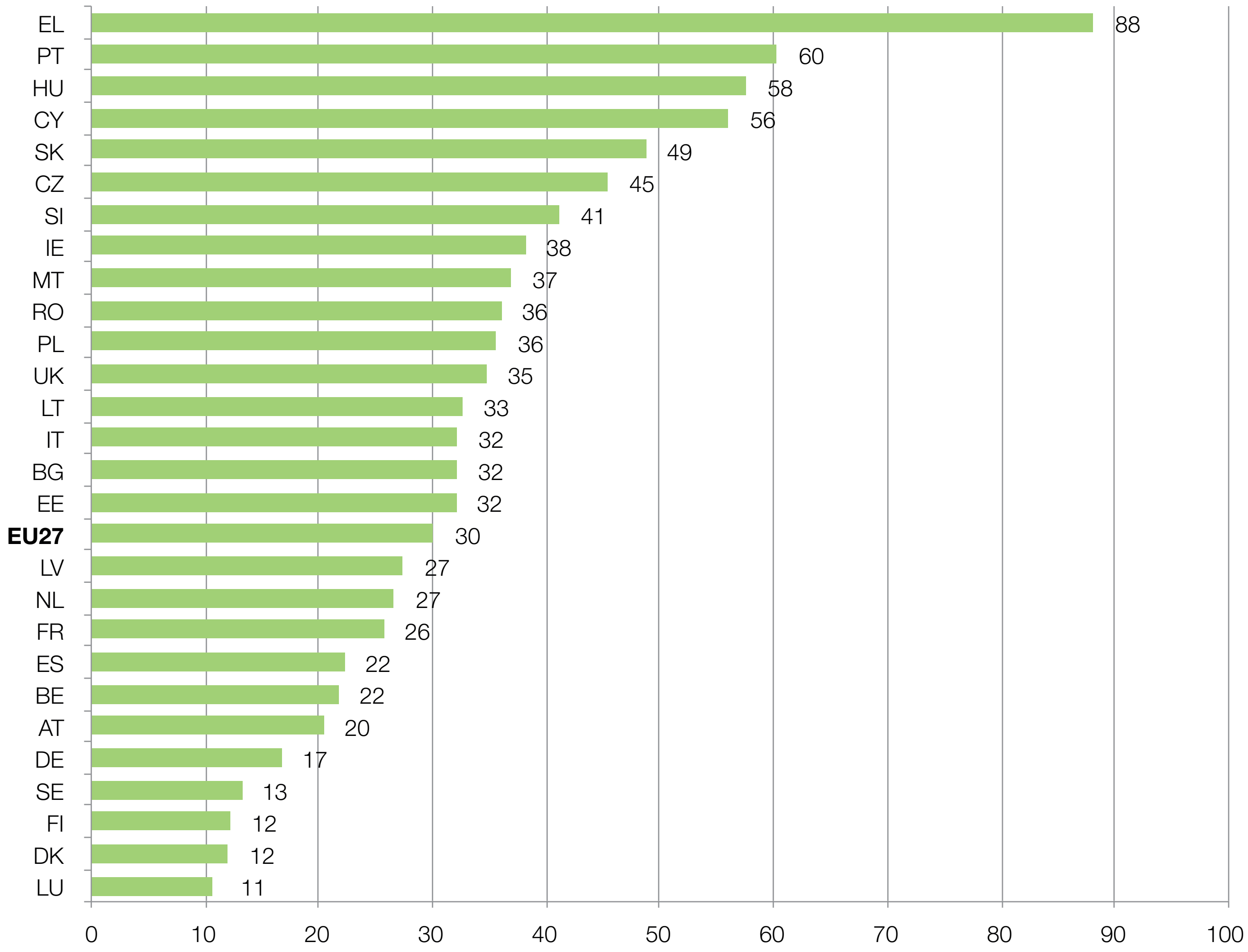
Although a person might be materially well-off today, worries about the future can have a negative impact on their well-being. When looking one year ahead, almost twice as many people think that their financial situation will worsen (30%) than the proportion that thinks that it will improve (15%). Most (55%) think it will remain unchanged. There are differences between Member States in this regard (Figure 20). Greece (88%), in particular, but also Portugal (60%) and Hungary (58%) have the highest proportions of people who think their household's financial situation will worsen in the next 12 months; the lowest proportions are in Luxembourg (11%), Denmark (12%) and Finland (12%).

Figure 19: Mean deprivation index, 2011 versus 2007



Note: *Q59 There are some things that many people cannot afford, even if they would like them. For each of the following things on this card, can I just check whether your household can afford it if you want it? Yes, can afford if want; No, cannot afford it. Measured on a scale of 0–6 items people can afford.*

Figure 20: People reporting that their financial situation will be worse in a year's time (%)



Note: *Q66 'When it comes to the financial situation of your household, what are your expectations for the 12 months to come, will the next 12 months be better, worse or the same?'*

The proportion of people who think their household's financial situation will improve in the next 12 months is similar across income groups. Nevertheless, the proportion of people who think their household's financial situation will deteriorate falls from 36% in the lowest income quartile to 24% in the highest quartile (Figure 21). A similar but somewhat more pronounced pattern can be observed with regard to expectations of job loss, with 22% in the lowest income quartiles finding it likely they will lose their jobs over the next six months compared with 9% in the highest income quartile.

Age matters as well; especially older people (50–64 and 65+ years-old) relatively often think their financial situation will worsen over the next 12 months. If they lose their jobs it is mostly older people who expect their income not to be guaranteed by finding a new job with a similar salary. Overall, 44% of workers reported this to be 'quite' or 'very' unlikely. This rate is similar across income quartiles, but differs largely across age groups. Among 18–24 year-old workers, 31% judge it unlikely they would find a job of similar salary were they to lose their current job. For 25–34 year-olds the rate is 33%, for workers aged 35–49 it is 44%, while among 50–64 year-olds it is 60%. Overall, people who think it likely they will lose their jobs over the next six months are somewhat more likely to also expect it to be difficult to find a new one. Around 50% of those who think it likely they will lose their jobs think it is unlikely they will find a new one; this figure is 44% for people who think it unlikely they will lose their current job.

Figure 21: Expectations of the household's financial situation, by age and income groups (% believing it will get worse)

Note: *Q66 'When it comes to the financial situation of your household, what are your expectations for the 12 months to come, will the next 12 months be better, worse or the same?'*

Differences are very small or insignificant when comparing rural versus more urban areas, or when comparing households with different compositions. Households consisting of a single parent or where everybody is unemployed have average proportions which lie close to the mean for the EU in their expectations about the future. However, we should not forget that they are already in disadvantaged positions.

Key points

Standard of living and deprivation are complex concepts which are difficult to grasp when using a small number of indicators. In this chapter, several indicators were compared and critically assessed to explore the state and trend in standards of living and deprivation in the EU. Policymakers should avoid focusing on one or a small number of indicators as they can be misleading and thus lead to ineffective policies.

Furthermore, aggregate information can be deceptive. There are large differences between groups, and households with low per capita incomes are particularly worse-off on all dimensions. In Member States where people have least difficulties making ends meet, where most households do not experience material deprivation and where satisfaction rates with living standards are highest, there are still considerable proportions of the population who report difficulties making ends meet, material deprivation and low satisfaction with their standard of living.

Many people in the EU report that their households have difficulties making ends meet, especially in certain Member States (Bulgaria, Greece and Hungary) and in households with low incomes, particularly in households where at least one member is unemployed and nobody else is employed. Nevertheless, better-off households also experience difficulties making ends meet. Over-indebtedness plays an important role. In addressing the issue, policymakers should realise that many people who struggle to make ends meet borrow from friends and relatives. The considerable amount of arrears on such informal loans suggests that, if this aspect is not taken into account, financial trouble can easily spill over from one household to the other.

In Member States which show high levels of material deprivation, even people in the highest income quartile are more deprived than those in the lowest income quartile in other Member States. Satisfaction with living standards shows similar variations among Member States and income. While income and material deprivation do not give the full picture, high satisfaction with standard of living does not always say something about absolute living standards. It is clear that satisfaction depends on more than income and material deprivation alone, and the indicator provides useful information on this.

Over the past four years the proportion of people having difficulties making ends meet has increased in almost every Member State while the mean number of items people cannot afford also went up. Overall, only in Austria and Bulgaria is there a consistent increase on the three main indicators discussed in this chapter – although, of course, their starting points are very different. Nevertheless, in all Member States, there are differences among population groups. One-third of the population report that their household's financial situation has worsened, while for most of the others it stayed the same. Generally, population groups who were already disadvantaged before the crisis appear to have become even more so during the crisis, even though some affluent people have also experienced setbacks.

In Member States with particularly low incomes and widespread poverty, improving material aspects of standards of living must generally be more of a priority than in more affluent Member States. In the latter group, improvements beyond income (such as quality of the neighbourhood) can be more of a priority. Nevertheless, there are groups with basic material needs in even the most well-off Member States.

People can go to great lengths in order to avoid deprivation, with a significant impact on their quality of life. For example, some retirees with inadequate incomes have been taking up paid work to make ends meet, even though they would have wished to spend their post-retirement life in other ways (Eurofound, 2012a). Although the crisis has increased the extent and prevalence of deprivation, the problem is not new; policies to improve living standards and material deprivation should include an element of prevention of hardship.

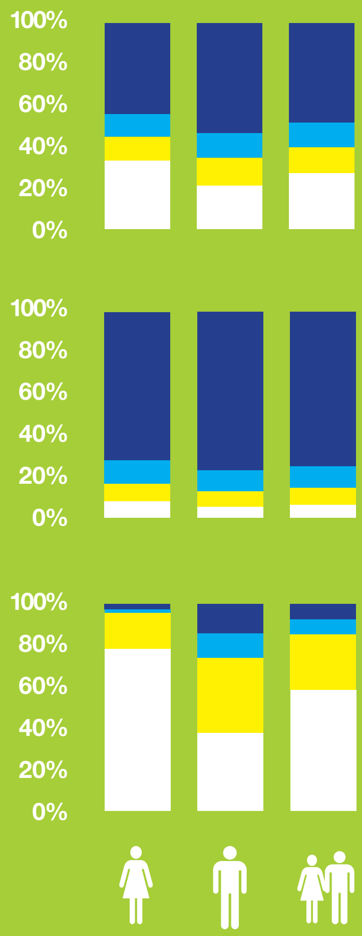
Even when standards are relatively high and when the household is deprived of few material goods, quality of life can be impacted by the fear of losing such prosperity. Many Europeans are insecure about the future. People in employment with high incomes feel more secure about their jobs than those with low incomes. Older workers, with both low and high incomes, are most pessimistic about prospects of finding a new job should they lose their current one. Besides having current financial and material problems or not, such expectations matter; given the recent recession, it is a challenge among many Europeans to raise economic confidence again.

Care & housework

Caring for children, grandchildren

Caring for elderly or disabled relatives

Cooking and housework



Never
Less than once a week
At least weekly
Every day

CHAPTER 3

Employment and work–life balance

Employment and work–life balance

Policy context

The *Integrated Guidelines for the Europe 2020 strategy* underline the importance of work–life balance as a factor in increasing labour market participation (European Commission, 2010b), particularly for young people, older workers and women. Alongside the long-standing recognition of the significance for gender equality of reconciling work with family and private life, there is evidently a greater appreciation of the need for a lifecycle approach and recognition that work–life balance is an issue for workers throughout their working life. The guidelines refer to the need for innovation in work organisation (especially working time) but also in provision of affordable care, acknowledging that not only access to childcare but also care facilities for other dependents are essential for reconciling employment with care responsibilities.

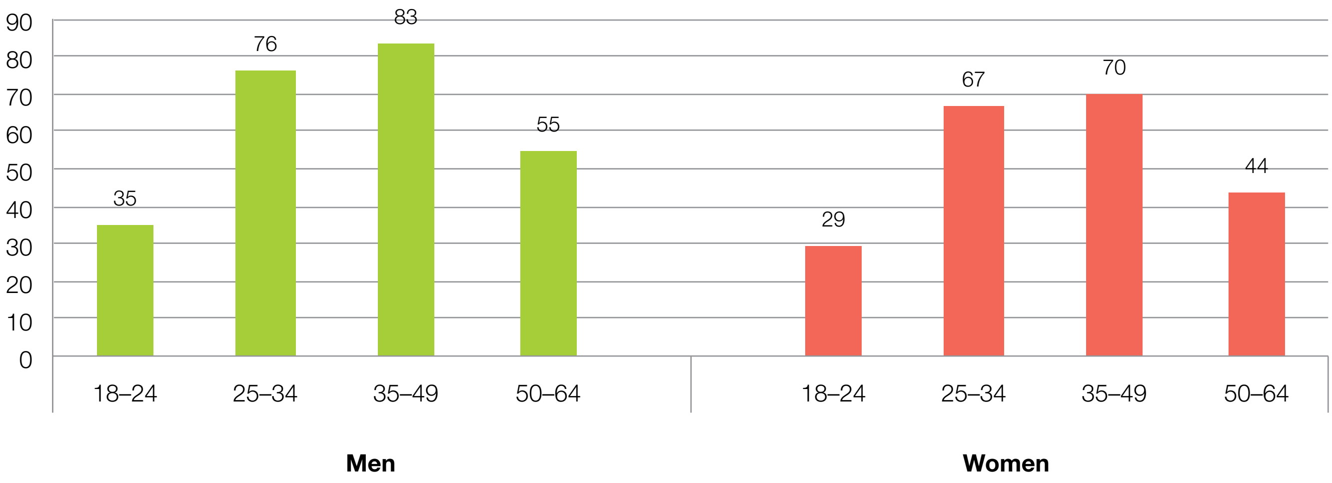
Work–life balance is at the intersection of many of the conditions – income, health, family – that appear to matter most to people for their quality of life (Eurofound, 2004). As the OECD (2007) report emphasises, good work–life policies enable adequate family income for now and pension security for the future, while contributing to child development outcomes and helping parents to realise labour market aspirations. Among the different policies supporting satisfactory work–life balance, workplace practices appear particularly crucial, especially where public policies and care services are less developed. These workplace practices and policies may include attention to childcare or care of the elderly in some, generally larger, workplaces (Eurofound, 2011a) but mostly address leave arrangements and working time.

Working time, its regularity and structure has proven a consistently significant factor influencing satisfaction with work–life balance (Eurofound, 2012b) and is considered first in this chapter. However, time in paid work has to be considered in relation to commitments in housework and care (usually unpaid) which are considered next. Eurofound has explored reconciliation of professional and family life as part of several recent surveys (Eurofound, 2007; Eurofound 2009a; Eurofound, 2010d; Eurofound, 2012b); results from the EQLS are considered in relation to these studies, and specifically with regard to changes since the onset of the financial crisis.

Employment and unemployment

In the population of people aged 18 and over, 54% of men and 43% of women were in work as an employee or employer/self-employed; 9% of men reported that they were unemployed as did 7% of women. Around a quarter (27%) of respondents were retired. Figure 22 shows the proportions of respondents who were in employment among people of traditional working age (18–64 years-old). As expected from official statistics, the employment rate is highest among people aged 35–49, and in all working age groups employment rates are higher for men than for women.

Figure 22: Employment levels, by gender and age (%)



The EQLS is not a dedicated survey of employment or the labour force: Eurofound presents comprehensive information on the quality and characteristics of paid work in the *European Working Conditions Survey* (EWCS) (Eurofound, 2012b). In the fifth EWCS, 81% of workers reported that they were employees, 16% were self-employed and 3% described some other status. Self-employment without employees was over 15% in the Mediterranean countries of Greece, Italy, Portugal and Spain, as well as in Cyprus and Ireland. In general, self-employment is also associated with age and sex, occupying 20% of men compared with 12% of women, and increasing with age from 8% of people aged 18–24 to 19% of those aged 50–64 and 52% of workers aged 65 and over.

Most workers are engaged in the private sector, representing two-thirds of employment in the EU27. The proportions of people in public sector employment were higher among women (34%) than men (23%), and increased with age from 19% of workers aged 18–24 to 34% of those aged 50–64.

These employment characteristics are related to workers' capacity to strike a good balance between work and non-work life, as will be evident in the main part of this chapter, but consistently of importance are the number of hours spent in paid work.

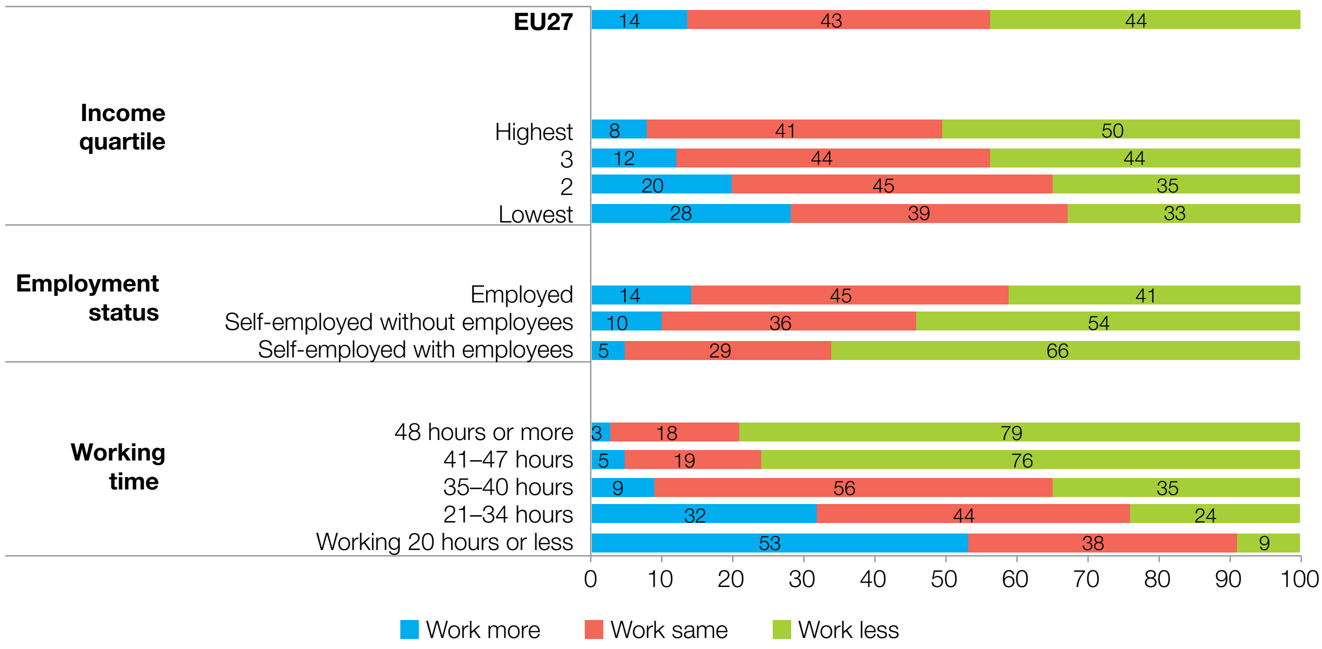
Weekly working hours

According to Eurostat, the average number of usual weekly hours in the main job is 38 hours; in the EQLS the figure is 39 hours and there is a good match for countries with the highest weekly working hours reported in Bulgaria, Greece and Slovakia, and the shortest working weeks reported in France, the Netherlands and the UK. As expected, the average weekly working time is lower in countries where part-time work is common (Eurofound, 2012b), such as the Netherlands and UK but also Belgium, Denmark and Ireland. Related to this, the reported hours per week in the main job is lower for women (36 hours) than for men (42 hours). Part-time work is associated with lower income, reflected here in an average working week of 36 hours among people in the lowest income quartile, increasing to 41 hours among those in the highest quartile.

As noted in previous EQLS reports, only a small minority of people in employment have a second job (5% of workers in the EU27). As in 2003 (Eurofound, 2003) the highest proportions are in the Nordic and Baltic countries – rates were over 10% in Estonia, Latvia and Sweden in 2011 and perhaps not so surprisingly, below 3% in Cyprus, Greece and Spain – countries facing acute high unemployment. Although few people have a second job, the number of hours that this occupies is relatively significant at an average of 13 hours per week (over the previous four weeks). The number of people with second jobs is too small for detailed analysis within countries but the average number of hours is relatively high at 16 hours per week in the Baltic states of Estonia, Latvia and Lithuania. Altogether, there was no significant difference in the proportion of male and female workers with second jobs. Because the numbers involved are small, the average total working week hardly changes at 43 hours for men and 36 hours for women; there was no significant relationship with age.

There is a clear relationship between the number of hours that people normally work and their preferred working week. People were asked how many hours they would ideally like to work while taking into account their need to earn a living; Figure 23 presents results for those aged 18–74 (working 'same' is defined as current average numbers ±2).

Figure 23: Working time preferences (%)



Among all people aged 18–74 the average preferred number of weekly working hours was 31 and 35 hours among those currently in employment; more of those who worked more wanted to work less, while among people working less a higher proportion would prefer to work more, as also reported in the fifth EWCS in 2010 (Eurofound, 2012b). However, the average preferred number of hours was still clearly related to current experience, increasing from 25 hours among those working 20 or fewer hours to 42 hours among those currently working 48 hours or more. This pattern is also reflected among the different income groups, although the actual preferred number of hours increases more gradually from 29 hours in the lowest income quartile to 33 hours in the highest quartile.

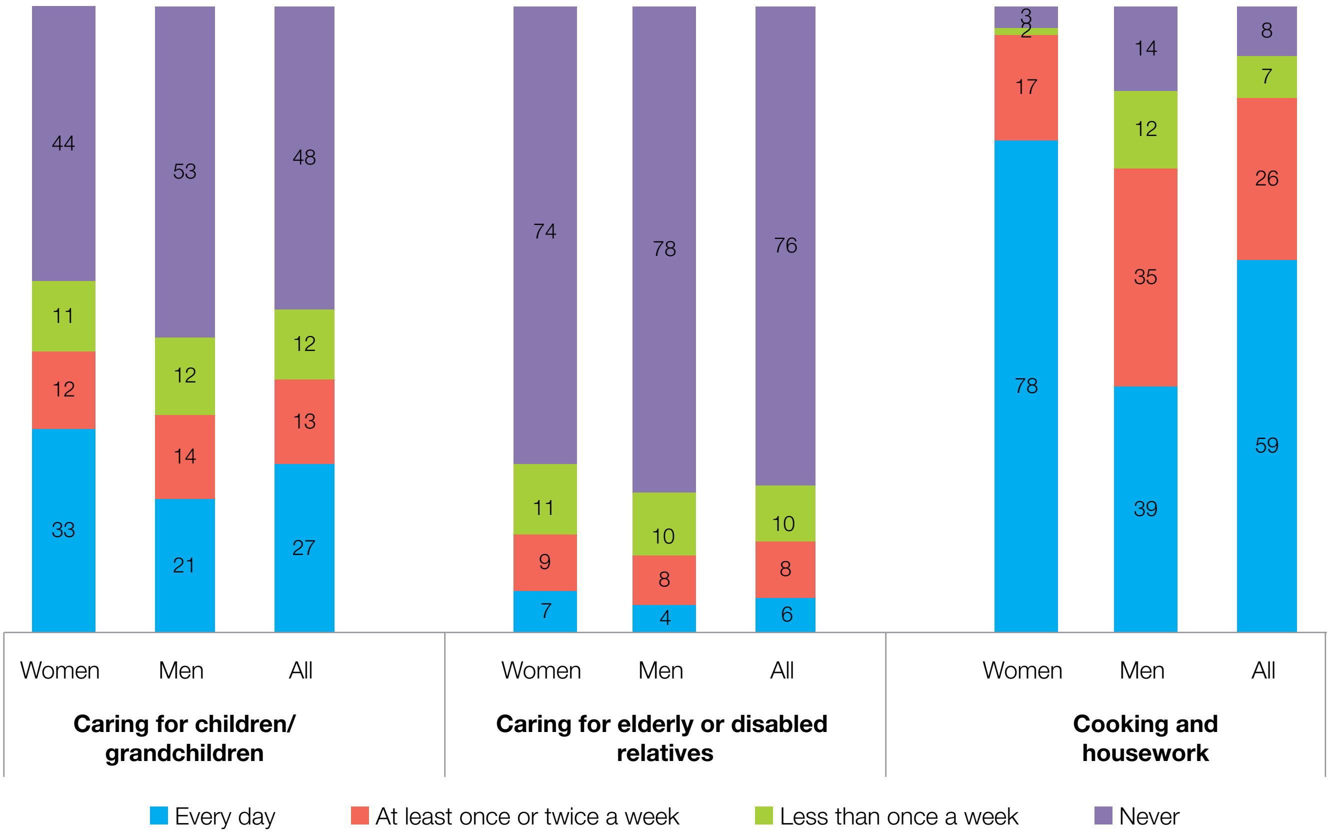
The preferred number of working hours represents a remarkably constant drop of 7–8 hours from the current working hours in all income groups. It might be argued that those with higher incomes can afford to work less. Certainly the reverse appears to be true; people who report they have difficulty making ends meet are more likely to want to work more hours (19%) than those who are managing to get by more easily (10%).

The preferred working week, clearly related to current experience, remained higher for men (34 hours) than women (28 hours) among people aged 18–74. There appeared to be a small decline in the number of preferred hours with increasing age, but even among people aged 65–74 interest in employment resulted in an average preferred working week of 17 hours (consistent with a growing number of people in this age group who are remaining in or returning to employment) (Eurofound, 2012d). The preferred number of weekly working hours was a question addressed to all the sample population; the responses differed markedly between countries, ranging from 27 hours (Denmark, Luxembourg, the Netherlands and the UK) to 38 hours (Bulgaria and Slovenia) – perhaps reflecting differences in real average hourly earnings.

Unpaid work: care and housework

While the focus of European social policies has been on maintaining and creating employment, it is evident that many of the key societal roles and responsibilities are undertaken on an unpaid basis. The maintenance of homes and provision of care for children or people with health problems is predominantly done by family members or friends. Since this unpaid work usually falls to women there are important implications for gender equality and particularly opportunities to take up paid work. The EQLS asked people how often they are involved in these activities outside of paid work; the differences between men and women are striking, specifically with regard to housework and, to a lesser extent, childcare (Figure 24).

Figure 24: Frequency of involvement in unpaid work, by gender (%)



It is not only the regularity with which these jobs are done but also the number of hours that this work occupies. Among people who report at least weekly involvement, women estimate that on average they spend 30 hours providing childcare compared with 17 hours for men, and 14 hours on care for the elderly compared with 11 hours for men; housework occupies 16 hours a week for women and 10 hours for men.

Unpaid work, especially providing care, is particularly frequent among people in their middle years: 20% of people aged 50–64 report providing care to an elderly or disabled relative at least once or twice a week, as do 17% of those aged 35–49. The corresponding figures for childcare are 40% and 58%. So it is perhaps not surprising that the proportions of people engaged in unpaid work are almost as high among employed persons as in the general population. Among people currently doing paid work, 76% of women and 34% of men were also doing housework every day; 6% of women and 3% of men were providing care to elderly or disabled relatives every day (and 16% of working women were doing this at least once or twice a week), while 40% of women in employment and 28% of working men were involved in childcare every day.

The people in paid employment who undertook housework or provided care at least once or twice a week were asked to estimate the average number of hours per week that they were involved in these activities (Table 9).

Table 9: Hours per week spent doing unpaid work by those in employment, by country

	Caring for children			Cooking and/or housework			Caring for elderly or disabled		
	Men	Women	All	Men	Women	All	Men	Women	All
AT	17	24	21	8	16	12	7	9	9
BE	14	23	19	8	13	11	4	5	4
BG	14	17	15	8	12	11	13	9	11
CY	18	27	22	11	20	17	12	12	12
CZ	12	20	16	7	13	11	8	7	7
DE	19	22	20	9	14	11	10	9	9
DK	22	25	23	8	11	10	5	6	5
EE	19	26	23	12	14	13	7	13	11
EL	19	24	22	10	18	15	10	16	14
ES	19	31	25	10	15	13	10	14	12
FI	20	29	24	7	11	9	3	6	4
FR	16	26	21	7	11	9	6	6	6
HU	16	26	21	9	15	12	8	6	7
IE	27	44	35	10	16	13	10	7	9
IT	13	18	15	8	12	10	6	8	7
LT	22	26	24	8	14	12	8	13	11
LU	20	32	26	7	13	10	5	6	6
LV	19	23	21	10	15	12	8	12	10
MT	17	35	23	10	21	15	9	10	9
NL	19	30	25	8	13	10	5	8	7
PL	19	32	26	9	15	12	12	12	12
PT	15	22	18	8	15	12	8	11	10
RO	20	24	22	14	15	15	9	12	11
SE	19	30	25	7	10	9	4	5	4
SI	15	25	21	10	14	12	13	10	11
SK	16	29	22	10	18	15	10	22	17
UK	26	47	37	9	14	12	9	9	9
EU27	**18**	**28**	**23**	**9**	**14**	**11**	**8**	**9**	**8**

It is apparent that, among workers, women spend more time on housework and, especially, on childcare than men. The number of hours per week devoted to care of the elderly is much more equal; the countries in which women were most clearly providing more hours of care for the elderly are the Baltic States, Greece and Slovakia. Both men and women in the EU12 countries are spending somewhat more time on care of the elderly than in the EU15 countries; participation in the care of elderly and disabled relatives appears to be lowest for employed people in Denmark, Finland and Sweden.

There is little difference in the average number of hours per week that workers in the EU12 and EU15 countries spend in childcare, but among those giving regular care, the weekly average is more than 20 hours. Employed men and women in Ireland and the UK report being involved in childcare in terms of the number of hours almost equivalent to a second full-time job and in many countries women are combining employment with more than an average of four hours per day of childcare.

Most employed men (73%) and nearly all employed women (97%) report doing housework or cooking at least once or twice a week, but women do substantially more of this, except perhaps in Romania – although, as reported in the next chapter, 43% of Romanian women (second only to France and Luxembourg) and 15% of Romanian men (the highest proportion in the EU) feel that they do 'more than their fair share' of the housework.

Working time arrangements

The number of working hours is a fundamental factor influencing quality of life both inside and outside work. However, as the EWCS data emphasise, the distribution, regularity and structuring of these work hours (in shifts, night work, weekends, 'on-call') are also important influences on the ability to reconcile working with non-working life (Eurofound, 2012b). Even modest flexibility in working time arrangements may contribute to better work–life balance. People in paid work were asked if flexible working time arrangements were available to them. In general, the findings are similar to those in the 2011 EWCS (Eurofound, 2012a) indicating that men tend to benefit more from these flexible arrangements (Table 10).

The EWCS explores the link between these arrangements and sectors of employment, while the results of the first European Company Survey (Eurofound, 2006c) identify differences associated with company size, sector of activity, public or private sector, and national institutional frameworks. The third EQLS includes very large differences between countries: for example, being able to vary start and finish times is reported by more than 60% of workers in Denmark, Finland and Sweden, and by less than 30% in Bulgaria, Hungary, Slovenia and Slovakia. Differences between public and private sector organisations are not consistent across the Member States, nor are the different working time arrangements.

Flexible working time arrangements are generally seen as a way to improve employees' work–life balance (this link is explored in the next section). All people in paid work were asked to what extent they felt it would be useful if they had the option to benefit from certain arrangements. Again there are very large differences in the perspectives of workers in different Member States, but women were in general somewhat more likely to believe that these improvements would help them to balance their work and private life (Table 11).

Table 10: Availability of flexible working time arrangements, EU27 (%)

	Men	Women	All
I can vary my start and finish times	46	40	43
I can accumulate hours for time off	44	39	41
I can take a day off at short notice when I need to	67	59	64

Note: *Q13*

Table 11: How flexible working time arrangements would help to balance work and private life, EU27 (%)

	Men	Women	All
Having more control over start and finish times of my work	32	35	34
Changing the number of my weekly working hours	26	29	28
Being able to take a day off at short notice when I need to	44	46	45
Having better access to support services (for example, childcare, elderly or long-term care)	29	34	31

Note: *Proportion 'very useful'; Q14*

Given the greater involvement of women in unpaid care work it is not surprising that they express more interest in better access to support services. The perceived value of better access to care services for children and the elderly services was especially pronounced in countries where such infrastructure is relatively poorly developed – Bulgaria, Cyprus and Greece (more than 45% of workers) followed by Ireland, Malta and Romania (more than 40% of people in paid work).

Work–life balance

The reconciliation of work with private life or life outside work is a longstanding goal of EU employment and social policies. It is an element of the Europe 2020 strategy not only to enable more people to take up and retain paid work but also to promote greater gender equality. As emphasised in the section above on 'unpaid work', people in their 'prime working years' are particularly involved in both childcare and care of the elderly, so the issue of work–life balance extends across the whole working age. Work–life balance has been examined in detail in several previous reports from the EQLS (Eurofound, 2007; Eurofound, 2010d) and the EWCS (Eurofound, 2012a) as well as the first European Company Survey (Eurofound, 2006c). This section therefore builds on the main conclusions rather than exploring the data further.

The EQLS examines general satisfaction with the fit between working hours and commitments outside work, as well as problems or difficulties for work and family life. Altogether 22% of people in employment expressed dissatisfaction with their work–life balance, with 6% reporting that their working hours did not fit 'at all well' with their family and social commitments, and 16% saying they did not fit 'very well' (52% felt their working hours fitted 'fairly well' and 26% 'very well'). The proportion of workers with unsatisfactory work–life balance ranged from about 1 in 10 workers in Denmark, the Netherlands and Sweden to more than one in three in Greece, Latvia and Spain.

Women appear to be coping with more commitments outside work, while men tend to report more problems 'particularly in the middle of their working career' (Eurofound, 2012b). This is also the case here with 27% of men compared with 23% of women aged 35–49 reporting that their working hours fitted 'not very well' or 'not at all well'. There was no clear relationship with either education or income.

More detailed analysis of the EWCS has affirmed that both the presence of children in the household and the division of paid work in the household are important influences on work–life balance. Previous research has also underlined the importance of the organisation of working time as well as the number of working hours. In the current survey, there was a clear link between employment status and poor work–life 'fit', with 36% of people who were self-employed with employees reporting that working hours fitted 'not very well' or 'not at all well' with commitments compared with 25% of self-employed without employees, and 21% of employees. More workers in the private sector (24%) than in the public sector (17%) were dissatisfied with work–life balance in general.

The availability of more flexible working time arrangements was consistently related to feeling better able to fit work with other commitments. Among workers able to vary their start and finish times, 33% reported that their working hours and family commitments fitted 'very well' compared with only 21% of workers without this option. The corresponding figures for being able to accumulate hours were less impressive at 30% and 28%, while 31% of those able to take a day off at short notice were 'very' satisfied compared with only 18% of those not able to do this.

More specific difficulties in reconciling work and private life are examined in three questions for which country differences are presented: these document the frequency of problems in work caused by family responsibilities as well as the impact of work on home and family life (Table 12).

Table 12: Difficulties in balancing work and family life, by country (%)

	I have come home from work too tired to do some of the household jobs which need to be done	It has been difficult for me to fulfil my family responsibilities because of the amount of time I spend on the job	I have found it difficult to concentrate at work because of my family responsibilities
AT	45	24	14
BE	49	28	12
BG	66	39	20
CY	75	52	23
CZ	60	39	21
DE	47	24	9
DK	42	17	5
EE	64	32	10
EL	73	48	20
ES	69	41	21
FI	46	17	8
FR	56	26	12
HU	59	39	23
IE	55	25	14
IT	37	21	9
LT	43	32	11
LU	50	25	11
LV	70	56	26
MT	64	36	17
NL	36	18	6
PL	61	45	26
PT	49	27	17
RO	61	38	16
SE	54	24	7
SI	48	35	15
SK	46	34	20
UK	60	28	15
EU27	**53**	**30**	**14**

Note: *Proportion reporting difficulty at least several times a month. Q12a, 12b, 12c.*

It is clear that, in general, people feel work disturbs their home life more than their family responsibilities affect work performance; this is the case for respondents in all countries. Men and women do not appear to differ greatly in the frequency with which they report the difficulties in reconciling work and family life, although coming home from work too tired to do household jobs was a problem 'several times a month' for 56% of women compared with 50% of men.

If people who report problems several times a week are considered, only in Cyprus do more than 10% of workers report finding it 'difficult to concentrate at work because of my family responsibilities'. Disruptions at home and doing household jobs are relatively common and reported most frequently in Cyprus, Malta and Spain. Problems fulfilling family responsibilities 'because of the amount of time I spend on the job' were reported 'several times a week' by more than 20% of workers in Cyprus, Greece and Latvia.

There is a clear link between problems with work–life balance and working hours for both men and women (Table 13).

Table 13: Difficulties in balancing work and family life, by working hours (%)

Average weekly working hours	Too tired to do household jobs		Difficult to fulfil family responsibilities		Difficult to concentrate at work	
	Men	Women	Men	Women	Men	Women
21–34	38	52	15	24	9	13
35–40	43	58	22	31	11	16
41–47	56	71	32	37	13	16
48+	65	72	46	51	17	23

Note: *Proportions with difficulties at least several times a month.*

For the same number of working hours, women are more likely to report problems with work–life balance than men. But more men are working longer working hours per week, thus increasing their likelihood of perceiving difficulties in reconciling work with family life.

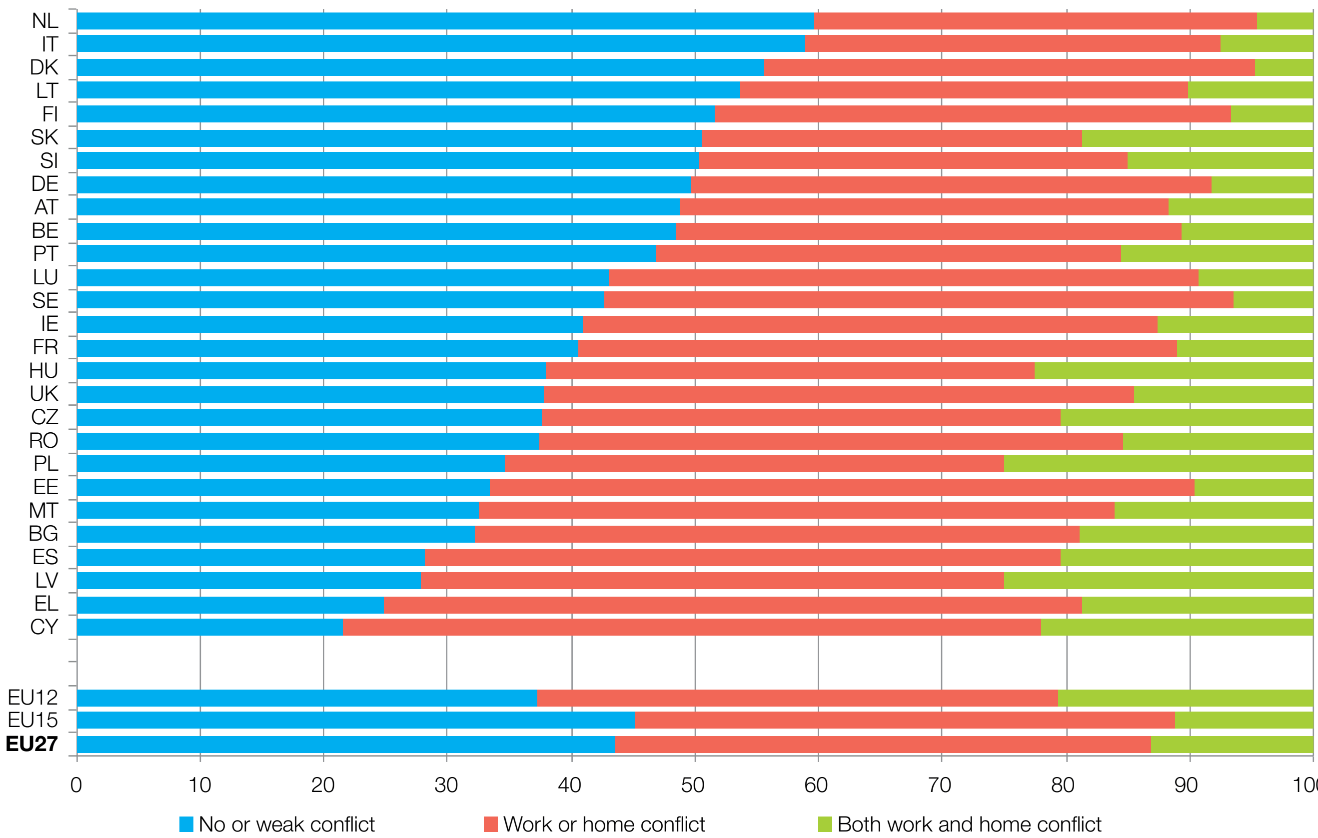
The detailed report on family life and work from the Second EQLS (Eurofound, 2010d) demonstrates that a combined index of 'strain-based conflict' can shed light on key relationships.

In this analysis, responses to the three questions have been summarised to reflect:

- pressure at home and at work (at least several times a month);
- pressure at work or at home (at least several times a month);
- those who report weak or no pressure.

The differences between countries indicate that the reporting of pressures at both home and work is generally more common in the EC12 countries than in the EU27 (Figure 25).

Figure 25: Strain-based conflict, by country (%)



Strain-based conflict is much below average in Netherlands, Italy, Denmark and Finland – findings remarkably similar to those from the second EQLS (Eurofound, 2010d). Disruption of work–life balance at both home and work is especially a problem in some central and eastern European countries such as Hungary, Latvia and Poland, but not in Lithuania and Slovenia.

Among both men and women, problems or pressures at both work and home are more frequent when there are children at home (15% among men with children compared to 11% among those without; the corresponding figures for women are 17% and 13%). There is a consistent trend with income for both the three components of strain-based conflict and for the composite measure: 18% of people in the lowest income quartile report problems at home and work but only 10% of people in the highest quartile. This may be associated with access to alternative sources of help and support. Finally, it is notable that reporting work–life conflicts at home and at work is not associated with the frequency of doing housework, but is higher among workers with regular childcare responsibilities (16% among those involved in childcare 'every day') and higher among people who report caring for an elderly or disabled relative 'every day' (21%).

The pertinence of work–life balance and the measure of 'strain-based conflict' are underlined by their relationship to life satisfaction. Workers reporting conflict at both work and home gave an average life satisfaction score of 6.6 compared with 7.6 among those reporting no or weak conflict.

Changes in work–life balance

On average, there appears to have been a small decline in average working hours over the last five years (Eurofound, 2012b), though these remain above 40 hours for men. Work intensity has remained at a high level and the EWCS provides evidence of some increase in job insecurity. Workers in the EQLS were also asked how likely they felt it was that they might lose their job in the next six months; the proportion thinking this 'very' or 'quite' likely rose from 9% in the 2007 survey to 13% in 2011. However, this proportion leapt dramatically in some Member States, particularly Cyprus (9% to 32%), Greece (8% to 31%) and Latvia (13% to 25%). These high levels of perceived job insecurity must create another severe pressure for the workers affected.

Responses to a general question about work–life balance indicated that altogether 22% of workers regarded the fit between work and private life as poor compared with 18% in the 2010 EWCS (a marginal decrease from the EWCS in 2000). There was relatively little change in responses to the more specific questions and workers consistently identify more difficulties reconciling family life with work than vice versa. The proportion reporting difficulty at least 'several times a month' because they come home from work too tired to do household jobs had increased from 48% in 2007 to 53% in 2011; the proportion finding it difficult to fulfil family responsibilities because of the amount of time spent at work was 30% – essentially the same as in 2007. Workers were most likely to report negative effects of work on family and home life in Cyprus, Greece and Latvia, possibly reflecting the economic crisis and perceived job insecurity. However, these were also countries in which work–life balance was particularly poor in 2007; relatively speaking the situation in Bulgaria and Romania appears somewhat improved. Reports of negative effects of work on family life remain less prevalent in Italy and the Netherlands, but also notably infrequent in Denmark and Finland.

Four per cent of workers found it difficult 'several times a week' to concentrate at work because of family responsibilities; another 10% experienced this problem 'several times a month' over the previous year. The corresponding proportions in 2007 were slightly lower at 3% and 8%. There was also little change in the countries where this problem is most often reported (Greece and Latvia), but the proportions reporting this experience at least 'several times a month' increased to quite high levels in Cyprus (9% to 23%), the Czech Republic (10% to 21%), Hungary (17% to 23%), Malta (7% to 17%), Poland (18% to 26%) and Slovakia (10% to 20%). Workers in Denmark and Sweden, but also in Germany, Finland and the Netherlands, remain among those least likely to report family responsibilities interfering with work.

The proportions of men and women reporting problems were almost unchanged in 2011 from 2007. But while there was no gender difference in 2007, more women in 2011 were too tired 'several times a week' to do household jobs (27% compared with 23% of men).

The findings correspond with previous surveys in demonstrating the significance of children in the home and longer working hours as elements increasing the likelihood of difficulties reconciling work and family life. It is also clear that the extent of unpaid care work is important. Among those involved, the estimates of average weekly number of hours doing housework or providing care – and the differences between men and women – are remarkably similar in 2007 and 2011, at least for the EU averages, although there are some large changes in individual Member States. Kotowska and colleagues (Eurofound, 2010d) argued that caring for elderly relatives on a daily basis is as demanding as caring for children every day – this is equally apparent in the current survey.

Key points

This chapter explores the situation of people in employment, particularly regarding their capacity to reconcile employment with commitments in their family and private life. It does not cover the experience of people who are not in employment, of whom some would undoubtedly wish they did have paid work. Having children or taking care of a relative excludes many people of working age (mainly women) from employment and their experiences are not reflected in this survey.

The Council of the European Union (2011a), as well as the European Commission and the European social partners (ETUC et al, 2008) have long prioritised the reconciliation of work, family and private life, resulting in a (revised) framework agreement on parental leave as well as joint initiatives on childcare and gender equality. However, the proportions of workers reporting difficulties in reconciling work and family life appear to have increased somewhat, both in general and specifically regarding coming home tired from work. Working hours are a key factor and the survey underlines the preference of some workers for shorter working time, especially among those working more than 40 hours a week.

At the same levels of working time, women report more difficulties reconciling work with other commitments, reflecting their greater engagement in unpaid work. The goal of promoting greater involvement of men in household and care work has long been endorsed by the European institutions and social partners, and actions evidently need to be reinforced (including take-up of family and care leave).

Among workers juggling professional and home life, those with less income reported more problems, suggesting they had fewer work–life choices, including options to purchase services or support. This highlights the need for an adequate infrastructure for care of both children and other dependents (European Commission 2012a, 2012b); there is also an opportunity for the creation of good quality employment in personal and care services (European Commission, 2012a). In the context of workforce (as well as population) ageing and an increasing proportion of women in the labour market, it is essential to acknowledge the impact of care for the elderly as well as childcare on employment rates and gender equality (Council of the European Union, 2011a).

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3rd
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Quality
of Life
Survey

CHAPTER 4

Family and social life

Family and social life

Policy context

The family life of people in Europe is being affected by challenges brought on by the economic crisis alongside already ongoing societal changes. Family policies are still very diverse across Europe, although EU-level cooperation has evolved especially in the areas of demographic change and gender equality.

Demographic change caused by the postponement of childbirth, declining fertility and the ageing of the population has been a significant concern of both national and EU-level policy, signalled by its inclusion as a key element of the Europe 2020 strategy.

At the same time, family structures are also undergoing change, especially in terms of stability. The link between marriage and childbirth has decreased and family breakdown is increasingly common (see for example, Beier et al, 2010). As a result, a diverse range of alternative forms of families are emerging and policymakers need to keep pace with this drift to continue to ensure the protection of children as individuals.

The protection of children's rights is an explicit objective of the EU. Already before the crisis, 19 million children were at risk of poverty (European Commission, 2010a). As the economic crisis put further pressure on families with increased unemployment, the Europe 2020 strategy made the commitment to lift 20 million people out of poverty, with many national targets specifically concentrating at reducing child poverty.

Improving the availability and quality of childcare and care for the elderly is necessary, especially in times of crisis to provide people with equal opportunity to work. Despite recommendations for countries to work together on childcare services (European Commission, 2011e), there is as yet no common policy on childcare.

Improving services for elderly people has recently been on the policy agenda both in terms of equal opportunities (for example, in the European Commission's *Communication on promoting solidarity between generations*; European Commission, 2007) and in the context of the 2012 European Year on Active Ageing and Solidarity between Generations.

Chapter 1 highlighted the importance of some aspects of family life and relationships for subjective well-being. Chapter 3 focused on the balance of work and family life. This chapter examines family life further, concentrating on developments in family contacts, sources of support, time spent with family and friends and the determinants of satisfaction with family life and social life. It begins with a brief outline of the various family types and living arrangements in Europe found by the third EQLS.

Household size and composition in the EQLS

In the EQLS sample, the average household size in the EU is 2.4 persons (which is the same as the official Eurostat figure) with only a relatively small variation across countries, ranging from 2.0 in Denmark to 3.1 in Cyprus. There is greater diversity across countries in household composition, marital status and the number of children. In this survey, the most common household consisted of a person living alone (30%). Couples living alone represent around a quarter of households, while couples with children represent about a fifth of households. Only 2% of the respondents in the third EQLS were single parents living alone with their children.

Looking at country level, this structure is most common in northern and western European countries, with single households constituting over 40% of the total in Denmark and Sweden, while in eastern and southern Member States other family arrangements with more than two adults are the most common – due in part to multigenerational households. In Bulgaria, Malta, Poland and Romania, over 40% of the households had three or more adults living together, either with or without children.

On average, more than half of respondents say that they are either married or living with their partner (54%), though this proportion is closer to two-thirds in Cyprus, Greece, Portugal and Spain. Conversely, single people who have never been married (representing 23% of the total sample) are most common in Malta and Ireland (33% and 30% respectively). Overall, 12% are divorced and a further 12% are widowed in the EU27. Across the EU the proportion of partnered respondents is down from

two-thirds in 2007 and the proportion of singles and of those divorced has increased (each by five percentage points).

Indirectly, over 15,000[6] children are captured by this survey through their parents. More than two-thirds live in nuclear families – only with their parents and siblings – where two adults are present. A further 7% live in single parent households and around a quarter live in larger families (for example, in multigenerational households). Overall, 22% of the households in this survey have at least one child living in them – ranging from 17% in Germany to 30% in Cyprus. The number of own children, whether or not they live in the household, is highest for respondents living in Ireland and Cyprus (1.8 and 1.7 respectively) and lowest in Italy (1.1).

Households by employment status and income

Table 14 shows the distribution of households with one couple living with or without children, by employment status.

Table 14: Employment status of couples, EU27

	Proportion of households (%)
Both working	45
One working	22
Both retired, or one retired, one working	23
None working (both unemployed, unable, students or other)	11

When restricted to couples living with their children, in around 60% of these households both partners are currently in employment and, in a further 30%, one parent is employed.

In contrast, just around two-thirds of the single parents surveyed are currently in employment, leaving a third living on child support and state benefits only. Furthermore, a third of those single parents who are employed work less than 35 hours each week. Therefore, it is not surprising that nearly half of single parents (48%) are in the lowest income quartile within their country and a third of them (32%) report difficulties in making ends meet. For comparison, only 9% of couples with children report these difficulties when both partners are working.

Contact with family members and friends

Gender, age and country differences

Women have more frequent face-to-face contact with their children outside their home than men (53% and 44% of those who have children living away from home have daily contact respectively). Similarly, they are more likely to be in daily contact with their children over the phone or internet (47% versus 38%). This difference between women and men in frequency of contact with their children remains when limiting the analysis to at least weekly contact (Table 15). In contrast to the contact with children, men are almost as likely as women to meet their parents at least once a week), though women are more likely to have weekly contact with their parents over the phone, and much more likely to have daily contact (35% versus 25%). There is similarly little difference regarding the frequency of contact with friends or neighbours between men and women, although women are slightly more likely to also have telephone contact. As reported previously (Eurofound, 2009a), more frequent contact with children for women may be partly explained by their lower participation in employment, but there is also likely to be a cultural factor.

6 Unweighted data reflecting the actual number of children living in the surveyed households.

Table 15: Frequent contact with family and friends outside the home (%)

	Children		Parents		Other relatives		Friends or neighbours	
	Meet	Phone or email	Meet	Phone or email	Meet	Phone or email	Meet	Phone or email
Male	71	70	55	61	41	49	83	63
Female	78	78	58	68	43	57	83	65
18–24 years-old	–	–	72	75	63	66	91	86
25–34 years-old	85	47	64	75	52	64	85	77
35–49 years-old	80	68	57	68	42	55	81	66
50–64 years-old	71	79	50	54	35	46	80	56
65+ years-old	73	80	–	–	30	43	82	50

Notes: *At least once a week.*

Q33 On average, thinking of people living outside your household how often do you have direct face-to-face contact with…

Q34 And on average, how often do you have contact with friends or family living outside your household by phone, the internet or by post?

Most people across all age groups meet their children at least once a week outside the home (Table 15). The frequency of face-to-face contact with children is higher among younger groups (25–50 years-old), whereas contact over the phone increases with age. However, contact with parents and other family members, both face-to-face and via telephone/email, decreases with age; half of 18–24 year-olds meet their parents each day and nearly three-quarters at least once a week, decreasing to 21% and 50% by age 50–64.

People aged 18–24 have the most face-to face contact with friends, as nearly all of them meet them at least once a week and two-thirds meet them every day or almost every day. Meeting with friends at least weekly remains common across all older age groups (all over 80%), while contact with friends on the phone or email decreases steadily with age; only half of over-65s engage in this form of contact. The middle age group (35–49 years-old) is the least likely to meet their friends (39%) every day. This may be explained by intense childcare responsibilities for this group (48% daily) as well as by the amount of time they spend at work, preventing them from spending enough time with family (as reported by 33%, the highest among all age groups).

There are significant differences between countries in contact with family members and friends. In Cyprus, Italy and Malta, it is very common to meet one's children in person every day (over 70% in all three countries). These countries, as well as Hungary and Slovakia, also have the highest frequency of contact with parents (above 68% at least once a week). However, it is more common in Denmark and Sweden to meet on a weekly or monthly basis; only a quarter or less meet their children every day, and in Sweden only around a third of the respondents meet their parents each week. Meeting with friends has a somewhat different tendency across countries with Bulgaria, Greece and Romania having the highest frequencies (over 60% meeting every day) and the lowest frequencies reported in Belgium, the Czech Republic and the Netherlands (a third or less meeting daily).

Southern countries such as Cyprus, Greece and Italy again report the highest frequencies in phone and email contact with family members and Estonia the lowest. People in Cyprus, Greece and Sweden are the most likely to contact their friends every day over the phone or email.

Differences in contact according to income and employment

In the EU overall, people with lower relative income have significantly more frequent contact with both family members and friends than people with higher income. For example, 52% of people in the lowest income quartile meet their children daily outside the home compared with 42% in the highest quartile and this difference remains in relation to other family members and friends as well.

This could partly be related to employment status. Looking at the different groups, homemakers have the most frequent contact with their children outside the home (85% at least weekly), and students have the most frequent contact with both parents and friends, followed by homemakers and those unemployed. This is most likely due to more time available for these groups to spend with their family and friends. However, people who are unable to work because of illness or disability have the least social contact. This is true not only in terms of face-to-face contact – which could be attributed to physical difficulties due to disability – but also over the phone or the internet, reflecting their exclusion in spite of more time available due to not working.

Social time and housework

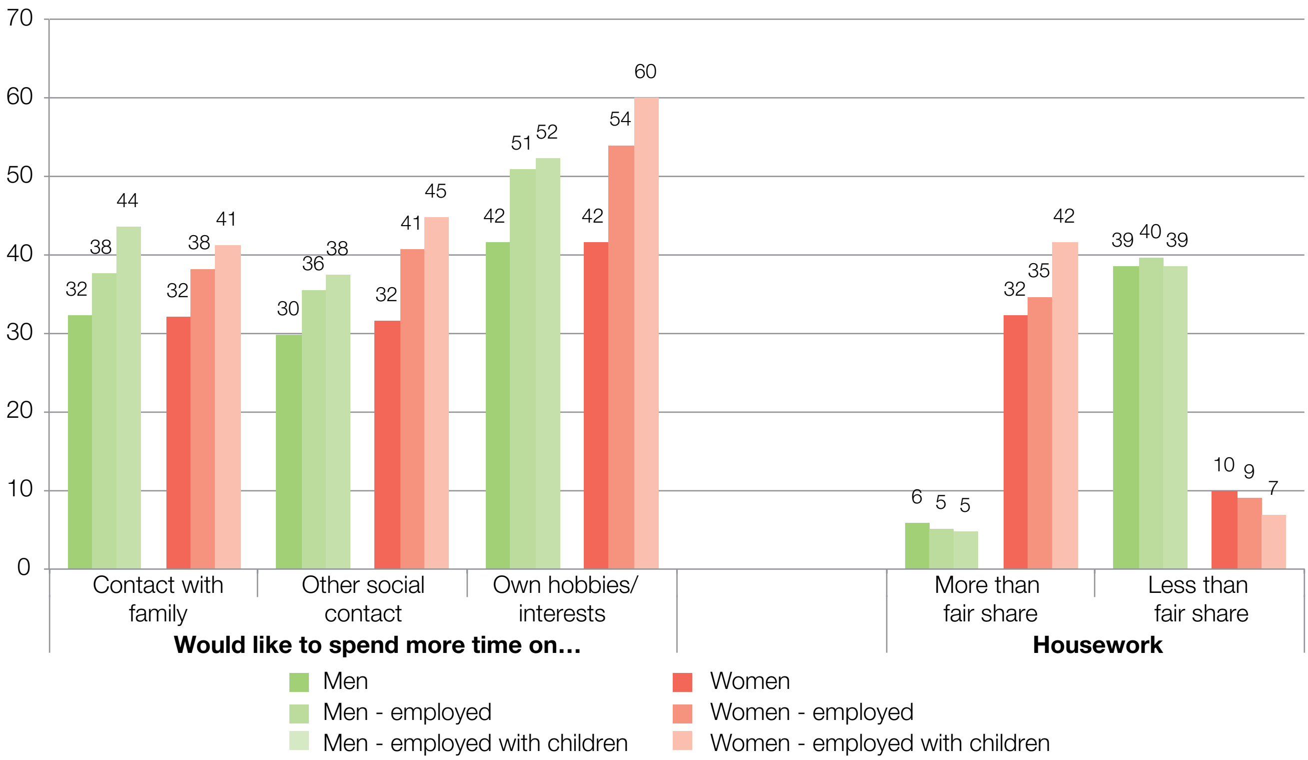
When asked about preferences for time spent on social contact and activities, a third of both men and women thought they should spend more time with family and with friends, and 42% would like to spend more time on their own hobbies and other interests (Figure 26). When looking at only people in employment, 38% of both men and women would like to spend more time with their family. Differences emerge between men and women in terms of other social contact, with more women being dissatisfied with their time spent on these activities than men. This difference is even larger for people in employment with childcare responsibilities. Significantly more women than men who work and have children in the household say they do not spend enough time on social activities and on their own interests. However, men who work and have children are more likely to say they do not spend enough time with their family than women.

The fact that women are more likely to feel that they do not spend enough time on their social life might in part be due to their increased household responsibilities (see Chapter 3). As Figure 26 shows, women are significantly more likely than men (32% compared with 6%) to say that they do more than their fair share of housework; this proportion increases when they are also working and have children.

More women than men feel that they spend too much time on housework (Figure 27). There seems to be no negative correlation between the two: if in a country more women report spending too much time, men are not correspondingly less likely to say they spend too little time.

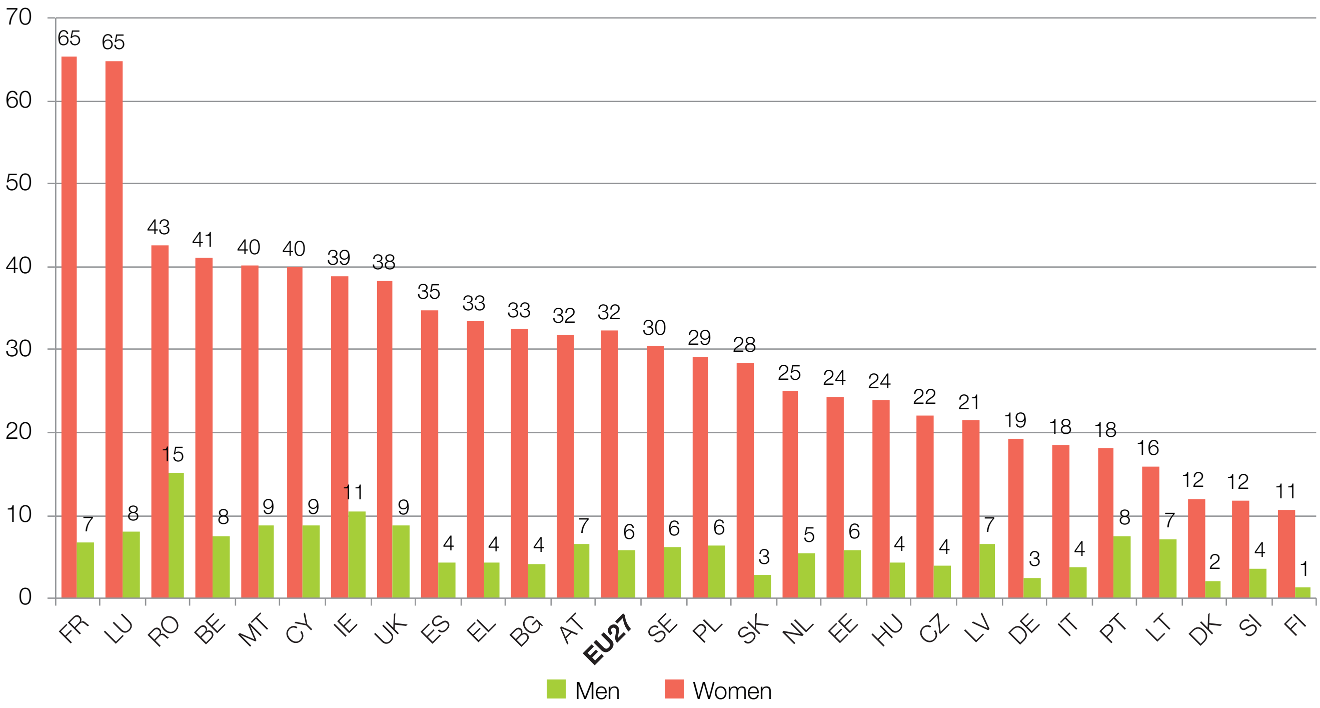
Interestingly, while there is a clear correlation at country level between actual time spent on housework by men (asked of those who spend time at least weekly) and the proportion of men saying this is more than their fair share, no such correlation exists for women. For example, in France women spend relatively few hours on housework per week compared with other countries (13 versus 16 on average), but more of them say that this is too much than in any other country (65%), while in Portugal it is the opposite (19 hours, 18%). Even at the individual level, the correlation between the two indicators is stronger for men.

Figure 26: Attitudes to time spent on social contact and housework (%)



Notes: *Q39 Could you tell me if you spend as much time as you would like to in each area, or if you wish you could spend 'less time' or 'more time' in that activity?*
Q38 Do you think that the share of housework you do is more than your fair share, just about your fair share or less than your fair share?

Figure 27: Doing more than fair share of housework, by country and gender (%)



Note: *Q38 Do you think that the share of housework you do is more than your fair share, just about your fair share or less than your fair share?*

Sources of support

People were asked about their sources of support in case of five types of problems:

- illness;
- personal problems;
- trying to find a job;
- feeling low and needing someone to talk to;
- needing to urgently raise a sum of money (set at one twelfth of the at-risk of poverty threshold in each country).

For all these issues, family remains the main source of support and friends the second most important. These two groups even dominate when people need help to find a job or urgently need money. Official institutions are important only for a quarter of job-seekers.

The only significant difference between men and women in terms of looking for support was found in relation to needing money. Women are more likely to turn to family than men (73% versus 66%), while men are more likely than women to ask a friend (14% versus 10%).

When needing support either with a personal problem or when feeling depressed and needing someone to talk to, the importance of family increases for older age groups and the importance of friends, which is highest for the youngest group, diminishes. However, younger people are more likely to approach family when they need money or help finding a job.

The frequency of 'nobody' being available for all kinds of support increases with age. People older than 64 are the most likely to say that they have no one to turn to, especially if they need money (15%), but even if they just need someone to talk to (8%).

People living alone are less likely to turn to family members for any kind of support than other groups. If they need someone to talk to, they are more likely to turn to friends than to family (46% versus 42%). Friends are also the main source of support for single parents who are more likely than any other group to rely on friends for support in case of feeling low (51%), although family remains most important for them in case of illness (74%) and financial need (65%). People living with a partner and people living in larger families predominantly turn to their family for support in case of all the problems listed.

Table 16 compares the tendency to choose family and service providers/institutions as the main source of support for all problems by country. It illustrates that, in countries where family and friends are a more important source of help than average, people are less likely to turn to a service provider. Willingness to choose an official source is highest for most issues in Denmark, Finland, France, Ireland and the UK – all countries with developed social security and services – as well as in Cyprus and Malta (especially in terms of looking for a job). People are the least likely to turn to a service provider in eastern Member States (especially in Bulgaria and Hungary), as well as in Greece and Spain. In the latter countries, people are in turn much more likely to rely on family (or friends), even when needing help to find a job – perhaps because there are few jobs on offer in the formal employment services.

Table 15: Family or service provider as main source of support, by country (%)

(a) Family or friends

	Illness	Personal problem	Job	Feeling depressed	Money
SI	98	96	76	98	95
BG	96	96	79	94	92
SK	99	99	74	95	88
ES	97	97	78	95	89
PL	97	95	76	96	86
HU	96	96	76	96	83
CZ	96	94	72	95	88
LT	97	97	65	96	90
RO	97	96	67	95	89
EL	94	97	65	97	90
PT	93	94	72	93	87
SE	97	95	63	92	89
IT	95	96	56	93	84
DE	91	94	57	94	84
EU27	**94**	**93**	**57**	**92**	**82**
EE	95	93	52	91	85
MT	97	93	45	94	88
LV	95	91	59	92	76
AT	93	93	54	89	82
IE	97	92	46	88	77
UK	94	89	43	87	76
BE	89	89	43	88	74
NL	93	91	38	85	77
LU	90	93	39	87	73
FI	96	89	31	91	70
DK	84	88	44	93	64
CY	90	90	37	86	69
FR	90	86	36	86	71

(b) Service provider

	Illness	Personal problem	Job	Feeling depressed	Money
SI	2	2	16	1	2
BG	1	1	8	1	1
SK	1	0	16	3	6
ES	1	1	11	1	4
PL	1	3	10	1	7
HU	0	1	6	0	4
CZ	2	3	17	2	5
LT	2	1	20	1	4
RO	1	1	18	1	3
EL	2	1	16	0	1
PT	5	3	15	3	5
SE	3	4	14	5	6
IT	3	1	14	2	5
DE	7	3	24	2	7
EU27	**4**	**4**	**23**	**3**	**8**
EE	4	2	23	1	4
MT	1	4	45	2	5
LV	2	2	19	1	8
AT	4	3	25	3	9
IE	2	5	38	7	18
UK	3	8	36	6	13
BE	8	5	30	5	11
NL	5	5	26	7	8
LU	7	4	30	3	17
FI	4	8	42	5	21
DK	15	11	37	5	30
CY	5	4	43	4	18
FR	7	9	38	4	17

Note: *Q35 From whom would you get support in each of the following situations? For each situation, choose the most important person: (a) if you needed help around the house when ill (b) if you needed advice about a serious personal or family matter (c) if you needed help when looking for a job (d) if you were feeling a bit depressed and wanting someone to talk to (e) if you needed to urgently raise an amount of money to face an emergency.*

Satisfaction with family life and social life

As seen in Chapter 1, satisfaction with both family life and social life has a positive correlation with life satisfaction and happiness. Women are slightly more satisfied with their family life than men, even when controlling for other variables. Satisfaction with family life changes only to a small extent with age; it is highest among the two youngest age groups (18–24 and 25–34 years-old; both 8.0) and slightly lower for older groups (7.8).

People who have been separated or divorced have the lowest family life satisfaction among all groups (6.5); widowers and singles who have never been married are also less satisfied with family life than average (7.3 and 7.5 respectively), regardless of their living arrangements. People living with a partner have significantly higher satisfaction (8.4) than these groups. People living alone are the least satisfied with their family life (6.9), followed by single parents (7.1), whereas people who live with only a partner as well as those living in a couple with children have similarly high rates (8.4).

When controlling for other factors such as income, single parents are less satisfied with their family life than couples, but more satisfied than people living alone. Similarly, when controlling for income and employment status, the existence of children is associated with a significantly higher satisfaction for people living in a couple. Satisfaction with family life increases with the number of children in the household (from 7.7 with no children to 8.5 with four children), although in families with more than four children, it decreases slightly. Having children of your own, whether or not they live in the household is also related to higher family life satisfaction, even when controlling for age and living arrangements. Based on all of the above, it is not surprising that those who are involved in childcare every day are significantly more satisfied with their family life (8.3) than those who are never involved (7.6) and those who are involved less often.

Satisfaction with social life is different according to social groups. Men are more satisfied than women with their social life, which remains significant after controlling for age, employment status and income. Satisfaction with social life also decreases with age from 8.0 for the youngest age group in the survey to 7.1 for those aged 65 or over.

People living in a couple (and with no one else) are most satisfied with their social life (7.5), whereas single parents are the least satisfied (6.5).

Satisfaction with social life increases steadily with income (from 6.7 for people in the lowest quartile to 8.1 in the highest). People who are unable to work have very low satisfaction with social life (5.4), as do people who are unemployed (6.8) and this is independent of age and income.

Main changes 2007–2011

Contact with friends and family

When comparing the pattern of contact with family and friends between 2007 and 2011, the most significant difference is the decrease in the frequency of contact with parents (Table 17). The finding that not only the frequency of contact face-to-face but also via telephone or mail has diminished points to lack of available time to interact with parents, rather than just resources. Nevertheless, the change is directly or indirectly connected to economic strain. It is attributed especially to people in the lower income quartiles, who were previously found to have more contact with their family than others.

Connecting with people through the internet was added to the possibilities in the 2011 questionnaire. Despite this addition, lower frequencies of indirect forms of contact were measured in 2011 than in 2007, not only with parents but also with children. Now only 70% of fathers call their children at least weekly (down from 77%) and 78% of mothers do so compared with 83% in 2007. However, the addition of the internet is visible in increased indirect contact with friends, which was measured especially for those aged 25–49 (an increase of around 3.5 percentage points). This suggests that the internet cannot replace more expensive and time-consuming forms of contact with one's family.

Table 17: Contact with parents at least once a week (%)

	Face-to-face contact		Telephone or postal contact	Telephone, postal or internet contact
	2007	2011	2007	2011
Male	60	55	69	61
Female	64	58	77	68
Lowest income quartile	61	53	61	53
Second quartile	62	56	62	56
Third quartile	59	57	59	57
Highest income quartile	54	54	54	54

Notes: *Q34 And on average, how often do you have contact with friends or family living outside your household by phone, the internet or by post?*

Q33 On average, thinking of people living outside your household, how often do you have direct face-to-face contact with...

Support networks

Along with contact with family members, turning to family members for support has also decreased and the role of other sources (be it friends, neighbours or institutions) has in turn increased over the last four years. The decrease of family being the main source of support was largest in case of illness, personal matters and feeling depressed, especially for the middle age groups (35–64 years-old), whereas the youngest group continues to rely on their family to the same extent. At country level, it seems that the importance of friends as a source of social support increased especially in western and northern European countries (most notably in Belgium, Denmark, Germany and Sweden), whereas in most southern and eastern countries it was less significant or there was no change.

At EU level, there was much less change in the source of support in terms of urgent financial need, but overall the role of friends and other sources increased slightly in this aspect as well. At country level, there is a similar pattern in that more people turn to friends for money (especially in western countries and Cyprus), whereas in some countries the importance of family actually increased when needing money (especially in Bulgaria, Hungary and Romania).

Satisfaction with family and social life

As seen in Chapter 1, satisfaction with both family life and with social life remained relatively unchanged between 2007 and 2011 at EU level and only subtle changes were measured in individual countries. This consistency applies also to social groups according to employment and income, suggesting that views about one's family and social life are:

- less susceptible to short-term changes in society as a whole;
- completely dependent on individual circumstances like relationships in the light of employment status and income.

Key points

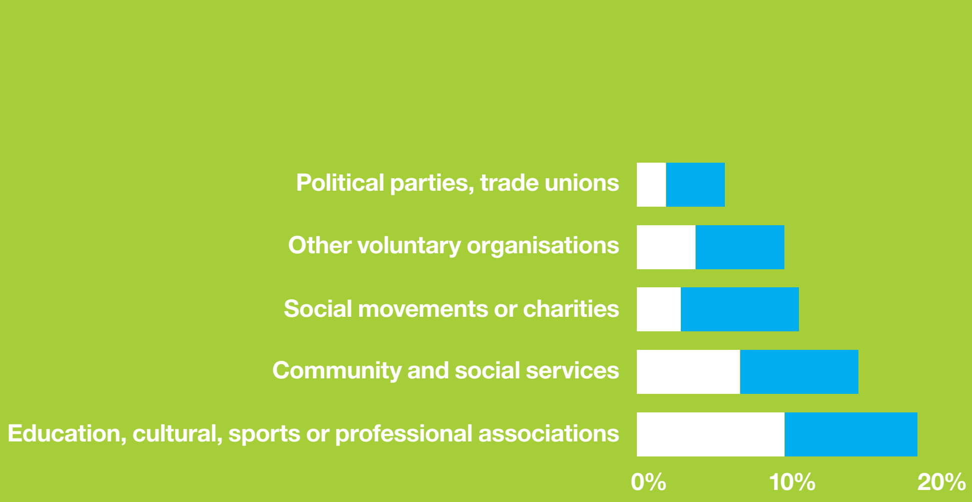
Family and social life is of central importance for the well-being of people across the EU. Known changes in family structures are reflected in the differences between household composition of the 2007 and the 2011 surveys with a higher proportion of single people (including those who are divorced). Most children live with two parents or step-parents, but as many as 7% live in lone parent households that are often struggling to make ends meet.

The frequency of contact with family members and friends outside the home is somewhat affected by national culture, but overall it is still very common to see family members at least once a week and even more common to socialise with friends at least once a week across all age groups. Even in a digital age, phone and internet contact with friends did not exceed face-to-face meetings across any of the age groups.

Gender differences in spending enough time with family and friends exist especially for those who are employed, especially if they also have children. Working women with children are more likely to feel that they miss out on their social life than men, whereas men are more likely to not spend enough time with their family. In addition, many women needing to balance employment and raising children also feel overwhelmed by housework.

Family is still the main source of support in all areas of life. People who cannot depend on family members in the household (people living alone and single parents) usually turn to friends for support. Family as a source of support dominates especially in eastern Member States, whereas in countries with well-developed social services, people are more inclined to turn to professional service providers for help (for example, when looking for a job). This tendency strengthened in the last four years; in some countries, the importance of family increased during the crisis (for example, in financial need), while in some western and northern Member States people increasingly turned to institutions.

Participation in unpaid voluntary work



3rd
European
Quality
of Life
Survey

CHAPTER 5

Social exclusion and community involvement

Social exclusion and community involvement

Policy context

Addressing poverty and exclusion has become increasingly important at European Union level, and the Europe 2020 strategy (European Commission, 2010b) has clear and ambitious commitments in this area. The new complex indicator used for monitoring implementation of Europe 2020 – the number of people at risk of poverty or social exclusion – encompasses the number of people at risk of poverty, living in severe material deprivation and living in very low work intensity households.[7]

Social policy is an area under the competence of Member States, and social and welfare policies vary across EU countries. However, cooperation and exchange is ensured through the Open Method of Coordination. At the same time, EU structural and cohesion funds provide resources for tackling the effects of social exclusion and for building new policy measures. Resources are allocated through the Progress programme and the European Social Fund. One of the Europe 2020 flagship initiatives is the European Platform against poverty and social exclusion, launched in 2010 as part of the drive towards smart, sustainable and inclusive growth.

While the focus on income and labour market factors prevails in social policy at national as well as European level, the report of the Commission on the Measurement of Economic Performance and Social Progress in France raises concerns about the relevance of GDP figures as measures of societal well-being, as well as measures of economic, environmental and social sustainability. Acknowledging that well-being is multidimensional, the report recommends developing measures regarding social connections, political voice and insecurity; and argues that inequalities in quality of life should be assessed in a comprehensive way (Stiglitz et al, 2009).[8]

This chapter addresses some of those aspects and looks into how people feel in their societal environments, and how they are linked to other members of society. In addition to the proportions of population in terms of their income or formal labour market status provided by official social statistics, the EQLS reveals the extent of perceived exclusion across European societies.[9]

In the context of social inclusion, the social participation opportunities and the level of actual involvement represent the soft fabric of societies that provides cohesion; research has found that social participation is positively related to subjective well-being (see Eurofound, 2011b). In the context of the economic crisis that has adversely affected welfare policies and challenged the sustainability of social security safety nets, the role of social participation and community ties should be explored further.

Measuring and examining forms of non-market activities was also a recommendation of the Stiglitz report (Stiglitz et al, 2009).[10] Social activities and community involvement are part of that, being areas of life in which people can spend their time, where they can express their choices and also contribute to society in ways that are outside of paid work.

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7 The number of people at risk of poverty or social exclusion is 115.7 million, or 23.4% of the EU population (Eurostat, 2012d).

8 See Recommendation 6 and 7 in Stiglitz et al 2009: p. 15. [*Recommendation 6: Quality of life depends on people's objective conditions and capabilities. Steps should be taken to improve measures of people's health, education, personal activities and environmental conditions. In particular, substantial effort should be devoted to developing and implementing robust, reliable measures of social connections, political voice and insecurity that can be shown to predict life satisfaction.*]

9 The survey captures the prevailing view based on a representative sample of society at large, but may not have adequate sub samples of specific disadvantaged groups in Member States. It does not include those particularly disadvantaged, for instance due to homelessness, and does not include people living in institutions.

10 See Stiglitz et al (2009, p. 14): 'comparison of living standards over time and across countries needs to take into account the amount of leisure that people enjoy'.

Community participation and involvement has been encouraged by the EU through the European Year activities: 2011 was the European Year of Volunteering, promoting active citizenship aimed at deeper dialogue and exchange of good practices (Eurofound, 2011b) while 2013 is the European Year of Citizens. One of the aims of the latter year is to promote rights and opportunities that exist in the EU area, as well as to encourage people to participate in civic fora on EU policies and issues.

Understanding the levels and types of social and community participation can help to develop measures for improving involvement across Europe, thereby adding to the quality of democratic and cohesive societies.

While acknowledging that the social bonds of an individual encompass a broad range of relations, including family and supportive personal relations, the focus in this chapter is on the public type of social links, such as participation in social activities of clubs, societies or associations, attendance at religious services, doing unpaid voluntary work and being involved in civic or political activities.

Perceived social exclusion

To understand social progress as a process whereby societies become more inclusive and participatory, various dimensions of social exclusion need to be taken into account. Over the past two decades, the discourse on social exclusion has continued to develop by broadening the focus from income poverty to other aspects of deprivation, such as the barriers to participation, and the forms and dynamics of this. Poverty and deprivation can hit parts of the population for a longer or shorter time, and the dimensions of deprivation are subject to constant change as well. The potential impact of adverse life circumstances on one's life opportunities and well-being can be better understood if exposure to risk, vulnerability and social relations are part of the picture. The perceptions of people about their connectedness to society and their acceptance, or lack thereof, are a part of social context and guidance for policy development.

As previous Eurofound research has shown (Eurofound, 2010a), a reliable measure of perceived social exclusion can be constructed on the basis of how the statements illustrated in Table 18 are assessed.

The items for measuring perceived social exclusion capture the sense of connectedness, recognition of one's activities, as well as a sense of barriers to participation in wider society either due to complexity or to one's social standing. As seen in Table 18, a majority of people in European societies see themselves as being integrated. A sizeable core of Europeans disagree with the statements and do not report a negative experience – particularly about being left out or looked down upon, somewhat less about lack of recognition and life being too complicated. While 38% of respondents do not agree (disagree or strongly disagree) with any of the statements, only 2.5% agree with all four of them.

The distribution of answers and the overall level of perceived exclusion vary across countries and social groups. To gauge an overall measure, an average of the scores was calculated as an index of perceived social exclusion,[11] which is 2.17 for the EU (in this report, the index value 5 refers to maximum exclusion based on strong agreement with all the above statements, and 1 means maximum integration based on strong disagreement with all the above statements).

Table 18: Measures of perceived social exclusion (%)

	Agree and strongly agree	Neither agree nor disagree	Disagree and strongly disagree
I feel left out of society	10.5	11.0	78.5
Life has become so complicated today that I almost can't find my way	20.7	16.8	62.5
I feel that the value of what I do is not recognised by others	21.2	20.1	58.8
Some people look down on me because of my job situation or income	15.1	12.1	72.8

Note: *Q29. Respondents were asked to what extent they agreed or disagreed with the statements above (strongly agree/agree/neither agree nor disagree/disagree/strongly disagree).*

[11] The Cronbach's Alpha for the four statements is 0.75 based on 2011 data, and was 0.77 based on 2007 data of the EQLS. Cronbach's Alpha is a measure of reliability of the multiple-item scale.

Among the EU Member States, perceived social exclusion is lowest among people in Denmark (1.6), Germany (1.8), Austria (1.9) and Sweden (1.9), and highest in Cyprus (3.0), Bulgaria (2.7), the Czech Republic (2.5) and Greece (2.5) (Table 19).

Where perceived social exclusion is high, life satisfaction tends to be lower (see Figure 28); this is also true at the individual level (see Table 21). However, there are some unusual cases. For instance, life satisfaction is close to the EU average both in Germany and Cyprus. Germany has for some time had one of the lowest levels of perceived social exclusion in Europe, while in Cyprus an average level of life satisfaction was maintained in 2011 but perceived social exclusion was exceptionally high. Spain, which in 2011 already had the highest unemployment rate in the EU, nevertheless retains a relatively high level of life satisfaction and low level of social exclusion.

Table 19: Index of perceived social exclusion, by country and country group

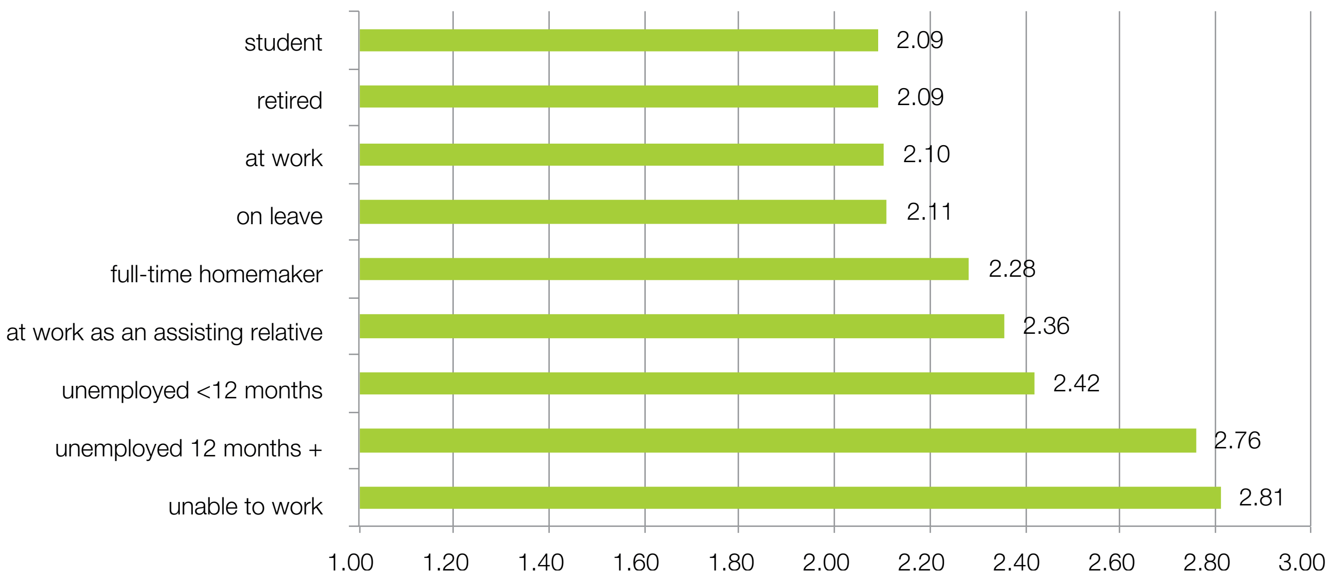
	Mean		Difference
	2007	2011	2011-2007
AT	2.2	1.9	-0.3
BE	2.3	2.3	0.0
BG	2.8	2.7	-0.1
CY	2.2	3.0	0.8
CZ	2.2	2.5	0.3
DE	1.8	1.8	0.0
DK	1.8	1.6	-0.2
EE	2.2	2.4	0.2
EL	2.3	2.5	0.3
ES	1.8	2.0	0.2
FI	2.0	2.0	0.0
FR	2.3	2.2	0.0
HU	2.3	2.2	-0.1
IE	2.2	2.2	0.0
IT	2.3	2.2	0.0
LT	2.4	2.4	-0.1
LU	2.0	2.2	0.1
LV	2.4	2.4	0.0
MT	2.0	2.4	0.4
NL	1.9	2.0	0.1
PL	2.5	2.4	0.0
PT	2.2	2.1	0.0
RO	2.6	2.4	-0.1
SE	1.5	1.9	0.4
SI	2.1	2.1	0.0
SK	2.2	2.2	0.0
UK	2.3	2.3	0.0
EU27	**2.1**	**2.2**	**0.0**
EU15	2.1	2.1	0.0
EU12	2.4	2.4	0.0

Note: *Q29. The perceived social exclusion index refers to the overall average score from responses to the four statements (see Table 1: 'I feel left out of society', 'Life has become so complicated today that I almost can't find my way', 'I don't feel that the value of what I do is recognised by others', 'Some people look down on me because of my job situation or income', where 1 = 'strongly disagree' and 5 = 'strongly agree'.*

Figure 28: Life satisfaction and index of perceived social exclusion

Notes: *Q29 (see Table 18). Left-hand scale is for life satisfaction (measured from 1 to 10); right-hand scale is for perceived social exclusion index (measured from 1 to 5).*

Figure 29: Perceived social exclusion index for EU27



Notes: *Q29 (see Table 18).*

Lack of employment has a notable impact on perceived social exclusion. It is highest among the unemployed, especially the long-term unemployed, and those unable to work (Figure 29), including for reasons of poor health or disability.

The type of people who feel least excluded across most countries of Europe are those with tertiary education and those enrolled in education. This holds true for both the EU15 and EU12 countries (Table 20). Most of the socio-demographic groups in the EU12 report higher absolute levels of social exclusion than their counterparts in the EU15. Some of the biggest differences in terms of absolute level of perceived exclusion are between the elderly in different parts of Europe, and between the groups with lower educational levels. Those in the EU12 with lower education (ISCED2 or lower), those aged 65+, and homemakers have a social exclusion index that is 0.5 points higher than the same groups in EU15 countries.

Table 20: Perceived social exclusion index, by social characteristics and country group

		EU27	EU15	EU12
Total		2.2	2.1	2.4
Gender	Male	2.2	2.1	2.4
	Female	2.2	2.1	2.4
Age	18–24	2.2	2.2	2.3
	25–34	2.2	2.2	2.3
	35–49	2.2	2.2	2.4
	50–64	2.2	2.1	2.5
	65+	2.1	2.0	2.5
Income quartile	Lowest quartile	2.5	2.4	2.7
	Second quartile	2.2	2.2	2.5
	Third quartile	2.1	2.0	2.4
	Highest quartile	1.9	1.9	2.2
Education	Primary	2.3	2.2	2.7
	Secondary	2.2	2.1	2.4
	Tertiary	2.0	2.0	2.2
Employment status	Employed (includes on leave)	2.1	2.1	2.3
	Unemployed	2.6	2.6	2.8
	Unable to work	2.8	2.8	2.7
	Retired	2.1	2.0	2.4
	Homemaker	2.3	2.2	2.7
	Student	2.1	2.1	2.1
	Other	2.3	2.2	2.4

Note: *Q29 (see Table 18).*

The retired and those over 50 in the EU15 have a social exclusion index that is lower than both the EU27 and EU12 average. The retired and the elderly in EU12 countries, on the contrary, tend to report a somewhat higher social exclusion than average in this group of countries. Low educational attainment has a stronger negative effect in the EU12 than in the EU15, with the less educated feeling worse off in comparison to the rest to a greater extent in the EU12 than is the case in the EU15. In the latter group, the lower education groups also feel more excluded but the gap is smaller.

Table 21 presents a more detailed analysis of correlations between social exclusion and other indicators. Perceived social exclusion is related to lack of resources, but slightly less so if measured directly in terms of income, and somewhat more so if self-reported difficulties to make ends meet are taken into account. That is, it is not only the absolute level of income as such, but rather the hardships experienced that result in feeling excluded.

Perceived social exclusion has moderate but strong (statistically significant) negative correlation with measures of subjective well-being (Table 21), mostly with overall life satisfaction. Also, social exclusion is associated with human costs in terms of lower mental well-being: both in terms of the WHO-5 mental well-being index[12] showing a lack of positive experiences and in terms of the negative experiences as measured for the first time in the third EQLS.[13] Those excluded also tend to lack trust in their fellow citizens. All this suggests that social exclusion must be further addressed by policy measures that include, but also go beyond, the income dimension.

[12] The WHO-5 used as a measure of mental well-being in this report is explained in Chapter 7.
[13] Cronbach's Alpha for WHO-5 scale (Q45a-e) is 0.867, for the negative affect items (Q46a-c) – 0.802.

Table 21: Correlation between perceived social exclusion and other quality of life measures

Life satisfaction	-0.42
Satisfaction with social life	-0.36
What I do in life is worthwhile'	-0.34
I feel I am free to decide how to live my life'	-0.33
Satisfaction with present job	-0.30
Satisfaction with family life	-0.29
Optimism about the future	-0.25
Have felt downhearted and depressed	0.39
Have felt lonely	0.35
Have felt particularly tense	0.32
Mental well-being index (WHO-5)	0.33
Participate in club, society, or an association (frequency)	-0.16
Do regular voluntary work (at least every month)	-0.11
Do civic or political activities	-0.07
Attend religious services (frequency)	0.05
Trust in people	-0.23
Perceived tension between old people and young people	0.16
Perceived tension between poor and rich	0.15
Perceived tension between management and workers	0.13
Material deprivation index	0.39
Difficulties making ends meet	0.37
One's financial situation compared to others	-0.29
Income level (deciles)	-0.22
Material deprivation index	0.39
Difficulties making ends meet	0.37
One’s household’s financial situation compared to others	-0.29
Income level (Deciles)	-0.22

Notes: *Bivariate analysis, Pearson’s correlation coefficients, all significant at p<0.01 level. Based on unweighted EU27 data from the EQLS 2011. When considering the direct or reverse relationship on the basis of whether the coefficient is positive or negative, take into account the question formulations and scales used.*

Data based on responses to Q21, Q22, Q23, Q24, Q25, Q29, Q30, Q40, Q46, Q57, Q58, Q59.

A dimension of negative affect: ‘feeling lonely’

While having relationships is important, it is important to understand what these are and the subjective views on these relationships in order to comprehend the spectrum of feelings related to inclusion or exclusion. As a part of measuring subjective aspects of well-being, the third EQLS introduced three items on negative affect (Q46a-c), one of which is on feeling lonely.

It is essential to distinguish between the presence or absence of positive experiences (as for instance captured by WHO-5) and the level of negative affect as two different dimensions of subjective well-being. The existence of positive experiences does not fully reveal the level of negative ones. In the case of negative affect, there are great differences between countries, whether it is measured as an index based on the three surveyed items, or as a single selected item (for example, feeling lonely). Having said that, the negative affect measures are constructed in the same way as Mental Health Index measures, and can be reported on a scale of 0–5: the average score for feeling lonely in the EU27 is 1, where 0 means feeling lonely at no time, and 5 means feeling lonely all the time. In terms of percentages of various answer options, 52% of the respondents feel lonely at no time, and 14% say they feel lonely more than half of the time (up to all the time).

Figure 30: Index of perceived social exclusion and 'feeling lonely'

Notes: *Social exclusion index is presented on a scale on the left of 1–5; 'Feeling lonely' – on a scale on the right of 0–5 (whereby answer categories to Q46b are reversely coded and 0 means feeling lonely at no time, and 5 means feeling lonely all the time).*

Data based on responses to Q29 for index of perceived social exclusion; Q46b for feeling lonely.

The highest levels of feeling lonely are reported in Greece and Italy, and the lowest levels in Denmark, Finland, Ireland and the Netherlands. Also, 'feeling lonely' has different average country levels that do not quite follow those of the perceived social exclusion index, as discussed previously (Figure 30). This finding also seems contrary to those reported in Chapter 4, on contacts with family and friends, as parents in Italy generally see their children frequently and meetings with friends are common in Greece – perhaps it reflects some cultural phenomenon or a greater inclination to report negative affect; in any case the results demand further examination.

Feeling lonely is much more strongly experienced among those who have lost a partner than among those in a partnership (on a scale of 0–5, it is 1.62 for the separated, divorced or widowed, and 0.65 for the married or living with partner). The degree of loneliness somewhat increases with age, but that does not mean that it is necessarily followed by other indicators of negative affect such as feeling downhearted or anxious.

The data confirm that having supportive relationships (that is, someone to talk to, to ask advice on personal matters or receive help from) can reduce the extent of loneliness. An average score of feeling lonely among those who have a family member or a relative for various support needs is around 0.9. The loneliness score is approximately twice as high for those having nobody to talk to when depressed (1.6), when in need of personal advice (1.8) or when in need of help if ill (2). The scores of those being able to turn to a friend or to an institution for help come somewhere in between.

While 'feeling lonely' may seem to reflect a subjective or social experience rather than one's material living conditions, it nevertheless should be noted that it is to a great extent differentiated by income. At EU27 level, loneliness on the scale of 0–5 is 0.6 for the highest income quartile and 1.5 for the lowest quartile. It is therefore considerably higher among people with lower income, and highest among the poor in the less affluent Member States.

Community involvement

Participation in collective activities

The EQLS measures involvement in community networks through the reported frequency of participation: in social activities of clubs, societies or associations, and attending religious services.

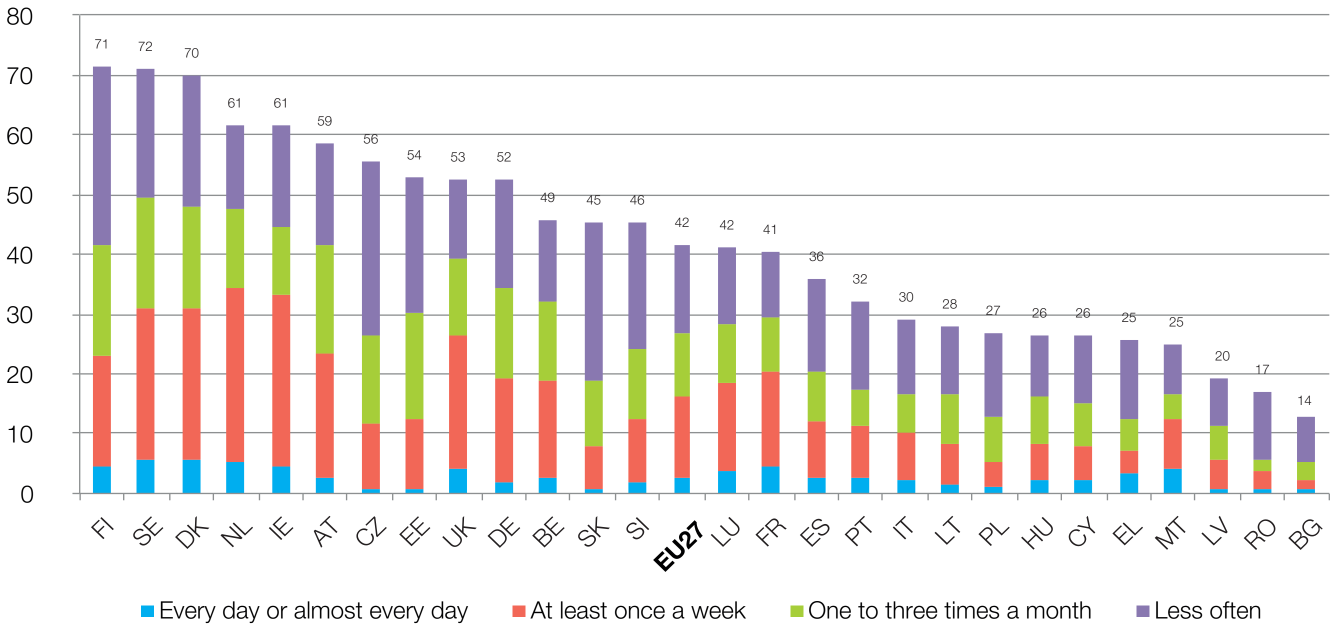
On average, every fourth European (27%) participates in the social activities of clubs or associations at least once a month. The proportion of those taking part in these activities once a month or more frequently is highest in Sweden, Denmark and Netherlands. The share of people who say they never participate in this type of activity is highest in Bulgaria, Romania and Latvia (Figure 31).

Participation in clubs, societies and associations is highest among students (37% taking part in their activities at least once a month) as well as those with tertiary education (39%).

Participation rates somewhat decline with age, with 64% of those aged 65 and more never taking part in such activities (while 38% of this age group attend religious services once a month or more often). It is also associated with income. Every third person (34%) in the highest income quartile is a participant in social activities at least once a month, while only every fifth (21%) is in the lowest income quartile. Among those who said they never participate in social activities of clubs, societies or associations, 68% were in the lowest income quartile. It is important to acknowledge that this indicator of social participation may reflect not only attitudes towards participation, but also the existence of infrastructure, accessibility of communities/networks and the individual's material or time resources.

While attending religious services may have a range of meanings for an individual, it is at the same time a form of being in contact with a certain community. As a particular type of community participation, it varies across countries dependent on the cultural and historical background that shaped the societal role of religion. At varying frequency of attendance, an overall rate of people taking part in religious services is highest in Poland (90%), Romania (86%) and Greece (86%), and lowest in France, Belgium and the Czech Republic where approximately two-thirds of respondents never take part in such services. In the EU as a whole, attendance at religious services has declined in recent years and the proportion of people that never attend them increased from 37% in 2007 to 45% in 2011.

Figure 31: Participation in social activities, by country (%)



Note: *Q21d: How frequently do you do the following: Participate in social activities of a club, society, or an association?*

Is attending religious services conducive to other forms of participation in community? Those attending religious services, when compared with those who do not, do in fact report a higher incidence of participating in social activities of clubs, societies and associations (45% and 38% respectively) and doing some voluntary work during the last 12 months (35% and 28%). However, levels of voluntary work on a regular basis, at least every month, is at similar levels in both groups – 18% and 16%. Those attending religious services are involved somewhat more than others in all areas of voluntary work, but the highest difference is in the community services sector (19%, against 10% of those who do not attend religious services).

Involvement in voluntary work

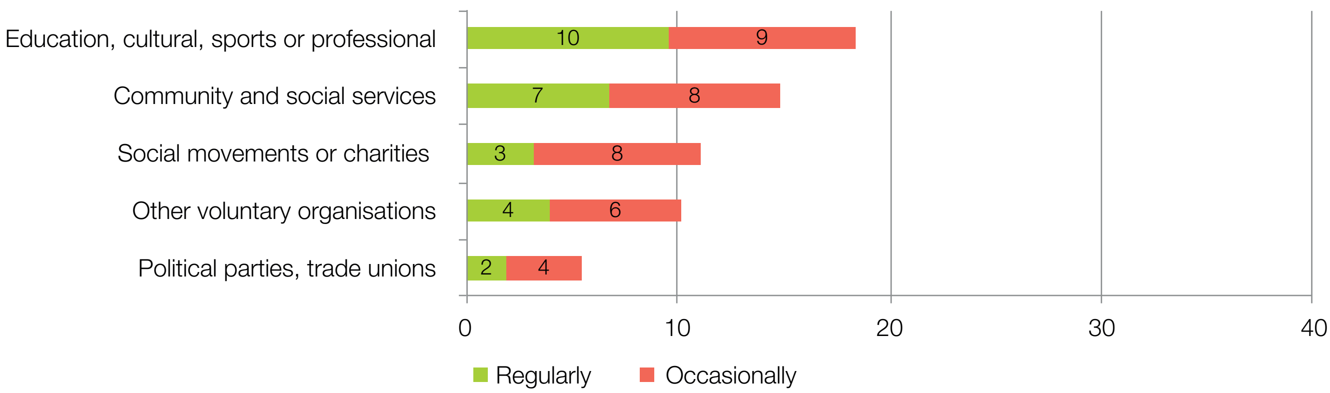
On average, one in three Europeans (32%) carried out some type of unpaid voluntary work in the past year. A total of 17% of respondents do it regularly – every week or every month. Most people volunteer through education, cultural, sports or professional associations (18%), followed by community services (15%), social movements or charities (11%), other type of organisations that may include religious ones (10%), and political parties and trade unions (5%) (Figure 32). While most of the regular volunteers (that is, doing unpaid voluntary work every week or every month) are involved in a particular type of organisation, 5% of those who do regular voluntary work do so with more than one type of organisation.

In terms of the social profile of people involved in voluntary work, education and income play an important role, in line with findings in most of the literature. Almost half (48%) of those with tertiary education did some voluntary work in the last 12 months, compared with less than a third (29%) of those with secondary education. There are nearly twice as many regular volunteers among people with tertiary education (29%) than there are among those with secondary education (15%). While education has an impact on income at individual level, the extent to which income differentiates frequency of voluntary work differs within countries. By and large in the EU12, the proportion of volunteers in the lowest income quartile is half (15%) that of the highest income quartile (30%). Corresponding figures for the lowest and highest income quartiles in the EU15 group of countries are 28% and 42%.

The highest proportions of both regular and overall number of volunteers are found in Austria (35% and 53% respectively), Sweden (31% and 49%) and Ireland (31% and 49%). The smallest rates of overall number of volunteers are in Bulgaria (13%), Hungary (17%) and Poland (19%). In many countries, high rates of taking part in social activities of clubs and associations match relatively high (though at lower rates) levels of participation in voluntary work. However, in certain countries the associational networks (that is, participation in activities of clubs, societies, associations) do not seem to be more developed than the networks enabling voluntary work (the case of Bulgaria, Romania, Latvia, Malta or Cyprus; see Figure 33). It is for future research to examine how the general networks of private and public engagement (clubs and associations) contribute to strengthening the volunteering sector at a country level.

Factor analysis reveals that participation in any field of volunteering is positively intercorrelated with other ones. It means that regular or occasional contribution to one type of activity may lead to some voluntary involvement in other areas.

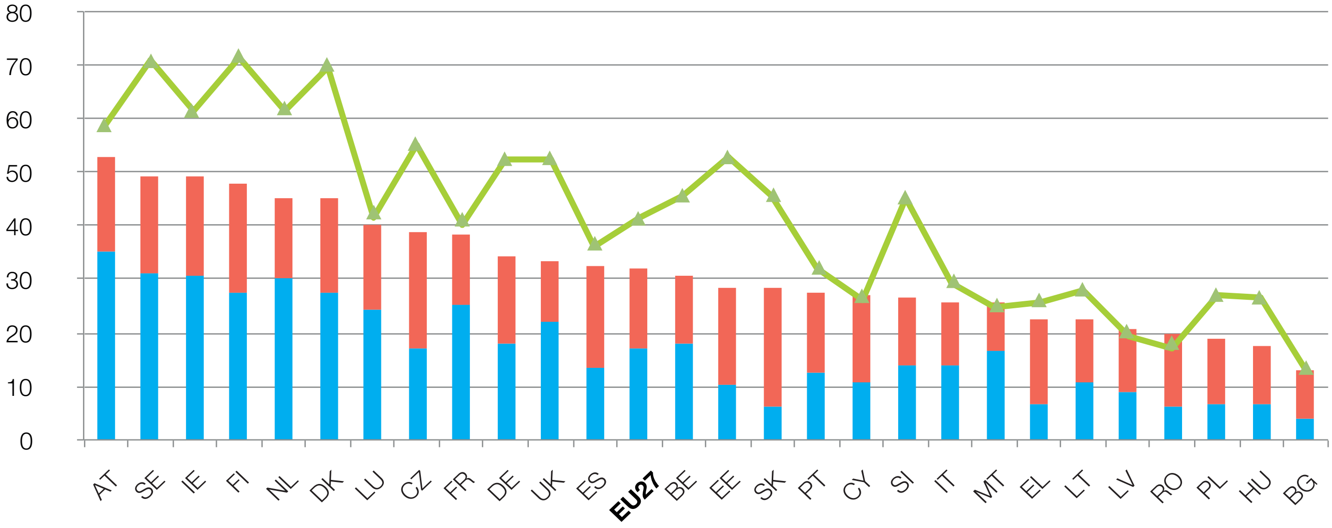
Figure 32: Involvement in unpaid voluntary work, by type and frequency (%)



Notes: *'Regularly' covers answer categories 'every week'/'every month'; 'Occasionally' covers 'less often'/ 'occasionally'.*

Q22: Please look carefully at the list of organisations and tell us how often did you do unpaid voluntary work through the following organisations in the last 12 months?

Figure 33: Involvement in unpaid voluntary work, by country and frequency (%)

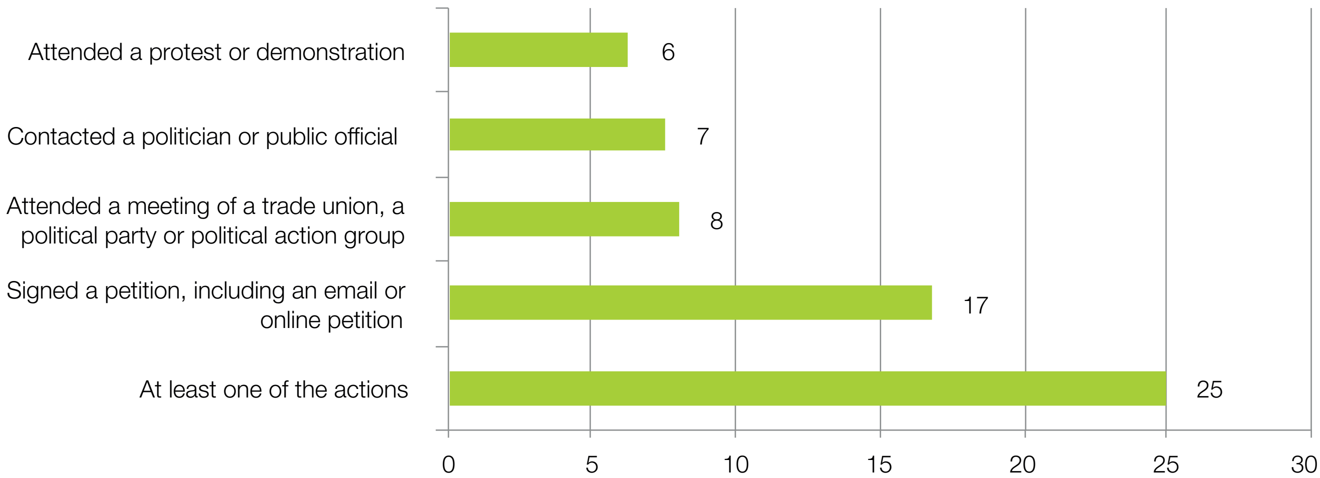


Notes: *'Regularly' encompasses answer categories 'every week' and 'every month'; 'Occasionally' describes 'less often/occasionally' in at least one type of organisation. Countries ordered by the proportion of total number of volunteers (regular and occasional). Q22 and Q21d.*

Civic and political involvement

On average, every fourth European had expressed his or her civic or political concerns at least once in the previous year. The traditional forms that require personal involvement, such as attending a political meeting or demonstration or contacting a politician or a public official, are in single digits, while signing a petition (including online petitions) was used by nearly twice as many people (17%) (Figure 34).

Figure 34: Forms of civic and political involvement (%)

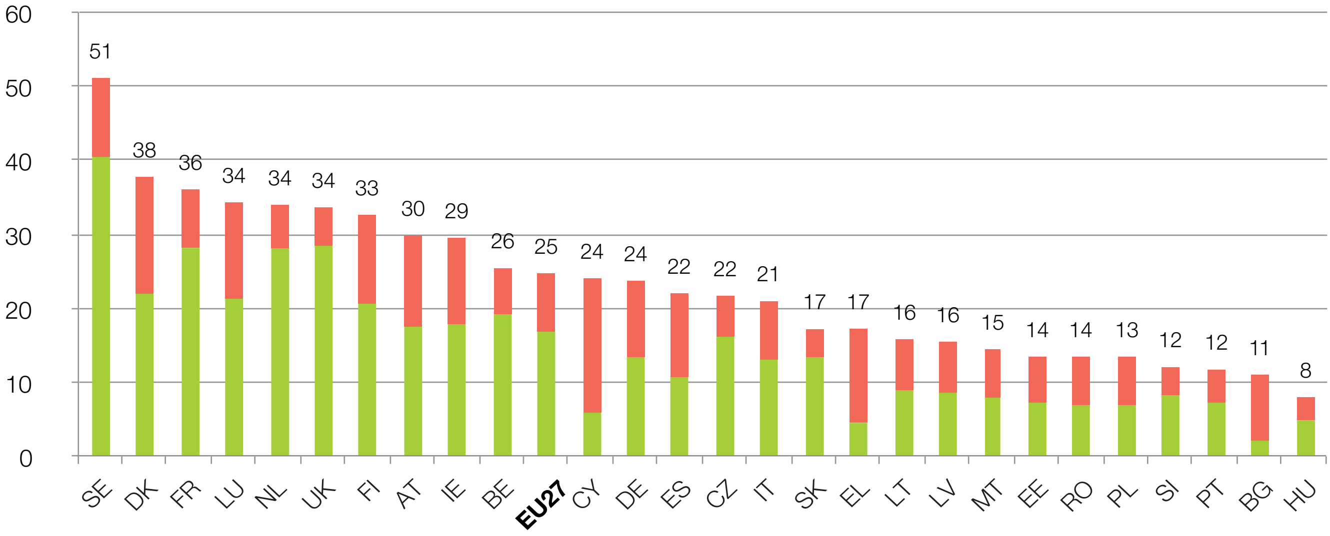


Note: *Q23: Over the last 12 months, have you…?*

However, there are different country patterns of political involvement so that attending a protest or demonstration in the year of survey (2011) had highest rates in Greece (14%), France (14%), Cyprus (12%) and Spain (11%). Attending a meeting of a trade union or a political party, and also contacting a politician or a public official, is most common in Sweden (respectively, 20% and 16%), Denmark (18% and 11%) and Luxembourg (15% and 14%). The results in Figure 35 show that signing petitions is relatively widespread among people in Sweden (40%), the UK (29%), France (28%) and the Netherlands (28%). However, proportionally more people appear to participate directly rather than signing petitions in Cyprus, Greece, and Bulgaria (countries where levels of reported internet use for purposes beyond work are lowest) and Spain.

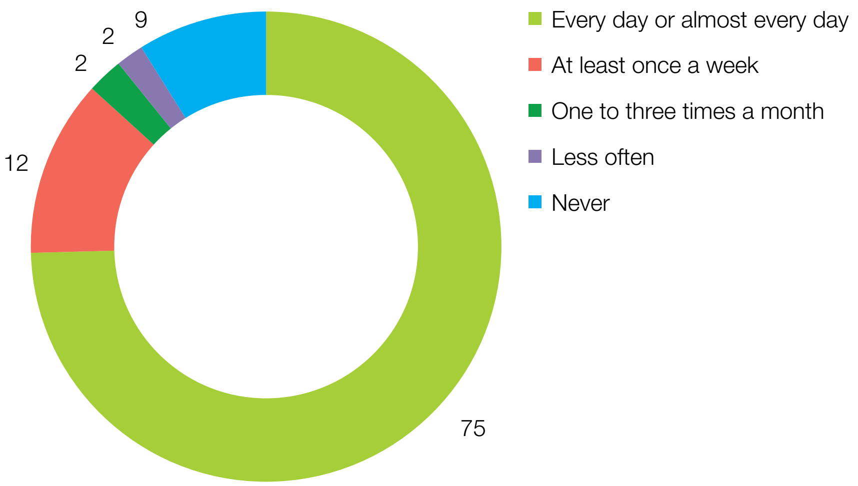
Expressing opinions through petitions is positively related to use of the internet, as measured in the EQLS by frequency of use for purposes other than work. Three quarters of the petition signatories are daily internet users as indicated in Figure 36. The proportion of petition signatories among daily internet users is 27%, compared to 5% among those never using internet apart from for work. This makes it likely that a major part of the answer to the survey question about 'petitions, including email or online petitions' refer to the electronic ones.

Figure 35: Political involvement, by country (%)



Note: *Q23 (see Figure 34).*

Figure 36: Petition signatories and intensity of internet usage (other than for work) (%)



Note: *Q23a: Over the last 12 months, have you… signed a petition, including an email or online petition? and Q21b: How frequently do you do each of the following? (b) Use the internet other than for work.*

While most forms of civic and political involvement involve slightly more men than women, this is not the case for signing petitions, where the rates are nearly the same for men and women. The differences across the age groups within the 18–64 year-old category are relatively minor for most forms of political involvement. For petitions, the rates are in the range of 17%–19%, and are lower at 8% for people aged 65 years and older.

Civic and political involvement of those with tertiary education is about twice as high (43% of this group took some form of action in the last 12 months) as that of people with secondary education (22%). Education and income are positively related to all forms of civic and political participation, but the largest differences between the groups of low and high income or educational attainment are on the dimension of self-expression through petitions.

Time use preferences

Among the ways in which people could spend time, the most preferred (by 42%) is spending more time on hobbies or interests, followed by more time in social contacts outside the family. More time with family is often in demand, particularly by those of prime working age (36% among those aged 25–49; 37% among the employed in general), and less so among the youngest and oldest age categories.

Older people (65+) have relatively lower rates of participation in different activities, but have the highest proportions (76%–79%) of those reporting satisfaction with the amount of time they spend on hobbies, other social contact or voluntary work. Some would prefer more contact with family members (67% are content while 25% wish they could spend more time with family).

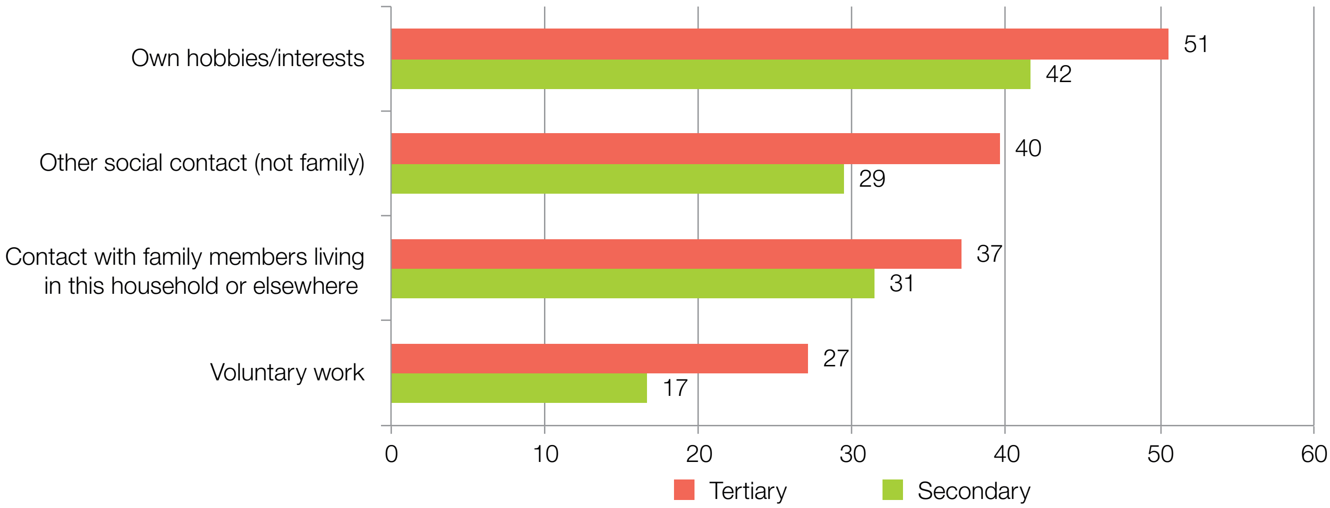
Nearly one in five Europeans (18%) would like to spend more time on voluntary work. The countries where the proportion of those willing to spend more time in voluntary work are highest are Ireland (36%), Cyprus (32%), France (27%) and the UK (25%).[14] It is important to note that there is a high proportion of Europeans (22%) who do not have an opinion about whether or not they want more or less voluntary work. The rate of those not having an opinion is highest in Malta (57%), Latvia (44%), Slovenia (43%) and Poland (41%) – in other words, in the countries at the lower end of the spectrum of the existing levels of volunteering (Figure 33). It suggests that a lack of existing opportunities for volunteering may be an obstacle for the formation of a proactive attitude and prospective involvement. Both those willing to volunteer more and those undecided, comprising a total of 40% of the respondents, represent a considerable yet untapped resource for contribution to society through volunteering in the future.

Preferences expressed for spending more time on social contact of a private or communal nature is greater among those groups that generally have higher rates of participation in the previously discussed social activities of voluntary work or political involvement – in other words, those with higher education (Figure 37) and with higher income. The difference in those interested in spending more time on volunteering is most clearly seen between those who had some civic or political involvement in the last 12 months (31% of whom were interested in doing more) and those who did not (20%).

This suggests that more ways need to be found to encourage the involvement of Europeans in civic or political activities, and there is a tangible group of people for whom channels for both individual fulfilment and opportunities for contributing to the good of the society have to be identified.

14 The question regarding preferences of spending time on voluntary work (Q39d) was exceptional in this survey in terms of a high proportion of people answering 'don't know'. Therefore, figures reported here represent a distribution across four categories: those willing to spend more time, the same amount of time, less time, and those who don't know. This is an exception to the rule applied across this report whereby usually small numbers of 'don't knows' are excluded from analysis.

Figure 37: Activities on which respondents would like to spend more time (%)



Notes: *The lower figures for all answer options of the primary education category are not shown here, since they are largely shaped by age profile.*

Over 61% of those with primary or lesser educational attainment are in the 65+ age category who both participate at lower levels and are more content with the time they currently spend for various activities than others.

Percentages shown represent those who answered the question; 'don't knows' are excluded from the calculation, except voluntary work (Q39d), in which case the 'don't knows' constitute a substantial part (24% among those with secondary, 14% among those with tertiary education).

Q39a–d: Could you tell me if you spend as much time as you would like to in each area, or if you wish you could spend 'less time' or 'more time' in that activity? The proportion of those who answered 'more time' is shown here.

Link between participation and perceived social exclusion

A couple of research notes should be added with regard to drawing conclusions and making policy advice on the basis of the above. While there is a correlation between the index of perceived social exclusion and social participation indicators, it is at lower levels than the correlation with indicators related to subjective well-being and income (Table 21). This may suggest that having certain preconditions (resources and a certain level of quality of life that reflects itself in satisfaction) is as important for not feeling excluded as the mere fact of taking part in social or communal activities. Encouraging participation as a means of overcoming social exclusion remains a challenge for policy. Forms of assistance and channels of involvement that lead to empowerment of the excluded may be subtle, involving development of soft resources such as trust and the development of a framework that encourages social participation and volunteering but also helps people to balance their life activities so that they find participation possible and attractive (Eurofound, 2010b). Finally, it must be acknowledged that the causality between greater involvement and feeling more included and happier can go either way. By getting involved, one overcomes exclusion, but it can also be that those who are safe from exclusion are in a better position to participate, volunteer and contribute (Lelkes, 2010).

Changes in perceived exclusion and civic involvement

While the average index of perceived social exclusion remained largely the same for the EU as it was in 2007 at a score of 2.2, individual countries experienced different changes in the levels of perceived exclusion. The biggest increase in the index is registered in Cyprus, Sweden and Malta – by 0.7, 0.4 and 0.3 points respectively. Perceived social exclusion decreased most in Austria and Bulgaria – by 0.3 points (see Table 19). As has been mentioned earlier, life satisfaction tends to be at lower levels where social exclusion is high (see Eurofound, 2010e, pp. 15–16 for 2007 and Figure 28 for 2011). Apart from country averages, the particular social groups should be addressed. Perceived social exclusion is especially high among the long-term unemployed, but this may not be always visible at country average level and depends on differences in level and structure of unemployment across countries. Other groups, such as older people in the eastern European Member States seem to be at a long-term disadvantage: they experience greater social exclusion than the rest of society, as measured in all the previous EQLS rounds.

Most of the indicators discussed in this chapter in relation to community involvement and areas of unpaid voluntary work were modified in the EQLS 2011, by changing either the question formulation or answer categories. Therefore, direct comparisons over time are not appropriate. However, with an adapted indictor to show preferences for spending more time on voluntary work, it is possible to identify a part of society (18%) that might contribute to change by volunteering more in the future.

With regard to civic and political involvement, the rates dropped by a few percentage points since 2007 with regard to attending meetings of a trade union or political party or group (11% in 2007, 8% in 2011) or contacting a politician or public official (11% in 2007, 7.5% in 2007). However, the rates for supporting petitions increased. There were 13% of respondents who indicated that they 'attended a protest or demonstration or signed a petition, including email petition' in 2007 (these things were asked about in one question at that time); there were 17% saying they signed a petition (including an email or online petition) alone in 2011. The rise of the expression via petitions, seen more broadly as an electronic channel of civic and political involvement, may send a signal for future development of public consultation mechanisms in democratic policy making. The gender-balanced and age-balanced composition of Europeans involved in expressing their views in electronic or other forms of petitions may be seen positively. However, the low representation of groups with lower educational attainment and lower income should not be ignored.

Key points

A majority of Europeans feel socially integrated. However, at the same time, there are groups who experience a heightened sense of exclusion. Lack of employment is a crucial factor that results in feeling excluded, with the long-term unemployed or those unable to work for reasons such as poor health and disability feeling particularly affected. Nonetheless, education is an important resource that prevents feelings of exclusion, and those in education or with tertiary educational attainment feel most integrated across different countries.

Some of the biggest differences in various parts of Europe are found to be between the elderly. In EU15 countries, they tend to feel less excluded than the rest on average; in the EU12, the elderly and the retired report being more excluded than the rest. The future prospects for ageing societies are especially acute in this respect in those Member States that have not developed effective welfare systems and an infrastructure for active ageing.

Acknowledging that supportive personal relations are an important element in preventing exclusion, this chapter focused on the public aspects of involvement. Data confirm that those taking part in social activities of associations or doing voluntary work feel less excluded. Thus, social participation and community involvement can be encouraged as a mechanism through which members of a society experience inclusion and satisfy their social needs. It is also a means through which people can contribute to the inclusion of others who might not be currently as involved and as supported as they might be – an aspect that is especially relevant in an environment affected by the economic crisis, when social protection policies may not be able to adapt fast enough or when their funding is constrained.

With every third European having done some unpaid voluntary work in last 12 months, the voluntary sector must be making a considerable contribution to the public benefit. However, this is unevenly distributed across countries. There are further resources to be tapped, with nearly one in five Europeans wishing to spend more time volunteering. There are also a considerable number of Europeans who may lack the knowledge and opportunities to get involved.

In all forms of community involvement, people who have higher education and higher income are more active – in other words, having soft and material resources enables their participation. Promoting membership in organisations and voluntary activities while also providing the framework conditions for the balance between various life domains and societal participation can be viewed as key challenges for policies that aim to reduce social exclusion.

Civic & political expression

3rd
European
Quality
of Life
Survey

CHAPTER 6

Home, housing and local environment

Home, housing and local environment

Policy context

Quality of the environment and environmental sustainability are fundamental in approaches to measuring societal progress, as seen, for example, in the Commission's Beyond GDP initiative. Housing and the local neighbourhood are key aspects of the environment. The EU has a limited role to play in these areas. Nevertheless, it does contribute to addressing housing deprivation, and to improving living conditions in neighbourhoods, mainly though allocation of Structural Funds. The Europe 2020 strategy has, among its principal objectives, the aim to decrease the number of people in or at risk of poverty and social exclusion by 20 million. The European Platform against poverty and social exclusion aims to contribute to this by, among other initiatives, improving access to housing.

While the housing market is treated like any other commodity within the European Single Market subject to competition, social housing is a service of general interest (SGI). In fulfilling a basic need for vulnerable groups, social housing can thus be supported with state aid. A more recent policy development marks the reinforced interaction between national housing policies and the EU: the European economic governance, which allows the European Commission to make recommendations to Member States on their housing policies.[15]

With regard to local environment more broadly, an initiative within the Europe 2020 strategy called 'a resource-efficient Europe' was launched. It includes attention to 'healthy neighbourhoods', recycling and insulation. Local environments in rural areas are further affected by the Common Agricultural Policy, which comprises a large share of the EU's budget, and it has a major impact on the rural environment.

This chapter describes how Europeans perceive the quality of their homes and their local environment, and outlines the characteristics of their housing. It will identify how housing conditions and perceived quality differ between population sub groups, especially with regard to age and households' composition and income. Degree of urbanisation is also a variable of potential interest given that, overall, urban–rural differences are small in the more affluent areas and progressively more marked in poorer parts of the EU (Eurofound, 2006a). The relationship of these housing and environmental issues is investigated in relation to other key variables, which could explain differences. Associations with some variables are more thoroughly investigated in other chapters of this report, for example on 'social exclusion and community involvement' (Chapter 5) and 'health' (Chapter 7). Comparison with 2007 EQLS data gives an indication of the impact of the financial crisis on housing and the local neighbourhood, and on the prevalence and nature of problems related to the surrounding environment.

Local neighbourhood

Context

Around three-quarters of people in the EU currently live in cities and towns of more than 5,000 inhabitants (Eurostat, 2008). This corresponds to EQLS data, in which one-quarter are reported to live in a city or city suburb, another quarter in a medium to large town, four out of ten in a village or small town and one in ten in the open countryside. Europe has many smaller towns and cities, with some highly populated capitals but only two of them have more than five million inhabitants, Paris and London.

The quality of the local environment can impact on health. For example, air pollution or noisy environments can cause insomnia and stress. If someone perceives the immediate neighbourhood as dangerous, this can lead to, or reinforce, the sense of isolation or exclusion. While some characteristics of the local neighbourhood might be generally appreciated by everyone (such as safety), other aspects are of particular importance to certain groups. For example, with an ageing population and a growing number of less mobile people, 'age-friendly' environments became more of

15 The new set of rules on enhanced EU economic governance entered into force on 13 December 2011.

a priority in many parts of the EU. The physical and social environments are key determinants of whether people can remain healthy, independent and autonomous long into their old age (WHO, 2007).

While these observations are particularly relevant for urban areas, rural areas also face specific challenges, including depopulation as young people move to seek employment in towns, and limited public services. Furthermore, spending cuts have affected public transport, isolating some remote areas even further.

Problems in local neighbourhood

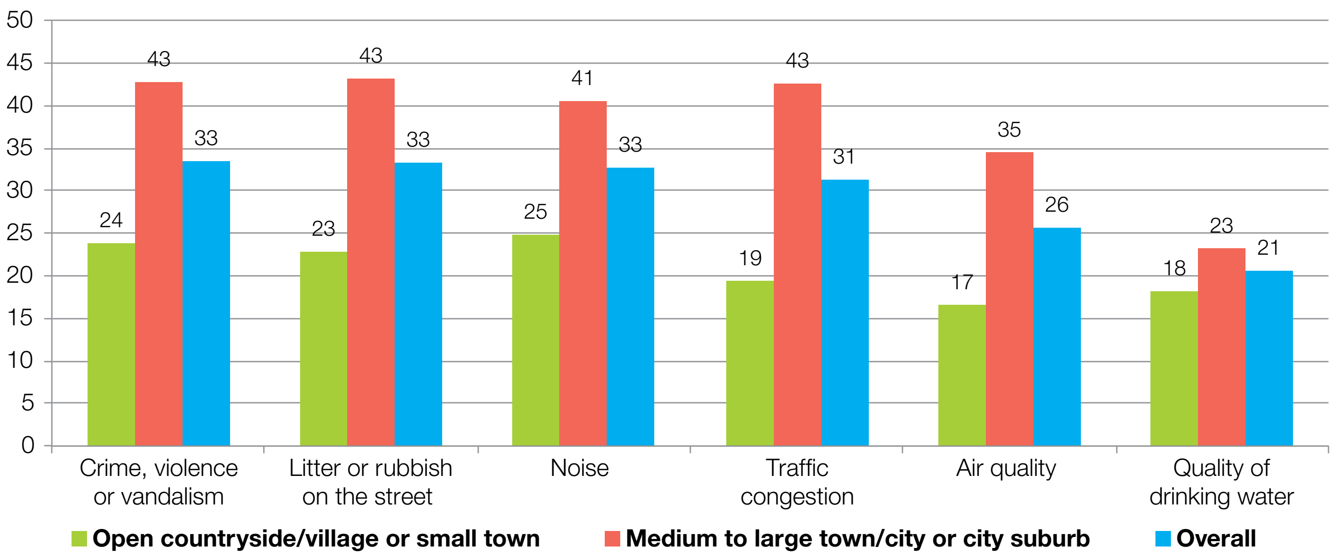
When asked to think about the area where they live, the immediate neighbourhood of their homes, one-third of Europeans report problems with 'crime, violence or vandalism' (see Figure 38). 'Litter or rubbish on the street', 'noise' and 'traffic congestion' are almost as frequently mentioned, with around one-third reporting problems with each of these three items. 'Air quality' and, especially, 'quality of drinking water' are mentioned less frequently, but still by one-fourth and one-fifth of all respondents respectively.

Although crime, violence or vandalism were mentioned most frequently, respondents' experience of the intensity of these problems was relatively moderate. Overall, just 6% had major problems with these issues. Traffic congestion is experienced most often as a major problem by 9% of respondents. The majority of people experiencing major problems with traffic congestion (76%) in their local neighbourhood not surprisingly reported that they lived in urban areas.

A considerable group (36%) reported experiencing none of these six neighbourhood problems. Those who experience at least one problem are more likely to experience multiple problems. Overall, 31% of EU residents reported three or more problems, and 5% reported experiencing all six neighbourhood problems together. Those reporting problems with air quality also more often report problems with noise. Crime and litter are often reported together, with 64% experiencing both problems.

There are large differences on these issues between Member States. Reporting 'crime, violence or vandalism' as a problem in their local neighbourhood is highest in Greece (45%) and the Czech Republic (48%), and lowest in Finland (17%) and Slovenia (16%).

Figure 38: Problems in the neighbourhood, rural versus urban (%)



__Note:__ Q50: 'Please think about the area where you live now – I mean the immediate neighbourhood of your home. Do you have major, moderate or no problems with the following?'; a) Noise; b) Air quality; c) Quality of drinking water; d) Crime, violence or vandalism; e) Litter or rubbish on the street; f) Traffic congestion in your immediate neighbourhood. 1) Major problems; 2) Moderate problems; 3) No problems.

Country differences are wider when reporting problems with the 'quality of drinking water', from below 5% in Denmark, the Netherlands and Finland, to 45% or higher in Cyprus and Bulgaria. 'Litter or rubbish on the street' is perceived most often as a problem in the local neighbourhood in Bulgaria (58%) and the UK (45%), and least often in Denmark (7%) and Luxembourg (14%). 'Noise' is most often reported as a problem in Malta (45%) and Cyprus (46%), and least often in Ireland and Finland (both 17%). 'Quality of the air' is most often perceived a problem in Malta (46%) and the Czech Republic (45%), and least often in Denmark (9%) and Ireland (8%). 'Traffic congestion' as a problem in the local neighbourhood is mentioned most often in Malta (61%) and Italy (50%), and least often in Slovenia (17%) and Latvia (13%).

Overall, the mean number of neighbourhood problems reported (out of the six) is 1.8 (Figure 39). It is highest in Malta, Bulgaria and Italy (all 2.5), and lowest in Finland, Denmark (both 0.8) and Slovenia (1.0). As Figure 39 shows, the difference between urban and rural areas is largest in Greece, Poland, Austria and Lithuania, and smallest in Luxembourg, Malta and Denmark.

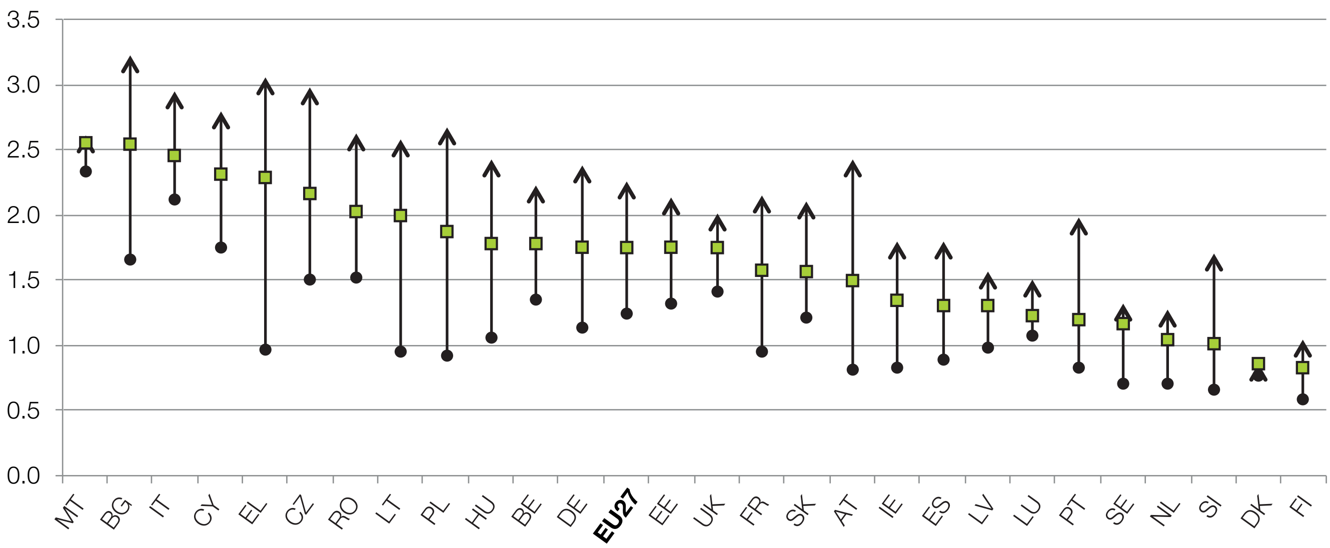
There is a group of Member States where there are relatively few problems overall, but problems are considerable in urban areas (Slovenia, Portugal, Austria). A second group of Member States has a high mean number of neighbourhood problems, especially stemming from problems in urban areas (Bulgaria, Greece, Czech Republic). In other Member States, problems are relatively prevalent overall (Malta, Italy, Cyprus), or relatively rare overall (Denmark, Finland, the Netherlands).

People who live in urban areas generally report more problems in the local environment than those living in rural areas. The proportion of people experiencing problems with traffic congestion in their immediate neighbourhood is 43% in urban areas and 19% in rural areas. A somewhat smaller, but considerable difference can be observed with regard to crime (43% versus 24%), litter (43% versus 23%), noise (41% versus 25%), and quality of the air (35% versus 17%). Only for problems with drinking water are cross-country differences more pronounced (lowest 2% in Denmark, highest 49% in Bulgaria) than differences between urban and rural areas (23% compared with 18%). Across the EU, ratings for the quality of drinking water and air quality show the smallest overall variance, suggesting that these issues are not as local as the others, generally covering larger areas.

The classification of 'rural' applied in this report consists of the two categories: 'the open countryside' and 'a village/small town'. When considering only people living in the open countryside, differences are even more marked, with only 18% reporting problems with noise, 15% with water quality, 14% with crime and litter, 11% with air quality and 9% with traffic. 'Urban' includes those who report living in 'a medium to large town' or 'a city or city suburb'; the frequency of reported problems show smaller differences between the two 'urban' categories than between the two 'rural' categories.

Besides the degree of urbanisation, income is another variable of importance in distinguishing people who experience environmental problems in their local neighbourhood. Households

Figure 39: Mean number of reported neighbourhood problems, by country and urban–rural



Notes: *Q50 (see note to Figure 38). ↑ = urban, □ = mean, ● = rural.*

with low incomes often live in areas where problems are prevalent. Crime is more often reported to be a problem in the local neighbourhood by households in the lowest quartile (35%) than it is by people in the highest quartile (31%). For problems related to litter, the corresponding proportions are 36% and 31%. In contrast, problems with traffic congestion in the immediate neighbourhood are more often reported by people with better incomes. Among the highest income quartile, 34% report this to be a problem, compared to 29% among the lowest income quartile. The negative and positive associations between income and these three neighbourhood problems remain significant after controlling for the level of urbanisation. Problems with noise, and with air and water quality, do not show clear income-related differences.

Neighbourhood problems and health

Problems in the local neighbourhood are associated with poorer health ratings, even after taking into account income and level of urbanisation. People who live in urban areas and rate their health as very good report, on average, 2.0 neighbourhood problems, while those in very bad health report on average 2.6 problems. For rural areas, the difference is similar: 1.0 versus 1.4. Figure 40 gives an overall picture of the association between neighbourhood problems and satisfaction with health. For example, people in the second lowest income quartile who live in rural areas have an average health satisfaction score of 7.3 if they experience no neighbourhood problems, and 6.9 if they report at least one problem (Figure 40). People who report at least one out of six neighbourhood problems consistently report lower health satisfaction in all income groups than people without any of these neighbourhood problems.

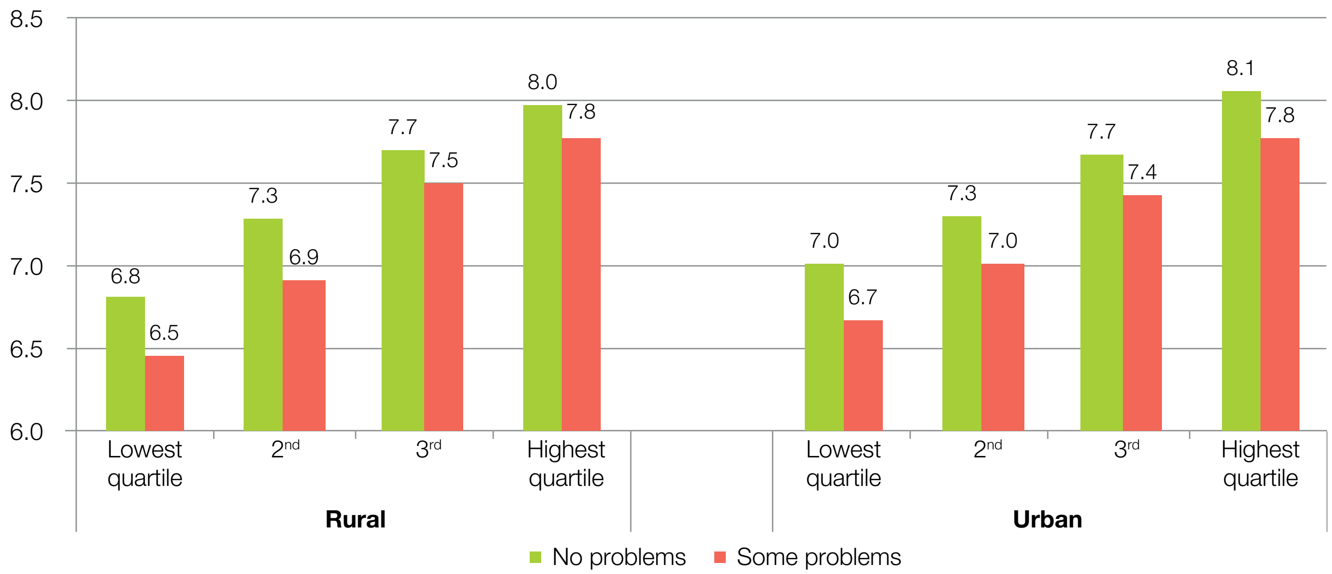
Neighbourhood services

The quality of the surrounding environment depends not only on the absence or presence of certain problems, but also on the facilities the environment offers. Issues related to employment and living standards are discussed elsewhere in this report (Chapter 2), as is accessibility of public services (Chapter 7). This section looks at neighbourhood services such as those which facilitate recreation (theatres, cinemas and green areas) or other aspects of life (postal and banking services). It is not only important that such services are available, but also that they are physically accessible, not too far away, and have suitable opening hours.

Most Europeans (81%) report that they can easily, or very easily, access recreational or green areas. Banking (79%) and postal services (80%) are also reported as being easily accessible by most Europeans. Access to cinemas, theatres or cultural centres is more limited, but still within easy reach of a majority of Europeans (57%).

Nevertheless, one out of three (33%) people report difficulties in accessing cinemas, theatres or cultural centres. In general,

Figure 40: Health satisfaction and neighbourhood problems, by income quartile



***Note:** Q40(f): Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied? f) Your health.*

it is less common for people to experience difficulties in getting to postal (18%) and banking (17%) services. Difficulty in accessing recreational areas is reported by 13%.

There is great heterogeneity between different groups. As might be expected, people who live in rural areas more often have difficulties in accessing postal services (20%) than those living in urban areas (15%). This difference is even more marked for banking services, with 21% in rural areas reporting difficulties, compared to 12% in urban areas. In particular, people who live in the open countryside report such problems, with 32% experiencing problems in accessing banks and 27% in accessing postal services. Access to green or recreational areas was regarded as difficult by a similar proportion of people in urban and rural areas. A particularly large but expected difference between urban and rural areas exists in access to cinemas, theatres or cultural centres, with 48% of those living in rural areas reporting difficulties compared with 20% in urban areas.

There are large differences between Member States (Table 22), in both the proportions of people who have difficulty in accessing neighbourhood services, and in the differences between rural and urban areas, evidence of the fact that the categories of urban and rural encompass rather different realities in the various Member States.

In urban areas, access to postal services is reported to be difficult most often in France, Belgium (both 22%) and Italy (24%). In rural areas, residents in Greece most often report difficulties (29%), followed by Belgium and France (both 28%). Banking services are most often seen as difficult to access in urban areas in Sweden (22%), the Netherlands (20%) and Malta (18%), while in rural areas the problem is more prevalent with Greece (56%), the Czech Republic (42%) and Malta (36%) having the highest proportions of people experiencing great or some difficulties.

Access to green areas appears most problematic in urban areas in Greece (26%), the Czech Republic (22%) and Malta (19%), and in more rural areas in Romania (26%), Greece (25%) and Bulgaria (24%). In urban areas, access to cinema, theatre or cultural centres is most often found difficult in Greece (37%), Bulgaria (30%) and Romania (26%), and in rural areas in Greece (83%), Poland (71%), Portugal (65%) and Romania (65%).

Overall, the mean difference between urban and rural on the four dimensions is smallest in France, Belgium and Italy (all 7%), while it is largest in Czech Republic (23%), Slovenia and Greece (both 25%).

Table 22: Difficulty of access to neighbourhood services, by country (%)

	Postal services		Banking services		Recreational or green areas		Cinema, theatre or cultural centre	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
AT	14	24	9	13	12	6	9	50
BE	22	28	16	19	12	13	16	36
BG	8	11	8	32	18	24	30	61
CY	14	14	9	9	7	20	11	33
CZ	14	27	10	42	22	12	22	57
DE	18	24	11	17	16	11	24	59
DK	20	25	15	25	4	0	13	29
EE	12	22	8	35	11	12	16	52
EL	17	29	15	56	26	25	37	83
ES	8	9	5	9	16	18	22	47
FI	12	11	17	11	2	6	9	40
FR	22	28	17	23	11	6	14	27
HU	13	12	14	26	12	10	22	54
IE	9	5	13	20	9	9	16	46
IT	24	26	16	19	15	18	15	36
LT	2	9	4	22	13	13	15	49
LU	12	20	9	16	6	6	10	26
LV	10	15	9	35	9	3	23	55
MT	15	21	18	36	19	16	22	35
NL	20	20	20	31	13	12	14	44
PL	9	23	8	29	13	17	23	71
PT	9	27	6	30	15	23	25	65
RO	9	10	9	31	14	26	26	65
SE	14	26	22	29	4	2	13	38
SI	5	26	6	29	3	12	7	52
SK	11	12	13	31	18	21	20	47
UK	13	13	15	27	9	9	20	41
EU27	**16**	**20**	**13**	**22**	**13**	**14**	**20**	**48**

Note: *Q51: Thinking of physical access, distance, opening hours and the like, how would you describe your access to the following services? a) Postal services; b) Banking services; c) Public transport facilities (bus, metro, tram, train etc.); d) Cinema, theatre or cultural centre; e) Recreational or green areas. 1) With great difficulty; 2) With some difficulty; 3) Easily; 4) Very easily; 5) Service not used. The table is based on data for 'great' or 'some' difficulty.*

The percentages presented in Table 22 refer to people who experience access difficulties while using services. Nevertheless, people who report not using such services may not do so because they are unable to access them, rather than because they do not need or want to use the services.

Cinemas, theatres and cultural centres were reported as never used by 15% of respondents. Low income groups were least likely to use such facilities: 37% of lowest quartile income earners report not using them, compared to 14% of the highest quartile. Age also matters, with non-usage and difficulty of access being higher among older people. Among 50–64 and 65+ year-olds, non-usage is respectively 16% and 30%; a further 29% and 28% of users in these age groups report difficulties in accessing cinema, theatre or cultural centres. Among 18–24 and 25–34 year-olds, in contrast, 5% and 7% respectively report not using such services. Of those who do, 29% and 28% report difficulties in accessing them.

Overall, postal and banking services were used by almost everybody, with only 3% reporting not using postal services and 4% not using banking services. Both difficulties in access and – especially for banking services – non-usage is most prevalent among older people. For example, among the 65+ age group, 21% report great or some difficulties in accessing postal services, and 5% do not use them. In contrast, 14% of 24–34 year-olds report great difficulties in access and 2% do not use postal services. For banking services, this pattern is similar. Among those aged 65+, 19% report difficulties in accessing banking services, and 7% do not use them. In the group of 25–34 year-olds, 16% report experiencing access difficulties and 2% do not use them.

Home and housing

Context

Both the quality of the dwelling itself and issues more broadly related to housing, such as the associated costs, are important for the well-being of Europeans.

Home ownership has been on the rise in the EU since the 1980s (OECD, 2011). This can be explained by ageing populations with increased capital accumulation, and by governments selling off social housing stocks and introducing fiscal incentives to become a home owner. Nevertheless, over the past few years, home ownership appears to have decreased, from 70% in 2007 to 65% in 2011. Data from EU-SILC similarly shows a decrease in home ownership. Home ownership is highest in Bulgaria, Slovenia and Hungary. In Romania, Bulgaria and Poland, it is relatively uncommon to have a mortgage, in contrast to the Netherlands, Denmark and Sweden, where most 'owned' homes are being paid for with a mortgage. The high share of ownership without mortgage in many former communist countries can be attributed to the rapid privatisation of accommodation, which began in the early 1990s. Following new legal regulations, people could afford to become owners at relatively low cost. As the quality of this housing was relatively low, it led to the situation where ownership could not be followed by the necessary repayments and maintenance (Eurofound, 2006a).

Overall, in the EU12, 75% of people report living in accommodation that their household owns without a mortgage, compared to 36% in the EU15. In the EU12, the mean age of the oldest person in the household of a privately owned home is relatively high at 60, compared to 55 in the EU15. Overall, home ownership without a mortgage is most common among people living in rural areas, especially among farmers. Home ownership with a mortgage is especially common among one specific group: 35–49 year olds in the EU15, of whom 40% are in this situation.

Rented accommodation is most common in Germany, Austria and France (Table 23) Overall in the EU, people under 35 years of age are the most likely group to be in rented accommodation. There are differences, though, between private market renting and social/municipal housing. Renting on the private market is most common in Germany (36%), Austria, Belgium and Sweden (all 23%). In the Netherlands (31%), Germany (22%) and Austria (21%), it is relatively common to live in social, voluntary or municipal housing. The mean age of the oldest person living in social/municipal housing in the EU12 is 43, compared to 48 in the EU15. So, while home owners (without mortgage) are relatively old in the EU12, those renting social/municipal housing are older in the EU15.

Table 23: Housing tenure, by country (%)

	Own, without mortgage	Own, with mortgage	Tenant, paying rent to private landlord	Tenant, paying rent in social/ voluntary/ municipal housing	Accommodation provided rent free	Other
AT	31	19	23	21	5	1
BE	33	30	23	9	4	1
BG	87	3	5	1	3	2
CY	60	26	6	0	8	0
CZ	55	11	10	15	6	4
DE	24	16	36	22	2	0
DK	12	49	19	19	0	1
EE	63	13	9	3	7	5
EL	62	14	21	0	3	0
ES	48	30	17	2	2	1
FI	38	33	12	14	1	1
FR	34	24	22	15	4	0
HU	71	22	2	3	1	1
IE	42	30	18	7	2	1
IT	62	16	15	3	3	1
LT	83	6	8	1	0	1
LU	34	38	18	1	8	1
LV	62	12	12	9	5	1
MT	54	13	8	6	11	7
NL	8	50	8	31	0	3
PL	75	4	4	13	3	1
PT	47	25	20	2	5	2
RO	86	2	4	1	4	3
SE	17	41	23	14	4	1
SI	83	6	4	2	3	1
SK	73	17	5	2	2	2
UK	27	30	18	20	2	1
EU27	**44**	**21**	**12**	**12**	**3**	**1**

Note: *Q18: Which of the following best describes your accommodation? 1) Own without mortgage (i.e. without any loans); 2) Own with mortgage; 3) Tenant, paying rent to private landlord; 4) Tenant, paying rent in social/voluntary/municipal housing; 5) Accommodation is provided rent free; 6) Other.*

Over the last decade, affordability, homelessness, social and housing polarisation and new forms of housing deprivation have been an increasing concern for public policy, which often lacks adequate information on these issues (European Commission, 2010c). While the EQLS does not cover the group with the worst housing conditions – homeless people – it does contribute information about other vulnerable groups. Analysis of the EQLS 2003 indicated that different groups at risk of unfavourable housing conditions can be identified in the EU (Eurofound, 2006a), in particular: young people in Italy, Malta, Poland, Portugal and Slovakia, whose transition into independent living is delayed due to housing-related shortages; elderly people in Bulgaria, Estonia, Latvia, Lithuania, Poland and Romania who, while they own their dwellings, lack the means to make essential repairs and improvements; rural inhabitants in Bulgaria, Estonia, Latvia, Lithuania, Poland

and Romania who live in low-standard accommodation; and people on low incomes in Bulgaria, Estonia, Greece, Italy, Latvia, Lithuania, Poland, Portugal and Romania. This previous analysis showed that income, age and level of urbanisation were associated with quality of housing. In the following sections of this chapter, these issues will thus be examined according to these variables.

Quality of dwelling

While the EQLS assesses some more objective measures on housing quality, it is most distinctive in including subjective measures in the analysis. The personal experiences of people matter as they take into account a broad range of variables which are hard to grasp otherwise. Their satisfaction depends of course on their historical and geographical reference points, as well as on their personal preferences.

Overall, Europeans are satisfied with their accommodation, giving it an average score of 7.7 out of 10. Satisfaction is lowest on average in Latvia (6.6), Bulgaria and Poland (both 6.9), and highest in Cyprus (8.6), Denmark (8.4) and Finland (8.3). Nevertheless, there is great heterogeneity among households within the Member States. Satisfaction is relatively high for home owners, with (8.1) or without (8.0) a mortgage, compared to those who rent their accommodation on the private market (who also experience most problems) or in social/municipal housing (both 7.0). People in the lowest income quartile are less satisfied (7.0) than those in the highest quartile (8.1). Those living in urban areas also report lower scores (7.5) on average than those living in rural areas (7.8).

The EQLS asks questions on six specific problems with the dwelling (see Table 24). Most common in the EU27 is 'shortage of space', which is reported by 15% of respondents; 14% report 'lack of place to sit outside (e.g. garden, balcony, terrace)'; 12% 'damp or leaks in walls or roof'; 9% 'rot in windows, doors or floors'; 3% 'lack of bath or shower' and 3% 'lack of indoor flushing toilet'. However, around two-thirds do not have any of these six specific problems. Over one-third (34%) of people report at least one problem and almost a third (13% of the overall population) of them experience multiple problems. Different problems are associated with each other. More than half (55%) of people who experience problems related to 'rot in windows, doors or floors' also report 'damp or leaks in walls or roofs'. Most (79%) people with 'lack of indoor flushing toilet' also report 'lack of bath or shower'.

Shortage of space is more common in urban (18%) than in rural (12%) areas. The same applies to the lack of place to sit outside, identified by 18% of people in urban areas and 9% in rural areas. 'Lack of bath or shower' and 'lack of indoor flushing toilet' are more common in rural (both 4%) than in urban (respectively 2% and 1%) areas. Accommodation in the open country side which is owned without a mortgage particularly often lacks an indoor toilet and bath (16%). There is hardly any difference however between rural and urban areas in the proportions of people who report 'damp or leaks in walls or roofs' or 'rot in windows, doors or floors'.

Differences between Member States are presented in Table 24. Shortage of space is a common problem in Latvia and Poland. Rot in windows is most common in Latvia and Greece. Damp is prevalent in Latvia and Cyprus. Indoor toilets are least common in Romania, Bulgaria and Latvia. Lack of a place to sit outside is most often an issue in Estonia and the Czech Republic. Overall, according to these measures, dwelling quality is worst in Latvia, Estonia and Romania, while it is best in Denmark, Ireland and Slovenia.

Table 24: Problems with dwelling, by country (%)

	Shortage of space	Rot in windows	Damp	Lack of indoor toilet	Lack of bath	Lack of place outside	Mean number of problems
LV	25	26	34	18	20	21	1.4
EE	15	18	22	13	15	22	1.1
RO	14	10	14	25	24	13	1.0
BG	18	16	22	18	8	4	0.9
LT	17	16	12	16	13	10	0.8
EL	21	25	19	1	2	9	0.8
PL	23	12	15	5	6	15	0.8
HU	14	16	14	4	5	12	0.7
FR	18	10	14	1	1	20	0.6
PT	15	6	19	3	2	16	0.6
CY	21	8	26	1	0	4	0.6
MT	11	17	18	2	2	8	0.6
BE	17	9	15	1	2	14	0.6
CZ	17	5	11	0	1	22	0.6
UK	19	9	15	1	2	10	0.6
EU27	**15**	**9**	**12**	**3**	**3**	**14**	**0.6**
IT	13	11	10	1	1	11	0.5
LU	12	7	9	3	2	13	0.5
ES	9	4	10	1	1	19	0.4
SE	18	4	5	3	4	10	0.4
DE	12	4	7	1	1	15	0.4
FI	15	6	10	1	2	8	0.4
AT	10	3	5	2	1	18	0.4
SK	10	6	7	3	3	11	0.4
NL	13	8	12	0	0	5	0.4
SI	11	8	12	1	0	5	0.4
IE	13	5	10	1	1	6	0.4
DK	13	6	10	0	0	6	0.4

Note: *Ordered according to the mean number of problems. Q19: Do you have any of the following problems with your accommodation? a) Shortage of space; b) Rot in windows, doors or floors; c) Damp or leaks in walls or roof; d) Lack of indoor flushing toilet; e) Lack of bath or shower; f) Lack of place to sit outside (e.g. garden, balcony, terrace).*

Quality of dwellings in relation to satisfaction and health

Experiencing such problems with dwellings affects people's satisfaction with their accommodation, but this is more the case for some problems than for others. In particular, 'shortage of space' is not only most common, it also has the strongest association with dissatisfaction with accommodation. People who report shortage of space rate satisfaction with their accommodation 2.0 points lower (on the 10-point scale) than those who do not report a lack of space (Figure 41). This complaint is most common among individuals living in larger households, with one in every four Europeans from households with over three persons reporting lack of space, compared with only just over one in ten of one- or two-person households. After controlling for the other problems, 'rot in windows, doors or floors' and 'damp or leaks in walls or roof' are somewhat less – but still relatively strongly – associated with low satisfaction. 'Lack of place to sit outside (e.g. garden, balcony, terrace)', 'lack of bath or shower' and 'lack of indoor flushing toilet', are considerably less important in explaining satisfaction with one's accommodation. Overall, the more of these problems people have, the less satisfied they are with their accommodation. People who report more than three of these problems rate satisfaction with their accommodation 3.2 points lower than those who have three or less problems.

Living for extended periods of time in low-quality housing can affect physical health. Problems such as 'damp or leaks in walls or roof' and 'rot in windows, doors or floors' are particularly associated with low health satisfaction, even after taking into account other problems and income levels. People experiencing problems with damp in their dwelling rate satisfaction with their health at 6.7, while those who do not experience such problems rate it at 7.4. For rot in windows, doors or floors, the difference is similar: 6.6 compared with 7.4.

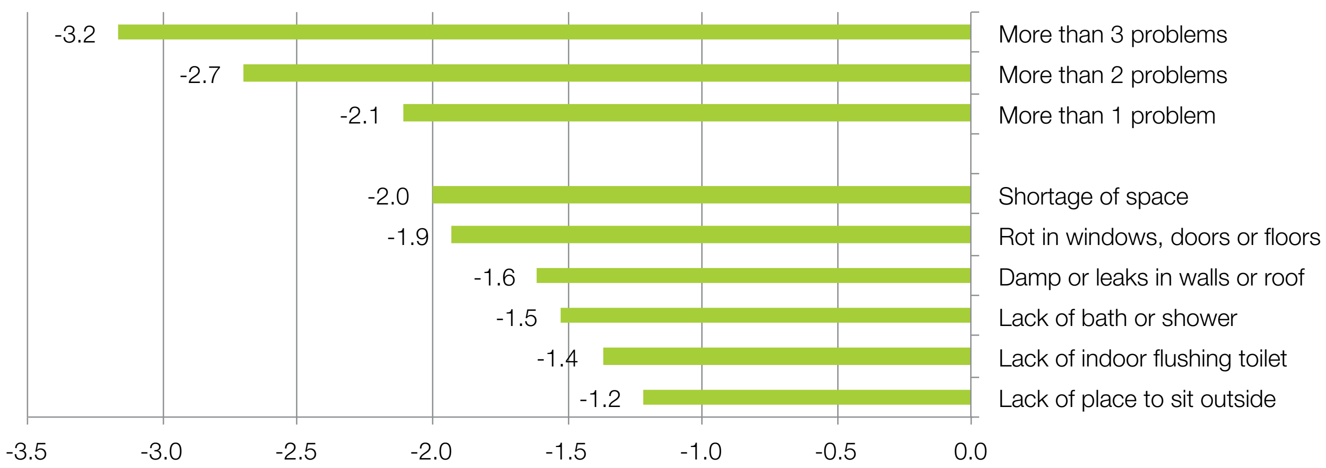
Housing security and affordability

Housing has an impact on quality of life, well beyond the material characteristics of the dwelling. For example, living in high-quality accommodation contributes little to one's well-being if a household fears it can be evicted anytime or if costs related to housing place a burden on a household's shoulders.

More than one in twenty (around 6%) Europeans think it quite or very likely that they will need to leave their accommodation within the next six months because they can no longer afford it (Figure 42). Almost a third (30%) have already been unable, in the 12 months preceding the survey, to pay a scheduled rent or mortgage payment for accommodation. This insecurity is likely to affect mental well-being, and is indeed associated with a lower MHI, even after controlling for variables such as sex, income quartile and age. People who find it quite or very likely they will have to leave their accommodation have a mean MHI of 58 compared with a mean MHI of 63 for those who do not find it likely they will have to leave their accommodation.

The proportion of people who think it likely they will need to leave their accommodation is particularly high among people who privately rent their accommodation (over 12%) while it is lowest for those who own their accommodation without a mortgage (about 3%). People living in households with low incomes and those living in accommodation with fewer rooms

Figure 41: Differences in satisfaction with accommodation



Notes: *Point difference in satisfaction between those who report a problem and those who do not, measured on a 10-point scale. Q19 (see note to table 24).*

are particularly likely to face such insecurity. Nevertheless, there is also a significant share of the better-off facing such insecurity. While 8% of individuals in households with incomes in the lowest quartile found it quite or very likely they will need to leave their accommodation, this is, surprisingly, also true for 4% in the highest income quartile. Many people in the EU are struggling to pay bills related to housing. Besides rent and mortgage payments, these also include costs related to maintaining the physical structure and quality of their homes. For example, 12% report their household cannot afford to keep the house sufficiently warm when needed (see also 'Standards of living and material deprivation', Chapter 2). Almost three times as many people (35%) report they cannot afford to replace any worn-out furniture if they wish to do so, and this proportion is more than four times as large among people in the lowest income quartile (61%) than among people in the highest income quartile (14%).

While those who think it is likely they might need to leave their accommodation because they can no longer afford it live in households of which the oldest member has a median age of 42 years, the median age is higher for people who report their households cannot afford to replace furniture or keep their place warm, at 48 and 49 respectively. While all these problems are more common among tenants, there is a difference between people who own their homes with a mortgage and owners who do not have a mortgage. Owners with a mortgage more often report that it is likely they will have to leave their accommodation (around 5%) than those who own their homes without a mortgage (about 3%). In contrast, more people who own their homes without a mortgage report they cannot afford to keep their homes warm (12%) or replace worn-out furniture (35%) than do people who own their homes with a mortgage (7% and 25% respectively).

Just over one in every ten (11%) people report that, in the 12 months preceding the survey, their households had been unable to pay a scheduled rent or mortgage payment for accommodation. Utility arrears are even more common, with 15% reporting arrears related to electricity, water or gas payments. Partly, this can be explained by people prioritising mortgage and rent payments to avoid losing the roof above their heads (Eurofound, 2012c). Most people (80%) who report rent or mortgage arrears also report arrears in utility payments. Altogether, 17% report either utility or rent/mortgage arrears, or both (see also 'Household debts', Chapter 2).

Changes in home, housing and local environment

Changes in quality of the local environment

The questions, and especially the answer possibilities, about the local environment in the 2011 survey were somewhat different from those in the 2007 questionnaire. This makes comparative analysis difficult. Nevertheless, it is interesting to note that in 2007, among several neighbourhood problems respondents were asked about, 'crime, violence and vandalism' was the one most commonly cited, as in 2011.

Changes in quality of the home

Since 2007, overall satisfaction with accommodation improved from 7.6 to 7.7. This improvement in dwelling quality is confirmed by an observed decrease in reported problems such as 'shortage of space' and 'lack of place to sit outside'. Improvement of other indicators of the quality of the dwelling confirms that this cannot be explained only by changing preferences, but by real improvements of the dwelling. The mean number of reported rooms per reported member of the household increased from 1.6 to 1.9. 'Lack of indoor flushing toilet' and 'lack of bath or shower' (both from 4% to 3%), both became rarer. These last two items are also included in the EU-SILC Eurostat questionnaire, which gives similar estimates and shows the same trend of improvement (Eurostat, 2012a).

While the quality of the 'hardware' of the dwelling and levels of satisfaction have increased on average, this is not true for all population groups, nor is it true for all Member States. Average satisfaction with housing increased most in Bulgaria, Austria and Romania, while it showed the largest decrease in France, Belgium and the Czech Republic. The first three Member States all showed a decrease in people who experienced shortage of space, while the last three all showed an increase in complaints about space. Nevertheless, the Member States where the decrease in frequency of reporting lack of space was largest include Lithuania, Hungary and Estonia, while increases were largest in Belgium, Sweden and the Czech Republic.

Overall, indicators related to maintenance show a less favourable trend. The level of Europeans reporting 'damp or leaks in walls or roof' remained stable, while 'rot in windows, doors or floors' was more commonly perceived as a problem. The proportion of Europeans who cannot afford to replace any worn-out furniture or keep their homes warm if they wish to both increased, from 29% to 35%, and from 9% to 12% respectively.

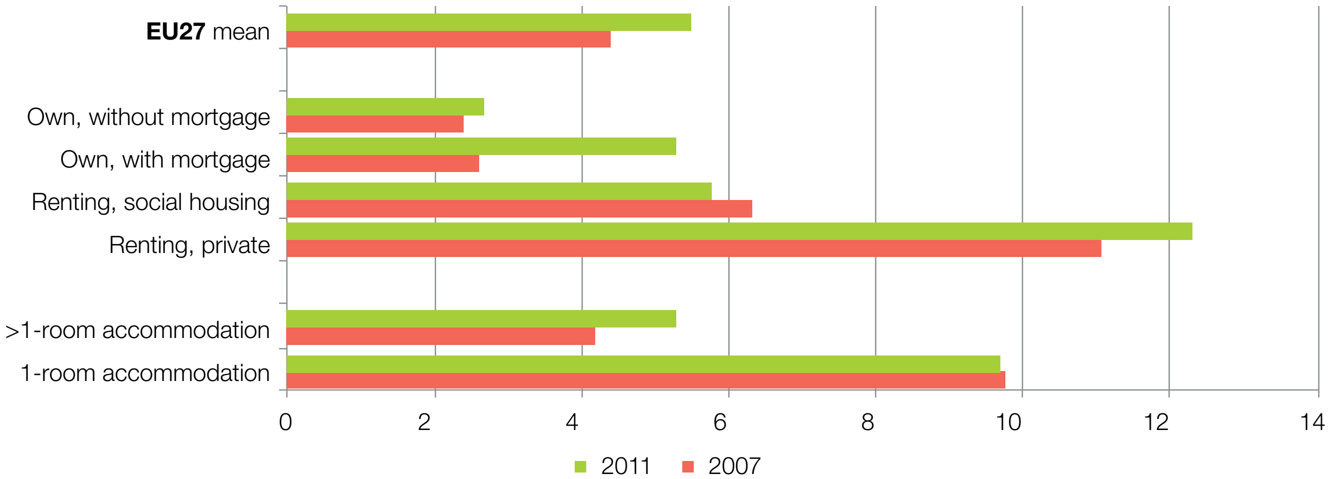
Changes in housing security

More and more of those living in good quality homes have become insecure about the sustainability of their housing. The rate of Europeans who report having been unable in the 12 months preceding the survey to pay a scheduled rent or mortgage payment for accommodation increased from 8% in 2007 to 11% in 2011. Utilities (electricity, water, gas) are another housing-related cost that showed a significant increase in arrears, from 13% in 2007 to 15% in 2011. The percentage of people who report either utility or rent/mortgage arrears, or both, went up from 14% in 2007 to 17% in 2011.

Overall, a similar trend is observed by Eurostat (2012a) data. They indicate that the share of the population reporting arrears in one or more of the mortgage/rent, utility bills or hire purchase categories has increased over the past few years, from 10% in 2007 to 12% in 2010. These somewhat lower rates overall can partly be explained by differences in formulation of the questions.

The EQLS data show an increase in the share of Europeans who find it quite or very likely they will need to leave their accommodation within the next six months because they can no longer afford it. This percentage has risen from around 4% in 2007 to almost 6% in 2011 (Figure 42). The increase in the perceived likelihood of the need to leave accommodation has come from households living in larger, mortgaged accommodation.

Figure 42: Likelihood of need to leave accommodation due to unaffordability (%)



Note: *Q20: How likely or unlikely do you think it is that you will need to leave your accommodation within the next six months because you can no longer afford it? Is it… 1) Very likely; 2) Quite likely; 3) Quite unlikely; 4) Very unlikely.*

Key points

Home, housing and local environment have a direct impact on an individual's well-being. Living in a high-quality home, experiencing few housing problems, and being surrounded by a pleasant local environment, contribute positively to life satisfaction. The local environment also has an indirect impact on well-being by affecting social exclusion and health.

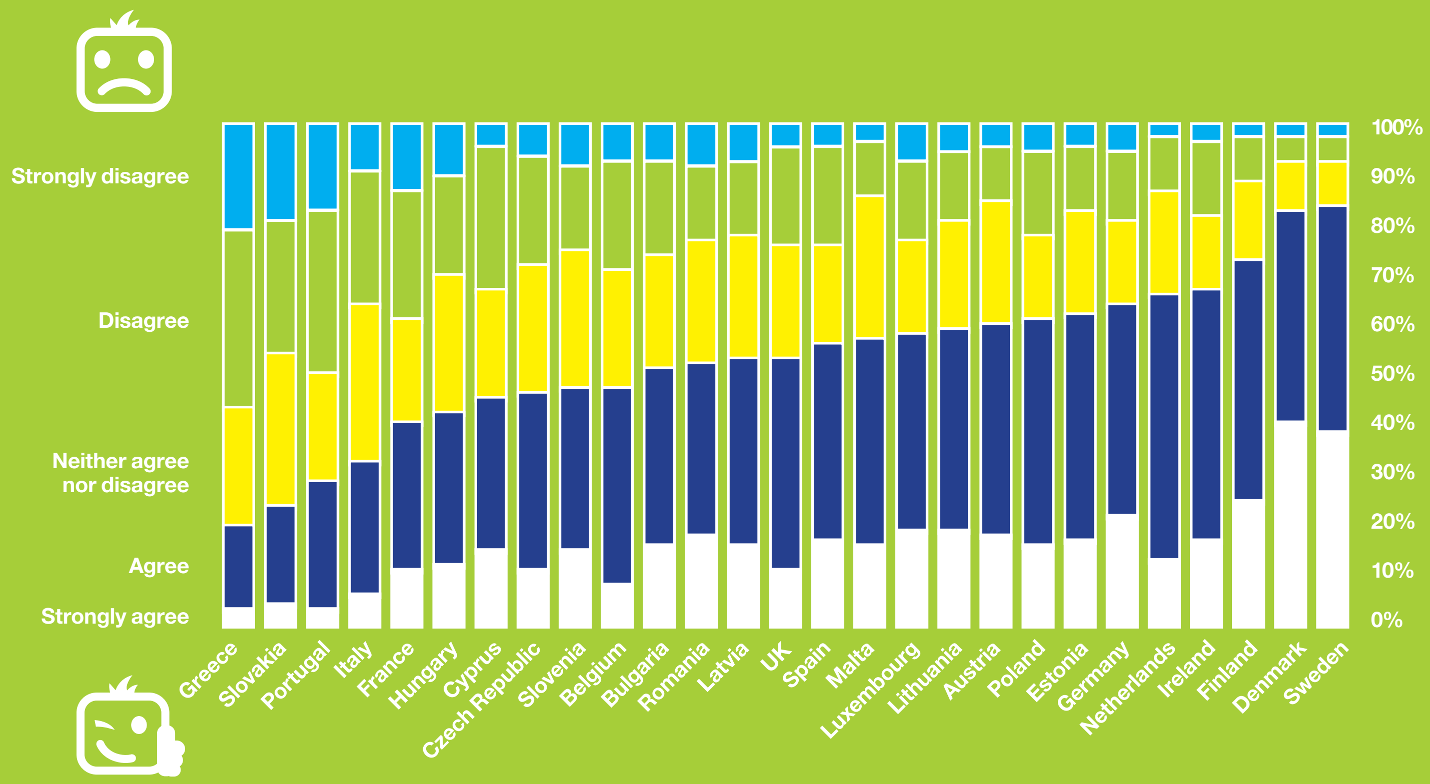
Quality of the local environment is of particular concern in urban areas. Policy-makers can make the largest gains by improving the local environment in these areas. Even in some Member States where the local environment has positive ratings overall, considerable differences can be found between urban and rural areas. In addressing such problems, they are likely to enhance health satisfaction as well.

On average, the quality of housing has improved in the EU. In particular the 'hardware' of the dwellings showed a clear improvement. Size has increased, important facilities (indoor flushing toilets, bathrooms) were more often present, and also there was a higher level of satisfaction with the accommodation. Nevertheless, this does not mean that nothing more should be done to improve the quality of dwellings. While the number of rooms per individual has increased, lack of space is still a prevalent problem among certain groups and is associated with particularly low satisfaction with one's accommodation. The fact that many households have experienced eviction and deterioration of their housing standards should be noted. This often gets hidden when dealing with average statistics.

Most importantly, quality of dwellings may deteriorate if no action is taken. Affordability of maintenance cost has become a larger problem, putting at risk the quality of housing stock. While problems with financing maintenance are still concentrated among older people in poorer Member States who often own their homes, the problem has spread to broader groups in society, including relatively high income earners.

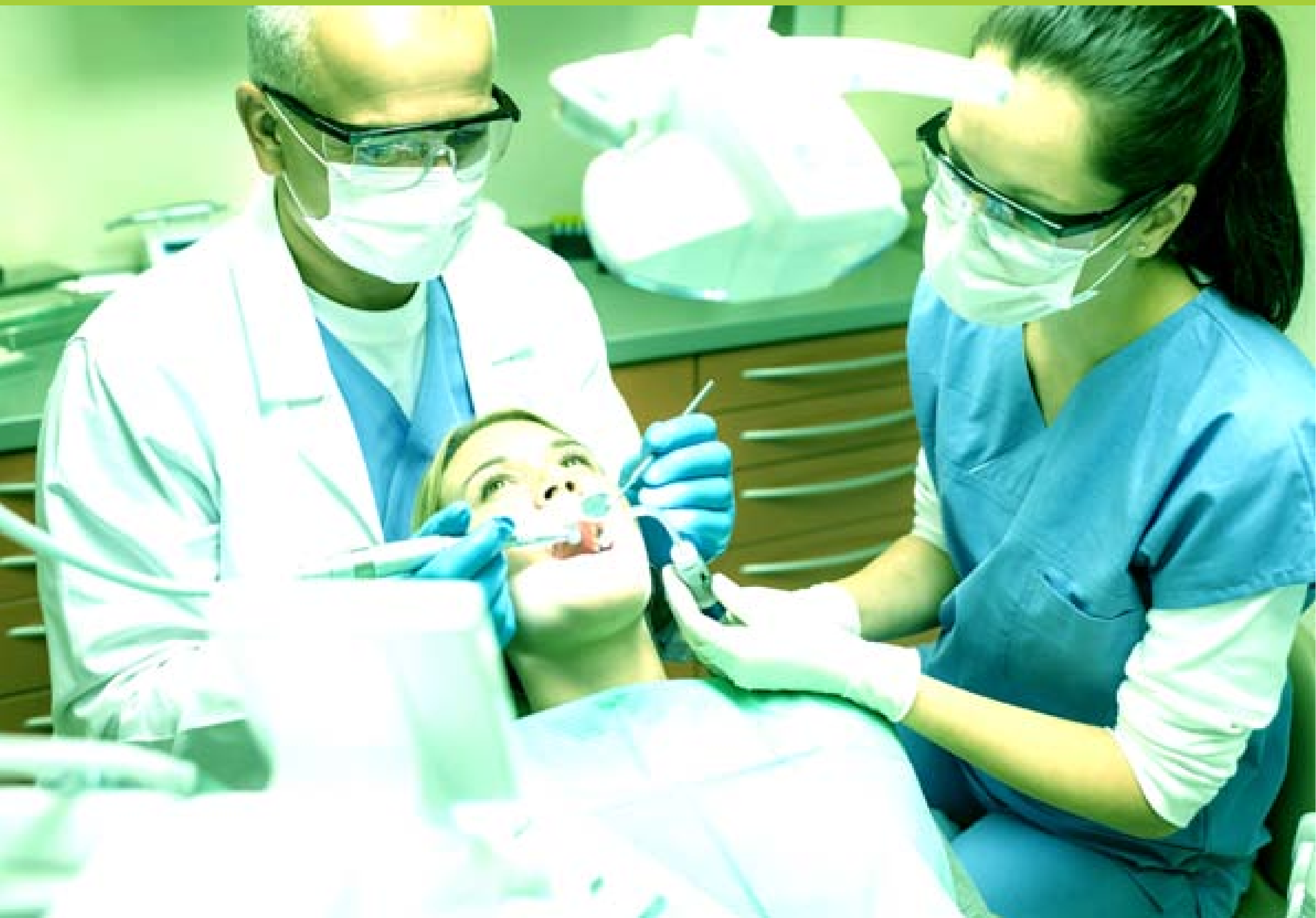
Furthermore, the crisis has been most dramatic in terms of increased uncertainty related to the financial sustainability of housing. While the worst-off have always been relatively often insecure, the increase in insecurity has come in particular from people living in mortgaged, high-quality housing. Especially in Member States where home owners with mortgages are prevalent, and face problems sustaining their homes, a policy priority is to improve management of debt and to avoid evictions or to facilitate home owners who cannot pay their bills to move into lower-cost accommodation.

Optimistic about the future



CHAPTER 7

Public services, health and health care



Public services, health and health care

Policy context

Access to high-quality services of general interest, such as health care, education and transport, is important in guaranteeing quality of life in Europe. It is an essential element in achieving 'inclusive growth', a main objective of the Europe 2020 Strategy. The European Platform against poverty and social exclusion seeks to contribute to reducing exclusion by, among other initiatives, improving access to essential services such as healthcare and housing, and to education. In the EU policy context, such services are referred to as 'services of general interest'. They are provided and funded both publicly and privately in Europe, with public-private boundaries that are often blurred. While such conceptual complexities are recognised, this chapter focuses on services which respondents themselves recognise as 'public services'.

Public services address basic needs of society and have been estimated to comprise more than a quarter of the EU's overall GDP. They employ almost one-third of its entire workforce, mostly in 'health and social work', 'public administration and defence' and 'education' (CEEP, 2011). Employment in the EU health and social care sectors is growing particularly quickly due to population ageing, an expansion of services to better meet quality requirement and rising demand for personalised care and professional social services. The magnitude of, and fast growth in employment in these sectors (twice the rate of employment growth overall) suggests they can remain a key driver in providing new jobs in the years to come (European Commission, 2012b).

In the context of the recent crisis, public services have been subject to cuts – with talks about further cuts – in an attempt to decrease public expenditure. This is a particularly challenging development because, at the same time, demand for these services can be expected to have increased as a consequence of the impact of the crisis on people's health and social and financial needs. Effective and efficient public services help mitigate the impact of the crisis, for example by engaging the unemployed, by helping people back into the labour market, and by preventing deterioration of health conditions which could have large negative impact not only for the individual but for society as a whole.

While public services remain the responsibility of Member States, the EU has a role to play. For example, the voluntary European Quality Framework identifies quality principles that these services should fulfil, and proposes a set of methodological guidelines to help public authorities to develop the appropriate level, specific tools for the definition, measurement and evaluation of social services' quality (SPC, 2010). While Member States are left free to define social services of general interest, the following are included within EU regulations about allowable state aid: hospitals and social housing, and – since 2011 – all services meeting social needs in the area of health and long-term care, childcare, access to and reintegration in the labour market, social housing and inclusion of vulnerable groups.

Health care services are fundamental to well-being, and the largest sector of employment and expenditure among the services of general interest. Health is important as such, but also as a factor of economic growth through improving work participation and productivity, crucial in the context of an ageing society and enabling longer working lives (European Commission and Economic Policy Committee, 2010).

The Council of the EU (2011b), building on a joint report by the European Commission and the Economic Policy Committee (2010), seeks to ensure universal access to quality care for all by increasing effectiveness, sustainability and responsiveness of health care and long-term care in the context of austerity and ageing, including through innovative and coordinated health and social care delivery. The Council further invites Member States to use Structural Funds effectively in reducing health inequalities. There are inequalities both in health status and in access to health care. People with low income, the socially excluded and those living in depressed or micro regions can experience specific difficulties in accessing healthcare (European Commission, 2011).

Health and health care

While considering results with regard to health and health care, it is important to note that the sample does not include people in institutions – hospitals, nursing homes or psychiatric facilities. If people in institutions were included, the proportions of people experiencing poor health or long-term illness would probably be higher. Higher proportions of people with disabilities and chronic health problems are likely to be found in countries which support care in the community rather than in institutions.

Health satisfaction

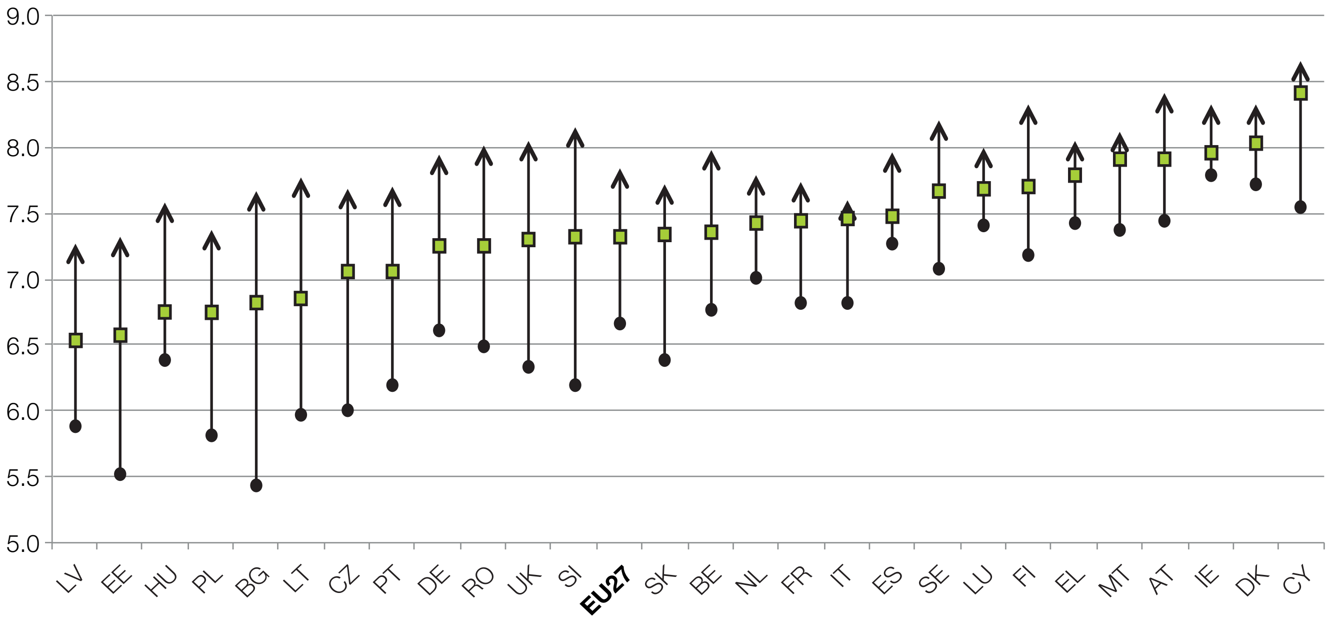
Most Europeans say their health is good or very good (64%). Nevertheless, 9% report having bad or very bad health, with a higher proportion for women (10%) than for men (8%). Nevertheless, this difference between sexes can be explained largely by differences among the cohort of those in the 65+ age group, in which 21% of women report having bad or very bad health compared to 16% of men. It should be noted that women in this group of 65+ are relatively old, 48% of them being 75 or older, as compared to 41% of men.

When rating their satisfaction with their own health on a scale from 1 (very dissatisfied) to 10 (very satisfied), Europeans have a mean score of 7.3. Nevertheless, 21% rate their health at 5.0 or lower. Health satisfaction decreases with age, from 8.4 for 18–24 year olds to 6.3 for those aged 65 and older. This is true even after controlling for a broad range of variables, such as gender, level of urbanisation, mental well-being, and whether the respondent reports a chronic physical or mental health problem, illness or disability. Satisfaction with health is associated positively with better mental well-being scores and negatively with having a chronic physical or mental health problem, illness or disability.

There are differences between income quartiles, shown in Figure 43, with people in the lowest (per capita) quartile reporting an average health satisfaction of 6.7, compared to 7.8 for people in the highest quartile. Inequality, in terms of the difference in health satisfaction between the lowest and highest income quartiles, is largest in is largest in Bulgaria (2.2) and Slovenia (2.0).

In the differences between urban and rural areas, there is a somewhat similar pattern to those seen in the data for living standards and deprivation (see Chapter 2). The Member State average of health satisfaction for countries with a relatively low annual per capita GDP (below €20,000), is lower for rural areas (6.7) than for urban areas (7.0). In contrast, there is no significant difference in Member States' averages of health satisfaction between rural and urban areas (both 7.6) where the annual GDP is relatively high (above €20,000).

Figure 43: Satisfaction with health, by country



Notes: ↑ *= highest income quartile mean; □ = overall mean; ● = lowest income quartile mean; Q40(f): Could you please tell me on a scale of 1 to 10 how satisfied you are with each of the following items, where 1 means you are very dissatisfied and 10 means you are very satisfied? f. Your health.*

Chronic physical or mental well-being problems, illness and disabilities

More than one in every eight (13%) adults living in the European Union report having felt downhearted and depressed more than half of the time in the previous two weeks. Mental well-being is assessed in the EQLS using the WHO mental well-being index (MHI)[16]. Europeans have a mean mental well-being index of 63, lowest among people in Latvia (56) while the average is highest in Denmark (70). There are also large differences between income quartiles within Member States with better mental well-being for higher income groups. The difference in MHI between the highest and the lowest income quartile is 9 points (66 versus 57). Women (61) score lower than men (64) and this gender difference is observed across age groups. Activity status matters: students (68) and people at work (65) are among those with the highest MHI; people unable to work due to long-term illness or disability (44) and those unemployed for 12 months or more (58) have the lowest MHI. Living in a household with at least one person unemployed and nobody at work is negatively associated with MHI, even after controlling for income and other variables such as level of urbanisation and gender.

Altogether 28% of Europeans report having a chronic (long-standing) physical or mental health problem, illness or disability. The proportion is higher for women (30%) than for men (26%) and this is true for all assessed age groups. The gender difference is especially marked for 40–49 year olds. There are also differences among Member States: chronic illnesses and disabilities are most frequently reported in Finland (45%), Estonia (40%), Denmark (38%), Latvia (37%) and the UK (36%). The lowest proportions reporting a long-standing health problem are found in Malta, Italy (both 15%), Greece, Slovakia (both 18%) and Slovenia (20%).

When asked if the long-standing illness or disability limits the respondent in her or his daily activities, the country patterns sometimes reverse. Some Member States with relatively high reported rates of chronic health problems and disabilities (for example Finland and Denmark) have low proportions of people who report themselves limited by these conditions. In other Member States with low prevalence (for example Greece, Slovenia and Slovakia), high proportions of people with chronic health problems or disabilities report being limited by their condition in their daily activities. Overall, 75% of people who reported a chronic health problem or disability are limited by it. In Sweden (53%), Bulgaria (60%), Malta (64%), Finland and Denmark (both 65%), this proportion is lowest, while it is highest in Slovakia (85%), Belgium (86%), Lithuania (87%), Greece (89%) and Slovenia (90%).

High reported prevalence in Denmark and Finland in combination with low rates for limitation indicates that different conditions are included by respondents. In contrast, in Greece, Slovakia and Slovenia respondents only seem to report having a chronic physical or mental health problem, illness or disability if it limits them in their daily activities. Early diagnoses and definitions in the welfare system play a role. Nevertheless, there is no significant negative cross-country correlation between prevalence of chronic health problems and disabilities, and the share of the population reporting they are limited by it. This suggests that actual difference in prevalence and treatment might play a role, as well as effective reduction of barriers by society.

Quality of health care

There are large differences among Member States in ratings of the quality of health care, with highest overall mean ratings in Austria (8.0) and lowest in Bulgaria (4.5).

People who are positive about their health, and who have higher MHIs, are also more positive about health care services. Older people tend to rate health services higher than younger people; those aged 65 and over give particularly high ratings (6.5). People who say their health is 'very good' on average give a 6.6 rating to public health services, while those who say their health as 'very bad' rate them at 5.6. Income matters. People living in households in the highest income quartiles give higher ratings than those in the lowest quartiles.

On average, Europeans rate the quality of their public health services at 6.3 out of 10 points (see Table 25 below). When examining the association of public health service ratings with level of urbanisation, whether the respondent has a chronic illness or disability, whether he/she ever needed to use medical services, and her/his MHI, sex, age and health satisfaction, a clear pattern emerges. Differences between men and women in quality ratings, and differences based on level of urbanisation, become non-significant after controlling for all these factors. Those who report never having needed to go to a doctor or medical specialist report lower rates of satisfaction (5.6) than those who have (6.3).

[16] This index is calculated from responses to five items: a) I have felt cheerful and in good spirits; b) I have felt calm and relaxed; c) I have felt active and vigorous; d) I woke up feeling fresh and rested; e) My daily life has been filled with things that interest me (Question 45). Each of the items have a six-scale answering category, ranging from 'all of the time' (5) to 'at no time' (0). The scores to these five questions can amount to a maximum of twenty five, which is then multiplied by four to get to a maximum of hundred.

Access to health care

Issues of access to health and care services are a priority in the European debate alongside questions of quality. Respondents were asked to what extent, on the last occasion they needed to see a doctor or medical specialist, five factors made it difficult for them to do so. 'Waiting time to see a doctor on the day of an appointment' is the difficulty which is most often mentioned, with 42% reporting it made access (a little or very) difficult. 'Delay in getting an appointment' created difficulty for 39% of people on the last occasion when they needed to see a doctor, and for 30% the difficulty was caused by 'cost of seeing a doctor'. A difficulty factor included in EQLS for the first time in 2011 was 'finding time because of work, care for children or for others', and this was identified by more than one in four (27%) people as making it difficult to see a doctor or medical specialist (see Chapter 4).

There are differences between Member States in these respects. Table 25 shows the proportion of people who find it a little or very difficult to see a doctor or medical specialist, broken down by the type of problem that causes difficulty. Greece and Italy feature in the top three countries with problems caused by all five types of problems. People in Malta relatively often report difficulties of access to doctors because of waiting times and cost. In Poland, problems with delays in getting an appointment are relatively common, as is finding time in the Czech Republic, and distance to a doctor's office or medical centre in Slovakia.

There is more variation among the three Member States with the most favourable score for each factor. Waiting time is least problematic in Sweden, Denmark and Finland. Delay in getting an appointment is least common in the Netherlands, Ireland and Belgium. The cost of seeing a doctor is the least common problem in the UK, Denmark and Spain. In Luxembourg, Sweden and France, distance is unlikely to make it difficult for most people to see a doctor.

Table 25: Reasons for difficulties of access to doctors (%)

	Waiting time to see doctor	Delay in getting appointment	Cost of seeing the doctor	Finding time because of work or care responsibilities	Distance to doctor's office/ hospital/medical centre
EL	66	67	64	39	45
IT	64	60	57	40	39
MT	61	41	58	32	19
SK	60	37	57	31	35
CZ	59	43	34	34	29
PT	48	45	34	30	31
DE	48	39	25	27	21
SI	48	47	21	15	34
HU	48	46	28	23	29
BG	47	27	37	22	29
PL	47	58	46	29	32
RO	44	33	44	28	28
EU27	**42**	**39**	**30**	**27**	**22**
LT	42	32	42	22	18
EE	40	50	26	23	31
CY	37	30	48	21	19
ES	35	29	8	17	14
IE	32	19	43	25	14
LV	32	30	37	26	25
UK	31	36	5	28	15
AT	31	30	18	19	17
FR	31	29	26	26	12
LU	26	23	25	19	9
NL	24	17	16	17	14
BE	24	21	24	23	12
FI	20	29	12	13	13
DK	19	30	6	19	14
SE	15	23	9	15	9

Note: *Member States are sorted by 'waiting time'; data drawn from responses of 'very difficult' or 'a little difficult' to Q47: On the last occasion you needed to see a doctor or medical specialist, to what extent did each of the following factors make it difficult or not for you to do so? 1) Very difficult; 2) A little difficult; 3) Not difficult at all (Not applicable/ never needed to see doctor).*

There are also differences between population groups, regardless of the country they live in. People in employment more often report having difficulties finding time to get to the doctor (37%) than retirees (10%) or the unemployed (17%). Distance is more often given as a problem in rural (26%) than in urban areas (19%). Furthermore, four out of these five potential reasons for difficulty in accessing medical treatment are more limiting for people in lower income quartiles. Distance (even after controlling for level of urbanisation) and cost are particular problems for this group. Cost is cited as a limiting factor by 30% in the lowest income quartile, and 21% in the highest income quartile. For distance, 22% of the lowest income quartile in urban areas and 31% in rural areas report it to be a problem; among the highest quartile, the proportions are respectively 12% for urban areas and 18% for rural areas. Only 'finding time because of work, care for children or for others' to see a doctor is reported as more difficult by people in the highest income quartiles (24%) than by people in the lowest quartile (22%), but this can be explained by the higher proportion of unemployed in the lowest quartile. Among those at work, whether employees or self-employed, 37% of those in the lowest quartile report that 'finding time because of work, care for children or for others' makes access difficult. For the highest quartile this proportion is lower, at 30%.

Perceived quality of public services

Health care services are among the largest of all public services, in terms of budget, numbers employed, and numbers of users. Nevertheless, other public services also play an essential role in EU societies and the views of citizens on the quality of these services are important.

Europeans are generally more satisfied with public transport, health and childcare services and education systems than they are with their long-term care services and social housing. State pension systems score particularly low. Nevertheless, there is generally a large variation between subgroups of the population in perceived quality of public services (Table 26).

Table 26: Perceived quality of public services (scale 1–10)

	Mean	Highest versus lowest income quartile	Urban versus rural	Younger (18–24) versus older (50–64)	Users versus non-users	Top versus bottom Member State	Top five Member States and bottom five Member States
Public transport	6.4	ns	0.4	0.1	0.5	3.5	1. Luxembourg 2. Austria 3. Germany 4. Spain 5. Finland … 23. Greece 24. Hungary 25. Italy 26. Bulgaria 27. Malta
Health services	6.3	0.2	ns	0.1	0.7	3.5	1. Austria 2. Belgium 3. Luxembourg 4. Denmark 5. Sweden … 23. Slovakia 24. Greece 25. Poland 26. Romania 27. Bulgaria
Education system	6.3	0.1	ns	0.1	0.2	3.5	1. Finland 2. Malta 3. Denmark 4. Belgium 5. Austria … 23. Hungary 24. Slovakia 25. Romania 26. Bulgaria 27. Greece

	Mean	Highest versus lowest income quartile	Urban versus rural	Younger (18–24) versus older (50–64)	Users versus non-users	Top versus bottom Member State	Top five Member States and bottom five Member States
Childcare services	6.2	ns	ns	ns	0.2	2.8	1. Finland 2. Malta 3. Luxembourg 4. Sweden 5. Austria … 23. Hungary 24. Poland 25. Bulgaria 26. Romania 27. Greece
Long-term care services	5.8	ns	ns	0.2	0.1	3.8	1. Luxembourg 2. Malta 3. Belgium 4. Austria 5. Denmark … 23. Slovakia 24. Poland 25. Romania 26. Greece 27. Bulgaria
Social housing	5.4	ns	ns	0.2	0.6	3.9	1. Austria 2. Denmark 3. Finland 4. Malta 5. Netherlands … 23. Hungary 24. Poland 25. Romania 26. Greece 27. Bulgaria
State pension system	4.8	0.4	ns	ns	0.7	4.7	1. Luxembourg 2. Malta 3. Finland 4. Netherlands 5. Denmark … 23. Slovakia 24. Poland 25. Latvia 26. Greece 27. Bulgaria

Notes: *ns = no significant difference;*

Proxies for 'users' included: for public transport, people who did not respond 'service not used' to Q51c; for health services, people who did not respond 'Not applicable/ never needed to see doctor' to (Q43); for the education system, those who report being 'in education (at school, university, etc.)/student' (HH2); for child and long term care, those who report they, someone else in the household or someone close to them outside the household used such services over the past twelve months (Q54); for social housing, those who report being 'tenant, paying rent in social/voluntary/ municipal housing' (Q18); and for the state pension system, those who report being retired (HH2).

Q53: In general, how would you rate the quality of each of the following public services in your country: a) Health services; b) Education system; c) Public transport; d) Childcare services; e) Long term care services; f) Social/municipal housing; g) State pension system (answers on a scale of 1 to 10, where 1 means very poor quality and 10 means very high quality.)

Table 26 shows the differences in rating between different population groups and between Member States. Small differences between ratings among Member States may be explained by different attitudes and expectations. Nevertheless, the relatively large differences observed are likely to be due to structural differences in the availability and quality of services, so the table focuses on countries at the top and bottom.

The table can be read as follows: for example, people who live in urban areas, rate the quality (on a scale of 1–10) of public transport 0.4 points higher than those who live in rural areas. Overall, people who are in the highest income quartile, who live in urban areas, who are young (or aged 65+), who use the service and who live in particular Member States (often Luxembourg, Austria, Finland, and Malta) rate public services more highly. Nevertheless, before discussing these associations in more depth, it is important to add some nuances.

In investigating differences in quality ratings, the main variables of interest included in the analysis are: income quartiles, sex, age, living in a rural area or not, and being a user or not.[17] The following text refers only to associations of these variables with quality ratings which remain robust after controlling for all these other aspects. Individual quality ratings of public services correlate positively with each other. While this can be interpreted in various ways, it can indicate that respondents are inclined to give answers in a generally positive or negative way. As this might vary among groups in ways that could distort interpretation, as a sensitivity test, results are verified by controlling for the average quality rating of other services.

People living in urban areas rate the quality of public transport higher than those who live in rural areas. The very young (18–24) are particularly satisfied with public transport. The difference between users and non-users is relatively large for public transport. Users of public transport rate it at 6.4, while non-users give it a score of 5.9. Overall, ratings are highest in Luxembourg (7.5) and lowest in Malta (4.0).

The education system is rated highest by people in higher income quartiles, even after controlling for the other variables. These are also the people with the highest level of education, and who are most likely to have benefited from the system. Younger people, who are most likely to be among recent users, give higher ratings. Overall, ratings are highest in Finland (8.1) and lowest in Greece (4.6).

Childcare services are generally rated lower by people who live in households with higher incomes. Altogether, this service is marked by little variation across population groups. Even across Member States there is less variation than for the other services. Overall, Finland (7.7) has the highest mean rating and Greece (4.9) the lowest. Overall, there is no significant difference between the sexes in ratings for quality of childcare services but, among users, mean satisfaction is higher for women (6.4) than for men (6.2), especially for women in households in the second lowest income quartile (6.5).

Generally, ratings of the quality of long-term care services declines with age, but people in the highest age group (65+) give it the highest ratings. Income is negatively associated with quality ratings, and users give higher ratings than non-users. Ratings of long-term care show big country differences, ranging from 7.6 in Luxembourg to 3.8 in Bulgaria.

People living in social housing rate its quality on average at 5.9. The reputation of social housing in society overall is considerably lower, with other groups giving it an average rating of 5.3. There is considerable difference in mean ratings among Member States, with highest ratings in Austria (7.2) – a country where social housing is relatively widespread – and lowest in Bulgaria (3.4).

The overall rating of the quality of the pension system is particularly low. Nevertheless, retirees – who are most likely to be ‘users’ – give their pension system an average rating of 5.3, while among those who are not retired the average is 4.6. People living in households with income in the lowest quartile, rate the quality of the public pension system lower (4.6) than those living in households with incomes in the highest quartile (5.0). Compared to all other assessed services, the range of quality ratings among Member States is largest for the state pension system. In particular, there is a difference of 4.7 in overall quality rating between the Member States with the highest (7.5 in Luxembourg) and the one with the lowest (2.9 in Bulgaria) mean score.

Overall, the quality of public services is rated lower by people who do not use these services than by those who do. Ratings provided by people who have actual experience with the service probably better reflects the current quality of the services. However, ratings by non-users can still be meaningful. These ratings may reflect, for example, indirect experiences which people might have had, and the perceived low quality may be a reason for not using the service (see section on ‘Access to public services’). Some of the difference could be explained by a poor image of public services, which can be expected to have more impact on the quality perceptions of non-users than on those of people who know something about the reality. With regard to the public pension system, the explanation of differences between users and non-users is somewhat different. Because it refers to a benefit rather than a service, the quality ratings of the state pension system can refer to the amount of pension received, or expected to be received, rather than any other quality aspect. Relatively low ratings among non-users can also reflect doubts about sustainability.

[17] See note to Table 26 for measurement of being a user or not. Because exploratory data analysis suggests a possible non-linear relationship with regard to age and income for some of the public services, two additional variables are included – being 65 or over, and whether or not a respondent lives in a household in the second bottom income quartile.

Low ratings of public childcare and long term care services among higher income groups may reflect a lack of good quality choices. For public health care services this is different; in many EU Member States, public hospitals are among those with best reputation. The fact that poorer households rate health systems lower, suggests that in the areas where they live, these facilities could be inferior.

People aged 65 and over are generally most satisfied with services. Almost all people in this age group in the EU are retirees. They express higher levels of satisfaction with almost all services: 6.5 for healthcare, 6.6 for public transport, 6.4 for childcare, 6.1 for long-term care, 5.8 for social housing and 5.4 for the state pension system. Only for education do people aged 65 and over give the same rating of the young age group of 18-24 year olds, both 6.4.

Some of the differences are left for further analysis. For example, why, even after controlling for overall lower ratings, do female respondents give relatively low scores to long-term care services and health care services, but higher score to education, than men? And, why are people in rural areas, after controlling for the various other variables, more satisfied with long-term care, social housing, childcare and education systems than those in urban areas?

Access to public services

The EQLS sheds light on access to several services, in particular medical care (see section on 'Quality of, and access to, health care'), but also for example public transport. With regard to childcare and long-term care services, the EQLS 2011 for the first time includes some more detailed questions on different dimensions of accessibility.

Access to public transport

While 13% say they do not use it at all (17% in rural areas compared with 10% in urban areas), access to public transport is reported as difficult by more than one-fifth (21%) of users.

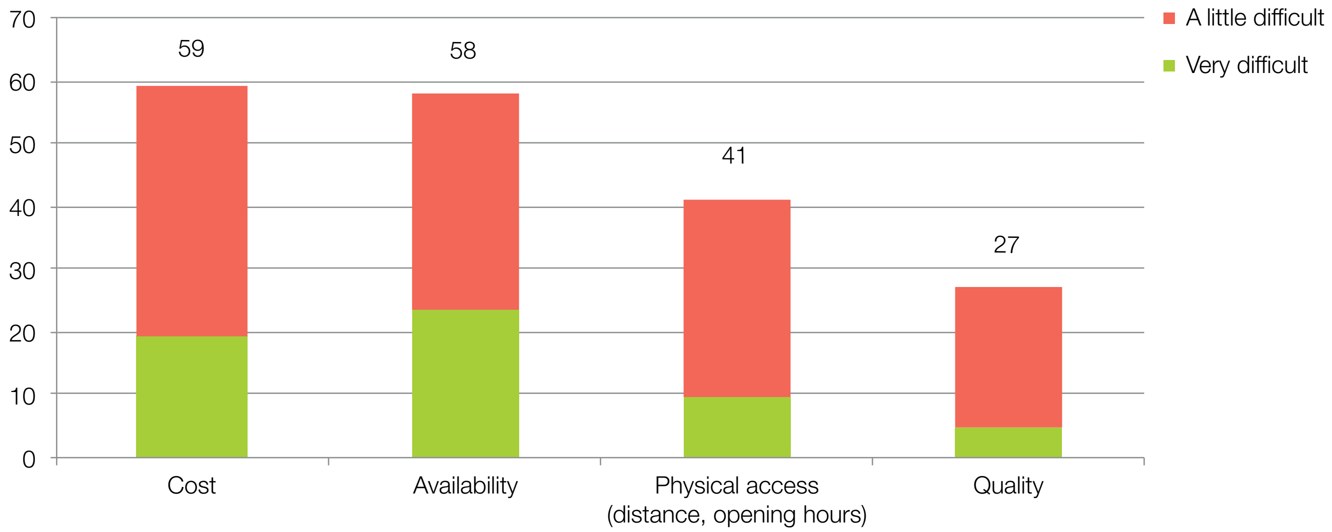
In rural areas, people who use public transport more often report difficulties (31%) than people in urban areas (12%). Besides level of urbanisation, age also matters. People between 50 and 64 and 65 and over (both 23%) most often report difficulties. When examining the extent of difficulties experienced, using both age and level of urbanisation as explanatory variables, both have an independent impact.

Access to childcare services

With regard to childcare (and long-term care), the EQLS investigates how several factors influence ease of access for those who use these services or who have someone close to them who uses them. The factors are: physical access (for instance, because of distance or opening-hours); availability (for instance, waiting lists, lack of services); quality of care; and cost.

Overall, 8% or respondents had used childcare services over the past 12 months, or had someone close to them who had used such services. A somewhat higher proportion are female (9%) than male (7%). For the majority of these users, cost (59%) or availability (58%) had made it difficult to use long-term care services. Physical access (41%) and quality of the service (27%) also made it difficult for considerable numbers of users (Figure 44).

Figure 44: Difficulties in accessing childcare (%)



Note: *Q55: To what extent did each of the following factors make it difficult or not for you, or someone close to you, to use childcare services? a) Cost; b) Availability (e.g. waiting lists, lack of services); c) Access (e.g. because of distance or opening-hours); d) Quality of care; 1) very difficult; 2) A little difficult; 3) Not difficult at all.*

As Table 27 shows, there are very large differences between Member States in access to childcare services. The proportion of people reporting difficulties in accessing childcare services are among the highest on all counts in Greece. Nevertheless, in other Member States the rates are generally high for both cost and lack of availability of services. Costs were identified as an access problem for many, childcare especially in Malta and the United Kingdom. Availability is a particular issue in France and Slovenia, but the lack of services is evidently widespread. Access problems because of distance or opening hours are mentioned often in Romania and the Czech Republic. In Romania and Greece, concerns about quality of childcare services are a common barrier to use.

Table 27: Reasons for difficulties in accessing childcare (%)

	Availability (e.g. waiting lists, lack of services)	Cost	Access (e.g. distance or opening hours)	Quality of care
EL	73	78	57	63
FR	72	60	50	25
SI	70	74	46	35
MT	64	78	35	29
RO	62	74	57	47
EE	62	71	45	24
SK	61	71	47	38
PL	61	66	51	38
DE	61	50	39	25
CZ	61	45	51	28
BE	60	42	35	18
LU	60	37	35	17
LV	59	60	45	27
IT	58	63	37	32
EU27	**58**	**59**	**41**	**27**
UK	54	78	39	25
ES	53	67	44	30
PT	53	63	42	36
LT	53	55	29	26
BG	49	55	33	20
IE	47	76	36	23
NL	46	65	19	14
FI	46	33	34	12
HU	45	63	39	36
AT	45	43	39	21
DK	37	43	32	20
CY	36	47	33	19
SE	28	11	26	18

Note: *Member States are sorted according to 'availability'; Q55 (see note to Figure 44).*

Fewer people in the highest income quartile (55%) find cost is a barrier to access childcare, compared with people in the lowest income quartile (64%). Among single parents the rate is, on average, 67%. In the EU overall, people living in urban areas more often report problems related to availability (60%) than those who live in rural areas (55%). This is true for almost all Member States. The difference is particularly marked in Bulgaria (66% in urban areas versus 18% in rural areas), Romania (76% versus 49%) and Austria (59% versus 35%). Nevertheless, for a few countries the opposite is true, most notably in the Czech Republic (66% in rural areas versus 57% in urban areas), Portugal (55% versus 49%) and Slovenia (71% versus 66%).

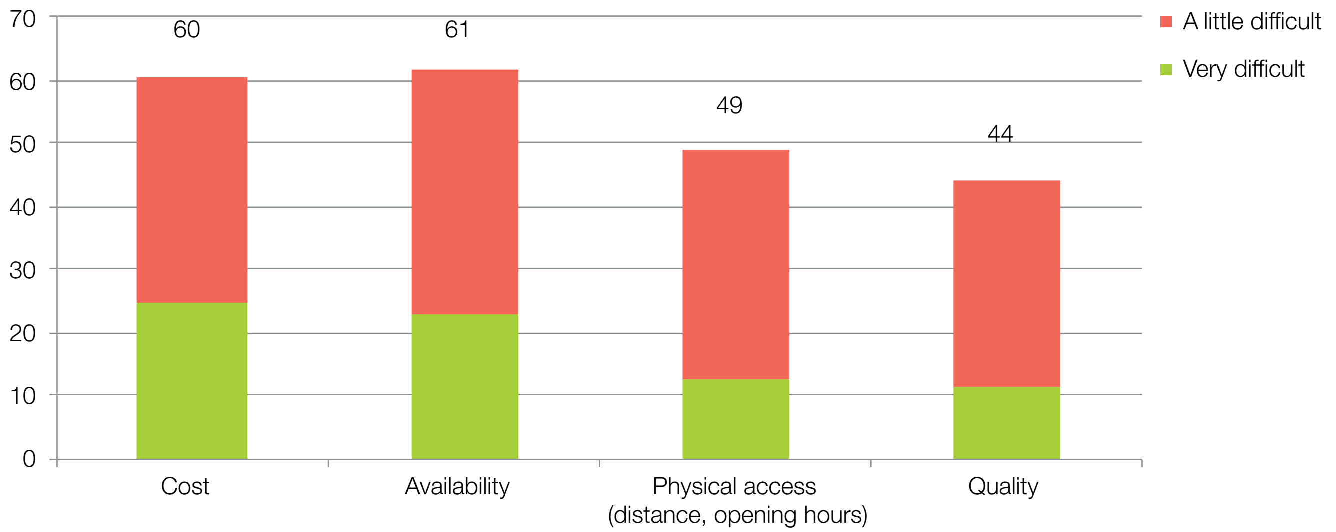
Access to long-term care services

Overall, 4% of respondents had used long-term care services themselves or someone else in their households had over the past 12 months. An additional 8% knew someone close to them who used these services. There is little difference in this regard between women and men. Problems related to access seem more pronounced for long-term care (Figure 45) than for childcare (Figure 44). For both services cost and availability are the main issues, with similar frequencies in reported problems. Distance and opening hours are more often reported to make access to long-term care difficult than they are for childcare. Quality is also seen as an important issue in limiting access to long-term care, while it is much less so for childcare. This concurs with the low score for quality of public long-term care services, compared to public childcare services.

Differences between countries in experiences of using long-term care are shown in Table 28, indicating that many people in Greece perceive many shortcomings. Cost is a major issue in many Member States, while availability is an issue especially in Slovakia and Slovenia. Problems with access because of distance or opening hours are reported most often in Greece but also in Romania and Bulgaria. Quality of care is considered a limiting factor most of the time in Greece (82%), but also by three in four users in Bulgaria and by two-thirds of users in Latvia.

Access to long-term care is not necessarily more limited for the lowest income quartiles. There is a relatively small difference between the highest (57%) and second-lowest (58%) income quartiles in reporting difficulties because of costs compared to the lowest and second-highest income groups (both 62%). This may be because people in the second highest income quartile have less access to financial support for long-term care (in contrast to the second lowest income quartile), while they lack the means to easily pay for it (in contrast to the highest income quartile). Problems with access because of distance or opening hours are only somewhat more often a problem in rural areas (50%) than in more urban ones (48%).

Figure 45: Difficulties in accessing long-term care (%)



Note: *Q56: To what extent did each of the following factors make it difficult for you or not, or someone close to you, to use long term care services? a) Cost; b) Availability (e.g. waiting lists, lack of services); c) Access (e.g. because of distance or opening-hours); d) Quality of care; 1) very difficult; 2) A little difficult; 3) Not difficult at all.*

Table 28: Reasons for difficulties in accessing long-term care (%)

	Availability (e.g. waiting lists, lack of services	Cost	Access (e.g. because of distance or opening hours)	Quality of care
EL	86	90	86	82
SK	86	72	55	62
SI	84	89	60	46
BG	79	88	71	72
IT	79	71	65	56
EE	76	83	66	56
LT	75	61	54	43
RO	72	74	75	55
CZ	70	65	58	50
HU	68	78	63	61
PL	68	68	63	53
MT	64	68	31	26
IE	63	64	50	41
PT	61	75	70	56
LV	61	63	61	66
EU27	**61**	**60**	**49**	**44**
FI	61	42	31	39
ES	60	60	48	40
FR	60	59	47	43
UK	58	53	47	46
DE	57	67	41	39
SE	54	29	33	46
AT	50	58	48	31
LU	49	52	28	23
CY	47	77	54	35
BE	47	53	32	24
NL	46	35	31	33
DK	44	21	28	33

Note: *Member States are sorted according to 'availability'; Q56 (see note to Figure 45).*

Changes in public services, health and health care

Changes in health and health care

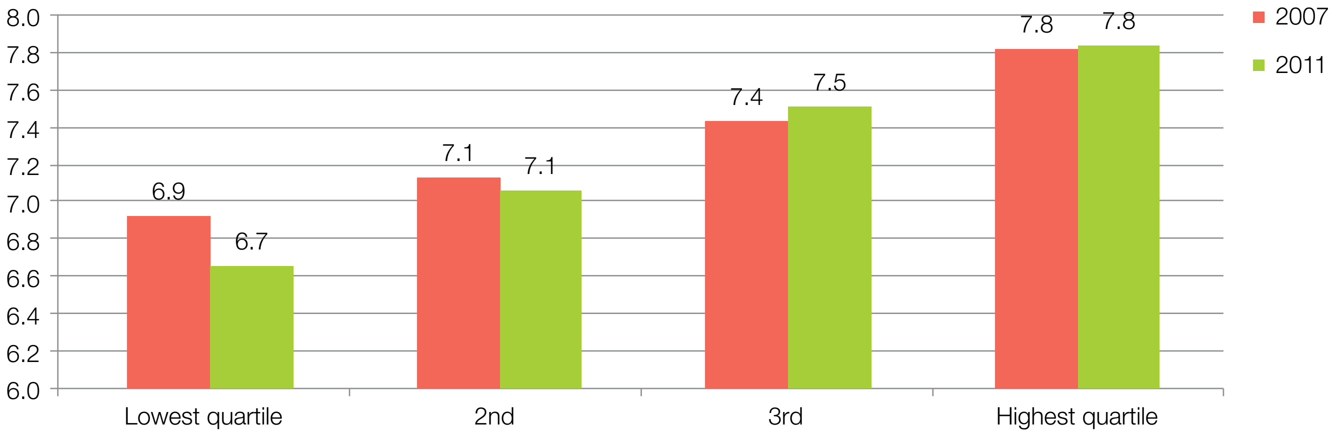
Developments in health and health care since the crisis show a mixed picture. Satisfaction with health remained basically stable at 7.3 overall. Nevertheless, for both self-rated health and satisfaction with health, the trend in ratings shows an important difference across income quartiles. While a similar proportion of people in households in the top income quartile now report having bad or very bad health (from 4% in 2007 to 5% in 2011), for people in households in all three bottom income quartiles, this proportion showed a strong increase. The increase in people with bad health is particularly marked among the bottom income quartile, where it went up from 14% to 17%. In the second quartile the proportion of people with bad or very bad health went up from 10% to 12%. For the third quartile, the situation improved, with 8% reporting bad or very bad health in 2011, while this was 6% in 2007. For health satisfaction a similar trend can be observed (Figure 46). In the bottom quartile the drop in satisfaction was most pronounced, with a mean rating in 2011 of 0.27 below the one in 2007, while in the second quartile the mean rating dropped by 0.07. Again, especially the third quartile saw an improvement (+0.08), but also and the top quartile (+0.02) experienced slightly higher levels of satisfaction with their health (Figure 46).

Similar to average satisfaction with health, the average WHO-5 index for mental well-being (MHI) for EU residents also remained basically stable at 62 out of 100. Women still have lower scores than men (60 versus 64), but the gap decreased. Unemployment is associated with a lower MHI and the data show this applies more to unemployment which has lasted for longer than 12 months (a mean MHI of 58) than it does for shorter periods of unemployment (a mean MHI of 62).

While the overall MHI remained relatively stable in the EU, there have been larger changes at country level. Member States with relatively low scores in 2007 generally caught up, and those with high scores have stayed relatively constant. Ireland (-3.2 points), Netherlands (-2.6), Greece, Sweden (both -2.4) and Hungary (-2.3) have seen the largest decreases in MHI. Increases have been particularly marked in Bulgaria (+7.9 points), Austria (+6.4), Portugal (+5.7), Italy (+5.6), Malta (+4.6) and Romania (+3.6).

Europeans more often reported having a long-standing physical or mental health problem, illness or disability in 2011 (28%) than they did in 2007 (24%). The increase was four percentage points both for women and men, leaving the gap between the sexes unchanged: 22% (men) to 26% (women) in 2007 and 26% (men) versus 30% women) in 2011. Data from EU-SILC suggest a similar trend (Eurostat, 2012a) although the question was slightly different. Several chronic health problems and disabilities (for example heart diseases and visual impairment) are relatively common among older people. As European societies are ageing, prevalence of chronic health problems and disabilities has thus been expected to increase (WHO, 2012; Council of the EU, 2011b). Nevertheless, rates also increased within different age groups. The increase was largest among older people, seven

Figure 46: Satisfaction with health by income level, 2007 and 2011 (scale 1–10)



Note: *Q40(f): Could you please tell me on a scale of 1 to 10 how satisfied you are with…. f) Your health, where 1 means you are very dissatisfied and 10 means you are very satisfied?*

percentage points for people between 50 and 64 years old and four percentage points for people aged 65 years and older. Different self-categorisation (for instance, due to being entitled to certain government programmes) and improved diagnosis may play a role. Among those who reported a chronic illness or disability, a lower proportion reported being severely or somewhat limited by it in 2011 (75%) than in 2007 (79%). This could either indicate that less severe conditions were more often reported, or that an effective reduction of barriers took place.

There were relatively small changes in problems with access to doctors and medical specialists. Waiting times and delays in getting appointments were as often mentioned in 2011 as they were in 2007. Distance is less frequently mentioned as an access inhibiting factor, with only 22% reporting it in 2011 against 25% in 2007. The cost of seeing a doctor, however, played a larger role in 2011, with 30% reporting this problem, compared with 28% in 2007.

Changes in public services

While the perceived quality of services remained constant, there are marked differences between Member States. For example, average perceived quality of education was markedly higher in Germany (by 0.7), while it showed a sharp decrease in Slovakia (by 1.0). With regard to public transport, the increase was largest in Cyprus (by 3.0, up from a particularly low level of 3.8 in 2007), while the decrease was largest in Malta (by 2.1). The perceived quality of public childcare was lower in Poland (by 0.8), while in Cyprus ratings increased most (by 0.9). With regard to the pension system, average quality ratings increased most dramatically in Malta (by 1.2), while the decrease was largest in Estonia (by 1.3).

Key points

Health and health care

All indicators point in the same direction: the rating of health is lowest for low income earners, older people, and – in less affluent Member States only – people living in rural areas. While men have lower life expectancies, reported mental and physical health are worse among women, in all age groups. Unemployment in a household is associated with poorer mental health among its members. Waiting time and delay in getting an appointment are factors making it difficult to access health services, but cost was the limiting factor which showed the sharpest increase since 2007. These barriers are greatest for low income groups.

Overall, the health status of Europeans seems to have deteriorated somewhat during the crisis in terms of prevalence of chronic diseases. Furthermore, self-reported health among low-income earners has worsened, with an increasingly large health gap compared to the highest 25% of income earners. Nevertheless, the rating for mental health seems to have stayed relatively stable overall. For all these indicators there are wide variations between Member States and population groups, while differences between men and women declined on several of these health indicators.

There are some important messages for policy makers. Effectively preventing health care problems and inequalities, for example by stimulating healthy lifestyles, would be ideal. Nevertheless, improving access to healthcare services can contribute to addressing these issues as well. While it is hard to make causal inferences, mental health is worse among people who fear losing their accommodation (see Housing security and affordability, Chapter 6), and worse among the long-term unemployed than it is among the short-term unemployed. To mitigate the possible impact of the crisis, it is important to pre-empt increased mental health problems by providing a good network of support for the unemployed and those in fear of losing their homes. Second, cost is more often a problem for access to medical care services than it was before and may result in people not seeking care. Third, the increase in people with a chronic physical or mental health problem, illness or disability requires greater awareness and a policy response to reduce barriers for these people.

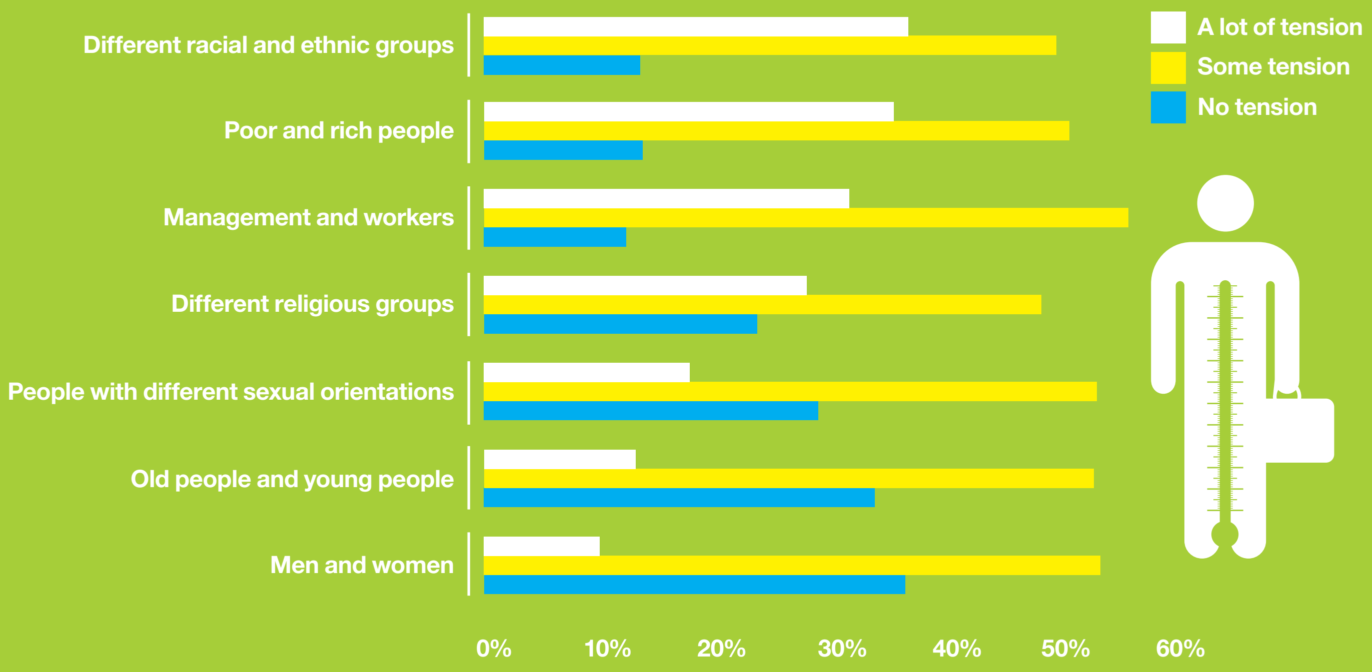
Public services

Quality ratings for public services vary hugely across Member States and also significantly among population groups. High-income earners are relatively satisfied with health, education and pension systems, while people living in households with low incomes experience lower quality services. In contrast, public long-term and childcare services are better regarded by low income earners. It also matters whether one lives in urban or rural areas, especially for quality ratings of public transport which are lower for people in rural areas. People who have direct experience with a certain service generally rate it higher than those who do not use the service. Over the past four years, the perceived quality of services has remained constant, with some increases in ratings for public transport, and especially health services.

With regard to access to public transport, older people and people living in rural areas are most likely to report difficulties. Even in the most affluent Member States, many people experience low quality public transport and problems with access. Targeted improvements have the potential to raise quality of life. For both long-term care and childcare, the big problems for access are cost and availability. Perceived poor quality is also an important problem, especially with regard to access to long-term care.

With regard to long-term care, and childcare in particular, improving access for the lowest income quartile should be tackled, partly by addressing the issues of waiting lists and lack of services.

Tension between different social groups



3rd
European
Quality
of Life
Survey

CHAPTER 8

Quality of society

Quality of society

Policy context

Societal well-being provides the context in which individuals can flourish and grow (Abbott and Wallace, 2011), and it is through participation, trust, and solidarity that Europe can achieve ambitious goals of inclusive growth and social and territorial cohesion.

Quality of society is inherent in the multidimensional concept of quality of life as conceived at the time of establishment of the EQLS (Eurofound, 2003). More recently, the increasing recognition of individual well-being indicators in policy planning debates is also complemented by a strand of quality of life research that raises the perspective of social quality. The social quality model encompasses domains of socio-economic security, social inclusion, social cohesion and social empowerment (Maesen and Walker (eds), 2012). Data from the previous EQLS waves were used by researchers to demonstrate that a set of the survey indicators can be selected for building a social quality model and then be applied to explain differences in quality of life in European countries at different points in time (Abbot and Wallace, 2012a and b).

In this chapter, a selection of indicators will be reviewed that reflect Europeans' views on those contextual phenomena that go beyond individual circumstances and could be particularly sensitive elements of social climate in the environment of economic crisis: trust in people, trust in public institutions, and the perceived tensions between various groups in society.

While the preoccupation during the recession is in the area of the economy, concerns extend to whether or not the crisis is depleting the social capital as well. Trust is generally seen as a key indicator for social capital; trust is a soft resource of societies that enables civic cooperation, facilitates social integration and lubricates the business environment.

It has been noticed by many observers that trust in political institutions has been shaken during the crisis (for instance, Stokes, 2012). Governments were challenged by a variety of economic and political difficulties across Europe, and many Europeans became sceptical about a lack of evident success in handling the recession. In broader context, trust in public institutions reflects quality of governance and informs the climate for citizen support and involvement.

Another aspect of quality of society is the level of social cohesion or, alternatively, perceived tensions between groups. It has not been self-evident how the economic crisis will affect social relations, and whether antagonism or solidarity will prevail. The survey examines how a variety of possible tensions are seen to be evident.

Trust in people

Overall in the EU27, the level of general trust in people – often discussed as 'social capital' – stands at 5.1 on a scale of 1–10.

As is typically found in research on social capital, education is conducive to higher trust in people, and the EQLS confirms this tendency in various countries regardless of the absolute level of trust or country background (Table 29). This finding suggests that forms of soft capital (education as a human capital and trust as a social capital) may be related, and it would be worth considering how they could be nurtured to reinforce each other.

Younger age is associated with higher trust, but the effect of older age is not the same across countries: trust is more evenly distributed across age groups in the EU15 than in EU12 countries. It has been noted that the trust of the retired and the elderly (65+) was affected more negatively during the years of crisis 2009–2010 than that of other social categories across the EU as a whole, and especially in the EU12 (Eurofound, 2012a). Similar to other quality of life dimensions, this could be a reflection of a more precarious situation of older people in the EU12 countries. In general for the EU12, the differences in trust levels across societal groups are more considerable.

While it is possible to hypothesise that hardship can make society mobilise and unite, the data suggest that precariousness has a depleting effect on trust: being unemployed or unable to work is characterised by lower trust levels (Table 28).

Table 29: Trust in people, by socio-demographic characteristics and country group

		EU27	EU15	EU12
Gender	Male	5.2	5.4	4.7
	Female	5.1	5.2	4.6
Age	18–24	5.2	5.3	4.9
	25–34	5.2	5.3	4.8
	35–49	5.2	5.3	4.6
	50–64	5.1	5.3	4.5
	65+	5.1	5.2	4.4
Education	Primary	4.7	4.8	4.3
	Secondary	5.0	5.1	4.5
	Tertiary	5.8	5.9	5.1
Income quartile	Lowest quartile	4.8	4.9	4.3
	2	5.0	5.2	4.4
	3	5.3	5.4	4.7
	Highest quartile	5.6	5.8	5.0
Employment status	Employed (includes on leave)	5.3	5.4	4.7
	Unemployed	4.8	4.9	4.4
	Unable to work	4.5	4.7	4.0
	Retired	5.1	5.2	4.4
	Homemaker	4.9	4.9	5.0
	Student	5.5	5.6	5.3
	Other (includes working as an assisting relative)	5.1	5.3	4.6

Notes: *Average score on a scale of 1–10. Q24: Generally speaking, would you say that most people can be trusted, or that you can't be too careful with people? Please tell me on a scale of 1 to 10, where 1 means that you can't be too careful and 10 means that most people can be trusted.*

Trust is not associated with socio-demographic factors in the same way in all countries (except education); correlations to other quality of life dimensions are also rather weak, which suggests that links may exist but they are not direct. This may be in line with the understanding of trust as an element of social capital, as a resource that exists in a broadly shared form rather than being in the possession of an individual or a group, and changes in which reflect and affect the climate in entire society.

Due to the shared nature and assumed time necessary to build trust in society, it is worth paying closer attention to such changes over time to better understand what trust levels in 2011 mean. It must be noted that trust in people decreased even during the period of relative economic improvement (2003–2007), and dropped further in the first phase of the crisis (2009). However, in spite of growing economic difficulties, trust in people has not substantially declined in recent years and rose in a number of countries in 2010 and 2011 (see Table 30 and Figure 47).

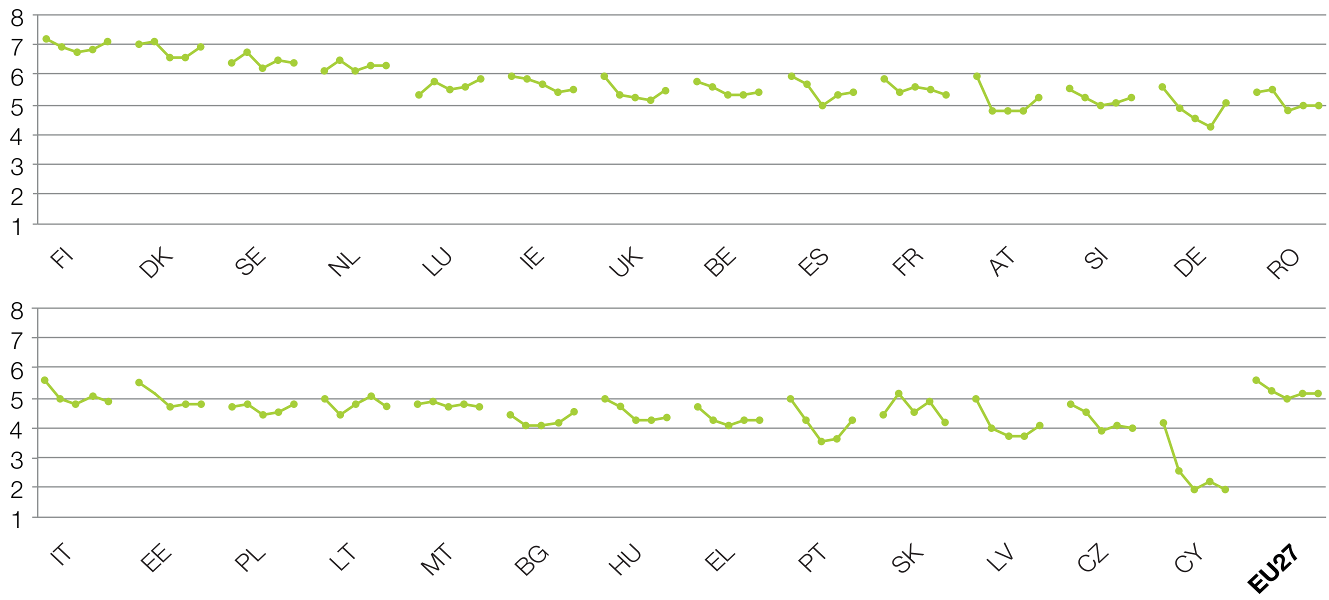
Table 30: Trust in people

Country	Trust in people					Difference		
	2003	2007	2009	2010	2011	2011–2003	2011–2007	2011–2010
AT	5.9	4.8	4.8	4.8	5.3	-0.7	0.5	0.4
BE	5.8	5.6	5.4	5.3	5.5	-0.3	-0.1	0.1
BG	4.4	4.1	4.1	4.2	4.5	0.1	0.5	0.4
CY	4.2	2.6	2.0	2.2	1.9	-2.2	-0.6	-0.3
CZ	4.8	4.5	3.9	4.1	4.0	-0.8	-0.5	-0.1
DE	5.6	4.8	4.5	4.3	5.0	-0.6	0.2	0.7
DK	7.0	7.2	6.6	6.6	7.0	0.0	-0.2	0.4
EE	5.5	5.1	4.7	4.8	4.8	-0.7	-0.4	0.0
EL	4.7	4.2	4.1	4.3	4.3	-0.4	0.1	0.0
ES	6.0	5.7	5.0	5.3	5.4	-0.5	-0.2	0.1
FI	7.2	7.0	6.7	6.8	7.1	0.0	0.2	0.3
FR	5.9	5.5	5.6	5.5	5.3	-0.6	-0.1	-0.2
HU	5.0	4.7	4.3	4.2	4.3	-0.6	-0.4	0.1
IE	5.9	5.8	5.6	5.4	5.5	-0.4	-0.3	0.1
IT	5.6	5.0	4.8	5.1	4.8	-0.8	-0.2	-0.3
LT	5.0	4.4	4.8	5.0	4.7	-0.3	0.2	-0.4
LU	5.4	5.8	5.5	5.6	5.9	0.5	0.1	0.3
LV	5.0	4.0	3.7	3.7	4.1	-0.9	0.1	0.4
MT	4.8	4.9	4.7	4.8	4.7	-0.1	-0.2	-0.1
NL	6.1	6.5	6.2	6.3	6.3	0.1	-0.2	-0.1
PL	4.7	4.8	4.5	4.5	4.8	0.1	0.0	0.2
PT	5.0	4.3	3.6	3.7	4.3	-0.7	0.0	0.6
RO	5.4	5.5	4.8	5.0	5.0	-0.4	-0.6	0.0
SE	6.4	6.8	6.2	6.5	6.4	0.0	-0.3	0.0
SI	5.5	5.2	5.0	5.0	5.2	-0.3	0.0	0.2
SK	4.5	5.2	4.5	4.9	4.2	-0.3	-1.0	-0.7
UK	5.9	5.3	5.2	5.1	5.5	-0.4	0.2	0.3
EU27	**5.6**	**5.2**	**4.9**	**5.1**	**5.1**	**-0.5**	**-0.1**	**0.0**

Notes: *Average score on a scale of 1–10. Q24 (see note to Table 29). The EQLS surveys a sample of adult country residents (18+), the Eurobarometer surveys only the citizens of the European Union. Only those aged 18+ are included in the calculation of figures based on Eurobarometer data.*

EQLS for 2003, 2007, and 2011; special Eurobarometer EB 72.1 (321) and EB 74.1 (355) that contained the relevant EQLS questions for 2009 and 2010.

Figure 47: Trust in people, by country in 2003, 2007, 2009, 2010, 2011



***Notes:** EQLS for 2003, 2007, and 2011; special Eurobarometer EB 72.1 (321) and EB 74.1 (355) that contained the relevant EQLS questions for 2009 and 2010. Average score on a scale of 1–10. Data drawn from responses to Q24 (see note to Table 29).*

If the pre-crisis year 2007 is compared to 2011, the average level of trust in the EU27 and in the EU15 group of countries is at about the same level despite having been lower during this period. However, the level of trust is still slightly below its 2007 level in the group of 12 Member States that joined the EU during the last decade.

Trust levels and their dynamics over the last few years are rather country-specific and therefore individual Member States should be considered in the context of average trust levels in Europe. There are 12 countries where the level of general trust in people in 2011 either returned to (Poland, Portugal, Slovenia) or exceeded (in Austria, Bulgaria, Germany, Greece, Finland, Lithuania, Luxembourg, Latvia, the UK) 2007 levels. While there appears to have been a downward trend in trust levels in the period 2003–2010 in Belgium, Germany, Ireland, Latvia and the UK, this has halted and in all these countries there have been positive changes in trust levels in 2011.

The largest relative decreases in trust levels compared to pre-crisis 2007 levels can be seen in Cyprus, Czech Republic, Romania, Sweden and Ireland.

Trust in public institutions

Previous research has shown that lack of trust in institutions is related to lower levels of subjective well-being (Eurofound, 2010e). However, trust in institutions is important not only due to its effects at individual level, but also because absence of trust may result in lack of public endorsement of policy initiatives, tax contributions, participation in and fair use of public services, and overall democratic legitimacy of a system (also see Eurofound, 2010c).

Table 31 shows levels of trust in five institutions. The representative political institutions at national level – the government and parliament – receive the lowest scores in most countries, as well as in the EU as a whole (on a scale 1–10), scoring 4.1 for parliament and 4.0 for government. The low levels of trust in national political institutions can be understood in the context of the degree to which countries managed to cope with effects of the economic crisis. The police, on the other hand, are most trusted and have an average score above the midpoint of the scale, at 6.0, while trust in legal systems is at 4.8. Since the hierarchy of trust has the same pattern in most countries (police at the top, and local authorities scoring higher than national political institutions), and the survey items are inter-correlated, an average of institutional trust was calculated[18] and is presented by country.

18 Cronbach's alpha, a measure of reliability of the measure, is 0.874.

Table 31: Trust in public institutions, by country

	(National) Parliament	Legal system	Police	Government	Local (municipal) authorities	Average trust in public institutions
AT	5.0	5.9	6.9	4.7	6.5	5.8
BE	4.5	4.9	5.8	4.5	6.1	5.1
BG	3.0	2.8	4.2	3.6	4.0	3.4
CY	3.5	4.2	4.6	3.6	5.0	4.1
CZ	3.3	4.2	5.1	3.3	5.5	4.3
DE	5.2	6.0	6.8	4.9	5.9	5.7
DK	6.1	8.0	7.8	5.7	6.5	6.9
EE	4.4	5.1	6.4	4.5	5.5	5.2
EL	2.3	3.2	4.8	2.1	3.5	3.2
ES	4.2	4.5	6.1	3.7	4.9	4.6
FI	5.8	7.0	8.1	6.1	6.1	6.6
FR	4.5	4.9	5.8	4.0	6.0	5.0
HU	3.5	4.2	5.0	3.5	4.7	4.2
IE	3.9	5.0	6.6	3.9	5.1	4.9
IT	3.1	3.9	5.7	3.0	4.1	4.0
LT	2.4	3.5	5.2	3.0	4.4	3.7
LU	5.8	6.2	6.5	6.5	6.7	6.3
LV	2.7	3.9	4.9	3.0	5.2	3.9
MT	4.6	4.7	6.3	4.9	5.4	5.1
NL	5.3	5.9	6.5	5.4	5.9	5.8
PL	3.2	4.1	5.2	3.5	4.5	4.1
PT	3.4	3.6	5.5	3.2	5.0	4.1
RO	2.4	3.2	4.6	2.5	4.9	3.5
SE	6.3	6.3	6.7	6.0	5.9	6.3
SI	3.1	3.6	5.0	2.8	4.4	3.7
SK	3.1	3.7	4.7	3.2	5.1	3.9
UK	4.3	5.4	6.5	4.3	5.4	5.2
EU27	**4.1**	**4.8**	**6.0**	**4.0**	**5.2**	**4.8**

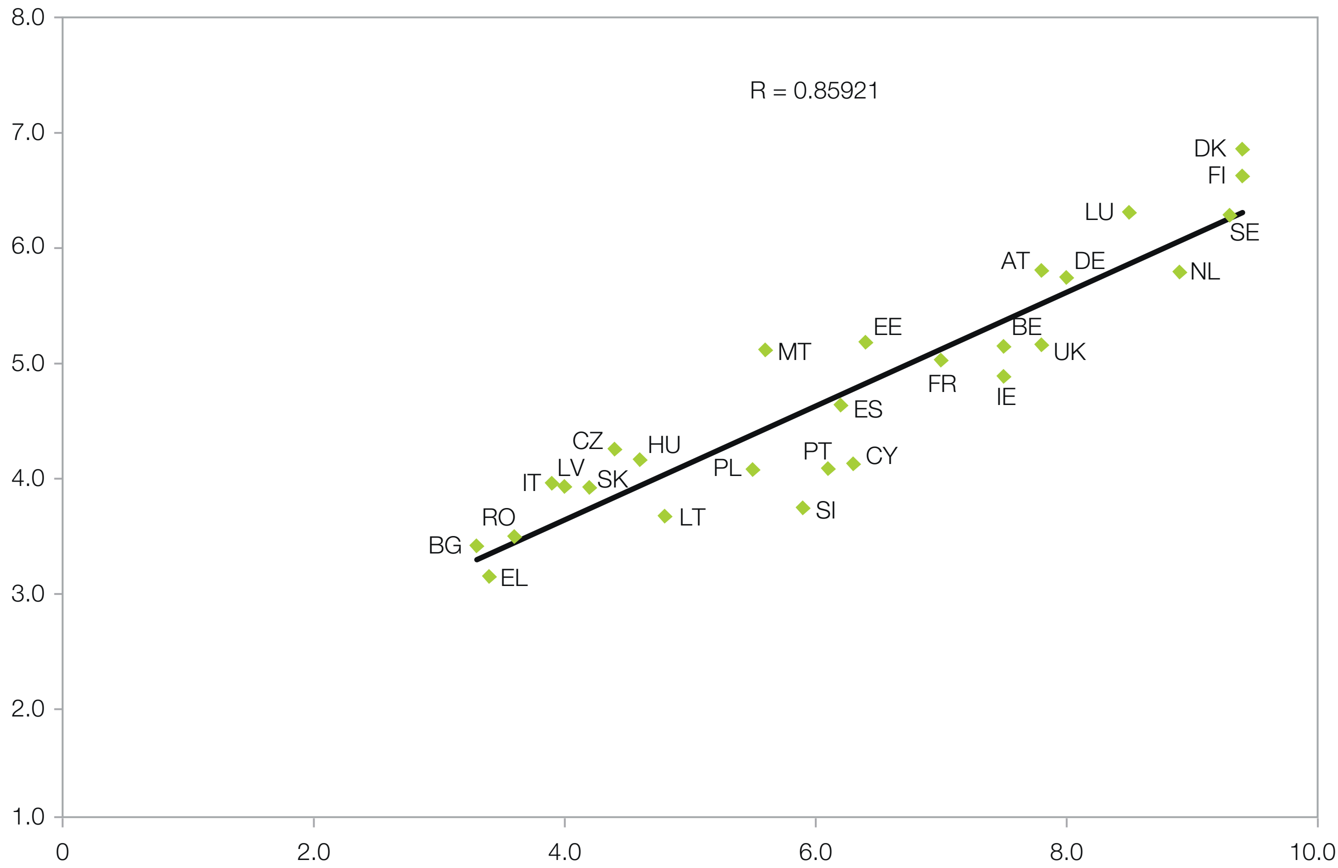
Source: *Q28: Please tell me how much you personally trust each of the following institutions. Please tell me on a scale of 1 to 10, where 1 means that you do not trust at all, and 10 means that you trust completely: average score for trust in parliament, government, local authorities, legal system, and police.*

This wave of the EQLS introduced a new item asking about the trust in local (municipal) authorities: this branch of public institutions is at 5.2 on average in the EU. Trust in local authorities is higher in rural areas (5.4), especially in open countryside (5.6), than in urban settings (5.1).

The case of local authorities suggests that ease of approaching and interacting, which may be higher in rural or small communities, is a factor positively affecting trust in institutions. The importance of contact and involvement is confirmed by higher trust in institutions by those who participate in social activities of clubs, societies or associations (their average trust in institutions is 5.2) versus lower trust by those who do not (4.5). The same type of effect, albeit with a slightly smaller difference, results from participation in voluntary work (5.2 compared with 4.6). With regard to civic and political activism, there is a reverse tendency in case of those attending protests and demonstrations – the protesters have somewhat lower average trust in institutions than those who are not involved (4.6 and 4.8 respectively). Both trust and participation is significantly higher for individuals with higher educational attainment and higher income, and lower for the unemployed. However, the positive impact of social participation and volunteering on institutional trust remains significant even when those factors are controlled for.

There are big differences between countries: trust in public institutions is highest in Denmark, Finland, Luxembourg, and Sweden, and this is largely due to an unmatched level of trust in national political institutions in these Member States. The lowest scores are in Greece, Bulgaria, and Romania. While most of the states that joined the EU in 2004 and 2007 score below the EU average, Malta (5.1) and Estonia (5.2) are notable exceptions that have levels of trust in public institutions above both the EU27 average of 4.8 and the EU15 average of 5.0. As established in previous research (Eurofound, 2010c), average trust in institutions at both individual and country level is strongly associated with a perception of corruption (Figure 48). This underlines the fact that institutions are seen by the public across all parts of Europe not only in terms of efficiency but also in terms of integrity.

Figure 48: Trust in public institutions by CPI (Corruption Perception Index)



__Notes:__ Q28 (see Table 31). Average trust in public institutions on a scale 1–10 is on vertical axis, CPI on a scale 0–10 is on horizontal axis.

CPI 2011 is the Corruption Perceptions Index devised by Transparency International, based on how corrupt a public sector is perceived to be. A country/territory's score indicates the perceived level of public sector corruption on a scale of 0–10, where 0 means that a country is perceived as highly corrupt and 10 means that a country is perceived as very clean. Further information available at cpi.transparency.org.

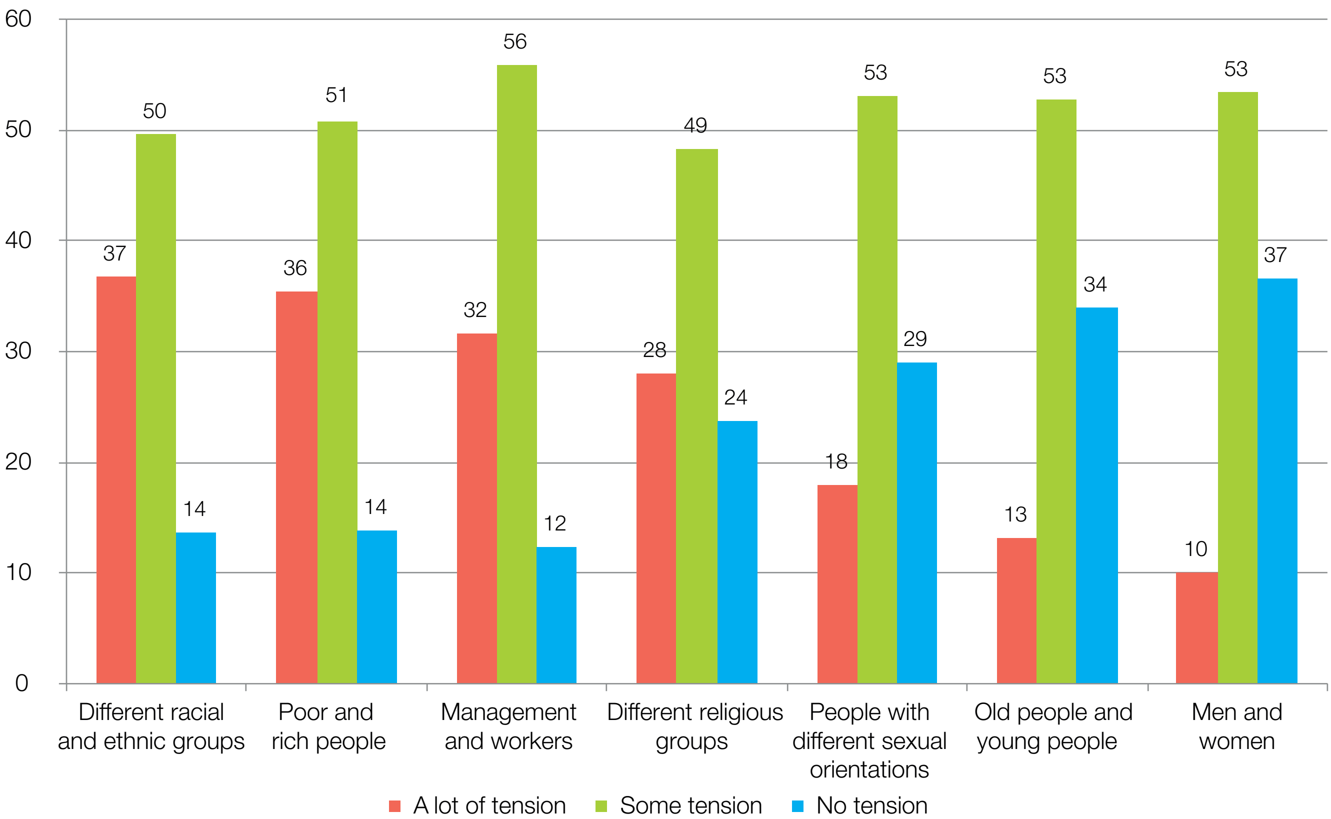
Perceived social tensions

The EQLS asks people whether they see a lot, some, or no tension between various social groups (Q28). Some of the suggested categories such as tensions between rich and poor people and between managers and workers can be seen as tensions along the vertical axis in the social structure. Tensions between racial/ethnic groups and between religious groups can be seen as horizontal tensions (Delhey and Keck, 2008). In addition, the survey also asks about tensions between men and women and between old and young people (that may have both vertical and horizontal aspects). A new element in the EQLS 2011 was a question on tensions between groups with different sexual orientation that may vary across societies dependent on cultural background.

There is a difference, of course, between perceived tensions (as measured by the EQLS) and actual expressions of social conflict; however, perceived tensions can be seen as a signal of where the threats to social cohesion exist. Perceived tensions, as components of social climate, are interesting in the background of economic crisis that to a certain extent is a source of tensions itself, and there are recent instances of analysing perceptions in society with a view to estimating potential for social unrest (for instance, ILO, 2012).

Previous research has found that, by and large, individual level differences in perception of tensions are rather small, and that country differences are not caused by the socio-demographic composition of societies but rather social, political, economic as well as historical background (see the analysis of the EQLS 2003 data by Delhey and Keck, 2008, p. 336). In other words, perceptions of conflicts and tensions reflect the general social climate at large rather than individual circumstances.

Figure 49: Overview of perceived tensions between different social groups (%)



Notes: *Q25. In all countries there sometimes exists tension between social groups. In your opinion, how much tension is there between each of the following groups in your country?*

Table 32: Perceptions of tension between groups in society, by country (%)

	Poor and rich people	Management and workers	Racial and ethnic groups	Religious groups	Different sexual orientation	Old and young people	Men and women
AT	24	26	39	31	14	14	11
BE	33	30	49	39	14	12	12
BG	24	15	20	13	14	9	5
CY	41	39	47	39	39	24	30
CZ	48	39	68	26	15	20	9
DE	32	24	29	28	8	9	7
DK	4	5	25	21	4	2	4
EE	40	23	16	9	19	12	9
EL	52	59	47	31	28	20	18
ES	27	32	30	21	13	12	11
FI	17	15	36	19	19	5	4
FR	55	48	50	39	20	15	12
HU	71	60	60	24	37	26	16
IE	28	23	28	16	14	5	5
IT	32	32	38	28	23	11	13
LT	60	37	16	11	38	13	6
LU	30	32	29	21	11	12	16
LV	37	23	17	7	30	13	3
MT	28	24	36	20	22	12	15
NL	20	23	48	36	14	11	6
PL	35	32	23	23	33	16	9
PT	21	25	21	10	14	7	7
RO	48	44	33	19	28	22	14
SE	21	15	36	31	14	8	9
SI	42	56	32	31	32	13	9
SK	31	27	30	9	11	8	5
UK	31	23	40	34	15	16	9
EU27	**36**	**32**	**37**	**28**	**18**	**13**	**10**

Note: *Q25 (see Figure 49).*

Across the various categories asked about in the survey, there is a substantial core of Europeans who, to some extent, do not see tensions or admit they exist: The differences between perceptions are more indicative in terms of the proportion of those perceiving a lot of tension. As Figure 49 shows, in the hierarchy of perceived tensions at European level, the 'horizontal' tensions regarding racial/ethnic groups and religious groups and 'vertical' tensions regarding rich and poor and managers and workers are more evident. However, the particular type of prevailing tensions varies greatly between countries (Table 32).

With regard to tensions between men and women or between old and young people, data confirm what has been noticed in previous EQLS: the levels of these tensions are seen by respondents as relatively low, and popular perceptions of a gender war or intergenerational conflict is limited. Regarding tension between men and women, it is worth noting that fewer women respond that there is no tension at all (32%) than do men (41%). Countries in which the proportion seeing a lot of tension between men and women exceeds the European average of 10% most are Cyprus (30%), Greece (18%), Hungary (16%) and Luxembourg (16%).

Perception of a lot of tension between old and young is not linked to clear differences between age categories. The tendency to see tension between old and young people is stronger among those who evaluate the state pension system less positively than others. On a scale of 1–10, the evaluation of satisfaction with pension systems is 4.3 by those who see a lot of tension between old and young, 4.8 by those who see some tension, and 5.1 by those who see no tension. The perception of a lot of tension between young and old is highest in Hungary (26%), Cyprus (24%), and Romania (22%), and lowest in Denmark (2%), Finland (5%) and Ireland (5%).

The data show that, for most people in Europe, perceived tension between racial and ethnic groups is related to views about immigration. Table 33 shows that people tend not to perceive tension if they also tend to agree that immigrants are integrated, are not a burden on welfare system and do not pose a threat to culture. The perception of tension is related to contrary views.

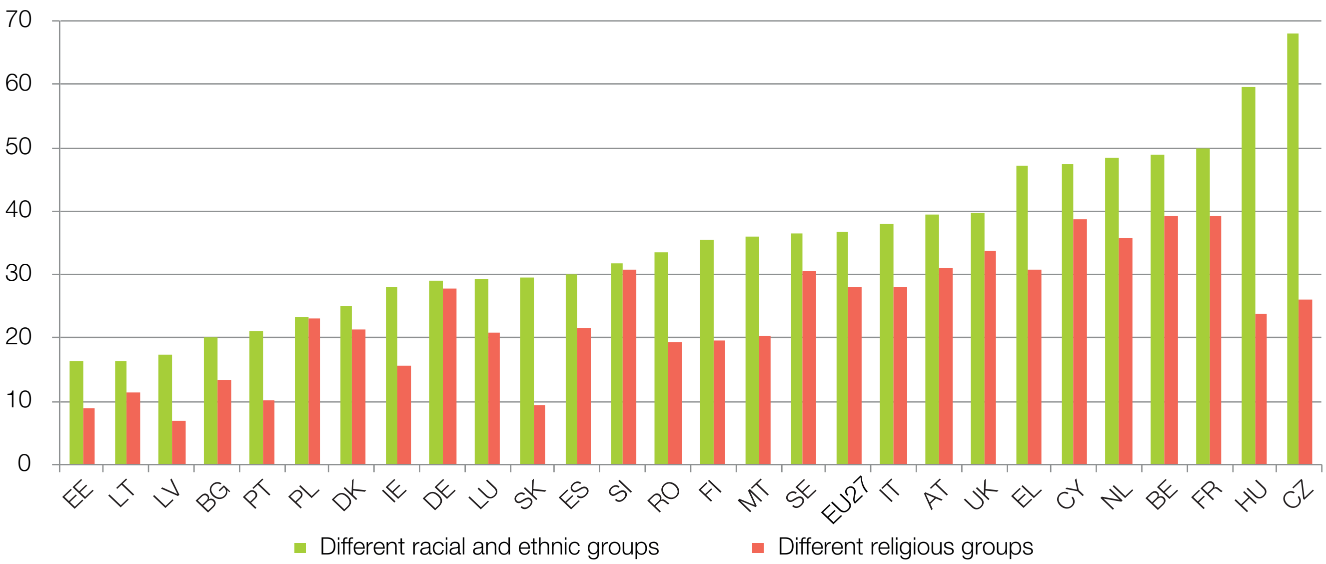
Research on the 2007 EQLS found that the level of perceived racial and ethnic tension was highest in the countries with the highest levels of Muslim immigration (Eurofound, 2010c). Figure 50 indicates that a combination of tension between racial and ethnic groups and relatively high tension between religious groups is seen more often in those Member States that have longer experience of larger scale and diverse immigration. Examples of this combination can be seen in the case of France (respectively, 50% and 39% seeing a lot of tension), Belgium (49% and 39%), the Netherlands (48% and 36%), and Cyprus (47% and 39%).

Table 33: Immigrant integration by level of perceived tension between racial and ethnic groups

		Immigrants are well integrated in our society	Immigrants contribute to our welfare system more than they take out	Our country's culture is enriched by immigrants
Different racial and ethnic groups	A lot of tension	4.6	4.3	5.0
	Some tension	5.2	5.0	5.8
	No tension	5.6	5.2	5.8

Note: *Q27: Please look at the following statements about immigrants (i.e. people from abroad living in your country and indicate where you would place your views on this scale (Scale 1–10)).*

Figure 50: Perceptions of a lot of tension between racial and ethnic groups and between religious groups (%)



Note: *Q25 (see Figure 49).*

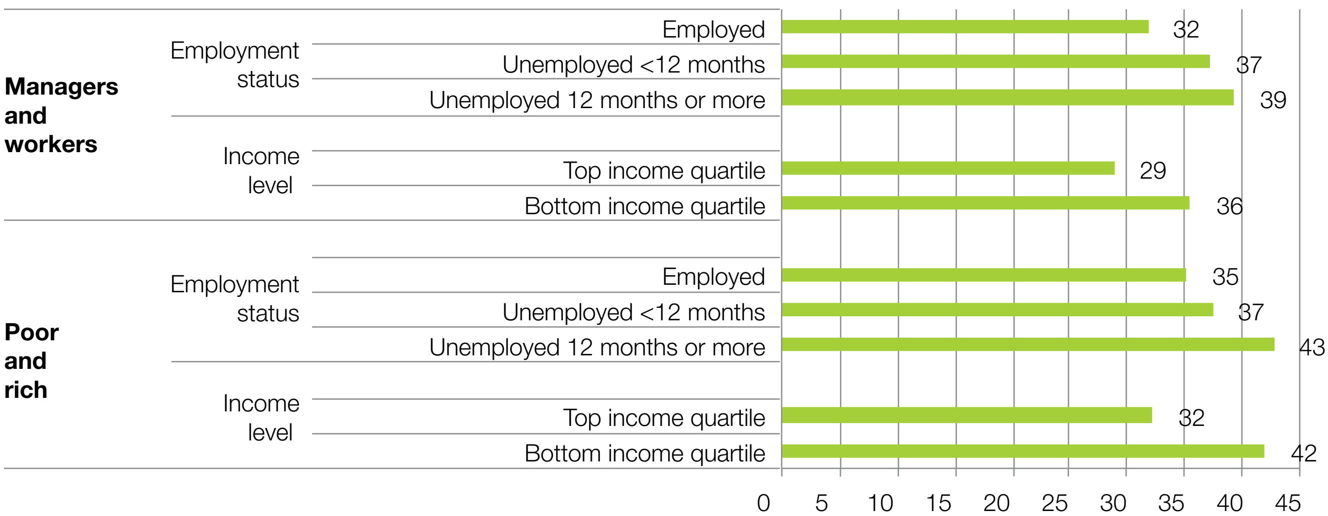
However, the highest figures for perceptions of a lot of racial and ethnic tensions are registered in countries known to face a challenge of Roma integration. These include the Czech Republic (68% – in September 2011, there were anti-Roma demonstrations instigated by far-right groups in Northern Bohemia that intensified media reports and debates in Czech society) and Hungary (60% – anti-Roma demonstrations have also been instigated here by the far-right). The fact that the highest national levels of public perception of ethnic tension in Europe are found in countries with considerable Roma populations is a new development registered in this round of the EQLS. It signals that integration policies in these countries have not brought visible results in terms of social cohesion.

Tension between rich and poor is often paralleled by the reporting of tension between management and workers (albeit at a slightly lower level). The perception of such 'vertical' tensions is more closely related to the socioeconomic situation of individuals than other tension types. Those with lowest income or who have experience of unemployment report such tensions to a greater degree (see Figure 51). This indicator may, therefore, serve as an element in developing policy debates on economic inequality.

Hungary (71%) and Lithuania (60%) have the highest proportions of those perceiving a lot of tension between rich and poor, followed by France (55%) and Greece (52%). The highest percentages can be found among eastern European Member States, where the percentage of people who see a lot of tension is over 30% in all except Bulgaria (24%). Hungary also had the highest figure for this type of tension in previous EQLS rounds, and it has not decreased. A similar pattern can be seen in France. Recent developments (at least since the last survey round), rather than long-seated attitudes, may have been more important in case of Greece, where there has been an intensification of social and political debate against the background of the country's economic crisis. Both Greece and Hungary also have the highest percentage of respondents reporting lot of tension between management and workers (60%). In Lithuania, 60% perceiving tension between rich and poor reflects the fact that it has the highest income inequality ratio in the EU, as reported in 2011 (Eurostat, 2012a). Perceptions of tensions between poor and rich are associated with income; the difference is highest between the highest and lowest income quartiles in the Czech Republic (42% of the highest income quartile compared with 53% of the lowest) and in Slovenia, 33% compared with 52%.

The new survey item asking about the tension related to sexual orientation (see Table 32) indicates that relatively high rates of people acknowledge this type of tension in Cyprus (39%), Lithuania (38%) and Hungary (37%), reflecting somewhat the intensified public debates on homosexuality in these countries. There are 11 Member States where more than 20% of respondents perceive tensions related to sexual orientation, showing that this dimension is a salient element in public perception of social tensions, more so than, for example, a perception of gender or age-related tension, and it has to be addressed in development of further policies that tackle diversity in society.

Figure 51: Perceptions of a lot of tension between managers/workers and poor/rich (%)



Note: *Q25 (see Figure 49).*

Changes in trust and perception of tensions

While it may be tempting to see the decrease of levels of trust in people in the context of the global economic downturn of 2008–2010, one should note that in all but five countries of the EU27, levels of trust in 2011 are lower than they were in 2003. The decreased average levels of trust in the EU countries since the first EQLS in 2003 (rather than only after 2007) suggests that there might be broader changes in the quality of society taking place that go beyond or are not exclusively limited to the impact of recession. On the other hand, the relative position of countries based on the absolute levels of general trust is surprisingly stable whether in the upper, middle, or lower end of spectrum. For instance, Finland, Denmark, Sweden and the Netherlands top the list throughout 2003–2011, and show rather stable levels of trust.

All public institutions for which comparable data are available from the previous round of the EQLS, are trusted less in 2011 than they were in 2007. Trust in the government has plummeted most. In the EU27 it fell from 4.6 in 2007 to 4.0 in 2011, followed by a drop in trust in national parliaments from 4.6 to 4.1. There is little difference between the trust levels for parliaments or governments, and the decreased trust in political institutions on average in the EU seems to reflect the change in political climate broadly, rather than dissatisfaction with a limited number of particular political decisions.

Even though trust in political institutions may be susceptible to fast and large changes and can be substantially influenced by background events such as elections, the notable decrease in trust in them, especially the government, since the previous round of EQLS in 2007 is a tendency seen in most European countries. The biggest drop in trust in the government is registered in Greece (by 2.7 points), Cyprus (by 1.8), Romania (by 1.8), Spain (by 1.8) and Slovakia (by 1.7). The biggest exceptions, that is countries where trust in the government was higher in 2011 than it was in 2007, were Luxembourg (by 0.5 points), Bulgaria (by 0.3), and Sweden (0.3).

Trust in the legal system dropped by 0.4 points (from 5.2 in 2007 to 4.8 in 2011), while the trust in the police (a change from 6.1 to 6) was affected least of the public institutions asked about in the survey.

With regard to perceptions of tensions in European societies, the results of EQLS 2011 confirmed the observation made in the previous survey round that Europeans see relatively low levels of tension between men and women and between the old and young.

When considering levels of perceived tensions at European level, the most notable change is an increase in perceptions of tension between the rich and poor. The proportion of people reporting a lot of tension went up from 30% in 2007 to 36% in 2011. It is indicative of economic difficulties encountered by many countries due to the economic downturn, but also reflects a global trend of growing income inequalities that has been noted by research in recent years (OECD, 2011). The increase in the proportion of people seeing a lot of tensions between rich and poor was considerable in Greece (by 16 percentage points), the UK (by 15), Malta (by 14) and Lithuania (by 13). With regard to tension between management and workers, there is an increase of 13 percentage points in Greece. The largest decrease (by 18 percentage points) is in Germany.

The most dramatic general increase of tension was found in Cyprus where, for instance, the rate of those reporting a lot of tension between rich and poor increased by 29 percentage points, between management and workers by 27 percentage points, and by 24 percentage points between racial and ethnic groups.

Apart from the special case of Cyprus, the perception of racial and ethnic tensions rose most in the Czech Republic (by 15 percentage points), Greece (by 11) and Hungary (by 9); it dropped most in Italy (by 16). Again, acknowledging the susceptibility of this type of indicator to the developments in public discourse, the size of the change should be interpreted with caution. However, the observed results reinforce the point made earlier about the tension levels becoming highest in countries where there are unresolved challenges of improving integration of the Roma.

Key points

Exploring quality of society indicators leads to identifying different levels of social capital across Europe, and varying challenges to social cohesion.

Trust in people as one of the key indicators of social capital is being depleted in those sections of society that are affected by economic hardships and precariousness, such as the unemployed or those unable to work. In general for the eastern European Member States, the differences of trust levels between societal groups are more considerable and may reflect greater differences in terms of social security and precariousness between population groups. However, it can be seen more broadly across Europe that tensions between rich and poor and between management and workers are related to the socioeconomic situation of individuals – those with the lowest income and the unemployed perceive the tensions to a greater degree.

The recent economic hardships encountered by the countries in Europe seem to affect the quality of society by weakening trust and raising perceptions of inequality rather than evoking mobilisation and solidarity. However, the decreased average levels of trust in the EU Member States since the first EQLS in 2003 (rather than only after 2007) suggest that there might be broader changes in quality of society taking place that go beyond or are not exclusively limited to the impact of recession. All this encourages a policy reflection on where the sources that could stimulate the regeneration of social capital may lie.

EQLS data confirm that education is conducive to higher trust in people as well as in institutions. This can serve as a departure point for policies to address measures that could reinforce the development of forms of soft capital – education as a human capital and trust as a social capital. One of the ways to do so could be through the improved performance, integrity of and accessibility of interaction with the public institutions.

In recent years, governments were challenged by a variety of economic and political difficulties across Europe, and many Europeans were anxious about a lack of evident success in handling the recession. Trust levels in national political institutions are lowest compared to other institutions, and contrast with the relatively higher trust in local authorities. Average trust in institutions at both individual and country level is strongly associated with the perception of corruption, and is a reminder that the institutions are seen by the public across all parts of Europe not only in terms of efficiency, but also in terms of integrity. The development of democratic involvement in society and promotion of participatory culture is a broad field, yet it needs to be filled with action if the grounds for legitimacy of institutions and social cohesion are to be strengthened.

Specific policy responses will be needed in the area of dealing with diversity and participation, since they may involve not only the issues of economic redistribution and economic capacity building, but also cultural challenges and development of civil society skills. This could be seen in societies that perceive the issue of sexual orientation to be a source of tension in society.

With regard to specific deficits of social cohesion across most Member States, the survey results draw attention to the fact that highest levels of tensions seen by Europeans are in the relations between different racial and ethnic groups – that often means immigrants. However, unresolved challenges of improving integration of the Roma in certain countries eventually led to exceptionally high levels of perceived tensions in the European context. Achieving change in terms of integration of ethnic and racial groups, including migrants and Roma, is in fact not only a matter of a better social climate as discussed in the context of quality of society indicators, but also has implications for raising employment levels, changing education and reducing poverty rates as addressed by the Europe 2020 Strategy.

A lot of tension
Different racial and ethnic groups
Different religious groups

CHAPTER 9

Concluding messages

Concluding messages

Added value of the EQLS

The approach in the EQLS runs parallel to an increasingly global movement which turns away from the more exclusive focus on economic progress and towards measuring broader public policy goals which embrace a greater consideration of quality of life. This involves examination not only of living conditions and resources but also subjective well-being and perceptions of quality of society.

The main perspectives for looking at the results from this round of the EQLS were highlighted in the introduction, prioritising documentation of the social situation during a period of profound economic and labour market crisis. The financial crisis of 2008 which deepened into an economic crisis during 2010, has now led to a manifest social crisis. The most visible feature of this involves high rates of unemployment and increasing evidence of the extent and prevalence of deprivation for hard-pressed citizens. In this context, the European Council of June 2012 adopted a 'Compact for Growth and Jobs' with an emphasis on tackling unemployment, boosting employment and addressing the social consequences of the crisis.

It has been estimated that the number of people at risk of poverty or social exclusion is now 116 million, underlining the pressing need to address inequalities while also raising concerns regarding the future of social cohesion and the fear of increasing social exclusion. The EQLS provides a range of indicators covering the social impact of the crisis and allows for analysis of the differences between social groups. However, it must be acknowledged that those who are perhaps most disadvantaged are not well captured by survey tools such as the EQLS. This is because they are – like people in hospitals and institutions, or those without a home – not part of the sample, or because the sample size is simply not large enough to pick up smaller disadvantaged groups within Member States. The survey does highlight the continuing and large differences between Member States in living standards and social situation, reflected also in big differences in key indicators such as unemployment. The complementary analysis of the quality of society highlights a further, significant raft of differences between Member States, illuminating the concerns of citizens beyond the quality of their own individual lives.

The social situation in the EU at the end of 2011 represents a complex and complicated story. The EQLS results show the value of having a range of indicators rather than a single composite index. Analysis of the determinants or correlates of its indicators helps to identify factors influencing the social situation, some of which may be amenable to policy intervention. As an approach to measurement based upon interviews with citizens, the survey captures their experiences, views and preferences, and may contribute to giving voice to groups of citizens whose perspectives are not often heard. Self-evaluations are not a perfect tool but they are clearly better than most or no other methods to gauge preferences, needs and satisfaction.

Monitoring change over time

Quality of life is shaped by individual preferences and experiences as well as by the quality of the surrounding environment. Many findings are consistent with the previous EQLS and levels of satisfaction with respondents' personal situation remain relatively high across Member States. Subjective well-being depends on factors such as health, income, employment status and family circumstances, but also on where people live and there are clearly large differences in conditions and resources between countries. Satisfaction with standard of living is influenced strongly by income and material deprivation but also depends on other factors – the quality of accommodation and the local environment, for instance, have been highlighted in the report. In general, all three of Eurofound's European Quality of Life surveys show that people tend to be more satisfied with their personal situation than with either their quality of society or their local environment.

Not all change between the second and current EQLS can be attributed to the economic crisis however. There are a number of long-established trends in demography and society as well as shorter-term political or natural disasters which play a role, but results indicate a rather strong deterioration in the economic situation of many households. More than one third of respondents say that their financial situation is worse than 12 months ago and this was especially common among people with lower incomes, as well as people in the age group 50–64. The proportion of people unable to afford at least one item in the index on material deprivation increased from 38% in 2007 to 45% in 2011; the mean number of items that could not be afforded also increased. The indicator of subjective economic strain, being able to make ends meet, also showed a general increase in the proportion experiencing difficulties and marked deterioration in eight Member States. Nevertheless, even while economic security declined, some aspects, such as quality of housing, improved.

The most vulnerable groups – the lowest income quartile, people who are long-term unemployed, older people in central and eastern Europe – appear to have experienced most deterioration in well-being between the surveys. Altogether there were relatively subtle changes in life satisfaction insofar as there was a noticeable drop in satisfaction levels in those countries that reported the highest life satisfaction in 2007. But in countries at the lower end of life satisfaction in 2007, a general increase in levels of satisfaction continued – although in Greece, Estonia and Slovakia, global life satisfaction fell further from an already low level. The measure of happiness declined in nearly all countries, falling most in the same countries where satisfaction with standard of living declined most starkly – that is, Greece, Malta, Estonia, Slovakia and Slovenia.

Since 2007, health ratings appear to have improved or remained the same for people in the top income quartiles but declined particularly for those in the lowest quartile; on all indicators health is worse for low income earners. In examining problems with access to services, it is clear that 'cost' has become an increasing problem regarding health services.

Family continues to play a key role in all countries as the main base for social contacts and a key source of support in meeting daily or urgent needs. Involvement in unpaid work, notably childcare and eldercare, remained at a high level and contributed to a small increase in the number of people finding it difficult to reconcile work with family commitments. Satisfaction with family life and with social life was strongly associated with satisfaction with life in general and happiness.

Earlier reports have highlighted the significance of assessments of the quality of society for subjective well-being. However, trust in people has fallen since the first survey in 2003 and in recent years there is evidence of a sharper decline, particularly among people who are unemployed or unable to work. This form of social capital is consistently highest in the Nordic countries and the Netherlands. Trust in public institutions appears to have been shaken by the crisis and has fallen across all dimensions measured in both 2007 and 2011. The decline is especially marked regarding confidence in national government and in parliament, possibly reflecting scepticism or perceived lack of success in dealing with the economic crisis. The biggest falls in trust in government were found in Greece, Cyprus, Romania and Spain.

In the context of ambitions to promote more socially inclusive growth, it is evident that some indicators of societal tension or social cohesion have departed in the opposite direction. The most notable change in perceived social tensions is in the increasing proportion identifying tensions between rich and poor. The highest levels of tensions are seen in reference to relations between different racial and ethnic groups, which increased significantly in some Member States, particularly the Czech Republic, Hungary and Greece. Compared to these issues there was, as previously, little evidence of much perceived conflict between men and women, or between the generations.

Consistent social inequalities

The distribution of opportunities and resources, as well as living conditions, differs systematically between social groups in all Member States. People with lower incomes are not only more likely to have experienced negative financial consequences in the previous 12 months and to report more difficulties in making ends meet, but they report more problems with work–life balance, poorer health and more problems with access to, and quality of, health services. People with lower incomes appear to have been affected relatively badly by the economic downturn and experience reduced satisfaction with family life and lower levels of satisfaction with health and happiness than they did in 2007.

Unemployment, and long-term unemployment particularly, has a striking impact on subjective well-being. While a majority of people feel socially integrated, the highest level of social exclusion is found among those who are long-term unemployed. Likewise, ratings on the index of mental health are lower for unemployed people and lowest for those in long-term unemployment. Not surprisingly, households where there is at least one unemployed person and where no-one is working are by far the most likely to report problems with making ends meet. The impact of unemployment appears to be manifold across different dimensions of personal and social life; unemployment is associated with lower satisfaction with social life, lower levels of trust in others, and lower levels of participation in civil society.

Single parents appear to be another group most vulnerable to poor quality of life. They are more likely to report difficulties 'making ends meet'; they are least satisfied with their social life and less satisfied with family life than couples (but more satisfied than people living alone).

In general, results from the EQLS have not highlighted strong differences between the views and experiences of men and women. The classic differences evident again in 2011 relate to employment (for instance, number of working hours) and involvement in unpaid work. In practice, it is clear that women working full-time are more likely than men to report problems with work–life balance, which highlights the issue in an increasingly female labour force. There were no general differences in life satisfaction or happiness, but women tended to be less satisfied with some public services, especially long-term care and health services. Although men have lower life expectancy, women were more likely to report health problems at all ages and especially chronic illnesses. On the whole, women were more likely to be satisfied with their family life, while men had a higher level of satisfaction with social life; in fact, working women with children were most likely to feel that they missed out on social life.

The different experiences of older people (those aged 65 and over) in the EU15 compared with many countries in central and eastern Europe were highlighted in both previous EQLS reports. Again, it appears that older people in countries that have joined the EU more recently suffered more from economic restructuring which was associated with lower life satisfaction and lower ratings of their happiness. In the EU15 older people tended to feel less socially excluded than the average but in the central and eastern European countries, more excluded. Older people in this latter country grouping expressed lower levels of trust in others. More generally, it is consistent with all previous research that older people report more health problems but also more general satisfaction with public services.

Convergence and divergence

This report has generally avoided the historical distinction between the Member States of the European Union before 2004 and the 12 Member States which have joined subsequently. In 2007 it seemed appropriate to systematically make comparisons between these two clusterings of countries and in 2011 there are still important general differences between the two groupings in income and deprivation, housing and health. However, there are increasingly overlaps between countries from east and west, over-riding the relevance of traditional welfare typologies, such that it appears more faithful to reality to record the countries at different ends of the spectrum of any variable. The real social crisis is particularly evident in some parts of Europe, mainly on the periphery. So, for example, being able to afford all six items in the deprivation index was most common in Sweden, Luxembourg and Austria, least common in Bulgaria, Greece, Lithuania and Estonia – in this latter group of countries, even those people in the top income quartile were more deprived than people in the bottom income quartile in other Member States. As reported in the first EQLS, in some respects, the top earners in poorer Member States are worse off than the bottom income quartile in rich Member States.

Countries with more positive quality of life tend to come from northern and western parts of the EU, while those with more disadvantages are mainly from southern and eastern Europe - for example, perceived social exclusion was highest among people in Cyprus, Bulgaria and Greece, lowest in Denmark, Germany and Austria; quality of public services was rated lowest by people in Bulgaria, Greece and Romania; most job insecurity and difficulties in work–life balance were reported by people in Cyprus, Greece and Latvia; the highest proportions feeling lonely were, somewhat surprisingly, in Greece, Bulgaria and Italy; while the lowest proportions were in Denmark, Finland, Ireland and the Netherlands; trust in public institutions was lowest in Greece, Bulgaria and Romania, highest in Denmark, Finland, Luxembourg and Sweden; and optimism about the future was expressed by less than 30% of people in Greece, Slovakia and Portugal, but by more than 80% in Denmark and Sweden.

Of course, it is likely that people in some countries are more inclined, culturally, to report problems and difficulties, but the differences reported here appear both substantively as well as statistically significant and, of course, the countries have different starting points, so there are also positive measures with improvement, for example, of life satisfaction in Bulgaria and Romania, while the proportion having difficulty making ends meet actually fell in Bulgaria and increased only marginally in Romania. In many respects Greece is a special case moving further from other longstanding EU Member States

There is some evidence of a pattern of convergence towards the mean in the distribution of responses to some key variables. This regression to the mean has already been reported regarding life satisfaction; it is also true regarding the mental health index, such that Member States with relatively low scores appear to be improving, while those with high scores remain rather stable.

Policy pointers

In a wide-ranging survey like the EQLS there will be many issues of relevance for policy, especially as there now is more information on trends over time. Each of the individual chapters has highlighted a number of key findings that call for policy measures. In this section, a small number of general results are identified where policy could contribute to strengthen and improve integration of the social dimension in response to the economic crisis.

- Life satisfaction is associated with income but also consistently with poor health. Both health inequalities in general but especially the poor health of older people in central and eastern Europe demands attention. These older people also feel more socially excluded in their countries, unlike their counterparts in western Europe.
- The impact of the crisis on life satisfaction may not be evident immediately, but declines in happiness and optimism are already apparent. There is a need to prevent a downward spiral in public confidence with a role for media as well as government here.
- While the focus for policymakers should be foremost on vulnerable groups, many people who at first sight seem advantaged (with good income, good quality housing) are struggling with certain problems related to employment, debts, housing insecurity and access to services.
- The role of the family appears ever more pertinent to managing problems of everyday life, and in particular the role of women in care has not diminished. However, there are some increasing difficulties in reconciling work with family life and a need to recognise especially those with regular eldercare responsibilities.
- Many people wish to change their working hours, and especially to reduce long working hours. More flexible working time arrangements are needed, also to enable men to have more involvement in family life.
- The disadvantaged situation of people outside employment is stark, and the negative impact of unemployment appears greater with longer duration – reflected in reduced life satisfaction, greater social exclusion and lower trust in others. Resources should be invested to retain the link to employment as long as possible and to support a return to the labour market.
- There is an increased perception of rifts between racial and ethnic groups and a growing proportion of people identify tensions between the rich and poor. Such social tensions are especially noted among those who are most disadvantaged by low income or unemployment and the risks to social cohesion should be acknowledged.
- Educational attainment is important not only for job prospects but for social integration; low educational attainment has a stronger negative affect on perceived social exclusion in the central and eastern European countries, underlining the need to reinforce educational opportunities for all.
- Not all measures to address social exclusion can be through the labour market or even through improving income; people involved in associations and doing voluntary work feel less excluded. However, voluntary work is unevenly distributed across countries even if one fifth of Europeans would like to spend more time volunteering. Such voluntary activity is not necessarily a natural consequence of interest and frameworks need to be developed to enable more active involvement in local society.
- While quality of housing appears to have improved for many, perceived security of tenure has declined, particularly among people with a mortgage, and this appeared to affect all income groups. Measures are needed to increase housing security, and prevent hardship, avoiding evictions and helping people to reorganise payments or move into lower-cost accommodation.
- The cost of services appears to constitute an important barrier for access to child care and long-term care, and is increasingly a problem for access to health services. In the current economic crisis with reductions in some public services and falling incomes for some client groups it is important to be attentive to greater risks of exclusion for these services.
- An increasing number of births are outside marriage and increasing numbers of children are living in lone parent households often struggling to make ends meet; in fact single parent households are disadvantaged in most domains of quality of life. It is important to address not only the income situation of theses households but their social and employment integration.
- There is declining trust in key political institutions, specifically in governments and parliaments at national level. This is particularly evident in the countries most affected by the economic crisis and calls for a major effort to improve confidence in national institutions.
- There is a need to increase opportunities for civil and political involvement. With diminishing numbers attending traditional meetings or contacting a politician, greater attention is being drawn to petitions and use of the internet; however, such involvement is lower among older people and in a number of Member States, prompting the need for more options for engagement with local community politics.

Future perspectives

Future prospects for social and economic progress in the EU appear to be viewed with 'uncertainty' by both policymakers and citizens. There has been a general decline in optimism across the EU in comparison with the 2007 survey; this decline is associated with negative perceptions of trust in government and the economic situation. When discussing income security 12 months ahead, 30% thought that it would worsen (highest in Greece, Portugal and Hungary, and lowest in Luxembourg, Denmark and Finland). Fears that income insecurity would increase were more common among people in the bottom income quartile and especially among older people aged 50+.

Security in its different forms – financial, personal, employment – is a basic element in society to enable people to flourish. In 2011 one third of people reported problems in their local neighbourhood with 'crime, violence or vandalism'. There was an increasing sense of pessimism about jobs, especially in Cyprus, Greece and Latvia. Unsurprisingly, workers in the lowest quartile of income felt most at risk, and older workers were the least likely to feel that, if they lost their job, they could find a new job with a similar salary. There was also an increase in the proportion of people unable to meet rent or mortgage payments or pay utilities bills in the previous 12 months. Concern about having to leave accommodation in the next six months because it was not affordable is highest in private rented accommodation, but has increased most among people paying a mortgage, often relatively young adults living in good accommodation.

The decline in trust in national government institutions highlights the challenge for policymakers to raise confidence in future economic and social progress, and underlines the argument for putting our knowledge of well-being to the fore in policy development. This report is intended to be an initial contribution towards improving knowledge and awareness of developments in quality of life in the EU.

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Annex 1: Survey methodology

Third EQLS

The European Quality of Life Survey (EQLS) is carried out by the European Foundation for the Improvement of Living and Working Conditions (Eurofound), an autonomous EU agency with a tripartite governing board, based in Dublin.

GfK Significant was contracted by Eurofound to carry out the fieldwork and to control the statistical production process under the adopted quality assurance framework. The fieldwork has been coordinated by the GfK EU3C unit and carried out by GfK partner organisations (see Annex 2).

Fieldwork period

A total of 35,516 face-to-face interviews were carried out for the third EQLS in the current 27 EU Member States. Most interviews took place between 19 September 2011 and 24 December 2011; eight countries extended data collection into January 2012, without interviewing between the Christmas and the New Year.[19] The average country fieldwork length was about 12 weeks.

Target population

The EQLS data are representative of the resident adult population of the surveyed countries. In order to be eligible to participate in this survey, the randomly selected respondents had to meet the following criteria:

- be aged 18 years or older;
- have lived in the country for the last six months;
- be able to speak the national language(s) well enough to respond to the questionnaire;
- not be living in an institution – for example, a military barracks, prison, hospital or nursing home.

Survey rounds and coverage

EQLS 2011 is a third wave of the survey that is carried out every four years. The survey was established by Eurofound and ran first in 2003, when it included all the current EU27 Member States as well as Turkey. The second EQLS took place in 2007 and included EU27 Member States along with three EU Candidate Countries – Croatia, the Former Yugoslav Republic of Macedonia, and Turkey – as well as Norway. The current survey round, EQLS 2011, used a revised questionnaire and increased sample sizes in the seven largest EU Member states. As a part of the current third EQLS, six EU Candidate Countries – Croatia, the former Yugoslav Republic of Macedonia, Iceland, Montenegro, Serbia, Turkey – and Kosovo were surveyed in summer 2012; the results concerning these countries are not included in this publication but will be reported on in the future.

Preparation of the survey

The number of questions and issues covered was expanded in each subsequent survey wave, and fine-tuning of methodology was a constant concern. In preparation for the current wave, insights and advice were acquired through a consultation process with the Eurofound stakeholder representatives and experts in quality of life research. Translations were reviewed, and pre-test and pilot surveys were carried out to test the questionnaire and check the fieldwork infrastructure. In recent years, Eurofound has been developing a survey management and quality assurance framework for surveys. Therefore a quality control plan was developed and adopted together with the GfK EU3C coordination team where the roles, responsibilities, performance targets and quality benchmarks were defined for the production process. The preparation process was completed by a seminar with representatives of national fieldwork agencies, led by the coordination team and Eurofound, and this formed the basis for a thorough training of the interviewers.

[19] Due to enlarged sample size in some countries fieldwork took longer than planned; organisational issues in the Netherlands resulted in the fieldwork being carried out from 3 January–15 February 2012.

Questionnaire design and translation process

With the assistance of experts and stakeholders taking part in the Questionnaire Development Group, Eurofound reviewed the questionnaire in the context of policy debates and increasing expertise in quality of life research and monitoring of subjective well-being. Many questions remain identical to previous survey waves to allow reporting on changes over time and enable trend analysis. In the 2011 questionnaire, out of 183 question items, 30% are trend questions available in all three EQLS waves, 50% are available in 2007 and 2011, and 50 % are new items (the calculation is based on a strict approach to comparability whereby modified formulations are no longer considered the same questions; however, key theme coverage is maintained). New items in EQLS 2011 include measures on work–life balance, negative affect, community participation, attitudes towards migrants, and public services. A glossary was developed to aid the translation, train the field force and aid use of the questionnaire.

The draft version of the master questionnaire was pre-tested in French in Belgium and English in the UK via 15 cognitive interviews and 30 face-to-face interviews in each of these countries. This has been used to validate changes to the questionnaire, including checks on understanding of the questions, testing question sequence and the interview duration.

In order to enhance international comparability of data, great attention has been paid to the quality of questionnaire translation. The translation phase included a review of the translations of the previously used questions and translation of the new items. Only qualified translators were employed in the process. For translating new items into each language used in the survey:

- two independent translations from the English master questionnaire were prepared;
- these versions were processed into one draft version by a third person;
- this version was translated back into English,
- and reviewed and commented on by the fieldwork coordination team;
- at a final stage, the translation validation and proofreading of a script of a full questionnaire was carried out for most languages by the Eurofound staff and national survey experts.

The questionnaire was translated into 25 languages; for languages used in more than one country, country specific versions were produced, adapting the questionnaires to country background. Altogether, 31 unique language versions of the EQLS 2011 questionnaire were used in the survey in the EU27, including key minority languages of the surveyed countries.

The questionnaires are all published on the Eurofound website.

Survey languages by country

Country		Language(s)
AT	Austria	German
BE	Belgium	Dutch, French
BG	Bulgaria	Bulgarian
CY	Cyprus	Greek
CZ	Czech Republic	Czech
DE	Germany	German
DK	Denmark	Danish
EE	Estonia	Estonian, Russian
EL	Greece	Greek
ES	Spain	Spanish, Catalan
FI	Finland	Finnish, Swedish
FR	France	French
HU	Hungary	Hungarian
IE	Ireland	English
IT	Italy	Italian
LU	Luxembourg	Luxembourgish, French, German
LT	Lithuania	Lithuanian, Russian
LV	Latvia	Latvian, Russian
MT	Malta	Maltese, English
NL	Netherlands	Dutch
PL	Poland	Polish
PT	Portugal	Portuguese
RO	Romania	Romanian
SE	Sweden	Swedish
SI	Slovenia	Slovenian
SK	Slovakia	Slovak, Hungarian
UK	United Kingdom	English

Sampling design

The sample of the EQLS is representative of the adult population living in private households during the fieldwork period in each of the countries covered. In most countries, multi-stage stratified and clustered sampling design was applied.

The main sampling stages are as follows.

- Selection of primary sampling units (PSUs), stratified according to geographic regions (at NUTS 2 level or equivalent) and degree of urbanisation. The interviews to be carried out were clustered in a defined number of PSUs except in the Netherlands, Malta, and Sweden where samples were drawn directly from the registries without clustering.
- Subsequently, individuals or addresses were randomly selected in each PSU. In 15 countries, where Eurofound had access to up-to-date, high quality address or population registers covering at least 95% of persons or households, a register was used as a sampling frame. Random route sampling was used in 12 countries where access to register information of sufficient quality was not available. To improve the survey quality and limit the human factor, enumeration of addresses through the random route procedure was separated from the interviewing and was carried out in advance and validated.
- Selection of an interviewee within a household. Once a contact with a household was established, the interviewer followed a defined and documented procedure of respondent selection by firstly registering all adults in the household, and then applying the ‘next birthday rule’ for selecting a person to be interviewed. Only the selected person could be interviewed and only one person per household. The next birthday rule was not necessary in Hungary, Malta, Slovenia and Sweden, where individual respondents were preselected from the name-based registries.

To increase the chance of successful contact and interviewing a randomly sampled person, at least four visits to a preselected address at different times of the day and of the week, spread over at least two weeks, were carried out.

As an exception to face-to-face selection, the telephone pre-recruitment of respondents was allowed in Sweden and Finland due to the geographical spread and expected difficulties in achieving collaboration through face-to-face first contacts. Only those who agreed on the phone to participate in the survey were actually visited by interviewers; if no phone number could be identified, the addresses were visited.

Sample size

In terms of sample size, a target number of 1,000 interviews was set for most of the countries. The seven countries with the largest population, containing altogether three quarters of the EU population, had samples bigger than those in the previous wave of the EQLS, and they were further increased in this round to improve the precision of estimates 'also at national level':

Number of completed interviews

	Country	Target number of interviews	Number of achieved interviews
AT	Austria	1,000	1,032
BE	Belgium	1,000	1,013
BG	Bulgaria	1,000	1,000
CY	Cyprus	1,000	1,006
CZ	Czech Republic	1,000	1,012
DE	Germany	3,000	3,055
DK	Denmark	1,000	1,024
EE	Estonia	1,000	1,002
EL	Greece	1,000	1,004
ES	Spain	1,500	1,512
FI	Finland	1,000	1,020
FR	France	2,250	2,270
HU	Hungary	1,000	1,024
IE	Ireland	1,000	1,051
IT	Italy	2,250	2,250
LT	Lithuania	1,000	1,134
LU	Luxembourg	1,000	1,005
LV	Latvia	1,000	1,009
MT	Malta	1,000	1,001
NL	Netherlands	1,000	1,008
PL	Poland	2,250	2,262
PT	Portugal	1,000	1,013
RO	Romania	1,500	1,542
SE	Sweden	1,000	1,007
SI	Slovenia	1,000	1,008
SK	Slovakia	1,000	1,000
UK	United Kingdom	2,250	2,252
Total	EU27	35,000	35,516

Fieldwork outcome and response rates

The survey interviews were carried out face-to-face at respondents' homes, as computer-assisted personal interviews (CAPI) in 20 countries, and as paper-and-pencil interviews (PAPI) in seven countries. The average duration of interviews was 38 minutes, varying from 31 minutes in Romania to 44 minutes in the Netherlands.

The EQLS response rate is calculated as the proportion of completed interviews of all the potentially eligible cases in the sample. The overall response rate for the EQLS 2011 is 41%, though it varied to a considerable extent between countries. To a certain extent this reflects some difficulties encountered in populations experiencing survey-fatigue. There is a trade-off between quality/randomness of the sample and expected response rate, and Eurofound attached more importance to high quality sample selection.

Response rates

Country		Response rate
AT	Austria	51.4
BE	Belgium	49.9
BG	Bulgaria	61.4
CY	Cyprus	80.7
CZ	Czech Republic	45.2
DE	Germany	41.4
DK	Denmark	35.3
EE	Estonia	54.9
EL	Greece	45.1
ES	Spain	37.1
FI	Finland	39.6
FR	France	31.7
HU	Hungary	42.4
IE	Ireland	56.1
IT	Italy	40.2
LT	Lithuania	45.2
LU	Luxembourg	15.5
LV	Latvia	51.9
MT	Malta	70.7
NL	Netherlands	32.4
PL	Poland	61.6
PT	Portugal	38.2
RO	Romania	59.7
SE	Sweden	46.2
SI	Slovenia	48.8
SK	Slovakia	61.7
UK	United Kingdom	26.5

Coding

The EQLS does not include open-ended questions; therefore there was no need for coding this type of question. However, recoding schemes were applied to produce internationally comparable information regarding educational attainment and income. Information about respondents' educational attainment was recoded into categories of the International Standard Classification of Education (ISCED), while income information that referred to the national currency in each country was recoded to euros based on the exchange rates on 16 May 2011.

Weighting

In order to ensure that the results are representative, three types of weighting were applied to the data.

Selection probability weights

Due to the sampling design (whereby in many countries households are selected before an individual is selected within a household), people in smaller size households have a greater chance of being interviewed than those in households with more adult members. For example, in a one-person household, the probability of being selected is 100%, whereas it falls to 33% in a three-adult household. Selection probability weights (or design weights) are constructed to correct for the unequal probability of being selected. For example, in a household with three adults, the weight of the respondent is multiplied by three. Selection probability weights were not necessary (=1) in countries where all respondents were randomly selected from the registry without any sampling at the stage of contacting the household.

Post-stratification weights

Because of differences in the willingness and availability to participate in a survey, certain groups are overrepresented and other groups are underrepresented in the sample. This effect is minimised by applying weights that are based on comparing the EQLS sample to the population figures with regard to some key variables such as age, gender, urbanisation level, region, and household size (proportion of households by household size category).

Supra-national weights

The sample sizes of the surveyed countries are not proportional to the differences between population sizes. In order to avoid bias that could occur due to a proportionally greater number of interviews in smaller countries, supra-national weights are applied when producing figures at European (EU27) or at country group level.

For post-stratification weights and supra-national weights, information provided by Eurostat or national statistics offices was used.

In this publication, the appropriate weights have been applied to all the reported figures.

Quality assurance

To ensure high quality of the data, each stage of Eurofound surveys is subject to detailed planning, close monitoring and documentation. Eurofound surveys subscribe to the quality criteria of the European Statistical System (ESS).

In designing the EQLS 2011, the results of the quality assessment of the EQLS 2007 and the results of a dataset user survey were taken into account, along with consideration of emerging policy issues.

Questionnaire development meetings were held with Eurofound stakeholders, policy experts and quality of life researchers, including representatives from the European Commission, OECD, and New Economics Foundation.

Quality control measures were included in the technical specification of the survey, and a specific quality control plan was developed and adopted with the fieldwork contractor. This ensured the application of best practice and establishment of specific quality control targets encompassing all survey phases.

Quality control measures for the EQLS 2011 covered elements from sampling through translation and questionnaire verification to interviewer control and data validation:

- questionnaire verification (pre-tests, pilot interviews);
- questionnaire translation validation;
- sample quality control, including enumeration control (via geocoding and mapping, at least 10% of the PSUs) for countries where registry-based samples were not available;
- checks and approvals of fieldwork materials;
- interviewing verification (CATI, postal or face-to-face back-checks of random 10% of the cases);
- fieldwork visits by Eurofound;
- systematic data validation.

After the completion of the fieldwork, an external quality assessment of the EQLS 2011 was carried out against the quality criteria outlined by the European Statistical System (ESS).

Presentation of results and limitations of survey

The EQLS represents a unique source of data exploring a number of quality of life dimensions in a wide range of countries. The EQLS enables an accurate picture to be drawn of the social situation in the EU – a picture that includes both objective and subjective elements. The survey allows for comparisons over time due to retaining a core of key questions over its iterations and for comparison across countries due to using the same questionnaire (input-harmonised).

Notwithstanding the survey's strengths, it should be noted that there are certain limitations to the EQLS data.

- Some of the dimensions of quality of life are measured with a narrower set of indicators than could be used in highly specialised surveys. However, the strength of the survey is that it provides a synthesis of information on main aspects of quality of life, both objective and subjective. At the same time, the EQLS allows for an examination of the relationships between the different dimensions of quality of life.
- Since the survey is highly harmonised, it allows for cross-country comparisons. However, some differences between countries may occur due to cultural differences in interpreting certain concepts.
- The survey is cross-sectional and allows for investigation between different indicators: however, there are limits to which interpretations about causal relations can be based on the data.
- While the national samples allow for a general population profile to be drawn in each country, they are generally too small to enable detailed analysis of specific subgroups in individual countries – such as unemployed or immigrants.
- As a consequence of a sample-based survey, small differences between countries and over time can occur as a result of sampling rather than due to real differences. This has to be considered when viewing the survey results in tables and graphs in the report that simply present results for all countries surveyed. However, whenever findings are discussed in the text, differences have been statistically tested to ensure they are not a result of a sampling error. Where deemed necessary, multivariate tests have been carried out to control for the effects of relevant variables.

With regard to presentation of the results throughout the report, unless otherwise indicated, the following definitions apply to each term.

- 2011 EQLS data:
  - the third wave data are meant, of which the collection for eight countries actually extended into January 2012.
- Income quartiles:
  - referring to income quartiles calculated separately for each country based on OECD equivalised household income in PPP Euros. GDP data were used from 2010 for all Member States due to availability at the time of calculating.
- 2011 GDP data:
  - 2010 data were used for Bulgaria, Ireland and Poland as 2011 data were not available for these Member States at the time of writing.
- Significant:
  - refers to results which hold at the 5% significance level.
- 'Rural areas' and 'urban areas':
  - refer to – for rural areas – response categories 1 (the open countryside) & 2 (a village/small town) and – for urban areas – 3 (a medium to large town) & 4 (a city or city suburb), respectively for Question 49: Would you consider the area in which you live to be...?
- Correlation coefficient:
  - Pearson's correlation coefficient was applied; the exact coefficient is not reported, but the sign is and also whether the coefficient differs significantly from zero.

Unless otherwise mentioned, response categories under the tables: 'don't know' and 'refusal' are not listed, but they were included in the questionnaire. They were excluded from calculation of the means and percentages. Appropriate weights have been applied to all reported results.

In the presented tables, Member States are listed in alphabetical order of their country name abbreviations as used in data file, unless otherwise mentioned in the table's notes.

National fieldwork agencies

Fieldwork was coordinated by GfK EU3C. The GfK EU3C coordination team was as follows: Sara Gysen, Ellen Claes, Daphne Ahrendt (project leaders), Nancy Heremans (operations manager) and Kim De Cuyper (quality control manager) under the supervision of Christine Tresignie (director of GfK EU3C).

List of national fieldwork partners

Country		National fieldwork partner
AT	Austria	GfK Austria
BE	Belgium	GfK Significant
BG	Bulgaria	GfK Bulgaria
CY	Republic of Cyprus	Cypronetwork
CZ	Czech Republic	GfK Czech
DE	Germany	GfK SE
DK	Denmark	GfK Denmark
EE	Estonia	GfK Custom Research Baltic
EL	Greece	GfK Hellas
ES	Spain	GfK EMER
FI	Finland	Taloustutkimus Oy
FR	France	GfK ISL
HU	Hungary	GfK Hungaria
IE	Ireland	Ipsos MRBI
IT	Italy	GfK Eurisko
LT	Lithuania	GfK Custom Research Baltic
LU	Luxembourg	TNS Ilres
LV	Latvia	GfK Custom Research Baltic
MT	Malta	Allied Consultants Limited
NL	Netherlands	GfK Panel Services
PL	Poland	GfK Polonia
PT	Portugal	GfK Metris
RO	Romania	GfK Romania
SE	Sweden	GfK Sweden
SI	Slovenia	GfK Slovenija
SK	Slovakia	GfK Slovakia
UK	United Kingdom	GfK NOP

Annex 2: Additional resources

Methodology

In order to ensure that Eurofound surveys are carried out to the highest specifications and scientific standards, a detailed methodological and quality framework is put in place. More information on the methodology and quality assurance is available in the technical report and quality assurance report, prepared by the GfK EU3C and available on the Eurofound website.

The questionnaire and its translated versions are also available on the Eurofound website at http://www.eurofound.europa.eu/surveys/eqls/2011/index.htm.

Survey Mapping Tool

Eurofound's Survey Mapping Tool (SMT) allows you to easily access the main survey results and reproduce their graphical representations.

The SMT can be found on the Eurofound website at http://www.eurofound.europa.eu/surveys/smt/index.htm

Datasets

The Eurofound datasets and accompanying materials are made available through the established data archives.

The data are free of charge to all those who intend to use it for non-commercial purposes. Requests for commercial use of Eurofound data should be forwarded to Eurofound for authorisation.

For further details regarding data access, please check the Eurofound website.

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What determines life satisfaction and happiness? How do we value our social situation and immediate surroundings? How has this changed with the economic crisis? For the third wave of the European Quality of Life survey, 35,500 Europeans in all EU Member States were interviewed, in an effort to gain insights to these questions.

This overview report presents findings and trends and shows that the impacts of the recession are indeed noticeable and measurable in some areas, while in others there are more long-term developments to be observed. While overall life satisfaction levels have not changed much, optimism about the future and trust in institutions have declined markedly in those countries most affected by the downturn. And groups that were already vulnerable – the long-term unemployed, older people in central and eastern Europe and single parents – report the highest levels of material deprivation and dissatisfaction with their life situation.

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