

# Discrimination in the European Union

*Perceptions and experiences of  
discrimination in the areas of housing,  
healthcare, education, when buying products  
or using services.*

## Summary

Fieldwork: January 2008

Report: February 2008

This survey was requested by the Directorate-General for Employment, Social Affairs and Equal Opportunities – Unit G 4

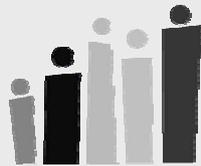
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Flash EB Series #232

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of discrimination in the areas of  
housing, healthcare, education,  
when buying products or using services

Survey conducted by The Gallup Organization,  
Hungary upon the request of Directorate-  
General for Employment, Social Affairs and  
Equal Opportunities – Unit G4



**EUROBAROMETER**

Coordinated by Directorate-General  
Communication

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**THE GALLUP ORGANIZATION**

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## Introduction

The EU has put in place some of the most extensive anti-discrimination legislation in the world. The EU equality laws of 2000<sup>1</sup> have made it illegal to discriminate on the grounds of racial or ethnic origin or because of someone's sexual orientation, religion, belief, disability or age. These two directives have complemented the considerable body of EC law in the field of sex discrimination.

However, laws by themselves are not sufficient to eradicate discrimination and ensure that everyone enjoys equal opportunities. Combating stereotypes, changing mentalities and raising awareness about rights are all essential if equality is to become a reality. This is why 2007 was designated as the *European Year of Equal Opportunities for All*<sup>2</sup>. Its aims were to inform people of their rights, to celebrate diversity and to promote equal opportunities for all.

The *European Year of Equal Opportunities for All* gave rise to a wide debate on the opportunity to provide the same level of legal protection against all types of discrimination in the EU. The present legal framework<sup>3</sup> provides much more extensive protection from discrimination on grounds of race and ethnic origin than is the case for other grounds; levelling up this framework would entail extending anti-discrimination legislation based on sexual orientation, disability, religion or belief, and age beyond the field of employment into sectors such as access to goods and services, healthcare, social services and education.

With this goal in mind, a Flash Eurobarometer survey on discrimination in the EU was commissioned to measure the awareness, perceptions, experiences and attitudes of the Union's citizens in regard to the:

- awareness on the *2007- European Year of Equal Opportunities for All*;
- perceived extent of discrimination in the areas of housing, healthcare, education and when buying products, insurance policies or when using services;
- personal experience of discrimination;
- support for national legislation against discrimination.

The survey's fieldwork was carried out between 1/25/2008 and 1/29/2008. Over 27,000 randomly selected citizens aged 15 and over were interviewed in the 27 EU Member States. The survey was predominantly carried out via fixed-line telephone, with WebCATI (web-based computer assisted telephone interviewing), with approximately 1,000 interviews in each country. Due to the relatively low fixed-line telephone coverage in Bulgaria, the Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Romania and Slovakia, face-to-face (F2F) interviews were also conducted (700 telephone and 300 F2F interviews) in these nine countries.

To correct for sampling disparities, a post-stratification weighting of the results was implemented, based on socio-demographic variables.

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<sup>1</sup> The Racial Equality Directive 2000/43/EC of 29 June 2000 and the Employment Framework Directive 2000/78/EC of 27 November 2000. These directives prohibit discrimination on the grounds of race and ethnic origin in employment and beyond, and on the grounds of religion or belief, disability, age or sexual orientation in the workplace. They complement the numerous laws adopted since 1975 to fight sexual discrimination in order to allow equal treatment between women and men in the workplace.

<sup>2</sup> For more information, please see <http://equality2007.europa.eu>

<sup>3</sup> See foot note 1.

## Main findings

### 2007- European Year of Equal Opportunities for All

- More than a third (37%) of EU citizens are aware of the “2007- European Year of Equal Opportunities for All”.

### Perception of discrimination in the areas of housing, healthcare, the educational system and when buying products, insurance policies or when using services

- On average, EU citizens see less widespread discrimination in the area of healthcare and more widespread discrimination in the area of housing.
- In many areas, citizens of the new Member States (NMS12) are on average less likely than citizens of the old Member States (EU15) to see the extent of various forms of discrimination as “*very widespread*” or “*fairly widespread*.”

#### *Religion or belief*

- Four out of 10 respondents (42%) feel that discrimination on the grounds of *religion or belief* is very or fairly widespread in the area of housing; a third believe the same to be true of the educational system (35%). A quarter of respondents (27%) think that discrimination on the grounds of religion or belief is very or fairly widespread when buying products or services (e.g. when going shopping or visiting restaurants, discos, pubs, etc). Fourteen percent think the same is true about the healthcare system and 13% consider such discrimination to be very or fairly widespread in the context of buying insurance policies.

#### *Disability*

- Forty percent of EU citizens believe that discrimination against *people with disabilities* is very or fairly widespread in the area of housing; 37% think the same is true when buying insurance policies. Thirty-four percent consider that discrimination against people with disabilities is very or fairly widespread in the educational system; 31% think the same is true in relation to the purchase of products or when using services, and 15% share the same opinion about the healthcare system.

#### *Age*

- Forty percent of EU citizens think there is very or fairly widespread *age-related* discrimination when it comes to selling insurance policies; 31% think the same in relation to the area of housing; 20% in relation to the purchase of products or services; 19% about using the healthcare system and 17% about the educational system.

#### *Sexual orientation*

- A third (31%) of EU citizens feel that there is very or fairly widespread discrimination on the grounds of *sexual orientation* in the housing sector; a quarter (26%) see the same picture in the educational system; 22% when buying products or services; 14% in the healthcare system and 13% when buying insurance policies.

#### *Multiple discrimination*

- With regard to “multiple discrimination”, i.e. discrimination based on a combination of several factors – in this case *religion or belief, disability, age and/or sexual orientation* -, 36% of EU citizens think that it is very or fairly widespread in the housing area and 24% believe such discrimination exists in colleges and schools. Twenty-three percent agree that there is very or fairly widespread discrimination based on a combination of factors in the context of buying insurance policies; 22% say the same is true when buying products or using services and 15% have the same opinion about the healthcare system.

### **Personal experience of discrimination**

- Less than one-fifth of EU citizens (between 8% and 19%) say that they (or their families and friends) have been personally discriminated against on the basis of religion or belief, disability, age, sexual orientation, gender, race or ethnic origin, or a combination of any of these factors.
- When asked about the grounds for such discrimination, respondents most often mention race or ethnic origin (19%), then age and a combination of factors (both 16%), followed by gender and disability (both 14%) and religion or belief (11%). Sexual orientation (with only 8%) was the least-mentioned factor said to be the reason for a respondent’s personal experience of discrimination.

### **Support for legal protection against discrimination**

- A majority of EU citizens (ranging from 68% to 77%) agree with the need for specific national legislation that would protect people from discrimination in several areas or situations such as housing, healthcare, education, when buying products or using services, and when taking out insurance policies. Around a quarter of EU citizens (between 19% and 27%) see no need for this.
- EU15 citizens consistently agree, in higher percentages than those from the NMS12, with the need in their country for specific legislation that provides people with protection from discrimination in several areas or situations such as housing (74% in the EU15 vs. 61% in the NMS12), healthcare (77% vs. 71%), education (79% vs. 69%), when buying products or using services (70% vs. 57%) and when taking out insurance policies (73% vs. 61%).
- The highest levels of public support for protective legislation are found in the areas of education and healthcare. Approximately three-quarters of citizens *very much agree* or *agree* that legislation against discrimination in schools (77%) and healthcare (76%) is necessary.

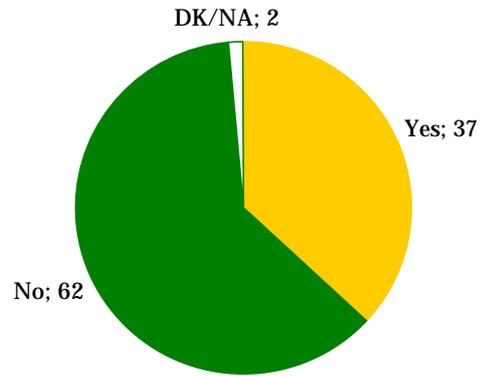
## Awareness of “2007 - European Year of Equal Opportunities for All”

More than one-third (37%) of EU citizens are aware of “2007-European Year of Equal Opportunities for All”. However, the majority of respondents (62%) had not heard that 2007 was declared to be the *European Year of Equal Opportunities for All*.

There are significant differences between countries with regard to their familiarity with “2007- European Year of Equal Opportunities for All”, ranging from +25 percentage points above to -22 percentage points below the EU27 average of 37%.

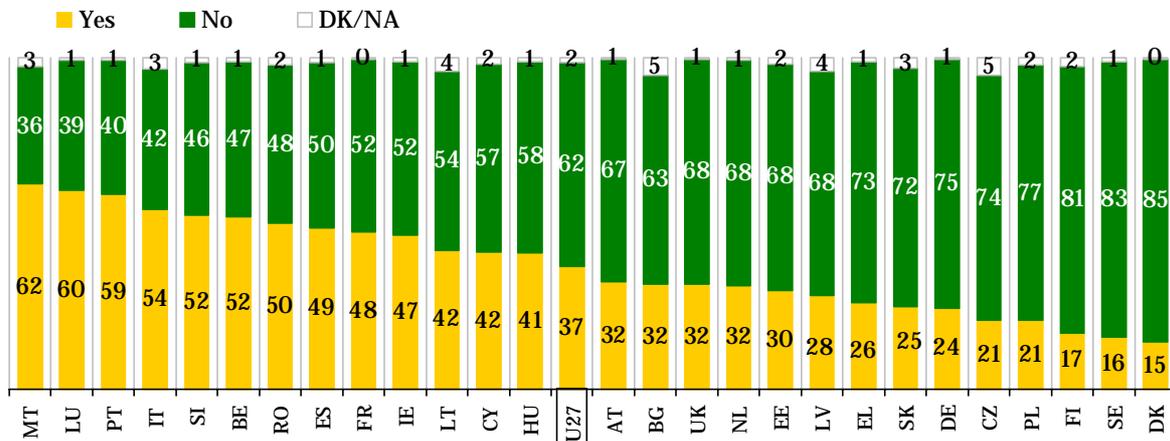
The highest levels of awareness were found in Malta (62%), Luxembourg (60%) and Portugal (59%), while the lowest rates were found in the Nordic countries - Denmark (15%), Sweden (16%) and Finland (17%).

**Awareness of the European Year of Equal Opportunities for All 2007**



**Q8. Have you heard of the European Year of Equal Opportunities for All 2007?**  
%, Base: all respondents, by country

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## Perceived extent of discrimination at a national level

*On average, EU citizens feel that discrimination is the least widespread in the area of healthcare and the most prevalent in the area of housing*

This survey examines the extent to which the public thinks that various forms of discrimination are present in areas such as housing, healthcare, education, when buying products or using services, and when buying insurance policies. Respondents were asked to assess the incidence in their country of discrimination based on personal characteristics such as religion or belief, disability, age and sexual orientation. In addition, in order to assess the perceived extent of “multiple discrimination”, respondents were asked about discrimination that occurs on the basis of a combination of any of these factors.

When it comes to the grounds for such discrimination, four out of 10 people (42%) feel that discrimination on the grounds of **religion or belief** is *very or fairly widespread* in the area of housing. One-third (35%) believe the same is true in schools and colleges; a quarter (27%) share the same opinion about buying products or services (e.g. visiting shops, restaurants, disco, pubs etc); 14% think it is true about the healthcare system and 13% believe the same about buying insurance policies.

Discrimination against **people with disabilities** is perceived to be *very or fairly widespread* by 40% of the public in the housing sector. Thirty-seven percent feel the same is true in the context of buying insurance policies; 34% believe such discrimination is very or fairly widespread in the educational system, 31% think the same is true when buying products or using services, and 15% agree that this is the case in healthcare.

The proportion of EU citizens who think there is *very or fairly widespread* discrimination based on **age** when insurance policies are sold is 40% ; 31% think the same about the area of housing; 20% about buying products or services; 19% about using the healthcare system and 17% about the educational system.

A third of respondents (31%) perceive *very or fairly widespread* discrimination on the grounds of **sexual orientation** in the housing area; a quarter (26%) share the same opinion about the educational system; 22% about buying products or services; 14% about healthcare and 13% in the insurance policy sector.

With regard to multiple discrimination, 36% expect *very or fairly widespread* discrimination based on **a combination of any of these grounds**<sup>4</sup> in the housing area; 24% in schools; 23% expect the same when buying insurance policies; 22% when buying products or using services and 15% in the healthcare system.

Looking at the individual sectors, (i.e. housing, healthcare, the educational system, buying products or using services, taking out insurance), EU citizens see less widespread discrimination in the area of healthcare and more widespread discrimination in the area of housing.

Finns, Estonians and Bulgarians seem, on average, to be the most optimistic regarding the extent of discrimination: relatively few citizens in these countries see *very widespread* discrimination. Respondents from Cyprus and Portugal are the most pessimistic. NMS12 citizens are, on average, less likely than citizens from the EU15 to describe the extent of various forms of discrimination surveyed in different areas as “*very widespread*” or “*fairly widespread*”.

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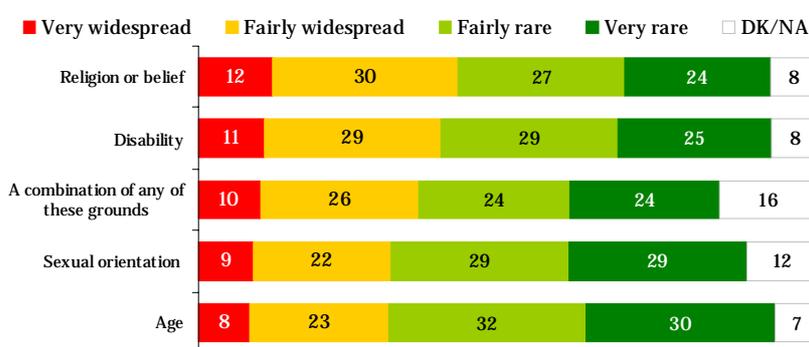
<sup>4</sup> Religion or belief, disability, age and/or sexual orientation.

## Discrimination in the housing sector

Considering all five types of discrimination covered by the survey, the results showed that among the sectors researched (healthcare, the educational system, products and services, housing and insurance) discrimination is perceived to be the most widespread in the area of housing.

In this sector, 42% of EU citizens believe that discrimination based on religion or belief is *very or fairly widespread* in their country. Forty percent of EU citizens believe that discrimination based on disability is very or fairly widespread. Thirty-six percent of citizens state that discrimination based on a combination of several grounds (“multiple discrimination”) is very or fairly widespread, and 31% think the same is true regarding discrimination based on sexual orientation and age. Twelve percent of EU respondents say that when trying to rent accommodation or buy a property, discrimination based on their religion or belief is *very widespread*. In comparison, only 8% believe that discrimination based on age is very common.

### Perception of discrimination in the area of housing based on...



Q1. In your opinion, how widespread is it in [COUNTRY] that a person or a group are treated less favourably than others because of specific personal characteristics when they try to rent accommodation or buy a property? Is it very widespread, fairly widespread, fairly rare or very rare, that in the area of housing, people are discriminated against based on their...?  
% Base: all respondents, EU27

At the country level, France and Sweden stand out as having the highest percentages of respondents (63% and 59%, respectively) who feel that when trying to rent accommodation or buy property, discrimination based on **religion or belief** is *very or fairly widespread*. At the other end of the scale, Bulgaria (11%) Lithuania (12%) and Estonia (13%) have the lowest proportions of respondents who perceive a high level of discrimination based on religion or belief. There is a very significant difference – 31 percentage points - between old and new Member States. While almost half of EU15 citizens think that there is *widespread* discrimination on the basis of religion or belief in their country, only one-fifth (18%) of NMS12 respondents believe the same.

Portugal and France are the only EU countries where the majority of the population (61% and 58%, respectively) consider discrimination **on the grounds of disability** in the area of housing to be *very or fairly widespread* in their country. Bulgarian respondents were the least likely (15%) to see *very or fairly widespread* discrimination based on disability when people try to rent or buy property.

There are seven EU Member States where at least three out of 10 respondents feel that **age-related discrimination** is *very or fairly widespread* in the area of housing. These countries are Portugal (57%), France (42%), Spain (40%), Latvia (38%), the UK (36%), Cyprus (35%) and Greece (34%).

The highest percentages of respondents who think that there is *very or fairly widespread* discrimination based on **sexual orientation** in the area of housing, in their country, were found in Greece (49%), Portugal and Cyprus (46%), and Italy (45%). Bulgarians are the least likely (9%) to believe that people are discriminated against in housing for this reason.

Asked about the existence of **multiple discrimination**, i.e. based on a combination of two or more factors such as religion or belief, disability, age and/or sexual orientation, over a third (36%) of EU citizens believe such unfair treatment is *very or fairly widespread* in the area of housing, while almost half (48%) believe it to be *very or fairly rare*. The majority of French (58%) and Greek (52%) respondents think that such discrimination is *very or fairly widespread* in their country. In all other countries, less than half of citizens hold the same opinion.

### Socio-demographics

Across the EU, women are more likely than men to believe that there is more widespread discrimination in the housing sector, e.g. when people are trying to buy or rent property, except for discrimination based on sexual orientation. Young people aged 15-24 are more likely to see widespread discrimination based on sexual orientation.

### Old and new Member States

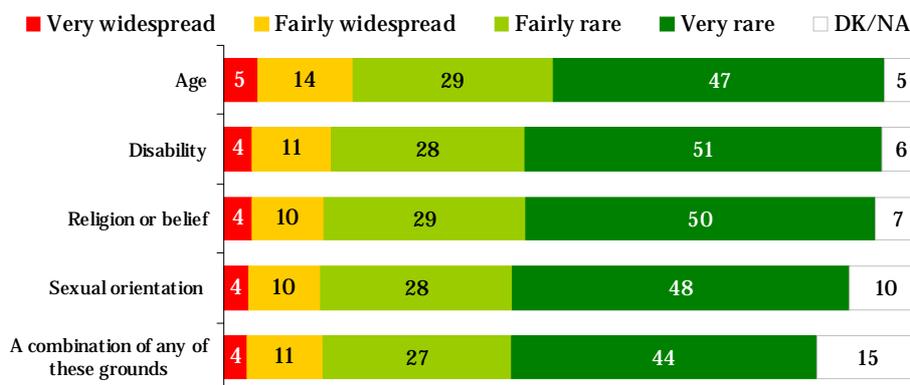
Regarding the differences between the old and new Member States, it should be noted that women in the EU15 are more likely to think there is *very or fairly widespread* discrimination in the area of housing, while in the NMS12 this is only true in regard to discrimination based on disability and for multiple discrimination. In the NMS12 we notice that, in general, the older a respondent is, the less likely he/she is to believe there is widespread discrimination in the area of housing, while in the EU15 there is no such clear relationship.

### Discrimination in the area of healthcare

Of all the areas covered by this survey, the healthcare system is perceived by respondents *to be the least affected by discrimination* on the grounds of age, disability, religion or belief, or sexual orientation.

Roughly half (44% - 51%) of EU citizens believe that discrimination against a person or a group on the basis of any of the above-mentioned factors happens “*very rarely*” when they seek medical assistance, go to a doctor or receive healthcare in a hospital. On the whole, 19% of the public think that there is *very or fairly widespread* discrimination based on age in the area of healthcare, and 76% think it is *very or fairly rare*. The other forms of discrimination researched in this survey are evaluated as widespread by 14% - 15% of respondents, and as rare by 76% - 79%.

### Perception of discrimination in the area of healthcare based on...



Q2. And according to you, how widespread is it that a person or a group are treated less favourably than others because of specific personal characteristics when they need medical assistance, go to a doctor or receive healthcare in a hospital? Is it very widespread, fairly widespread, fairly rare or very rare, that in the area of healthcare, people are discriminated against based on...?

%, Base: all respondents, EU27

Looking at the individual countries, we see that citizens in Cyprus and Portugal are the most likely to assess *very widespread* discrimination on the grounds of any of the factors researched. At the opposite end of the scale we always find Finland and Estonia.

Finland, Lithuania, Estonia (1% in each) are the countries where the lowest numbers of citizens believe there is *very widespread* discrimination in healthcare based on **religion or belief**. The highest proportions of citizens considering that there is *very widespread* discrimination on the grounds of religion or belief are seen in Cyprus (12%), Portugal (8%), Italy, Greece and Spain (all 6%).

Over half of the EU Member States have very low rates of people who think discrimination based on **disability** is *very widespread*. The lowest rates are in Finland and Estonia (1% only), and Slovakia, Denmark and Luxembourg (all 2%). At the opposite end of the *widespread* spectrum are Portugal (12%), Cyprus (11%) and the Czech Republic (8%).

In Malta, an exceptional 75% of citizens believe that **discrimination based on age** occurs *very rarely* in their country, while only 2% believe it to be *very widespread*. At the opposite end of the ranking, one finds Cyprus, where 12% of citizens believe that discrimination on the grounds of age is *very widespread* in their country's healthcare system.

Across the EU, the dominant opinion is that discrimination on the grounds of **sexual orientation** in healthcare is *very or fairly rare*, ranging from 51% in Lithuania to 87% in Ireland. Once again, Cyprus and Portugal have the highest proportions of citizens (12% and 8%, respectively) who believe there is *very widespread* discrimination in healthcare on the grounds of sexual orientation.

In all European countries, with the exception of Lithuania (46%), the majority of citizens – ranging from 54% in Cyprus to 83% in Ireland – believe that **multiple discrimination** in the area of healthcare is *very or fairly rare*.

### **Socio-demographic analysis**

Young people aged 15-24, respondents still in education and those with low levels of education are more likely to assess *very or fairly widespread* discrimination based on *religion or belief*. Women are more likely to believe that there is widespread discrimination on the grounds of *age* (21% of women vs. 16% of men), as are older respondents (21% of people aged 55+ vs. 16% of those aged 15-24), and the less educated (23% vs. 17% of people with a higher education).

### **Old and new member states**

In the EU15, women see more widespread discrimination in the healthcare system based on age, disability and religion or belief, while in the NMS12, only the age-related discrimination is thought to be more widespread by female respondents. In the EU15, the older a respondent is, the more likely he/she is to believe there is widespread discrimination based on age in the healthcare system, while young people aged 15-24 are the likeliest to see widespread discrimination based on religion or belief, disability and sexual orientation.

### ***Discrimination in the educational system***

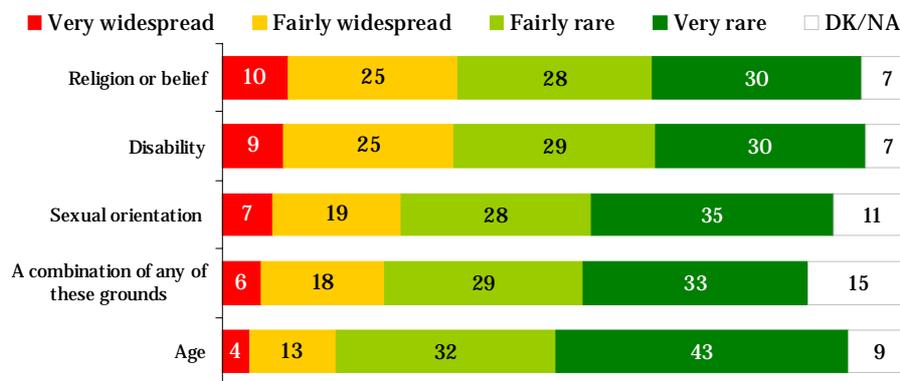
When it comes to the educational system, out of the five grounds of discrimination that were explored in this section of the survey, EU citizens believe that the most cases of discrimination are based on *religion or belief* and *disability* (*roughly one-third of EU citizens hold that opinion for both issues*).

Roughly a third (35%) of EU citizens believe that discrimination based on religion or belief is *very or fairly widespread* in the educational system in their country. Over a half (58%) think it is *very or fairly rare*. One in 10 citizens (10%) believe that such discrimination is *very widespread*, and three out of 10 (30%) consider it to be *very rare*.

Across the EU, the estimated extent of discrimination against disabled people in the educational system is very similar to that of discrimination based on religion or belief. Thirty-four percent of citizens are of the opinion that discrimination against disabled persons in their country's educational system is widespread (9% - *very widespread*), and 59% feel it is rare (30% regard it as *very rare*).

Following religion or belief and disability, the next most commonly perceived basis for discrimination in the educational system is sexual orientation. A quarter of EU citizens (26%) think that discrimination on this basis is widespread in their country's educational system. Only 17% of EU citizens think that age-related discrimination is *very or fairly widespread* (4% consider it to be *very widespread*) in their country's educational system, while three-quarters (75%) say it is *very or fairly rare* (43% see it as *very rare*).

### Perception of discrimination in the educational system based on...



Q3. In your opinion how widespread is it in [COUNTRY] that a person or a group are treated less favourably than others because of specific personal characteristics when they go to school? Is it very widespread, fairly widespread, fairly rare or very rare, that in the educational system, people are discriminated against based on...?  
%, Base: all respondents, EU27

One in five Cypriots (20%) describe **religious discrimination** as *very widespread* in their country's educational system. Fifteen percent of Greek, 14% of Austrian, and 13% of Spanish and German respondents also consider discrimination based on religion or belief to be *very widespread* in their country. Opposing views are seen in Slovakia and Finland, where only 2% believe that discrimination based on religion or belief is *very widespread* in their country's educational system.

On average, 38% of EU15 citizens see *very or fairly widespread* discrimination in schools based on religion or belief. In comparison, the proportion in the NMS12 is only 20%.

Discrimination against **disabled people** is seen to be *very widespread* in Portugal (18%), Cyprus (16%) and Latvia (13%). Nations where much lower proportions see *very widespread* discrimination against disabled persons in their country's educational system are Finland (3%), Ireland, Slovakia, Slovenia and Hungary (all 4%). Nevertheless, in all of these countries, between 13% and 26% of the public see *fairly widespread* discrimination against disabled people in their schools.

The EU public generally views **age-related discrimination** in schools to be less widespread than other types of discrimination researched in this survey. In almost all Member States, less than 10% of citizens think that age-related discrimination is *very widespread* (the exception is Cyprus with 13%).

The highest percentages of those who feel that discrimination based on **sexual orientation** is *very or fairly widespread* in schools are found in Cyprus (48%), Greece (43%) and Portugal (42%). One in five (22%) Cypriots believe such discrimination to be *very widespread* – three times the size of the EU

average (7%). At the opposite extreme, the lowest percentages of respondents were recorded in Bulgaria, Slovakia, Ireland and Finland (all 3%).

### Socio-demographic analysis

Throughout the EU, the most significant differences of opinion about discrimination in the educational system are found between the various age groups and between those still in education and those who have already finished their studies. This is true of all types of discrimination except for age-related discrimination.

### Old and new Member States

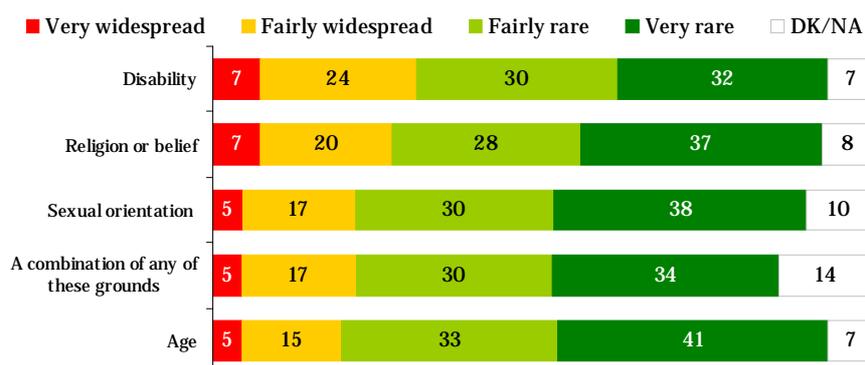
In the EU15, the more educated a respondent is, the less likely he/she is to feel there is widespread discrimination on the grounds of age in the educational system. In the NMS12, the more educated the respondent is, the more likely he/she is to have the opinion that discrimination on the grounds of sexual orientation and multiple discrimination is widespread.

### Discrimination when buying products or using services

In the context of buying products or using services in shops, restaurants, discos or pubs, almost a third of respondents in the EU (31%) consider discrimination based on disability to be *very or fairly widespread*. A slightly lower percentage (27%) consider discrimination based on religion or belief in such circumstances to be *fairly of very widespread*. Twenty-two percent think that discrimination based on sexual orientation and on a combination of grounds is *very or fairly widespread in such circumstances*, and 20% believe that discrimination based on age is *very or fairly widespread*.

Seven percent of EU citizens believe that discrimination on the grounds of religion or belief or disability is *very widespread* in the context of buying products or using services. Five percent of respondents believe that discrimination based on sexual orientation, on age or on a combination of any of these grounds is *very widespread*. Age is considered to be the least likely basis for discrimination when going to a shop or restaurant, disco or pub. Three-quarters of respondents (74%) believe it is *very or fairly rare* to be discriminated against because of age when buying products or using services.

#### Perception of discrimination when buying products or using services based on...



Q4. And how widespread is it in [COUNTRY] that a person or a group are treated less favourably than others because of specific personal characteristics when they go to a shop or a restaurant, disco or pub, etc. Is it very widespread, fairly widespread, fairly rare or very rare, that people are discriminated against based on...?  
 %, Base: all respondents, EU27

Across the EU Member States, the majority of citizens (65%) feel that discrimination based on religion or belief when going shopping or to a restaurant or when using services is *very or fairly rare* in their country. Danish respondents are the most likely to say that discrimination based on **religion** is *very widespread* in their country in the context of buying products or services (16%, + 9 percentage

points above the EU27 average). They are followed by the Dutch (14%), Maltese and French (both 13%) interviewees.

In all EU countries, the majority of citizens (between 48% and 78%) feel that when going shopping or using services, discrimination stemming from **disability** is *very or fairly rare* in their country. The Bulgarians are the most likely to think that discrimination based on disability in the context of buying products or using services is *very rare*, followed by Maltese respondents (59% and 53%, respectively). At the opposite end of the scale, French respondents, followed by the Cypriots, are the most likely to state that there is *very widespread* discrimination based on disability when going shopping or to a restaurant, disco or pub in their country (12% and 11%, respectively).

In all EU Member States, at least half of respondents (between 51% and 82%) consider discrimination on **the grounds of age** to be *very or fairly rare* in the context of buying products or using services. We only see five countries above the EU27 average (5%): Cyprus (13%), the Netherlands (8%), Spain (7%), the Czech Republic and Portugal (both 6%).

More than one in five EU citizens (22%) believe that discrimination on the ground of **sexual orientation** is *very or fairly widespread* in their country in the context of buying products or services. The highest percentages of respondents who see sexual orientation-based discrimination as *very widespread* were found in Cyprus (12%, +7 percentage points above the EU27 average. At the opposite end of the spectrum, the lowest percentages were again found in Bulgaria (1%), the UK and Finland (both 2%).

### **Socio-demographic analysis**

The younger a respondent is, the more likely he/she is to believe that discrimination is *very or fairly widespread* when people buy products or use services (e.g. go to shops or restaurants, discos or pubs, etc.) A higher proportion of young respondents (aged 15-24) as opposed to older ones (aged 55+) believe that such discrimination is widespread.

### ***Discrimination when buying insurance policies***

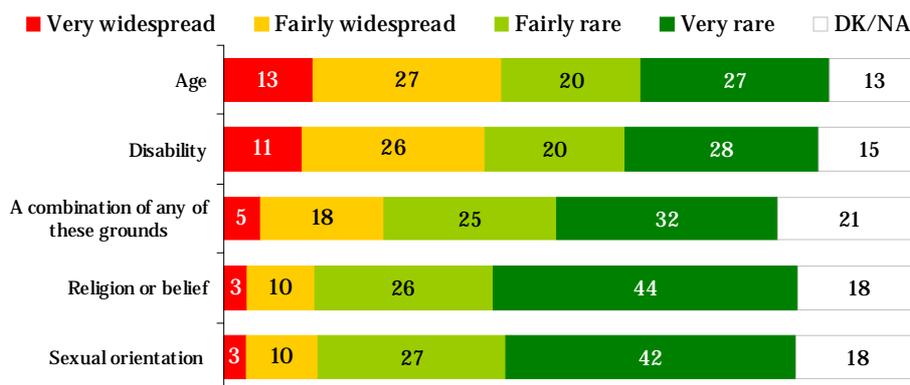
When it comes to the purchase of insurance policies, respondents most often mentioned age and disability as the most likely grounds for discrimination. Overall, 40% of EU citizens think it is *very or fairly widespread* for people buying insurance policies to be discriminated against due to age. Thirty-seven percent hold the same opinion in regard to disability, while only 13% note that discrimination based on religion or belief, or sexual orientation is very or fairly widespread when buying insurance.

Additionally, about half of EU citizens believe that when buying insurance policies, discrimination on the grounds of age (47%) or disability (48%) is *very or fairly rare*. In the context of purchasing insurance, discrimination based on religion or belief, or sexual orientation is considered rare by an even larger percentage of respondents (70% and 69%, respectively).

In the area of insurance, EU citizens think that discrimination on the grounds of **religion or belief** is generally low. Excluding Cyprus, between 1% and 6% of respondents across the EU consider such discrimination to be *very widespread* in their country. The majority believe that such discrimination is *very or fairly rare* in their country, ranging from 59% to 83% in all EU Member States but Lithuania.

One finds the most negative public in Cyprus: 22% believe that discrimination on the grounds of religion or belief when buying insurance policies is *very or fairly widespread*. Following closely are the Belgians and the Dutch (both 21%).

## Perception of discrimination when buying insurance policies based on...



Q5. And how widespread is it in [COUNTRY] that a person or a group are treated less favourably than others because of specific personal characteristics when they want to take out health insurance or other types of insurance for themselves? Is it very widespread, fairly widespread, fairly rare or very rare, that while trying to buy insurance policies, people are discriminated against based on....?  
%, Base: all respondents, EU27

Thirty-seven percent of EU citizens consider that there is *very or fairly widespread* discrimination based on **disability** in regard to the purchase of insurance policies. The Portuguese are by far the most likely to believe that such discrimination on the grounds of disability is *very or fairly widespread* (59%). At the other end of the scale, we find that only 1% of Bulgarians, and 4% of Lithuanians and Latvians believe that discrimination based on disability when buying insurance is very widespread in their countries.

There is considerable difference in the assessment of this issue between the old and new Member States. On average, 13% of citizens in the former (EU15) think that discrimination against disabled people is *very widespread* in this context, compared to 7% in the latter (NMS12).

Two-fifths (40%) of EU citizens consider that **discrimination based on age** while trying to buy insurance policies is *very or fairly widespread*. The Portuguese (38%) are the most pessimistic regarding the extent of age-related discrimination in the area of insurance. Nineteen percent of respondents in Greece and Cyprus believe that when buying insurance policies, age-related discrimination is *very widespread*. The least pessimistic in this regard are the Bulgarians. Only 2% think that age-related discrimination in the area of insurance is *very widespread* in their country.

Across the EU, the extent of discrimination on the grounds of **sexual orientation** when buying insurance is generally perceived to be low. Excluding Portugal and Cyprus, only between 1% and 5% of EU citizens consider such discrimination to be *very widespread* in their country. The majority believe that such discrimination in this sector is *very or fairly*, ranging from 57% to 79% in all countries but Lithuania.

### Socio-demographic analysis

Women, respondents aged 25-54, those with an average or a higher level of education, employees and the self-employed are more likely than other groups to believe there is widespread discrimination on the grounds of *disability*, *age* and a *combinations* of factors ("multiple discrimination"), as follows:

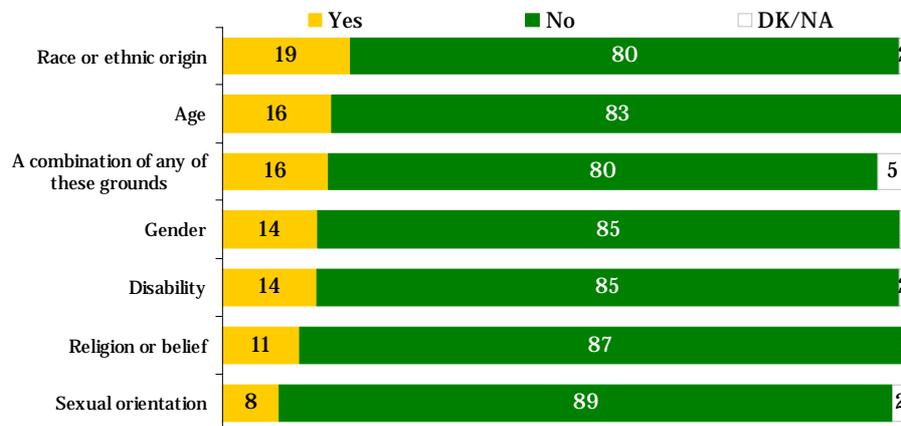
## Personal experience of discrimination

### *Respondents most often saw race or ethnic origin as the source of discrimination that they have personally experienced*

Respondents were asked to state, in terms of their personal experience, if they or someone close to them (i.e. family, friends and acquaintances) had ever been personally discriminated against on the basis of religion or belief, disability, age, sexual orientation, gender, race or ethnic origin, or on the basis of a combination of any of these factors.

**Note.** All of the results in this chapter should therefore be read as referring to experiences of the different types of discrimination not only of the respondents themselves but also of people within their close-knit circle of family and friends. Sometimes, we will use the term “personally experienced discrimination” to refer to discrimination experienced by respondents as well as to discrimination experienced by those close to them.

### Personally experiencing discrimination on the basis of...



**Q6. Now please think about your own personal experience. Have you, or someone who is close to you, ever personally experienced discrimination? That in [COUNTRY] you or someone from your close-knit circle of family, friends and acquaintances were personally discriminated against on the basis of your or their...?**

%, Base: all respondents, EU27

The results show that the majority of EU citizens have never experienced discrimination: eight out of 10 respondents (between 80% and 89%) state that neither they, nor their family, friends or acquaintances have ever been personally discriminated against on the basis of religion or belief, disability, age, sexual orientation, gender, race or ethnic origin, or based on a combination of any of those factors ("multiple discrimination").

When respondents do mention personal experiences of discrimination, the grounds most often mentioned are race or ethnic origin (19%). The next most-frequently mentioned sources of discrimination are age and a combination of any of the above-mentioned factors (both 16%), followed by gender and disability (both 14%) and religion or belief (11%). Sexual orientation (8%) is the least likely source of discrimination that citizens have personally experienced.

### ***Discrimination on the grounds of race or ethnic origin***

*Racial or ethnic* discrimination is the type most frequently mentioned as being personally experienced by EU citizens (and their families, friends or acquaintances). Overall, 19% stated that they had experienced this type of discrimination.

We notice large variations in the country data. Almost one-third of French respondents (31%, the highest figure in the EU27, +12 percentage points above the EU27 average) state that they or someone close to them have experienced discrimination because of their race or ethnic origin. Twenty-seven percent of respondents in Luxembourg and 26% in Denmark agree with that proposition.

At the other end of the scale are countries where less than one in 10 respondents have personally experienced racial or ethnic discrimination. The lowest percentages are seen in Malta (5%), followed by Lithuania and Poland (both 7%). Nine percent of Estonians could not - or did not want to - assess their personal experiences of discrimination based on race or ethnic origin.

A significant difference of 10 percentage points is noted between the old and the new Member States. Two in 10 citizens from the EU15 (21%) state that they have personally experienced racial or ethnic discrimination, compared to one in 10 citizens from the NMS12 (11%).

*Socio-demographics:* There is an inverse relationship between age and the likelihood of mentioning personal experiences of discrimination based on race or ethnic origin. The younger a person is, the greater the likelihood that such a personal experience would be reported. The older the respondent is, the less likely he/she is to say the same. In addition, those most likely to say that they have experienced discrimination based on race or ethnic origin are those still in education (29%), those from metropolitan zones and employees (both 24%).

### ***Discrimination on the grounds of age***

Looking at the country data, we see some relatively significant variations. The Latvians stand out with the highest proportion (29%, +13 percentage points above EU27 average) of those who say that they have experienced discriminatory treatment because of their age. The Czechs (26%) are the next most likely group, followed by Hungarians, Lithuanians and Slovaks (all 22%).

At the other end of the scale, we find the Italians (6%, -10 percentage points below the EU27 average), the Maltese (7%) and the Bulgarians (11%). There is a difference of just 1 percentage point between the old and new Member States regarding the proportion of citizens who have personally experienced discrimination based on age (16% and 17%, respectively).

*Socio-demographics:* The respondents least likely to say that they have experienced discrimination because of their age are those over 55 (13%), those with the lowest level of education (12%), those from rural areas and manual workers (both 13%). Respondents aged 25-39, in both the older and newer Member States, have the most experience of age-related discrimination (18% - 19%).

### ***Discrimination on the grounds of gender***

Across the EU, the Czech and Swedish respondents have the highest levels of personal experiences of gender discrimination (both 22%, +8 percentage points above the EU27 average). High percentages of citizens have also experienced such discrimination in Austria (19%), France, Germany and Hungary (all 17%). The least likely to say they have personally experienced gender discrimination are respondents from Bulgaria (5%), Malta and Portugal (both 7%), Italy and Romania (both 9%).

At least three-quarters (between 76% and 92%) of EU citizens say that they have never experienced gender discrimination. Respondents from the old Member States are more likely than those from the new ones to say that they have personally experienced discrimination on the grounds of gender (15% in the EU15 compared to 12% in the NMS12).

*Socio-demographics:* Women (16%), those aged 25-39 (19%), those still in education or with a higher level of education (19% and 18%, respectively), those from metropolitan zones (20%) and employees (18%) are the most likely groups to have encountered discrimination based on gender.

### ***Discrimination on the grounds of disability***

In 17 of the EU Member States, the percentage of citizens saying that they have personally experienced discrimination based on disability was below the EU27 average (14%).

Almost all of the Bulgarian and Romanian (91% in both countries) respondents claim that disability was never at the root of discrimination that they have personally experienced. Only 5% of Bulgarians and 7% of Romanians state the opposite.

Countries with the highest proportions of citizens who claim that they have personally experienced discrimination because of disability are: Germany, France and Finland (all 17%, +3 percentage points above the average), followed by Austria, the Czech Republic and the UK (all 16%), Sweden and Denmark (both 15%).

The respondents from the old Member States are slightly more likely than those from the new ones to say they have personally experienced discrimination on the grounds of disability (14% in the EU15 vs. 11% in the NMS12).

*Socio-demographics:* Women (16%), those aged 25-39 (19%), those still in education or with a higher level of education (19% and 18%, respectively), those from metropolitan zones (20%) and employees (18%) are the most likely groups to have encountered discrimination based on gender.

### ***Discrimination on the grounds of religion or belief***

Compared to other grounds for respondents' personal experiences of discrimination, *religion or belief* was mentioned by a relatively small proportion of EU citizens. At 11%, it was mentioned less often than any of the other factors except for sexual orientation.

Looking at the differences between countries, we see France having the highest reported levels of personal experiences of discrimination (19%) based on religion or belief. Eight percentage points above the EU27 average. At the other end of the spectrum, the least likely respondents to say that they have personally experienced discrimination based on religion or belief are the Bulgarians (4%, -7 percentage points below the EU27 average), Romanians (5%), Lithuanians and Italians (6% each).

*Socio-demographics:* We see an inverse relationship between age and the likelihood of saying that religion or belief was the reason for such discrimination. The younger a respondent is, the greater the likelihood that a personal experience of discrimination is said to be based on religion or belief. This possibility decreases with age. In addition, those still in education (20%), followed by those from metropolitan zones (15%) and employees (14%) are the most likely groups to state that religion is at the root of personal experiences of discrimination.

### ***Discrimination on the grounds of sexual orientation***

Overall, sexual orientation is the personal characteristic mentioned the least often (8%) as a basis for discriminatory behaviour experienced personally by EU citizens or their families, friends and acquaintances.

In a majority of EU countries (20 Member States) less than 10% of respondents have encountered personal discrimination on the basis of sexual orientation. Bulgaria and Romania have the lowest percentages (2%) of citizens who have encountered such discrimination, followed by Slovakia, Lithuania and Estonia (all 3%). Slovaks are the most likely to say that they have never personally experienced discrimination based on sexual orientation (95%).

The highest rates of personal experiences of discrimination due to sexual orientation are recorded in Spain (12%), Denmark (11%), and in Cyprus, Germany, the Netherlands, Sweden and the Czech

Republic (all 10%). One in 10 Estonians and Latvians (both 11%) could not - or did not want to - assess their personal experiences of discrimination based on sexual orientation.

Separated by a gap of 4 percentage points, respondents from the old Member States are slightly more likely than those from the new ones to have personally experienced discrimination based on sexual orientation (9% in the EU15 compared to 5% in the NMS12).

*Socio-demographics:* The most likely groups to have personally experienced discrimination based on sexual orientation are those in the 15-24 age group (15%), those still in education (16%) or those with the lowest level of education and employees (both 10%).

### ***Discrimination based on a combination of several grounds (“multiple discrimination”)***

Discrimination based on a combination of a number of factors (religion or belief, disability, age, sexual orientation, gender, and race or ethnic origin) has been personally experienced by a relatively high proportion of EU citizens. At 16%, this is the second highest percentage (following “age”) of the grounds for discrimination covered by this survey.

A quarter of UK citizens and almost a quarter of French citizens (24%) declare that they have personally experienced “multiple discrimination”, i.e. based on a combination of several personal characteristics. With +9 and +8 percentage points above the EU27 average, these countries represent the highest EU percentages. They are followed by Finland (21%).

At the other end of the scale, the least likely interviewees to state that they personally experienced discrimination based on a combination of personal characteristics are the Romanian and Bulgarian respondents (both 5%). Citizens from the old Member States are more likely than those from the new ones to say that they (or their family, friends or acquaintances) have experienced discrimination based on a combination of personal characteristics (18% in the EU15 compared to 8% in the NMS12).

*Socio-demographics:* Analysing socio-demographic data, we noticed that those most likely to have personally experienced less favourable treatment based on a combination of personal characteristics are those aged 25-39 (21%), those with the highest level of education and those still in education (both 21%), those from metropolitan zones and employees (both 20%).

## **Support for national legislation against discrimination**

### ***The majority of EU citizens (between 68% and 77%) agree that there is a need in their country for specific legislation to protect people from discrimination***

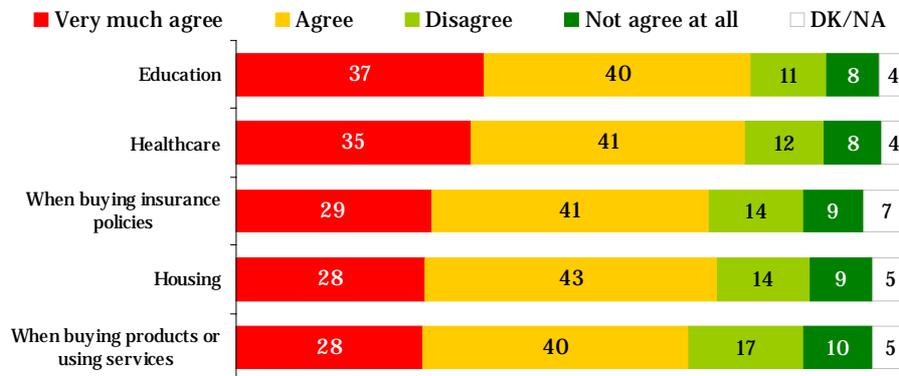
Respondents were asked to what extent they agreed with the need for specific legislation providing people with protection from discrimination in the different areas and situations examined in the survey. A large majority of respondents across the EU (ranging from 68% to 77%) agree that such legislation is needed in their country; between 19% and 27% do not agree with the proposition.

The highest levels of support for protective legislation are recorded in the areas of education and healthcare. Overall, more than three-quarters of citizens *agree* or *very much agree* with the need for such legislation against discrimination in schools and colleges (77%) and healthcare (76%). Over a third of the public show very strong support: 37% and 35%, respectively, state that they *very much agree* with the need for such legislation in these areas.

Over two-thirds of EU citizens *agree* or *very much agree* that people need legal protection against discrimination when they are trying to rent accommodation or buy property (71%), when buying

products or using services (70%) and when buying insurance policies (68%). Approximately three in 10 citizens (28% - 29%) strongly support such legislation (*very much agree*) in the areas of housing, buying products and services, and insurance.

### Accordance with the need of a legislation against discrimination



Q7. To what extent do you agree that in [COUNTRY], there should be specific legislation that provides people with protection from discrimination in the following fields or situations ...?  
%, Base: all respondents, EU27

Analysing the results by country, we see that despite the differences to which support for such protective legislation exists, the majority of the population (from 51% to 90%) in all countries except Hungary (46%) agree with the need for such protection against discrimination in *the area of housing*.

Most supportive of such legislation are respondents from Greece, Cyprus and Malta: over half of the population in these countries (55%, 54% and 53%, respectively) strongly agree that such legislation is necessary. The lowest proportions of citizens who state that they *very much agree* that such legislation is necessary are seen in Germany (12%), Slovakia (14%), Poland and Hungary (both 16%).

Three-quarters (76%) of EU citizens *agree* or *very much agree* that legislation is necessary to protect people against discrimination *when they need medical assistance*. The overall public support for such legislation ranges from 53% in Hungary and 56% in Denmark to 90% in Cyprus and 92% in Greece. Those least likely to strongly support such legislation are seen in Slovakia, the Netherlands, Lithuania (all 21%), Hungary and Poland (both 22%).

Over three-quarters (77%) of EU citizens *agree* or *very much agree* that their country needs legislation to protect people against discrimination *in the education system*, and only 19% think such legislation is unnecessary. The overall level of support ranges from 54% in Hungary, 58% in Denmark and 62% in Bulgaria to 90% in Cyprus and 92% in Greece. At the opposite end of the scale, we find Slovakia, where only 19% say they *very much agree* that such legislation is needed.

Overall, two-thirds of EU citizens (68%) *agree* or *very much agree* that there should be specific legislation that provides people with protection from discrimination when they *buy products or use services* (e.g. go to a shop or a restaurant, disco or pub, etc.). Overall, a quarter of citizens (27%) do not agree with this. Less than one in five Slovaks (13%), Germans and Latvians (both 14%), Hungarians (15%), Poles, Dutch and Slovenes (all 16%), Finns and Lithuanians (both 17%) are very strong supporters of such legislation.

In most countries, the level of public support for protective legislation *in the area of insurance* is practically the same as the support for protective legislation against discrimination when buying products or using services (70% vs. 68%). However, in a number of countries a significantly higher proportion of people expect to be protected in the former area. In Poland, support for the former is greater than the latter by +9 percentage points (60% vs. 51%). It is +8 points higher in Belgium (74% vs. 66%) and +6 points higher in France (81% vs. 75%).

Analysing the results by country, we find the **highest levels of support** for protective legislation against discrimination in Greece, Malta, Cyprus, Italy and the UK. Between a third and two-thirds of citizens in these countries (35%- 66%) *very much agree* that people should be protected against discrimination in the various areas. In Greece, a majority of citizens *very much agree* with the need for legislation against discrimination in their educational system (66%), healthcare (64%) and housing (55%), when buying products or using services (54%) and when buying insurance policies (53%).

The majority of Maltese also express strong support for such legislation in all of the areas researched: the healthcare and educational systems (56%), housing (53%), when buying products or using services and when purchasing insurance policies (52%).

At the other end of the scale, we observe the **lowest levels of support** for such legislation against discrimination in Slovakia, Hungary, Lithuania, the Netherlands, Poland, Denmark, Latvia, Finland, Germany and Slovenia.

*Socio-demographics:* The most significant variation in support for protective legislation can be observed between age groups and those groups with differing levels of education.

Generally, the oldest generation is the least likely to agree that such legislation is necessary. The younger a person is, the more likely he/she is to *agree or very much agree* that there should be protective legislation in his/her country. Between the youngest group (aged 15-24) and the oldest (aged 55+) there is a difference of 11 to 14 percentage points depending on the area in question.