

# EUROBAROMETER SURVEY ON POVERTY AND SOCIAL EXCLUSION 2009



European Commission

## **EUROBAROMETER SURVEY ON POVERTY AND SOCIAL EXCLUSION | 2009**

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## INTRODUCTION

Solidarity is one of the guiding principles of the European Union, meaning that all citizens should be able to share in the benefits of prosperous times, while also sharing the burden of times of difficulty. Yet nearly 80 million Europeans live below the poverty line, and many face serious obstacles in accessing employment, education, housing, social and financial services.

Ten years after Heads of State and Governments committed to a major drive against poverty in the EU, 2010 will mark the **European Year for Combating Poverty and Social Exclusion**. Its goals cover four broad objectives and guiding principles:

- a recognition of the right of those living in poverty and social exclusion to live in dignity, and play an active part in society;
- a shared responsibility for and participation in the fight against poverty, with an emphasis on both collective and individual action;
- the promotion of cohesion, highlighting the advantages of the eradication of poverty, and greater social inclusion, for all members of society;
- political commitment and concrete action to eradicate poverty and social exclusion at all levels of governance, as well as a commitment to these goals within societies.

This brochure presents an overview of the most notable findings from a Eurobarometer survey on poverty and social exclusion released in October 2009.

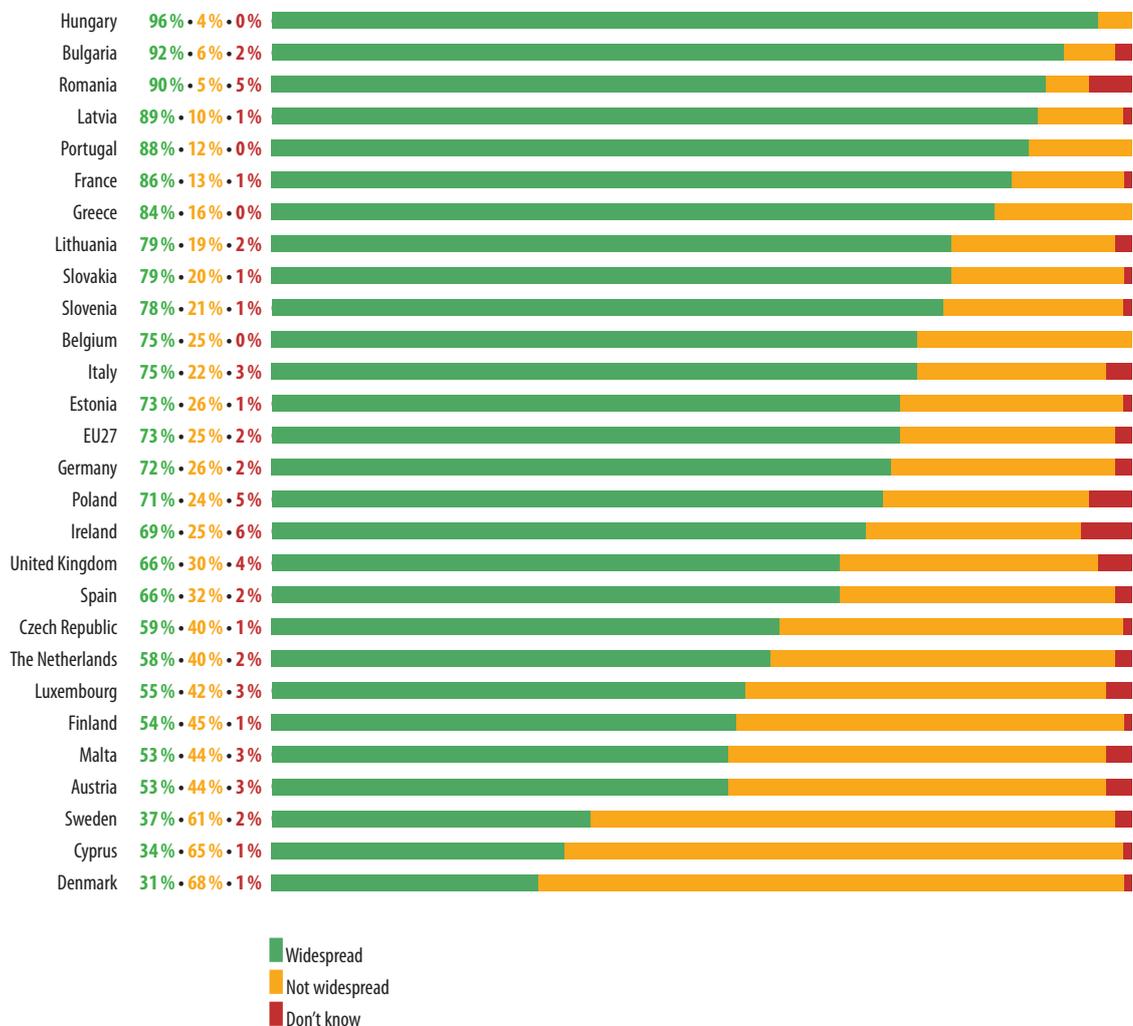
The survey was commissioned by the European Commission's Directorate General (DG) for Employment, Social Affairs and Equal Opportunities, and was conducted between 28 August and 17 September 2009 by the *TNS Opinion & Social network*. A technical note on the manner in which interviews were conducted by the Institutes within the *TNS Opinion & Social network* will be appended as an annex to the full report, together with the results tables.

## 1. THE PERCEIVED EXTENT OF POVERTY IN THE EU

Nearly 80 million people in the EU, or 16% of its total population, live below the poverty line. According to the survey, Europeans have different ways of understanding poverty. For around a quarter (24%), people are poor when their resources are so limited that they cannot participate fully in the society they live in. A further 22% of people surveyed see poverty as not being able to afford the basic goods one needs to live, while 21% view it as having to depend on charity or public subsidies. A sizeable minority (18%) believes that people are poor when they have less than the poverty threshold per month to live on.

Nearly three quarters (73%) feel that poverty in their country is widespread. However, the extent to which poverty is seen as widespread differs greatly from country to country.

### And would you say that poverty in (OUR COUNTRY) is ...?

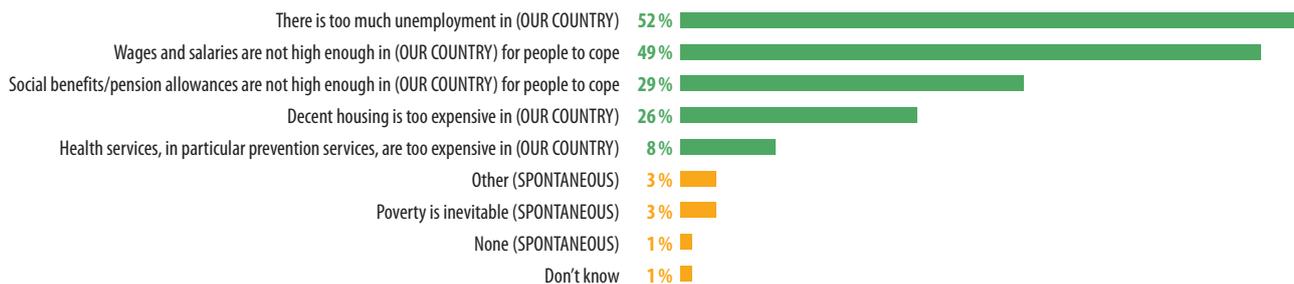


Over eight in ten Europeans (84%) think that poverty has increased in their country in the last three years. More than half of citizens in Hungary (64%), Latvia (62%) and Greece (54%) believe that poverty has 'strongly increased'.

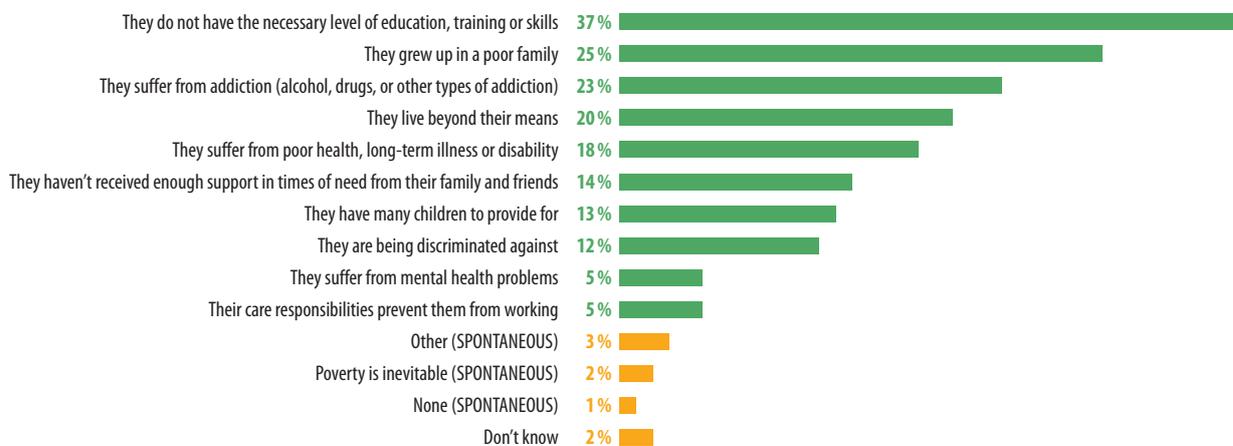
## 2. PERCEIVED REASONS FOR POVERTY

Poverty can be explained by both ‘societal’ and ‘personal’ factors. High unemployment, insufficient wages and salaries are the most widely perceived ‘societal’ explanations for poverty, together with insufficient social benefits and pensions and the excessive cost of decent housing, whereas a lack of education, training or skills, as well as ‘inherited’ poverty and addiction are the most widely perceived ‘personal’ reasons behind poverty.

**In your opinion, which two of the following social factors in society might best explain why people are poor?**



**Thinking now about poor people themselves, in your opinion, which two of the following reasons best explain why they are poor? (ROTATE – MAX 2 ANSWERS)**



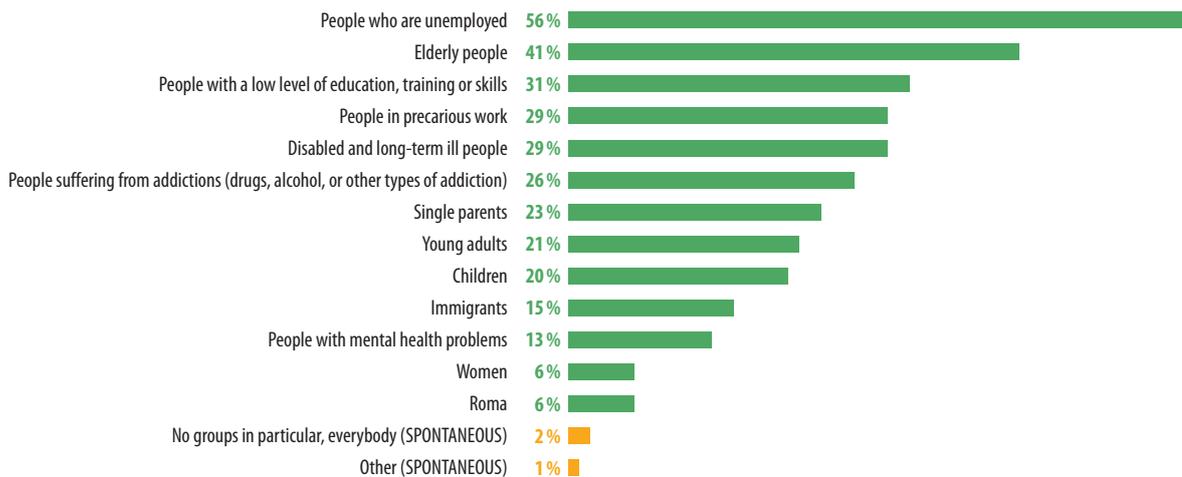
Inadequate education, training or skills are seen as reasons for poverty by 53% of people surveyed in the Netherlands, and 51% in both Denmark and Germany. In Southern Europe – and particularly in Cyprus (44%) – poverty is seen primarily as an ‘inherited’ problem. Southern Europeans also place a stronger emphasis on family and community ties (e.g. 32% of respondents in Portugal believe that people are poor because they do not receive enough support from their family or friends).

In many countries, poverty is believed to be linked to the high cost of housing: 67% of Europeans consider decent housing to be too expensive. This opinion is particularly common in the Czech Republic and Cyprus (each 89%), as well as Luxembourg, Malta (each 86%) and Slovakia (84%).

### 3. WHO IS CONSIDERED MOST AT RISK OF POVERTY?

Over half of Europeans (56%) believe that the unemployed are most at risk of poverty. Meanwhile, 41% believe that the elderly are most vulnerable, and 31% see those with a low level of education, training or skills as most at risk. Other social categories considered most vulnerable by Europeans are people in precarious employment situations, people with disabilities, and those suffering from some form of long-term illness.

**In your opinion, among the following groups of the population in (OUR COUNTRY), which are those most at risk of poverty?**



The survey also shows that age plays an important role in shaping public opinion about the vulnerability of the elderly: far fewer very young Europeans (aged 15-24) than 'older' Europeans (aged 55 and over) think that the elderly are most at risk of poverty (33% vs. 45%, respectively).

## 4. WHICH EUROPEANS BELIEVE THEY ARE PERSONALLY AT RISK?

While poverty is perceived to be widespread and on the increase, most Europeans do not think of themselves as being at risk of poverty.

According to a number of 'risk assessment checks' – such as being able to make ends meet and the ability to pay bills, feeling at risk of being over-indebted, expecting to stay in work (or not) and the perceived risk of becoming homeless – it appears that most Europeans are confident about their own personal situation.

**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...?**

	Easy	Middle	Difficult	Don't know		Easy	Middle	Difficult	Don't know
EU27	30%	56%	12%	2%	IT	24%	61%	13%	2%
DK	57%	37%	5%	1%	MT	24%	65%	9%	2%
SE	53%	41%	4%	2%	SK	24%	63%	13%	-
NL	50%	40%	8%	2%	CY	23%	54%	23%	-
LU	47%	46%	5%	2%	PL	21%	59%	17%	3%
DE	45%	45%	9%	1%	PT	21%	62%	15%	2%
AT	43%	50%	6%	1%	EE	20%	65%	13%	2%
FI	43%	53%	3%	1%	LT	20%	60%	18%	2%
BE	38%	50%	11%	1%	CZ	17%	69%	13%	1%
UK	35%	54%	8%	3%	LV	12%	56%	30%	2%
SI	33%	54%	13%	-	EL	11%	54%	35%	-
IE	30%	54%	10%	6%	RO	9%	63%	24%	4%
ES	28%	60%	10%	2%	BG	5%	52%	40%	3%
FR	25%	62%	12%	1%	HU	5%	61%	34%	-

The perceived risk of poverty among the unemployed is much stronger than the EU average:

- They are nearly twice as likely to feel at risk of being over-indebted (50% vs. EU average of 27%).
- They are more than twice as likely to have constant difficulties in keeping up with bills and credit commitments (46% vs. 21%).
- They find it nearly three times as difficult for their household to make ends meet (31% vs. 12%).
- They believe they are twice as likely to become homeless (16% vs. 7%).

## 5. THE IMPLICATIONS OF POVERTY

Europeans who have problems making ends meet are far less satisfied with their lives than the average. They are also less satisfied with their health and family lives.

Satisfaction with... (average scores on scale from 1-10 where 1 is very dissatisfied and 10 is very satisfied)	EU27 average score	Household's ability to make ends meet		
		Easy	Average	Difficult
...life in general	6.9	7.8	6.7	4.9
...personal health	7.2	7.6	7.2	6.3
...family life	7.7	8.2	7.7	6.7

These are not the only perceived implications of poverty. Close to nine out of ten Europeans (87%) believe that poverty hampers people's chances of gaining access to decent housing, eight out of ten feel that being poor limits access to higher education or adult learning, and 74% believe that it damages their chances of finding a job. The majority of Europeans (60%) believe that access to a decent basic school education is affected, and 54% believe that the ability to maintain a network of friends and acquaintances is limited by poverty. Many also find that public services are not affordable, perhaps explaining why poverty is seen to limit access to them.

→ With an ageing population, long-term care services are a source of concern: 45% think they are not affordable. Around a third (35%) also feel that childcare is too expensive, while 34% feel the same about social housing services.

While the majority of Europeans do not report difficulties in gaining access to financial services, the picture for the most vulnerable is very different.

- **The unemployed:** seven out of ten unemployed Europeans find it difficult to get a mortgage, while the EU average of people facing difficulties in this area is 49%. A further 58% of unemployed people, compared with an EU average of 34%, have problems getting loans, and 47% find it difficult to get a credit card (the EU average is 27%).
- **Europeans who have difficulties making ends meet:** close to three out of four of these citizens (72%) find it difficult to get a mortgage, 64% find it difficult to get a loan, and 55% find it difficult to get a credit card.

### Financial exclusion: a major concern

Once people become poor, it can be very difficult to get themselves out of poverty. National comparisons show even greater disparities when it comes to access to financial services:

**Getting a mortgage:** only 20% in Finland say they have difficulties, compared to 90% in Spain.

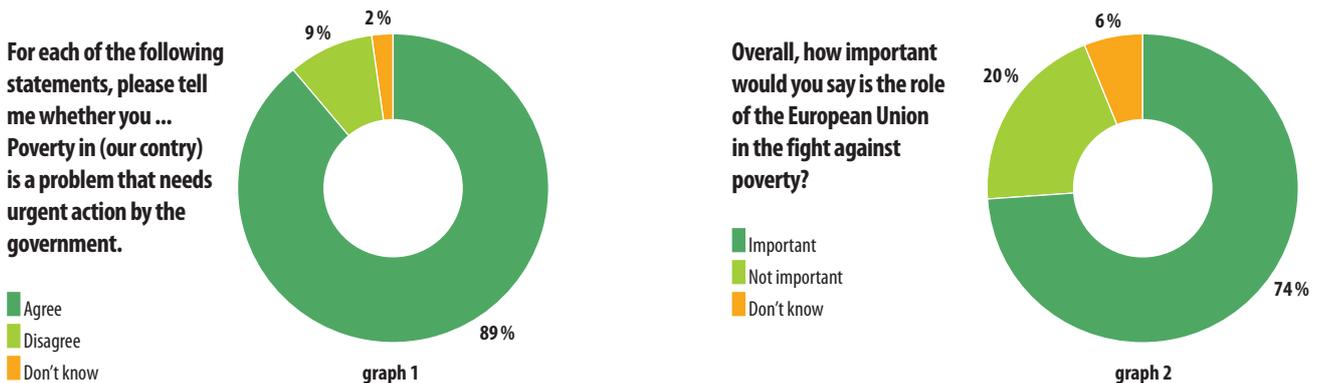
**Getting a consumer loan:** responses range from just 12% in Finland who say they have problems getting loans, to a large majority of 78% in Spain. At least half of respondents in Bulgaria (53%) and Cyprus (50%) also reported difficulties.

**Getting a credit card:** the number of people facing difficulties simply getting a credit card ranges from 12% in the Netherlands and Sweden to 55% in Spain.

## 6. COMBATING POVERTY

On average, 89% of Europeans say that urgent action is needed by their national government to tackle poverty. (See graph 1).

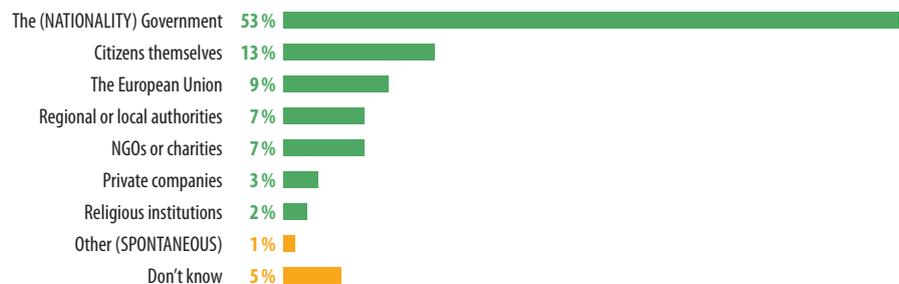
This view is not only held by those who are struggling to get by; 85% of respondents classified as well-off according to their household income agree that poverty is a problem that needs urgent government action.



Even if Europeans do not regard the European Union as primarily responsible for combating poverty, its role is nonetheless seen as important by many (28% see it as 'very important', and 46% 'somewhat important'). (See graph 2)

The view that the EU plays an important role in fighting poverty is widespread throughout Europe, with highest consensus levels recorded in Malta (93%) and Slovakia (91%).

**In your opinion, from the following list, who is primarily responsible for reducing or preventing poverty in (OUR COUNTRY)?**



Across Europe, 53% feel that their national governments are primarily responsible for combating poverty. At the national level, the proportion of people holding this belief ranges from 24% (in France) to 85% (in Bulgaria). Other countries where more than three quarters of citizens see the government's role as pivotal are Hungary (80%) and Latvia (77%). Other key actors are being held responsible for taking action:

- Over a quarter of Dutch respondents feel that fighting poverty is primarily the responsibility of **citizens themselves** (27% vs. an EU average of 13%). Finland is the only other Member State where over one-fifth of citizens hold this view (22%).
- Over a quarter of French respondents believe that fighting poverty is primarily the responsibility of **NGOs or charities** (26% vs. an EU average of 7%).
- In Greece, 23% feel that fighting poverty is primarily the responsibility of the **European Union** (vs. an EU average of 9%). In Luxembourg, 20% hold this view.

## CONCLUSION

EU citizens are strongly aware of the extent of poverty and social exclusion in today's society: nearly three in four feel that poverty in their country is widespread, even if opinions vary strongly between Member States. People's perception of what it means to be poor is more frequently seen as having resources that are so limited that people cannot participate fully in society, not being able to afford the basic goods one needs to live, or having to depend on charity or public subsidies.

Over 80% of Europeans report that poverty has increased in their country in the last three years. This finding needs to be understood in the context of the current economic crisis, the full impact of which is still to be felt.

Unemployment, and wages and salaries which are not high enough to cope with the cost of living are the most widely perceived 'societal' explanations for poverty. A further perceived reason for poverty is the high cost of housing: two-thirds of Europeans find it difficult to secure decent housing at a reasonable price. The most commonly cited personal factors that lead to poverty are a lack of education, training or skills, 'inherited' poverty and addiction.

The survey confirms the perceived vulnerability of the unemployed: over half of Europeans believe that the unemployed are most at risk of poverty. Close to half believe that the unemployed should be a priority group for receiving social assistance. The elderly are also widely viewed as a vulnerable social category.

The unemployed also feel at risk of poverty far more frequently than other Europeans. Once people become poor, it can be very difficult for them to escape from poverty. The survey shows, for instance, that nearly 75% of those who have a hard time making ends meet find it difficult to get a mortgage, close to a third have problems getting loans, and over half find it difficult to get a credit card.

People feel that poverty is a problem that needs urgent action: nine out of ten support the view that this action should come from their government. Over half of respondents hold their government primarily responsible for reducing or preventing poverty.

Finally, nearly three-quarters of European citizens believe that the European Union has an important role to play in combating poverty.

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