Poverty and Exclusion amongst senior EU citizens

Aggregate Report - January 2011

This survey was requested by the European Parliament.

This document does not represent the point of view of the European Parliament. The interpretations and opinions contained in it are solely those of the authors.
POVERTY AND SOCIAL EXCLUSION

Conducted by TNS Qual+ at the request of the European Parliament

TNS Qual+
Avenue Herrmann Debroux, 40
1160 Brussels
Belgium
CONTENTS

1 EXECUTIVE SUMMARY .................................................................................... 5
  1.1 Headline summary ...................................................................................... 6
  1.2 Perceptions of the media and society, and respondents own experiences. 7
  1.3 Decision-makers’ understanding of poverty and social exclusion issues.... 8
  1.4 EU policies to combat poverty – knowledge and expectations ............... 9
  1.5 Specific issues – internet, living conditions and employment............... 9

2 OBJECTIVES AND METHODOLOGY ............................................................. 11
  2.1 Background and objectives ..................................................................... 11
  2.2 Methodology and sampling ..................................................................... 11
    2.2.1 Design ............................................................................................... 11
    2.2.2 Discussion content ............................................................................ 13
    2.2.3 Timings .............................................................................................. 13

3 MAIN CONCERNS ........................................................................................... 14
  3.1 Key findings............................................................................................... 14
  3.2 Media portrayals of poverty and social exclusion.................................... 15
  3.3 Poverty and social exclusion issues affecting respondents’ lives ............ 18
    3.3.1 Living costs........................................................................................ 19
    3.3.2 Health services and care homes ....................................................... 21
    3.3.3 Living conditions and environment .................................................... 22
    3.3.4 Intergenerational poverty................................................................. 23
    3.3.5 Unemployment .................................................................................. 23
    3.3.6 Lack of support.................................................................................. 23
    3.3.7 Bureaucracy ...................................................................................... 23
  3.4 How society views poverty and social exclusion ..................................... 24
  3.5 Aspects missing from the media’s portrayal of poverty and social exclusion 27

4 UNDERSTANDING OF POVERTY AND SOCIAL EXCLUSION ISSUES ...... 32
  4.1 Key findings............................................................................................... 32
  4.2 How well do decision-makers understand poverty and social exclusion? 32
  4.3 Issues that are regarded as well understood ............................................ 37
  4.4 Issues that are regarded as not well understood ...................................... 38
  4.5 How to improve understanding................................................................. 40

5 POLICY............................................................................................................. 41
  5.1 Key findings............................................................................................... 41
  5.2 Awareness of EU policy to combat poverty ............................................ 41
  5.3 What the EU should do to tackle poverty............................................... 43
  5.4 Key messages to policy makers................................................................. 47
  5.5 The one thing that policy makers should do............................................. 49

6 SPECIFIC ISSUES ........................................................................................... 51
  6.1 Key findings............................................................................................... 51
  6.2 Internet access .......................................................................................... 51
    6.2.1 Impact of (not) having internet access................................................. 54
    6.2.2 What policy makers should do about internet access ......................... 55
  6.3 Living conditions and neighbourhood..................................................... 56
    6.3.1 Respondents’ specific issues ............................................................. 57
    6.3.2 What policy makers should do about living conditions ...................... 58
  6.4 Problems finding employment ................................................................. 60
    6.4.1 Respondents’ specific issues ............................................................. 61
    6.4.2 What policy makers should do about the difficulties of the elderly to find employment 63
## Country Abbreviations

<table>
<thead>
<tr>
<th>Country</th>
<th>Abbreviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>BE</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>CZ</td>
</tr>
<tr>
<td>Denmark</td>
<td>DK</td>
</tr>
<tr>
<td>France</td>
<td>FR</td>
</tr>
<tr>
<td>Germany</td>
<td>DE</td>
</tr>
<tr>
<td>Greece</td>
<td>EL</td>
</tr>
<tr>
<td>Hungary</td>
<td>HU</td>
</tr>
<tr>
<td>Ireland</td>
<td>IE</td>
</tr>
<tr>
<td>Italy</td>
<td>IT</td>
</tr>
<tr>
<td>Latvia</td>
<td>LV</td>
</tr>
<tr>
<td>Malta</td>
<td>MT</td>
</tr>
<tr>
<td>Poland</td>
<td>PL</td>
</tr>
<tr>
<td>Portugal</td>
<td>PT</td>
</tr>
<tr>
<td>Romania</td>
<td>RO</td>
</tr>
<tr>
<td>Slovakia</td>
<td>SK</td>
</tr>
<tr>
<td>Spain</td>
<td>ES</td>
</tr>
<tr>
<td>Sweden</td>
<td>SE</td>
</tr>
<tr>
<td>The United Kingdom</td>
<td>UK</td>
</tr>
</tbody>
</table>

1 In the body text of the report the listing of Member States in parentheses indicates that the relevant issue was primarily raised by individuals from that particular country.
1 EXECUTIVE SUMMARY

With nearly 84 million Europeans living at risk of poverty, the European Union (EU) joined forces with its Member States to make 2010 the European Year for Combating Poverty and Social Exclusion. The key objectives were to raise public awareness about these issues and renew the political commitment of the EU and its Member States to combat poverty and social exclusion. The guiding principle of the 2010 Year was to give voice to the concerns of people who have to live with poverty and social exclusion, and to inspire every European citizen and other stakeholders to engage with these important issues.²

Against this background, the European Parliament commissioned a qualitative study in 18 EU Member States to explore the issues of concern to those living in poverty and faced with social exclusion. Findings from the research, contained in this aggregate report, will provide direct input to the EU Citizens’ Agora on ‘Crisis and Poverty’ which will take place in January 2011.

The overall objectives of the study were to:

- identify the particular issues of concern to those living in poverty and faced with, or who are at risk of, social exclusion in order to establish the areas that might be covered by the submission to the 2011 Citizens’ Agora; and

- consequently provide EU policy makers at the 2011 Citizens’ Agora with direct insight into the concerns of those living in poverty and social exclusion.

Across the 18 selected Member States, a total of 160 respondents aged 60 years and older who were living below the poverty line in their own country participated in the study. Of these respondents:

- Two-thirds of respondents were retired and of these a minority were retired for reasons of disability/health. A minority of retired respondents supplemented their pension income with additional work.

- A third of respondents were not retired, about half of which were employed and the other half unemployed. Those who were employed held a number of different positions such as cleaner, caretaker, sign maker, security guard, tailor, florist, babysitter, etc. Some also held part-time jobs or were self-employed.

- Just over a third of respondents were married or co-habiting with a partner, while the remaining two-thirds were single, divorced, separated or widowed. Some respondents, although a minority, had children either living with them, or whom they supported financially in some way.

² http://www.2010againstpoverty.eu/about/?langid=en
1.1 **Headline summary**

The research shows a population who feel ignored by wider society, who believe the reality of their lives is not represented in mainstream media and who feel that policy makers do not understand what life is like for those facing poverty and social exclusion. The material and day to day aspects of poverty are the key issues – the cost of living, employment, pensions, healthcare. The less tangible aspects are also important – the impact of social exclusion on self-esteem and the desire to feel listened to and valued by society. This feeling of invisibility and exclusion is often exacerbated by the stigmatisation of poverty and the feeling of shame or embarrassment felt by many respondents.

The key themes which emerged from the research were as follows:

- **Older poor people feel that no-one is interested in them or their daily struggles**
  
  “*Let’s be honest, nobody cares about the poor, neither now nor in the past.*” *(EL, male, 70)*

- **The media are not engaged with telling their story**
  
  “I don’t think there’s a lot of media exposure to poverty, I think there’s more affluence showed on the television...Everybody is rich, everybody is beautiful, everybody is thin, you don’t see a lot of poverty in the media...it’s probably that people want to see the affluent side of the world, they don’t want to see the poverty” *(UK, female, 64)*

- **Policy and decision-makers have awareness of poverty in terms of statistics but limited understanding of the reality**
  
  “*Nothing happens because if we ask them how much a litre of milk is they do not know that. They are not aware of the prices. They do not have to go shopping. They know about poverty but they do not know what poverty is. There is huge wealth and also huge poverty*” *(HU, Male, 60)*

- **Older poor people feel they have a limited voice**
  
  “*They should talk to old people to understand how they live, being alone, completely isolated*” *(PT, female, 72)*

- **Basic issues concerning food, security, housing, health, and employment are their main concerns**
  
  “*There are people who limit their food spending to only 3 zloty per day. This means diluting milk with water and buying a liter of milk and several pieces of bread for the whole week.*” *(PL, male, 69)*

- **They are also concerned about having a role in society and some dignity in their lives**
  
  “*So that you can live in a dignified and humane way when you are old.*” *(DE, female, 62)*
Poverty and Social Exclusion – Aggregate Report

- Pension income and employment issues underpin almost all of the key concerns and this where policy focus should be at both national and EU level
  “Health care consumes the entire pension.” (SK, female, 63)
- Respondents were often sceptical about whether there is the political will to do this
  “They [decision-makers] are so busy sitting around tables discussing this and discussing that, that they then have to have another meeting to discuss what they discussed at the first meeting, but nothing actually gets done.” (UK, female, 69)

1.2 Perceptions of the media and society, and respondents own experiences

- The predominant view amongst respondents was that there was not nearly enough engagement with issues of poverty and social exclusion. The main reason cited for this lack of representation was a perceived obsession in the media with storylines concerning affluence, wealth, beauty and youth. These topics were seen as ones that people aspire to, and therefore are regarded as marketable or newsworthy.
- When issues of poverty and social exclusion are represented in the media, respondents regarded it as being exaggerated or portrayed inaccurately, for example:
  - As figures (numbers/statistics) and visually emotive images (such as starving people, loneliness and isolation, and degradation in local neighbourhoods), or
  - In an extreme and sensationalist manner.
  These representations were considered to be inaccurate and misleading.
- In contrast to these inaccurate representations of poverty and social exclusion in the media respondents mentioned a range of issues which they consider affect their everyday lives. These tended to be basic material aspects of living with poverty, and most prominent were:
  - Living costs.
  - Health services and care homes.
  - Living conditions and the environment.
  - Intergenerational poverty – having to support their children, or concern for the employment prospects of young people.
- Respondents also explained how these aspects, for example high living costs and low pensions, lead to social exclusion and isolation.
- Respondents generally believed that society reflected the media's approach to representing issues of poverty and social exclusion, in that they
were largely ignored and that their situation was not understood or was seen in an overly simplistic manner. Respondents felt excluded from society and furthermore held that there was a lack of empathy, action and interest on the part of society with regards to issues of poverty and social exclusion because people do not seem to care about it unless it affects them personally.

- The majority of respondents felt that what is missing in the media’s portrayal of poverty and social exclusion is real life examples or case studies of people living in poverty and how they manage real, everyday issues.

- Respondents would like to see media reporting that:
  - Draws attention to the conditions under which pensioners have to live, such as housing conditions and neighbourhoods, low incomes, surviving on low budgets, issues around getting older, the high cost of utilities, and the high cost of rent, etc.
  - That discusses the different reasons why people have become poor.

1.3 Decision-makers’ understanding of poverty and social exclusion issues

- The most widely held view amongst respondents was that decision-makers and policy-makers, either at local, national or European level did not understand issues of poverty and social exclusion to any great extent. The main reason for this lack of understanding was that decision-makers are seen as living privileged lives, earning high salaries and therefore not at risk of suffering from poverty or facing social exclusion.

- A lack of understanding on the part of decision-makers does not necessarily mean that decision-makers are not aware of the issues. However, respondents perceived there to be a lack of action, interest or empathy on the part of decision-makers.

- Respondents often thought that decision-makers had a good understanding of data, for example statistics on the number of people living in poverty, and of the amount of money allocated for social pensions or social aid. However, according to some, this did not mean that decision-makers understand the reality of their daily lives – an aspect that was regarded as poorly understood.

- As decision-makers are seen to have little direct experience of poverty and social exclusion it was suggested by some that socially excluded citizens or people living in poverty could act as advisers to decision-makers on these issues.
1.4 EU policies to combat poverty – knowledge and expectations

- In general, respondents were not very aware of EU policies to combat poverty but supposed that the EU had poverty issues on its agenda at a more general level. Consequently respondents were only able to offer a few examples of EU policies or interventions that they were aware of or had experienced.

- Respondents offered a range of ideas about what the EU should do to combat poverty. The two most frequently mentioned ideas were:
  - Addressing unemployment
  - Improving living conditions and neighbourhoods.

Other areas in which the EU should take action included increasing pensions; improving access to and the affordability of health care; providing social assistance to those in need, and communicating with the poor and socially excluded to determine what their concerns are also featured prominently.

- It was clear from the responses that such interventions would not only improve the quality of life of respondents on a material level, but would also have a number of psychological benefits. These include: restoring dignity, as poverty is still seen as shameful or embarrassing; helping people be more active (for example through employment) and thereby reducing loneliness; and helping combat feelings of uncertainty and fear that people may have about their futures.

- Asked for the single most important thing that policy makers should address respondents reiterated a number of aspects to tackle such as the combating of unemployment, focussing on the economy and infrastructure (such as health care and housing), and listening to the voices of those who are elderly and poor or socially excluded. Again reference was made to interventions that would not just fulfil the material needs of those who are elderly and poor or socially excluded, but that would also give them a sense of meaning and purpose, such as partaking in cultural activities or conveying their professional skills to younger generations.

1.5 Specific issues – internet, living conditions and employment

- Approximately one third of respondents had access to the internet either through a home computer, a computer belonging to a family member (such as a child) or through a library or local skills and training organisation. Those who did not have access to the internet cited cost and mastering the new technology as the greatest barriers to internet access. Respondents who did not have internet access had mixed views about whether they would like to have access to this technology. For many, the impact of not having access to the internet, or having limited access, is that it contributes to loneliness,
isolation, depression, stress and anxiety, and feeling excluded from society. Respondents would like to see EU policy makers make available free or heavily subsidised internet access and computer training courses.

- The majority of respondents expressed some concern about their poor living conditions and/or the neighbourhood in which they lived. Concerns were expressed about a range of different aspects of which the most prominent were anti-social behaviour and security; the lack of maintenance and upkeep of buildings that respondents live in; and the cleanliness of the streets. Not surprisingly, respondents would like to see interventions on the side of EU policy makers on these specific issues: increase people’s pensions, reduce the amount of tax the retired have to pay, and subsidise the cost of utilities and rent, as they would then have money for essential maintenance costs on the buildings they live in.

- The respondents also mentioned a range of issues that impact on their ability to find work. The most prominent of these was age barriers or ageism and generally rising unemployment rates. To address these issues respondents would like EU policy makers to create more employment opportunities; introduce measures to combat ageism in the workplace; and to see greater commitment on the part of job centres to find appropriate jobs for elderly workers.
2 OBJECTIVES AND METHODOLOGY

2.1 Background and objectives

With nearly 84 million Europeans living at risk of poverty, the European Union (EU) joined forces with its Member States to make 2010 the European Year for Combating Poverty and Social Exclusion. The key objectives were to raise public awareness about these issues and renew the political commitment of the EU and its Member States to combat poverty and social exclusion. The guiding principle of the 2010 Year was to give voice to the concerns of people who have to live with poverty and social exclusion, and to inspire every European citizen and other stakeholders to engage with these important issues.3

Against this background, the European Parliament commissioned a qualitative study in 18 EU Member States to explore the issues of concern to those living in poverty and faced with social exclusion. Findings from the research, contained in this aggregate report, will provide direct input to the EU Citizens’ Agora on ‘Crisis and Poverty’ which will take place in January 2011.

The overall objectives of the study were to:

- identify the particular issues of concern to those living in poverty and faced with, or who are at risk of, social exclusion in order to establish the areas that might be covered by the submission to the 2011 Citizens’ Agora; and

- consequently provide EU policy makers at the 2011 Citizens’ Agora with direct insight into the concerns of those living in poverty and social exclusion.

2.2 Methodology and sampling

2.2.1 Design

The research comprised of two stages with this report focussing on stage one. The first stage was a series of focus groups in a sample of 18 Member States with older people aged 60 years and above, experiencing poverty and faced with social exclusion. One group, about 90 minutes in duration, was conducted in each of the countries with 8-12 participants all living below the poverty threshold of the country they live in.4 In addition, it was envisaged that at least four respondents per group would also be described as socially excluded5. The groups consisted of a mix of men or women, as well as a mixture of those who were retired, unemployed

---

3 http://www.2010againstpoverty.eu/about/?langid=en
4 Individual poverty thresholds were used for each Member State and these can be viewed in the recruitment screener included as appendix to this report. Individuals were recruited on the basis that their household income fell below the identified threshold, dependant on the number of people in the household.
5 Respondents were categorised as socially excluded if they answered ‘applies to me’ to four or more statements in Question 4 of the recruitment screener.
and still in employment. A breakdown of the participants per Member State is provided below.

<table>
<thead>
<tr>
<th>MEMBER STATE</th>
<th>GENDER</th>
<th>AGE RANGE</th>
<th>BELOW POVERTY LINE</th>
<th>SOCIALLY EXCLUDED</th>
<th>WHERE FOCUS GROUP WAS HELD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>4</td>
<td>4</td>
<td>60-73</td>
<td>All</td>
<td>8 of 8</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>4</td>
<td>4</td>
<td>60-65</td>
<td>All</td>
<td>4 of 8</td>
</tr>
<tr>
<td>Denmark</td>
<td>5</td>
<td>6</td>
<td>64-81</td>
<td>All</td>
<td>10 of 11</td>
</tr>
<tr>
<td>France</td>
<td>3</td>
<td>6</td>
<td>60-75</td>
<td>All</td>
<td>9 of 9</td>
</tr>
<tr>
<td>Germany</td>
<td>4</td>
<td>6</td>
<td>60-75</td>
<td>All</td>
<td>10 of 10</td>
</tr>
<tr>
<td>Greece</td>
<td>4</td>
<td>4</td>
<td>60-70</td>
<td>All</td>
<td>4 of 8</td>
</tr>
<tr>
<td>Hungary</td>
<td>4</td>
<td>4</td>
<td>60-65</td>
<td>All</td>
<td>6 of 8</td>
</tr>
<tr>
<td>Ireland</td>
<td>3</td>
<td>5</td>
<td>63-71</td>
<td>All</td>
<td>4 of 8</td>
</tr>
<tr>
<td>Italy</td>
<td>5</td>
<td>4</td>
<td>63-70</td>
<td>All</td>
<td>9 of 9</td>
</tr>
<tr>
<td>Latvia</td>
<td>3</td>
<td>7</td>
<td>59*-78</td>
<td>All</td>
<td>8 of 10</td>
</tr>
<tr>
<td>Malta</td>
<td>6</td>
<td>4</td>
<td>60-82</td>
<td>All</td>
<td>9 of 10</td>
</tr>
<tr>
<td>Poland</td>
<td>4</td>
<td>4</td>
<td>60-69</td>
<td>All</td>
<td>6 of 8</td>
</tr>
<tr>
<td>Portugal</td>
<td>3</td>
<td>5</td>
<td>63-74</td>
<td>All</td>
<td>8 of 8</td>
</tr>
<tr>
<td>Romania</td>
<td>3</td>
<td>6</td>
<td>60-86</td>
<td>All</td>
<td>8 of 9</td>
</tr>
<tr>
<td>Slovakia</td>
<td>3</td>
<td>5</td>
<td>61-78</td>
<td>All</td>
<td>8 of 8</td>
</tr>
<tr>
<td>Spain</td>
<td>5</td>
<td>4</td>
<td>60-72</td>
<td>All</td>
<td>6 of 9</td>
</tr>
<tr>
<td>Sweden</td>
<td>3</td>
<td>7</td>
<td>62-74</td>
<td>All</td>
<td>8 of 10</td>
</tr>
<tr>
<td>UK</td>
<td>1</td>
<td>8</td>
<td>62-69</td>
<td>All</td>
<td>8 of 9</td>
</tr>
</tbody>
</table>

* One respondent in the Latvian group was 59 years old

These groups represent a total of 160 respondents across the 18 Member States. Of these respondents:

- Two-thirds of respondents were retired and of these a minority were retired for reasons of disability/health. A minority of retired respondents supplemented their pension income with additional work.

- A third of respondents were not retired, about half of which were employed and the other half unemployed. Those who were employed held a number of different positions such as cleaner, caretaker, sign maker, security guard, tailor, florist, babysitter, etc. Some also held part-time jobs or were self-employed.

- Just over a third of respondents were married or co-habiting with a partner, while the remaining two-thirds were single, divorced, separated or widowed. Some respondents, although a minority, had children either living with them, or whom they supported financially in some way.

The next step in the research involved inviting a selection of focus group participants to Brussels in January 2011 to participate in a second discussion in order to formulate a contribution to the Agora. The table below summarises how many individuals will be recruited from each of the 18 Member States.
### 2.2.2 Discussion content

The discussion started by exploring in a general way respondents’ thoughts on how poverty and social exclusion is represented in the media, what the respondents’ biggest concerns are in their everyday lives, and what they thought society's views are on poverty and social exclusion. This was followed by discussing respondents’ specific views and priorities about what aspects of their lives they felt are understood by policy makers and what actions they would like to see European policy makers take. Respondents were probed on three particular areas of interest in the context of the Agora - internet and other modern communications technology, the living conditions and the environmental issues facing the neighbourhoods respondents live in, and their experience in finding work again if they have been unemployed. Finally, respondents were asked to identify one thing in particular that they would like EU policy makers to do in order to address issues of poverty and social exclusion.

The discussion guide used in the study is included as an appendix to this report.

### 2.2.3 Timings

The field work for this study was conducted between 6 and 10 December 2010.
3 MAIN CONCERNS

This chapter explores some of the biggest concerns that the respondents have in their everyday lives. In order to determine what these concerns are, respondents were first asked to consider how issues of poverty and social exclusion are represented and perceived in the media. This approach was adopted to ensure the personal comfort of each respondent with the potentially sensitive topic under discussion and to provide a context for discussing their own concerns later in the group. Respondents were also asked what they thought was missing and what they would change about the representation of these issues in the media, as well as how they thought society viewed poverty and social exclusion.

3.1 Key findings

- The predominant view amongst respondents was that, across the different kinds of media, there was not nearly enough engagement on the side of the media with issues of poverty and social exclusion. The main reason cited for this lack of engagement was a perceived obsession in the media with storylines concerning affluence, wealth, beauty and youth. These topics were seen as ones that people aspire to, and therefore are regarded as marketable or newsworthy.

- When issues of poverty and social exclusion are represented in the media, respondents regarded it as being represented mainly as figures (using numbers and statistics) and visually emotive images (such as starving people, loneliness and isolation, and degradation in local neighbourhoods) or in an extreme and sensationalist manner. These representations were considered to be inaccurate and misleading.

- In contrast to these inaccurate representations of poverty and social exclusion in the media respondents mentioned a range of issues which they consider affect their everyday lives. The most prominent of these were: living costs, health services and care homes, living conditions and neighbourhood and intergenerational poverty. Respondents also explained how these aspects, for example high living costs, also lead to social exclusion and isolation.

- Respondents generally believed that society reflected the media's approach to representing issues of poverty and social exclusion in that they were largely ignored and that their situation was not understood at all, or not accurately understood and seen in an overly simplistic manner. Respondents felt socially excluded from society and furthermore held that there was a lack of empathy, action and interest on the part of society with regards to issues of poverty and social exclusion because people do not seem to care about it unless it affect them personally.

- The majority of respondents felt that what is missing in the media's portrayal of poverty and social exclusion is real life examples or case studies of people living in poverty and how they manage real, everyday issues.
Respondents would like to see **media reporting which draws attention to the conditions under which pensioners have to live**, such as housing conditions and neighbourhoods, low income, surviving on low budgets, issues around getting older, the high cost of utilities, and the high cost of rent. They considered that the media should also **report on the different reasons why people have become poor** and why they stay poor.

### 3.2 Media portrayals of poverty and social exclusion

All respondents engaged with the media to some extent, be it watching television (news programmes, soaps or documentaries), listening to the radio, or reading newspapers; but of course did so to varying degrees and had access to different kinds of media.

The predominant view amongst respondents was that, across the different kinds of media, there was **not nearly enough engagement on the side of the media with issues of poverty and social exclusion** (UK, SK, EL, DE, PL, DK, MT, LV, IE, RO, IT, PT, CZ, ES). They felt these issues are often glossed over (UK, SK, DK, CZ).

> “I have never seen on TV a serious programme about poverty or social exclusion.” (EL, female, 65)

> “A lot of people just don’t want to hear about this. They close their eyes and ears as they don’t want to be confronted with poverty issues.” (DK, female, 81)

> “I think we have to insist to have TV programmes portraying properly the citizens and the difficulties they have to face. They have to speak all the time about it. The media does not do its work well.” (BE, male, 60)

> “Nobody wants to hear about poor people in the media. It’s not news that somebody doesn’t have something. The people up there don’t want to know.” (CZ, female, 64)

> “The newspaper published that there would be five hundred new workplaces. But they did not add that in the meantime, seven hundred would be lost in Pest….” (HU, male, 61)

The main **reason cited for this lack of engagement** was a perceived obsession in the media with storylines concerning affluence, wealth, beauty and youth. These are things that people aspire to (UK, SE, ES, PL), are marketable or newsworthy, (the lives of the young, rich and famous) and that will generate higher viewer ratings, which is in the media’s financial interest (SE, RO, SK, HU, EL, PL). Some respondents held that the import of American programmes further contributed to the prominence of these ideals (UK).

> “I don’t think there’s a lot of media exposure to poverty, I think there’s more affluence showed on the television...Everybody is rich, everybody is beautiful, everybody is thin, you don’t see a lot of poverty in the media...it’s probably that people want to see the affluent side of the world, they don’t want to see the poverty.” (UK, female, 64)
“Everyday life is not attractive. We’d better not show this poverty abroad” (PL, Male, 64)

When elderly and retired people are portrayed it is usually as people living a good life with economic means. Poor elderly or retired people would be embarrassing to portray. (SE)

“Elderly/poor and retired people are highlighted in the media as upper class people who go on trips abroad and sprinkle money around them.” (SE, female, 67)

When issues of poverty and social exclusion are represented in the media, respondents regarded it as being represented in the following ways:

- The media is seen as more concerned with representing figures (numbers/statistics) and visual images of poverty (starving people, loneliness and isolation, and degradation in local neighbourhoods) that presenting concrete and detailed cases of people's lives. There is information about the unemployment rate and whether it is increasing or decreasing, but the numbers do no say anything about how the people to whom those numbers apply live (PT, DE, HU, DE, IT, BE). The numbers are also seen as vulnerable to varied interpretations - people can interpret the figures according to the way in which they want to see poverty and social exclusion (BE).

  “On TV it shows quite often people sleeping on the streets, but is just images.” (PT, female, 63)

  “The percentage of poor people we have here appears occasionally. But you never hear of it being closely examined.” (DE, female, 62)

  “They [only] say how many per cent it is.” (HU, male, 60)

- Poverty and social exclusion are portrayed in an extreme, sensationalist, or worst-case scenario manner, for example a homeless person who dies as a result of severe weather conditions, or a person who suffers illness in the extreme; rather than as the everyday reality of quite a large group of people (SK, IE, CZ, ES, EL, IT, BE).

  “If someone gets cancer, they never have cancer of the little finger, it's always cancer of the brain or something really serious that they won’t survive.” (IE, male, 71)

Related to this is the superficial stereotypical representation of the poor, for example in soaps on television, as lazy people who do not want to work and who use every trick in the book to exploit the state welfare system (DE, DK, SK). In addition, the entertainment industry, such as dramas and comedies, is perceived to portray poor people often as extremely poor, dirty and pathetic. This over-exaggeration and polarisation of the characters is done to make the film more interesting, funny or to draw a much clearer line. But it is not a very honest image (DK).
There is far greater coverage of poverty on an international scale, rather than at a national or local level. (UK, PT, MT)

“They show us about Haiti, they show us about Mexico…Africa…they show us about all those people but not what is going on here [in terms of poverty]…We want to know what’s going on here and there’s so many poverties in our environments…” (UK, female, 68)

“People send money to Haïti, but for here there is nothing.” (BE, male, 60)

The media shows instances of charity towards poor people, but it is usually a single act for people in need, e.g. buying a wheelchair, providing food, etc. (SK) or creates the impression that the state and other authorities are providing sufficient help to the poor – that what they provide is enough for a decent life (HU).

Discussions of poverty mostly concern the recent global economic crisis and its national consequences. (IE)

The media portrays the poor and elderly as such a small group that they are not worth focussing on / not interesting enough. (SE)

As always having a happy ending when it is represented in series or soaps, which is unrealistic. (PT)

“In the series, and soaps, the poverty situations have always a happy end, but in real life poverty is not like that.” (PT, male, 67)

An overemphasis on alcohol and pubs. Alcohol was seen as being ubiquitous in the portrayal of poor peoples’ lives and pubs and bars were frequently the centre not just of social gatherings, but of the communities themselves. For some respondents living in an inner city community, this appeared to be an accurate portrayal of their community; however other members living in the suburbs felt that there were other outlets which they could use for socialising. (IE)

“People wouldn’t always go in [to the pub] to have a drink, just to socialise because there’s nowhere else.” (IE, female, 63)

These representations are generally not regarded as accurate, and many reasons for this were cited by respondents:

• Poverty in society is to some extent hidden and difficult to identify as people try to keep up appearances and are embarrassed about their situation. (DK, ES, SK, IT)

---

6 It is interesting to note that the hidden dimension of poverty also played itself out in the focus groups, for example, in the German group people were not reluctant to refer to themselves as poor and socially excluded; in the Swedish group some respondents were more willing than others to openly admit their situations; while in the Irish and Latvian groups respondents did not regard themselves as poor or socially excluded (although they were recruited on that basis) and thought that there were others worse off than them who should be regarded as poor.
“Poverty today is inverted whereas in the films it’s extroverted. You can always tell if someone is poor in a film. You cannot tell in real life as they don’t put it on display.” (DK, male, 71)

“The hidden poverty is masked.” (SK Female, 63)

- The media is not always seen as independent and it might be in the best interests of owners of media houses or newspapers, who are in some cases also politicians, for issues of poverty or social exclusion to be glossed over (RO, CZ, ES, BE) – if the problems are not shown then action does not need to be taken to remedy them. Opposition political parties affiliated to different news media used the media to give different versions of the reality of poverty in order to show each other up (MT). It is thought that interviewees are selected who would not report about severe living conditions or who would be able to tell the preferred version of the truth, or that they are careful about what they say in order to gloss over issues (HU).

- The portrayal of poverty and social exclusion is inaccurate as the media is seen as not having the time or inclination to familiarise themselves with the situation / not taking the time to understand the issues properly. (SE, RO)

### 3.3 Poverty and social exclusion issues affecting respondents’ lives

As respondents were all recruited as living below the poverty line of their respective country, with the addition of some also being socially excluded, they all held views as to how issues affecting their own lives related to poverty and social exclusion. Respondents expressed concerns over a range of issues affecting their own lives and these issues are represented in summary form in the table below from the most to least mentioned before they are discussed in more detail.

<table>
<thead>
<tr>
<th>ISSUES AFFECTING RESPONDENTS’ LIVES</th>
<th>Example</th>
<th>Respondents from:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living costs</td>
<td>Not enough money for daily living expenses.</td>
<td>UK, SE, DE, DK, HU, ES, EL, PL, LV, FR, BE</td>
</tr>
<tr>
<td></td>
<td>No money for extras, such as treating themselves and others.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Difficulty coping with unexpected expenditure.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tax levelled against their retirement income.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Expensive travelling costs.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The social exclusion and isolation that follows from not having sufficient income and the emotional and physical effects this has.</td>
<td></td>
</tr>
<tr>
<td>Health services and care homes</td>
<td>The quality of care at health care facilities and care homes are of concern to respondents.</td>
<td>HU, DE, UK, LV, PT, FR, BE</td>
</tr>
<tr>
<td></td>
<td>The cost of medicine that is not subsidised has a substantial impact on their budgets.</td>
<td></td>
</tr>
<tr>
<td>Living conditions and neighbourhood</td>
<td>The cost of maintenance to their dwellings.</td>
<td>UK, ES, EL, LV, FR</td>
</tr>
<tr>
<td></td>
<td>Penalties for not recycling correctly.</td>
<td></td>
</tr>
</tbody>
</table>
Some people have lost their homes as a result of poverty. The bad condition or small size of people’s dwellings. Crime and anti-social behaviour negatively impact on respondents’ neighbourhoods. The closure of local amenities by the local government which means young people have nothing to do and nowhere to go after school hours. Noisy neighbours.

<table>
<thead>
<tr>
<th>Intergenerational poverty</th>
<th>Providing financial support to their children if respondents themselves are already struggling.</th>
<th>UK, MT, ES, HU, FR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment</td>
<td>Those who lost their jobs, especially as a result of the global economic crisis and have difficulty finding new employment.</td>
<td>ES, PL, FR</td>
</tr>
<tr>
<td>Lack of support</td>
<td>The poor and socially excluded see their situations worsen because of the absence of a social network or family support.</td>
<td>ES</td>
</tr>
<tr>
<td>Bureaucracy</td>
<td>The bureaucracy involved (e.g. paperwork and time) in order to get access to financial or other assistance makes it difficult for respondents.</td>
<td>MT</td>
</tr>
</tbody>
</table>

### 3.3.1 Living costs

The most discussed issue affecting respondents’ lives was that of the cost of living. It was widely felt that those living on low incomes, and especially those relying almost exclusively on state pension payments did not have enough money to pay their bills, let alone afford luxuries in life, such as treating themselves or family members, such as grandchildren (UK, SE, DE, DK, ES, PL, LV, HU, ES, FR, BE).

“I don’t like to go to the Christmas markets anymore because I cannot afford to buy anything there. Perhaps now and again a glass of mulled wine, but that’s all.” (DE, female, 66)

Even for those who are able to pay their bills and cover additional costs, they still have to keep a close eye on daily expenditure. They have to carefully make choices about what they spend their money on and have had to cut back on major expenditure to be able to pay their bills (DE, HU, UK, BE).

“I am not paying all the bills, everything that is given to me [state pension and other forms of financial support] it is hardly enough to buy anything. What I would love to do apart from buying food or paying bills is to treat my grandchildren when they come round, that’s the one thing [I would like] and it’s not good enough for me.” (UK, female, 67)

“I had to cancel all my insurances. I can only keep burial insurance and public liability.” (DE, female, 64)

“We have to make choices, paying some gasoil or paying the internet, or even eating, we often juggle with credit cards.” (BE, male, 60)

“People don’t think it’s a problem. You don’t have enough money for a new TV? Go into a bank and they will give you a loan! Are you unemployed? Go and do a retraining course! And all that... Nothing is a problem. Everything
has a smart solution. But in the real world, it doesn’t work that way.” (CZ, Male, 65)

However, respondents have developed strategies to maximise their purchasing power and to try and save money. (FR)

“The more you get close to the eat-by date, the cheaper the meat. This is what I do, I buy my meat the day of the eat-by date and it’s OK, and sometimes half the regular price.” (FR, female)

It becomes particularly difficult for respondents when they are confronted with major expenditure quite unexpectedly. (DE)

Respondents were of the view that they were paying too much tax on their retirement income and that this was contributing to their lack of money (SE, UK). Respondents that had worked during their lives felt ‘penalised’ at their current life stage as a result of having done so. For example, it was recounted that even though respondents had paid income tax and national insurance contributions throughout their working lives, they were now paying tax on their work based pensions, which was widely deemed to be unfair. Furthermore, those that had arranged private pensions felt aggrieved that their incomes from these resulted in them being ineligible for pension credit. (UK)

“This is exactly what I feel bad about, here I have worked all my life…and suddenly I am being penalised left right and centre. I paid all my taxes, national insurance, everything and suddenly I have become a victim.” (UK, male, 62)

Some respondents also find public transportation costs to be high and unaffordable and were of the view that this has contributed to their increased isolation if they cannot afford to move around as you are trapped in your home or in your nearby neighbourhood. Some have to rely on family or others to take them where they want to be. (DK)

“My son drives me sometimes, but I hate to trouble him. Most often, I just don’t go, as it is easier and cheaper to stay at home.” (DK, female, 73)

Concerns about not being able to pay bills were considered to be especially worrying because of the affect they were having on respondents’ health. There were reports that respondents had been threatened with court action as they could not afford minimum payments on utility bills. This caused great concern as there were often felt to be no areas of their budget that they could reduce in order to increase their payments, as they were already living ‘right on the breadline’. (UK)

“Yes I pay £20 every month and it’s not enough and I can’t pay more than that. If not I won’t eat. I have got to buy my food.” (UK, female, 68)

Not having sufficient income for basic necessities, or not having some money to spare, affects respondents’ emotional well-being and leads to social exclusion and isolation.

Out of embarrassment, few respondents take advantage of charitable offers (food provided by the workers’ welfare association, clothing stores offered by the social welfare services, etc.) and they are hardly able to participate in cultural and social life at all which leads them to be socially reclusive (DE). They feel that they have also
lost their independence since retirement since they have to rely on others for financial or other assistance and this makes them feel that to some extent that cannot control their own fate anymore (FR).

It is particularly difficult to come to terms with this situation because they used to know a different kind of life in which they were able to afford to do a lot more things, they had access to cultural activities and enjoyed modest pleasures (DE, LV). Due to financial constraints it has become impossible to attend different cultural events like going to the theatre which means that elderly people who live alone stay at home and become lonely and isolated (LV).

What contributes to participants’ isolation is that they feel that their hard work over the course of their lives have not been acknowledged by the state. On the contrary, they feel that, quite unjustly, they are treated in the same way as people who, in their opinion, are less deserving: work-shy people living on unemployment benefits, and foreigners. (DE, PL)

“People think that everybody is responsible for their lot.” (CZ, female, 64)

Respondents are also annoyed about the pensioners who are better off than they are and at all politicians and managers with their high salaries. (DE, HU, FR)

3.3.2 Health services and care homes

Respondents concerns about health services and care homes related to the quality and costs of services.

Some respondents were of the view that the health and care services (such as care homes) were not managed efficiently which disadvantaged already socially excluded groups, such as the elderly and those living with disabilities. Among the reasons for concern were issues surrounding the lack of staff to care for, or even see patients, and the perceived inefficiencies in the management of care homes and hospitals. (UK, IE)

“The care homes is another place…the disabilities that people have in there, they never have enough staff to look after people…” (UK, female, 69)

These issues were of particular concern to respondents as the elderly suffer from health problems and because they either knew people residing in care homes or they felt that these were issues that would soon affect themselves. (UK, PT)

“I live with fear because I don’t know where to go when I cannot take care of myself. I cannot afford a good rest home.” (PT, female, 72)

Furthermore, the notion that many respondents could not afford private health care created additional anxiety about these issues. (UK)

A further concern was the cost of medicine and the impact of this on respondents’ budgets as not all the medicines they have to take regularly (e.g. antidepressants, medicine for cancer) do not belong to the supported medicines lists, and they have to buy these without any financial support. The monthly cost of these sometimes has a significant impact on respondents’ budgets and they sometimes have to cut back on food and housing costs to be able to afford the medicine. (HU, DE, LV, FR, BE)
“When you get into a hard situation, you do not get any support…. None of the medicine for the patients suffering from cancer can be bought from that...and I go for social support in vain, we have a flat, a car, so good-bye, they do not care about me.” (HU, female, 64)

“The eyes and the teeth is luxury.” (BE, male 60)

3.3.3 Living conditions and environment

Respondents were of the view that the state of their living conditions was of concern to them and contributed to poverty and social exclusion in their lives. One such issue involved the costs of maintenance to their flats that they either had to undertake themselves and could not afford, or that the state was responsible for and did not carry out regularly. The state of disrepair of their dwellings led to feelings of alienation and social exclusion (UK, EL, LV, FR).

“For instance, it is not so bad with us, with me, it is warm and I have as if everything, yet, the windows are in so bad condition that I am afraid to touch them; this year they are still there but I am not so sure about the next year.” (LV, female, 65)

Another issue of concern to respondents related to refuse and recycling collections and proposals to fine residents who do not recycle correctly. This was felt to be an unfair on excluded groups, such as those that did not speak English as a first language and people with disabilities and those who had literacy difficulties. It was believed that such policies would further disadvantage these groups economically and through the way in which the information was communicated. (UK)

“What about older people, people that don’t speak the language, all those kind of people are going to be dispossessed because they are going to have to pay if they don’t recycle.” (UK, female, 64)

It was also the case in some instances that people had lost their homes as a result of falling into poverty. (ES)

It was common for respondents to suggest the areas in which they lived were socially deprived and prone to instances of crime and anti-social behaviour (also see Chapter 6 of the report). These issues were felt to have a large impact on poverty in local communities and respondents’ lives. Respondents held that these issues were facilitated by a lack of standards and morals in contemporary society and that an emphasis on materialism, particularly amongst younger generations had also exacerbated the issue. (UK)

“Young upcoming kids, they want fashionable items, they want nice things, they want an iPod, they want an iPhone and everything. This is where it leads them to become criminals…” (UK, male, 62)

Respondents argued that the closure of local amenities had led to many young people congregating on streets, engaging in anti-social behaviour and intimidating older people, therefore leading to a further sense of poverty in their local communities.
“They closed down the football pitches, the cricket pitches, anything to do with sports has all been closed down, gone. What do kids do? Where do they go? […] There is nothing to do. They resort to crime of all sorts.” (UK, female, 64)

In addition, concerns were also raised regarding noisy neighbours, which were also considered to contribute to the deprivation of their lives. (UK)

### 3.3.4 Intergenerational poverty

Related to the concerns expressed about their own cost of living, respondents also expressed concern over how future generations would be able to cope with the cost of living, with a particular emphasis on their children and grandchildren. This was a particularly problematic issue for respondents whose children were still living with them and whom they had to support financially and in other ways either because they could not find work or because they had health or disability issues (UK, MT). Although Chapter 2 indicated that it was only a minority of respondents who had children living in their household, it is clear that having to support them financially adds to their burden.

“It puts pressure on the older people like ourselves because I worry, I am sure people that’s [sic] here have children and families, you worry for them because you have got your own worries your money worries and then you worry for them because you have to help them out as well at some point.” (UK, female, 64)

There was some sense that the current economic climate, the loss of jobs and lack of employment opportunities, as well as the rising costs of tertiary education, would exacerbate the pressure on older people to support their families now and in the future. This worried respondents as they were already struggling to support themselves and, where applicable, their partners. (UK, ES, FR)

“My younger sister has a disabled daughter, she gets the attendance allowance because she cannot have a job because of her, but the attendance allowance was not increased for years, it does not even reach the level of the minimum wage. And the sum was not increased for 5 years.” (HU, female, 62)

### 3.3.5 Unemployment

Unemployment is an issue that affects the lives of the poor and socially excluded and some respondents had lost their jobs, especially as a result of the global economic crisis (ES). Pensioners, or those close to retirement age have difficulty finding work and therefore are unable to supplement their incomes (PL, FR).

### 3.3.6 Lack of support

The poor and socially excluded often see their situations worsen because of the absence of a social network or lack of family support. (ES)

### 3.3.7 Bureaucracy

Respondents mentioned that there was a lot of bureaucracy involved to receiving some form of help which sometimes would be a long process of forms and papers which do not lead to fruitful results. (MT)
3.4 How society views poverty and social exclusion

Respondents were asked what these portrayals in the media say about how society as a whole sees people living in these situations, what the things are that society should be aware of, and what impact it would make if society was more aware of these things.

Respondents generally believed that society reflected the media's approach to representing issues of poverty and social exclusion in that they were largely ignored and that their situation was not understood at all, or not accurately understood and seen in an overly simplistic manner. (CZ, FR, EL, ES, UK, RO, PT, DE, SK, LV, BE)

“People don’t think it [poverty] is a problem. You don’t have enough money for a new TV? Go into a bank and they will give you a loan! Are you unemployed? Go and do a training course! And all that...nothing is a problem. Everything has a smart solution. But in the real world, it doesn’t work that way.” (CZ, male, 65)

One of the respondents mentioned that many times she felt pitied by people but not understood. (MT)

“Everyone pities me because my son comes and goes (from the mental institution) but do you know what the social worker told me when I called her? She told me to pack my bags and go to an old people’s home…” (MT, female, 67)

In society’s understanding of poverty there might be a tendency for people in general to compare the poor in their respective countries with what they know about the poor in other countries and therefore they might consider the poor in other countries to be in a more desperate situation. (MT)

It was thought that those who were not poor had misconceptions about poverty and associated it with stereotypes and extreme cases, although there is a significant difference between those who get into a certain situation accidentally or those who chose that because of his own fault and character. Such misconceptions are used by the passive observer to justify inaction. (HU, BE)

“Homeless or hooligan, bratty or sleazy, they are not the same...” (HU, male, 60)

The picture that people have of poverty is strongly influenced by reports in the media about benefit-cheats and over-generous levels of social benefits which enable the recipients to afford expensive electronic equipment, fashionable clothing and large flats. (DE)

Society might also not understand nor take issues of poverty seriously as a result of the fact that poverty is often hidden and therefore not on display for people to deal with. (DK)

“During my lifetime I’ve often heard the opinion that poor people could be much better off if they would only make an effort. That they’re only poor because they’re lazy. I think that’s very wrong. But when people are embarrassed about their situation and don’t speak up, this opinion is never changed.” (DK, female, 73)
Respondents expressed **strong feelings regarding their perceived social exclusion from society**. They expressed feelings of alienation from society, about not being valued, and thought that society has little idea what to do with elderly people and how to make use of them (SK). Some respondents feel that they are a burden for society – they do not work, most suffer from chronic illnesses and they are not productive (SK). However, respondents also feel angry because they feel that they have spend their whole lives contributing to society and when they become elderly they are regarded as not worthy of attention (SE). They do not experience society to be friendly or safe for the elderly who are poor and retired to live in. Many of them have no one to turn to, to help ease their financial burdens or other assistance to help ease their situations (SE)

“They would want us to peg out.” (SK, female, 61yrs)

“When I had a good income; one could feel that one had a good value. Unconsciously you evaluate your own value.” (SE, male, 63).

However, feelings of embarrassment about their own situation mean that the poor also quite often tend to exclude themselves from society as they feel they cannot afford to participate in social activities. In addition, the self chosen exclusion can become a vicious circle difficult to break, as it becomes harder and harder to step outside the door. As a result, they are seldom heard as they don’t speak up. (DK, SE, BE)

“The longer you isolate yourself, the more difficulties you have getting outside and into contact with others. You start talking to yourself and lose your self esteem. It becomes an isolation you cannot manage nor be rid off...if you cannot get around and meet people, you don't get your voice heard. You don't get into contact with anyone and your problems remain hidden” (DK, male, 67)

“When we become economically impoverished, we grow poorer socially.” (BE, female, 68)

This also relates to the issue of a lack of representation of the poor and their issues or ‘voicelessness’. There are retirement associations whose principal task is to increase elderly people’s influence in the society and provide a meeting place for fellowship, personal growth, happiness and health. However, these associations should be tougher on issues of poverty and social exclusion. (SE)

"Why are not retirement associations tougher on the issue of poverty and social exclusion.” (SE, male, 63)

However, it does not help if people exclude themselves from these initiatives by not attending such events and activities, because do not want to have to explain their poor or socially excluded situation. (SE)

They furthermore held that there was a **lack of empathy, action and interest on the part of society** with regards to issues of poverty and social exclusion because people do not seem to care about it unless it affects them personally. (ES, FR, EL, SK, PT, CZ, BE)
“They don’t need to be concerned by it; they don’t want to hear about it; they don’t need to learn about it. Because if they do, they would have to solve it somehow—they would have to put their hands in their own pockets.” (CZ, male, 60)

Some respondents feel that there is no acknowledgement of the role that they had played in building up society over the years and creating the conditions that younger generations now enjoy, such as free tertiary education. (HU)

“They say that many retired people must be supported. But the retired people would like to work if they had the opportunity. And the people, who now show off, forget that they learnt on the money of the retired people.” (HU, female, 64)

Some respondents felt that in general society does not want to deal with issues such as poverty and social exclusion as these are not issues that people like to hear about (DK), although one of the effects of the global economic crisis has lead some people to realise that poverty can affect anyone (ES).

“It’s a matter of prioritisations and as long as some people take advantage of the system like that, society will never respect that there are people out there that really truly are poor!” (DK, male, 64)

“It was only amongst a minority of respondents where there was some acknowledgement that there might be some people in society who understand poverty and social exclusion (RO). Sometimes awareness of the situation is still accompanied with indifference (MT); while at other times members of society are seen to help each other (LV).”

Respondents had differing views on the values of people being more informed. In a sense, the respondents feel that it is somewhat useless for people to know more about poverty because it is believed that those who are in a good financial situation do not care about those who are not able to lead a decent life. (MT)

Although respondents expressed feelings of loneliness and exclusion they also cited various ways of dealing with the fact that they cannot afford the same things as many others. This included:
• Help from family and friends: transportation, internet access (DK)

• Going to the community centre to seek out the company of their peers, to take part in activities there, and to pass time there (DK)

• Free outdoor activities: bicycling or hiking in the woods (DK)

“I’m alone a lot because of my poor health. But it could be worse. Twice a week I go down to the community centre to play cards and have coffee. And my sons visit me a lot too.” (DK, female, 75)

“I’ve been frustrated, but thankfully I have great interest in the outdoors and friends who like it as much as I do. If I didn’t have that, I would have been seriously depressed and I can easily imagine how others would feel if they are trapped and given up on like I’ve been.” (DK, male, 65)

3.5 Aspects missing from the media’s portrayal of poverty and social exclusion

Respondents were asked what they thought was most obviously missing from the media’s portrayal of poverty and social exclusion and, in addition, if a documentary maker wanted to show the reality of poverty and social exclusion what should he or she include in the film.

The majority of respondents felt that what is missing in the media’s portrayal of these issues is real life examples or cases studies of people living in poverty and their real, everyday issues. This is what they wanted to see represented in the media (RO, PT, ES, DE, HU, IE, PT, UK, CZ, IT, PL, LV, BE). This would also help members of society understand the reality of poverty and consequently could be pro-active in finding solutions to combat poverty (RO, PT, DE). Such representation would include the following:

• The respondents would like to see media reporting which draws attention to the conditions under which pensioners have to live. It should present the pensioners themselves and report on what their everyday lives are like, and present the politicians and the public with convincingly concrete examples of what a precarious existence pensioners lead, for example housing conditions and neighbourhoods, little financial income, surviving on low budgets, issues around getting older, the high cost of utilities, the high cost of rent. It should show the detail of their struggles and living conditions by focussing on issues such as their neighbourhoods, how they spend their time, how they would like to spend their time, how they are dealing with isolation and loneliness, how they are handling the lack of money to buy medication and to eat properly and pay their expenses, how they feel about the lack of nursing homes for the poor that are in proper condition, when they do not have money to pay for the ones offering good conditions. (PT, DE, MT, CZ, IE, LV, ES, UK, IT, PL)

“They should go into homes and see...see what the bathroom looks like...they should investigate, why there are people who do not have electricity at home, why they did not pay their bill?” (MT, male, 64)
“They should go among the homeless and film their stories—it’d become really clear how easy it is to end up on the street. There are even university graduates sleeping on the streets, and they surely didn’t end up homeless just because of a single rash act.” (CZ, Male 64)

“Television has nothing to do with everyday life” (Poland, female, 60)

“You know what I’ve always thought? Instead of all these awful reality shows that say nothing, they should do a serious reality show about one of our normal families, from morning to night and from the night to the morning, through to the end of the month...so that people can see what happens during everyday lives, and lots of people would be able to relate to it…” (IT, male, 63)

- The different reasons why people have become poor and stay poor should be discussed, for example, people how become poor because of low pensions, losing their jobs; who, through no fault of their own and after a lifetime’s hard work, find themselves in this situation on the verge of poverty; because they do not want to save and live modestly with their money; because of lotteries and game shows that people spend their little money on; because of the global economic crisis. (CZ, PT, ES, SK, MT, DE, DK, ES, LV)

“I have worked all my life and ended up with a miserable pension, this is a real fact.” (PT, female, 72)

“Losing a job is a natural process of getting poor...people get low wages and as a consequence, they get low pension and so poverty sets in.” (SK, female, 70)

In Slovakia, respondents appeared to be quite philosophical about the reasons why people become poor and stay poor. In their national context they attributed this to some extent to the differences between socialist and democratic times and how the former conditioned people’s behaviour in current times. For example, while everyone was employed during socialist times, now people have to look for work which requires a different mindset and skills. In addition, people are not always seen as standing up for their rights and speaking out about what they need because they are not used to doing so as a result of the suppression of individual opinions during socialist times. This situation is exacerbated by people’s reluctance to look for employment as they receive financial support from the state.

In portraying the reasons why people become poor it is also important to focus on those groups who are at risk of falling into poverty and being socially excluded. These groups include: addicts and alcoholics, single parent households with many children, single/widowed elderly with only public pensions and expensive rent, convicts being released from jail after having served their time, unemployed people receiving the lowest level of social benefits, immigrants on reduced social benefits because the state wants to force them to learn Danish. (DK, SK)

“Single parents can really struggle. I’ve been alone a lot with my three children. They all wanted football gear and all sorts of things just like all their friends. I gave them all I could give and they’re still alive to this day, ha ha, so you’ll have to talk to them how they experienced their childhood” (DK, female, 75).
“I’d also show the reality for young families. Sometimes a woman has to break off her maternity leave and go back to work because she needs more money, but even then she has to pay for childminding which eats up most of her income. And when a woman is alone with a child, it’s a catastrophe.” (CZ, female, 64)

- The media needs to portray the poor and elderly more generally, not just in the extremes. (SE, IE, PT, RO, IT)

"Media need however, to portray the broad category of elderly/poor and retired people who may not starve and have enough money to pay rent, food and sufficient medicine, we have money to survive but not more." (SE, male, 63)

“The elderly are only spoken about occasionally; perhaps in winter when one dies in the street because of the cold...they’ll talk of the tramp, someone who has frozen.” (IT, male, 66)

“People need to see how the elderly get by on the money they have…you’d see how people are struggling to pay for their prescriptions and things like that.” (IE, male, 63)

“They should talk to old people to understand how they live, being alone, completely isolated.” (PT, female, 72)

“They should tell us the real truth. People, this is the situation, it’s very bad. They should be correct for once…” (RO, female, 67)

Respondents also raised the following points regarding the way in which they would like to see poverty and social exclusion represented in the media. :

- The media could play an educative role by informing the poor and socially excluded about where to get financial aid and other help. (PT, MT, IT, LV)

- The poor and socially excluded should be represented as honest, respectable people despite the difficulties they face, instead of the stereotypes of being lazy, not wanting to work, etc. (HU, DE, CZ)

- The media should portray the different types, or aspects, of poverty. This includes poverty that is visible, such as homeless people; poverty that is hidden, such as that of retired people whose expenses exceed their income; and those who do not want to work and do not want to save money. (SK, ES, MT)

- The media should take into account or represent the changing nature of society and therefore the changing face of poverty. For example, as countries that might have been exemplary for their lack of poverty and social exclusion in the past face economic challenges, this affects society and people become poor as a result. The situation does not remain static. (SE)

- When covering the fashion industry the media should also focus on fashion that is relevant to the elderly. However, respondents criticised the fashion industry itself for only focussing on a small number of senior people who can
afford to buy expensive clothes while for respondents it has become increasingly difficult to find clothes suited for their wallets. (SE)

- There should be more media coverage on the situation of low income women and their role as homemakers. These women are affected by poverty in particular ways, such as becoming poor as a result of their spouses passing away or through divorce, and often also face the financial burden of caring for others. (SE)

  “It would be a good idea to make a study on how many people it is that becomes poor in Sweden. I think it is mostly women that used to be married but becomes alone for one or another reason that are affected most when it comes to difficulties with economic situation”. (SE, male, 74).

- Some respondents wanted to see regular TV reports of how budget money is spent by the government (RO) as well as talk show or debates where politicians are invited to participate (IT).

- Some respondents would also like to see case studies of how people live in more developed EU Member States. These respondents believe that if such examples are shown to the public, politicians would try harder to solve national and local poverty and people would become more demanding and willing to defend their rights. (RO)

  “I would like to see something...how people live in other countries, maybe our leaders will see and try harder...they should show us examples from all EU countries, we are now globalising, we are part of the EU, they should show us how they live abroad and make comparisons and take measures...” (RO, female, 71)

However, despite discussing what they thought was missing from the media’s portrayal and what they would like to see represented, some respondents thought that it is not necessarily realistic to expect these changes. The following reasons were cited for these views:

- Elderly people are under-represented in the media. Young people may have inaccurate views of older people and may be predisposed not to include coverage of older peoples’ issues. For things to change it would be necessary to address this underrepresentation. (SE)

  “There are few people working with media that are in our age.” (SE, male, 64)

- People who have not lived through the same hardships often find it difficult to understand, believe and represent the hardships that others are going through. (MT)

  “In the same way that you are speaking to us, and you hear about certain problems, and you who are listening to us don’t believe that this is how it is.” (MT, male, 64)

- Some respondents were of the view that even if TV or film producers focussed on issues of poverty and social exclusion, it was unlikely that anyone would watch as these issues would be boring to see. Balancing reality
and entertainment is therefore important and although in communicating the experiences of those in, or at risk of, poverty it is important to highlight the routine elements which have an effect on people’s lives, this must be done in an engaging and entertaining fashion. (IE, ES, LV)

“If it was real it would be boring. They [screen writers] have to write about affairs and alcoholism and things like that to make it interesting.” (IE, female, 66)

- The complexity and different dimensions of poverty and social exclusion makes it difficult to represent and therefore difficult for audience members to grasp, unless it is presented in the form of, for example, a single person or family to keep a narrow and engaging storyline. (DK)

“I guess it’s difficult to cover all aspects. There are so many different views and various reasons for being poor. I think viewers just have difficulties taking it all in and therefore it very one-sided” (DK, male, 71)

There were some respondents who were of the view that it might be pensioners’ own inertia which is the reason that their situation is underrepresented in the media. They shun attention because they are ashamed about their own situation, they are strangers to a culture of protest and they resign themselves to their circumstances because, as the post-war generation, they are used to a modest way of life. (DE)

“I also think that we don’t really want to appear there because we are ashamed that we have fallen to such a low level, even though we have worked hard our whole lives.” (DE, female, 66)
4 UNDERSTANDING OF POVERTY AND SOCIAL EXCLUSION ISSUES

Respondents were asked to what extent they thought that those making the decisions that affect their lives (that is, local, national and European politicians and public servants) understand the reality of their experiences. They were further asked what aspect of their lives they thought decision-makers understood well, and which areas they understood less well.

4.1 Key findings

- The most widely held view amongst respondents was that decision-makers and policy-makers, either at local, national or European level did not understand issues of poverty and social exclusion to any great extent. The most prominent reason for this lack of understanding is that decision-makers are seen as living privileged lives and earning high salaries and are therefore not at risk of suffering from poverty or facing social exclusion.

- This lack of understanding is reflected in the way in which assistance is provided to those in need and respondents cited examples from personal experience.

- A lack of understanding on the part of decision-makers does not necessarily mean that decision-makers are not aware of the issues. However, respondents perceive there to be a lack of action, interest or empathy on the side of decision-makers.

- Respondents had difficulty mentioning aspects of their lives that they felt decision-makers understood well, but gave the example of data, for example statistics, on how many older people are living in poverty and the amount of money that is allocated for social pensions or social aid.

- Respondents mentioned a number of different issues that they thought were less well understood by decision-makers the most prominent of which were a lack of understanding of the reality of the lives of the poor and socially excluded and a lack of understanding of the full impact of existing policies on the poor and socially excluded.

- As decision-makers have little firsthand experience of issues of poverty and social exclusion and as they are busy they do not always have time to witness issues firsthand. It was therefore suggested that socially excluded citizens or people living in poverty act as advisers to decision-makers on these issues.

4.2 How well do decision-makers understand poverty and social exclusion?

The most widely held view amongst respondents was that decision-makers and policy makers, either at local, national or European level did not understand issues of poverty and social exclusion to any great extent. (UK, SK, RO, PT, MT, IE, DE, SE, CZ, EL, ES, LV, PL, FR, BE)

“I don’t think they understand, they certainly don’t understand about things like housing.” (UK, female, 69)
“They do not understand at all. They do not have an idea.” (SK, female, 61)

“They are just too far removed from the ordinary people.” (DE, female, 62)

“A satiated man will never understand a hungry man’ (PL, male 67)

“They don’t understand the reality of everyday life and they don’t even make an effort to do so.” (CZ, male, 64)

“Nothing happens because if we ask them how much a litre of milk is they do not know that. They are not aware of the prices. They do not have to go shopping. They know about poverty but they do not know what poverty is. There is huge wealth and also huge poverty.” (HU, male, 60)

The reasons respondents gave for this perceived lack of understanding by decision-makers included:

- Policy and decision-makers have lived privileged lives and earn high incomes and therefore do not have firsthand experience of poverty and social exclusion and are not at risk of experiencing this. (SE, SK, RO, PT, UK, MT, IE, HU, CZ, EL, IT, PL)

  “Orban said he would end the differences in income. What was the first for him? To vote his (their) salary and he does not care either what poor people will eat tomorrow or at Christmas.” (HU, female, 64)

  “They are fine. So they think, “What are these people complaining about?”” (CZ, male, 60)

- Perceived lack of empathy on the side of decision-makers (SE, IE, EL, ES). This perception is rooted in the sense that respondents feel that there is no political or legal accountability for politicians’ actions. The perceived lack of accountability makes respondents feel powerless to correct the system (IE).

  “I get the impression that policy-makers are aware of our situation but they do not care.” (SE, female, retired, 67)

  “We are just numbers for them.” (EL, female, 66)

For some respondents this lack of empathy is illustrated by the fact that decision-makers do not visit them and spend time with them to listen to what peoples’ concerns are. (EL)

  “My neighbour knows how I live because he is living next to me, the decision-makers have not come to check and understand my misery.” (EL, female, 62)

A small minority of respondents blame themselves for not putting enough pressure on decision-makers through being more vocal about their situation and demonstrating on the streets. (DE)

- The age difference between policy-makers and the elderly and retired people means that their situation is not fully understood. (SE)
• **Lack of the required expertise** on the side of politicians to deal with poverty and social exclusion. (IE)

> “You wouldn’t send a dentist into a butcher’s shop to sell you meat.” (IE, male, 71)

• Decision-makers are perceived as **not wanting to see the reality** of poverty and social exclusion in order not to have to take action to address the situation. (BE)

The perceived lack of understanding that decision-makers have of the lives of the poor is believed to be reflected in the way that help is provided and in the way in which decision-makers are perceived to relate to poverty and social exclusion. Respondents gave the following examples of decisions that they felt were inappropriate or ineffective, or of attitudes that they think decision-makers have towards these issues that illustrate their lack of understanding:

• Poverty and social exclusion are issues that are emphasised during election campaigns when decision-makers often talk about how the situation of the poor, elderly and retired would get better; but are not seen as keeping their promises after the elections. (SE, DK, ES, IT, LV, RO, FR)

> “They understand nothing and they are not interested. Only when they need our votes, they come and give us a bag, a package. A bottle of oil, a bag of sugar...” (RO, female, 71)

• Assistance packages do not match the reality of their daily lives. (MT, EL, BE) or assistance packages are aimed at others, such as the young unemployed (BE).

> “You go with all the papers from doctors, social workers and what not, they should be giving you a place with no stairs and they gave me a place with three storeys of stairs.” (MT, female, 64)

> “Nowadays, [the] young receive unemployment benefits directly, but we have to wait.” (BE, female, 68)

• Policy-makers are not seen to always act in the best interest of the poor, elderly and socially excluded. (SE)

> “I think it’s a deliberate strategy from the policy makers; to deliberately lower the unemployment insurance fund and all other levels of compensation; since policy makers profit from people who work and bring in money to the welfare.” (SE, male, 63)

• Some decision-makers are seen as having an arrogant attitude towards the poor saying that they are lazy and only wait to be assisted by the state. (RO)

• The age for retirement has been increased which means people need to work for longer. (EL)

> “They increased the age for retirement, I’m really fed up with all this, I can’t work until I die.” (EL, male, 60)
The elderly pay high taxes. (IT)

Despite this perceived lack of understanding amongst decision-makers, an important point raised by respondents from a number of different countries is that a lack of understanding does not mean that decision-makers are not aware of the issues. However, respondents perceive there to be a lack of action, interest or empathy on the side of decision-makers. (SE, UK, RO, HU, DE, MT, IT)

“They do not want to know it, they ignore the needy. They give only for themselves and those surrounding them. Who cares in the Parliament how I live? The MP is not interested, though he lives next door. The main thing is that he could live well and sit into his Mercedes.” (HU, female, 64)

“They understand you at that point in time, and they pretend to help you, but then it’s all finished. Like it was in my case, I’ve been on a rent of Lm100 a month for three years...when the election is approaching many promises are made...and then I was not given anything.” (MT, male, 61)

In instances where respondents remembered examples of decision-makers understanding poverty and doing something about it, they think it happened only to boost the decision-makers’ political image as the media is often called to cover the event. (RO)

“There are some cases...when we had flooding, there were some [decision-makers] that went there and helped...but they called the media, they raised money from sponsors, still their own interest...” (RO, female, 67)

Amongst those decision-makers who are thought to have some understanding of poverty and social exclusion, what was seen as lacking was action to combat poverty and social exclusion. Too much time was dedicated to talking (UK, DK).

“They [decision-makers] are so busy sitting around tables discussing this and discussing that, that they then have to have another meeting to discuss what they discussed at the first meeting, but nothing actually gets done.” (UK, female, 69)

However, there was some acknowledgement that these problems might be difficult to solve as they are embedded in large social and policy issues such as social integration and rising unemployment levels (DK).

Respondents did not generally differentiate between decision-makers on a local, national or European level. Each of these levels are also seen to be responsible for dealing with issues of poverty and social exclusion (UK). However, where respondents mentioned these groups separately, they held the following opinions:

- Decision-makers at local level:
  - Local politicians were regarded as more in touch with reality, as they live in the same areas and are closer to the citizens, whereas members of the national parliament are too distanced to really understand the issues that affect respondents’ lives. (DK)

- Decision-makers at national level:
The blame for not enough action on issues of poverty and social exclusion is usually laid with national government. (UK, PL, DK, BE)

“There’s too long a distance between individual citizens and the policy makers. They don’t live in your neighbourhood anymore so they don’t feel responsible anymore. They just treat it as a nine-to-five job and go home satisfied every day. They are not confronted with the consequences of their decisions.” (DK, female, 73)

Politicians are seen to show a lack of personal responsibility and spend time on socially unimportant issues rather than focussing on poverty and social exclusion. (PL, IT)

There is a perception that politicians at national level tend to hide or gloss over the problems of poverty in their countries in order to safeguard their image abroad and even domestically. (ES)

It was also regarded that politicians at national level are unable to do anything to alleviate poverty because of obstacles they face that are outside of their control. (ES)

“Politicians never do anything about it. It doesn’t matter who rules either. Any politician who comes to power will encounter obstacles that come from the suppliers of capital, banks, employers, Brussels, EU standards. No politician can say that they are going to do anything...” (ES, male, 63)

Decision-makers at European level:

One respondent believed there was a higher level of corruption amongst the politicians involved in the European Union. (MT)

Another view was that the most powerful decision-makers are the richest countries in the EU and that they will necessarily lobby and make decisions based on what is in their best interests, and will not necessarily be concerned about issues that are pressing in other countries, such as poverty and social exclusion. (ES)

Some respondents believed that the EU decision-makers are completely unaware of the issues that the elderly poor face because they are physically far removed from the situations. (CZ)

“In Brussels they don’t know the individual states and their citizens’ everyday problems. The problems of our country certainly don’t reach them via the politicians who are supposed to represent us!” (CZ, female, 62)

National representatives at the European Parliament are seen as mostly dealing with the problems of other countries or continents (such as Africa) than issues of national interest. (LV)

The EU is neither perceived as an actor on the frontline of combating poverty and social exclusion, not expected to be one. (FR)
It was believed and hoped by respondents that actions taken at a European level to combat poverty and social exclusion might be more effective than actions at a national and local level. Several reasons were given for this opinion which include: poverty is a rising problem throughout Europe, requiring management on a broader (European level); and migration from newer EU Member States to more established ones contribute to increasing levels of poverty in the older EU Member States, and migrants receive at least equal amounts of social assistance than locals. (BE)

For respondents in the Czech Republic and Latvia it was the clerical staff and bureaucrats at local level that do not show any understanding of their situations and that seem to be particularly indifferent. Respondents were able to cite several examples from personal experience:

“I’m waiting for a spine operation, and until I get it I can’t walk. I asked for a disability pension, but they ruled I was only slightly disabled, so I appealed against it...[the case] went to the Ministry of Social Affairs, and they finally acknowledged my full invalidity. I went back to the local office three weeks later with all the documents, but the lady there said that she didn’t have any papers about it...it ended up in the mayor’s office—and he finally helped me. That’s how they deal with people.” (CZ, male, 64)

“They [employees of the local municipality] even call you names because you have entered the social service.” (LV, male, 60)

4.3 Issues that are regarded as well understood

Respondents generally struggled to identify aspects of their lives or of the lives of others living in poverty and faced with social exclusion, which they felt those with decision-making power understood well.

The issues that respondents felt that decision-makers were concerned with and that they understood well included the following:

- **The data**, for example statistics, on how many older people are living in poverty and the amount of money that is allocated for social pensions or social aid. But this does not mean that the reality of poor people’s lives is understood. (PT, HU, BE)

  “I think there is not any aspect of my life they understand, what they may know is how much I get from my pension.” (PT, male, 67)

- There was some recognition of what governments are doing to help combat poverty (DK, DE), such as supporting various clubs so less fortunate children can get soccer practice for free. The government also supports community centres so that elderly people with low incomes have a place to socialise with peers (DK).
4.4 Issues that are regarded as not well understood

Respondents were of the view that the following issues relating to poverty and social exclusion, or aspects of their own lives, were not well understood by decision-makers:

- The reality of the lives of the poor and socially excluded. (PT, MT, IE, EL, ES, LV, DK, CZ)

  Some respondents were of the view that decision-makers do not understand the detail of respondents’ lives and the ways in which they experience suffering, such as living off low pension, experiencing problems with their living conditions and environment, the difficulty of finding employment, having difficulty to pay for basic necessities and medication, long queues or waiting periods to see doctors, the need for nursing homes that are in good condition, etc. (PT, MT, IE, CZ, EL, ES)

  “My pension is €245, the other day I bought a medication and I pay €8.89 and before [it] was free, how then can I buy medication? Do they understand? No, they don’t.” (PT, female, 72)

  “I’d give them my pension, and say to them: go on, live on the 800 crowns I have left after I pay my rent and bills. Let them live on such money.” (CZ, male, 65)

  Some respondents were also of the view that there is a lack of a common definition of what poverty is, as well as a lack of recognition that it exists. This means that problems remain hidden and are not discussed. (DK)

  “The opinion seems to be that poverty doesn’t exist in Denmark. But that’s just wrong, it does and when you don’t even recognise it things will never be better.” (DK, female, 77)

  Decision-makers are also not seen as understanding the impact that the absence of a decent standard of living has on respondents’ emotional well-being and sense of purpose. (EL, LV)

  “They don’t understand that we have no happy times and moments by means that we haven’t gone out to eat something or to have a drink for ages. Unfortunately, we only get to live once and it’s sad to realize that this is the best we can get…” (EL, female, 66)

- The full impact of existing policies on the poor and socially excluded. (RO, PT, HU, SE, BE)

  The impact on the poor of high taxes on food and medicine; the reduced maternity leave imposed on mothers; and the effect of bureaucracy (things taking too long to happen) on the effective implementation of poverty regulations is not fully understood (RO, PT, HU). It was also felt that politicians legislate blindly without taking into account the specific problems of poor people and the impact that the legislation has (PT).

  “I went to the bank to take my pension and the account was cancelled, because I owe some taxes. I have to pay €15 in a centre to eat and...”
now I cannot eat, because I don’t have any money. They don’t think about this type of situations, when they make these laws.” (PT, male, 74)

Respondents in Sweden were particularly concerned about the decentralised manner in which poverty and social exclusion is dealt with as a lot of this responsibility lies with the respective municipalities which, according to the respondents, results in unequal attention to these issues and some confusion amongst them as they feel that they do not always know what their obligations and rights are. (SE)

- The prioritising of spending. (UK, MT, DK)

Respondents were of the view that decision-makers did not understand how best to prioritise spending. This does not only refer to social spending within the national or European budgets, but also to broader inequality in society – i.e. there is said to not be enough money to address poverty and social exclusion, but there simultaneously seems to be enough money for politicians to strengthen their financial position (UK, MT).

“They don’t seem to priorities in my opinion the right thing, where the money should be spent. This is why I don’t think they have enough understanding.” (UK, female, 67)

Furthermore, certain structures or organisations that are supporting the poor and socially excluded, such as community centres and unemployment offices, have insufficient financial resources which result in a lack of continuity in the assistance that is provided to those in need (DK).

“Case workers change all the time and there’s no passing on the knowledge, papers go missing etc...But that’s what’s happening when you don’t give them the resources they need to really make a difference...” (DK, male, 67)

- The need to take action. (UK, IE, LV, FR)

In addition to decision-makers listening to people who are poor and socially excluded, or having some understanding of what their situation is, it was also imperative that action was taken to follow up what had been decided. (UK, IE, LV)

It is also important that issues of poverty and social exclusion are combated at all times, as some respondents were of the view that these issues take a back seat during times of recession when issues around business and industry are prioritised, or when decision-makers need to make budget cuts. (UK, IE, LV)

- The individualised and changing nature of poverty and social exclusion. (SE, DK, BE)

According to respondents there should be some recognition that countries that might be previously have been well-off also currently have people who are suffering from poverty and social exclusion as global, national, and person economic situations change (SE). In addition, as people’s needs are
very diverse, what is required is more individualised and flexible assistance (DK).

“For many years, I had my laundry money refunded by the state every single month. With three boys living at home, you can imagine that adding up to a lot of money over the years. That was such a headless act. If they had just given me a washing machine to begin with, I wouldn’t have had to leave my kids alone all evening two days a week to do laundry at the Laundromat down the street. In the end, the state paid a lot more for my laundry at the Laundromat, I mean, I had three boys! So much time wasted at the Laundromat, time that I could have spent with my kids.” (DK, female, 75)

The individual as a whole should be looked at rather than biological age, and decision-makers should look at people’s ability to perform various tasks, rather than set an age limit to when a person is too old to work (SE). In addition, by introducing very strict criteria to determine who qualifies for social aid, it is possible to exclude certain people who are in extremely insecure positions, resulting in them becoming poor in a short space of time (BE).

- The importance of the clear communication lines that need to exist between politicians at all levels, the employees in the social welfare system and the people in need in order to ensure that people receive assistance that is appropriate and that their opinions are heard. (DK)

4.5 How to improve understanding

Some respondents offered suggestions regarding how decision-makers can improve their understanding of the lives of those faced with poverty and social exclusion.

Decision-makers are regarded as having little firsthand experience of issues of poverty and social exclusion, and as they are busy they do not always have time to witness issues firsthand. It was therefore suggested that socially excluded citizens or people living in poverty act as advisers to decision-makers on these issues. (UK, IT)

“When they have the meetings, they should put some poor people in those meetings, just like what you said, that can speak up, because the people that are running the country they don’t know what it’s like...They are not suffering like us.” (UK, female, 69)

Some respondents felt that policy makers need to take greater responsibility for understanding these issues by putting themselves in the shoes of those who are poor by themselves living off low incomes and in poverty, and then communicating their experiences through the media. (SE)

Finally, it was felt that local government bodies should be more aware of the poverty and social exclusion in their local areas and should be more connected with the local population in order to increase their understanding. (PT)

“The local politicians should be more in contact with the inhabitants of their area, so they could get to know better the specific situations.” (PT, female, 66)
5 POLICY

This chapter presents respondents’ specific views and priorities of what they would like to see European policy-makers do about the issues of poverty and social exclusion.

5.1 Key findings

- In general, respondents were not very aware of EU policies to combat poverty but supposed that the EU had poverty issues on its agenda on a more general level. Consequently respondents were only able to offer a few examples of EU policies or interventions that they were aware of or had experienced.

- Respondents offered a range of ideas about what the EU should do to combat poverty. The two most prominent ideas were addressing unemployment and issues related to living conditions and neighbourhoods. These two issues were followed by suggested action by the EU in the areas of increasing pensions; improving access to and the affordability of health care. Providing social assistance to those in need, and communicating with the poor and socially excluded to determine what their concerns are, also featured prominently.

- It was clear from the responses that such interventions would not only improve the quality of life of respondents on a material level, but would also have more psychological benefits, such as restoring dignity as poverty is still seen as shameful or embarrassing; it would help the elderly poor and socially excluded be more active (for example through employment) and thereby curb loneliness; and it would help combat feelings of instability and fear that people may have about their futures.

- In their key messages to EU policy makers and in identifying the single most important thing that policy makers should address respondents again reiterated a number of aspects such as the combating of unemployment, focussing on the economy and infrastructure (such as health care and housing), and listening to the voices of those who are elderly and poor or socially excluded. Again reference was made to interventions that would not just fulfil the material needs of those who are elderly and poor or socially excluded, but that would also give them a sense of meaning and purpose, such as partaking in cultural activities or conveying their professional skills to younger generations.

5.2 Awareness of EU policy to combat poverty

In general, respondents were not very aware of EU policies to combat poverty (PL, ES, PT, RO, SK, UK, DK, HU, IE, LV, IT, EL, CZ, FR, BE) but supposed that the EU had poverty issues on its agenda on a more general level (SK, UK, IT). There was no awareness that 2010 had been the year to tackle poverty and social exclusion (UK, HU).

“Until now I have not heard about any action.” (PT, male, 67)
However, there were some examples of EU policies or interventions that respondents were aware of or had experienced:

- Some of the Maltese respondents are sometimes given food through a programme financed by the EU. The programme is considered good, although respondents felt that they are given too little food and that what they are given is not always what they need. Some had heard about this programme through word-of-mouth, while others had heard about it through the government. (MT)

- There was some awareness of EU involvement in initiatives to combat poverty at national level.

  “There were some orphanages built for these children living on the street… they were paid with EU funds. We could benefit a lot from these EU funds but we don’t know how to access them…” (RO, male, 61)

- There was some awareness of the EU’s involvement in initiatives to combat poverty outside of the EU, such as in Africa. (LV)

- The contributions made to Irish infrastructure by the EU in the latter part of the last century were cited as evidence of the direct support given to the state, while the financial support offered to Ireland by the EU and IMF were also mentioned as an example that would indirectly aide those who are less well-off. (IE)

- There was only one instance where respondents cited initiatives by the EU in the area of social exclusion. Respondents had knowledge of the role of the European institutions, including the courts, in ensuring equality for Irish citizens, e.g. in the areas of homosexuality and divorce (IE). The European Court of Human Rights was also cited by Czech respondents as an example of help shown to ordinary people.

- One person mentioned that the EU’s cohesion funds to its Member States have a portion specifically allocated to fighting poverty. (ES)

- EU subsidies might have had an indirect impact on the poor. (CZ)

  “We give 10 billion, yes, but we get 70 billion because we’re a poor country. That means they help us overall.” (CZ, male, 65)

- Finally, there was one vague example where a respondent remembered something about an EU intervention into combating poverty, but could not recall the specifics. (PT)

  “I heard something about a project of the EU to combat poverty that started in March 2008.” (PT, male, 67)

The lack of awareness did not prevent respondents from reacting positively to the involvement of the EU in taking measures in order to fight poverty and social exclusion. Compared to national governments, the EU is regarded as focussing more
on the disadvantaged, making makes money available for this group (PT, IT), and is sometimes regarded as more trustworthy than national governments (IT).

“I think actions should be taken.” (PT, female, 66)

However, respondents from a number of different countries had reservations about the EU’s involvement in issues of poverty and social exclusion. These reservations related to whether the EU could understand or know about the everyday lives of ordinary people as the EU is perceived as being distant from these challenges (even more so than the national governments that respondents are already critical of (DE)) and it is concerned with transnational, rather than local issues (SK, DK, IT).

“They should inform us what they do and what they do for Slovakia.” (SK, female, 70)

There was also some sense that the EU is more adept at helping particular interest groups and therefore the question arose as to what it can really do for the individual. (IE)

“Nothing. They can do nothing for you unless you’re in a group.” (IE, female, 63)

However, there was some recognition of the difficult task facing the EU, specifically regarding agreeing on a definition of poverty as it is a difficult concept. (DK)

“Poverty is not necessarily the same in every country. Everything is relative, so it’s difficult to pinpoint the efforts necessary on a European scale. Say, some countries have people living in condemned buildings without heating or anything. I have heating installed and use it, but I still cannot afford to heat up my place that much and certainly not as much as I would like to. And I fear that heating bill every time it arrives in the mail – am I then not poor?” (DK, male, 67)

### 5.3 What the EU should do to tackle poverty

Respondents were able to offer a range of suggestions of what they thought the EU should be doing to address poverty and social exclusion. These ideas are presented in table format below with ideas with the most support listed at the top. However, there was a small minority of respondents who did not offer suggestions as they feel that issues of poverty and social exclusion are much more of a national government responsibility (DK). There was also concern that such interventions might interfere with the sovereignty of the Member States, and that the benefits of these interventions would disappear during implementation because of all the bureaucracy involved (CZ). In addition, a small minority of respondents from Greece were angry at their national government and the EU and that did not want to ask anything of them but a decent pension and a proper house.

<table>
<thead>
<tr>
<th>Area to address</th>
<th>Suggestions</th>
<th>Respondents from</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>Increase low and minimum wages.</td>
<td>PT, DE, RO, SE, IE, SK, MT, UK, HU, IT, ES, LV,</td>
</tr>
<tr>
<td></td>
<td>Create better legislative and tax conditions for earning additional income.</td>
<td></td>
</tr>
<tr>
<td>Neighbourhoods and living conditions</td>
<td>Improve poor peoples’ living conditions as people feel alone, afraid and not safe.</td>
<td>SE, IT, ES, EL, PT, UK, IE, DK, HU, RO, UK, MT, DE</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>---------------------------------------</td>
</tr>
<tr>
<td></td>
<td>Ensure greater mortgage security should economic problems occur and people risk losing their homes because of non-payment on their mortgages.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Increase pensions</th>
<th>Respondents would like a pension that would show adequate appreciation of their lifetime’s work and a pension that they can live on.</th>
<th>DE, PT, SK, SE, PL, IT, EL, CZ, FR, BE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>“In principle, pensions should be put on a different basis. Everyone who has worked for 40 years has an entitlement to a pension, no matter how old he or she is.” (DE, male, 63)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>“My pension of €246 [should] rise up to the minimum wage, that’s all I ask.” (PT, male, 67)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remove taxation on pensions as these are disproportional to the income pensioners receive.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Recognise that poverty may affect men and women differently because of assigned or assumed gender roles, for example, women often bear the brunt of having to care for children or other relatives on a very small pension.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Be aware of the discrepancies between pensions and the costs of living.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health care</th>
<th>Invest money in health care so that waiting lists are shorter, services and medicine are more affordable, there are fewer co-payments by the elderly, and services are more effective and efficient.</th>
<th>SE, SK, DE, IE, RO, PL, UK, ES, FR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>“Health care consumes the entire pension.” (SK, female, 63)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Provide financial support to those who are taking care of sick relatives.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Improve services at elderly care centres, for example, having a geriatrician in place in order to reduce visits between several doctors and hospitals.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Communicate with people living in poverty and</th>
<th>It was suggested that people already living in poverty should be consulted on issues and strategies to tackle poverty as they would be best placed to advise how</th>
<th>UK, DE, SE, IE, ES, EL, LV</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Experiencing social exclusion | Policies would work.  
"Consulting the people who are actually on the poverty line when they make the policies..." (UK, female, 64)  
Politicians should listen to the pensioners and their problems and take these concerns seriously.  
"Listen. They need to listen and don’t just pawn you off." (IE, female, 63)  
Policy makers should put themselves in the shoes of someone living at risk of poverty and some even suggested that policy makers should endure a period of receiving the job seekers allowance, the state pension or minimum wage so that they could fully understand what life is like for anyone trying to survive on these payments. A more workable solution to this would be for policy makers to be seen in the community, not electioneering, but partaking in community activities either led by themselves or by other community workers.  
"I would tell them to do the following: for only one week live with us in order to comprehend." (EL, female, 63)  
Decision-makers should also clearly communicate issues back to those affected by their decisions.  
"Tell the truth…and in [plain] English, so we can all understand." (IE, male, 71) |
| Social assistance | Sufficient social assistance should be given to those who need it, for example those with disabled children, in order for them to live comfortable lives.  
Provide a nursing home for those who don’t have money to pay –it should be free and in good condition.  
"Rest homes in good conditions, not those ones [that are] very unkept." (PT, female, 72)  
Find solutions for people who do not have a decent place to live.  
Make is easier for single or divorced people who are retired to survive financially as they do not have the financial and other support of a partner.  
Set a poverty level below which people would not be allowed to live without relief. |
| The relationship between the EU and Member States | The EU should supervise Member States to make sure that the rights of citizens are respected, especially the rights of employees and their fair treatment.  
The EU should supervise how economies are managed and make available its expertise to Member States in this regard. It should also assist with economic recovery and monitor how EU money is spent nationally.  
"Have a detailed control by the EU officials as to what the government does with the money from [the] EU." (PL, male, 67)  
More moderate demands from the EU on Member States as such demands might take away money earmarked for the poor, e.g. environmental requirements that countries have to comply with and that cost money to implement. |
| Redistribution of wealth / the economy | Facilitate the more equal distribution of wealth amongst people by reducing the salaries of the wealthy and distributing this money to those who are in need. |

MT, PT, RO, SE, CZ, UK, ES
HU, IE, SK, PL, PT, EL, CZ
MT, RO, SE, LV, IT, UK, BE
<table>
<thead>
<tr>
<th>Issue</th>
<th>Proposal</th>
<th>Country(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty and Social Exclusion – Aggregate Report</td>
<td>“I’d say to the politicians that the difference between the wages of the professional activities – which are at hyperbolic levels – and those miserable wages that make you unable to live need to be abolished. These should be fair balance.” (IT, male, 68) Invest in infrastructure and industries that would help prevent poverty by acting as a source of employment, for example agriculture. Lobby for direct investment into poorer EU countries or provide them with EU funds to combat poverty.</td>
<td>SE, DK, ES</td>
</tr>
<tr>
<td>Encourage and subsidise involvement in cultural activities</td>
<td>There is a need for pensioners to be active in the community in a meaningful manner. “They should help where the single person’s needs are, e.g. pay membership to clubs, associations and activities where the poor can keep up with their interests and meet other people and stay out of isolation.” (DK, male, 67)</td>
<td>SE, DK, ES</td>
</tr>
<tr>
<td>Price control / living costs</td>
<td>Controlling the prices of utilities and other necessities because the rich and poor pay the same costs. “Life for us is as expensive as it is for the wealthy.” (MT, male, 64)</td>
<td>MT, SK</td>
</tr>
<tr>
<td>Education</td>
<td>Implement training courses for elderly people.</td>
<td>PT, ES</td>
</tr>
<tr>
<td>The availability and administration of EU funds</td>
<td>It is believed that the EU has a role to play in combating poverty, for example creating employment and making health care systems more effective and affordable, by making EU funds available. The process of applying for EU funds is seen as long and cumbersome and should be made easier. In addition, the way the money is spent, and the areas on which it is spent should be carefully monitored in order to ensure that the poor and socially excluded benefit.</td>
<td>SK</td>
</tr>
<tr>
<td>Ministerial responsibility for poverty and social exclusion working within the European Union. Having such a role would contribute to a greater understanding of the issues and would increase pressure on other decision-makers for action to be taken. “The Parliament should create a Minister for Poverty and the Minister must, by law live like another poor person to experience what it is like...then they would realise the real reality.” (UK, male, 62)</td>
<td>UK</td>
<td></td>
</tr>
</tbody>
</table>

For the respondents these measures would be **very valuable since they will have a direct impact in their daily lives** in the following ways:

- It would mean that they will **not experience a shortfall on their monthly budgets** and will be able to pay for basic expenses such as water, gas, electricity, food and medication (PT). In addition to providing the tangible aspects that respondents need in order to survive, having enough money also has psychological benefits, such as **contributing to people’s dignity** as poverty is still seen as shameful or embarrassing (DE).

  “I live alone [and] I have it very difficult to pay the water and electricity, the rent of the house and food. Around the day 25/26 I have to ask help to friends to lend me money, so I can survive until getting the pension again.” (PT, male, 67)
“So that you can live in a dignified and humane way when you are old.” (DE, female, 62)

- Some of these measures, such as education courses, will help people be or feel more active and they will therefore be able to handle loneliness better. (PT)

  “Training courses to older people, to make them feel worth, to give them opportunity to do something.” (PT, male, 67)

- Measures such as increasing pensioners’ income and improving health care services will help combat feelings of instability and the fear of not having a decent place to live at the end of their lives. (PT)

  “To have enough money to pay a rest home, no to have to beg to the children, some children don’t care about the parents.” (PT, female, 72)

- Interventions that are aimed at helping people get out of poverty, such as creating employment, rather than giving social assistance by default is proposed to maintain the dignity of people living in poverty and faced with social exclusion and provides practical ways of getting out of both. (ES)

5.4 Key messages to policy makers

Respondents were asked what they would want to say to those responsible for EU policy if they were able to speak to them directly. The following key messages were identified:

Focus on combating unemployment by doing the following or being aware of these issues:

- Create more employment and training opportunities for all. (UK, HU, LV, ES, EL)

  “We really hope we can trust the EU and it can help us. I believe in this. And it will help because it has to catch up the countries, otherwise it would be shameful for the EU how poorly we live. We lag behind compared to many EU countries. I am optimistic. Five years later...Maybe, I will not live that but for my grandchildren it could be better...If there will be workplaces and the black economy disappears then it will work.” (HU, female, 62)

  “To open industry, everybody would then have a workplace, and everybody would then have something to eat.” (LV, female, 74)

- Create more equality in terms of pay. (UK)

- Look at barriers to employment, such as people wanting to work elsewhere in the EU. (HU)

  “I cannot go and work abroad because it is restricted. The free employment and free trade is not true inside the EU. If the politicians were honest that would be so.” (HU, male, 60)
Try and standardise wages and income more across the EU in order to have greater equality across countries. (HU)

Some respondents felt that illegal immigrants are contributing to national unemployment levels as they are willing to work for lower wages. (MT)

Focus on the economy and infrastructure in the following ways:

- Improve health care services. (RO, UK, ES)
- Improve social housing. (UK, ES)
- Attract investors to poorer EU countries. (RO)
- Develop infrastructure in poorer EU countries. (RO)
- Support agriculture as a source of food and employment. (RO)

Listen to the poor:

- As with previous sections of this report, respondents again reiterated the importance of decision-makers listening to the poor in order to understand what issues affect their lives and how these can be better addresses. (IE, LV, EL, BE)

  “Think about how we live...and listen to us.” (IE, female, 66)

  “Give us a voice, we need to talk.” (EL, male, 70)

Protect the poor and socially excluded against increasing living costs and financial vulnerability:

- Shield and protect the rights acquired by people who have paid their social security over many years of their lives and have earned the right to a decent pension. (ES, LV)

- Limit the rising cost of basic services such as utilities, electricity, water and gas. (ES, EL)

Pay attention to attitudes towards the poor and socially excluded:

- Policy makers should look at the poor as equals, not as someone who is worse than them, because all people should have equal rights. (MT, EL)

Discuss issues of poverty and social exclusion and learn from what different countries are doing to find the best way forward:

- Discuss issues of poverty and retirement within the EU and learn from other countries where the poor and retired are perceived to be better off. (SE)
“Listen to other colleagues in other European countries for example Holland, Germany, Switzerland and England and take some advice from them.” (SE, female, 62)

- Decision-makers should also communicate clearly with each other and with the public and speak out, in clear and direct language, about issues related to poverty and action that is going to be taken. (IE)

**Less talk, more action:**

- Although it is necessary to discuss poverty-related issues, what is ultimately needed is action, and decision-makers are seen as not taking enough action. (PT)

  “They should be active.” (PT, female, 63)

- Whilst it was recognised that the current economic climate was making it difficult to tackle many of the issues of concern, it was felt that more could be done. (UK)

**Prioritise spending appropriately:**

- Spend money on issues that would have the biggest impact on the lives of the poor and socially excluded and don’t waste money in the bureaucracy of running the EU, such as translating all communication. (DK)

**Equal terms and support for all Member States:**

- To treat all Member States equally in terms of support and subsidies received from the EU, e.g. in terms of agriculture. (LV)

  “To ask for equal treatment for all the European Member States, not so that the new Member States have one condition and the old ones a different one…” (LV, male, 60)

### 5.5 The one thing that policy makers should do

When asked what the one thing is that respondents would like decision-makers to do if they knew it would be done, respondents reiterated the points that they raised in the section on what the EU should be doing about poverty and social exclusion, such as: the increasing of pensions, improving the effectiveness and affordability of the health care system, creating employment, improving people’s living conditions and neighbourhoods, consulting with the poor and socially excluded about the reality of their lives when drawing up policies.

Two additional aspects stand out from respondents’ answers to this question. The first of these is the focus on what are clearly the most pressing and immediate needs in their own lives, in other words, aspects that are foremost on their minds and that needs addressing. These included:

- Immediate repairs to the places where they stay. (PT)
“I only ask for the repairing of the building where I live in, it is in a very bad condition.” (PT, female, 73)

- Access to, or peace of mind, about a decent place to live in old age. (PT)
  
  “I could give all my pension to a place in conditions, since I cannot afford to pay a rest home, they are very expensive, around €1500 and my pension is €245.” (PT, female, 72)

- Better information about the rights and responsibilities of pensioners, for example regarding health care subsidies that they can apply for as people are not always clear about this. (SE)

The second aspect that emerged in response to this question on what the one key message is to decision-makers is the focus on improving aspects that would not just change people’s physical living conditions, but also aspects that would give them a sense of meaning and purpose. Examples include:

- Although they are already retired, respondents would like to teach young people their professions such as furniture restoration and plumbing. This would keep them occupied and restore their feeling of worth. At the same time young people would be learning some useful work. (PT)
  
  “We still feel active and being inactive without anything to do is not healthy.” (PT, female, 63)

- Subsidise participation in cultural life, such as going to the theatre, concerts, etc. (SE, LV)
  
  “Remove all obstacles for the elderly, in terms of culture. If the EU could subsidise culture in the same way that they support the farms, all the theatres, operas, etc. still be full.” (SE, male, 63)
6 SPECIFIC ISSUES

Respondents were asked about a range of specific issues, ranging from their views about internet access and the impact of this on their lives; the living conditions in their own neighbourhoods and communities; and issues surrounding finding employment. These three areas are of particular concern in the context of the Agora and respondents were asked about these issues to determine what impact they have on their lives and to enquire what policy-makers should do regarding these matters. This final chapter of the report discusses each of these issues in turn.

6.1 Key findings

- Approximately one third of respondents had access to the internet either through a home computer, a computer belonging to a family member (such as a child) or through a library or local skills and training organisation. Those who did not have access to the internet cited cost and mastering the new technology as the main barriers. Respondents who did not have internet access had mixed views about whether they would like to have access to this technology. The most cited impact of not having access to the internet, or having limited access, is that it contributes to loneliness, isolation, exclusion, depression, stress and anxiety, and feeling removed from society; while having access could work to counter these feelings. What respondents would like is to see EU policy makers make available free or heavily subsidised internet access and computer training courses.

- The majority of respondents expressed some concern about their poor living conditions and/or the neighbourhood in which they lived. Concerns were expressed about a range of different aspects of which the post prominent were anti-social behaviour and safety and security; the lack of maintenance and upkeep of buildings that respondents live in; and the cleanliness of the streets. Not surprisingly, respondents would like to see interventions on the side of EU policy makers on these specific issues: increase people’s pensions, reduce the amount of tax the retired have to pay, and subsidise the cost of utilities and rent, as they would then have money for essential maintenance costs on the buildings they live in.

- The respondents mentioned a range of issues that impact on their ability to find work. The most prominent of these was age barriers or ageism and generally rising unemployment rates. To address these issues respondents would like EU policy makers to create employment opportunities; introduce measures to combat ageism; and they would like to see a greater commitment on the part of job centres to find appropriate jobs for elderly workers.

6.2 Internet access

Approximately one third of respondents had access to the internet either through a home computer, a computer belonging to a family member or through a library or local skills and training organisation. It is unclear how many of these respondents are able to surf the internet themselves, as some did mention that family members sometimes find information for them. However, it is clear that there are
respondents who are able to use the internet on their own and they used the internet for the following purposes:

- As a general source of information, e.g. to read newspaper articles because it is cheaper than buying the papers, finding out train departure times, internet banking that saves them time and a trip to the post office to pay bills, and contacting self-help groups. (SK, DE, CZ, IT, PL)
- To monitor job vacancies. (HU, ES, PL)
- Recreational or entertainment purposes. (RO, HU)
  
  "I use the internet, you know, I mean I have some friends and I search for fantastic problems, UFOs, history articles, paranormal phenomenon…” (RO, female, 77)
  
  "I go to the Culture Centre to use the internet, entirely free of charge. And I use it at my daughter's, as well. I browse. It is a window to the world, I can go after anything I am interested in, and it entertains me very much.” (HU, female, 63)
- Buying products or medication over the internet. (DE)
- Communicating with friends, family or others. (CZ)
  
  “It’s an important communication channel between an individual and the world. It’s useful for communication, for shopping, and for contacting different offices.” (CZ, male, 60)

Those who had access to the internet enjoyed it, and found it liberating and empowering. Some found it easier than others to get to grips with it, but in most cases the fear of how difficult it would be to learn how to do the basic things they wanted far outweighed the actual difficulty experienced. (IE)

“it was when my husband died that I had to take on more responsibility [and learn how to use the computer]. When I stood at that machine [the computer] for the first time, I’ll never forget it. My knees were literally knocking, [I was afraid] I’d do something wrong.” (IE, female, 66)

Those who did not have access to the internet cited cost (PT, IE, DK, CZ, ES, EL, IT, PL, LV, BE) and mastering the new technology (PT, UK, DK, ES, LV) which they regard as difficult because of their age (UK, IE, DE, DK, ES, IT) as the two main barriers to internet access.

“If my pension was a little higher, I would like it…I only have a TV with the 4 channels and a telephone that I need to call the ambulance when needed.” (PT, female, 66)

“It has to be obtained...should pay for it... you can get nothing free of charge.” (LV, female, 67)

“I don’t want to use it, why should I make my life more difficult?” (EL, female, 63)
However, a number of other associated barriers arose from the focus group discussions. These barriers are also the more traditional challenges associated with poverty:

- Illiteracy or educational level (DK, EL)
- Lack of awareness of possibilities. (DK)
- Emotional barriers such as shame and the fear of learning something new. (DK)

“I don’t have internet and I can’t afford it. Yes I know some libraries have computers and internet access but I don’t know what to do, I have never learned to use a computer and no I am not taking one of these courses in internet you say they have because I don’t want to go there and waste their time and feel stupid because I don’t understand a thing.” (DK, male, 67)

Suggestions offered by respondents to overcome these barriers included:

- Training course to the elderly on how to use the internet (PT). They should also receive a lot of encouragement during these courses because they would find learning how to use the internet a substantial challenge. (UK, SE)

- Where help already exists for older people to access and learn how to use the internet, they should perhaps be made more aware of the opportunities as they might not know they exist. (SE)

Respondents who did not have internet access had mixed views about whether they would like to have access to this technology:

- There were those who showed interest having access to the internet and learning how to use it. (PT, UK, DE, DK, EL, BE)

- Some respondents did not seem to have any interest in accessing the internet or learning how to use it, or increasing the access they have if they currently access the internet through family members (PT, DE, DK). Reasons included being illiterate (PT, DK), not seeing the benefit as they have lived most of their lives without it (SE, EL) and it is therefore not a priority for them (ES, EL).

“I don’t understand anything of that and it doesn’t apply to me, I cannot read nor write.” (PT, female, 73)

“I do not miss it; I rather go to nature.” (SK, male, 66)

“I don’t have a computer, but sometimes visit my son and get help from him if I need to go on the internet. But I usually avoid it, I prefer to do things per telephone or mail” (DK, female, 79)

“I don’t have a proper place to stay…I don’t care about internet.” (EL, female, 62)
Some respondents would like to have more access to modern communication technologies, but prefer increased access to mobile phones rather than the internet. (MT)

Respondents also expressed more general feelings about the internet. They thought that the internet is generally beneficial. They considered that some people misuse it, and it might not be good for children as it is seen to take away their real life in exchange for a virtual one (RO). It is also seen to be the cause of back and eye problems in children (RO). The internet is regarded as something that is more appropriate and applicable to younger generations, rather than people in the respondents' age group (SK). There was also some scepticism about the internet being something to help people pass the time rather than a necessary element of everyday life and could take time away from other activities (DE, LV).

“One could walk around less, less time spent in fresh air.” (LV, female, 74)

6.2.1 Impact of (not) having internet access

Respondents commented on the impact that having, or not having access to the internet has on their lives.

- The most cited impact seems to be that not having access to the internet, or having limited access, contributes to loneliness, isolation, exclusion, depression, stress and anxiety, and feeling removed from society; while having access can work to counter these feelings. (PT, RO, UK, DK, IE, BE)

  “It bothers me because…if you don’t know how to do that you are being left behind, because the world is going on and you are going backwards.” (UK, male, 62)

  “It would soften depression, stress and loneliness, we feel alone, without anything to do, and yet feeling active...some of these mental problems come from inactivity.” (PT, female, 63)

  “It would broaden your mind. You [would] feel like you’re with the young, you’re the same as the young.” (IE, female, 66)

  “They benefit from the internet, you find more news, other information that is not available for the rest of us.” (RO, male, 61)

- It was felt that having greater access to computers would also improve people’s skills sets, especially for those that were seeking work as there was an acknowledgement that having ICT skills was important in the contemporary labour market. (UK)

  “The Government should encourage people even among the retired ones to … if they have this centre for teaching, a computer centre, then they can help to train them as well, you know.” (UK, female, 66)

- Those who have access to the internet also have access to more news and information (such as job advertisements) than those who don’t (RO, DE, HU, IT). And those who do not have access but would like to will use it to listen to radio programmes, communicate with friends via Skype, search for employment possibilities, and read newspapers (LV).
“They [those who have access to the internet] benefit from the internet, you find more news, other information that is not available for the rest of us.” (RO, male, 61)

However, there are respondents who resent the fact those with internet access have greater access to news stories. They hold that many news shows and newspapers are increasingly referring to the headlines of news stories while asking people to read the rest on the internet. This is perceived as discriminatory and isolating for those who don’t have access to the internet. (DK, RO)

“I hate it when they refer to the internet all of the time! What can I do then? Remain uninformed and stupid? Everything these days are short news where you may read the rest on their website.” (DK, female, 72)

In addition, some respondents felt quite angry and annoyed that services are increasingly internet-based which makes life difficult for them and leads to exclusion. (DK, IE)

“One of my friends who can barely walk cannot make her union send her a normal letter with her pension information, as they insist on emailing her. But she does not have a computer or internet, so she has to go there by bus to collect it herself to get her money...” (DK, female, 81)

“Everything’s cheaper online, even parking, the M50 toll, everything. That suits people with internet access…but it doesn’t suit us.” (IE, male, 63)

One suggestion was that the main priority of policy makers should be to halt the rapid progression of internet services in all areas, or to ensure that an alternative option is available to those without access to the internet. (IE)

Some respondents were also worried that they are missing out on job opportunities because they are published only on the internet. They do not miss internet access but would prefer is the job ads were placed in the daily papers. (HU)

### 6.2.2 What policy makers should do about internet access

Respondents offered the following suggestions about what policy makers should do:

- Increase pensions so that elderly people can afford to have computer and internet access from home or subsidise low-cost computers and free or subsidised internet access (PT, IE, ES, EL, IT, LV, BE) or create centres where elderly people could have access for free (PT, DK, CZ, EL).

  “Having a pension that I could buy a computer and internet.” (PT, female, 66)
“To create centres for people like us, that would like to learn, so we could access the Internet.” (PT, female, 63)

“I’d like to send a message to [the] EU...they should introduce the internet for free for everybody!” (CZ, male, 65)

There was felt to be a need to have internet access on a very local level, as some people, particularly the elderly and those living with disabilities would find it difficult to travel to get online. (UK, IT)

“It is too much for me going to the Library and all these things...so [having a system whereby] they don’t have to leave their home to go and sit somewhere, they could get it into people’s homes.” (UK, female, 68)

“They could conduct training courses at the parish church.” (IT, female, 63)

- Free or heavily subsidised computer training courses (DE, IE, UK, DK, SE, CZ, EL, IT, BE). Training should be for age-specific groups, for example those aged over 60 and there was a lack of enthusiasm about learning new skills with younger people who were perceived to want to learn at a quicker pace. (UK, SE)

“I’d love to be more proficient. I see young people on the web and they can order anything, go into anything. Whereas I’d have a fear I’d get the wrong things or something.” (IE, female, 66)

“They should hire people to teach us for free. I would love to have a place where I can go and learn how to use it.” (EL, female, 66)

Such initiatives must also be communicated to the target audience. Suggestions included advertising in the social welfare office, post offices, and churches, or even in letter communications to people’s home. (IE)

- There were also some respondents who had no particular suggestions about what policy makers should do about internet access (RO); while others did not think that they have a fundamental entitlement to a computer or internet access and therefore don’t demand a political intervention (DE, FR). Respondents who were unemployed and retired did not think the EU should take any action as this is not a priority in combating poverty (EL).

“We are talking about poverty, let’s be serious, it is unacceptable to talk about internet when people have no food to eat.” (EL, male, 64)

### 6.3 Living conditions and neighbourhood

This section discusses respondents’ specific concerns about their living conditions and neighbourhood, the impact that this has on their lives, and what they would like to see policy makers do about these concerns.
6.3.1 Respondents’ specific issues

Not all respondents had concerns about their living conditions and neighbourhoods (PT, SK, DE, IE, IT). One reason for this is that some respondents live in the same neighbourhoods that they used to live in before they retired, or have lived there for a long time and therefore feel comfortable in their surroundings (SK, DE). Furthermore, rent associated with older contracts is comparatively low (DE). It appears that living in familiar surroundings was very important to some respondents and they would not want to sacrifice this unless they really have to (DE). In addition, living in a pleasant environment and in good conditions contributes to people’s psychological health which is of particular importance to the elderly who are poor and socially excluded (PT).

“I’ve been living here for 58 years. If you grow up in this area, you know all the people.” (DE, male, 64)

“I think this is the priority, to keep the population healthy, if someone is satisfied is a half way for being mentally healthy, special for old people that are not occupied.” (PT, female, 63)

However, the majority of respondents expressed some concern about their poor living conditions and/or the neighbourhood in which they lived (RO, DK, PT, IE, HU, UK, BE). Concerns were expressed about the following aspects:

- Anti-social behaviour and safety and security. This includes aspects such as stray dogs, dog fouling, poor integration between local communities and immigrants, vandalism, and homeless people and drug addicts. (RO, UK, DK, IE, CZ, IT, PL, BE)

  “You know what’s the worst…you cannot leave a child to play outside, near the block, on the street, you are afraid he will be attacked. You have to go to pick up your grandson of 15 years old from school…It’s not possible, I am very upset because of this.” (RO, female, 77)

  “I’ve got junkies around my home…” (CZ, female, 60)

  “I got attacked, I was already beaten. I’m afraid” (BE, female, 68)

There is a general perception that people from the outskirts of society are being concentrated in the areas with cheap housing which is also where the respondents live. (DK)

  “We can feel that more and more socially marginalised people are being placed in our neighbourhood. They are people who cannot find employment and they are mainly people with another ethnic background [than Danish].” (DK, female, 71)

- Lack of maintenance and upkeep of buildings that respondents live in, e.g. stairways and common areas are dirty. (PT, DK, HU, LV)

  “My building has cracks and sometimes it falls [to] pieces.” (PT, female, 73)
“Owners should finally clean and repair stairways and attics.” (LV, female, 74)

- Lack of refuse removal, litter on the streets, not enough litter bins (PT, UK, ES, EL) and concern about how proposed policies to penalise those who do not recycle correctly will affect the poor (UK).

“There is garbage on the streets and it is very rare to see the garbage truck to clean it.” (PT, female, 66)

- The poor conditions of the roads (RO), public transport (HU), and traffic noise as a result of living close to streets with high traffic volumes. (DK)

“The youngsters come from school and break and smash things. The glass units are kicked off from the tram and bus stops, the benches are broken, the entire house is sprayed...You can hear in the TV, radio, and read in the newspapers how much it costs to restore what they damage. We do not improve, we are still at the same condition, we do that again.” (HU, male, 65)

- The lack of infrastructure or facilities in the neighbourhood (PT, IE, ES). This includes a lack of sports facilities, a lack of nursing homes, facilities where young people can play football, and facilities where the elderly can meet and take part in social activities (PT, IE).

- The centralisation of heating and hot water supply of the housing estates where respondents live. The residents share the costs proportionally, but if some do not pay then the service provider cuts off the supply. (HU)

- The size of their dwellings, for example of those living and doing some part-time work in the same space. (PT)

“I don’t make so much money with what I work with, but living in a one room house, where the workbench is also a table to eat...what can I do?” (PT, male, 67)

- Lack of greenery. (EL)

“My neighbourhood has no trees; I am surrounded by the grey colour of the buildings.” (EL, male, 70)

- The high cost of rent. (BE)

6.3.2 What policy makers should do about living conditions

Policy makers are not seen as being aware or fully understanding the living conditions or neighbourhoods that respondents find themselves in. (IE, LV)

“They don’t know nothing [sic], and they don’t want to know.” (IE, female, 63)

EU policy makers are perceived to be entirely distanced from these challenges and thus unaware of the problems the respondents are facing every day (DK). For respondents from the Czech Republic dealing with issues of living conditions and
neighbourhoods are exclusively the responsibility of local politicians, and not decision-makers at any other level, although they did cite the positive example of the EU providing funds for the establishment of a local park.

Respondents were of the view that policy makers only show interest and listen to the population living in poor neighbourhoods when they are busy with an election campaign. In this sense they are aware of the conditions in these areas, but after the elections nothing changes. (PT, FR)

“When near the elections, they all go visiting the poor places, we ask this and that, they say they will see what they can do, but we don’t see anything.” (PT, female, 66)

Policy makers are seen as lacking empathy in dealing with these issues (RO, UK, ES, EL) or are mostly interested in ‘quick wins’, such as stopping children playing games in areas where they should not (UK).

“I find with [the local council] that they only deal with the easy cases, young kids, fourteen, fifteen year olds, you come to noise nuisance and anything really hard, they can’t tackle that, they haven’t got a clue.” (UK, female, 69)

And although some attempts might be made by policy makers to address these issues, but in the end these issues remain the respondents’ problems. (HU, LV)

Respondents had the following suggestions regarding what policy makers could do to address their living conditions and environment:

- Increase people’s pensions, reduce the amount of tax the retired have to pay, and subsidise the cost of utilities and rent, as they would then have money for essential maintenance costs on the buildings they live in and be able to afford decent accommodation at a reasonable price. (RO, SE, MT, HU, ES, EL, PL, BE)

  “They (housing authority) want you to move into an empty house, the façade is not even plastered or painted…the wall at the back needs to be taken care of…and for a man to come to do it he asked for I don’t know how many thousands of Euro to plaster the back and she told me I have to go into the place as it is. There is no kitchen or bathroom, I have nothing…” (MT, female, 64)

- Better salaries for policemen (RO) and more visible police presence that would deter anti-social behaviour. (UK, BE)

- Invest more in community spaces in the neighbourhoods that can be used by everyone. In order to establish these spaces it is necessary to talk to the community to find out what their needs are; then invest financially in the building of these structure(s) that should be accessible, e.g. don’t put a bridge room for older people to play cards in at the top of an apartment block; and ensure that the facility is kept clean and useable at whatever time it is required (IE). It is important to consult with people about their needs before introducing or upgrading infrastructure (MT).

  “A community hall, open 7 nights a week with someone there supervising it. Give the elderly a couple of tea, that sort of thing. Or
• Take action

Policy makers are seen as lacking action, therefore they should identify the problems, analyse them and solve them. In this sense local policy makers are important as they are in touch with the reality of people’s living conditions. (PT)

“The local policy makers have an important role in identifying the problems and then send out to other politicians...at least they are in better conditions to be more aware of the problems.” (PT, female, 63)

• Improve health services in the area. (RO)

• Put pressure on contractors to collect useful building material that is discarded and could be recycled and reused for the benefit of other less fortunate families. (MT)

“From what I see in the bins I could build a house...in places they knock down, everything gets thrown away...there’s all this glass and windows and doors and stuff you see gets thrown out, steel beams and wooden beams...those could go for recycling to build places for people to live like housing” (MT, male, 64)

• More consideration should be given to the housing needs of those with illnesses and disability, and those who have difficulty taking care of themselves due to old age. (DE, ES)

“In my documents it says severely disabled and they knew how much pension I get, and then they offered me a flat on the 6th floor and much too expensive.” (DE, female, 64)

• Respondents do not want to be driven out of their flats and their familiar surroundings. For some who have widowed or who have lost their jobs the familiarity and protection offered by their home is the only security they have left. (DE)

• Add to the aesthetics of the neighbourhood by planting trees, creating squares, pavements or places to walk, etc. (EL)

In terms of priorities, it was generally felt that focussing on living conditions and neighbourhoods should be a high priority for policy makers as it affects the daily lives of those who are poor and socially excluded.

6.4 Problems finding employment

The composition of the groups meant that the issue of finding employment was not relevant to all respondents as some had already retired (DK, IE, PT, RO, SE). However, respondents still had opinions about the matter and some experienced
unemployment during their years in the workforce. There were of course others for whom the experience of looking for work was more relevant, such as those who were unemployed.

As with other aspects related to poverty and social exclusion, it is not just the material or financial benefit that having a job will have for those who are retired, but it is also seen as giving people something to do, and more importantly, giving them a sense of self-worth. (IE)

It was only in the Hungarian group where a discussion took place about whether those who are retired should be allowed to work. The view, put forward by an unemployed woman, was that in the process of job-seeking the unemployed should receive priority treatment to those who are retired on the basis of age, and because those who are retired receive a pension (HU). This argument seemed to have been accepted by the group and they would consider it fair if those who are retired or of retirement age did not work any longer and gave up their workplaces to younger people, especially to young graduate jobseekers. This is because the unemployment of young people (the respondents' children's generation) makes them even more anxious than their own. (HU)

“My daughter lost her job three month ago, and [she] took medicine, [she] attempted suicide. She told [me] that her nerves could not cope with this situation, [and that] you try to hang on in vain. She did not die. She survived it but she has been at home since that time and has not worked." (HU, male, 60)

“I would not let people with high pension, above 100,000 HUF, work. They should give up their desks to the young." (HU, female, 64)

However, there were other respondents who felt that it would be possible to organise small, part-time jobs for older people and that for some it might be financially beneficial. Pensioners who receive benefits to cover basic needs get angry when two-thirds of their extra earnings is deducted in tax or if earning extra income means that they have to forfeit their social benefits. This tends to take away their motivation to work. (DE, MT)

6.4.1 Respondents’ specific issues

The respondents were able to mention a range of issues that impact on their ability to find work. These include:

- Age barriers / ageism, whether intentionally or unintentionally. (DE, PT, IE, MT, UK, SK, CZ, ES, EL, IT, PL, LV, BE)

People in their 50s fear losing their jobs because it is very difficult to find a job if a person is a few years from the retirement age (SK). They think society regards them as not worth enough to be employed and they therefore suffer from age discrimination (SK).

“It is extremely difficult, when I say my age, they just say ah no, we are looking for a younger person.” (PT, female, 63)
“There are some people on it [the community scheme] and they don’t have a chance of getting a job. They’d never get a job, people of our age especially.” (IE, male, 63)

“I have almost given up looking for work... I am not getting any help, you know. One issue is my age, because I am nearly 63 and that in itself is more than 50% of the problem because there are not any firms that are going to employ somebody of my age. So where do I go for help?” (UK, male, 62)

“Because of the age. I sent CVs through all Belgium, I was also willing to move from Brussels, but I just got one answer, to tell me that instead of my profile they could hire 2 persons of 30 years old,” (BE, male, 60)

According to respondents there was also a perceived lack of interest in the private sector to hire people of their age group. (IE)

“I was a painter and decorator, and there’s just no work there [in the private sector]. I’m on a community [back to work] scheme now and I do 19 ½ hours a week and I get a bit more than I would get on the dole [meaning: a social welfare benefit in the form of job seekers allowance or benefit].” (IE, male, 63)

- **Generally rising unemployment** rates. (PT, CZ, EL, IT, LV)

  “It is difficult for young people to find employment, so imagine how difficult it is for the older ones.” (PT, female, 63)

- **Looking for work is an expensive** process. (UK, DK, DE, BE)

Seeking work costs money. The amount of money to take public transport to interviews and print CVs, for example, was relatively small, but this became problematic if there was little room in people’s personal budgets to accommodate these costs. (UK, DK)

  “And it costs money to find a job, I tell you that...A few pence here and a few pence there from my pot. It discourages me to look for it.” (UK, male, 62)

- **Lack of support from job centres** or employment agencies and their negative attitude of these agencies towards elderly job seekers. (DE, UK, IT)

  “I signed up at Job Centre as unemployed looking for work...I did not carry on signing up there because I found it disgusting the way they were treating the whole issue. I didn't find they had a priority to find me a job...they treat you as if you are from another world, just because you are jobless, just because you are signing on there, they think you are dirty, you know.” (UK, male, 62)

- **Health barriers.** (DE, DK, CZ)
People who are not well enough to work full-time, but who are still able to work, do not receive enough attention. Instead of having to take full social benefits, they could be working 10-15 hours a week instead. (DK)

Physical health influences to what extent the elderly are still able to work and look for employment. (DE)

- **Greater cost to company** and less flexibility. (SK, PL)

There was recognition that people of pre-retirement age have much experience and this cost the company more to employ than young inexperienced graduates (SK). They are also set in their working habits and routines which are harder to change and modify in comparison to young people, and are therefore less attractive to employ. (SK)

However, peoples’ skills might also be outdated because of a period of unemployment. (ES)

- **There’s a general lack of apprenticeships.** Craftsmen only want to take in apprentices that come recommended. (DK)

- **The requirement to be able to speak foreign language** when applying for a job although one is never going to use it. This is to the advantage of younger people as they are taught different languages. (CZ)

- **Cheaper labour.** (IE)

The focus here is mainly foreign nationals who are willing to work for lower wages than locals do, or are preferred to local workers. (IE)

### 6.4.2 What policy makers should do about the difficulties of the elderly to find employment

Following on the barriers to finding employment discussed in the previous section, respondents had a number of suggestions on offer on how this situation can be remedied:

- Generate **employment opportunities.** (MT, PT, EL, LV)

  “*They should create more jobs.*” (PT, male, 67)

Introduce measures that can help the elderly to still be economically independent through running their own businesses. Also institute tax benefits by allowing people to pay tax according to the amount of income they receive, instead of a set tax. (PT)

  “*I could open my own business, making food at home and selling it, but then I have to pay to the social security a fixed fee, whether I sell or not, so it should be create something that we should only pay when selling or according to what we sell.*” (PT, female, 63)

- **Measures to combat ageism.** (IE, SK, CZ)
Respondents realise that this is not an easy issues to address and they had difficulties offering suggestions on how to address it (IE, CZ) although there was some sense that measures should be introduced to allow equal opportunity for everyone (MT). On one level there needs to be recognition that an issues such as ageism in the workplace exists as it is very difficult to prove. (IE, SK)

“You can’t [fix the issues], because nobody believes you…unless they’re with you when you’re doing your interview.” (IE, female, 63)

One solution could be to make it easier for people to start their own business, both in terms of financial support and the removal of bureaucracy which is impeding start-up businesses. Another solution would be training programmes and back-to-work schemes which could be extended to more applicants and also better communicated to those who could be potential trainees. (IE)

Some respondents were sceptical about whether policy makers can really do anything about ageism and employment in old age as it is a matter of the attitude of society, and whether such attitudes should change (SK). It was suggested that incentives should perhaps be provided to employers to employ those 60 years and older (ES, EL).

- Respondents would like to see greater commitment on the part of job centres to find appropriate jobs for elderly workers. (DE, UK, EL)

Employment agencies should take on some jobseekers as advisers to support policy making decisions around unemployment issues. It was felt that this would enable policies to be thought through from the perspective of someone experiencing the issues firsthand. (UK)

“They could have me as one of the staff... Because I am at the other end, so I would know what the problems are.” (UK, male, 62)

- The vocational training and apprenticeships should be focussed on and re-introduced where they have been fading out and it should be made more attractive for craftsmen to take in apprentices. (HU, DK)

- Make the system as flexible as possible enabling people who are not well enough to work full-time, to work only 10-15 hours instead. (DK)

- Provide the unemployed with free monthly travel cards for public transportation so they are able to move around and seek employment. (DK)

- Raise the threshold level for additional earnings for those receiving pensions or social benefits so that accepting a part-time job is more worthwhile. (DE)

- Restrict competition with foreign workers in the search for employment. (IE, ES)

As has been mentioned throughout the report, respondents felt that on the issue of employment of elderly people it is important for policy makers at European level to talk to people faced with these issues and learn more about the realities of their lives. (MT)