

# **Worlds of Socio-Economic Security in Western Europe: The Need for Bottom-Up Empowerment**

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## **Abstract**

This paper explores the impact of socio-economic insecurity on individuals' life standards. It starts by reflecting on the definition and measurement of socio-economic security, as well as providing a brief description of current socio-economic developments in Western Europe. It continues by investigating how income is distributed among Western European countries, also paying attention to the attitudes of citizens on six important issues (trust in individuals, life satisfaction, satisfaction with democracy, personal happiness, individual's involvement in social activities and subjective health). By combining data from Eurostat and from the European Social Survey (ESS), this paper identifies the existence of three different worlds of socio-economic security and of income distribution. These correspond, with some exception, to Scandinavian, Continental and Southern Europe. The paper concludes by calling for the need of "bottom-up empowerment" through the introduction of a guaranteed minimum income set between the threshold of 6000€ and 12000€ per year. People in households below 6000€ in Western Europe not only trust less other people than high income earners, but are also less satisfied and happy with their life, with the way how democracy works in their country, meet less socially and their subjective health seems also to be worse.

## **Introduction<sup>1</sup>**

At the beginning of the 21<sup>st</sup> century, ensuring human rights and minimum human security for the world population is still the object of scholarly discussion. Human rights and human security seem now to have become catch-all concepts often used by policy-makers to attract public attention, rather than helpful theoretical tools to develop specific policy actions. Which policy choices are necessary in order to ensure human or socio-economic security in Western Europe? Despite their semantically fascinating appearance, these two concepts tell very little about what is necessary to meet determined policy goals, especially because, quite often, such goals are not clearly identified or expressed. One usually talks about ensuring a decent life standard for all individuals, but what really a "decent" life standard mean is still an open question. In this context, the concept of "socio-economic security" seems to suffer from the same weaknesses as its bigger brother "human security". If, on the one hand, this term can be easily sold, for political purposes, to a larger audience obtaining a trouble-free agreement, on the other, as

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<sup>1</sup> I am particularly grateful to Heiner Ganßmann for a valuable discussion on income distribution and basic income in Europe, as well as to Renaud Dehousse for helpful suggestions on poverty and empowerment. It goes without saying that whatever faults remain are entirely my own responsibility.

Roland Paris (2001) has correctly emphasized with regard to “human security”, its broad definition is of little help for researchers, who do not even know what they are going to study (quoted in Kermani 2006, p. 26). Under these conditions of conceptual non-clarity, as Sartori (1970, 1984) would remind us, measurement becomes an impossible exercise. The aim of this paper is far behind that of providing a clear and all-embracing definition of human or socio-economic security, but rather that of highlighting some key aspects, which might then result in some practical policy responses.

This paper is divided into three main parts. Part one reflects on the definition and measurement of socio-economic security. The main argument here is that socio-economic security is a complex and multi-dimensional concept, which can be measured if an exact conceptual definition is provided. Part two provides a brief description of current socio-economic developments in Western Europe<sup>2</sup>. The aim in this section is not only to offer a short but clear image of the differences existing among Western European nations, but also to identify possible areas where actions are needed. Part three explores the attitudes of Western European citizens on six important issues: (1) trust in individuals; (2) life satisfaction; (3) satisfaction with democracy; (4) personal happiness; (5) individual’s involvement in social activities; and (6) subjective health. The investigation of responses on the European Social Survey (ESS) datasets will be analyzed according to the income status of individuals. The aim here is, on the one hand, that of highlighting the impact of “socio-economic insecurity” on the individuals’ life, on the other, also that of identifying the group of citizens more in need of protection. The paper concludes by suggesting some possible policy responses.

### **On the Definition and Measurement of Socio-Economic Security**

Socio-economic security is a multi-dimensional concept, which includes various aspects of the individual’s private and public life. In extremely general terms, it could be described as an “equal and durable access to similar and decent living standards”, but this definition should, in no way be seen as exhaustive. Despite the existence of possible shortcomings (how do we define equal, durable, similar and decent?), this definition has a positive side, in that it adds to a broader explanation of “human security”, often described as “freedom from fear, freedom from want<sup>3</sup>”, a material and temporal

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<sup>2</sup> The countries included in this paper are: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, and the United Kingdom. Unfortunately, Eurostat does not always provide detailed statistics for Switzerland, but complete information on the country is available in the European Social Survey (ESS) datasets. It has, therefore, been preferred not to exclude Switzerland from the analysis, so as not to lose the information at disposal in the ESS.

<sup>3</sup> See Background statement of the Centre for Peace and Human Security of Sciences Po

dimension. In this sense, socio-economic security can be seen as the possibility to provide the individual with the chances of conducting not only a good quality life in a specific moment, but rather through the entire course of his or her existence, ensuring that the individual is not forced to seriously worry that his or her personal conditions might dramatically worsen in the near future. Recent studies have, indeed, continuously reaffirmed the strong link between precarity (*précarité*) and social integration in Europe, which drastically limits the quality of life of European citizens (Gallie and Paugam 2002).

One important point, however, must be clarified: *security whom, from what and by which means*<sup>4</sup>? Arguably, security for those in need, from disadvantageous circumstances and by the means of public and social policies. On the basis of what previously said, we can now attempt to find areas where measurements are possible. In this case, four dimensions that may influence the socio-economic (in)security of an individual can be identified: (1) an economic dimension in which external conditions may influence the chances an individual of having access to equal possibilities for his or her personal realization (i.e. similar GDP per capita among citizens, absence of huge regional differences in accessing the labour market, absence of poverty and income inequality, etc.); (2) an institutional dimension expressed in terms of an equal access to key positions in institutions, such as in the labour market, but also in the family (i.e. recognition of paid versus unpaid work); (3) a cultural dimension expressed in terms of an equal access to education, but also the possibility to afford the price for cultural events (i.e. theatre, cinema, concerts, etc.); and (4) a social dimension concerning the possibility of citizens becoming involved in community and social life (see, for instance, the “Bowling Alone” issue discussed by Robert Putnam in 2000).

Whenever a deficiency in each one of these four dimensions occurs, the individual is subjected to new social risks, which are likely to produce negative repercussions on his or her “equal and durable access to similar and decent living standards”. Let’s suppose, for example, the Mr X lives in a country with low GDP per capita, high unemployment rates and high levels of poverty and income inequality. It is certainly not absurd to conclude that Mr X will have higher possibilities of facing socio-economic insecurity than Mr Y, who, by contrast, lives in an economically well-developed country, with low levels of unemployment, poverty and income inequality (economic dimension). Similarly, it is certainly not absurd to conclude that Mrs X, who lives in a country characterized by high levels of gender segregation in the labour market will, at some point, face more socio-

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<http://www.peacecenter.sciences-po.fr/bg.htm>. See also Amouyel (2006).

<sup>4</sup> Ibid.

economic insecurity than Mrs Y, who, in turn, lives in a country that actively supports a gender equal and employment-friendly society (institutional dimension). These examples could include an equal access to education (cultural dimension) or the possibility not to be excluded by social and community life (social dimension). Even in these cases, an individual with low educational attainments or with lower contacts in his or her community faces greater risk of seeing the duration and the extent of his or her socio-economic security being drastically reduced if compared to an individual, who, in contrast, has higher educational attainments, as well as more actively participate in social and community life.

The next paragraph attempts to offer a brief overview of the situation in Western Europe according to the four dimensions discussed above. The aim here is to give the reader a brief, but clear idea of how Western Europe is divided in terms of *socio-economic security chances* provided to its citizens, so as to better understand the places where immediate actions are needed.

### **Socio-Economic Variables**

GDP per capita in PPs<sup>5</sup> (EU25=100) in Western Europe greatly varies from country to country. It is much higher than EU15 average (109) in Luxembourg (234), but clearly lower in Portugal (73), Greece (81), Spain (97) and Italy (108). If the results of Luxembourg are excluded, Scandinavian countries (124) would score better than Continental and Southern Europe<sup>6</sup> (90). Without Luxembourg, in fact, the average for Continental Europe would fall from 133 to 121 (Table 1.1).

Table 1.1 about here

Despite differences in life standards, life expectancy<sup>7</sup> among Western European countries is quite homogenous with an average of 76 years for men and 82 years for women. No significant changes among Continental, Scandinavian or Mediterranean countries are observable (Table 1.2). In terms of life expectancy, in fact, the exception is represented by Central and Eastern Europe, which has an average of 69 years for men and 77 for women.

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<sup>5</sup> GDP per capita in Purchasing Power Standards (PPS), (EU-25 = 100).

<sup>6</sup> Scandinavian countries include Denmark, Finland, Norway and Sweden. Continental Europe includes: Austria, Belgium, France, Germany, Ireland, Luxembourg, Netherlands, United Kingdom and Switzerland. Southern Europe includes: Greece, Italy, Portugal and Spain.

<sup>7</sup> Life expectancy at birth: The mean number of years that a newborn child can expect to live if subjected throughout his life to the current mortality conditions (age specific probabilities of dying).

Table 1.2 about here

Employment rates<sup>8</sup> are higher in the Scandinavian countries (73%) and lower in Continental (66%) and Southern Europe (61%). An exception is represented by the United Kingdom (71%) and the Netherlands (74%). Female employment is also higher in the Scandinavian countries (70%) and lower in Continental (59%) and Southern Europe (49%). Interestingly, not only Southern, but also Continental European countries seem to show the persistence of a male-breadwinner mentality (see also Lewis 1992) (Table 1.3).

Table 1.3 about here

Female unemployment<sup>9</sup> is usually higher than male unemployment, especially in Southern Europe (12.2%), followed by Continental (6.4%) and Scandinavian countries (6.1%). The Mediterranean countries also show higher total unemployment rates (8.9%), than Continental (6.0%) and Scandinavian Europe (6.1%). An exception to the usual better performance of Scandinavian countries is represented by Finland with an unemployment rate close to 9% both for men and women. On the other hand, the average of Continental countries seems to be artificially lowered by the positive performance of Luxembourg (3.7%), Netherlands (3.7%), Austria (4.3%) and the United Kingdom (4.9%) (Table 1.4).

Table 1.4 about here

In Western Europe, youth unemployment<sup>10</sup> is usually between two and three times higher than total unemployment rates. It is especially high in Greece (26.8%), Spain (24.6%), France (23.7%), Italy (23.7%) and Finland (21.8%), but no country is an exception. A more detailed look at youth unemployment rates also shows that Continental Europe (13%) scores a bit better than Scandinavian countries (14%), while Southern Europe (22%) is far beyond the other two Western European averages (Table 1.5).

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<sup>8</sup> The employment rate is calculated by dividing the number of persons aged 15 to 64 in employment by the total population of the same age group.

<sup>9</sup> Unemployment rates represent unemployed persons as a percentage of the labour force. The labour force is the total number of people employed and unemployed.

<sup>10</sup> Ibid.

Table 1.5 about here

Long-term unemployment<sup>11</sup>, by contrast, tends not to overcome the total unemployment rates. It is, however, particularly high in Germany (4.5%), Italy (4.9%) and Greece (5.3%). In average, the Scandinavian countries have the lowest rates of long-term unemployment (1.3%), followed by Continental (2.2%) and Southern Europe (4.1%) (Table 1.6). In the case of Germany, this negative result is not only an indicator of structural problems within the labour market, but also a sign of welfare dependency. It is, however, important to remember that Germany suffers of the so-called “East Effect” (Ganßmann 2004), that is, the statistical bias caused by the significantly worse economic situation in the Eastern part of the country.

Table 1.6 about here

Part-time employment<sup>12</sup> is particularly important among women, thus confirming the persistence of gender segregation in the labour market (Orloff forthcoming). Female part-time employment is 15% in Southern Europe, 33% in Scandinavian countries and 43% in Continental Europe. In Continental Europe, however, the average is artificially increased by the Netherlands, in which 74% of women work part-time. Despite the positive role that part-time employment can play for women, representing a sort of solution to housewifery, it should not be forgotten that it also inevitably implies the acquisition of lower social security rights (such as insufficient pension contributions), which, no country, at the moment, including the Netherlands, is able to ensure to its part-time workers (Table 1.7).

Table 1.7 about here

Younger generations (25-34 years) usually have higher educational attainments than older generations (between 35 and 44 years). The Mediterranean countries show again the worst results both in terms of younger and older generations, followed by Continental Europe and Scandinavian countries. In Southern Europe, for example, 43% of people between 25-34 years have low educational attainments, while this percentage is 20% in the case of Continental and 12% in Scandinavian Europe (Table 1.8).

Table 1.8 about here

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<sup>11</sup> Long-term unemployed (12 months and more) as a percentage of the total active population.

The Mediterranean countries also show a lower participation in recreation and cultural activities<sup>13</sup> (7%), as compared to the EU15 average (10%). Higher participation rates are, in fact, expressed by Continental (10%) and the Scandinavian countries (12%) (Table 1.9).

Table 1.9 about here

The gender pay gap<sup>14</sup> is unexpectedly higher in Scandinavian (17) and Continental Europe (18) than in Southern European countries (11). A possible explanation can be given by the lower use that Southern European countries make of partial employment. Nevertheless, this should not lead to the false conclusion that Southern Europe is a more equal and gender neutral society than Continental and Scandinavian Europe, since it should be bear in mind that employment rates are still much lower in the Mediterranean countries (Table 1.10).

Table 1.10 about here

Income inequality<sup>15</sup> is higher in the Mediterranean countries (6.0), while it is lower in Continental (4.3) and in Scandinavian Europe (3.6) (Table 1.11). Here, it is perhaps interesting to note the presence of higher income inequality in the UK (5.3) and Ireland (5.1), but it remains questionable whether this represents a sufficient pre-condition for the inclusion of these countries in the so-called liberal model of welfare capitalism (see Esping-Andersen 1990). As the analysis of income distribution in Fig. 2.2 will show, the United Kingdom and Ireland are still relatively close to the distribution of income present in other continental countries, even though they tend to have more poor, and more rich people at the very end of the income spectrum.

Table 1.11 about here

As it could be expected, women in Western Europe are more at risk of poverty than

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<sup>12</sup> Persons employed part-time. Share in total employment.

<sup>13</sup> Recreation and culture at current prices (% of total household consumption expenditure).

<sup>14</sup> Difference between men's and women's average gross hourly earnings as a percentage of men's average gross hourly earnings.

<sup>15</sup> Income quintile share ratio. The ratio of total income received by the 20 % of the population with the highest income (top quintile) to that received by the 20 % of the population with the lowest income (lowest quintile), Income must be understood as equalized disposable income.

men<sup>16</sup>. The poverty rate is 21% in Southern Europe, 16% in Continental Europe and 12% in Scandinavian countries. Also total poverty rates are higher in the Mediterranean (20%) than in Continental (15%) and Scandinavian countries (11%). As seen in the analysis of income inequality (Table 1.11), the UK and Ireland show higher poverty rates than the Continental European average, both in terms of female and male poverty (Table 1.12) (see also Bouquerel and de Malleray 2006).

Table 1.12 about here

Young (16-24 years) and older generations (65+ years) are also more at risk of poverty than the generations in middle age (between 25 and 64 years) who are usually more active in the labour market. In the Mediterranean countries, for example, poverty among young (22%) is again higher than in Continental Europe (16%), but, interestingly, lower than in the Scandinavian countries (23%). Poverty among the young is also particularly high in Germany (23%) and the Netherlands (20%), while elderly poverty is extraordinarily high in Southern Europe (26%), but also in Ireland (41%) (Table 1.13).

Table 1.13 about here

Households headed by single parents with dependent children and households headed by single mothers are more at risk of poverty than households headed by persons without children. Poverty rates among single parents with children are 35% in Continental Europe, 30% in Southern Europe and 17% in Scandinavian countries. Poverty rates of single women, by contrast, are 37% in Southern Europe, 28% in Scandinavian countries and 27% in Continental Europe. Interestingly, single persons, single parents with children and single women in Ireland show extremely high poverty rates, at 55%, 54% and 66% respectively (Table 1.14).

Table 1.14 about here

Finally, welfare institutions play a crucial role in diminishing poverty in Europe. The best performance in poverty reduction<sup>17</sup> is that of the Scandinavian welfare states (-57%), followed by welfare institutions in Continental Europe (-45%), and Southern Europe (-

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<sup>16</sup> At-risk-of-poverty rate after social transfers. The share of persons with an equivalized disposable income below the risk-of-poverty threshold, which is set at 60 % of the national median equivalized disposable income (after social transfers).

<sup>17</sup> Welfare state performance is calculated on the percentages of people at-risk-of-poverty before and after social transfers.

17%) (Table 1.15). Interestingly, the performance of the German (-35%) and the British (-38%) welfare state does not seem to differ significantly, even though they are usually addressed in the literature as examples of two different welfare regimes (Germany conservative, while UK liberal welfare regime), which tackle poverty in different ways with different outcomes (see Esping-Andersen 1990).

Table 1.15 about here

### **Worlds of Income Distribution**

In the previous section, some basic socio-economic variables have been explored with the aim of providing a general picture of the socio-economic situation in Western Europe. Even though the main objective is not to engage in a meaningless ranking exercise, the general conclusion is of the existence of “three different Western Europes”, which tend to be characterized by different stages of socio-economic development. In the socio-economic variables tested so far, the Scandinavian countries, on average, score better than Continental Europe, which, in turn, performs relatively better than Southern Europe. Exceptions to this classification are represented, although not very distinctly, by the United Kingdom and Ireland, which show higher poverty, but also higher employment rates than their partners in Continental Europe. The case of Netherlands, by contrast, is more ambiguous, since it seems to come closer to the socio-economic conditions present in the Scandinavian countries, especially as far as female employment is concerned. It is, perhaps, not by chance that, in clear contraposition to Esping-Andersen’s (1990) typology which included Netherlands in the conservative-corporatist welfare regime, Goodin et al. (1999) have preferred to include this country in the Scandinavian grouping.

We now turn to the exploration of how income is distributed among Western European countries, with the aim of understanding whether there are commonalities and/or divergences among European nations. In order to do so, I conduct an analysis on the last available data of the European Social Survey (ESS). The ESS is a biennial multi-country survey covering over 20 nations conducted by several national research institutions. The sample is representative for the entire population of a country and usually involves between 1500 and 3000 respondents<sup>18</sup>. With the exclusion of Italy, for which only the

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<sup>18</sup> The countries included in this analysis are: Austria (N: 2256), Belgium (N: 1778), Denmark (N: 487), Finland (N: 2 022), France (N: 1 806), Germany (N: 2 870), Greece (N: 2 406), Ireland (N: 2 286), Italy (N: 2 046), Luxembourg (N: 1 635), Netherlands (N: 1 881), Norway (N: 1 760), Portugal (N: 2 052), Spain (1 663), Sweden (N: 1 948), Switzerland (N: 2 141), and the United Kingdom (N: 1 897). For more information on the European Social Survey (ESS), see web site of the project <http://www.europeansocialsurvey.org/>

first round of survey conducted between the 13<sup>th</sup> January and the 30<sup>th</sup> June 2003 is available, all other countries are part of the second round of surveys, which took place between the end of 2004 and the beginning of 2005. At current date, this is the most recent information available on the living conditions of European households.

Fig. 2.1 shows how the distribution of income would look like if the income of all Western European countries would be merged together<sup>19</sup>. As it can be seen, the proportion of households with less than 6000€ per year would be approximately 6%, 12% between 6 and 12000€, 29% between 12 and 24000€, 24% between 24 and 36000€, 18% between 36 and 60000€, while the remaining 11% of households would have more than 60000€ per year. These income ranges, more or less similar for all countries, can be translated into: (1) extreme low income households (0-6000€); (2) low income households (6-12000€); (3) low-middle income households (12-24000€); (4) medium income households (24-36000€); (5) high-medium income households (36-60000€); and (6) high income households (60000€ and more). What is interesting to note is that if income distribution would be equally distributed among Western European nations (and if the purchase power and household composition would be the same) only a minority of citizens would find themselves in households below the threshold of 6000€ (6 percent) or between 6 and 12000€ per year (12 percent). 6000€ per year is a threshold often used by many Western European countries (such as France and Germany) to grant tax exemptions for citizens whose revenues are considered too low to participate in the national taxation system. The majority of people, by contrast, would find themselves in low and middle income households (71 percent would live in households between 12 and 60000€), while only a small proportion would be in high income households<sup>20</sup> (11 percent with more than 60000€) (Fig. 2.1).

Fig. 2.1 about here

The following tables provide a more detailed overview of how income is really distributed among European countries. With some exceptions, which will be discussed in greater details in the subsequent paragraphs, three main worlds of income distributions are clearly visible. These correspond to: (1) Continental; (2) Scandinavian (plus Luxembourg

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<sup>19</sup> Please note that the dataset of Italy have been merged into the second round of surveys. In order to have cross-country comparable data the weights provided by the institution responsible for the survey have also been combined. More information on the methodology used can be found in the section methodology of the ESS web site.

<sup>20</sup> Please note that these calculations do not take into account the number of people present in the households, but only the household's income composition *per se*. Despite the existence of clear shortcomings, this kind of calculation facilitates the identification of the real income structure of European households.

and Switzerland); and (3) Southern Europe.

The first world of income distribution includes Continental Europe. The main characteristics in this world are relatively low percentages of extreme low income households (below 6000€ per year), with the majority of citizens living in low-medium (12-24000€), medium (24-36000€) and high-medium income households (36-60000€) (Fig. 2.2).

Fig. 2.2 about here

The second world concerns the Scandinavian countries (plus Luxembourg and Switzerland). The main characteristics here are low percentages of extreme low income households (below 6000€ per year), with the majority of households situated towards middle-high incomes (30 and 60000€). These percentages decrease, however, in the case of the very rich. The inclusion of Luxembourg and Switzerland in the family of Scandinavian nations can be explained by the fact that these are relatively small countries, with unusual favourable economic conditions (Fig. 2.3).

Fig. 2.3 about here

The third world involves Southern Europe. Here, the main characteristics are significant number of extreme low income households (below 6000€ per year), with a majority of people situated in low (6-12000€), low-middle (12-24000€), and middle (24-36000€) income households (Fig. 2.4).

Fig. 2.4 about here

Even though the ESS is not a proper household income survey, such as the Luxembourg Income Study (LIS) or the European Community Household Panel (ECHP), and, thus, does not easily allow more complex calculations on the real income at disposal for citizens, it does permit the exploration of individual preferences on a number of important social issues, which, otherwise, would remain unexplored. In the next section, the attitudes of European citizens on six questions are investigated according to the income status of respondents. These include: (1) trust in individuals; (2) life satisfaction; (3) satisfaction with democracy; (4) personal happiness; (5) individual's involvement in social activities with friends or colleagues; and (6) subjective health. The main objective here is to understand not only whether the income status of respondents influences his

or her attitudes on the abovementioned questions, but also which typology of households are more at risk from social exclusion. In other words, which typology of households suffers more from material and/or social deprivation.

### **Attitudes of Respondents**

Before going into a description of respondents' attitudes, a brief explanation of why the six questions mentioned above and not others have been chosen as necessary. The first question concerns the trust in individuals. This is expressed by the question: "Generally speaking, would you say that most people can be trusted, or that you can't be too careful?". The main hypothesis here is that the lower the income level of individual, the lower his or her propensity to trust others. The reasons for this are easy to imagine and may include a feeling of insecurity due to the disadvantaged neighbours where low income citizens are forced to live<sup>21</sup>, the idea of unfair deprivation according to which the well off are rich because they have probably done something not necessarily "moral" to acquire this position, or a sensation of powerlessness due to the impossibility to climb the social class, attempts in which other people are evidently more successful. The main hypothesis is clearly confirmed by the results of Table 3.1. As it can be immediately seen, 71.9% of individuals in extreme low income households (below 6000€) show low trust in individuals<sup>22</sup>. These percentages drastically diminish with the increase of household's income.

Table 3.1 about here

The second question concerns the satisfaction of individuals with their own life<sup>23</sup>. The question asked to the interviewees was: "All things considered, how satisfied are you with your life as a whole nowadays?". Again, the expectation is that individuals in lower income households should also show lower levels of life satisfaction. The income of individuals is, in this case, likely to represent a much more powerful indicator of the individual's orientations, since it is directly linked to the individuals' own life standards. Unsurprisingly, citizens in lower income households in Western Europe have lower levels

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<sup>21</sup> A recent report prepared for the European Commission has highlighted, for example, that 60% of respondents in Denmark felt "very safe" in streets after nights, while this percentage decreased to only 11% in Italy. This report has also found a strong relationship between respondent's occupation and feelings regarding relative safety levels (EORG 2003).

<sup>22</sup> The responses have been recoded as follows: 0-3 = Low Trust; 4-7= Medium Trust; 8-10= High Trust.

<sup>23</sup> A recent Eurobarometer survey has highlighted that, even though European citizens still tend to be quite satisfied with the kind of life they carry out, they are less optimistic with regards to employment and the economic situation of their country. About one-fifth (19%) of European citizens also expects a deterioration of their financial situation in the next twelve months (Eurobarometer 2005).

of life satisfaction<sup>24</sup> than people in middle and high income households. Citizens in high income households (60000€ and more), for example, are nearly twice as much satisfied with their life than extreme low income households (below 6000€) (68.1% against 36.5%) (Table 4.1).

Table 4.1 about here

The next subject analyzes the level of satisfaction with democracy. The question asked by the ESS interviewers was: “And on the whole, how satisfied are you with the way democracy works in your country?”. A democratic system tends, in fact, to be perceived as beneficial to all members of the community if it is capable of producing an equal distribution of resources and possibilities. Putting it differently, why should a democracy be desirable if a large proportion of its population is excluded by the benefits that only to a minority are granted<sup>25</sup>? Again, citizens in lower income households are less satisfied<sup>26</sup> with the way how democracy works in their country than citizens in middle or high income households. Once more, the group of citizens that is more unsatisfied are those who fall into the extreme low income households (below 6000€) category, with 27.6% of extreme low income citizens, in comparison to 14.0% of people living in high income households (60000€ and more), demonstrating a low level of satisfaction. Similarly, only 17.2% of extreme low income citizens against 29.6% of high income earners affirm to be highly satisfied with the way democracy works in their country (Table 5.1).

Table 5.1 about here

The next question takes into consideration the respondents' happiness with the kind of life they are conducting. To the respondents were asked: “Taking all things together, how happy would you say you are”. Even though it is commonly believed that “Money Doesn't Make You Happy”, being poor doesn't help either! In fact, as shown by Table 6.1, the rich are not only rich, but also eight times less unhappy<sup>27</sup> than poor people. In particular, 9.3% of citizens in extreme low income households (6000€) show a low level of happiness with their life against only 1.2% of people in high income households (60000€ and more) (Table 6.1).

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<sup>24</sup> The responses are recoded as follows: 0-3 = Low Satisfaction; 4-7= Medium Satisfaction; 8-10= High Satisfaction.

<sup>25</sup> For an interesting debate on the quality of democracy, see Offe (2003a, 2003b) or Diamond and Morlino (2005).

<sup>26</sup> The responses are recoded as follows: 0-3 = Low Satisfaction; 4-7= Medium Satisfaction; 8-10= High Satisfaction.

Table 6.1 about here

The following question concerns the social relations of respondents and it was expressed as follows: “How often do you meet socially with friends, relatives or work colleagues?”. As it has been demonstrated by numerous studies (see, for instance, Putnam 1993, 2000; Granovetter 1985), being actively involved in social relations is not only something that increases personal satisfaction in life, but it also increases the chances for successful business. As Granovetter (1985) and Luhmann (1988) have correctly remembered, the market is not an aseptic environment where individuals rationally buy and sell their workforce, but rather a complex system of interpersonal relations, negotiations (and connections, of course), which favour the successful conclusion of business. As Luhmann (1988, p.8) states: “every economic action is social action”. Again, people in extreme low income households (below 6000€) meet socially<sup>28</sup> more rarely than high income earners (60000€ and more). In particular, 21.0% of respondents in extreme low income households meet rarely (no more than once a month) against 9.3% of high income earners (Table 7.1). This means that rich people are not only more satisfied, happier and in better health (as we will see in the following table) than poor people, but they also tend to have a better social life.

Table 7.1 about here

As mentioned, the final question concerns the subjective health of individuals, which was expressed as: “How is your health in general? Would you say it is very good, good, fair, bad, or very bad?”. As expected, people in extreme low income households (below 6000€) affirm that their health situation is bad, or very bad, three times more than people in high income households (60000€ and more) (Bad: 10.7% vs. 2.9%; Very Bad: 1.6% vs. 0.6%). Interestingly, while a majority still continues to find his or health situation fair or good, only 16.8% of people in extreme low income households against 34.9% of people in high income households find his or health status very good (Table 8.1).

Table 8.1 about here

## **Policy Responses**

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<sup>27</sup> The responses are recoded as follows: 0-3 = Low; 4-7= Medium; 8-10= High.

The brief analysis carried out in previous sections has highlighted a couple of important issues. First, it has re-emphasized the existence of a serious socio-economic divide among Western European regions. Scandinavian countries have usually a more egalitarian and more efficient socio-economic structure, followed by Continental and Southern Europe. The persistence of regional differences in Europe, however, is nothing new, especially if all efforts carried out by the European Union to increase the levels of social cohesion among its Member States are taken into consideration (e.g. Structural and Cohesion funds<sup>29</sup>). Secondly, close to the identification of three distinct worlds of socio-economic development and of income distribution, it is noteworthy how citizens in households below 6000€ per year show the lowest levels of satisfaction and happiness in all variables analyzed so far<sup>30</sup>. People in households below 6000€ per year in Western Europe do not only trust less other people than high income earners, but are also less satisfied and happy with their life, with the way how democracy works in their country, meet less socially and their subjective health seems also to be worse. It is therefore plausible to affirm the existence of a critical point in Western Europe, where socio-economic insecurity produces particularly negative effects, influencing the live standards of several individuals. The tables above have shown, in fact, a clear break in negative feelings between those who are below the threshold of 6000€ per year and those who earn more. Something to change this situation can and must be done. Bearing in mind the questions *security for whom, from what and by which means*, the introduction of a Guaranteed Minimum Income (like the *revenue minimum d'insertion* –RMI- in France or the one existent in many Eastern European countries) set between the threshold of 6000€ and 12000€ (according to the regional economic structure) can be proposed.

The idea of a basic income available for all citizens in need is hardly a new one, but it has recently attracted increasing consideration among the academic community<sup>31</sup>. Nevertheless, it is subjected to several critiques primarily due to its possible financing costs or potential disincentives to go back to the labour market (see, for instance, World Bank or OECD web-sites<sup>32</sup>). Some scholars have, for example, emphasized how the most suitable way to tackle social exclusion in Europe should again be pursued through the use of structural and cohesion regional policies, rather than with funds used to guarantee a

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<sup>28</sup> The responses have been recoded as follows: up to once a month = rarely; more than once a month = often.

<sup>29</sup> For more information on regional inequality in Europe, see DG INFOREGIO website: [http://europa.eu.int/comm/regional\\_policy/index\\_en.htm](http://europa.eu.int/comm/regional_policy/index_en.htm)

<sup>30</sup> For country specific information, see the Statistical Annex.

<sup>31</sup> In its most radical version, basic income could also be provided to all citizens unconditionally from their work status. For a brief overview on (unconditional or non means-tested) basic income, see in Europe *The Basic Income Earth Network* <http://www.basicincome.org/>; in the United States *The US Basic Income Network* <http://www.usbig.net>; and in Great Britain *Citizen's Income Online* <http://www.citizensincome.org>.

basic income (Holman 2006). However, as the figures 2.1-2.4 have shown, the establishment of a guaranteed minimum income would, probably, be less expensive than regional cohesion funds, which, too often, are dispersed among more administrative capable regions, rather than among regions more in need. At the national level, by contrast, setting a minimum threshold between 6000€ and 12000€ would also be a politically feasible undertaking, due to the fact that, with some exclusion, most of the citizens in the Western Member States are quite far away from this minimum threshold. This form of redistribution could, in fact, easily be financed by a small increase in direct taxes (e.g. for higher income earners) or indirect taxes (e.g. on luxury products). Finally, a basic income could also help to solve the problems associated with the organizational and administrative difficulties of attempting to target, one by one, only specific areas or only some disadvantaged groups of people, which, in too many cases, has resulted in the neglect of many others. In this context, the establishment of a minimum guaranteed income would represent a form of *bottom-up empowerment*<sup>33</sup>, which by strengthening the individual's capacity would also produce positive effects in regional and state capabilities.

## **Conclusion**

This paper has summarized the socio-economic structure present in Western Europe, identifying three distinct worlds of socio-economic development, as well as income distribution. These have been regrouped, with some exceptions, into Scandinavian, Continental and Southern Europe. The analysis carried out on the ESS database has also re-affirmed common assumptions, such as those concerning the fact that rich people tend to trust more other people, are more satisfied with their life, with the way democracy how works in their country, are happier, meet socially more often and evaluate their health status more positively than poor people, but it has also identified an income threshold where the living conditions of individuals drastically deteriorate. In order to improve the life standards of European citizens, it has been proposed to establish a minimum guaranteed income set between 6000€ and 12000€ a year according to national necessities and possibilities. This would be a practical response to the key questions: *security for whom, from what and by which means*.

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<sup>32</sup> World Bank: <http://www.worldbank.org/>. OECD <http://www.oecd.org/>

<sup>33</sup> An interesting debate on *empowerment* and reduction of social exclusion can be found in the special issue of the journal *Géographie, économie, société*, "**l'empowerment: entre mythe et réalités, entre espoir et**

## **Appendix**

<b>Table 1.1 GDP per capita in PPS</b>		<b>2003</b>
<b>EU15</b>		<b>109</b>
Belgium		118
Germany		108
France		111
Ireland		134
Luxembourg		234
Netherlands		125
Austria		121
United Kingdom		116
Switzerland		131
<b>Continental Europe</b>		<b>132</b>
Denmark		121
Finland		111
Sweden		116
Norway		146
<b>Scandinavian Europe</b>		<b>124</b>
Greece		81
Spain		97
Italy		108
Portugal		73
<b>Southern Europe</b>		<b>90</b>

Source: Eurostat 2006

<b>Table 1.2 Life expectancy at birth 2003</b>		
	<b>Males</b>	<b>Females</b>
<b>EU 15</b>	<b>76</b>	<b>81,7</b>
Belgium	75,9	81,9
Germany	75,7	79,9
France	75,9	83,6
Ireland	75,8	82,9
Luxembourg	75	82,5
Netherlands	76,2	81
Austria	75,9	80,9
United Kingdom	76,2	82,5
Switzerland	78	82
<b>Continental Europe</b>	<b>76,1</b>	<b>81,9</b>
Denmark	75,1	81,7
Finland	75,1	80,5
Sweden	77,9	81,8
Norway	77,1	80,7
<b>Scandinavian Europe</b>	<b>76,3</b>	<b>81,2</b>
Greece	76,5	81,4
Spain	76,9	81,3
Italy	76,8	80,7
Portugal	74,2	81,6
<b>Southern Europe</b>	<b>76,1</b>	<b>81,3</b>

Source: Eurostat 2006

Table 1.3 Total employment rate 2003			
%	Total	Females	Males
<b>EU15</b>	<b>64</b>	<b>56</b>	<b>73</b>
Belgium	60	52	67
Germany	65	59	71
France	63	57	69
Ireland	66	56	75
Luxembourg	63	52	73
Netherlands	74	66	81
Austria	69	62	76
United Kingdom	72	65	78
<b>Continental Europe</b>	<b>66</b>	<b>59</b>	<b>74</b>
Denmark	75	71	80
Finland	68	66	70
Sweden	73	72	74
Norway	76	73	78
<b>Scandinavian Europe</b>	<b>73</b>	<b>70</b>	<b>75</b>

Table 1.4 Total unemployment rate % 2003			
	Total	Females	Males
<b>EU 15</b>	<b>8,0</b>	<b>9,3</b>	<b>7,0</b>
Belgium	8,2	8,9	7,6
Germany	9,0	10,1	8,2
France	9,5	10,5	8,6
Ireland	4,7	4,3	5,0
Luxembourg	3,7	4,7	3,0
Netherlands	3,7	3,9	3,5
Austria	4,3	4,7	4,0
United Kingdom	4,9	4,3	5,5
<b>Continental Europe</b>	<b>6,0</b>	<b>6,4</b>	<b>5,7</b>
Denmark	5,4	6,1	4,8
Finland	9,0	8,9	9,2
Sweden	5,6	5,2	6,0
Norway	4,5	4,0	4,9
<b>Scandinavian Europe</b>	<b>6,1</b>	<b>6,1</b>	<b>6,2</b>
Greece	9,7	15,0	6,2
Spain	11,1	15,3	8,2
Italy	8,4	11,3	6,5
Portugal	6,3	7,2	5,4
<b>Southern Europe</b>	<b>8,9</b>	<b>12,2</b>	<b>6,6</b>

Source: Eurostat 2006

\* Switzerland not available

<b>Table 1.5 Unemployment rate of population aged less than 25 years % 2003</b>	
<b>EU 15</b>	<b>16,5</b>
Belgium	21,8
Germany	14,7
France	21,1
Ireland	9,1
Luxembourg	11,8
Netherlands	6,3
Austria	8,1
United Kingdom	12,3
<b>Continental Europe</b>	<b>13,2</b>
Denmark	9,2
Finland	21,8
Sweden	13,4
Norway	11,6
<b>Scandinavian Europe</b>	<b>14,0</b>
Greece	26,8
Spain	24,6
Italy	23,7
Portugal	14,4

<b>Table 1.6 Total long-term unemployment rate % 2003</b>	
<b>EU 15</b>	<b>3,3</b>
Belgium	3,7
Germany	4,5
France	3,7
Ireland	1,6
Luxembourg	0,9
Netherlands	1,0
Austria	1,1
United Kingdom	1,1
<b>Continental Europe</b>	<b>2,2</b>
Denmark	1,1
Finland	2,3
Sweden	1,0
Norway	0,6
<b>Scandinavian Europe</b>	<b>1,3</b>
Greece	5,3
Spain	3,9
Italy	4,9
Portugal	2,2
<b>Southern Europe</b>	<b>4,1</b>

Source: Eurostat 2006

\*Switzerland not available

<b>Table 1.7 Persons employed part-time 2003</b>			
<b>%</b>	<b>Total</b>	<b>Males</b>	<b>Females</b>
<b>EU 15</b>	<b>18,6</b>	<b>6,8</b>	<b>34</b>
Belgium	21	6	40

Germany	22	6	41
France	17	6	30
Ireland	17	7	31
Luxembourg	13	2	30
Netherlands	45	22	74
Austria	19	5	35
United Kingdom	26	10	44
Switzerland	33	12	58
<b>Continental Europe</b>	<b>24</b>	<b>8</b>	<b>43</b>
Denmark	21	11	32
Finland	13	8	18
Sweden	23	11	35
Norway	29	14	45
<b>Scandinavian Europe</b>	<b>21</b>	<b>11</b>	<b>33</b>
Greece	4	2	7
Spain	8	3	17
Italy	9	3	17
Portugal	12	7	17
<b>Southern Europe</b>	<b>8</b>	<b>4</b>	<b>15</b>

Source: Eurostat 2006

Table 1.8 Persons with low educational attainment, by age group 2002		
%	Between 25 and 34 years	Between 35 and 44 years
<b>EU 15</b>	<b>24</b>	<b>31</b>
Belgium	24	35
Germany	15	14
France	22	33
Ireland	23	35
Luxembourg	32	36
Netherlands	23	28
Austria	15	17
United Kingdom	11	14
<b>Continental Europe</b>	<b>20</b>	<b>26</b>
Denmark	15	19
Finland	12	16
Sweden	9	13
<b>Scandinavian Europe</b>	<b>12</b>	<b>16</b>
Greece	26	39
Spain	41	54
Italy	40	50
Portugal	65	80
<b>Southern Europe</b>	<b>43</b>	<b>56</b>

Source: Eurostat 2006

\*Switzerland and Norway not available

Table 1.9 Recreation and culture 2003	
<b>EU 15</b>	<b>10</b>
Belgium	9

Germany	10
France	9
Ireland	7
Luxembourg	8
Netherlands	11
Austria	12
United Kingdom	13
<b>Continental Europe</b>	<b>10</b>
Denmark	11
Finland	11
Sweden	12
Norway	13
<b>Scandinavian</b>	<b>12</b>
Greece	6
Spain	8
Italy	7
Portugal	7
<b>Southern Europe</b>	<b>7</b>

Source: Eurostat 2006

\*Switzerland not available

**Table 1.10 Gender pay gap in unadjusted form % 2003**

<b>EU 15</b>	<b>16</b>
Belgium	12
Germany	23
France	12
Ireland	14
Luxembourg	15
Netherlands	18
Austria	17
United Kingdom	22
<b>Continental Europe</b>	<b>17</b>
Denmark	18
Finland	20
Sweden	16
Norway	16
<b>Scandinavian Europe</b>	<b>18</b>
Greece	11
Spain	18
Italy	6
Portugal	9
<b>Southern Europe</b>	<b>11</b>

Source: Eurostat 2006

\*Switzerland not available

<b>Table 1.11 Inequality of income distribution 2003</b>	
<b>income quintile share ratio</b>	
<b>EU 15</b>	<b>5</b>
Belgium	4
Germany	4
France	4
Ireland	5
Luxembourg	4
Netherlands	4
Austria	4
United Kingdom	5
<b>Continental Europe</b>	<b>4</b>
Denmark	4
Finland	4
Sweden	3
Norway	4
<b>Scandinavian Europe</b>	<b>4</b>
Greece	7
Spain	5
Italy	5
Portugal	7
<b>Southern Europe</b>	<b>6</b>

Source: Eurostat 2006

\*Switzerland not available

<b>Table 1.12 At-risk-of-poverty rate after social transfers, by gender % 2003</b>			
	<b>Total</b>	<b>Males</b>	<b>Females</b>
<b>EU 15</b>	<b>15</b>	<b>14</b>	<b>17</b>
Belgium	15	14	16
Germany	15	13	17
France	12	12	13
Ireland	21	20	22
Luxembourg	10	9	11
Netherlands	12	12	12
Austria	13	12	14
United Kingdom	18	17	19
<b>Continental Europe</b>	<b>15</b>	<b>14</b>	<b>16</b>
Denmark	12	11	12
Finland	11	11	12
Sweden	11	10	12
Norway	11	9	13
<b>Scandinavian Europe</b>	<b>11</b>	<b>10</b>	<b>12</b>
Greece	21	20	22
Spain	19	18	20
Italy	19	19	20
Portugal	20	20	20
<b>Southern Europe</b>	<b>20</b>	<b>19</b>	<b>21</b>

Source: Eurostat 2006

\*Switzerland not available

<b>Table 1.13 At-risk-of-poverty rate after social transfers, by age group 2003</b>				
<b>%</b>	<b>16-24</b>	<b>25-49</b>	<b>50-64</b>	<b>65+</b>
<b>EU 15</b>	<b>20</b>	<b>13</b>	<b>13</b>	<b>19</b>
Belgium	14	13	14	23
Germany	23	13	12	16
France	16	11	11	11
Ireland	18	14	24	41
Luxembourg	11	9	9	12
Netherlands	20	11	7	7
Austria	11	12	12	16
United Kingdom	18	13	16	24
<b>Continental Europe</b>	<b>16</b>	<b>12</b>	<b>13</b>	<b>19</b>
Denmark	27	9	5	21
Finland	21	9	8	17
Sweden	18	7	5	16
Norway	26	7	4	21
<b>Scandinavian Europe</b>	<b>23</b>	<b>8</b>	<b>6</b>	<b>19</b>
Greece	25	17	18	28
Spain	21	14	16	28
Italy	25	18	16	17
Portugal	18	15	16	30
<b>Southern Europe</b>	<b>22</b>	<b>16</b>	<b>17</b>	<b>26</b>

Source: Eurostat 2006

Note: Italy, Portugal and Sweden 2001. Switzerland not available

<b>Table 1.14 At-risk-of-poverty rate after social transfers, by household type</b>			
<b>%</b>	<b>Single Person</b>	<b>Single parent with dependent children</b>	<b>Single female</b>
<b>EU 15</b>	<b>24</b>	<b>36</b>	<b>26</b>
Belgium	21	30	24
Germany	23	44	24
France	16	29	16
Ireland	55	54	66
Luxembourg	12	15	17
Netherlands	18	39	17
Austria	23	31	25
United Kingdom	26	40	28
<b>Continental Europe</b>	<b>24</b>	<b>35</b>	<b>27</b>
Denmark	26	18	27
Finland	28	19	29
Sweden	21	13	24
Norway	30	16	33
<b>Scandinavian Europe</b>	<b>26</b>	<b>17</b>	<b>28</b>
Greece	27	34	30
Spain	34	24	41
Italy	24	23	27
Portugal	39	39	43
<b>Southern Europe</b>	<b>31</b>	<b>30</b>	<b>35</b>

Source: Eurostat 2006

\*Switzerland not available

Table 1.15 At-risk-of-poverty rate total 2003

%	before social transferts	after social transfer	Change %
<b>EU 15</b>	<b>25</b>	<b>15</b>	<b>40</b>
Belgium	29	15	48
Germany	23	15	35
France	24	12	50
Ireland	36	21	42
Luxembourg	23	10	57
Netherlands	23	12	48
Austria	24	13	46
United Kingdom	29	18	38
<b>Continental Europe</b>	<b>26</b>	<b>15</b>	<b>45</b>
Denmark	32	12	63
Finland	28	11	61
Sweden	29	11	62
Norway	19	11	42
<b>Scandinavian Europe</b>	<b>27</b>	<b>11</b>	<b>57</b>
Greece	24	21	13
Spain	22	19	14
Italy	22	19	14
Portugal	26	19	27
<b>Southern Europe</b>	<b>24</b>	<b>20</b>	<b>17</b>

Source: Eurostat 2006

\*Switzerland not available

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