The determinants of subjective poverty in Europe: the role of household socioeconomic characteristics and social capital and the implications for public policies*

Giuseppina Guagnano♣, Elisabetta Santarelli♣and Isabella Santini♣

Abstract

This paper aims at showing to what extent self-perceived poverty in Europe is associated with specific household socioeconomic characteristics and particular aspects of household/community social capital endowment, in order to disclose the primary risk factors of family poverty status. Such evidence would help central and local governments to define those economic and social goals which should receive more attention by policies aiming at poverty eradication. In particular, the paper focuses on the associations between a proxy of subjective poverty (ability to make ends meet) and two sets of variables describing, respectively, the household socioeconomic characteristics and the household/community social capital endowment. In order to pursue this aim, a multiple correspondence analysis and a generalized ordered logit model are carried out. The empirical analysis is based on the 2008 EU-SILC survey and the Eurostat statistics database. The results show a relevant association between self-perceived poverty and both household socioeconomic characteristics and social capital. Implications for public policies are also discussed.

Key words: *subjective poverty, social capital, public policies, EU-SILC, multiple correspondence analysis, generalized ordered logit model.*

Classification JEL: *I32, D10, I38*

1– Introduction

Measuring poverty and understanding why it occurs represent, nowadays, a core task for both researchers and policy-makers in advancing towards the eradication of poverty. Poverty is a concept lacking a universally acceptable definition and often faced with competing interpretations: poverty is difficult to define, but it is even harder to measure. Since many years, both researchers and policy-makers have shown an increasing interest towards the subjective (Goedhart et al., 1977; Van Praag et al., 1980) and multidimensional (Massoumi, 1986; Case and Deaton, 2002; Deutsch and Silber, 2005; Van Praag and Ferrer-i-Carbonell, 2005) aspects of poverty arguing that poverty is not an objective status based exclusively on the level of income necessary to satisfy needs, but depends on people's perceptions and feelings, on the resources essential for full participation/inclusion in society and on environmental aspects (Tomlinson, Walker and Williams, 2007; Van Praag and Ferrer-i-Carbonell, 2005).

Social capital plays a crucial role here. According to the most widely accepted definition suggested by the World Bank Social Capital Initiative Program research group, *social capital includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development* (Grootaert and van Bastelaer, 2002). This definition synthesizes the different points of view expressed by Putnam (1993), Coleman

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♣Department of Methods and Models for Economics, Territory and Finance, SAPIENZA University of Rome, Via del Castro Laurenziano, 9 00161 Rome, Italy (✉e-mail: esantarelli@inwind.it).

(1990), Olson (1982) and North (1990) and implies that living in a society characterized by model and cooperative behaviour, and where trust replaces suspicion and fear, can have a systematic positive effect on individuals' perception of poverty, as their socioeconomic vulnerability is reduced as well as the resources they need to deal with risk and to avert major losses (Helliwell, 2001).

Several empirical studies have shown how and to what extent in Europe self-perceived poverty is associated with household size and type, with available household resources (Van Praag and Van der Sar, 1988; Ravaillon and Lokshin, 2002; Castilla, 2010), with individual and household socioeconomic characteristics (i.e. gender, age, employment status, education, tenure status, the area of residence) (Ravaillon and Lokshin, 2002; Stanovnik and Verbic, 2004; Istat, 2008; Isae, 2009). Limited attention has been, instead, devoted to the analysis of the relationships with household and community social capital endowment despite its growing importance as a major determinant of economic well-being[1]at micro and macro level that has increased its implications in social policy a sa tool to achieve better outcomes of traditional public policies for poverty reduction. The mechanism through which social capital is said to reduce poverty can be summarized as follows:

i) at the micro level, social ties and interpersonal trust facilitate the flow of technical information and knowledge that help to reduce economic transactions costs (Barr, 2000) and ameliorate conventional resource constraint - such as labour(Coleman et al., 1966; Granovetter,1995; Fernandez et al., 2000), and credit market access or credit limitations - thus reducing the vulnerability of households to poverty (Knack, 1999);

ii) at the macro level, social engagement and civic responsibility can also strengthen democratic governance (Almond and Verba, 1963), a mix of norms and sanctions can control defection and dishonesty (Bebbington and Perreault, 1999) and improve the efficiency and honesty of public administration (Putnam, 1993; Fukuyama, 1995) and economic policies (Easterly and Levine, 1997). Moreover, social capital can be viewed as a form of asset embedded in social structures and relationships with a productive capacity that can be extended beyond generating economic returns to providing useful benefits for attaining many other different goals (Knack and Keefer, 1997) [i.e. human capital accumulation (Galor and Zeira 1993; Coleman, 1988), social efficient outcomes such as social cohesion (Reimer,2002; Green et al., 2003) and social capability (Abramovitz, 1986; Abramovitz and David, 1996), and so on][2].

Taking into account these observations, this paper aims to show, also through a cross-country comparative analysis, to what extent self-perceived poverty in European countries is associated with specific household socioeconomic characteristics and particular aspects of household/community social capital endowment in order to disclose the primary risk factors of family poverty. Such evidence would help central and local governments to define those economic and social goals which should receive more attention by poverty reduction policies.

In order to pursue this aim, a multiple correspondence analysis (MCA) and a generalized ordered logit model are carried out. The empirical analysis is based on the 2008 EU-SILC survey and the Eurostat statistics database.

The paper is organized as follows: section 2 describes the data and the methodology used, section 3 presents the results and section 4 provides some concluding remarks and future research prospects.

[1] In this paper the term *economic well-being* is used as a synonymous for *economic conditions*.

[2]However, it is worth noting that implications of social capital are not always the same everywhere. Actually, as Krishna and Shrader (1999) pointed out: "What is social capital in one context may be *unsocial* capital in another [….]".

2 - Data and methodology

In order to study associations between subjective poverty and household socioeconomic characteristics and social capital, we carry out a multiple correspondence analysis (MCA) and a generalized ordered logit model on data from the 2008 cross-sectional EU-SILC survey and Eurostat statistics database[3].
The household subjective poverty is expressed by the proxy categorical variable *ability to make ends meet* (with great difficulty; with difficulty; with some difficulty; fairly easily; easily; very easily).
The multiple correspondence analysis (MCA), is carried out so as to depict the main associations between the household subjective poverty proxy (set as supplementary variable) and two sets of active variables describing, respectively,
1) the respondent/household socioeconomic characteristics[4]: age, gender, marital status, education, employment status, work intensity status, branch of activity, at risk of poverty and social exclusion, general health, house/flat size, tenure status, dwelling type, household type, equivalised disposable income, poverty and deprivation indicator, financial burden of housing cost, debts, family/children social exclusion, housing, cash and alimonies received;
2) the household/community social capital endowment[5]. The proxy variables selected are indicators of the level of:
- *social behaviour (SB)*, population socioeconomic characteristics that facilitate/hinder the development of social and economic cooperative behaviour;
- *social relationships (SR)*, measures of the potential and actual degree of social relationships;
- some specific *territorial and environmental characteristics* which are significant determinants of social capital formation.
A complete list of all variables is provided in the Appendix (Table1A and 2A)
Subsequently, we estimate a generalized ordered logit model (Williams, 2006) in order to highlight: a) to what extent perception of poverty in Europe is affected by the respondent/household socioeconomic characteristics and by household/community social capital endowment; b) which of the social capital components has a higher impact on subjective poverty and can be regarded as a primary risk factor in household poverty status.
In order to better capture and emphasize the ties between the ordered responses and the predictors, the dependent variable “ability to make ends meet” has been re-coded in the following way:

$$\left.\begin{array}{l} 1.\ With\ great\ difficulty \\ 2.\ With\ difficulty \end{array}\right\} \qquad 1.\ With\ difficulty$$

3 EU-SILC is the Eurostat project on Income and Living Conditions which involves all the 27 European countries. EU-SILC is the reference source for comparative studies on income distribution, poverty and social exclusion at European level (Santini and De Pascale, 2012) with the purpose of monitoring household economic and social conditions for aware planning of economic and social policies (Clemenceau et al., 2006). EU-SILC provides two types of data, cross-sectional and longitudinal over a four year period (EU-SILC uses a four-years rotational design). The 2008 EU-SILC survey does not include the data for Malta, which can be found from the 2009 wave onwards, however not available yet at the time the paper was written.

[4]Respondent’s socioeconomic characteristics are included as active variables to take into account the features of the person who answers, on behalf of the whole family, to the household questionnaire and, in particular, to the question on *ability to make ends meet*.

[5]Despite some shortcomings, the EU-SILC cross-sectional survey and the Eurostat statistics database represent an important reference source for comparative studies aiming at measuring the effect of social capital on household economic well-being, especially because they provide comparable and high quality cross-sectional indicators for all the 27 European countries (see, for further details, Santini and De Pascale, 2012a,b).Social capital indicators, when available, are measured both at household and societal level in order to take into account simultaneously the families status and that of the community they belong to.

3. $With\ some\ difficulty$
4. $Fairly\ easily$
} 2. $Fairly$

5. $Easily$
6. $Very\ easily$
} 3. $Easily$

The predictors are the majority of the above mentioned sets of active variables, describing, respectively, the respondent/household socioeconomic characteristics and the household/community social capital endowment[6]. In particular, taking into account Table 2Awe consider the following five social capital indicators:

i) two simple indicators of social behaviour;
ii) one composite index of social relationships (computed as the arithmetic mean of variables on possession of pc, number of hours of childcare, number of family workers in family business);
iii) two territorial context composite indicators: the first one at household level (it is the arithmetic mean of EU-SILC variables on overcrowding, housing and environmental conditions - leaking roof, darkness, noise, pollution) and the second one at community level (itis the arithmetic mean of Eurostat indices on housing deprivation rate, different aspects of environmental pollution, grime or other environmental problems.)

3 –Results

As regards the multiple correspondence analysis, the variability explained by the first four factorial axes is 85,4% (computed with the corrections formula due to Benzecrì,1979).The interpretation of the results will be limited to the first, second and fourth factorial axis as they seem to give answer to the questions this paper aims to investigate[7].The detailed description of each factorial axis is provided by Table 1,2 and 3 and a synthetic view of the results is presented in Figures 1,2 and 3.

Subjective poverty is the respondent's assessment of own household economic well-being and aims to capture the inherent subjectivity and multidimensionality of poverty. Actually, the results of the MCA show that in Europe, households subjective poverty is associated with at least three aspects:

a. the household economic conditions;
b. the degree of family and social distress;
c. the level of community social capital endowment.

In particular:

a) the ***household economic conditions*** go through different variables such as household disposable income, deprivation and work intensity status, size and type, some respondent socioeconomic characteristics (i.e. age, marital, education, employment and health status), and those household/community social capital endowment indicators strongly associated with household economic well-being, as clearly shown by the first factorial axis (see Table 1 and Fig.1). As a matter of fact, difficulties in making ends meet prevails in severely deprived households with low equivalised disposable income and work intensity status, whose respondent is

[6]Some of the variables listed in the Appendix are not statistically significant and thus they are not included as predictors in the generalized ordered logit model discussed in section 3. These variables are sex, work intensity status, branch of activity and health of respondent, dwelling type, household size, household type, financial burden of repayment of debts, allowances, housing allowances, regular inter-household cash received, alimonies received, income received by people aged under 16.

[7]The third factorial axis relates to the contrasts between extreme evaluation of self-perception of poverty (with great difficulty and very easily) and the average ones, while the main aim of the paper is to focus on the contrasts between high and low levels of self-perceived poverty.

mostly 60 years or over, widowed, low educated, unemployed or retired/inactive, at risk of poverty and reporting bad health. Moreover, difficulty in making ends meet is associated withmodest housing conditions[8],as well as scarce availability of devices which helps to keep alive both real and virtual relationships[9]and low environmental quality[10]. The results are consistent with those obtained in previous empirical studies. In fact, one of the most common results found in the literature is the strong association between household poverty and income (Easterlin, 2001) and, as extensively proved by a recent research (Eurostat,2010),between poverty and poor housing and environmental conditions, concepts which shouldbe used together to analyze different aspects of households' and individuals' economic well-being.

The association observed on the first factorial axis between self-perceived poverty and low levels of crime confirms the results of Fraser (2011) which analyzes the relationships between crime and poverty status in the27 European countries.Actually, contrary o expectations and trends observed in the past, poverty is *not* linked to higher crime rates and it may even suggest the opposite. The poorest countries, those with higher inequality of wealth and not completely developed in terms of important services, have *less* crime than the wealthier countries. In fact, higher crime rates in wealthier countries seem to depend on:

- the major interest of transnational organized crime towards these countries(UNODOC, 2010);
- the greater propensity of the population living in developed countries to denounce criminal events to the authorities of jurisdiction.

b) The ***degree of family and social distress*** goes through numerous variables such as household disposable income, type, size and working intensity status, housing conditions, entitlement to family allowances, some respondent's socioeconomic characteristics (i.e. age and employment status) and some components of household social capital endowment,such as the support for child care which represent an important resource available to poor people who are often described as *deficient* along other vectors (Grootaert and van Bastelaer, 2001;Woolcock, 2002).This aspect is well summarized by the second factorial axis(see Table 2 and Fig.1): difficulty in making ends meet prevails in low income (1st and 2nd quintile), large size and overcrowded households with dependent children and a full working intensity status,entitled to family allowances, suffering from a low quality of environment and relying on support for child care[11], thus compensating their socioeconomic vulnerability. The respondent is generally between 35 and 50 years old and fully employed.

c) The ***level of community social capital endowment*** goes through social behaviour and those territorial and environmental characteristics which are significant determinants of social capital formation. This aspect is well summarized by the fourth factorial axis(see Table 3 and Fig.2 and 3): actually, self-perception of poverty tends to improvein medium size households with very low income (1st quintile) and living in areas characterized by those environmental conditions which can exert a strong positive effect on the quality of family and community relationships, such as: low crime[12], good environment of the dwelling[13], low

[8] Specifically, small house size measured by number of rooms.

[9] Possession of personal computer.

[10] Low environmental quality stands for high overcrowding ,housing deprivation rate (% of total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames of floor) and urban population exposure to air pollution by particulate matter.

[11]Support for childcare is expressed by the number of hours of child care by grandparents, others household members (outside parents), other relatives, friends or neighbors free of charge (per household member if less than 12 years old).

[12]Crime recorded by the police: total crime (number of crimes per 100 inhabitants).

[13] Environment of the dwelling: % of total population suffering noise from neighbors or from the street.

greenhouse gas emission and urban population exposure to air pollution by particulate matter[14].

The above results can help to identify suitable poverty reduction strategies. As a matter of fact, policies aiming at poverty reduction in countries characterized, on average, by poor economic conditions (on the left side of Fig.2) should move into two different directions. In particular, in countries such as Lithuania, Bulgaria, Romania, Estonia, Poland, Latvia, Hungary and Slovakia, where low levels of economic well-being and high social capital endowment prevail (lower quadrant), traditional welfare programs based on income support mechanism are recommended. In countries such as Italy, Portugal, Greece, Cyprus, Slovenia Czech Republic, characterized by poor household economic well-being but also by low social capital endowment (upper quadrant), poverty reduction policies can be effective if they reconcile traditional income support programs with measures facilitating the development of desirable forms of social capital in particular, those which strengthen mutual trust and foster model behavior (i.e. reducing criminality and improving housing and environmental conditions).

Actually, living in a society characterized by economic and social cooperative behaviour, and where trust replaces suspicion and fear, can have a systematic positive effect on households' economic well-being as their socio-economic vulnerability is reduced, as well as the resources they need to deal with risk and avert major losses.

The important role of household/community social capital endowment in self-perception of poverty is also confirmed by the generalized ordered logit model estimates[15].

As we can see from Table 4, almost all the estimated regression parameters are significant and the global performance of the model can be judged satisfactory: the overall percent correctly predicted is 69.36% and it goes from 46.18% for *easily* category, to 61.1% for *difficulty*, to 81.05 for *fairly*.

Furthermore, the marginal effect of each independent variable, controlling for the remaining ones, is coherent with expectations. So, for example, probability of a *fair ability to make ends meet* and, to a lesser extent, probability of *easy* category increase if health status is good, the dwelling is owned and there isn't severely materially deprivation. Conversely, probability of *difficulty* category clearly reduces if respondents are working, while grows in presence of debts and if housing cost is a heavy burden. The main effect on all the three probabilities is due to education (see Fig. 4) and employment status (see Fig. 5) while increasing equivalised disposable income mostly gives rise to probability of *easy* category (see Fig. 6).

The most interesting result is that all social capital indicators show significant effects on the response variable. In particular: probability of *difficulty* is higher when problems of crime, violence or vandalism are perceived (see Fig. 7), or if the normalized crime rate is high (see Fig. 8), while it clearly decreases at growing of social relationship index (see Fig. 9), or of territorial context index at household (see Fig. 10) and community (see Fig. 11) level. Conversely, probability of *easy*

[14]Greenhouse gas emission (in CO2 equivalent); urban population exposure to air pollution by particulate matter (micrograms per cubic meter).

[15]A generalized ordered logit model has to be applied as one of the main assumptions in ordered response models, the so called *proportional odds* assumption, is not satisfied here. Furthermore, as to the possible reverse causality between household economic well-being and social capital endowment (social capital influences household well-being, because it generates and facilitates income-related knowledge and information flows; conversely, income levels are also expected to determine many forms of social capital endowment being investigated), we can observe that, conditionally on disposable income and the other covariates measuring household economic conditions, social capital indicators donot depend on self-perception of poverty and can be considered exogenous unless we ascertain the problem of omitted variables in measuring social capital. In this case the specification should be extended as to include instrumental variables ; this problem will be faced in our future research .

appears less conditioned by social capital indicators (it appears much more sensible to equivalised disposable income and housing costs).

4– Conclusions

This paper aims to show to what extent self-perceived poverty in European countries is associated with household socioeconomic characteristics and household/community social capital endowment in order to disclose the primary risk factors of family poverty.

The results of the multiple correspondence analysis show that subjective poverty is associated at least with three aspects:

a. the household economic conditions;

b. the degree of family and social distress;

c .the level of community social capital endowment.

Thus, the analysis proves both one of the most well-established results found in empirical literature (the strong link between household poverty status and income) and the significant association between social capital and self-perception of poverty.

These results are confirmed by the generalized ordered logit model so to disclose the primary risk factors of family poverty status: both household characteristics and household/community social capital endowment play a crucial role in self-perception of poverty.

Therefore, in many countries poverty reduction policies should enhance household economic well-being not only through traditional income support measures, but also facilitating the development of desirable forms of social capital which strengthen mutual trust and foster model behavior (i.e. reducing criminality and improving housing and environmental conditions). In other words, society characterized by economic and social cooperative behaviour can improve households' economic well-being.

If the EU-SILC survey and Eurostat statistics database would provide more social capital indicators with a greater territorial detail, associations between social capital and household poverty could be entirely described, thus helping considerably policy-makers to promote suitable poverty reduction strategies.

As a matter of fact, in EU countries almost 84 million people live at risk of poverty, facing, depending on the country, a variety of problems from not having enough money to spend on food and clothes to suffering poor housing conditions and even homelessness; from having to cope with limited lifestyle choices that may lead to social exclusion to living in areas where social capital is deteriorating. The European Union has joined forces with its Member States supporting numerous initiatives among which the *2010 European Year For Combating Poverty and Social Exclusion:* its objective was 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.

From the statistical point of view, further research will be directed to cope with the possible endogeneity of social capital indicators and aimed at obtaining consistent estimates and more reliable results.

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Table1 - Description of the factorial axis :ascending order of the coordinates of most significant itemson the first factorial axis.

RISK of POVERTY	riskpoverty&deprived
DEPRIVATION	Severelydeprived
COUNTRY	Bulgaria
COUNTRY	Romania
MARITAL STATUS	Widowed
AGE	80+
HEALTH	Bad or verybad
EQUIVALISED DISPOSABLE INCOME	1st quintile
AME	**Great difficulty**
COUNTRY	**Latvia**
ROOMS	1 room
POVERTY INDICATOR	At risk
LWI	Yes
EDUCATION	Low
WORK INTENSITY STATUS	0
EMPLOYMENT STATUS	retired
PC	NO
COUNTRY	**Hungary**
Greenhouse gas emission (in CO_2 equivalent)	Low
AGE	65-79
Exposure to air pollution by particulate matter	High
COUNTRY	**Poland**
COUNTRY	**Lithuania**
RISK POVERTY	povertyrisk
Overcrowding rate	High
House deprivation	High
ROOMS	2 rooms
HOUSEHOLD TYPE	2adults >65
AME	**Difficulty**
HOUSEHOLD TYPE	1person
COUNTRY	**Italy**
Crime rate	Low
EMPLOYMENT STATUS	unemployed
HEALTH	fair
COUNTRY	**Slovakia**
COUNTRY	**Greece**
EMPLOYMENT STATUS	inactive
WORKINTENSITY STATUS	0 - 0.5
COUNTRY	**Slovenia**
EQUIVALISED DISPOSABLE INCOME	2nd quintile
COUNTRY	**Portugal**
AGE	60-64
Overcrowding rate	Medium
COUNTRY	**Estonia**
BRANCH	Agriculture
ROOMS	3 rooms
Greenhouse gas emission	High
AME	**Some difficulty**
COUNTRY	**Czeck Republic**
MARITAL STATUS	Separated&divorced
EDUCATION	medium
AGE	55-59
EQUIVALISED DISPOSABLE INCOME	3rd quintile
BARYCENTER	
Crime rate	Medium
COUNTRY	Cyprus
SEVERELY MAT DEPRIVED HOUSEHOLD	NO
COUNTRY	Spain
Exposure to air pollution by particulate matter	Medium
ROOMS	4 rooms
MARITAL STATUS	Married
POVERTY INDICATOR	Notatrisk
AGE	<24
COUNTRY	Austria
HOUSEHOLD TYPE	Single and dc
AGE	50-54
WORK INTENSITY STATUS	0.5 - 1
MARITAL STATUS	Nevermarried
HEALTH	good
RISK POVERTY	NO
Housing deprivation rate	Medium
HOUSEHOLD TYPE	2adults<65
BRANCH	Hotels
COUNTRY	Ireland
AME	**Fairlyeasily**
Greenhouse gas emission	Medium
Exposure to air pollution by particulate matter	Low
AGE	45-49
Housing deprivation rate	Low
COUNTRY	**Germany**
ROOMS	5 rooms
AGE	25-29
BRANCH	Industry
BRANCH	Trade
PC	YES
EQUIVALISED DISPOSABLE INCOME	4th quintile
LWI	NO
HOUSEHOLD TYPE	2adults &1dc
COUNTRY	**France**
EDUCATION	high
AGE	40-44
AGE	30-34
BRANCH	Construction
Overcrowding rate	Low
AGE	35-39
BRANCH	Transports
WORK INTENSITY STATUS	1
COUNTRY	**Belgium**
BRANCH	Education
ROOMS	6+ rooms
COUNTRY	**Luxembourg**
AME	**Easily**
HEALTH	verygood
BRANCH	PA
COUNTRY	**Great Britain**
HOUSEHOLD TYPE	2adults &3dc
HOUSEHOLD TYPE	2adults &2dc
BRANCH	Real estate
Crime rate	High
BRANCH	Health
EQUIVALISED DISPOSABLE INCOME	5th quintile
BRANCH	Financial i
COUNTRY	**Netherlands**
AME	**Veryeasily**
COUNTRY	**Sweden**
COUNTRY	**Finland**
COUNTRY	**Denmark**

Table2- Description of the factorial axis: ascending order of the coordinates of most significant items on the second factorial axis.

Child care	High
COUNTRY	**Bulgaria**
Overcrowdedhousehold	Yes
COUNTRY	**Latvia**
Child care	Medium
COUNTRY	**Romania**
COUNTRY	**Slovenia**
COUNTRY	**Poland**
COUNTRY	**Hungary**
Overcrowding rate	High
HOUSEHOLD TYPE	Single&dc
COUNTRY	**Slovakia**
BRANCH	Agriculture
Child care	None
FAMILY-CHILDREN ALLOWANCES	Yes
COUNTRY	**Lithuania**
HOUSEHOLD TYPE	2adults &3dc
HOUSEHOLD TYPE	2adults &2dc
AGE	35-39
COUNTRY	**Estonia**
Child care	Low
Housing deprivation rate	High
HOUSEHOLD TYPE	2adults &1dc
AGE	40-44
EQUIVALISED DISPOSABLE INCOME	1st quintile
Exposure to air pollution by particulate matter	High
BRANCH	Industry
AGE	30-34
BRANCH	Trade
BRANCH	Hotels
AGE	45-49
BRANCH	Education
LWI	NO
BRANCH	Transports
EMPLOYMENT STATUS	working
Crime rate	Low
AME	**Great difficulty**
WORK INTENSITY STATUS	0.5 - 1
BRANCH	PA
BRANCH	Construction
EMPLOYMENT STATUS	unemployed
COUNTRY	**Italy**
WORK INTENSITY STATUS	0 - 0.5
AGE	25-29
WORK INTENSITY STATUS	1
AGE	50-54
AME	**Difficulty**
BRANCH	Financial i
EQUIVALISED DISPOSABLE INCOME	2nd quintile
AGE	<24
BRANCH	Real estate
BRANCH	Health
AME	**Some difficulty**
COUNTRY	**Cyprus**
Overcrowding rate	Medium
COUNTRY	**Greece**
BARYCENTER	
AGE	55-59
LWI	Yes
Crime rate	Medium
EMPLOYMENT STATUS	inactive
COUNTRY	**Austria**
Exposure to air pollution by particulate matter	Medium
COUNTRY	**Czeck Republic**
HOUSEHOLD TYPE	2adults<65
AME	**Fairlyeasily**
EQUIVALISED DISPOSABLE INCOME	3rd quintile
Overcrowdedhousehold	NO
Exposure to air pollution by particulate matter	Low
FAMILY-CHILDREN ALLOWANCES	NO
COUNTRY	Luxembourg
EQUIVALISED DISPOSABLE INCOME	4th quintile
COUNTRY	Portugal
Housing deprivation rate	Medium
COUNTRY	Spain
EQUIVALISED DISPOSABLE INCOME	5th quintile
Housing deprivation rate	Low
WORK INTENSITY STATUS	0
AME	**Easily**
HOUSEHOLD TYPE	1person
COUNTRY	Germany
AGE	60-64
Overcrowding rate	Low
COUNTRY	Sweden
Crime rate	High
COUNTRY	Great Britain
COUNTRY	France
COUNTRY	Denmark
AME	**Veryeasily**
COUNTRY	Ireland
COUNTRY	Belgium
COUNTRY	Finland
EMPLOYMENT STATUS	retired
COUNTRY	Netherlands
AGE	65-79
HOUSEHOLD TYPE	2adults>65
AGE	80+

Table3 - Description of the factorial axis: ascending order of the coordinates of most significant items on the fourth factorial axis.	
COUNTRY	Lithuania
COUNTRY	Estonia
COUNTRY	Bulgaria
COUNTRY	Romania
Greenhouse gas emission	Low
COUNTRY	Poland
COUNTRY	Hungary
COUNTRY	Latvia
COUNTRY	Slovakia
Exposure to air pollution by particulate matter	Low
COUNTRY	Sweden
Crime rate	Low
EQUIVALISED DISPOSABLE INCOME	1st quintile
HOUSEHOLD TYPE	2adults>65
COUNTRY	Finland
DWELLYNG TYPE	Detached
Environment of the dwelling	Good
AGE	65-79
EMPLOYMENT STATUS	retired
AME	Veryeasily
COUNTRY	Ireland
COUNTRY	Denmark
HOUSING COST	Not a burden
TENURE STATUS	Owner
MARITAL STATUS	Married
AGE	60-64
MARITAL STATUS	Widowed
ALIMONIES	NO
RISK POVERTY	NO
EQUIVALISED DISPOSABLE INCOME	5th quintile
HOUSING COST	somewhat a burden
HOUSEHOLD TYPE	2adults <65
AME	Fairlyeasily
AGE	80+
POVERTY INDICATOR	Notatrisk
COUNTRY	Great Britain
COUNTRY	Czeck Republic
AME	Easily
AGE	50-54
AME	Some difficulty
EMPLOYMENT STATUS	working
EQUIVALISED DISPOSABLE INCOME	2nd quintile
Environment of the dwelling	Medium
AGE	55-59
BARYCENTER	
Greenhouse gas emission	Medium
DWELLYNG TYPE	Building > 10
LWI	NO
AGE	45-49
HOUSEHOLD TYPE	2adults &1dc
COUNTRY	Slovenia
HOUSEHOLD TYPE	2adults &2dc
AME	Difficulty
Exposure to air pollution by particulate matter	Medium
HOUSEHOLD TYPE	2adults &3dc
HOUSEHOLD TYPE	1persom
AGE	40-44
EQUIVALISED DISPOSABLE INCOME	4th quintile
COUNTRY	Cyprus
DWELLYNG TYPE	Semi-detached
AGE	35-39
COUNTRY	France
AGE	30-34
COUNTRY	Belgium
RISK POVERTY	YES
COUNTRY	Greece
TENURE STATUS	Reduced_free
HOUSING COST	heavyburden
AGE	25-29
MARITAL STATUS	Separated&divorced
Crime rate	Medium
MARITAL STATUS	Nevermarried
Environment of the dwelling	Bad
EQUIVALISED DISPOSABLE INCOME	3rd quintile
Greenhouse gas emission	High
AME	Great difficulty
COUNTRY	Netherlands
POVERTY INDICATOR	At risk
COUNTRY	Luxembourg
EMPLOYMENT STATUS	inactive
COUNTRY	Austria
COUNTRY	Germany
AGE	<24
DWELLYNG TYPE	Building < 10
COUNTRY	Portugal
COUNTRY	Spain
TENURE STATUS	Tenant
COUNTRY	Italy
EMPLOYMENT STATUS	unemployed
RISK POVERTY	riskpoverty&dep
HOUSEHOLD TYPE	Single&dc
LWI	YES
ALIMONIES	YES

Fig.1 Multiple Correspondence Analysis : projections of supplementary variables on F1 and F2

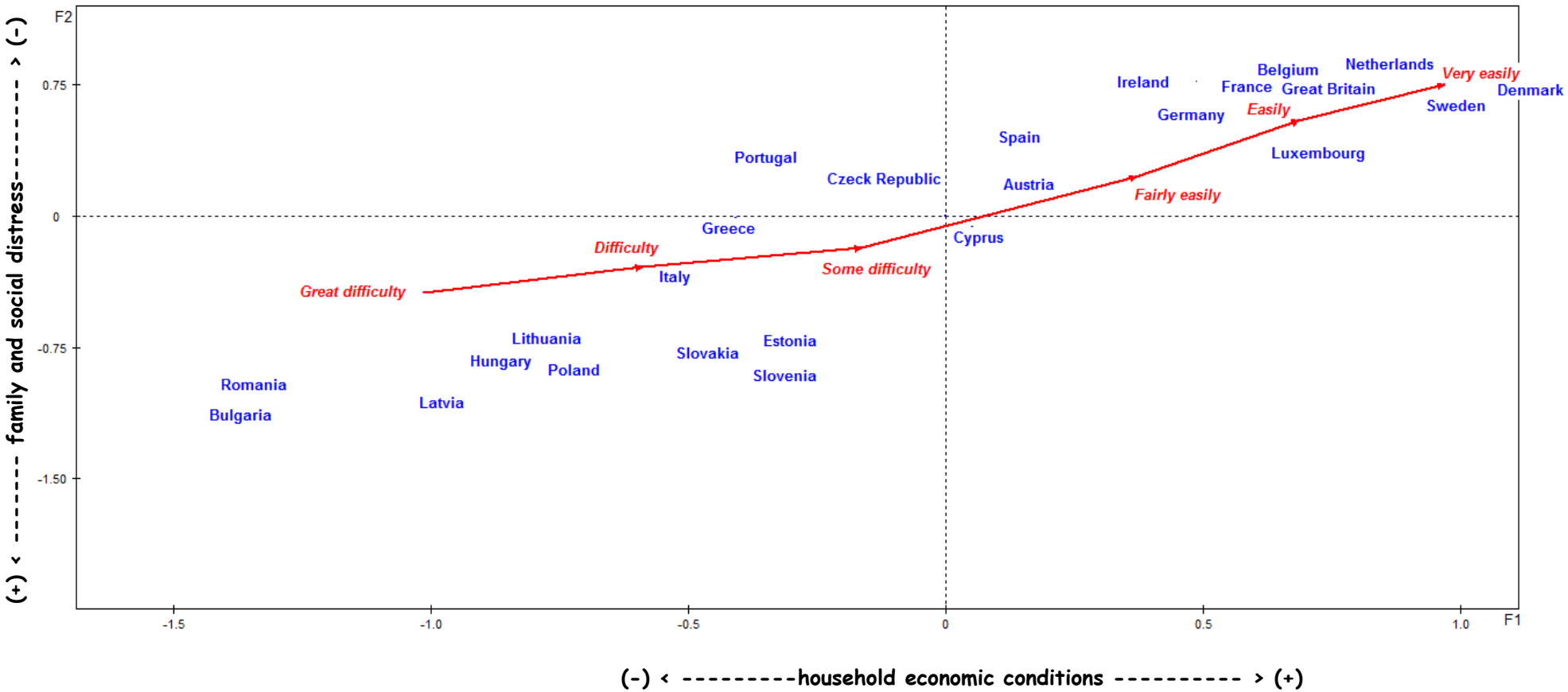


Fig. 2 Multiple Correspondence Analysis : projections of supplementary variables on F1 and F4

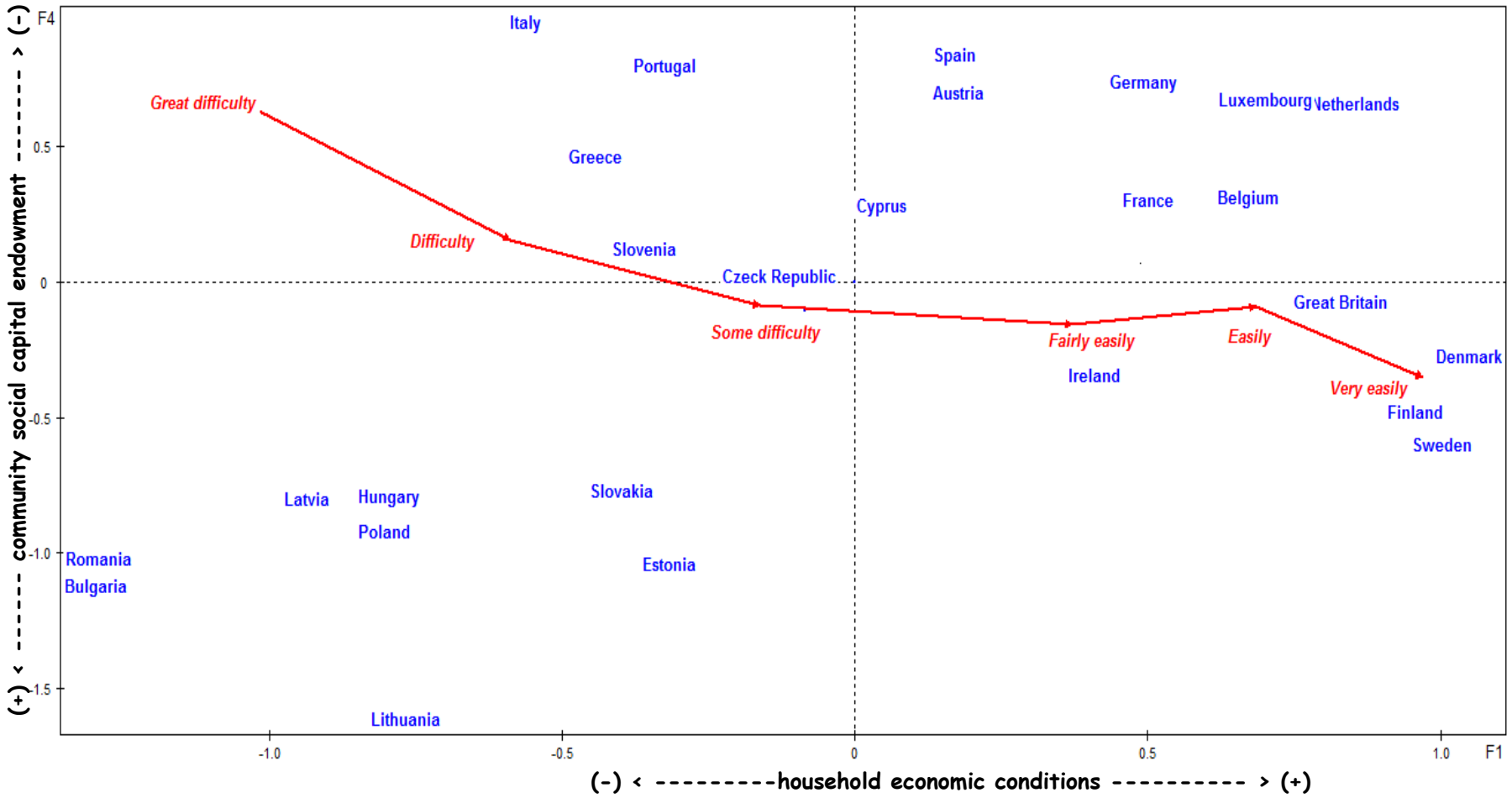


Fig. 3 Multiple Correspondence Analysis : projections of supplementary variables on F2 and F4

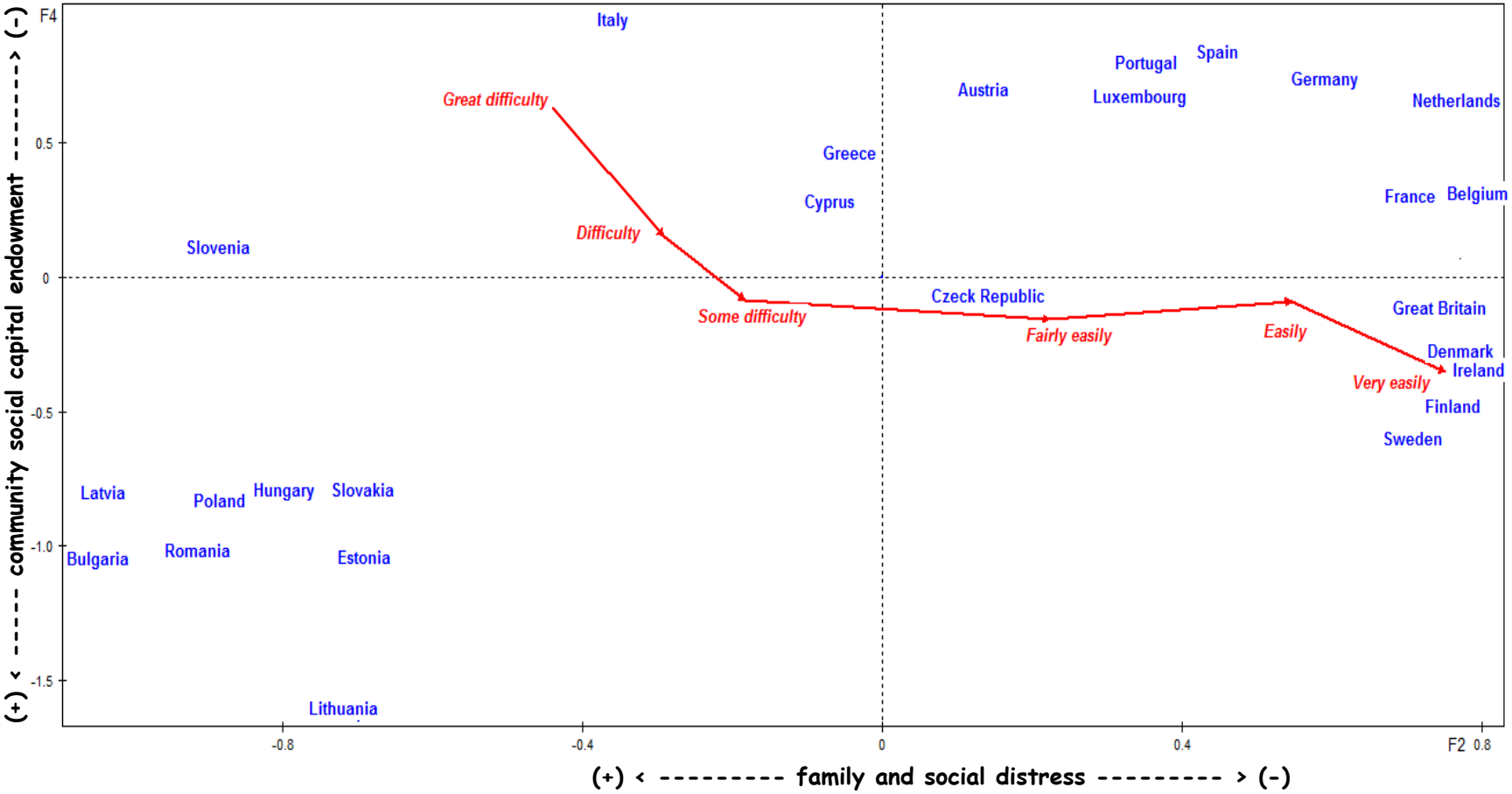


Table 4 – Generalized ordered logit model estimates

Ability to make ends meet: difficulty					
Predictors (base category)	**Categories**	**Coeff.**	**S.E.**	**z**	**P>z**
Age (≤24 years)	25-29 years	-0.149	0.038	-3.89	0.000
	30-34 years	-0.226	0.041	-5.49	0.000
	35-39 years	-0.209	0.037	-5.70	0.000
	40-44 years	-0.211	0.037	-5.78	0.000
	45-49 years	-0.253	0.040	-6.33	0.000
	50-54 years	-0.205	0.041	-5.04	0.000
	55-59 years	-0.142	0.042	-3.39	0.001
	60-64 years	-0.097	0.044	-2.19	0.029
	65-79 years	0.064	0.045	1.42	0.156
	80+ years	0.218	0.052	4.20	0.000
MST: Marital status (never married)	married	0.100	0.019	5.23	0.000
	separated or divorced	-0.204	0.021	-9.62	0.000
	widowed	-0.085	0.022	-3.84	0.000
EDU: Education (low)	medium education	0.421	0.018	22.77	0.000
	high education	0.791	0.024	33.06	0.000
EMP: Employment status (working)	unemployed	-0.491	0.029	-16.73	0.000
	retired	0.021	0.026	0.80	0.422
	inactive	-0.090	0.022	-4.17	0.000
HTH: Self-perceived health (very good)	good	0.215	0.021	10.03	0.000
	fair	0.022	0.024	0.92	0.360
	bad and very bad	-0.383	0.028	-13.89	0.000
RISK: Household at risk of poverty (not)	atrisk of poverty	-0.176	0.034	-5.19	0.000
	at risk of pov. and deprivation	-0.399	0.060	-6.63	0.000
ROO: Number of rooms (1)	2 rooms	-0.030	0.028	-1.07	0.286
	3 rooms	0.001	0.030	0.03	0.980
	4 rooms	0.002	0.032	0.07	0.944
	5 rooms	0.058	0.035	1.67	0.095
	6+ rooms	0.132	0.037	3.54	0.000
TST: Tenure status (owner)	tenant	-0.214	0.022	-9.64	0.000
	rented at reduced rate or free	-0.193	0.017	-11.49	0.000
DTY: Dwelling type (detached)	semi-detached	-0.084	0.020	-4.16	0.000
	building < 10 apt	0.047	0.021	2.22	0.026
	building > 10 apt	0.123	0.018	6.92	0.000
HDI: Equivalised disposable income (I quintile)	II quintile	0.308	0.019	16.32	0.000
	III quintile	0.495	0.022	22.12	0.000
	IV quintile	0.951	0.026	36.67	0.000
	V quintile	1.651	0.033	49.79	0.000
POI: Poverty indicator (not at risk)		-0.063	0.037	-1.72	0.086
SMD: Severely materially deprived household (not)		-1.413	0.036	-38.88	0.000
HCO: Financial burden of housing costs (heavy)	somewhat a burden	1.765	0.014	126.82	0.000
	not a burden at all	2.872	0.031	91.32	0.000
DEB: Household debts (without debts)		-0.363	0.016	-23.01	0.000
FAL: Family allowances(no)		-0.230	0.014	-16.86	0.000
CRH: Crime perceived (yes)		0.160	0.020	8.13	0.000
CRC: Crime recorded by the police		-0.706	0.029	-24.67	0.000
SR: Social relationship indicator		1.018	0.046	22.00	0.000
TCH: Territorial context - household level		0.594	0.035	16.78	0.000
TCC: Territorial context - country level		1.432	0.057	25.14	0.000
constant		-2.233	0.076	-29.24	0.000

Ability to make ends meet: fairy					
Predictors (base category)	**Categories**	**Coeff.**	**S.E.**	**z**	**P>z**
Age (≤24 years)	25-29 years	-0.149	0.038	-3.89	0.000
	30-34 years	-0.147	0.042	-3.49	0.000
	35-39 years	-0.209	0.037	-5.70	0.000
	40-44 years	-0.211	0.037	-5.78	0.000
	45-49 years	-0.170	0.042	-4.08	0.000
	50-54 years	-0.108	0.042	-2.58	0.010
	55-59 years	-0.032	0.043	-0.74	0.459
	60-64 years	0.051	0.045	1.14	0.256
	65-79 years	0.221	0.048	4.64	0.000
	80+ years	0.437	0.057	7.66	0.000
MST: Marital status (never married)	married	0.022	0.019	1.12	0.265
	separated or divorced	-0.204	0.021	-9.62	0.000
	widowed	-0.085	0.022	-3.84	0.000
EDU: Education (low)	medium education	0.567	0.029	19.74	0.000
	high education	0.887	0.031	29.05	0.000
EMP: Employment status (working)	unemployed	-0.491	0.029	-16.73	0.000
	retired	-0.075	0.030	-2.48	0.013
	inactive	0.060	0.026	2.27	0.023
HTH: Self-perceived health (very good)	good	-0.109	0.018	-5.92	0.000
	fair	-0.476	0.024	-20.13	0.000
	bad and very bad	-0.657	0.037	-17.84	0.000
RISK: Household at risk of poverty (not)	atrisk of poverty	0.002	0.050	0.04	0.965
	at risk of pov. and deprivation	-0.022	0.094	-0.23	0.819
ROO: Number of rooms (1)	2 rooms	-0.030	0.028	-1.07	0.286
	3 rooms	0.001	0.035	0.03	0.979
	4 rooms	0.124	0.037	3.40	0.001
	5 rooms	0.266	0.038	6.98	0.000
	6+ rooms	0.397	0.039	10.15	0.000
TST: Tenure status (owner)	tenant	0.129	0.023	5.74	0.000
	rented at reduced rate or free	-0.193	0.017	-11.49	0.000
DTY: Dwelling type (detached)	semi-detached	0.146	0.019	7.49	0.000
	building < 10 apt	0.225	0.025	8.91	0.000
	building > 10 apt	0.238	0.022	10.80	0.000
HDI: Equivalised disposable income (I quintile)	II quintile	0.449	0.041	11.02	0.000
	III quintile	0.933	0.040	23.16	0.000
	IV quintile	1.423	0.041	34.48	0.000
	V quintile	2.176	0.041	52.62	0.000
POI: Poverty indicator (not at risk)		-0.063	0.066	0.058	1.14
SMD: Severely materially deprived household (not)		-1.413	-1.870	0.126	-14.88
HCO: Financial burden of housing costs (heavy)	somewhat a burden	1.407	0.028	51.12	0.000
	not a burden at all	2.783	0.029	96.36	0.000
DEB: Household debts (without debts)		-0.363	-0.608	0.018	-34.74
FAL: Family allowances(no)		-0.230	-0.230	0.014	-16.86
CRH: Crime perceived (yes)		0.160	0.091	0.023	3.91
CRC: Crime recorded by the police		-0.706	-0.706	0.029	-24.67
SR: Social relationship indicator		1.018	0.725	0.058	12.55
TCH: Territorial context - household level		0.594	0.358	0.048	7.47
TCC: Territorial context - country level		1.432	0.947	0.064	14.80
constant		-2.233	-5.790	0.099	-58.46

Number of obs. =197262; Log likelihood = -132696.36; Pseudo R^2=0.3218

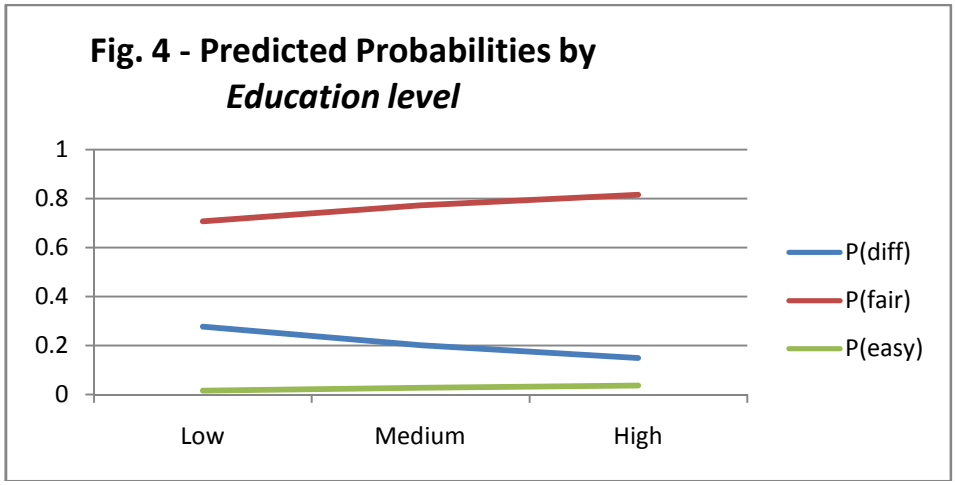


Fig. 4 - Predicted Probabilities by
Education level
1
0.8
0.6
0.4
0.2
0
Low
Medium
High
P(diff)
P(fair)
P(easy)

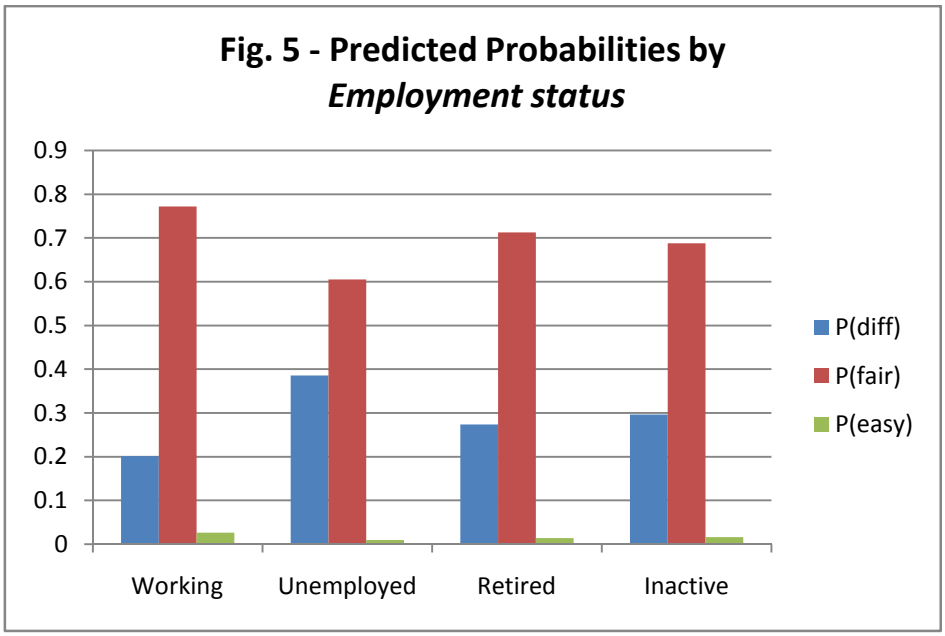


Fig. 5 - Predicted Probabilities by
Employment status
0.9
0.8
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
Working
Unemployed
Retired
Inactive
P(diff)
P(fair)
P(easy)

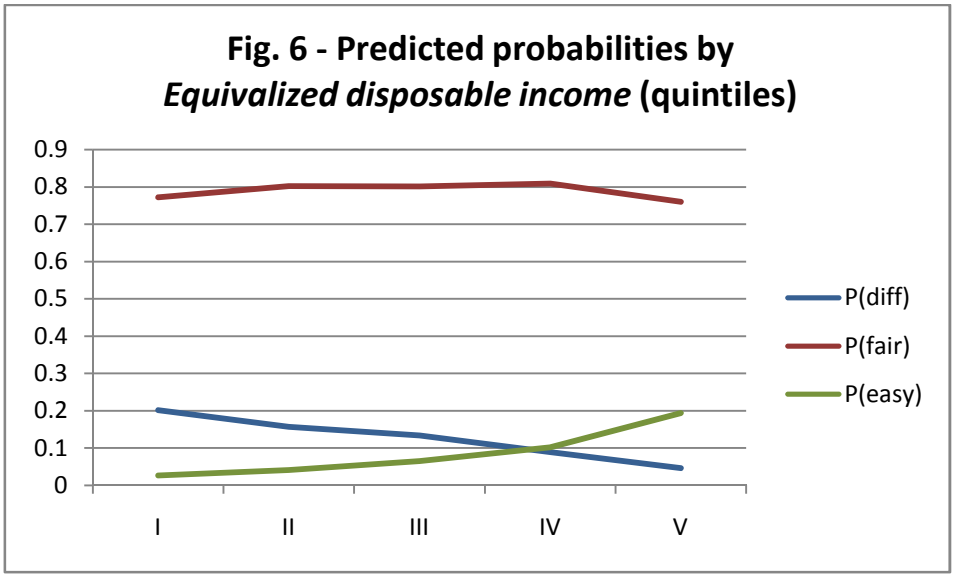


Fig. 6 - Predicted probabilities by
Equivalized disposable income (quintiles)
0.9
0.8
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
I
II
III
IV
V
P(diff)
P(fair)
P(easy)

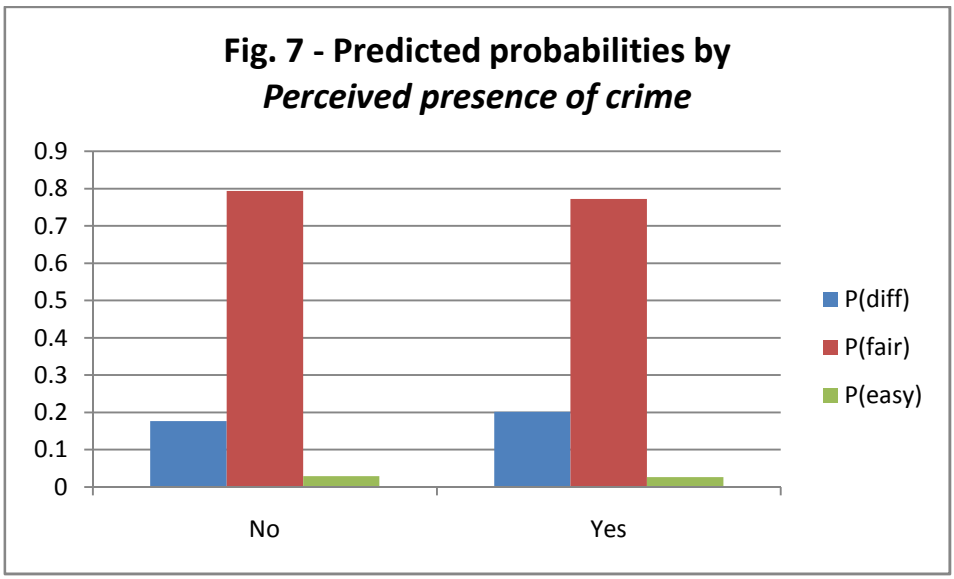


Fig. 7 - Predicted probabilities by
Perceived presence of crime
0.9
0.8
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
No
Yes
P(diff)
P(fair)
P(easy)

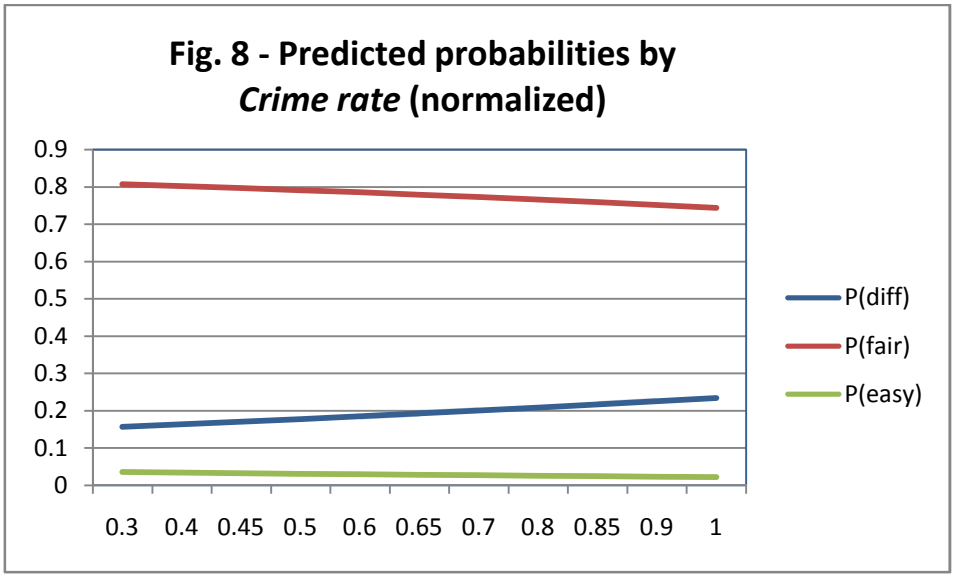


Fig. 8 - Predicted probabilities by
Crime rate (normalized)
0.9
0.8
0.7
0.6
0.5
0.4
0.3
0.2
0.1
0
0.3 0.4 0.45 0.5 0.6 0.65 0.7 0.8 0.85 0.9 1
P(diff)
P(fair)
P(easy)

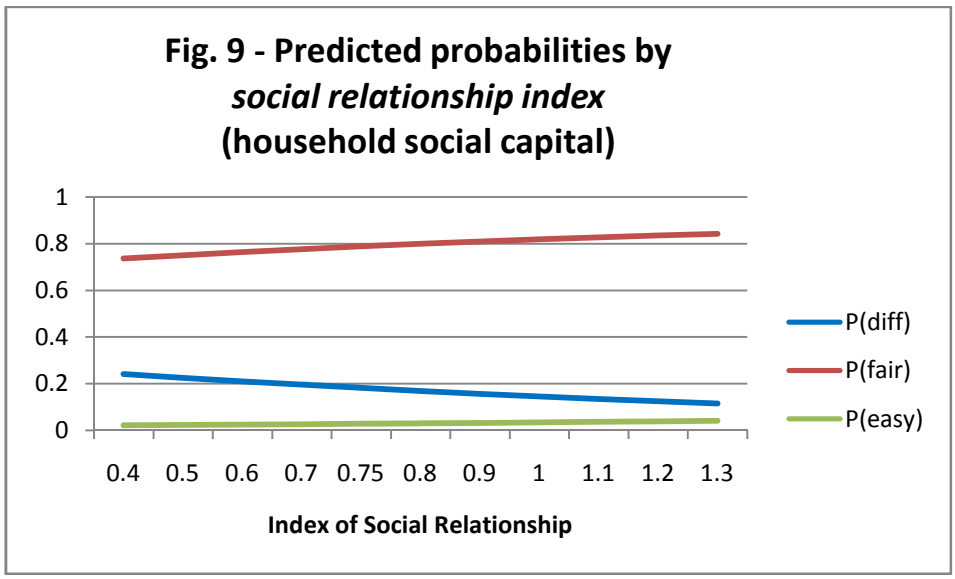


Fig. 9 - Predicted probabilities by
social relationship index
(household social capital)
1
0.8
0.6
0.4
0.2
0
0.4 0.5 0.6 0.7 0.75 0.8 0.9 1 1.1 1.2 1.3
Index of Social Relationship
P(diff)
P(fair)
P(easy)

Fig. 10 - Predicted probabilities by *Territorial context index* (household social capital)

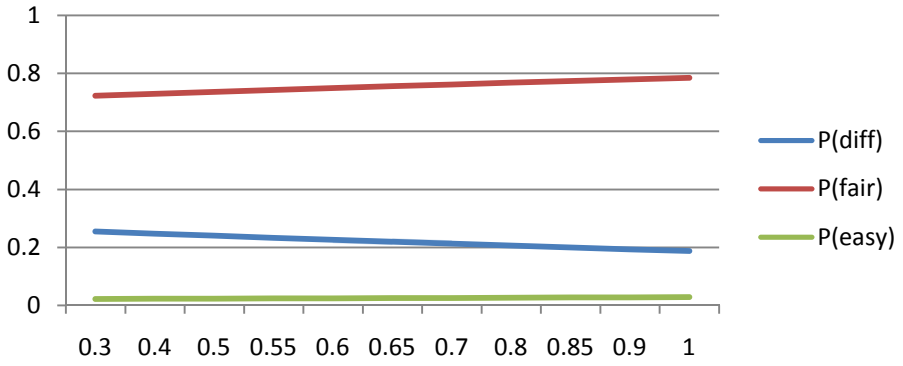
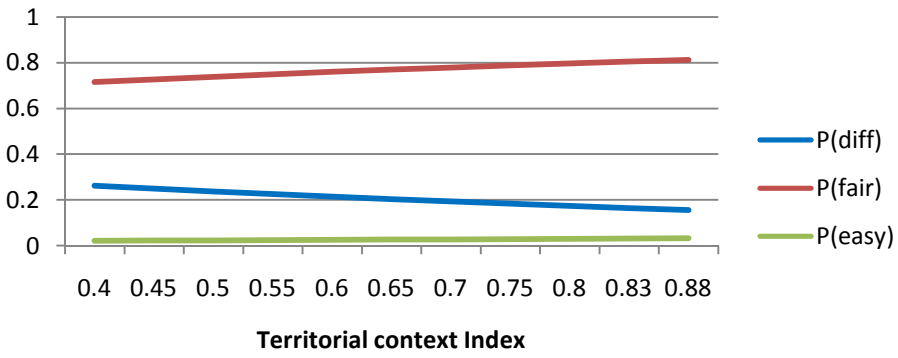


Fig. 11 - Predicted probabilities by *index of territorial context* (community social capital)



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APPENDIX

Table 1A - Respondent and household socioeconomic characteristics (Source: EU-SILC 2008)

Label	Variable name	Categories
AGE	Age	< 24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-79 80+
GEN	Gender	1 Male 2 Female
MST	Marital status	1 Never married 2 Married 3 Separated or divorced 4 Widowed
EDU	Educational qualification	1 Low 2 Medium 3 High
EMP	Employment status	1 Working 2 Unemployed 3 Retired 4 inactive
LWI	Low work intensity status	0 No LWI 1 LWI
HTH	General health	1 Very good 2 Good 3 Fair 4 Bad 5 Very bad
RISK	At risk of poverty or social exclusion	1 Not at risk 2 At risk of poverty 3 At risk of poverty , sev materially deprived , LWI
ROO	House/flat: number of rooms	1 1 room 2 2 rooms 3 3 rooms 4 4 rooms 5 5 rooms 6 6+ rooms
TST	Tenure status	1 Owner 2 Tenant or subtenant paying rent at prevailing / market rate 3 Accommodation is rented at a reduced rate or provided free
DTY	Dwelling type	1 Detached house 2 Semi-detached house 3 Flat in building < 10 dwellings 4 Flat in building >= 10 dwellings

TYPE	Household type	1 One person household 2 2 adults both adults < 65 years 3 2 adults , at least one adult ≥65 years 4 Other without dependent children 5 Single parent and ≥ 1 dependent children 6 2 adults, one dependent child 7 2 adults, two dependent children 8 2 adults and ≥ 3 dependent children 9 Other households with dependent children 10 Other type
HDI	Equivalised disposable income	1 1st quintile 2 2nd quintile 3 3rd quintile 4 4th quintile 5 5th quintile
POI	Poverty indicator	0 Not at risk of poverty 1 At risk of poverty
SMD	Severely materially deprived household	0 Not severely deprived 1 Severely deprived
HCO	Financial burden of the total housing cost	1 A heavy burden 2 Somewhat a burden 3 Not burden at all
DEB	Debts for hire purchases or loans	0 Non Debts 1 Debts
WIS	Work intensity status	1 WI = 0 2 0 < WI< 0.5 3 0.5 ≤ WI < 1 4 WI = 1
FAL	Family/children related allowances	0 No 1 Yes
AAL	Social exclusion not elsewhere classified – Allowances	0 No 1 Yes
HAL	Housing allowances	0 No 1 Yes
ICT	Regular inter-household cash received	0 No 1 Yes
ALI	Alimonies received (compulsory, voluntary)	0 No 1 Yes
I16	Income received by people aged under 16	0 No 1 Yes

Table 2A – Social capital indicators

N°	Label	Variablename	Categories	Source
		Social behaviour (SB)		
1	***CRH***	In your local area are there any problems of crime, violence or vandalism?	0 No 1 Yes	EU-SILC
2	***CRC***	Crime recorded by the police: total crime [Number of crimes per 100 inhabitants]	1 Low 2 Medium 3 High	Eurostat
		Social relationships (SR)		
3	***PHO***	Do you have a phone? (including mobile)	0 No 1 Yes	EU-SILC
4	***TVC***	Do you have a colourtv?	0 No 1 Yes	EU-SILC
5	***PC***	Do you have a computer?	0 No 1 Yes	EU-SILC
6	***CHI***	Number of hours of child care by grandparents, others household members (outside parents), other relatives, friends or neighbors (free of charge) (per household member if less than 12 years old).	1 None 2 Low 3 Medium 4 High	EU-SILC
7	***FAW***	Are there "family workers" in your family business? (number)	None 1 FAW 2 FAW 3 FAW 4 + FAW	EU-SILC
		Territorialcontext (TC)		
	OCH	Overcrowded household	0 No 1 Yes	EU-SILC
	OCC	Overcrowding rate	1 Low 2 Medium 3 High	Eurostat
10	***H1C***	Housing deprivation rate: % of total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames of floor.	1 Low 2 Medium 3 High	Eurostat
12	***H2H***	Is your dwelling too dark, meaning is there not enough day-light coming through the windows?	0 No 1 Yes	EU-SILC

	H3H	Do you have too much noise in your dwelling from neighbors or from outside (traffic, business, factory)?	0 No 1 Yes	EU-SILC
13	***H3C***	Environment of the dwelling: % of total population suffering noise from neighbors or from the street.	1Low 2Medium 3High	Eurostat
	H4H	Pollution, grime or other environmental problems in the local area such as smoke, dust, unpleasant smells or polluted water	0 No 1 Yes	EU-SILC
14	***H4C***	Environment of the dwelling: % of total population suffering from pollution, grime or other environmental problems.	1Low 2Medium 3High	Eurostat
15	***AP1***	Greenhouse gas emission (in CO_2 equivalent).	1Low 2Medium 3High	Eurostat
17	***AP3***	Urban population exposure to air pollution by particulate matter (micrograms per cubic meter).	1Low 2Medium 3High	Eurostat