European urban inequality

by Enzo MINGIONE and Serena VICARI HADDOCK

1. A landscape of uneven development

In 2003 the World Health Organization pointed to a dramatic widening of the gap between Eastern and Western parts of Europe in terms of life expectancy (WHO Europe, 2003:21)(see **Box 1**). Growing health inequalities within rich countries are viewed as evidence of a disturbing rupture in the long-term trend towards improvement for all social groups. Child poverty increased during the 1990s in 17 out of 24 OECD countries where access to health care and education is universal (UNICEF 2006), supporting the fear that such intra-European inequalities can only worsen. Child poverty is of particular relevance because concentrated in cities, and especially in those with weak local economic systems, less generous welfare provisions and more vulnerable forms of households (see **Box 2**). These two totally different phenomena, differences in life expectancy and child poverty, are the result of intertwining processes at work in the economic and political spheres of European societies which have been producing increasing inequalities.

Within European cities, inequalities reflect the performance of the national and regional economy and the regulatory, distributive and redistributive capacity of the national and local welfare state in which a given city is located. These systems mediate the impact of economic and political trends on inequalities, and only if we take these mediating factors into account can we explain the wide variation in patterns of inequality in cities[i]. For example, the Italian welfare system is weak at the national and local level, so much so that it is unable to counteract the phenomenon of child poverty even in rich urban areas, such as Milan, as we will see shortly.

2. Inequalities among cities of the European urban system

As background information one should keep in mind that income inequality is highest in the US, followed by the UK and Italy, with a significant gap between these three countries and the rest—France, Germany, Belgium, Austria, Netherlands, Norway, Finland, Denmark and Sweden, in that order (Smeeding and Grodner 2000) (see **Box 3**) . In the last two decades, income inequalities have been widening, particularly in the mid-to-late 1990s, with the remarkable exception of Denmark [ii]. Strong welfare-state countries, however, have been able to protect those of their citizens who are least well off, and social inequality has not risen markedly in Sweden or Finland, for example (see **Table 3**).

Moving from the national to the regional and city levels, the data reveals substantial regional economic inequalities within the EU, at levels twice as severe as comparable disparities within the United States; for example, the metropolitan area of Frankfurt am Main enjoys a GDP per head which is 353% of the EU average, while urban areas of Slovakia barely reach 5% (see **Box 4**).

Marked differences in economic performance across regions of the EU15 were left essentially unchanged by EU regional policies of the 1980s and 1990s that were intended to address them. This landscape of uneven development was extended with the entry of the new Members States, and disparities remain very evident in the cities of the EU27: the city with the highest GDP outscored the city with the lowest by nearly 50 times, and inhabitants in cities of the new member states have a purchasing power of about half the EU average[iii]. At present there is, then, a clear East-West economic divide in Europe, where the inhabitants of major cities in North-Western Europe such as London, Paris, Amsterdam, Brussels, Hamburg and the Nordic capitals (**see Box 5**) and those of cities in the Alpine region such as Munich, Vienna and Milan enjoy the highest purchasing power and living standards. It is worth pointing out that in recent years, cities in Central and Eastern Europe have experienced stronger growth than cities in the core of Europe; if this trend continues we can expect to see a reduction in the disparity and, eventually, a slow convergence of living standards across cities in Europe. At present, however, European cities still display very different profiles of inequality; as a consequence, the issue of social exclusion in its many forms and the challenge of social cohesion remains at the centre of EU, national and regional government concerns.

The extent to which European city-dwellers enjoy political, economic and social citizenship is affected by exclusionary dynamics at work in one or more of these spheres. We begin by analysing inequalities in the political sphere where some social groups experience limited or no access to civil and political rights (2.1). We will then discuss processes of exclusion and marginalization at work in the labour market (2.2). In section 2.3 social exclusion resulting from limited or insufficient access to welfare provision will be presented. Finally, in section 3 we will see how the changing spatial structure of cities has unevenly affected the quality of life of different social groups.

2.1 Unequal citizenships. In the political sphere, those hardest hit by exclusion are migrants, particularly those from outside the EU, and minority ethnic groups. At present Europe is the target of growing **migration** flows; it is, in absolute terms, the preferred destination of international migrants, and European cities with ethnic minorities are seeing their numbers increase as "first wave" migrants encourage relatives and friends to follow. Other cities, particularly in Southern Europe, that until recently were quite homogeneous are beginning to note, for the first time, the presence of different ethnic communities within their borders. While their number seldom exceeds 5% of the population, in cities of Spain, Italy and Greece, where migrants have reached 10%, they find themselves at high risk of exclusion due to a) lower levels of education and occupational qualification and b) discrimination, particularly in the labour and housing markets. Discrimination processes affect minority groups even when they are, to all intents and purposes, European citizens, as in the case of French citizens of Algerian background, West Indians in the UK or Surinamese in the Netherlands, for example, who continue to face discrimination in their home cities when, for example, they apply for a job or a mortgage or seek to rent an apartment.

The large majority of migrants and minorities, however, are not European citizens: some are asylum seekers and refugees, others undocumented migrants; some are in the process of acquiring citizenship, others will never be able to do so. Migrants and minorities also differ in terms of culture, lifestyle and religion and thus face different degrees of discrimination. Moreover, as countries implement different policies vis-à-vis immigrants, the latter face more or less arduous paths of integration and inclusion. A first step toward a partial inclusion in the political sphere is the granting of voting rights, which in some cities, for example in Belgium, enables guest workers to participate as active subjects in the city's political life.

It seems likely that the people experiencing the most compound forms of exclusion are the Roma. With an estimated population of seven to nine million in Europe, the Roma suffer significantly more from poverty, unemployment and lack of education; they have been identified as the most numerous and most vulnerable minority of Europe and their integration is seen as one of the crucial challenges of an enlarged EU[iv]. As a result of the entry of countries such Romania, Bulgaria and Poland, the presence of the Roma in European cities has increased. Although present in small numbers, however, and despite the fact that the vast majority hold European citizenship, they remain highly marginalized and are the target of increasing intolerance and even open hostility.

2.2 Labour market participation. Economic restructuring processes have transformed opportunities to participate in the labour market and set in motion exclusionary dynamics that produce both long-term unemployment and temporary, insecure jobs for specific social groups. As noted earlier, EU cities vary greatly in terms of economic performance and, subsequently, levels of **employment**. Cities with a more diversified economic structure have been adjusting more easily to the requirements of growth sectors of the knowledge economy, while cities with a stronger manufacturing tradition have been less dynamic and have faced more obstacles. Moreover, the higher the education level of a given population, the greater its chances of meeting demand for labour and, as a result, of increasing employment. Slow growth rates and jobless economic development further complicate the picture. Thus, European cities differ greatly in terms of participation in the labour market and rates of employment and unemployment. In general, higher inequalities are registered in cities where women's employment is lower and unemployment, in particular long-term unemployment, is higher; for example, in Rome and Athens higher inequality is associated with lower female employment, but there are also notable exceptions to this rule such as the cities of Tallin and Lisbon where, despite relatively high female participation in the labour market there is relatively high income inequality (see **Box 5**).

Firstly, one should note that wealth generated in cities serving as engines of economic growth across Europe does not necessarily translate into corresponding rates of employment among urban citizens themselves. Only a few cities, primarily located in Northern Europe (Denmark, the Netherlands

and the UK, London) have an employment rate of 70% -- the EU's Lisbon target set for 2010. By contrast, employment rates are particularly low in cities in Poland, Southern Italy, Belgium, the UK and Germany. Uneven female participation in the labour market strongly influences overall employment rates, as women contribute considerably to the high employment rates in Northern, Central and Eastern Europe, in contrast to the situation across much of Southern Europe. The quality of women's employment is also relevant: since women are more likely to have part-time, unstable jobs, they are better off where these jobs yield higher salary and better benefits, such as the public sector in Swedish cities, for example. In contrast, where these jobs are concentrated in the private, service sector, such employment does not protect women from the risk of economic deprivation.

Secondly, the unemployment rate varies enormously; data from 2001 show rates ranging from 3% to 32% across cities, even those in the same country: the largest disparity between unemployment rates within a single country is found in Italy, where 28 percentage points separate Naples (32%) from Trento (4%). While particularly high unemployment is registered in cities located at the periphery of Europe (Naples and large cities in Southern Italy are relevant examples), there are important exceptions to this core-periphery pattern: large metropolitan areas, such as Berlin, Hamburg, Brussels and Paris all show unemployment above 10%. Discrimination and lower education contribute to even higher rates among specific sub-populations in these cities, such as Turkish or Moroccan minorities. There are also significant disparities within cities, particularly in larger cities and where the overall unemployment level is higher, and contrasting spatial patterns with high levels of inner-city unemployment recorded in London, Brussels and Berlin and the opposite in Helsinki, Glasgow and Stockholm, where the unemployment rate tends to be higher in some of the outlying neighbourhoods. Significant variations among unemployment rates in different neighbourhoods are regarded as an indicator of the city lacking social cohesion (see below on segregation).

2.3 Social exclusion and poverty. In Europe, 16 families out of 100 are poor, ranging from the lowest rate of 10,8% in Sweden to the highest in Portugal (22,8%), which shares higher-than-average levels of poverty with Italy, Spain and Greece[v]. Present trends showing decreasing numbers of jobs with standard contracts and increasing "flexible" forms of employment expand the risk of not having sufficient resources to provide for a minimum standard of living even for people with jobs. Additional risks of marginalization and poverty derive from changes brought about by the "second demographic transition", in particular increases in longevity, instability in the family structure and household arrangements. Growing and diversified needs of assistance and support are met by the varying capacities of welfare states to satisfy them; as a result we are seeing distinctive patterns of new urban **poverty**[vi].

Two main models are identifiable. In Northern European countries, poverty in cities is associated with labour market exclusion (in particular long-term unemployment caused by mismatch of skills), ill-health or social isolation in the

case of the elderly, family instability (particularly single-parent households) and ethnic minorities. The local context and the local welfare state provisions determine which social groups face the highest risk of poverty. Thus in some German or UK cities, for example, poverty is mainly a problem of immigrants, while in others single-parent households are most at risk; in Milan 1/3 of the poor are elderly women with insufficient pensions, while the highest risk of poverty affects children (16,5% of 0-17 year old population are poor). In the Southern European model of poverty, poverty is associated with a context of poor work opportunities, high unemployment or low-income, unstable and informal jobs. In this context those most affected are large, traditional families in neighbourhoods where kinship networks are very weak and public services are insufficient or of poor quality and where the adult male breadwinner has a low-income, frequently unstable job, the adult female is a full-time housewife and young adult offspring are long-term unemployed. The risk of being poor for this kind of family increases when physical or psychological disabilities affect one or more members and/or with the number of minors present in the household[vii]. Thus, this model implies a process of "familisation of poverty" (Mingione et al. 2002:52) whereby the risks of exclusion are borne by the whole family and tend to be reproduced from one generation to the next.

Both models stress the critical position of women who are single or with family responsibilities or belong to immigrant minorities. Higher longevity among women implies larger numbers of elderly with increased needs and insufficient economic means. In addition, family instability results in a substantial increase in single-parent households in which the only adult is a woman with low professional qualifications; this has led to the "feminization of poverty" in most countries [viii].

Robust data and analysis on poverty in Eastern European cities are lacking; however, countries such as Poland, Hungary and the Czech Republic have poverty levels above 20% and very high unemployment rates and an increasing proportion of long-term unemployed people. The population group most at risk appears to be young people; large numbers are unable to achieve integration into the labour market. Thus it appears that a third model of poverty centred on the exclusion of young people may be in the making.

3. Spatial inequalities within cities

Between 1996 and 2001 European cities have been growing at a rate of 0,35% per year, nearly twice the annual population growth rate of Europe as a whole (0,2%). Within this trend of modest growth, approximately one third of cities grew at a rate in excess of 0,2%, a third saw their population remain stable and a third experienced a notable decline in population (among these are the majority of cities in Italy as well as a large number of cities in the New Member States, for example).

Against this background of substantial population stability, cities have been changing dramatically in both physical and social terms. A new wave of public and private investment in offices, residences and infrastructures designed to

increase a given city's competitiveness has transformed the physical layout of cities, with the construction of specialized quarters for the new industries of the knowledge economy and high-end residences for the professionals who work in these industries; an unprecedented increase in real estate prices in recent years has further fuelled this transformation, making the city, and in particular its core, no longer affordable not only for the low income groups, but also for middle classes and, in particular, younger households[ix]. Half of Europe's urban households own their own homes, but again with very broad variations among cities, from 75% to 25%[x]. Non-owners are also subject to increasing rental prices, which have come to absorb a larger share of household incomes. In conjunction with policies favouring the privatization of public housing estates and deregulation of the housing market, housing has become an additional sphere where exclusionary dynamics are at work: an extreme form of housing exclusion is **homelessness**, a phenomenon resulting from severe material poverty coupled with social isolation, disability and mental illness, or undocumented migration. While there is no overall shortage of housing in the EU, 3 million people are homeless and 18 million are housed in inadequate accommodation. The phenomenon of homelessness has been increasing, particularly in the 1990s, and has become a social issue in cities across Europe[xi]. In London, for example, by 1990 the rise of rough sleeping on the streets made visible an emerging crisis of homelessness. Whereas it had been estimated there were only 100 people living on the streets of Central London in 1984, by 1990 estimates of the number of people on the streets in Central London had risen to 1,000 (a government estimate, Social Exclusion Unit, 1998) or 2,000 (NGO estimates, London Research Centre, 1995); the most recent estimate counted over 3,000 homeless (Database 2001). In 1991 the Rough Sleepers' Initiative (RSI) was established in London to provide emergency accommodation and permanent accommodation for the street homeless. In 1996 the RSI was expanded to other cities in England, and in 1997 to Scottish cities.

The spatial organization of European cities has reduced the right to the city to disadvantaged citizens, who have been pushed into more peripheral and deprived areas or segregated into run-down districts of the city core or into ever fewer complexes of public housing. While the situation of American ghettos is probably incomparable with any neighbourhood in Europe, the concentration of disadvantaged people in deprived areas is cause for concern, as these environments in American cities have been shown to exacerbate the problems of having low income and to limit the opportunities for improvement and social mobility. Studies of European cities provide evidence that levels of ethnic and social segregation are lower in these cities than in cities in the US[xii]; As far as **ethnic segregation** is concerned, for Black Africans the segregation index is 41 in London and 65 on average in all American Metropolitan areas. Within Europe German cities, for example, tend to have relatively low levels of segregation, and are followed closely by cities like Oslo and Vienna, while above-average levels are found in Brussels, Antwerp and Rotterdam. It appears that these levels have also remained stable over time (see **Box 7**). A different picture emerges from the French banlieue or the peripheries of UK cities, where

the first wave immigrants from former colonies and new waves of immigration tend to be concentrated; there discrimination and unemployment produce a mix which, given the right circumstances, has proven to be explosive.

As far as **social segregation** is concerned, most of the cities where this investigation was carried out show that the poor are not severely segregated from the rest of the population. Nevertheless, clusters of poverty in deprived neighbourhoods are beginning to take shape. In a rich city like Milan, for example, despite pronounced income inequalities, there are only micro-concentrations of poverty in different parts of the city, and its peripheries are mostly very mixed. Although we have a very limited number of longitudinal studies on the effects of segregation in European cities, it is arguable that these moderate levels indicate that disadvantaged neighbourhoods have only a modest impact on the social mobility of the poor. Notwithstanding this evidence, most European cities are engaged in area-based policies concerned with the maintenance or increase of the social mix. These place-based policies, however, should be complemented by people-based policies that target individuals and families in need with greater resources and more efficient means and which remain, in our opinion, crucial to reducing poverty risks and promoting inclusion. However, the high financial priority for the reduction of social expenditures risks favouring further privatization and disinvestment, both at the national and local levels, limiting as a consequence the public engagement in social policies of both kinds.

It is a widespread view among social scientists that inequality has reached levels which constitute a threat to the cohesion and effective functioning of European societies; for some, strong social inequalities undermine even the capacity of urban economies to compete in the global market. To the extent to which the European Social Model of combining competitiveness with social cohesion is shared by all experts and policy makers and reflects what is perceived as the political orientation of the majority of European citizens, the struggle against social exclusion and urban inequality will continue to be a major commitment of all European countries. More restrictive and selective immigration laws are expected to reduce the number of incoming migrants; while their outcome is open to future evaluation, an increase in the number of undocumented migrants is to be expected; these migrants will concentrate in cities as the only environment where survival is possible, thus enlarging that layer at the bottom of society which is excluded from all spheres of urban life.

Box 1 – Inequalities in health

In Russia since the mid-1960s there has been an underlying upward trend in mortality, interrupted only by a brief down-turn in the mid-1980s. This long-term deterioration has occurred at the same time as mortality in Western countries has gradually been improving Mortality has increased particularly steeply in the first part of the 1990s, especially among those aged 30–59 years. Between 1989 and 1994 Russian life expectancy at birth decreased by 6.5 years for men and 3.5 years for women. Similar increases in adult mortality have also occurred in other countries of the former Soviet Union such as Estonia, Latvia, Lithuania, Ukraine and Belarus. All over these countries the less educated are the group most hit by this phenomenon; as a result, life expectancy for men with lower levels of education is lower today than in the 1970s: in Estonia and Russia, for example, life expectancy of this group decreased by 3.25 years in this period (Whitehead and Dahlgren, 2006:6).

Box 2 - Child poverty in cities

Evidence from the UK shows that the percentage of families with children receiving social assistance benefits is much higher in urban areas.

Percentage of children in families on out-of-work benefits (Parliamentary Constituency) (2005)

Average for England, Welsh and Scotland*		**21.0%**
1	Manchester, Central	54,3%
2	Liverpool, Riverside	49,7%
3	Poplar and Canning Town	48,6%
4	Glasgow North East	48,4%
5	Tottenham	48,0%
6	Hackney South and Shoreditch	47,5%
7	Islington South and Finsbury	47,1%
8	Bethnal Green and Bow	46,3%
9	Regent's Park and Kensington North	45,2%
10	Birmingham, Ladywood	44,8%
11	Manchester, Blackley	44,6%
12	Holborn and St Pancras	44,0%
13	Liverpool, Walton	43,9%
14	Glasgow East	43,1%
15	Islington North	42,9%
16	Glasgow Central	42,0%
17	Birkenhead	40,9%
18	North Southwark and Burmondsey	40,6%
19	Bootle	40,6%
20	Camberwell and Peckham	40,4%

Source: Department for Work and Pensions, online data

Box 3 - Gini index in selected European countries (in 1999 or 2000)

Country	Gini	Country	Gini
Denmark	0,225	France	0,278
Norway	0,251	Italy	0,333
Finland	0,247	Ireland	0,323
Sweden	0,252	United Kingdom	0,343
Netherlands	0,248	Greece	0,338
Slovenia	0,249	Spain	0,34
Austria	0,260	Portugal	0,363
Luxembourg	0,260	Estonia	0,361
Belgium	0,277	Russia	0,434
Switzerland	0,280	Hungary	0,295
Germany	0,275	Poland	0,293
U.S.A.	**0,37**		

Table 3: Overall Trends in Income Distribution

Summary results from national and cross-national studies

	Early/mid 1970s to mid/late 1980s	OECD study 1980s	Mid/late 1980s to mid/late 1990s
Australia	**0**	+	+
Austria	0	0	+ +
Belgium	0	+	+
Canada	–	**0**	+
Czech Republic	na	na	+ + +
Denmark	na	na	–
Finland	–	0	+
France	**–**	**0**	+
Germany	–	+	+
Hungary	na	na	+ +
Ireland	–	0	+ +
Israel	0	0	+ +
Italy	– –	–	+ +
Japan	**0**	+	+ +
Mexico	**na**	**na**	+ +
Netherlands	0	+	+ +
New Zealand	0	+	+ + +
Norway	0	0	+ +
Poland	na	na	+ +
Russia	**na**	**na**	+ +
Sweden	–	+	+
Switzerland	na	na	+
Taiwan	0	0	+
United Kingdom	+ +	+ + +	+ +
United States	+ +	+ +	+ +

+ + + Significant rise in income inequality (more than 15 per cent increase)

+ + Rise in income inequality (7 to 15 per cent increase)

+ Modest rise in income inequality (1 to 6 per cent increase)

0 No change (–1 to +1 per cent change)

– Modest decrease in income inequality (1 to 6 per cent decrease)

– – Decrease in income inequality (7 to 15 per cent decrease)

– – – Significant decrease in income inequality (more than 15 per cent decrease)

na No consistent estimate available

Notes: The results are based on several income inequality indicators, mainly Gini coefficients, in most countries and reflect the general trends reported in national and comparative studies. However, trends are always sensitive to beginning and ending points as well as to other cautions mentioned in Atkinson *et al* (2001). G-20 countries are indicated in bold.

Sources: Atkinson *et al* (1995); Gottschalk and Smeeding (1997, 2000); Atkinson (1999); Forster (2000); Atkinson and Brandolini (2001); Fukui (2001); LIS (<http://www.lisproject.org/keyfigures/>); Statistics Canada (2002)

Box 4 – Regional inequalities

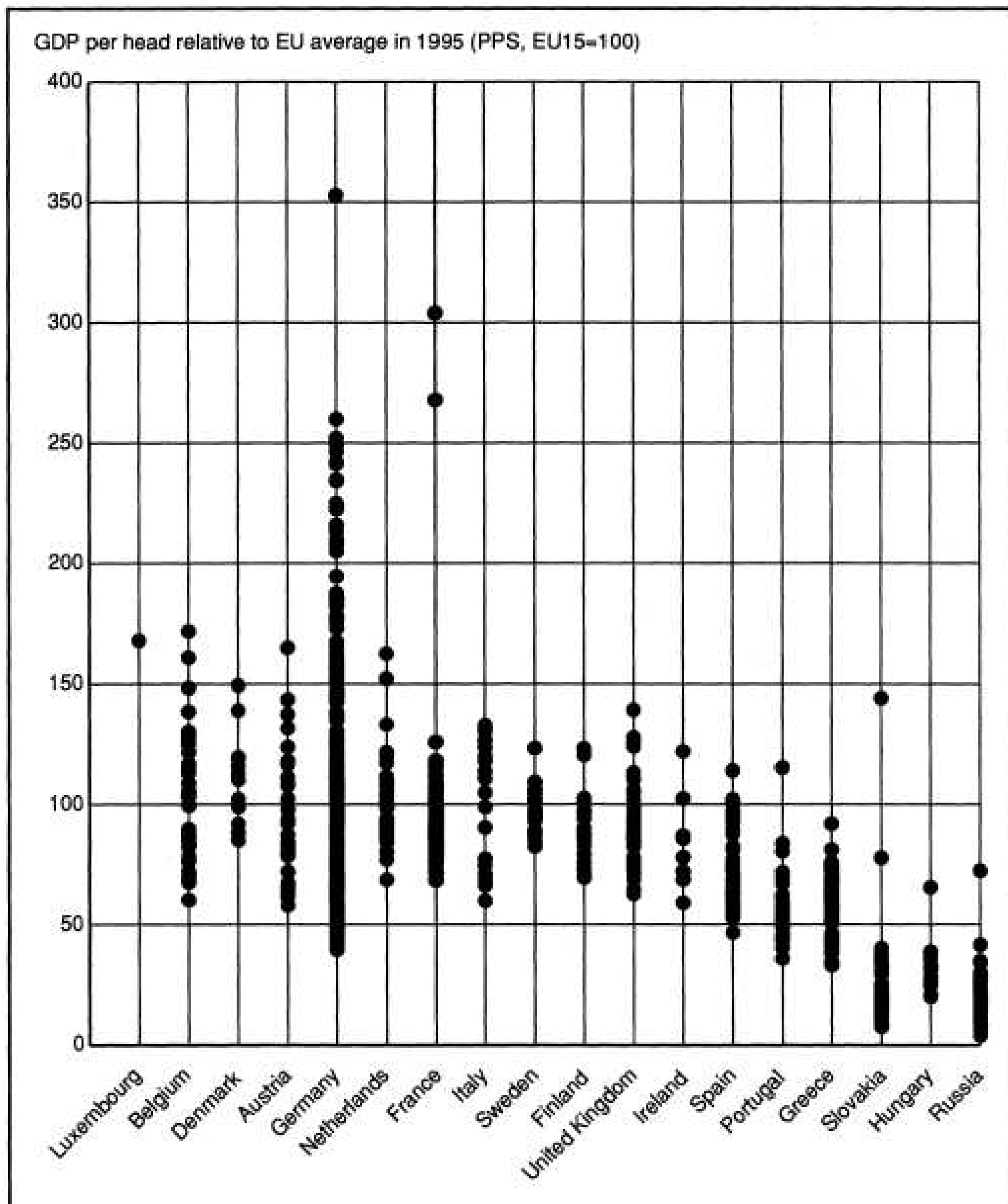
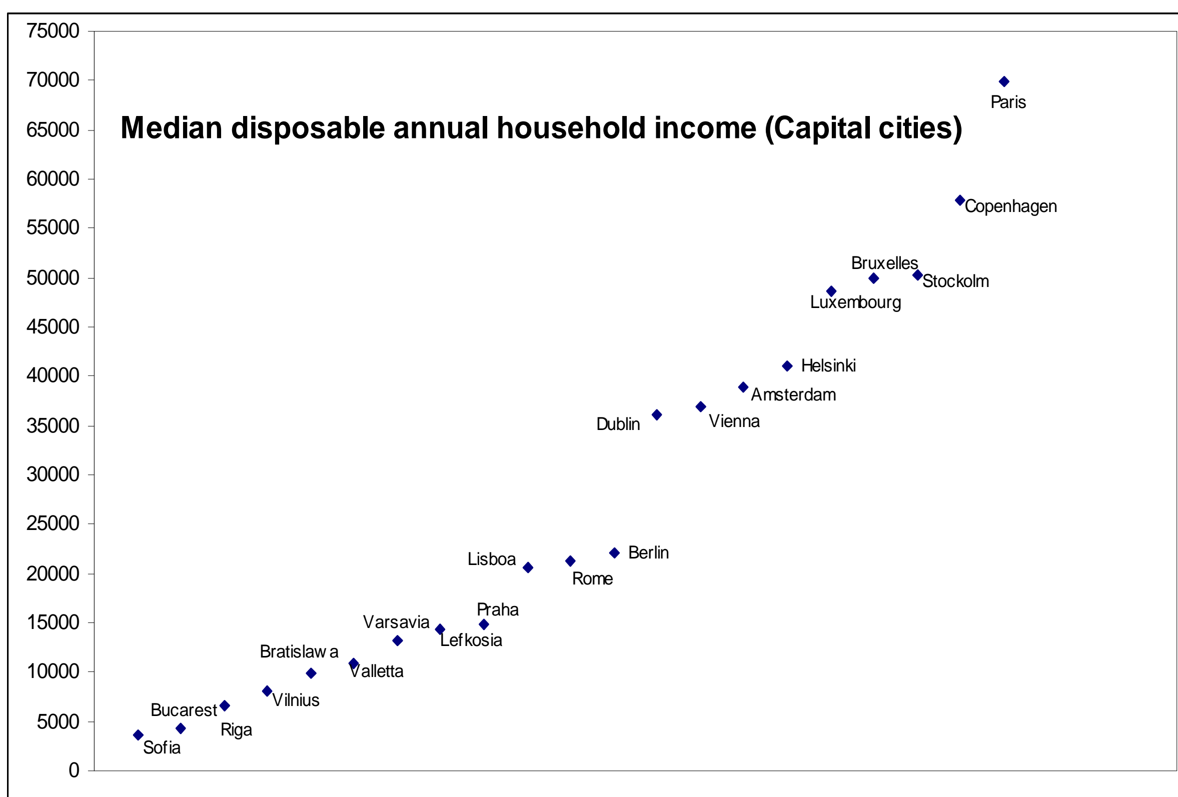


Figure 2. Regional inequalities in Europe at NUTS III level, 1995. *Source*: EUROSTAT (1997); Kárász, Rencko, and Pauhofová (1996); Hungarian Central Statistical Office (1998); Goskomstat Rossii (1997).

Source: Dunford M. & Smith A. (2000), Catching up or Falling behind? Economic Performance and Regional Trajectories in the "New Europe", *Economic Geography*, Vol. 76, No. 2., pp. 169-195.

Box 5 – Median disposable household income in European capitals



Source: Urban Audit (http://www.urbanaudit.org/index.aspx)

Box 6 - Female employment rate (capital cities) by Gini index (country)

City	FER	Gini index		FER	Gini index
Rome	47,3	0,35	Paris	62,5	0,28
Athens	47,4	0,34	Lisbon	62,8	0,36
Warsawa	48,1	0,29	Amsterdam	63,2	0,25
Bucarest	49,6	0,28	Wien	63,3	0,26
Luxembourg	51,9	0,26	Praha	67,6	0,26
Budapest	54,5	0,29	Copenhagen	70,7	0,23
Madrid	54,5	0,34	Bratislava	71,3	0,24
Berlin	57,4	0,28	Helsinki	74	0,25
London	57,8	0,34	Stockholm	76,1	0,25
Dublin	59,4	0,32			

Box 7 – Index of Segregation (in selected cities and over time)

Index of Segregation

	1983	1993	1998
Amsterdam, Turks	36	41	42
Amsterdam, Moroccans	35	39	41
Rotterdam, Turks	51	54	50
Rotterdam, Moroccans	50	50	44
Cologne, Turks	34	34	33
Cologne, Yugoslavian	25	25	26
London, Black Caribbean	56	41	

Note. Data for Cologne 1984, 1989, 1994; London 1961, 1991.
Sources. Centraal Bureau voor de Statistiek, n.d.; Friedrichs, 1998; Peach, 1999;

[i] An in-depth analysis of these processes in 13 European cities is carried out in Mingione E. & Oberti M. (2003), The Struggle against Social Exclusion at the Local Level, *European Journal of Spatial Development*, http://www.nordregio.se/EJSD/.

[ii] For an overview see Smeeding T. M. (2002), Globalization, Inequality, and the Rich Countries of the G-20: Evidence from the Luxembourg Income Study (LIS), Center for Policy Research, Maxwell School, Syracuse University.

[iii] Data on cities' GDP are taken from European Union (2007), *State of European Cities Report.*

[iv] Eight Central and South-Eastern European prime ministers launched a "Decade of Roma Inclusion" (2005-2015), bringing together government officials, Roma leaders, and civil society to improve the condition of the Roma in the region. See World Bank (2003), Roma in an Expanding Europe: Breaking the Poverty Cycle and World Bank (2005), Roma Realities and Possibilities. On segregation and discrimination of Gypsy populations within the EU: Angus Bancroft (2005), *Roma and Gypsy-travellers in Europe : modernity, race, space and exclusion*, Ashgate 2005. With a focus on Eastern Europe: János Ladányi, Iván Szelényi, (2006) *Patterns of exclusion : constructing Gypsy ethnicity and the making of an underclass in transitional societies of Europe*, Columbia University Press.

[v] The EU Urban Audit of 2000 provides a compendium of data on poverty levels by country and city (available at www.urbanaudit.org).

[vi] The new poverty is mainly urban, whereas the "old", traditional poverty was more of a rural phenomenon; it is new also because it concerns different social groups than in the past, i.e. migrants or single mothers. Finally, it is new because it is no longer a marginal phenomenon on its way to solution but a rising emergency in European cities.

[vii] On the Southern model of poverty, see Morlicchio E., Challenging the Family: the New Urban Poverty in Southern Europe, pages 277-300 in Kazepov, Y (ed.) (2004), *Cities of Europe*, Blackwell, Oxford.

[viii] On single mothers in comparative perspective, see Ruspini E. (2001), "Lone Mothers' Poverty in Europe: The cases of Belgium, Germany, Great Britain, Italy and Sweden", in A. Pfenning and T. Bahle (eds.), *Families and Family Policies in Europe. Comparative Perspectives*, Frankfurt am Main/New York, Peter Lang, 221-244, and Garcia, M. (2005), Minimum Income Policies to Combat Poverty: Local Practices and Social Justice in the "European Social Model", pages 301-324 in Kazepov, Y (ed.)(2004), *Cities of Europe*, Blackwell, Oxford.

[ix] For a comprehensive analysis of contemporary transformations of cities and their effects on social exclusion, see Moulaert F., Rodriguez A, Swyngedouw E. (Eds.), *The Globalized City. Urban Redevelopment and Social Polarization in European Cities*, Oxford University Press, 2003.

[x]Notable exceptions are some cities in the NMS, such as Sofia (Bulgaria), where more than 90% of people live in their own apartments as a result of the privatisation of the former socialist housing estates.

[xi] See reports and statistics provided by the European Federation of National Organizations working with the Homeless at www.feantsa.org.

[xii] By social and ethnic segregation we mean the spatial separation and concentration of the population according to their socio-economic position and ethnic group (as defined by nationality, country of origin or self-identification). An overview of segregation studies and data on individual European cities is provided in Musterd S. (2005), Social and Ethnic Segregation in Europe: Levels, Causes, and Effects, *Journal of Urban Affairs*, 3, pages 331-348.