



Eurofound

# Quality of life in enlargement countries

## *Third European Quality of Life Survey – Kosovo*

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## Country codes

### EU27

The order of countries follows the EU protocol based on the alphabetical order of the geographical names of countries in their original language.

<b>BE</b>	Belgium	<b>FR</b>	France	<b>AT</b>	Austria
<b>BG</b>	Bulgaria	<b>IT</b>	Italy	<b>PL</b>	Poland
<b>CZ</b>	Czech Republic	<b>CY</b>	Cyprus	<b>PT</b>	Portugal
<b>DK</b>	Denmark	<b>LV</b>	Latvia	<b>RO</b>	Romania
<b>DE</b>	Germany	<b>LT</b>	Lithuania	<b>SI</b>	Slovenia
<b>EE</b>	Estonia	<b>LU</b>	Luxembourg	<b>SK</b>	Slovakia
<b>IE</b>	Ireland	<b>HU</b>	Hungary	<b>FI</b>	Finland
<b>EL</b>	Greece	<b>MT</b>	Malta	<b>SE</b>	Sweden
<b>ES</b>	Spain	<b>NL</b>	Netherlands	<b>UK</b>	United Kingdom

### Enlargement countries

<b>HR</b>	Croatia	<b>IS</b>	Iceland
<b>ME</b>	Montenegro	<b>MK</b>	Former Yugoslav Republic of Macedonia <sup>1</sup>
<b>RS</b>	Serbia	<b>TR</b>	Turkey
<b>XK</b>	Kosovo <sup>2</sup>		

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<sup>1</sup> MK corresponds to ISO code 3166. This is a provisional code that does not prejudice in any way the definitive nomenclature for this country, which will be agreed following the conclusion of negotiations currently taking place under the auspices of the United Nations ([http://www.iso.org/iso.country\\_codes/iso\\_3166\\_code\\_lists.htm](http://www.iso.org/iso.country_codes/iso_3166_code_lists.htm)).

<sup>2</sup> This code is used for practical purposes and is not an official ISO code.

This paper is one in a series on EU enlargement countries covered by the European Quality of Life Survey (EQLS) 2012: Croatia, the former Yugoslav Republic of Macedonia, Iceland, Kosovo, Montenegro, Serbia and Turkey. For background information including survey characteristics and definitions of indicators reported in this paper, please consult [Quality of life in enlargement countries: Third European Quality of Life Survey – Introduction](#).

Table 1: Demographic profile, 2007, 2009 and 2012

	2007	2009	2012
<b>Population</b> (1 January)	2,126,708	2,180,686	1,800,000
<b>Women per 100 men</b>	98	98	98.4
<b>Life expectancy at birth, men</b>	67	68	n.a.
<b>Life expectancy at birth, women</b>	71	72	n.a.

Note: n.a. = not available.

## Subjective well-being

Table 2: *Subjective well-being*

	Kosovo	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
<b>Life satisfaction</b> (scale of 1–10)	6.2	Bulgaria	5.5	Denmark	8.4	7.1
<b>Happiness</b> (scale of 1–10)	6.3	Bulgaria	6.3	Iceland	8.3	7.4
<b>Optimism about the future</b> (% ‘agree’ or ‘strongly agree’)	81%	Greece	20%	Iceland	87%	52%

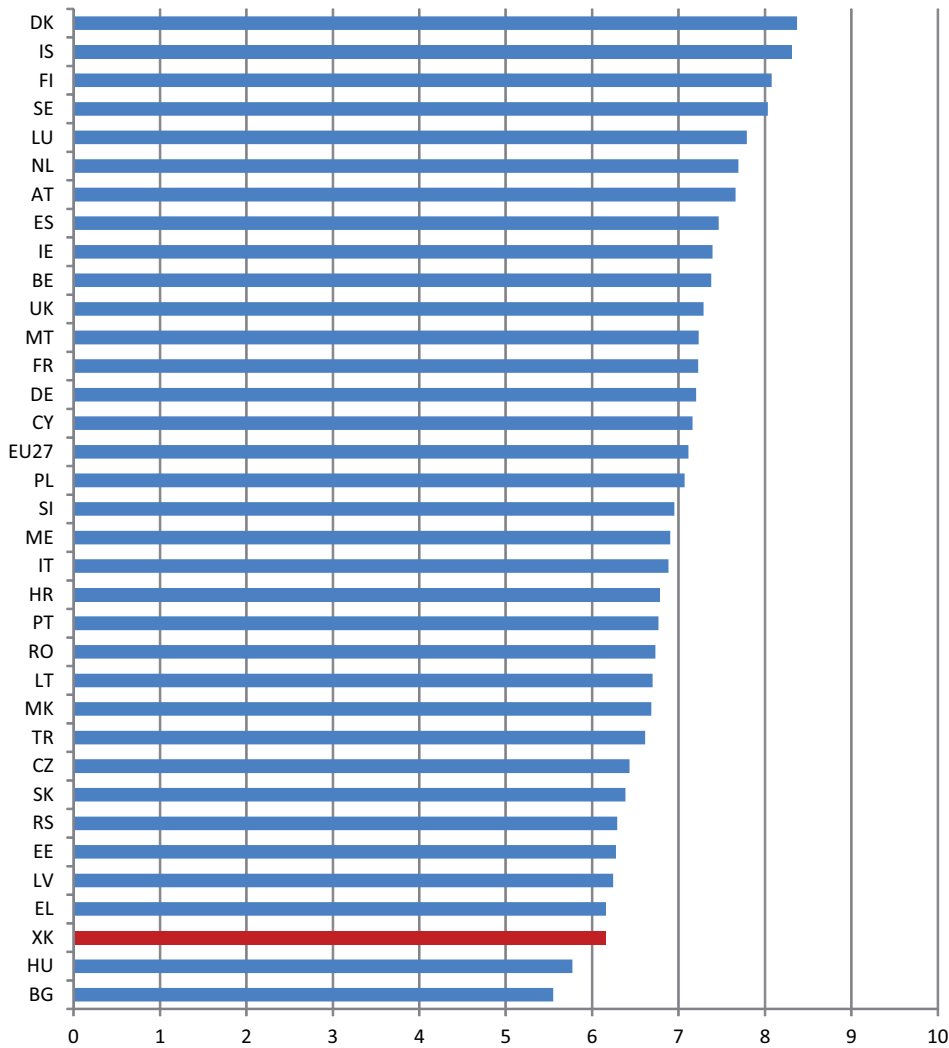
One way of measuring a society’s progress is by assessing the subjective well-being of its citizens, to complement the more usual economic information such as gross domestic product (GDP). In this report, three subjective well-being measures are examined: life satisfaction, happiness and optimism.

On average, people in Kosovo rate their life satisfaction at 6.2 on a scale of 1 to 10. This is far below the EU27 average of 7.1, and the lowest among the enlargement countries surveyed (Figure 1). Overall, life satisfaction levels in the EU27 range from 5.5 in Bulgaria to 8.4 in Denmark.

Research on subjective well-being suggests that people, particularly those in countries where life satisfaction is low, are able to compensate for dissatisfaction with their quality of life through, for instance, family relationships and personal adjustments. However, unlike most countries, the level of happiness (6.3) in Kosovo is not much different from satisfaction with life in general (6.2).

The EQLS overview report shows that health, income, unemployment and age have the most significant association with subjective well-being in the EU (Eurofound, 2012). Data analysis indicates that in Kosovo unemployment is a more powerful predictor of well-being than it is in the EU27, while age is not important in Kosovo, and health plays less of a role than it does in the EU27. These findings reflect the particular situation of Kosovo: the country has one of the weakest employment track records in Europe, with an unemployment rate of 45% in 2009 (European Commission, 2011), and even higher rates among young people.

Figure 1: *Life satisfaction*



Note: Scale of 1–10.

Nevertheless, 81% of people are optimistic about the future in Kosovo – this figure well exceeds the EU27 average of 52% and is above all other enlargement countries, except Iceland. It could be related to the recent historical developments towards political independence, as well as to the relatively large size of the young population in Kosovo. However, optimism decreases steadily with age, so that 80% of those aged 18–24 but only 58% of those aged 65 and over expressed optimism.

### Health and mental well-being

Table 3: *Health and mental well-being*

	Kosovo	Range of 34 surveyed countries		EU27
		Minimum	Maximum	
Satisfaction with health (scale of 1–10)	7.4	Latvia 6.5	Cyprus 8.4	7.3
Mental well-being (scale of 0–100)	63	Serbia 54	Denmark 70	62.5

On average, people in Kosovo rate satisfaction with their health at 7.4 on a scale of 1 to 10. This is similar to the EU27 average of 7.3; in the EU27, the figure ranges from 6.5 in Latvia to 8.4 in Cyprus. After Croatia, and together with Serbia, Kosovo has the lowest self-reported health satisfaction level of the seven enlargement countries surveyed for the EQLS.

A comparison of health satisfaction levels between the different age categories highlights the importance of age; health satisfaction decreases from 8.3 among those aged 18–24 to 5.2 among those aged 65 and over.

With regard to mental well-being, the World Health Organization’s mental well-being index score, WHO-5, for Kosovo is 63, which is similar to the EU27 average of 62.5. Among the enlargement countries, Kosovo’s WHO-5 score is similar to that of Croatia (62) and Montenegro (66).

## Living standards

Table 4: *Living standards*

	Kosovo	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Satisfaction with standard of living (scale of 1–10)	5.8	Bulgaria	4.7	Denmark	8.3	6.9
Difficulty making ends meet (% ‘difficult’ or ‘very difficult’)	21%	Denmark	3%	Greece	50%	17%
Number of items people cannot afford (scale of 0–6)	2.3	Luxembourg	0.3	Bulgaria	2.9	1.2
Informal debts (% in arrears over last 12 months)	21%	Malta	1%	Kosovo	21%	8%

The misery index is an overview measure that adds the unemployment rate to the inflation rate. With a level of unemployment at around 45% and a high inflation rate, Kosovo is the country with the highest misery index score in Europe, at 52.3 (the EU27 average was 12.8 in 2011). Recent official statistics on poverty and inequality comparable with those discussed for other countries are not available, but the EQLS estimates suggest that 28% of the population is living at risk of poverty,<sup>3</sup> and the Gini coefficient – a measure of income inequality – is as high as 60 (Eurostat, 2013).

Despite these findings, with satisfaction with the standard of living at 5.8, the Kosovo population is, on average, much more satisfied than people in Bulgaria (4.7), for instance, slightly more satisfied than people in neighbouring Serbia (5.3) and equally satisfied as people in the former Yugoslav Republic of Macedonia and in Hungary (5.8).

About one out of five people (21%) in Kosovo reports difficulty making ends meet, which is seven times the rate found for Denmark but less than half of what is registered in Greece. The proportion of people that report difficulty is higher in most former socialist countries in eastern Europe, for instance Bulgaria (40%), Hungary (37%) and Latvia (34%).

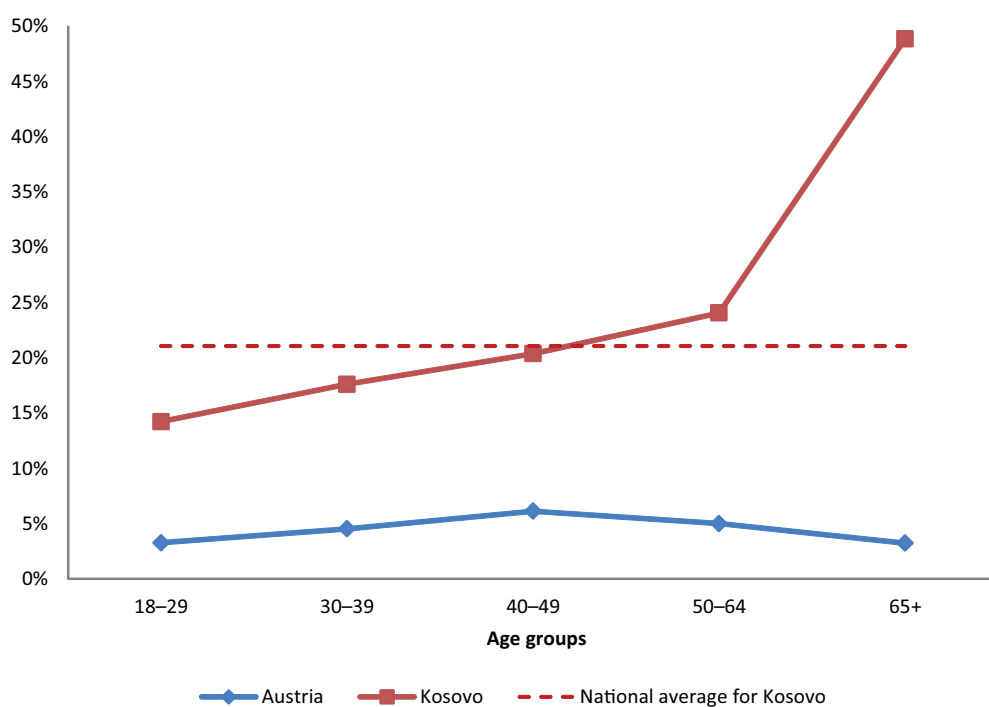
If we look at the age cohorts in respect of making ends meet, the elderly are worst off (Figure 2). Nearly 50% of those aged 65 years or more have difficulty making ends meet. In Kosovo, the proportion of older people whose situation is worse than average is higher than that found in most of the countries surveyed.

<sup>3</sup> The World Bank provides the headcount ratio at the national poverty line (absolute poverty line) for 2009 as 35.4%.

With regard to material deprivation, measured in terms of the number of six listed items people cannot afford,<sup>4</sup> people in Kosovo report 2.3 out of 6 items on average. This is comparable with or less than in some eastern Europe countries: Bulgaria (2.9), Hungary (2.8) and Estonia (2.6). The items that the Kosovo population is most likely to find unaffordable are holidays abroad and replacing worn-out furniture; these items prevail in most countries surveyed.

Every fifth respondent in Kosovo (21%) reports not being able to pay back informal loans to friends and family. A similar proportion was reported for Turkey. The extent of informal loans may be related to the accessibility of banking services, constraints on formal credits, as well as the extent of informal transactions in the economy.

Figure 2: People finding it difficult or very difficult to make ends meet by age group



<sup>4</sup> These are: keeping the home adequately warm; paying for a week’s annual holiday away from home (not staying with relatives); having a meal with meat, chicken or fish every second day; replacing worn-out furniture; buying new clothes rather than second-hand ones; inviting friends or family for a drink or meal at least once a month.



## Work–life balance

Table 5: *Work–life balance*

	Kosovo	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Work–life conflict (on any dimension, % women)	68%	Italy	44%	Cyprus	86%	59%
Work–life conflict (on any dimension, % men)	65%	Italy	39%	Serbia	77%	54%
Doing household tasks at least several days a week, difference between women and men (percentage points)	53	Finland	11	Turkey	72	30
Women, economically inactive, willing to work (%)	45%	Kosovo	45%	Iceland	91%	70%

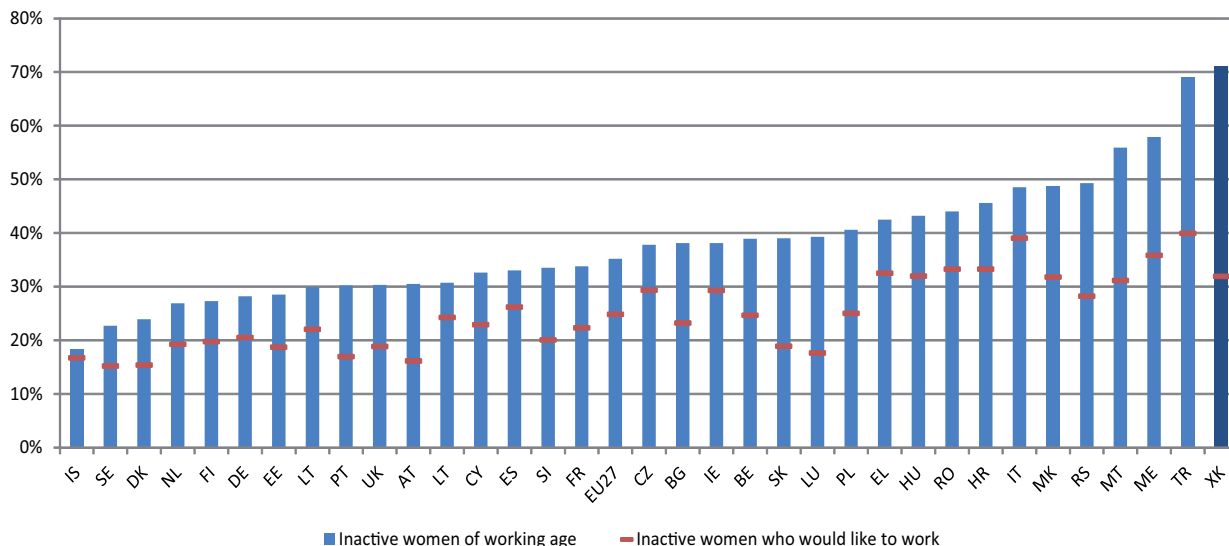
Reconciliation of work with life outside work matters for quality of life as well as for increasing opportunities for more people to work and for achieving gender balance in the workplace. The EQLS asks employed people if they have problems fulfilling family or household responsibilities because work takes up too much time or they are too tired after work, and whether concentrating at work is difficult because of family responsibilities.

Overall, 65% of people in Kosovo experience work–life conflict, which is higher than the EU average (56%), but lower than the other enlargement countries (except Iceland). As in many countries, women experience a greater burden in balancing the demands of work and those outside the workplace. Government policy could address work organisation more effectively, including the issue of inflexible working time arrangements.

Life outside of work is, to a certain extent, shaped by the amount of daily household tasks and their distribution among family members. Household tasks can represent a significant extra burden on women if they are the main contributors to housework, especially for those who also have a job. The extent of the difference between the contribution of women and that of men to household tasks in Kosovo is among the highest in Europe.

This may be explained in part by the fact that the majority of working age women in Kosovo (71%) are outside the labour force, and this rate is the highest among the surveyed countries (Figure 3). Nearly half of them would like to work, suggesting that labour market participation could be increased by achieving greater gender balance in terms of work and family responsibilities.

Figure 3: Proportion of inactive working age women in the labour market and the proportion of these who would like to work



Source: European Labour Force Survey (Eurostat) and EQLS

## Public services

Table 6: Public services

	Kosovo	Range of 34 surveyed countries		EU27
		Minimum	Maximum	
Cost as a problem to see a doctor (% very difficult)	27%	UK 1%	Greece 28%	8%
Households with children <12 years using childcare services	24%	Turkey 7%	Sweden 69%	34%
Proportion using public transport	93%	Cyprus 50%	Turkey 97%	87%

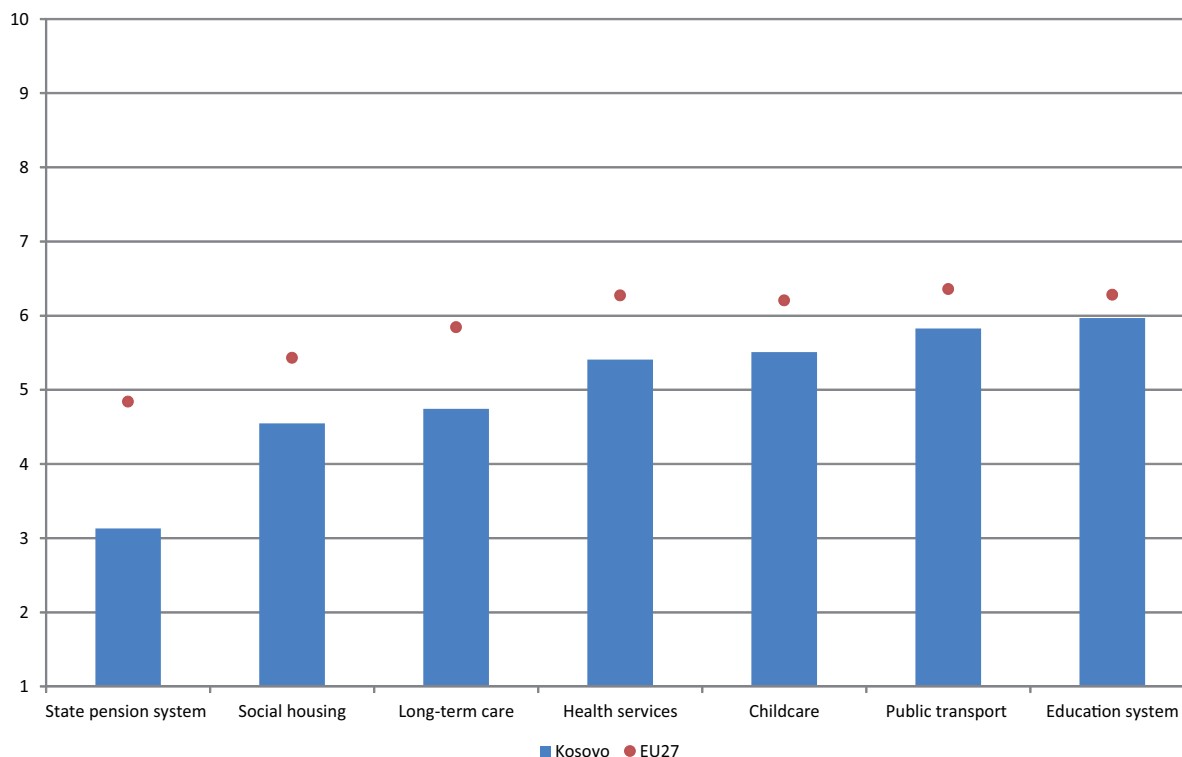
Among the public services asked about in the EQLS, people in Kosovo give the highest quality rating to the education system (6 out of 10) (Figure 4). Childcare is rated slightly lower, at 5.5. The proportion of people with children who use childcare services (24%) is similar to that of other countries in the western Balkan region, but is lower than the EU27 average (34%).

The quality of health services is rated at 5.4, while it is 6.3 in the EU27. Cost poses a great difficulty to 27% of people; this is considerably higher than in other enlargement countries and most countries in the EU27.

The quality rating for long-term care stands at 4.7, and the rating for social housing is 4.5.

The lowest rating for a public service addressed in the survey is given to the state pension system (3.1). It is the second lowest rating in Europe (after Bulgaria at 2.9). Note that half of Kosovo’s older people (those aged 65 years and more) report difficulties in making ends meet (see Figure 2).

Figure 4: Ratings of quality of public services

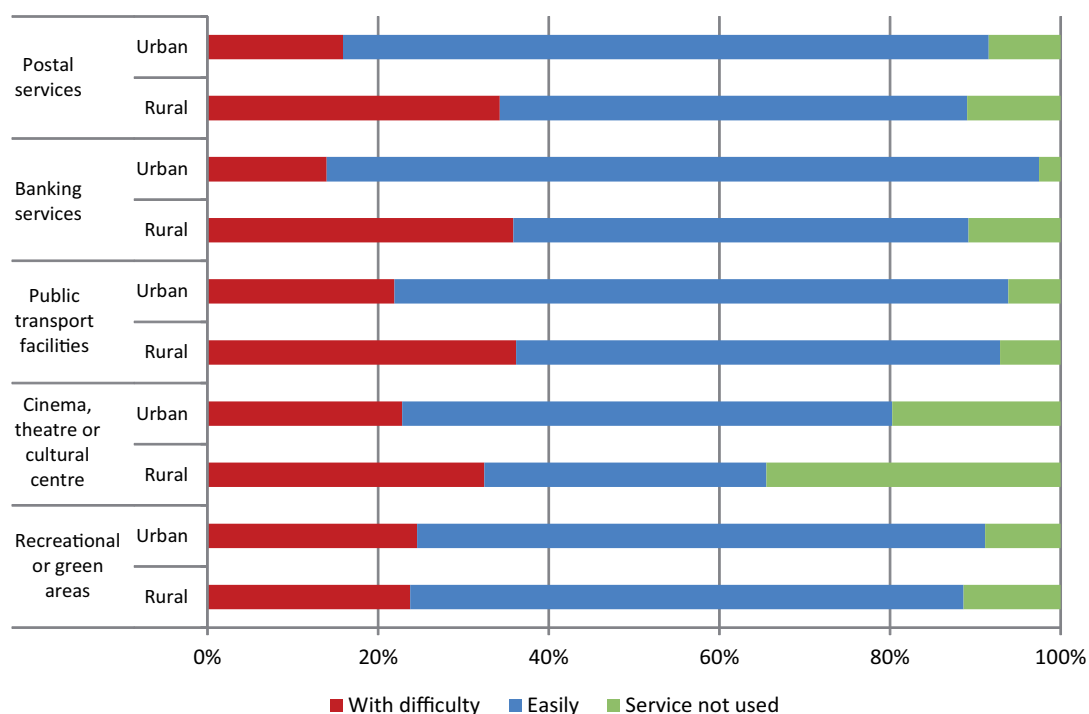


Note: Scale of 1–10.

The rural population is considerably more disadvantaged than the urban population in many respects. For those living in a rural area, problems are experienced by 36% in accessing banking services and cultural facilities, while 34% experience problems in accessing postal services (Figure 5).

In addition, 34% of the rural population say they do not use the cinema, theatre or cultural centres at all, which may be related to their non-availability. Moreover, 36% have great difficulties in accessing public transport; however, this is also an issue for a high proportion of the urban population (22%). In urban areas, between 14% and 25% of people also have difficulty accessing certain basic neighbourhood services.

Figure 5: Access to neighbourhood services, % of respondents



## Trust and tensions

Table 7: Trust and tensions

	Kosovo	Range of 34 surveyed countries			
		Minimum	Maximum		EU27
Trust in people (scale of 1–10)	4.9	Cyprus 1.9	Finland 7.1		5.1
Trust in the government (scale of 1–10)	4.0	Greece 2.1	Luxembourg 6.5		4.0
Trust in local authorities (scale of 1–10)	4.4	Serbia 3.3	Luxembourg 6.7		5.2
Tension between different racial or ethnic groups (% perceiving 'a lot of tension')	21%	Iceland 11%	Czech Republic 68%		37%
Tension between poor people and rich people (% perceiving 'a lot of tension')	20%	Denmark 4%	Hungary 71%		35%

This section looks at trust in people, trust in public institutions and the perceived tensions between various groups in society.

Trust in other people is seen as a key indicator of social capital. Overall, in Kosovo, the level of general trust in people stands at 4.9 on a scale of 1 to 10 (Figure 6). Comparing this to the findings for the EU27 (with an average of 5.1) shows that 12 EU27 Member States have higher trust levels than Kosovo.

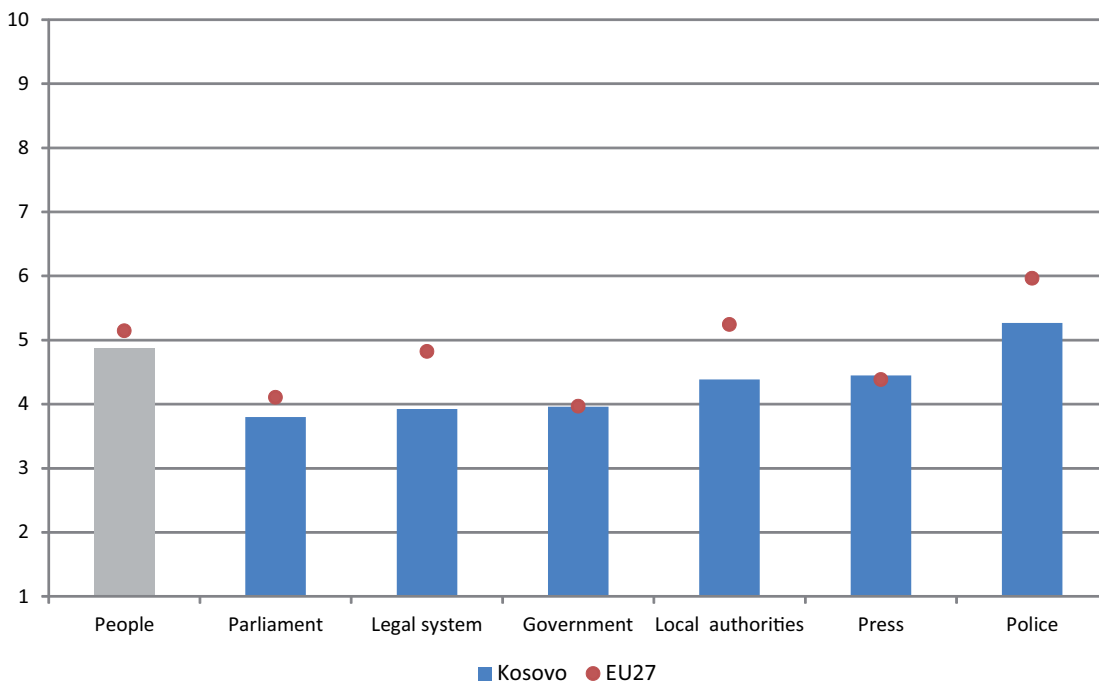
Analysis of sociodemographic factors shows that, while young age is associated with higher trust, education – unlike what is typically found in other countries – is not a very important factor in Kosovo. Another factor that matters in

Kosovo is extreme hardship, which appears to have a depleting effect on trust; the scores for respondents who express extreme difficulty making ends meet and for those in the lowest income quartile are significantly below average (3.7 and 3.9, respectively).

In Kosovo, trust in government is 4 on the scale of 1 to 10, which puts it ahead of 11 EU27 Member States (in the EU27 trust is lowest in Greece, at 2.1). In the non-EU countries surveyed, trust in government is lowest in Serbia (3.0).

Results from Kosovo are slightly different to those from most enlargement countries, in that people in Kosovo have a somewhat higher level of trust in local authorities (4.4) than in national political institutions such as the parliament or the government. Trust in local authorities may be important for future development as well as for civic and political participation.

Figure 6: *Trust in people and in institutions*



Note: Scale of 1–10.

With regard to social cohesion, in Kosovo around one out of five people (21%) believes there is a lot of tension between different racial and ethnic groups in their country. After Iceland, this is the lowest reported level among the seven non-EU countries included in the EQLS. However, taking into account the country’s recent history, more detailed and careful analysis is required to explain the relatively low level of perceived ethnic tension.

There is also comparatively little perceived tension between poor people and rich people in Kosovo, with 20% reporting such tension. However, this average score conceals differences of opinion depending on people’s own economic situation; 36% of people in the lowest income quartile indicate that there is a lot of tension between rich and poor people.

## Participation and exclusion

Table 8: *Participation and exclusion*

	Kosovo	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Index of perceived social exclusion (scale of 1–5)	2.1	Denmark	1.6	Cyprus	3.0	2.2
Participation in voluntary work	61%	Montenegro	9%	Kosovo	61%	32%
Civic and political involvement	41%	Turkey	8%	Iceland	61%	25%

Kosovo scores above the EU average on the perceived social exclusion index (2.5), which is based on questions about feeling left out of society, experience of complications in life, and recognition of one's activities. Among the enlargement countries, this index score is highest in Kosovo and Serbia. In the EU27 context, higher levels are noted in three countries – Bulgaria, Cyprus and Greece.

Moderate differences, whereby people with the lowest income and education levels and unemployed people feel more excluded, are observed in many societies. The sense of exclusion experienced by older people (2.9 for those aged 65+) is markedly higher than average. A greater sense of exclusion is also reported by women (2.6) than by men (2.4).

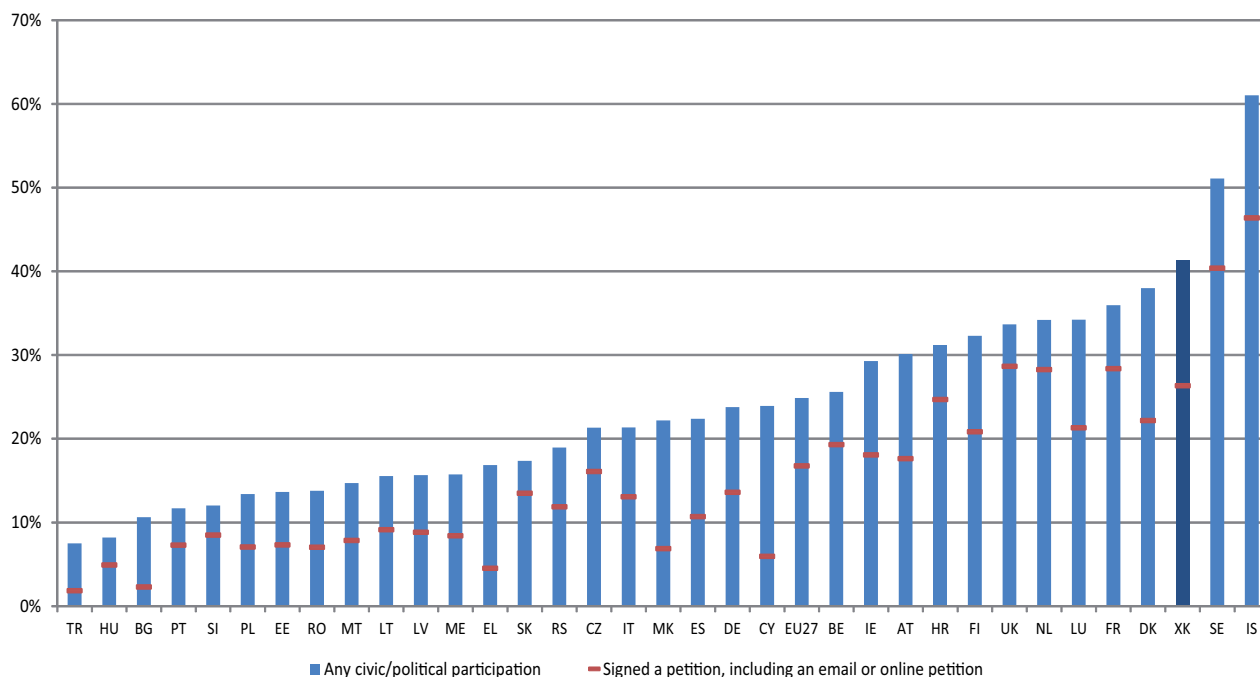
The overall rate of civic or political participation in Kosovo (41%) is the third highest in Europe (Figure 7). Exceptional levels are found both regarding the proportion of people who contacted a politician or an official, or who had attended a meeting or a demonstration (30%, nearly as twice as high than the EU27 average of 16%) and for self-expression via petitions (26%).

Civic or political involvement via the aforementioned direct contacts (excluding petitions) is similar across age groups, but there is a notable gender difference: the rate for men is 38%, while the rate for women is 21%. In terms of petition signatories, the highest rate occurs among young people (32% for those aged 18–24 years).

Involvement in unpaid voluntary work at least once a year is reported by 61%; this is an exceptionally high rate, the highest of all countries surveyed. However, the proportion of regular volunteers in the population, across various social groups, is much lower and is in single digits. This may mean that the understanding of unpaid voluntary work in Kosovo could be very broad, and that the volunteering sector could be developed in the future to have a stronger basis for regular activities. However, for volunteering to happen, personal motivation is not the only relevant factor; the legal framework and infrastructure can also matter.

With regard to participation, it should be pointed out that Kosovo had the highest response rate in the third EQLS, exceeding 90%. This rate is very unusual in surveys in Europe and so extra quality control measures were taken to ensure that properly selected respondents were surveyed; this did not appear to be problematic. Given the low number of surveys carried out in Kosovo so far, and also seeing high levels of civic involvement of the Kosovo population, the participatory attitude towards the survey becomes more understandable.

Figure 7: Civic and political involvement, % of respondents



The approach in the EQLS reflects an increasingly global movement that goes beyond an exclusive focus on economic progress towards measuring broader public policy goals, embracing a greater consideration of quality of life.

For more aspects of quality of life and a more extensive set of the EQLS results, please access the [Survey Mapping Tool](#) on the Eurofound website.

## References

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