



Eurofound

Quality of life in enlargement countries

Third European Quality of Life Survey – Montenegro

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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.

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

Enlargement countries

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

¹ 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).

² 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
Population (1 January)	624,896	630,142	618,197*
Age structure: people <15 years as % of total	19.8	19.4	19.3*
Age structure: people 15–64 years as % of total	67.3	67.7	68.2*
Age structure: people 65+ years as % of total	12.9	13	n.a.
Women per 100 men	103.2	103	102.5*
Life expectancy at birth, men	n.a.	72	n.a.
Life expectancy at birth, women	n.a.	77	n.a.

Notes: *data for 2011; n.a. = not available.

Subjective well-being

Table 2: *Subjective well-being*

	Montenegro	Range of 34 surveyed countries		EU27
		Minimum	Maximum	
Life satisfaction (scale of 1–10)	6.9	Bulgaria 5.5	Denmark 8.4	7.1
Happiness (scale of 1–10)	7.6	Bulgaria 6.3	Iceland 8.3	7.4
Optimism about the future (% ‘agree’ or ‘strongly agree’)	70%	Greece 20%	Iceland 87%	52%

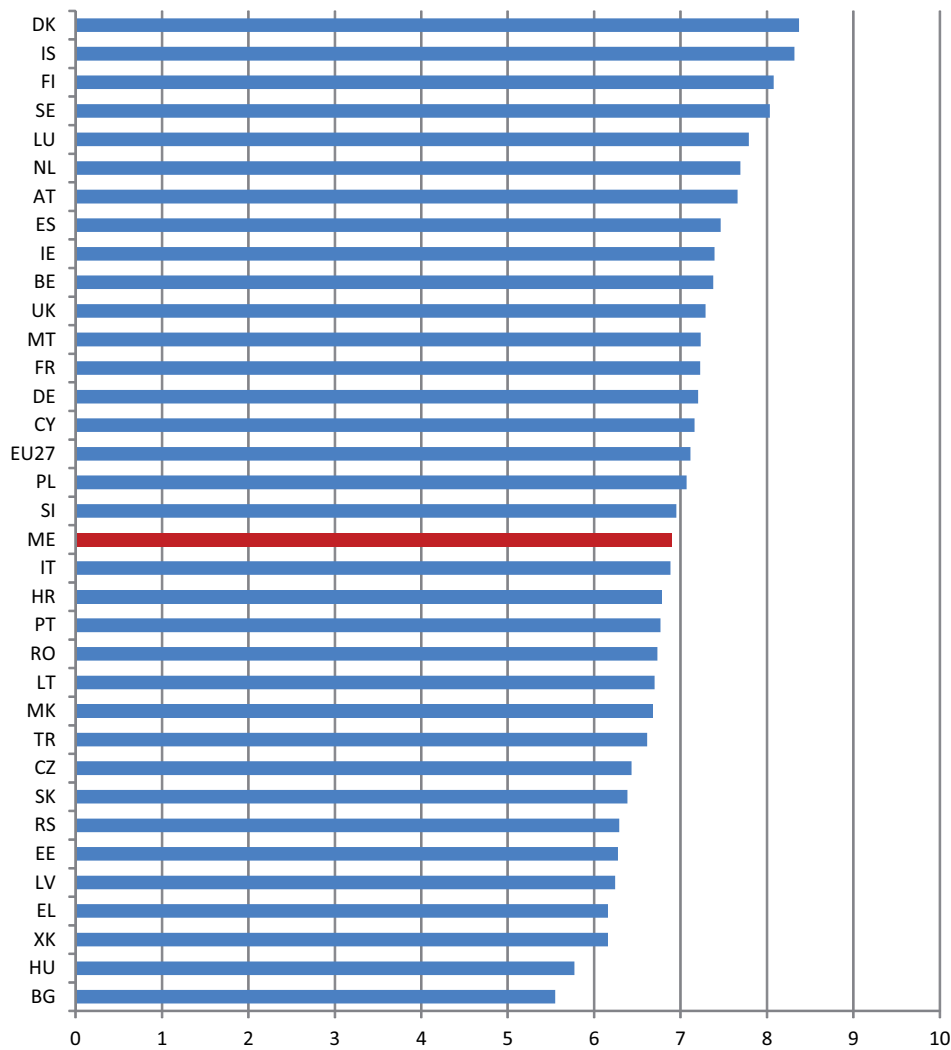
One way of measuring a society’s progress is by assessing the subjective well-being of its citizens, to complement the more usual economic information, such as gross domestic product (GDP). In this report, three subjective well-being measures are examined: life satisfaction, happiness and optimism.

On average, people in Montenegro rate their life satisfaction at 6.9 on a scale of 1 to 10. This is just below the average for the EU27 (7.1), where life satisfaction levels range from 5.5 in Bulgaria to 8.4 in Denmark (Figure 1). Life satisfaction levels are lower than Montenegro in 10 of the EU27 Member States (and are the same as Italy).

Like in most countries, people in Montenegro rate their satisfaction with life in general (6.9) less positively than their happiness (7.6), and the gap between the two indicators of subjective well-being is -0.7. Research 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. In Montenegro, satisfaction with family life (8.4) is significantly higher than in the EU27 (7.8).

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 Montenegro the most important predictor of life satisfaction is income, followed by health and age. Unlike in the EU, being unemployed is far less important in Montenegro.

Figure 1: *Life satisfaction*



Note: Scale of 1–10.

In Montenegro 70% of people are optimistic about the future, which is above the EU27 average of 52%. The other surveyed enlargement countries also show higher levels of optimism, but only the Nordic countries and Kosovo have a larger proportion of optimistic people than Montenegro.

Across social groups optimism decreases steadily with age, so that 80% of those aged 18–24 years but only 58% of those aged 65 and over expressed optimism. In Montenegro, variations in optimism levels are not associated with income or with being unemployed.

Health and mental well-being

Table 3: *Health and mental well-being*

	Montenegro	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Satisfaction with health (scale of 1–10)	8.0	Latvia	6.5	Cyprus	8.4	7.3
Mental well-being (scale of 0–100)	66	Serbia	54	Denmark	70	62.5

On average, people's satisfaction with their health in Montenegro is 8 on a scale of 1 to 10. This is significantly above the EU27 average (7.3,) where scores range from 6.5 in Latvia to 8.4 in Cyprus. Together with Iceland, Montenegro has the highest 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 9.4 among those aged 18–24 years to 5.9 among those aged 65 and over.

Mental well-being has become an urgent priority, as a substantial body of research shows that unemployment, poverty and social exclusion are detrimental to mental health. Good mental health is positively associated with life satisfaction (Eurofound, 2012). The World Health Organization's mental well-being index score, WHO-5, for Montenegro is 66, which is above the EU27 average (63) and not much lower than the highest-scoring EU Member State (Denmark, 70) and the highest scoring enlargement country (Iceland, 69).

Mental well-being patterns differ from those recorded in the EU27 in that there are no differences between men and women in Montenegro. Whereas in the EU, unemployed people tend to score far below average on the mental health index, in Montenegro (68), and the other western Balkan countries, no significant differences are found.

Living standards

Table 4: *Living standards*

	Montenegro	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Satisfaction with standard of living (scale of 1–10)	6.1	Bulgaria	4.7	Denmark	8.3	6.9
Difficulty making ends meet (% 'difficult' or 'very difficult')	17%	Denmark	3%	Greece	50%	17%
Number of items people cannot afford (scale of 0–6)	1.6	Luxembourg	0.3	Bulgaria	2.9	1.2
Informal debts (% in arrears over last 12 months)	6%	Malta	1%	Kosovo	21%	8%

The misery index is a measure that adds the inflation rate to the unemployment rate and is used to assess the overall economic context. Montenegro scores 22.8 on this index.³ This figure is lower than that found for Spain (24.8) but higher than for Greece (20.8), two countries experiencing the worst economic situations in the EU27.

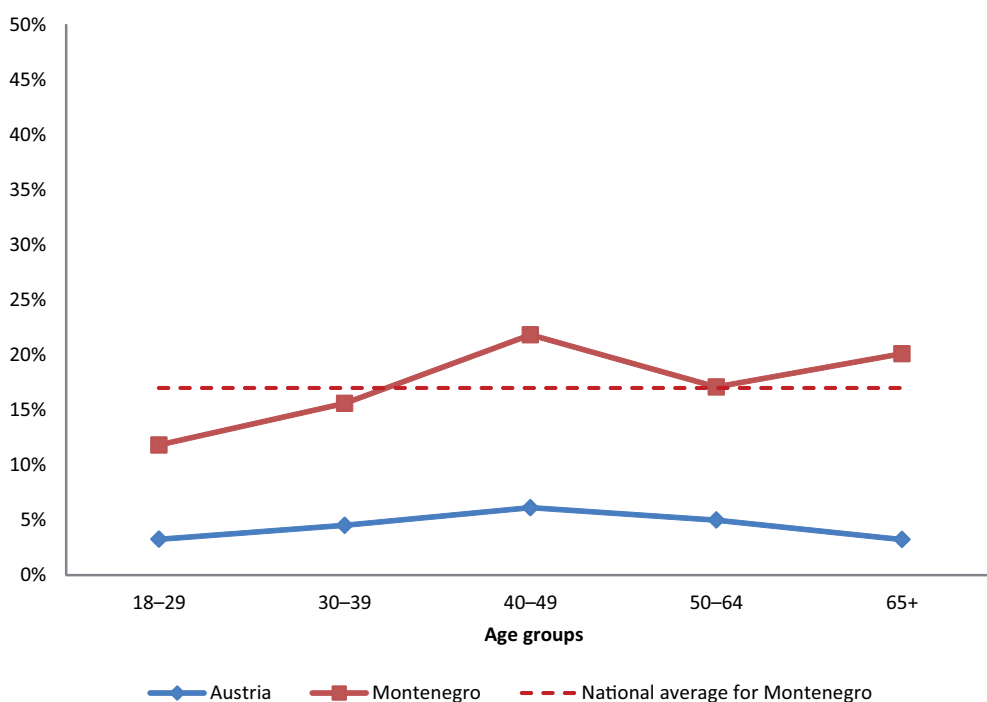
³ The 2011 statistics are used to compute this index: in that year the unemployment rate was 19.7 % (Montenegro's Statistical Office, <http://www.monstat.org/eng>) and the inflation rate was 3.1%, according to the European Commission's progress report for Montenegro, 2012.

Consequently, a considerable share of Montenegro’s population is at risk of poverty (28% according to calculations based on income information from the EQLS⁴). The income inequality level (Gini coefficient of 25.9), as reported by the national statistical office, is in the vicinity of the inequality levels recorded for Austria, Belgium, Finland and the Netherlands. Estimates by the World Bank⁵ and those based on the EQLS, however, point to higher figures (30 and 43, respectively). For comparison, according to Eurostat the highest levels of inequality in the EU27 in 2011 (measured by the Gini coefficient) were 35.4 in Latvia and 35.1 in Bulgaria (Eurostat, 2013).

However, the level of satisfaction with the standard of living (6.1) is higher than in most of the enlargement countries, though slightly lower than the EU27 average (6.8).

The proportion of people reporting difficulties in making ends meet is same as in the EU27 on average (17%). This is less than half the figure in Greece (50%). Montenegro’s unilateral decision to adopt the euro in 2002 as a functional currency might have helped to keep inflation down and gain relative stability in the economy. The absolute price level is still half of what it is in the EU (50 to EU27 = 100 for 2011, according to Eurostat).

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



The differences in terms of difficulties in making ends meet across age groups, compared with many other countries, are not that large (Figure 2). The general trend is, however, comparable to what is found in former socialist countries in eastern Europe: difficulty making ends meet increases with age. The opposite is true for western Europe. In Montenegro, those aged 40–49 years have the most difficulty making ends meet. This age group stand out also in Croatia; this finding may relate to the consequences of the Balkan Wars on this generation.

⁴ Unfortunately comparable official figures are not available for Montenegro.

⁵ See <http://data.worldbank.org/indicator/SI.POV.GINI>.

Regarding material deprivation, the number of important items that people cannot afford (1.6)⁶ is low compared with most countries in that region: the figure is 1.7 in Croatia, 2.5 in Greece, 2.4 in Romania, 2.7 in Hungary and 2.8 in Bulgaria.

The inability to pay back loans from friends and family (6%) is slightly lower than the EU27 average; in this regard, Montenegro ranks in the middle of the 34 countries.

Work–life balance

Table 5: *Work–life balance*

	Montenegro	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Work–life conflict (on any dimension, % women)	79%	Italy	44%	Cyprus	86%	59%
Work–life conflict (on any dimension, % men)	69%	Italy	39%	Serbia	77%	54%
Doing household tasks at least several days a week, difference between women and men (percentage points)	58	Finland	11	Turkey	72	30
Women, economically inactive, willing to work (%)	62%	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. 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.

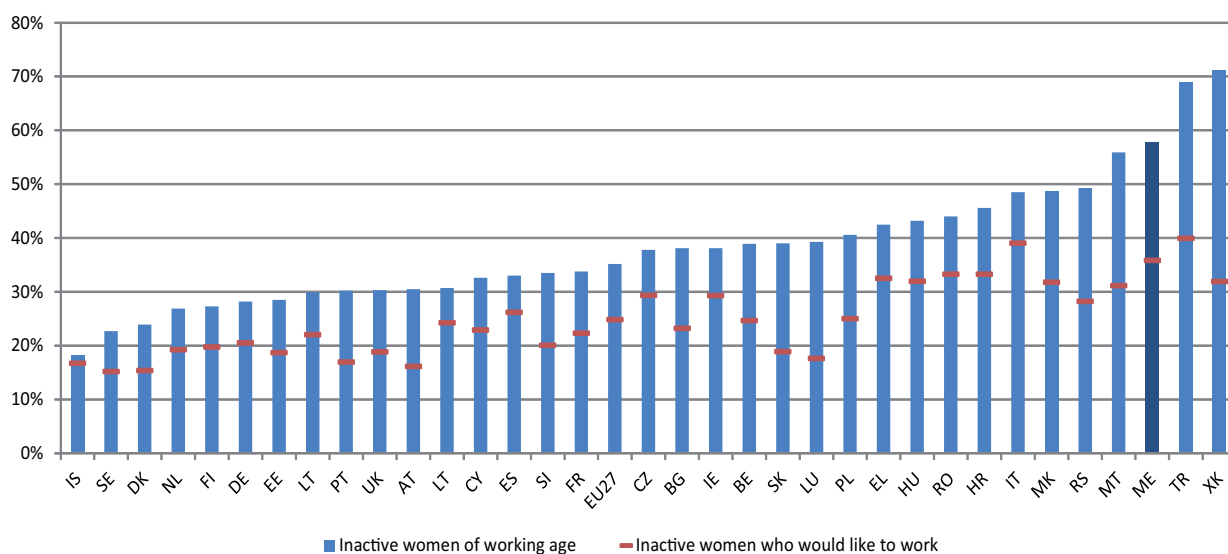
Montenegro, along with other enlargement countries (except Iceland), has a relatively high proportion of both men and women who experience work–life conflict. This may have to do with work organisation and poor flexibility in working time arrangements. These issues could be addressed more effectively by the social partners and policies that aim to help workers achieve a better work–life balance.

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 working women especially if they are the main contributors to housework. The difference between the contribution of women and men to household tasks in Montenegro (58 percentage points) is among the highest and exceeds that in Kosovo, the former Yugoslav Republic of Macedonia, Serbia (50 percentage points) and Croatia (43 percentage points). Work organisation and poor flexibility of working time arrangements could be addressed more effectively by policies.

⁶ These items 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.

Montenegro, like other enlargement countries (except Iceland), has a relatively large proportion of working age women who are not in the labour force (58%) (Figure 3). However, nearly two-thirds of them (62%) would like to have paid work if they could freely choose their working hours. These two figures suggest that there is potential for the country to increase its labour market participation by developing balanced work arrangements, and to achieve 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

	Montenegro	Range of 34 surveyed countries		EU27
		Minimum	Maximum	
Cost as a problem to see a doctor (% very difficult)	9%	UK 1%	Greece 28%	8%
Households with children <12 years using childcare services	21%	Turkey 7%	Sweden 69%	34%
Proportion using public transport	74%	Cyprus 50%	Turkey 97%	87%

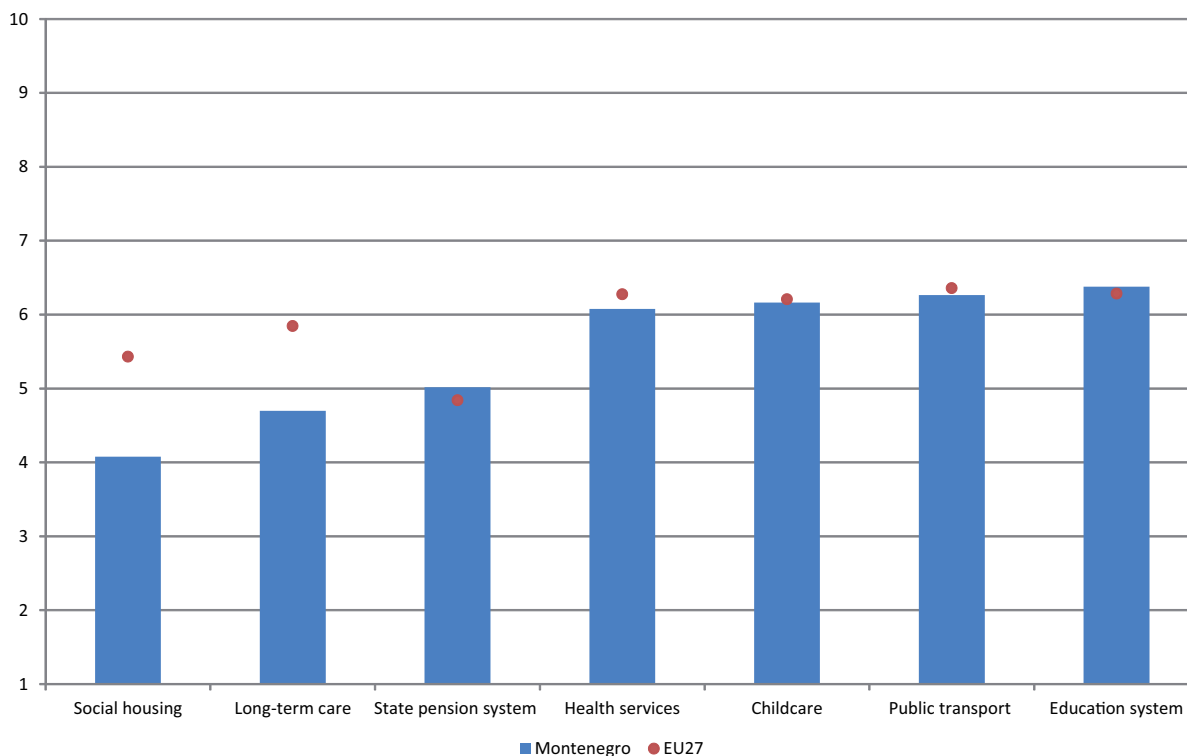
Among the public services asked about in the EQLS, people in Montenegro give the highest quality ratings to the education system (6.4 out of 10) and childcare (6.2) – these are similar to the EU averages – and to health services (6.1) (Figure 4).

The proportion of people with children who use childcare services (21%) is slightly lower than that found in other countries of the western Balkan region, but is lower than the EU average (34%).

Cost poses a great difficulty to accessing a doctor for 9% of people; this is close to the EU27 average of 8%.

The lowest rankings in Montenegro are given to social services based on social transfers, such as social housing and state pensions (a similar pattern is evident in Croatia), as well as long-term care.

Figure 4: *Ratings of quality of public services*

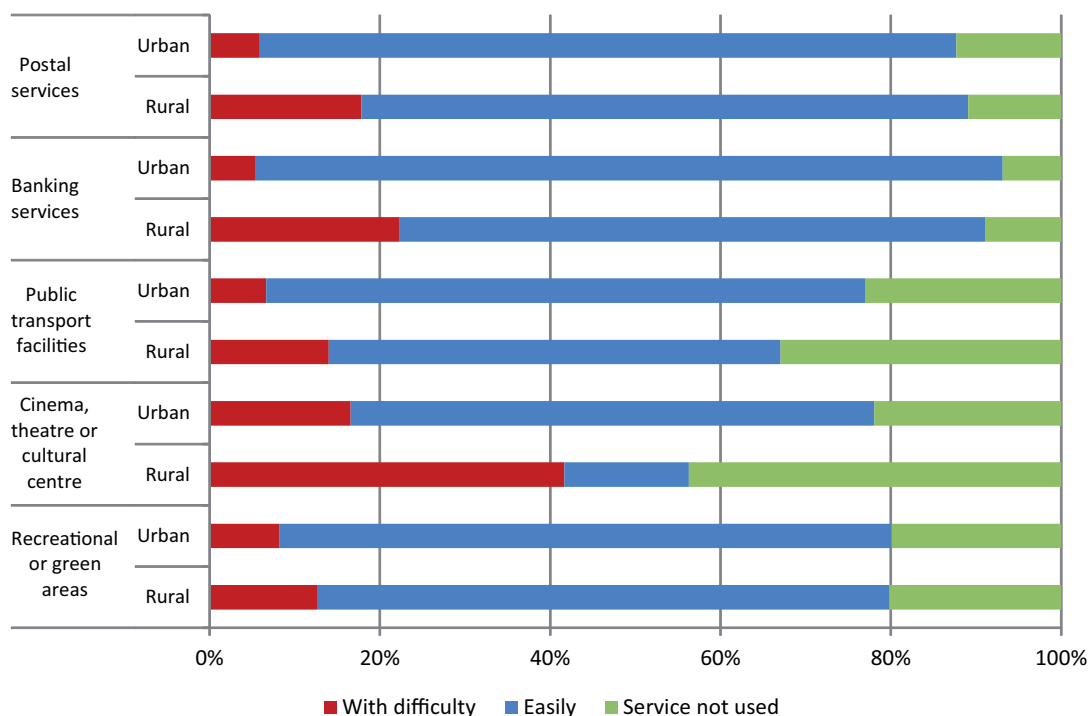


Note: Scale of 1–10.

Although Montenegro’s territory is relatively small, significant differences occur, in terms of access to neighbourhood services, between the rural and the urban population (Figure 5). The rural population is more disadvantaged than the urban population in many respects. For those living in a rural area, problems are experienced by 18% in accessing postal services, by 22% in accessing banking services and by 42% in accessing cultural facilities. Moreover, 44% of the rural population say they do not use cinema, theatre or cultural centres at all.

The proportion of people in Montenegro who use public transport (74%) is somewhat lower than in other countries of the region. However, 14% of rural residents might need better access to public transport facilities, as they reported difficulties.

Figure 5: Access to neighbourhood services, % of respondents



Trust and tensions

Table 7: Trust and tensions

	Montenegro	Range of 34 surveyed countries			
		Minimum	Maximum		EU27
Trust in people (scale of 1–10)	4.8	Cyprus 1.9	Finland 7.1		5.1
Trust in the government (scale of 1–10)	4.1	Greece 2.1	Luxembourg 6.5		4.0
Trust in local authorities (scale of 1–10)	3.9	Serbia 3.3	Luxembourg 6.7		5.2
Tension between different racial or ethnic groups (% perceiving 'a lot of tension')	30%	Iceland 11%	Czech Republic 68%		37%
Tension between poor people and rich people (% perceiving 'a lot of tension')	43%	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.

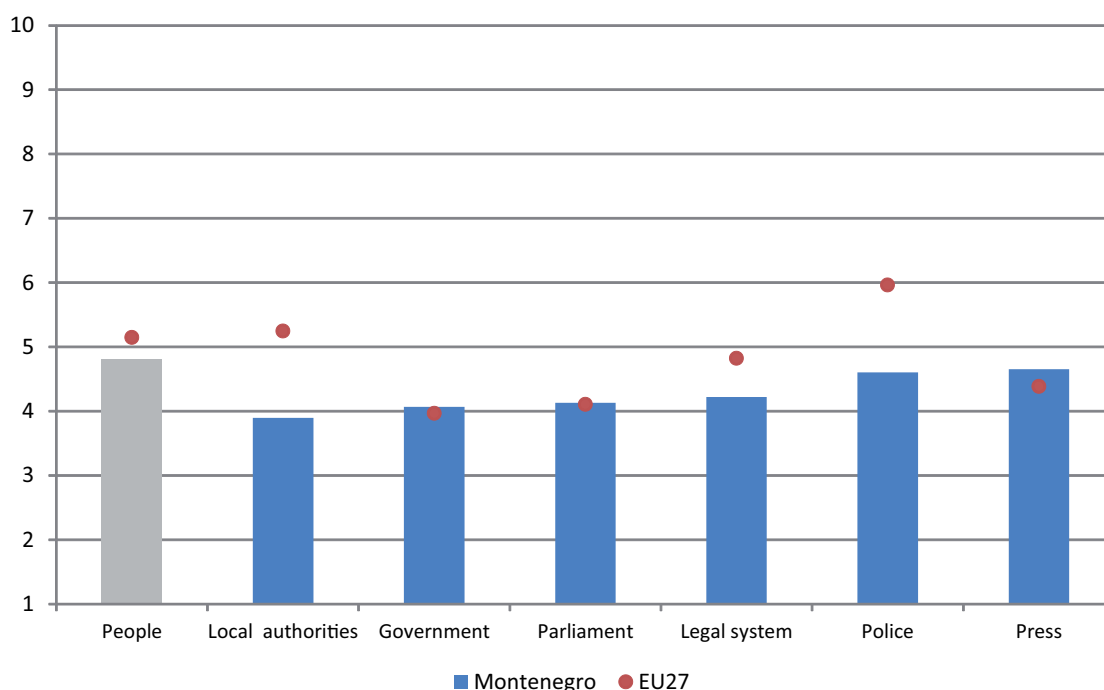
Trust in other people is seen as a key indicator of social capital. Overall, in Montenegro, the level of general trust in people stands at 4.8 on a scale of 1 to 10 (Figure 6). A comparison with the EU27 (which has an average score of 5.1) shows that 12 EU Member States have higher trust levels than Montenegro, whose score is similar to that noted in Estonia, Italy and Poland (all 4.8) and Germany and Romania (both 5.0).

In Montenegro, as is typically found in research on social capital, people’s tendency to trust others increases with their educational attainment. The score for those who have only a primary education is 3.7; this rises to 5.0 for those who completed tertiary education. Younger age is also associated with higher trust; the average trust level among 18 to 24-year-olds is 5.2. Another factor that matters is extreme hardship, which appears to have a depleting effect on trust; the scores for respondents unable to afford at least four out of six items identified by the material deprivation indicator or who express extreme difficulty making ends meet are significantly below average (3.9 and 3.0, respectively).

Trust in government in Montenegro is 4.1 on the scale of 1 to 10, which puts it ahead of 11 Member States (in the EU27 trust is lowest in Greece, at 2.1). In the non-EU countries, trust in government is lowest in Serbia (3.0).

People report similar levels of trust in the national parliament and in local authorities (4.1 and 3.9, respectively). Other research has found that levels of trust in public institutions correlate strongly with perceived public sector corruption. The high degree of perceived corruption in Montenegro⁷ could explain, among other things, why trust in government is lower than that found in some of the western and northern European Member States (Eurofound, 2012).

Figure 6: *Trust in people and in institutions*



Note: Scale of 1–10.

Low trust in local authorities distinguishes enlargement countries (except Iceland) from nearly all EU countries, where people have a higher level of trust in local authorities than in national institutions. These features may have implications for regional and infrastructural development in the future and may send a signal for strengthening institutional capacities.

⁷ Montenegro has a score of 4.1 on the Transparency International Corruption Perception Index (whereby 0 = highly corrupt and 10 = highly clean). Further information about this index can be found at <http://www.transparency.org/cpi2012/results>.

Moving to the analysis of social cohesion, close to one-third of those surveyed in Montenegro believe there is a lot of tension between different racial and ethnic groups in their country. In Croatia and Serbia, where the ethnic composition is much more heterogeneous, a similar proportion perceive such tensions.

The perception of tension between poor people and rich people is more widespread (43%), which signals that risks to social cohesion exist in this regard in Montenegro. In particular, there are large differences depending on the extent to which people experience material deprivation, with 68% of the most vulnerable group indicating that there is a lot of tension between rich and poor people.

Participation and exclusion

Table 8: *Participation and exclusion*

	Montenegro	Range of 34 surveyed countries				EU27
		Minimum		Maximum		
Index of perceived social exclusion (scale of 1–5)	2.3	Denmark	1.6	Cyprus	3.0	2.2
Participation in voluntary work	9%	Montenegro	9%	Kosovo	61%	32%
Civic and political involvement	16%	Turkey	8%	Iceland	61%	25%

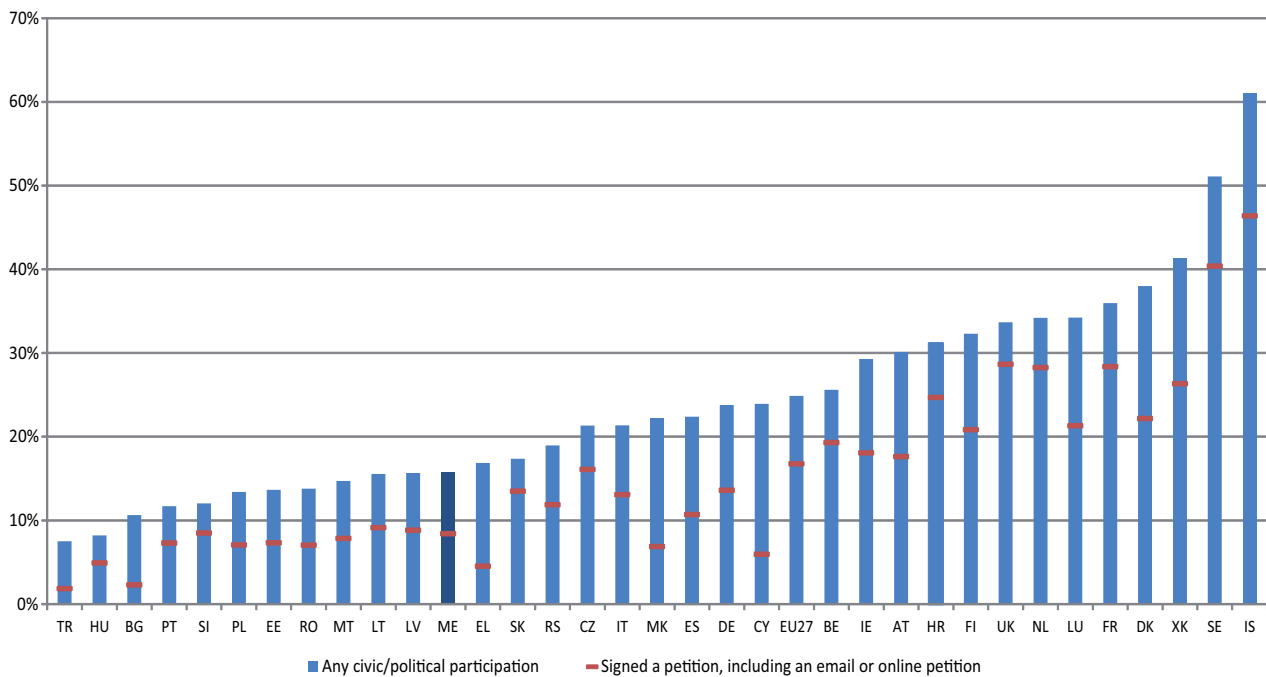
The EQLS includes a perceived social exclusion index, which is based on questions about feeling left out of society, experiencing complications in life, and recognition of one’s activities. Montenegro’s score on this index is 2.3 – just above the EU27 average of 2.2. This is the lowest rate among the countries in the western Balkan region.

Moderate differences, whereby people with the lowest income and education levels and unemployed people feel more excluded, are observed, as in many societies. With regard to age, the highest sense of exclusion is experienced by those aged 35–49 years (2.5); this category also has the largest proportion of people having difficulty making ends meet (see Figure 2).

In Montenegro, the overall rate of civic or political participation is 16% (Figure 7). The proportion of people who had contacted a politician or an official, or attended a meeting or a demonstration (12%) is below the EU27 average (16%). A total of 8% had signed petitions, including electronic petitions. Overall, civic or political involvement levels and patterns in Montenegro are similar to those in Serbia.

Montenegro has the lowest rate of people involved in unpaid voluntary work at least once a year (9%); it follows that the rate of regular volunteers (who contribute every month) is considerably smaller. In order for volunteering to happen, framework conditions and infrastructure, or lack thereof, can matter. A total of 30% of people in Montenegro said they would like to spend more time doing voluntary work than they currently do. This represents the highest level of enthusiasm, by far, among the enlargement countries (except Iceland, at 37%).

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 EQLS results, please access the [Survey Mapping Tool](#) on the Eurofound website.

References

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