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## **SOCIAL EXCLUSION: THE CONCEPT AND DATA INDICATING EXCLUSION IN SLOVENIA**

### *Abstract*

*The content of the article is divided into two parts. In the first, the social exclusion concept is introduced, and different contexts of its use and some difficulties with its operationalisation and empirical observation are discussed. In the second, the relevance of the approach for Slovenia is argued for and data illustrating the current Slovenian social situation is presented. The term social exclusion is used to label the processes and situations of the exclusion of individuals and groups from the opportunities, benefits and rights that are commonly available in contemporary societies. One can actually talk of situations of social exclusion in its broad sense when there is an overlapping of exclusions on different dimensions (civic, economic, social, interpersonal) or in spheres within the dimensions. For the empirical presentation of the situation in Slovenia, disadvantages and exclusions were observed in six spheres of respondents' lives (education, employment/work, consumption, housing, access to services in the resident environment, and interpersonal integration). The emphasis was on the cumulation and overlapping of disadvantages and exclusions from different spheres and on the concentration of situations of multiple disadvantage and exclusion in some population groups. It was assumed that when individuals or groups suffer disadvantages and exclusions in many different spheres at the same time, this indicates that their economic and social participation is very low and that they run a high risk of social exclusion if this has not happened already. The picture of the concentration of situations of multiple disadvantage and exclusion, and consequentially the risk of social exclusion (if not established social exclusion), in Slovenia is rather traditional. Groups that are more often at a higher risk of social exclusion are older people, the poorly educated, people living in small places (villages), people living alone or in extended families, farmers (peasants), and the unemployed or people performing occasional jobs.*

*Keywords: social exclusion, disadvantages, resources, risk of social exclusion, Slovenia*

## INTRODUCTION

In the last decade the term social exclusion has gained a lot of attention in Europe, not only in social science, but also in political discourse and in the media. The term is generally used for labelling the processes and situations of the exclusion of individuals and groups from the opportunities, benefits and rights (political, economic and social) that are commonly available and expected in contemporary Western societies. The discussion on social exclusion in Europe coincides with warnings of possible social development in the direction of increased social differentiation and the possibility of the "dualisation" of West-European societies, which would mean the majority of people enjoying a good standard of living, having well-paid jobs and being socially protected, and the minority of people, living at the edge of society, excluded from most of the resources, benefits, rights and protection. The notion of social exclusion is essentially connected to its inverse - social inclusion or integration into society, achieved through participation in economic, political and social systems, in important resources and institutions.

It can be argued that the concept of social exclusion is a relative one since the content and the scope of generally expected and available opportunities, benefits and guaranteed rights vary between societies. In this sense, social exclusion is very much European concept - first, because of its linkage to social policy issues, social rights issues, welfare provision, access to resources etc., and second, because of the relative similarity of expectations and the scope of commonly available opportunities, benefits and rights in contemporary West-European societies. Nevertheless, existing attempts to use a social exclusion approach to explain social realities in the very different countries of Latin America, Africa and Asia (Rodgers, Gore, Figueired, eds, 1995) show that the concept is so broad that very different social situations and backgrounds can be interpreted within it. Since the social exclusion concept is closely tied to structural changes in societies, it also seems appropriate for explaining social situations and changes in European post-socialist countries.

The main purpose of this article is to call attention to the actuality of the social exclusion concept in Slovenia and also to present data illustrating the current Slovenian social situation. The main characteristics and the definition of the concept will be presented and followed by data on the concentration of exclusions and disadvantages in certain population groups that are at high risk of social exclusion if not socially excluded already.

## THE SOCIAL EXCLUSION CONCEPT

### DIFFERENT CONTEXTS

Even though the term social exclusion is a relatively new one, the basic situation of the exclusion (excluding) of certain individuals and population groups from goods, resources, institutions or power has been observed and described in social sciences in different ways and within different contexts.

Hilary Silver (1994), who analysed the existing literature on exclusion in Western Europe, pointed out that different understandings of exclusion are based on different theoretical perspectives, political ideologies and national discourses. She identified three paradigms of exclusion and named them after their typical characteristics as the solidarity paradigm (rooted in French Republican thought), the specialisation paradigm (based on Anglo-American liberal thought) and the monopoly paradigm (based on social-democratic thought)<sup>1</sup>.

The notion of social exclusion itself originally appeared in France. In the 1960s and 1970s it was used in political language and in the media for labelling various categories of people that were considered social problems but were (at that time) not included into the framework of the French social insurance system<sup>2</sup> (Silver, 1994). Later, in the 1980s, the term became central in the debates about the nature of so-called new poverty. In the French context, social exclusion is understood as a process of social disintegration in the sense of the progressive breaking of the relationships between individuals and society, which happens for different interrelated reasons but mainly as a consequence of structural economic changes. The breaking of different forms of solidarity (class solidarity, family, neighbourhood solidarity, etc.) leads to social phenomena like homelessness, single parent families, violent tensions, attacks on immigrants etc.

In the last decade the notion of social exclusion has spread from France to other European countries. Its recent frequent use and popularity in Western Europe is also connected to the fact that it has been used a lot, since the end of the 1980s, by the European Commission. At European Union level social exclusion is not understood in a French (solidarity) sense, but more in the context of social policy, creation of measures for the integration of excluded groups and evaluation of existing policy measures (whether they are adequate, whether they reach target groups, etc.)<sup>3</sup>. On a more general level the notion of social exclusion is connected to citizens' social rights and to so-called social citizenship (clearly related to T. H. Marshall's<sup>4</sup> concept of citizenship with its three main components: civil rights, political rights and social rights). In this context social exclusion indicates the denial (or non-realisation) of the social rights of citizens<sup>5</sup> (Observatory, 1992:16).

It should also be mentioned that in European Union documents the term social exclusion often appears together with the term poverty. A distinction between poverty and social exclusion is usually based on the dimensions covered by each term - the term poverty mainly indicates material deprivation (lack of financial resources), whereas social exclusion is a multi-dimensional concept, covering not only material, but also social, political and interpersonal dimensions (Commins, 1995, Berghman, 1994). Of course, this is only true as long as poverty is defined (and measured) in the indirect way, that is in terms of income (instead of observing real living conditions and consumption, only the main determinant - income - is measured). But if poverty is defined (and measured) directly (measuring different dimensions of living conditions and consumption), that is in terms of relative deprivation, the distinction between poverty and social exclusion is

less clear.<sup>6</sup> The other, more evident, distinction between the concepts of poverty and social exclusion is in the issues that the concepts stress: while poverty is more about distributional issues (distribution of financial and other resources), social exclusion is more about relational ones (inadequate social participation, lack of integration, lack of power) (Room, 1995).

## DEFINITION AND PROBLEMS OF OPERATIONALISATION AND EMPIRICAL OBSERVATION

The fact that the notion of social exclusion is broad, multidimensional and complex is often stated as its advantage, because it can cover and explain different forms, dimensions and mechanisms of exclusion (Commins, 1993, Berghman, 1994). On the other hand, the broadness and elasticity of the approach create numerous problems in its operationalisation and in empirical observation. That also seems to be the main reason why there are no clear and tested indicators of social exclusion and why the scope and the dynamics of social exclusion have only been speculated about and not measured or estimated on a more solid basis.

An attempt to clarify the social exclusion approach was made within the Observatory on National Policies to Combat Social Exclusion<sup>7</sup>. In the Observatory report individuals were understood to suffer social exclusion when: a) they suffered general disadvantage in terms of education, training, employment, housing, financial resources, etc.; b) their chances of gaining access to the major social institutions which distribute these life chances were substantially less than those of the rest of the population; c) these disadvantages persisted over time (Observatory, 1992). Taking this as a definition of social exclusion, three important elements can be identified: the situation of overlapping disadvantages; poorer chances or barriers in access to institutions, resources, etc. (mechanisms of excluding); duration of the situation. So, the social exclusion approach covers both the situations of exclusion in different spheres and also the processes (mechanisms) of excluding.

As suggested by Irish researchers of the Observatory (Commins, 1993), the dimensions of social exclusion are connected to the four systems of integration into society: the democratic and legal systems (providing legal and political integration); the economic system and the labour market (providing economic integration through work and earnings); the welfare system (providing social integration by assuring access to social services and programmes guaranteed by the state); and the interpersonal system of family, neighbourhood and friendship networks (providing interpersonal integration, moral support and safety). These four integrative systems represent the four dimensions of possible exclusion - civil, economic, social and interpersonal (each of them covering different spheres in which individuals or groups can be severely disadvantaged or excluded).

Looking at the situations and the dynamics of social exclusion from the empirical point of view, two sets of problems are evident.

First, a substantial question in the operationalisation of social exclusion is where to draw the line; that is in how many spheres or dimensions do individuals have to be severely disadvantaged or excluded for their situation

to be described as social exclusion? It seems that we can talk about the situations of social exclusion in its broad sense only when there is a cumulation of exclusions on different dimensions or in spheres within these. But, there are other open questions, such as: is it equally important in which spheres (on which dimension) individuals are excluded or are some spheres (like employment, education, housing, or maybe interpersonal integration) more important for participation in society and integration than others? Moreover, one also has to consider the mechanisms of redistribution and compensation for different disadvantages. Two mechanisms especially seem to be very important in the alleviation of situations of severe disadvantages and exclusions: the state (social policy incorporating different measures and programmes and a guaranteed social safety net) and family networks. It is possible to assume that the role of both is important in preventing the development of multidimensional social exclusion and marginalisation from separate exclusions and disadvantages.

Second, there is the problem of finding appropriate data for the empirical observation of social exclusion. For capturing its multi-dimensional nature, data from different spheres of individuals' lives is needed. The existing institutional and statistical data is apparently not sufficient, since it offers only partial information on separate spheres (separately on unemployment, housing, education, etc.), and from it we can only speculate about what is happening to individuals that are excluded or severely disadvantaged in one sphere, in other spheres: can they compensate for exclusion in one sphere or does it influence and reinforce disadvantages and exclusions in other spheres? In addition, if we want to observe not only the situations of exclusion, but also its dynamics (processes and their duration, transitions into and out of exclusion, mechanisms and barriers that lead to social exclusion), the data covering different spheres of individuals' lives has to be long-term (covering life events for a relatively long period of time). It seems that this kind of data can only be obtained by special surveys.

## **SITUATIONS OF DISADVANTAGE AND EXCLUSION IN SLOVENIA**

### **THE CONTEXT**

In the last decade Slovenia has been facing profound institutional and legislative changes in political (democratisation, independent state), economic (encouraging market mechanisms, competition, entrepreneurship, privatisation) and social (changes in social policy and social transfers) systems. It can be assumed that these changes have affected the mechanisms and the patterns of participation of people in different resources and institutions.

Most of the recent statistical data on the social situation in Slovenia (such as data on unemployment, data on social assistance recipients, data on applicants for social housing units, etc.), show that the scope of exclusion

from participation in the resources that are important for the welfare of individuals and for their integration into society has increased in recent years. Since the important resources (for example education, employment, housing, social services like child care and health care, pension schemes, etc.) are no longer only accessible through public (welfare) provision, but are also, and in some cases (like employment) exclusively, available through market mechanisms, they have become relatively more scarce for affected individuals. It is not always clear how short or long-term the nature of exclusion in different spheres is, but some trends (for example the prolonging of the average duration of unemployment and the increasing proportion of long-term unemployment) indicate that at least in some spheres the exclusion is becoming more long-term.

Regarding increased separate (partial) exclusions, it is very important if individuals who are excluded in one sphere are capable of compensating for these exclusions in some other way, otherwise exclusions in different spheres start overlapping, cumulating and leading to social exclusion. In this context it seems important to note that the role of social policy, as an important mechanism of redistribution and compensation, is also changing - from universal to more partial and targeted, from preventive to mainly curative. With the exception of active labour market policy, the tendency in social policy is in the direction of the state retaining the role of basic provider of the social safety net, while a large part of social services and public welfare are transferred to the market (private insurance schemes, market services, pension schemes) and to the civil society (first of all to the family, but also to voluntary and similar organisations). It seems that in Slovenia, family networks are playing an important role in compensating for economic and social disadvantages.

With the increased social differentiation in Slovenia, it is likely that there will be not only increased exclusions in different spheres, but also the concentration of disadvantages and exclusions within more vulnerable population groups. This also indicates the processes and situations of social exclusion or at least a high risk of it. If social policy is at all concerned with preventing social exclusion and marginalisation of certain population groups, than the question of the dispersion or/and concentration of situations of multiple disadvantages and exclusions and consequentially the dispersion or/and concentration of risks of social exclusion in the population should be the key question both for planning and targeting of different policies.

## THE EMPIRICAL APPROACH

In the rest of the article empirical information on the situations of disadvantage and exclusion in Slovenia is presented. The emphasis is on the scope of different partial (separate) exclusions and disadvantages, on their cumulation, and on the concentration of situations of multiple disadvantage and exclusion in certain population groups. We assume that if individuals or groups suffer disadvantages and exclusions in many different spheres simultaneously this indicates that their economic and social participation is very low and that they run a high risk of social exclusion (if they

are not socially excluded already). In this context the cumulation of disadvantages and separate exclusions is taken as an estimation of at least potential social exclusion. For the time being, we only concentrate on the static aspect of exclusion (situations), while the dynamic one (processes) still waits for further empirical investigation<sup>8</sup>.

The data used in the presentation is from the Quality of Life Survey and was collected in May 1994<sup>9</sup>. The survey provides both a description of the objective situations of respondents in different spheres (education, employment, housing, health, family situation, etc.) and respondents' subjective evaluations of those situations and conditions. This way the Quality of Life data-base represents a valuable source of information on the situations in different spheres of respondents' lives. However, because of the nature of the Quality of Life Survey, for most of the observed spheres we only have data on disadvantages, while data on exclusions is available more rarely or can only be inferred from disadvantage data.

The spheres of housing, services in resident environment, education, consumption, employment (work) and interpersonal integration are included in our presentation. Regarding the four dimensions of social exclusion mentioned earlier, the spheres we include in the analysis cover three of these: economic, social and interpersonal, while for the fourth dimension (civic) the Quality of Life Survey does not provide enough information.

For each of the observed spheres indicators of disadvantage or/and exclusion are calculated.<sup>10</sup> A detailed description of these indicators is presented in the Appendix.

### CUMULATION OF DISADVANTAGES AND EXCLUSIONS

The proportions of respondents that are disadvantaged or excluded in each of the observed spheres are shown in Table 1. Percentages of respondents with problems are relatively high in all observed spheres, with the exception of interpersonal isolation, although even here the level is not negligible. The most problematic spheres are education and housing - in each of them nearly every second respondent has problems that can be considered serious.

**Table 1:**  
**DISADVANTAGES AND EXCLUSIONS IN DIFFERENT SPHERES**

sphere	respondents disadvantaged/excluded in each sphere	
	absolute N.	% of all respondents
housing disadvantage	744	43.1
low access to services in resident environment	489	27.2
educational disadvantage	806	45.1
consumption disadvantage	516	28.8
employment/work disadvantage/exclusion	486	27.8 #
interpersonal isolation	255	14.2

# % of respondents with employment/work disadvantage/exclusion among all (not just among the active ones)

To see how serious the overlapping of problems is, we observe the cumulation of disadvantages and exclusions from different spheres. As is evident from Table 2, only 17.2 percent of respondents are not disadvantaged or excluded in any of the observed spheres, which is a very small minority. A little more than half the respondents (52.3 percent) have problems in one or two spheres. For these it can still be assumed that they are capable of alleviating their problems either with the help of social policy measures, the help of family or with more intense participation in other spheres. The situation of the 30.6 percent of respondents with disadvantages and exclusions in three or more observed spheres is more problematic. Especially for those with problems in four or more spheres, one could say there is a high risk of social exclusion - for respondents with disadvantages and exclusions in five or all six observed spheres (3.2 percent) possibly even that they are already socially excluded.

**Table 2:**  
**CUMULATION OF DISADVANTAGES AND EXCLUSIONS FROM DIFFERENT SPHERES**

Number of spheres, respondent is disadvantaged/excluded in	absolute N of respondents	% of respondents
0	281	17.2
1	462	28.3
2	392	24.0
3	276	16.9
4	172	10.5
5	48	3.0
6	3	0.2
	N = 1634 #	100.0

# In adding together the disadvantages and exclusions from different spheres, the problem of missing values becomes more apparent (adding up the disadvantages, the missing values are also cumulated). It is not possible to obtain information on cumulation of disadvantages and exclusions for 172 interviewed persons (9.5% of those interviewed). It has to be assumed that the missing values are distributed randomly through the sample and not concentrated within a certain population group. The same also applies in Table 3.

For the 13.7 percent of respondents with problems in four or more spheres, we looked at the most frequent combinations of disadvantages. In cases of four cumulated disadvantages or exclusions the most frequent combination is: educational disadvantage, housing disadvantage, low access to services in the resident environment and consumption disadvantage (40 percent of respondents with problems in four spheres). Also relatively frequent is the combination of educational disadvantage, employment/work disadvantage, housing disadvantage and consumption disadvantage (13.2 percent of respondents with problems in four spheres). Among the respondents that are disadvantaged or excluded in five spheres (48 interviewed persons), 41.7 percent have problems in all observed

spheres except employment/work (it is highly probable that they are non-active people), and 39.8 percent have problems in all spheres except interpersonal integration.

In table 3 the cumulation of disadvantages and exclusions is presented by dimensions. The economic dimension includes the spheres of consumption disadvantage and employment / work disadvantage. The social dimension includes housing disadvantage, low access to services in the resident environment and educational disadvantage. The interpersonal dimension is represented by interpersonal isolation (or non-integration) itself. Respondents were counted as having problems in a certain dimension if they were disadvantaged or excluded in at least one of the relevant spheres.

**Table 3:  
CUMULATION OF DISADVANTAGES AND EXCLUSIONS BY DIMENSIONS (ECONOMIC, SOCIAL, INTERPERSONAL)**

	absolute N of respondents	% of respondents
not disadvantaged/excluded		
in any dimension	281	17.2
disadvantaged/excluded in one dimension:		
- economic	175	10.7
- social	461	28.2
- interpersonal	25	1.6
disadvantaged/excluded in two dimensions:		
- economic and social	496	30.4
- social and interpersonal	79	4.8
- economic and interpersonal	12	0.7
disadvantaged/excluded in three dimensions	105	6.4
	N = 1634	100.0

As calculated from Table 3, 40.5 percent of respondents are disadvantaged or excluded in one dimension, 35.9 percent in two dimensions and 6.4 percent in all three of the observed dimensions. The most common coincidence of exclusions is between the economic and social dimensions, while combinations with the interpersonal dimension are much more rare. The difficult situation of respondents with disadvantages and exclusions in all three dimensions is evident, since they can hardly alleviate their problems in any of the observed integrative systems (economic system and labour market; welfare state and social policy; family and friend networks).

#### CONCENTRATION OF DISADVANTAGES AND EXCLUSIONS IN CERTAIN GROUPS

Situations of cumulated disadvantages and exclusions can be distributed rather dispersely in the population or can be concentrated in specific, rather homogeneous population groups. To see where (in which population groups) the disadvantages and exclusions are concentrated in Slovenia, the group of respondents with four or more disadvantages and exclusions was broken down by variables of gender, age, education, work (activity) status, household structure, and size of their place of residence. The signifi-

cance and the strength of the relationship between situations of multiple disadvantage (that is, disadvantages and exclusions in four or more spheres) and the above mentioned variables were tested.

**Table 4:**  
**RESPONDENTS WITH DISADVANTAGES AND EXCLUSIONS IN FOUR OR MORE SPHERES BY GENDER, AGE, EDUCATION, WORK (ACTIVITY) STATUS, HOUSEHOLD STRUCTURE AND SIZE OF PLACE OF RESIDENCE**

	disadvantaged/excluded in four or more spheres		Cramer's coefficient	significance 1)
	absolute number	%		
<b>OF ALL RESPONDENTS</b>	<b>223</b>	<b>13.7</b>		
<b>GENDER</b>			0.031	
male	99	12.5		
female	124	14.6		
<b>AGE (in years)</b>			0.102	**
18 - 24	25	11.8		
25 - 34	34	10.1		
35 - 44	36	11.0		
45 - 54	38	14.1		
55 - 64	37	16.9		
65 - 75	53	20.0		
<b>EDUCATION (school finished)</b>			0.333	***
primary school or less	183	26.9		
vocational school	33	8.1		
general sec. school	6	1.5		
more than sec. school	2	1.1		
<b>WORK (ACTIVITY) STATUS</b>			0.246	***
employed	78	10.0		
self-employed and employers 2)	0	0.0		
farmers 3)	43	36.4		
occasional work for payment 4)	8	21.8		
unemployed	26	24.6		
retired	49	12.9		
in school	2	2.1		
other non-active	17	23.3		
<b>HOUSEHOLD STRUCTURE</b>			0.140	***
living alone	20	18.3		
living with a partner	23	10.0		
single parent family	12	12.5		
two parents family	83	9.9		
extended family	61	21.6		
<b>SIZE OF PLACE OF RESIDENCE</b>			0.354	***
less than 500 people	154	32.0		
500 to less than 2.000 people	28	9.8		
2.000 to less than 10.000 people	16	4.9		
10.000 to less than 50.000 people	7	3.5		
50.000 people and more	14	4.6		

1) Statistical significance of the relationship: \*\* 0.001 < p ≤ 0.01  
\*\*\* p ≤ 0.001

2) Except farmers

3) Included are respondents who are retired (because of their age), but live on a farm and actively farm. They are counted together with farmers because the percentages of respondents with disadvantages in four or more spheres are nearly the same in both groups: among active farmers 36.3% and among retired farmers 36.5%.

4) Occasional work for payment refers to respondents that are not employed and do not have any other formal work status, but perform occasional or seasonal work, mostly for direct payment. Also included are family member workers (not employed, but helping in the family business or farm).

Relationships between the situations of multiple disadvantages and the tested variables are statistically significant for all variables except gender. The strongest relationships are between multiple disadvantages and the size of the respondent's place of residence and between multiple disadvantages and the respondent's education.

Looking at the size of place of residence, a clear distinction between very small places (less than 500 inhabitants) and other places is evident. Among respondents living in places with less than 500 inhabitants, nearly one third are in situations of multiple disadvantage and exclusion. This points to the problem of spatial concentration of disadvantages and leads to the conclusion that the risk of social exclusion is higher for people living in small, relatively isolated and possibly under-developed places.

The strong relationship between multiple disadvantages and education was expected, since education proved from the beginning to be the most frequent sphere in which respondents generally were disadvantaged. Therefore, more than one out of four respondents with only primary education or less are in situations of multiple disadvantage and exclusion. The proportion of respondents with multiple disadvantages and exclusions in groups with higher levels of education are significantly smaller, which leads to the conclusion that higher levels of education decrease the probability of being in a situation of cumulated disadvantage and exclusion.

Work (activity) status also proved to be important in the explanation of situations of multiple disadvantage. The share of respondents with four or more disadvantages and exclusions is relatively high in the group of unemployed (one quarter) as well as it is in the group of respondents performing different occasional and unstable work for payment. By far the most exposed to the situations of multiple disadvantage and exclusion is the group of farmers (peasants), among whom 36.4 percent are disadvantaged or excluded in four or more spheres. It should be noted that elderly people, living on farms, receiving pensions, but still farming and declaring themselves as farmers have been included in this group. Nevertheless, the high figure indicates the generally low inclusion of farmers into society and social life and also the fact that the relatively bad socio-economic situation of farmers, already described by Ivan Svetlik (1986) using the Quality of Live data for the year 1984, is continuing. On the other hand, the data shows that among respondents that are self-employed or employers there are no situations of multiple disadvantage and exclusion. The share of respondents with situations of multiple disadvantage and exclusion is also very low in the group of younger people who are still in education, and for whom the support and compensation of family is obviously very strong.

Regarding age groups, the proportions of respondents in situations of cumulated disadvantage and exclusion are highest for older respondents, in the age groups from 55 to 64 years and from 65 to 75 years. Gender differences are not statistically significant, but the percentages for women are slightly higher than for men. The household structure is significantly related to situations of multiple disadvantage and exclusion. The highest proportions of respondents with multiple disadvantages are among respon-

dents living in extended families or living alone. It is possible to speculate that in both cases we are observing mostly aged respondents, single (and therefore living alone) or living with the families of their children or other relatives. The share of respondents with multiple disadvantages in a group that was expected to be very vulnerable and at high risk of marginalisation, that is the group of one-parent families, is around the average of the sample as a whole, but it is higher than in the group of two-parent families. The fact that situations of multiple disadvantage and exclusion are more often concentrated among older respondents, especially among those who live alone or with the extended families, indicates that the family transfer of help and compensation for different exclusions and disadvantages flows mainly from older to younger generations and much less in the opposite way.

On the basis of information from Table 4, one can speculate on a hypothetical picture of a "typical" respondent that is disadvantaged or excluded in four or more spheres and is therefore at high risk of social exclusion, if not already socially excluded. This is an older, poorly educated person, living in a small place (village), alone or in an extended family, either (and most probably) living on a farm and farming or unemployed or performing occasional jobs. So, the picture of risks for social exclusion in Slovenia shows a relatively traditional image, with the risks concentrated in small, spatially isolated places, among older people, the less educated, aged farmers, the unemployed and persons performing different occasional jobs.

## NOTES

1. Within the French solidarity paradigm exclusion is understood to occur when the social bond between the individual and society (the bond which constructs social solidarity) breaks down (Silver, 1994:541). This approach relies heavily on the ways in which cultural and moral boundaries between groups socially construct dualistic categories (integrated, excluded) for ordering the world. It focuses attention on the exclusion inherent in the solidarity of the nation, race, ethnicity, locality and other cultural or primordial ties. The solution for exclusion is seen to be the insertion of the excluded, thus reinforcing social cohesion.

Within the specialisation paradigm exclusion is considered to be a consequence of specialisation: of social differentiation, economic division of labour and the separation of spheres (Silver, 1994:542). The specialisation approach is individualistic, even though the reasons for exclusion are not based only on individualistic preferences, but on the structures created by co-operating and competing individuals (market, associations and the like). Exclusion can result from an inadequate separation of social spheres, from the application of rules inappropriate to a given sphere, or from barriers between the spheres. Since social spheres exist separately, the same individual may not be excluded in every sphere. Within the specialisation paradigm the solution for exclusion is seen in group and market competition and in the liberal State's protection of individual rights.

The monopoly paradigm sees exclusion as a consequence of the formation of group monopolies. Exclusion arises from the interplay of class, status and political power and serves the interests of included (Silver, 1994:543). Social closure occurs when institutions and cultural distinctions not only create boundaries that keep excluded out against their will, but are also used to perpetuate inequality. Exclusion can be combated through citizenship and the extension of equal membership and full participation in the community to the outsiders.

2. Groups such as the mentally and physically handicapped, aged invalids, abused children, single parents, delinquents, marginal, asocial persons, etc.

3. In line with this understanding of social exclusion, national institutions for combating social exclusion were established in some European Union countries, for example in Denmark, Germany, Italy, Portugal, France and Belgium (Room et al., 1992). The problems these institutions focus on vary and express the main social policy concerns of the respective countries: sometimes the emphasis is on migration and refugees (e.g. Belgium, Germany), sometimes on long-term or extremely long-term unemployment and exclusion from the labour market (e.g. Denmark, France, the Netherlands) or on the problem of low income and working poor (Portugal).

4. Marshall, T.H. (1950), *Citizenship and Social Class*, Cambridge University Press, Cambridge

5. Social rights are generally understood and referred to as the right to a certain basic standard of living and the right to participate in the major social and occupational institutions of the society (Observatory, 1992). How this is operationalised and guaranteed depends, of course, on the laws and legal and welfare arrangements of each state.

6. The British social scientist Townsend's often quoted definition of poverty is a good example of how close poverty, defined as relative deprivation, is to the notion of social exclusion. "Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged, or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual that they are, in effect, excluded from ordinary living patterns, customs and activities." (Townsend, 1979:31)

But the fact is that even when poverty is understood in a broader (sociological) sense, it is still quite often measured in terms of income and income determined poverty lines (this is not so much because income is the only indicator of poverty, but more because income distribution data is usually accessible, relatively easy to calculate and obvious in comparison). So, the figures on poverty that appear in statistical publications and documents of different international organisations (EUROSTAT, OECD, World Bank etc.) are as a rule based on various calculations of income poverty line. This way poverty figures in effect present mainly the material, financial dimension of deprivation.

7. Observatory was established at the beginning of 1990 by the Commission of the European Communities, Directorate General V (Employment, Social Affairs and Industrial Relations) and was coordinated by Graham Room. The aims of Observatory were very ambitious, since it was intended to theoretically clarify the concept of social exclusion (to clearly distinguish it from concepts of poverty, marginalisation, etc.), to identify the appropriate (and well-tested) indicators for it, and to provide a point of reference for the design and evaluation of policy measures to combat social exclusion (Room, 1991:5). In the actual work of Observatory, the theoretical content of social exclusion was largely neglected. Clear indicators of social exclusion were also not developed, mostly due to the lack of appropriate data reflecting more than just one sphere of exclusion and suitable for comparison between countries. Researchers used the existing institutional and statistical data in each member state to describe the situations of generalised disadvantage and marginalisation in the spheres of: income, taxation and social security; consumption and indebtedness; education; employment and vocational training; working conditions; housing; health; social care services and neighbourhood support. The situations of groups that were considered to be at high risk of social exclusion were also described. In the end, a lot of attention was focused on policies to combat social exclusion: the existing policies and measures against exclusion and their effects in each member state were described, as were the agents behind these policies, and some more complex possible measures were suggested.

8. It is clear that in order to understand the situations of social exclusion, it is very important if not crucial to understand its dynamics (especially its duration and the frequency of entries and exits) as well as barriers in the access to resources and institutions. Undoubtedly, there is still a lot of research work to do in this direction.

9. The sample is representative for the resident population in Slovenia aged 18 years and over. According to the sampling plan, the sample size was 2517 people, but due to different reasons of non-response, 1806 persons were actually interviewed. The data presented here is weighted.

10. Indicators were calculated on the basis of arbitrary decisions, taking into account both the experience of colleagues from the research team, specialising in specific topics (housing, provision of services in the resident environment, consumption, etc.), and the contentual rethinking from the social exclusion point of view (the assumption that the observed disadvantages are connected to exclusion or low participation in different resources). Some of the indicators refer to the situations of respondents themselves and some to the situations of the households in which respondents live.

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## APPENDIX

### INDICATORS OF DISADVANTAGES AND EXCLUSIONS

#### 1. HOUSING

- Extremely inadequate housing status: the respondent does not have any control over his/her housing unit (either rents a housing unit without a contract or lives with relatives and is highly dissatisfied with the situation) - 4.3% of the respondents.

- Low-standard housing conditions: respondent lives in a unit that is characterised by at least one of the following: it is extremely wet; there is less than 15 square metres space per person; there is no flushing toilet inside the unit; there is no shower or bath inside the unit - 41.0% of the respondents live in a unit described by at least one of the above.

Respondents are understood to be disadvantaged in the housing sphere if they are disadvantaged in terms of either indicator.

#### 2. ACCESS TO IMPORTANT SERVICES IN THE RESIDENT ENVIRONMENT

- An indicator of access to services in the resident environment was created using respondents' answers to the question whether they have (in their resident environment) the following: a primary school; child care facilities; a chemist's, medical care unit, or hospital; a post office or bank; a bus or railway stop (station); a public telephone; a grocer's or market.

Respondents are understood to be disadvantaged in the access to important services in the resident environment if they lack more than four of above seven.

#### 3. EDUCATION

- Low educational attainment refers to respondents with less than primary school, primary school, or one- to two-year (shortened) vocational school education, who also had not taken part in any kind of further education (formal or informal, regardless of the duration, work-related or otherwise) - 34.5% of the respondents.

- Functional literacy problems: respondents were asked about managing different everyday situations including reading, writing and counting. Respondents having problems with 3 or more of the 14 listed situations are counted as having problems with functional literacy - 27.6% of the respondents.

Respondents are understood to be disadvantaged in the educational sphere if they are either characterised by low educational attainment or have problems with functional literacy.

#### 4. CONSUMPTION

- Financial deprivation: if the respondent at least sometimes does not have enough money to buy food or to pay the basic living costs (electricity, gas, water, etc.) - 19.6% of the respondents.

- Substandard possession of household appliances: if the household in which the respondent is living lacks at least one of the following appliances: any kind of cooker (electric or gas); refrigerator or freezer; washing machine; any kind of TV - 9.3% of the respondents.

- Low economic resources: if the respondent (or the respondent's partner) is not the owner of a housing unit, is not the owner of a car, did not spend even part of a holiday away from home (in the year before the interview), and is not in the position of being able to collect the sum of five average monthly earnings in one week in case of urgent need - 6.3% of the respondents.

Respondents are understood to be disadvantaged in the sphere of consumption if they are disadvantaged in the terms of at least one of the above.

#### 5. EMPLOYMENT (WORK)

- Exclusion from employment: unemployment - 6.6 % of all respondents.
- For employed respondents: bad working conditions - if at least one of the following aspects of bad working conditions applies (extreme physical effort at work; continuous exposure to noise during work; performing repeating and monotonous moves; performing work in an unnatural physical position; frequent or continuous exposure to gases, dust or smoke; frequent or continuous exposure to vibration; frequent or continuous exposure to toxic material, acids or explosives) - 64.8% of the employed respondents; or if the respondent or any of his colleagues had been, in the previous twelve months, on sick leave because of an occupational disease or an accident at work - 20.1% of the employed respondents.

Respondents are understood to be disadvantaged in the sphere of employment/work if they are either excluded from employment or are employed but work in bad working conditions.

#### 6. INTERPERSONAL INTEGRATION

- An indicator of interpersonal support and help was constructed from respondents' answers to the question whether they have a relative or a friend to whom they can turn for (moral) support and help when they are ill, when they need company (are lonely), or when they need someone to talk to about personal problems - 12.2% of the respondents answered "no" for at least one of these three cases.

- An indicator of social contacts was constructed from respondents' answers to a set of questions on contacts with relatives, friends and acquaintances - 3.2% of the respondents have extremely weak social contacts.

Respondents are understood to be disadvantaged in the sphere of interpersonal integration if either they can not get any (moral) support and help or they have extremely weak social contacts.