



Family Profiles

Risks, resources, and inequalities

rEUsilience Working Paper Series: 1

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Risks, Resources and Inequalities: Increasing Resilience in European Families

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Introduction

The rEUsilience project is concerned with labour market changes and how these changes affect the ability of families to balance income security and care. We consider families as agents who respond to these challenges to cushion potentially negative impacts. In the project, we try to understand what are the conditions that support family resilience. The specific questions for the rEUsilience project are:

What challenges and difficulties are created or exacerbated for families by labour markets in the ‘new world of work’ and how do families try to overcome these?

How do social policies contribute to familial resilience especially in terms of the extent to which they are inclusive, flexible and complementary?

The concept of resilience is increasingly used in EU and national policy making. Yet, empirical foundation for monitoring social policies and their ability to strengthen family resilience is currently lacking. This deliverable builds a groundwork for development of tools for monitoring family resilience in the context of social policy. The first step we take is a construction of family profiles and analyse them on the distribution of risks, resources, and socio-economic outcomes.

Outline

This deliverable is organised as follows. In the next section, we briefly review the concept of “resilience” as it is used by EU institutions, including a focus on how it is empirically monitored. Based on this review, we conceptualise “family resilience” in a way that can be useful for social policy analysis. Next, in Section 2, we discuss how well European social surveys are capable of measuring the diversity of Europe’s families in detail, and propose a household typology that is mutually exclusive and can be consistently identified across European social surveys. Furthermore, it can be used to conceptually and empirically separate household from family. We also present a summary of pan-European datasets that will be used in the context of the rEUsilience project. In Section 3, we use the existing data and improved classification of



families to show the diversity and variety of families across Europe, and examine whether the datasets provide sufficient observations to present the results while meeting reporting rules. In Section 4, we use the existing data to present inequalities in a number of risks, resources and socio-economic outcomes. We also demonstrate the flexibility of the data approach developed in this deliverable to link family types (in the example: single parents) to household types (in the example: two-generational versus multi-generational households). Section 5 formulates five conclusions regarding the feasibility of using existing European social survey for improved monitoring of family resilience.



1. The concept of resilience

The resilience concept in the EU

The concept of resilience has gained prominence on the EU agenda relatively recently. In 2013, the concept was used in the Commission Recommendation on Investing in Children, which states that prevention of disadvantage is best achieved through integrated strategies that “help children live up to their full potential and contribute to their resilience” (European Commission, 2013, p.1). In 2015, a high-level conference on ‘Building a resilient Europe in a globalised world’ (organised by the European Commission’s Directorate-General Joint Research Centre) was considered a major first step towards using the concept of resilience more centrally, and ultimately led to a call for monitoring of resilience.¹ The 2020 Strategic Foresight introduced resilience as a “new compass for EU policies” (European Commission, 2020, p.5). On 7 February 2023, the High-Level Group on the Future of Social Protection of the Welfare State, reported 21 recommendations to improve social protection and welfare states, citing that “the challenges resulting from both the long-term megatrends and the emerging crises reinforce the need to foster social resilience and solidarity at all levels, national, European, and maybe even global” (High-Level group, 2023, p.10).

Conceptualization of resilience in the EU

Despite the increased use of the concept of resilience in EU context, its definition can refer to widely different things and often lacks specification. How widely the concept of resilience is used can be illustrated by the current (at the time of writing, first half of 2023) Swedish Presidency of the Council of the European Union. The Trio Programme connecting the French, Czech and Swedish Council Presidencies (Council of the European Union, 2021), commits to fostering resilience across a broad array of areas such as ‘resilient payment systems’, ‘resilient transport systems’, ‘climate resilience’, ‘cyber resilience’, and ‘resilient value chains’, but without defining or discussing what resilience is or how it should be achieved.

The aforementioned Strategic Foresight report defines resilience as “the ability not only to withstand and cope with challenges but also to undergo transitions in a sustainable, fair, and democratic manner” (European Commission, 2020, p.6). Furthermore, the Commission states that resilience is “necessary in

¹ https://joint-research-centre.ec.europa.eu/scientific-activities-z/resilience_en (last accessed: February 20, 2023)



all policy areas” and that “a resilient Europe will recover faster and emerge stronger from current and future crises”. Four interrelated areas are identified where new policies are to strengthen the EU’s resilience: 1) the social and economic, 2) the geopolitical, 3) the green, and 4) the digital. The social and economic dimension of resilience is defined as “the ability to tackle economic shocks and achieve long-term structural change in a fair and inclusive way” (European Commission, 2020, p.8). For each area, the Commission identifies resilience ‘capacities’, ‘vulnerabilities’, and ‘opportunities’. To illustrate, in relation to the social and economic area, they identify the strength of the single market and the EU’s strong trade and investment as capacities; worsened economic, gender, skills, regional, and ethnic inequalities as a vulnerability; and private and public investments (that are in line with the EU’s policy goals of inclusiveness, digitalisation, decarbonisation and sustainability) as opportunities.

A key aspect of ‘building resilience’ appears to be the financing of policy reforms. A Recovery and Resilience Facility (RRF) was established under the NextGenerationEU instrument in 2021, through which Member States can apply for funds to implement reforms aimed at recovering from the COVID-19 pandemic and achieving resilience in six areas (European Commission, 2022):

- 1) Green transition
- 2) Digital transformation
- 3) Smart, sustainable and inclusive growth, including economic cohesion, jobs, productivity, competitiveness, research, development and innovation, and a well-functioning internal market with strong small and medium enterprises (SMEs)
- 4) Social and territorial cohesion
- 5) Health, and economic, social and institutional resilience with the aim of, inter alia, increasing crisis preparedness and crisis response capacity
- 6) Policies for the next generation, children and the youth, such as education and skills

The budget for the RRF is 723.8 billion euros and the Commission estimates that 16 percent of spending to date has financed reforms related to health, economic, social and institutional resilience (European Commission, 2022). In sum, the EU appears to conceptualise resilience as the ability of the European Union to respond to shocks and to transform itself in such a way that it will be able to take advantage of changes brought about by global megatrends over time.

Seemingly, it is primarily structures and infrastructures that should be resilient, and this is to be achieved through the implementation of relevant policy reforms. In comparison, limited attention is paid to how individuals or groups are to respond to and cope in the face of challenges posed by contemporary megatrends.



The 2023 report of the High-Level Group on the future of social protection and of the welfare state in the EU outlines current social protection and welfare challenges as well as how these ought to be tackled at EU and national policy levels by 2030 (High-Level group, 2023). A notable difference between the recommendations made by the High-Level Group and capacities/opportunities identified in the Commission's 2020 Communication is that the former provides concrete suggestions on how the situations of individuals and groups are to be improved by EU and Member State policymakers. Examples include: "All children under the age of 3 should have access to high-quality, full-day early childhood education and care services", "Member States should provide targeted minimum income protection and capacitating services for vulnerable families with children to prevent child poverty", and "Member States should pursue the inclusion of migrants through their social and labour market policies, ensuring early and equal access to the labour market, supported by training; recognition of skills and qualifications; language learning; and civic orientation." (High-Level group, 2023, p.84). The 2020 Strategic Foresight Communication provided a rather broad conceptualization of resilience, broadly identifying 'worsened inequalities' as a vulnerability and 'public and private investment' as a capacity. Here, the high-level group provides a more detailed, albeit implicit definition of resilience, by identifying relevant risks, and by specifying who is responsible for implementing what measures in order to shield whom against deterioration.

Monitoring of resilience in the EU

Tools for monitoring of resilience include those provided by the Recovery and Resilience Scoreboard, and the Resilience Dashboards introduced 2020. However, these tools provide limited insight in the resilience of families.

The Resilience and Recovery Facility pays out funds to member states after they implemented measures, and is accompanied by a Recovery and Resilience Scoreboard displaying Member States' progress towards implementing their respective action plans. The pillar of "health, and economic, social and institutional resilience with the aim of, inter alia, increasing crisis preparedness and crisis response capacity" is fairly broad, and to date, financing under this pillar has primarily been spent on improving public administration. The indicators in this scoreboard primarily pertain to the share of RRF funds contributed to each policy pillar.

Of more direct relevance to monitoring socio-economic aspects of resilience, the 2020 Communication introduced resilience dashboards, one for each of the aforementioned four dimensions, with the purpose of helping Member States identify vulnerability and capability areas for potential policy action. Dashboards are defined as monitoring tools, aimed at answering the following question: "are we, through



our policies and recovery strategy, effectively making the EU more resilient?” (European Commission, 2020, p.3).

The EU social and economic resilience dashboard² lists a number of indicators representing vulnerabilities and capacities in the areas of “inequalities and social impact of the transitions”, “health, education and work” and “economic and financial stability and sustainability”. Part of the dashboard is shown in Figure 1. Examples of vulnerabilities include “at risk of poverty or social exclusion rate”, “employment in manufacturing with high automation risk”, “gender employment gap” and “long-term unemployment rate”, and the “projected old-age dependency ratio”. Examples of capacities include “impact of social transfers on poverty reduction”, “household saving rate”, “children (<3 years) in formal childcare” and “employment rate”, and “income stabilisation coefficient”. For each of these (and many more) existing Eurostat indicators are used to assess trends and to compare countries’ performance to that of other countries.

² https://commission.europa.eu/strategy-and-policy/strategic-planning/strategic-foresight/2020-strategic-foresight-report/resilience-dashboards_en (last accessed 20 February 2023)



EU social and economic resilience dashboard

Hover the table with the mouse to see scroll bars and the top-right full-screen button, useful to visualize all cells in small screens.

Area <input type="text"/> Class <input type="text"/> Indicator <input type="text"/>			EU Member Stat... <input type="text"/>															
			BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	
Inequalities and social impact of the transitions	V	At risk of poverty or social exclusion rate (AROPE)	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	
		Income quintile share ratio S80/S20	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Employment in energy-intensive sectors	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Employment in manufacturing with high automation risk	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Regional dispersion in household income	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
	C	Impact of social transfers (other than pensions) on poverty reduction	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Household saving rate	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Government expenditures on education, health, and social protection	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Active citizenship	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
Health, education and work	V	Antimicrobial resistance	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Self-reported unmet need for medical care	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Years of life lost due to PM2.5	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Variation in performance explained by students' socio-economic status	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Macroeconomic skills mismatch rate	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
	C	Gender employment gap	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Young people neither in employment nor in education and training	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Long-term unemployment rate	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Standardised preventable and treatable mortality (low rate)	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Healthy life years in absolute value at birth	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
Economic and financial stability and sustainability	V	Children (< 3 years) in formal childcare	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Average scores in the PISA test	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Adult participation in learning during the last 12 months	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Employment rate	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Active labour market policies per person wanting to work	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
	C	Government debt	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Projected old-age dependency ratio	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Degree of specialization of the economy	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Non-financial corporation debt to GDP ratio	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
		Income stabilisation coefficient	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔
	Banking sector total capital ratio	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	
	Insurance sector solvency capital ratio	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	
	Share of innovative enterprises	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	
	Intangible investment	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	
	Government investment to GDP ratio	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	↔	

C=Capacities, V=Vulnerabilities

FIGURE 1 EU SOCIAL AND ECONOMIC RESILIENCE DASHBOARD (PARTIAL SCREENSHOT)

Reflection on the use of resilience in the EU

The EU and its institutions are increasingly using the concept of resilience, and consider it both as a desirable outcomes of policy (reforms), and a means to achieve those outcomes. EU documents generally indicate that it is 'the EU', and its structures, infrastructures and systems that should be resilient, in order to mitigate and resist pressures brought about by shocks. One exception to the focus on structural resilience is provided by the 2013 Commission Recommendation on Investing in Children, which states that prevention of disadvantage is best achieved through integrated strategies that "help children live up to their full potential and contribute to their resilience" (p.1). This indicates that the idea of individual/group resilience also exists at the EU policy level. Nevertheless, in recent EU documents, resilience has primarily been conceived as a structural characteristic.

In particular the Strategic Foresight communication (2020) followed recommendations of the High-Level Group on the future of social protection and of the welfare state in the EU (2023), and the development of the EU social and economic resilience dashboard indicate that the concept of resilience is considered



as increasingly important in the context of socio-economic challenges and social policies to address these challenges. However, as the aim of the EU social and economic resilience dashboard is to provide a “holistic assessment of resilience in the EU and its Member States”, and accordingly macro-level indicators were selected, the dashboard provides limited insight into the resilience of families, nor insight into inequalities between family types. In the next section, we further develop the concept of resilience from a family perspective.

Towards a conceptualization and measurement of family resilience

Responding to the increased importance of the concept of resilience in the context of EU policy making and policy debates, including in the context of socio-economic challenges and social policies to address these challenges, in this section we further conceptualize the concept of family resilience. We do so in a way that makes it suitable to address what challenges and difficulties are created or exacerbated for families by labour markets in the ‘new world of work’, how families try to overcome these, and how social policies contribute to familial resilience.

In the academic literature, the concept of “resilience” has been defined, conceptualised, and measured in myriad ways, often with discipline-specific attributes (Olsson et al., 2015). To conceptualize “family resilience” in a way that is useful for monitoring social policy, we take the commonly used conceptualization of resilience as well-being despite adversity (cf. Masten, 2001) as a useful – albeit narrowly defined – starting point. We elaborate on this core definition in four ways.

First, the usefulness of resilience conceptualised as “well-being despite adversity” is that it explicitly connects risks (/adversity) to inequalities in socio-economic outcomes (well-being). This means that resilience is not detectable by analysing outcomes or risks in isolation. “Resilience” is not an overall indicator or well-being as such, but an indicator of how well those facing risks can cope with these risks. For monitoring, this necessitates the use of **micro-level data**, rather than solely relying on the type of macro-level or aggregate indicators typically available in EU scoreboards and similar monitoring instruments. Here, we focus on risks that originate in the relationship between paid work and care. The outcomes focused on here are socio-economic in nature, and include material conditions and living standards: (AROP, AROPE, severe material and social deprivation), low work intensity, economic dependence, work-life balance, and (self-reported) health.

Second, resilience is commonly defined as a dynamic process (Schoon, 2009a). In this line, we consider resilience as an agentic process in which individuals and families use **resources** to be able to adapt to risks and to avoid poor outcomes or achieve good ones. The presence or absence of resources is considered as a (partial) explanation for why some avoid negative outcomes while facing risks, while others are unable



to do so. Different (types of) resources will be relevant for different risks and outcomes. In broad terms, the types of resources we focus on include endowments (education and skills), financial resources (earnings, savings/wealth, debt, and transfer income) and social support.

Third, a substantial amount of work on the (quantitative) measurement of resilience is rooted in psychology, where resilience is often seen as a ‘trait’ of individuals (Ghimbulut & Opre, 2013; Ungar & Liebenberg, 2011). However, to relate “resilience” to debates on social policy, it should be acknowledged that being resilient is not solely an individual trait, but that there can be **structural constraints** to resilience (Calado et al., 2022; Dagdeviren et al., 2020). The context in which resilience takes place – or could take place – matters (Schoon, 2009a). Not everyone is subject to the same risks, and not everyone has the same resources to adapt to these risks. Hence, a full treatment of ‘resilience’ that is relevant for debates on social policy is to consider / measure (inequalities in) well-being and related outcomes, inequalities in exposures to risk, and inequalities in resources.

Fourth, and foremost, we conceptualize that (the agency related to) resilience to an important degree takes place in through **family relations**. Family can be a resource (Märtsin et al., 2023; Verbist et al., 2020), but can also come with obligations (Millar, 1996). Not all families are facing the same (types of) risks, have the same resources to share, and numerous aspects of well-being (and other relevant outcomes) are shaped at the level of the household or the family. Moreover, social policy rights – for instance as stipulated in eligibility conditions – are often contingent on family / household composition. It should also be acknowledged that some risks, resources and/or outcomes are defined at for instance the individual level, whereas other affect a household as a whole. Moreover, inequalities within households and families persist (Bennett, 2013; Cantillon, 2013; Vogler, 1998) and it should be possible to account for those. Hence, a measurement approach of resilience that is relevant to social policy distinguishes between individuals, households and families.

Although the core conceptualization based on “well-being despite adversity” provides an insightful basis for monitoring resilience, particularly if extended with resources, structural constraints and family relations, it will be unable to empirically capture all aspects relevant to resilience. A **temporal** dimension should be acknowledged. It is implied by the agentic perspective (adaptive behaviour) to use resources to avoid negative outcomes when faced with a risk. The timing of events (such as the experience of risks) and the capacity to adapt depends in important ways on life-course perspective (Schoon, 2009b). As such, without a temporal perspective it may be possible to observe or infer the immediate aspects of absorptive resilience and adaptive resilience (short-term and medium-term adaptations to risks), but the longer-term aspects of in particular transformative resilience – in which individuals and families reduce their vulnerability to future risks – may remain unobserved (Dagdeviren & Donoghue, 2019). Furthermore, what was described as outcomes above, can at a later moment in time also represent a risk in itself, or a



lack of resources. As such, there can be cascading risks (Henry et al., 2015). Empirically is not always possible to examine this temporal dimension, and it remains unclear at this stage whether a cross-sectional perspective (thus ignoring the temporal dimension) can produce meaningful insights for monitoring family resilience.

Aim and questions

We argue that to effectively monitor family resilience, we must first understand how exposure to risk, availability of resources, and adverse socio-economic outcomes are distributed across and within different family types. Quantitative data collected on an individual and household level can be instrumental in this process. In this deliverable, we therefore critically examine whether existing European social surveys are suitable for the study of family resilience in the context of social policy.

We ask the following questions to evaluate existing EU datasets:

1. Do European surveys provide sufficient data to differentiate between household and family relations necessary for construction of family types?
2. How extensive data do social surveys provide about each member of the household?
3. Do European surveys provide sufficient data to simultaneously analyse the risks, resources and socio-economic outcomes of households and their individual members?
4. What is the variation of household- and family types across European countries?
5. To what extent do risks, resources and outcomes vary within and across family types across European countries?



2. Families in European Surveys: Challenges and Opportunities

This section analyses a selection of Pan-European social surveys according to their ability to distinguish between individual, family and household structures, and their ability to simultaneously study the risks, resources and outcomes, both on a household and an individual level.

Selection criteria

We selected datasets that cover most of the EU and EEA Member States, cover representative samples of the whole population and contain information that would allow us to identify the composition of households and family units. We included both cross-sectional and panel datasets. The selection criteria allowed us to include most of the major European social surveys. We included the European Social Survey (ESS, wave 2010), the Household Budget Survey (HBS, wave 2010), the European Union Statistics on Income and Living Conditions (EU-SILC, wave 2016), the European Quality of Life Survey (EQLS, wave 2016), and the Household Finance and Consumption Survey (HFCS, wave 2017). For each dataset, we selected the wave with the optimal availability of variables. Often, for instance in the case of the HFCS, we prioritized recent waves, which allow for more contemporary accuracy in determining/estimating prevalences and descriptives.

We excluded³ the Survey of Health, Ageing and Retirement in Europe (SHARE) because it only surveys people who are at least fifty years old. We also excluded the Generations and Gender Survey (GGS) that, in some countries, only surveys people who are less than fifty years old. Another reason for excluding the GGS was the limited number of European countries it surveyed so far in the latest round. Similarly, we excluded the European Working Conditions Survey (EWCS) that only surveys the working population. Finally, we excluded the European Union Labour Force Survey (EU-LFS) since several countries do not provide sufficient information to reconstruct households. Denmark, Luxembourg, Finland and Sweden, for instance, only provide complete household information for an annual sub-sample of the full sample of individuals, while Iceland, Norway and Switzerland do not provide any household information.

³ These exclusions were typically informed by the (in)ability to classify family profiles in adequate detail for the rEUsilience project. As a result, not all indicators originally envisaged in the description of the project deliverable could be included.



Overview of European Datasets

European Social Survey (ESS)

The European Social Survey (ESS) is a biannual cross-national survey that launched in 2001 and collects data on attitudes and behaviour in Europe. The data collection is funded by the participating countries. This means that not all countries are represented in each wave of data collection. Altogether forty European countries took part in the survey at any given time. In the most recent release (2020) thirty-two countries participated.

Each data collection consists of a Core Questionnaire and two Rotating Modules. The topics of the Core Questionnaire are: Media and social trust; Politics; Subjective well-being, social exclusion, religion, national and ethnic identity; Socio-demographic variables (incl. education, economic activity, partner's education and economic activity, working hours, occupation, management of finances, etc); and Human values.

The Rotating modules are different every year although some modules, or their parts, were repeated in recent years. The Core Questionnaire alone is not sufficient for the needs of the rEUsilience project. For example, questions on job quality, work-family balance, management of financial resources, or quality of health are not represented in the Core Questionnaire. These questions are also not represented in each Rotating Module. We identified the 5th wave of the ESS as the most comprehensive for the purpose of the rEUsilience project. It contains information on respondents' mental health, their perceived work-family balance, job quality and job satisfaction.

Although it is not a household survey, it contains a household grid that describes each family member in relation to the respondent (reference person). The categories of relations are limited to immediate family members, which can be broadly characterised as: partner; child (including step, foster and adopted child); parent (including in-law); sibling (including step, adopted and foster); other relative; and other non-relative. This categorisation of household relations prevents us from identifying relations and types of responsibilities in non-standard households. For example, households where grandparents live with their grandchildren are impossible to identify because their relationship will be identified through the category of "other relative". This also applies to for complex households where parents live together with their adult children and their families.

Household Budget Survey (HBS)

The Household Budget Survey is a cross-national household survey that collects data on household expenditures on goods and services. The first data collection took place in the 1960s. Since 1988 the data collection is organised and managed by Eurostat every five years. The participation is voluntary, which



means that not all European countries participate in each wave. The most recent data collections took place in 2010 and 2015. It contains detailed information on household expenses but does not provide any data on the quality of job, health outcomes or perception of work-family balance. Moreover, Eurostat claims that the expenditure data are not completely comparable because the data was not fully harmonized.

The household structure is measured through a special variable indicating household type. It has several categories that are based on the number of adults and dependent children (one adults; two adults; more than two adults; one adult with dependent children; two adults with dependent children; more than two adults with dependent children; and other). This variable summarises the household structure but does not provide information about the relations between its members. It can also be deceiving particularly if single parents are the object of a research interest. It only identifies single parents who live independently but does not identify single parents who are cohabiting with other family members or friends. However, HBS also captures the relations within the household, which adds some insights into the family and other relations within each household. Nonetheless, this variable does not go beyond the immediate family relations. In relation to the reference person the categories are partner, child (including stepchild), parent (including in-law), other relative and no family relationship. In contrast to ESS, HBS does not identify siblings.

European Union Statistics on Income and Living Conditions (EU-SILC)

The EU-SILC is a household survey on income, poverty, social exclusion and living conditions in EU and EEA Member States. It offers cross-sectional and longitudinal data. Apart from the Standard Questionnaire, special Thematic Modules are collected each year. The Standard Questionnaire addresses the following topics: demographic background of the respondents, labour and employment, education, health, housing, income, social exclusion, and household structure. The Thematic Modules differ each year. The Modules that are most relevant for the needs of the rEUsilence project are Modules on Material Deprivation (2009, 2013, 2014, 2015), on Well-being (2013, 2018), on Intra-household share of resources (2010), and finally a module on Access to Services (2016). The last module provides the most comprehensive information on household needs for care and lack of thereof.

EU-SILC provides a pre-defined variable of household structure. This variable is very similar to that found in HBS data but provides greater detail in distinguishing two-adult households by age. The categories are one person household; two adults, no dependent children, both adults under 65; two adults, no dependent children, at least one adult is 65 years old or older; other household without dependent children; single-parent household, one or more dependent children; two adults, one dependent children; two adults, two dependent children; two adults, three or more dependent children; other households



with dependent children; other. This categorisation is meeting with similar difficulties as HBS. Although the variable is summarizing the characteristics of the household, the relations between its members are unclear. Unlike the ESS or HBS, EU-SILC does not provide any additional variable that would capture the relationships between the household members. Instead, it uses a system of ID variables that specify the ID of immediate family members (mother, father, and partner). This makes it possible to generate a large scale of family relations within a single household. Even though this method has its advantages and allows users to scale up in family relations, it is also highly dependent on presence of parents in the household. Without this link, sibling living in the same household cannot be identified and will be classified as cohabiting individuals (or families) without family relation.

European Quality of Life Surveys (EQLS)

The European Quality of Life Survey is a representative survey of the adult population of the EU member countries. The survey was launched 2003 and has been conducted four times (2007, 2012, and 2016). The 2016 survey (4th wave) additionally included UK, Albania, Montenegro former Yugoslav Republic of Macedonia, Serbia, and Turkey. The main topics covered by the EQLS are quality of life and attitudes on the quality of services and society in general. While the survey also includes information on employment, health, education, income, and wealth, most variables are assessed on an individual (i.e., respondent) level. However, at the household level, EQLS surveys material and social deprivation, healthcare and educational use, as well as economic variables.

Similar to, for example, the ESS, EQLS utilizes a household relations module that identifies each household member's relation to the respondent. In the latest available wave of the EQLS (2016), which we are using, there are unique categories for identifying grandparents, not available in previous waves. The categories defining each household member's relation to the respondent are the following: Spouse/partner, son/daughter, stepchild (also only in 2016), parent/step-parent/parent-in-law, grandchild, grandparent, and brother/sister (including half and step-siblings), other relative, and other non-relatives. This structure allows, for example, the identification of children living with their grandparents, but – apart from the respondent – it does not provide any information on the relationship between the other household members.

Household Finance and Consumption Survey (HFCS)

The Household Finance and Consumption Survey (HFCS) is managed by the European Central Bank and is used to collect information on detailed economic data at the household level. An important limitation is that the HFCS is geared towards countries that have adopted the Euro, which naturally excludes



several EU countries. However, several of the countries in focus in the rEUsilience project that did not have the EURO at the time of data collection (i.e. Croatia, Hungary and Poland) are still included. At the moment, there are two waves of the survey, 2010 and 2017 – of which we will be using 2017 (for recency and variable availability). HFCS includes a panel module, allowing for analyses of within-household changes over time. The unique feature of the HFCS data is its focus on detailed decompositions of financial transfers, income, assets, and liabilities, also including information consumption patterns. To account for the extensive issue of low response rates (a problem common to all contemporary surveys and those that we highlight here), the HFCS is provided with a multiple imputation approach. This means that values are imputed for missing cells, conditional on household socio-demographics, to allow for a complete-data analysis. The HFCS is supplied with five imputed datasets that can be combined to produce the statistical estimates of interest.

The household relations module in HFCS, again, builds on identifying relations in regard to the reference person. The categories that are used include: Spouse/partner, son/daughter, parent, parent-in-law, grandparent, grandchild, brother/sister, another relative, and other non-relative household members. As with EQLS, this allows for identifying households where the parental generation is not present, but at the same time it does not disclose the full information on all relations in the household.

Families and households in European Datasets

Studying families with social survey data is not always straightforward as it may seem due to conceptual and methodological reasons, in particular with respect to disentangling families and households. Not only is the definition of family fluid and context-dependent, in surveys usually (individuals living in) households are sampled. Families can be defined as networks of at least two people who are connected through birth, marriage, adoption, or choice (Demo, Allen & Fine, 2000). Households, on the other hand, are collections of people who share the same dwelling. Households are generally classified into non-family and family households. Non-family households are those that contain a single individual or a collection of people who are not connected by marriage, birth, adoption, or choice. In contrast, family households are those where at least two people fulfil the definition of a family unit. Households may contain one or more family units but also a family unit that shares the space with individuals without any family relation to this family unit. At the same time, a non-family household doesn't necessarily mean an absence of familial relations. Despite living alone, a person may be a part of a broader family network spanning through several households and may benefit from these relations. This is particularly relevant for the rEUsilience project. In this section we analyse how the individual datasets approach the identification of family relations both within and across households.



Pre-defined variables

Most of the datasets we reviewed contain some pre-defined variable of the household structure. Such variables usually aim to capture the presence of a dependent person. For example, EU-SILC contains a variable “Household type” (hx060) with ten categories⁴ that differentiate between households without a dependent person, households with dependent children, and household with elderly members. These variables also identify single parents but only if they live alone with their children. Such pre-defined variables are not suitable for the purpose of the rEUsilience project. Although they can identify dependent household members, the family relations in these categories are unclear. Two adults with a dependent children may be two parents with a child but also a grandparent living with their adult child and their grandchild. This means that some single parents may stay hidden in the categories of the pre-defined household types. Moreover, these variables overlook the family dynamics that may be relevant for identifying the resilience of families.

Family relations

Apart from the pre-defined variables, the European datasets we reviewed also contain variables indicating relationship between individual members of the household. The practice differs across the surveys, but we identified two main approaches. The first approach uses a reference person, which is either the respondent in ordinary surveys, or a selected person in a household survey where each member of the household responds to a questionnaire. The categories of family relations are usually limited to immediate family members (parent, child, sibling) and more distant relationships are included in a general category of “other family” relation. Household members without a family relation to the reference person are classified as other non-related persons. Such classification makes it difficult to identify multigenerational households and households where grandparents live with their grandchildren. An exception is EQLS and HFCS, where information on grandparent and grandchild status is available. However, still these surveys do not convey the complete familial relations since every household member relation is only given in regards to the reference person. In other words, if person A is the reference person, we know the relation of person B and C to A. But we do not know the relation of B to C.

The second approach is only an option for household surveys. This approach does not use a reference person but instead uses a set of ID variables that indicate identification numbers of immediate family

⁴ One person household; two adults, no dependent children, both adults under 65 years old; two adults, no dependent children, at least one adult 65 years or older; other household without dependent children; single parent household, one or more dependent children; two adults, one dependent children; two adults, two dependent children; two adults, three or more dependent children; other households with dependent children; other.



members. This is the case of EU-SILC where the data of each household member also includes the ID variables of their mother, father and partner living in the same household. Through these variables, it is possible to construct the family relations within each household such as siblings, children, grandchildren or grandparents. It is also possible to construct the household composition from the position of each member of the household but also as an aggregate of the whole household. This method has some limitations. Since the relationships can only be derived from the parent-child relationship, it is not possible to identify grandparents living with their grandchildren. This makes this type of family virtually unidentifiable in most of the European datasets we reviewed.

Another limitation of the reviewed datasets is in the limited data they collect on family relations outside the household. Although some rotating modules have variables on parents living in a different household and intergenerational support, these questions are only available for a few moments in time and not systematically across the different datasets. This prevents us from drawing a broader conclusion for family resilience that might stem from family networks that may be characterized by family solidarity and support beyond household structures. This is particularly detrimental for understanding the resilience of single-person households who are not seen as a family unit but may in fact be a family member.

Identifying families and households in European datasets

The aim of this deliverable was to construct a collection of family- and household- types using a selection of European social surveys. The purpose of this exercise is to create a baseline for analysing family resilience and the distribution of risks, resources and socio-economic outcomes using a pre-defined set of family types. Due to the complexity of households and the fluidity of the concept of family, we decided to reformulate the pre-defined household types. The idea is to create a set of household types that incorporate the family structure in mutually exclusive categories and which can be replicated across the different datasets we include.

Our point of departure was the basic distinction between non-family and family households. Within the non-family households, we distinguished single-member households and households with at least two people without any family connection. Among the family households we identified four categories. First, couple households with two members who identified each other as partners. Second, two-generational households which comprise of at least one adult with at least one child regardless of the child's age. Third, multigenerational households with at least one grandparent, adult child and a grandchild. And finally, a complex household with at least one family unit of any kind that shares a dwelling with at least one person who is not a related to this family unit. We combined the categories of non-family and family households



into a single indicator of household type with five categories: (1) no relation, (2) single-person household, (3) couples, (4) two-generational household, (5) multigenerational household, and (6) complex household.

The coding procedure pursued in this report excluded households where at least one individual has a non-family relation (to the respondent) from being multigenerational, even though grandparent, parent, and child would be present. These families are now coded as complex. With this more exclusive operationalization of multigenerational families, we know that this category captures families that are related through kinship. However, multigenerational families where parents or grandparents re-partner after separation might be excluded (if not the respondent is parent or grandparent that have re-partnered, then the “non-relative” will be coded as partner and the family will be included in the multigenerational category). The latter more inclusive view on multigenerational families is of course a possible extension of the operationalization.

We are aware that this distinction does not completely capture the family types. Specifically, we are not identifying single parents or families with a migration background who are considered as vulnerable groups and rEUsilience pays special attention to them in the context of family resilience and social policy. However, both single parents and families with a migration background can be found in more than one of the household types we specified. The self-selection into a specific household type might be itself considered as a demonstration of family resilience. For this reason, we decided to omit these families from our classification. Instead, we identified these families separately and set them in the context of the household types we created to get a better understanding of their resilience.

We applied this household typology to all the datasets we reviewed. Although the categories are clearly defined, the categories of relationships between household members as defined by individual datasets posed some limitations on the classification of some families. Due to the categories of “other relation”, it was not possible in some of the households to identify the exact relationship between the members and some households were classified as “complex households”. The limitation in the coding of the relations between the household members therefore probably overestimates the real numbers of complex households in the datasets.



Overview

Table 1 presents an overview of the pan-European datasets used in this deliverable. We list the five surveys included here, the type of study and whether it includes person- and/or household level data. We detail how household structure and family relations are represented in the different datasets. Next, the table provides an overview of how general the concepts of resources, risks and outcomes are covered in the different datasets, followed by an overview of the exact risks, resources and outcomes that we present in Section 4.

TABLE 1 SUMMARY OF PAN-EUROPEAN DATASETS IN THE CONTEXT OF REUSILIENCE PROJECT

	ESS	HBS	EU-SILC	EQLS	HFCS
Type of study	repeated cross-sectional	repeated cross-sectional	repeated cross-sectional, longitudinal	repeated cross-sectional	repeated cross-sectional, longitudinal
Level	person	household	household	person	household
Household structure					
Pre-defined variable	×	✓	✓	×	×
Relations defined through	reference person	reference person	ID	reference person	reference person
Type of family relations collected	immediate family	immediate family	immediate family (scalable)	Immediate family (incl. grandchildren and grandparents)	Immediate family (incl. grandchildren and grandparents)
Family outside household	modules (2006, 2018, 2020)	×	×	×	×
Overview of Risks, Resources, and Outcomes for future applications across 5 EU datasets					
Risks					
Quality of work	✓	×	✓	✓	×
Care responsibilities	✓	✓	✓	✓	×
Country/ethnic origin	✓	✓	✓	✓	✓



	ESS	HBS	EU-SILC	EQLS	HFCS
Resources					
Education	✓	✓	✓	✓	✓
Employment	✓	✓	✓	✓	✓
Occupation	✓	✓	✓	✓	✓
Income	×	✓	✓	✓	✓
Outcomes					
Managing finances	✓	×	✓	✓	✓
Health	✓	×	✓	✓	×
Work-family balance (soft variables)	✓	×	×	✓	×

Overview of the Risks, Resources, and Outcomes presented in this deliverable

Risks

Unemployment	✓
Involuntary part-time work	✓
Perceived risk to lose job	✓

Resources

Work intensity	✓
Wealth	✓
Intra-household financial transfers	✓
Childminding by grandparent	✓

Outcomes

At risk of poverty	✓
Difficulties making ends meet	✓
Life satisfaction	✓



3. Household and Family Types in Europe: between family and households

In this section, we use the existing data and improved classification of families to show the diversity and variety of families across Europe. The focus is on the question: how does the prevalence of family types vary across European countries, and across datasets? How well can we differentiate between families across European countries, and how well can the different datasets be combined?

Figure 2 shows the prevalence of 6 household types across European countries, and does so for EU-SILC, EQLS, ESS, HBS and HFCS. For each household type, a box-and-whisker plot is used to indicate how much the prevalence of a specific household type varies across European countries. The horizontal line represents the median prevalence, the boxes represent 50% of the countries, and the vertical lines ('the whiskers') approximate the full range of variation with the exception of outliers. Additionally, country-labels are plotted for Belgium, Croatia, Poland, Spain, Sweden and the United Kingdom, but only if allowed by the reporting rules.

To give an example of how to interpret these results, we first focus on the left-most box-and-whisker plot in the top panel. This represents the prevalence of single persons (according to EU-SILC). The country-labels indicate that – out of the six countries focused on here – this household form is most common in Sweden with just over 20%, and least common in Poland with less than 10%. The exact percentages are presented in the Appendix tables.

It should be noted that this figure is not only based on the six countries in focus here, but instead it is based on all EU-28 countries + EFTA countries in EU-SILC. The variation in prevalence of single-person households across all these countries is represented by the box-and-whisker plot. The median prevalence is represented by the horizontal line, at just above 15%. 50% of all countries fall within the range indicated by the (blue) box, approximately between 10% and 17%. The full range of prevalence of single households is indicated by the vertical line, ranging from approximately 8% to 23%. In other words, there is a marked variation between European countries in how prevalent single-person households are.

The results based on EU-SILC indicate that across European countries, two-generational households are most common, followed by single parents and couples without children. Substantially less common are multigenerational households, followed by complex households and households formed by multiple persons who do not have a family relation. Still, there is substantial variation between European countries in how prevalent these household types are. For instance, with respect to multigenerational households,

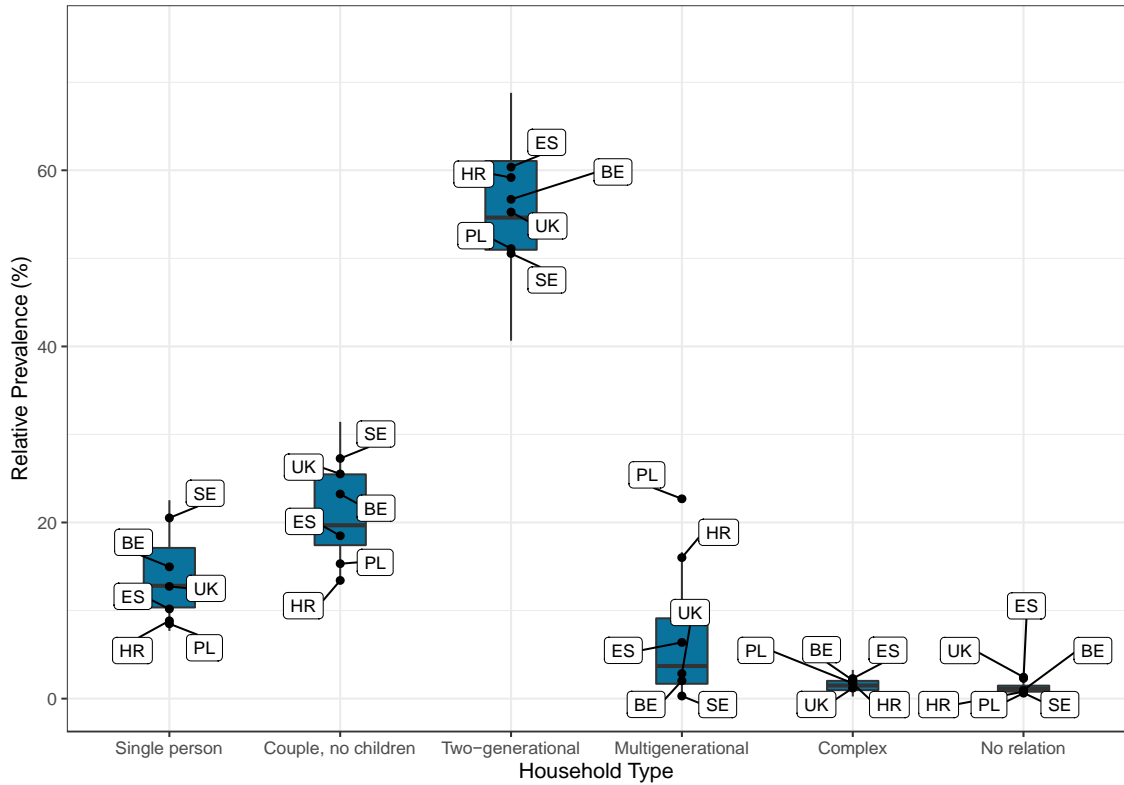


even though the median prevalence is low (and is close to 0 in Sweden), it ranges upwards to over 20% in Poland.

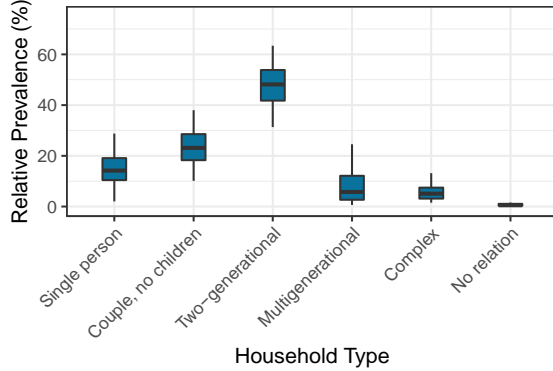
Finally, comparing the results in the different panels, it is worth noting that the estimated prevalence of these household types is rather consistent across the five datasets included in this deliverable. The results in HFCS stand out somewhat, with single persons being relatively more prevalent than in other datasets, and multigenerational households less so. In part, these differences can be due to the fact that the selection of countries included in these datasets varies. For instance, HFCS only covers countries where the Euro is the official currency.



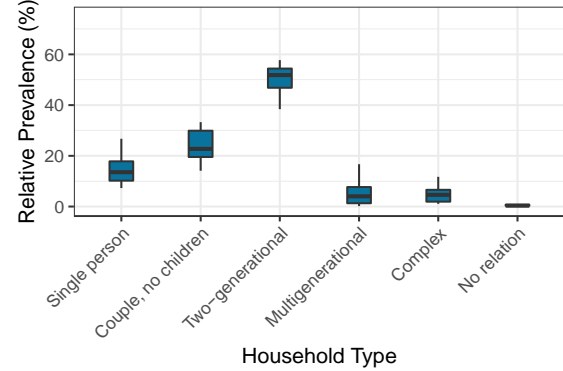
Prevalence of Household Types in EU-SILC



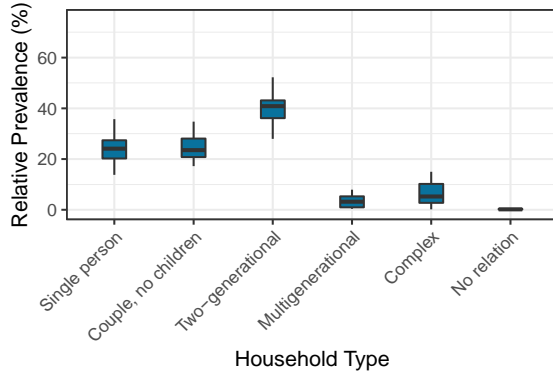
Prevalence of Household Types in EQLS



Prevalence of Household Types in ESS



Prevalence of Household Types in HBS



Prevalence of Household Types in HFCS

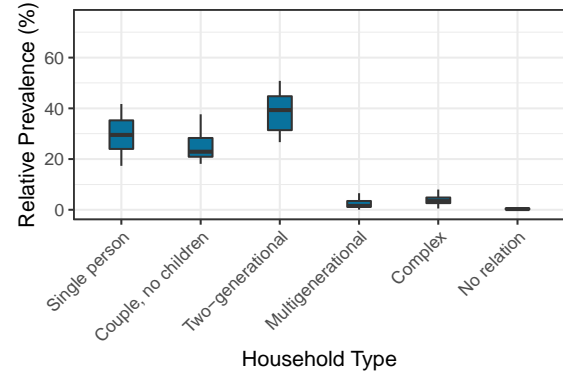


FIGURE 2 PREVALENCE OF HOUSEHOLD TYPES ACROSS 5 EU DATASETS



While Figure 2 shows the diversity in household types across countries from a family diversity perspective, the real power of our approach lies in the fact that we can combine this with all sorts of background variables to sketch a much more detailed picture of family resilience. Doing so, we can (among other things) link family types to household types. In Figure 3 we demonstrate this with the example of single parents, a family type across the board seen as being vulnerable, lacking the resources of couple families while being exposed to multiple (employment and care) risks. However, it might make an important difference whether single parents are living alone with their children or are living in a household with other persons present who might support them and as such constitute a resource. Here, we show the distribution of single parents over multi-generational and two-generational households, for the six countries in specific focus in this deliverable.

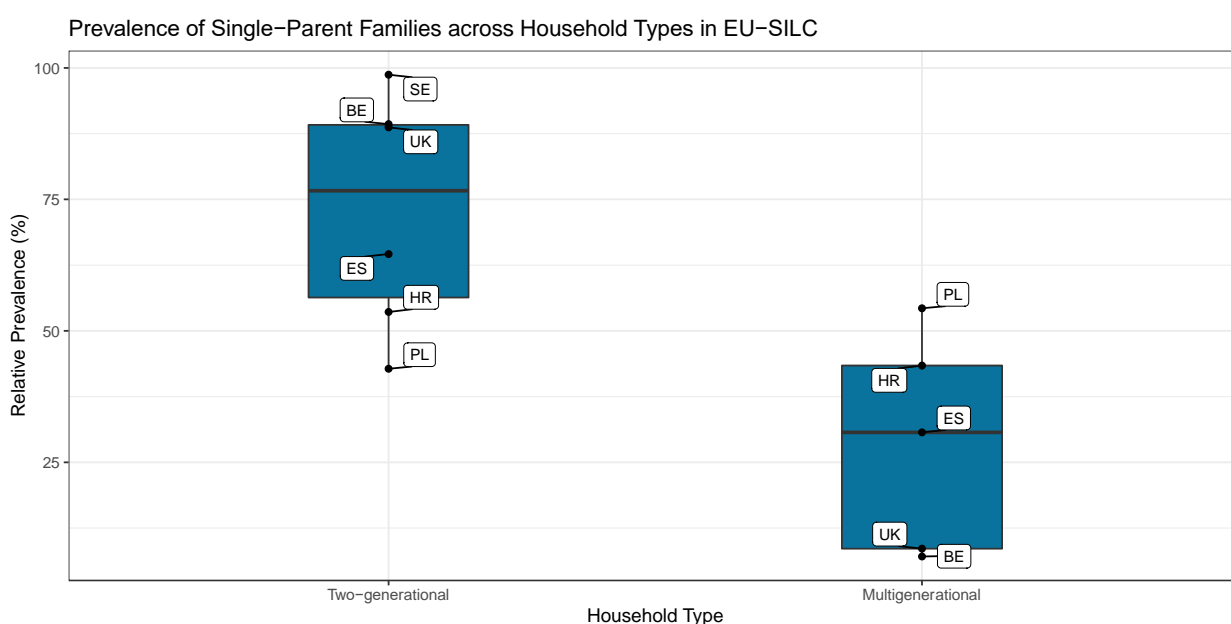


FIGURE 3 PREVALENCE OF SINGLE-PARENT FAMILIES ACROSS HOUSEHOLD TYPES IN 6 COUNTRIES (EU-SILC)

The results show that in countries such as Belgium (89%), the UK (89%) and in particular Sweden (99%), almost all single parents constitute two-generational households, i.e. they are living together with their children without any other adults in the household. In contrast, in countries like Spain and Croatia, a substantial share of single parents lives in multigenerational households (31% and 43% respectively), while in Poland a majority of single parents live in multigenerational households (54%). This shows that even among single parent families, there can be heterogeneity in living arrangements which in turn will affect how single parents are exposed to risks, can draw on resources to buffer those risks, and risk poor outcomes.



The insufficient number of observations challenge analysis of family diversity across Europe

To protect respondents' anonymity, it is of uttermost importance that individuals cannot be identified. Disclosing information that jeopardizes individual confidentiality can be a breach of the law, but it can also harm the trust respondents have in statistical practice. As a guiding example, Eurostat has produced a document describing the rules for reporting and publishing results based on their data in order to ensure individual confidentiality. Furthermore, given the lack of specific guidelines on reporting rules for most datasets, we have followed the principles used for the EU-SILC data. Hence, we censor all country-specific estimates that build on cell sizes (i.e., for a particular household and family type) lower than 20 observations. To assess how the reporting rule censoring affects the presentation of results, we calculate the percentage of excluded cells for each dataset when reporting the prevalence of household types. We proceed in the following way: Each table (from each dataset, respectively) consists of the number of rows as there are countries and the number of columns as there are household types. Multiplying the rows by the columns gives the total number of cells in a table reporting the prevalence of household types (e.g., if there are 28 countries and 6 family types, this corresponds to $28 * 6 = 168$ cells in total). We then calculate how many cells that are excluded and divide that number by the total amount of cells to get a proportion (e.g., if 44 household type by country cells are below 20 observations, $44/168$ total cells = 26.2 percent censored estimates).

TABLE 2 DATA NOT PRESENTED TO COMPLY WITH REPORTING RULES, ACROSS 5 DATASETS

Dataset	Number of countries	Number of household types	Total number of cells	% cells under reporting condition
EU-SILC	30	6	180	2.2%
ESS	23	6	138	18.8%
HBS	23	6	135*	10.4%
EQLS	28	6	168	26.2%
HFCS	22	6	132	14.4%

* In three countries not all household types could be distinguished



4. Risks, Resources and Outcomes in European Households and Families

Risks

Households with at least one unemployed person

The first employment-related risk we consider is the share of households with at least one unemployed person at working age (18-60 years). One working-age adult being unemployed clearly poses risks for all members of the household, not in the least in terms of poverty and well-being. Figure 3 shows that the country median is lowest for single person households and households formed by a couple without children (around 5%), much higher for two-generational and complex households (at about 15%) and highest for multigenerational households (22%). It is striking that the cross-country diversity is also substantial for these households, while for single person and couple without children households the range is much more limited. Across the board, Spain and Croatia stand out as countries in which two-generational and multigenerational households are at a substantial disadvantage (with figures more than double the median). Results for complex and no relation households cannot be discussed in depth because of reporting rules and low numbers of observations for most of the countries.

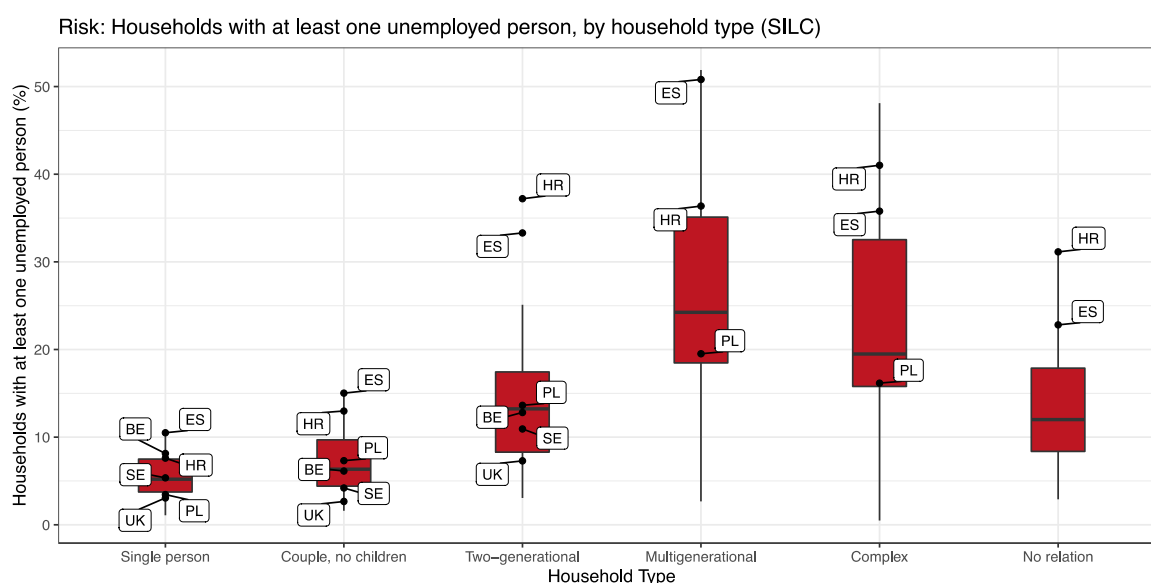


FIGURE 4 RISK: HOUSEHOLDS WITH AT LEAST ONE UNEMPLOYED PERSON



Households with at least one person working part-time due to childcare reasons

A second risk we consider here is the share of households with a least one person working less than 30 hours per week and cannot work more because of care-related reasons. This taps into the risk of having to care for children or other persons in the households affecting the employment potential of the person involved. In contrast to the aforementioned risk of unemployment, the UK reports high shares of household affected by this risk, across all household types, while the shares are much lower in Croatia, in particular among multigenerational household. This once again demonstrates that the household in which families live can be a source of support, dependent on the country context. It should not come as a surprise that the median prevalence of part-time work for care reasons is much more common in two-generational and multigenerational households compared to single persons and couples. Overall, the risk is not very common across the board. Complex households and households with no family relations the results cannot be discussed thoroughly because of the reporting rules.

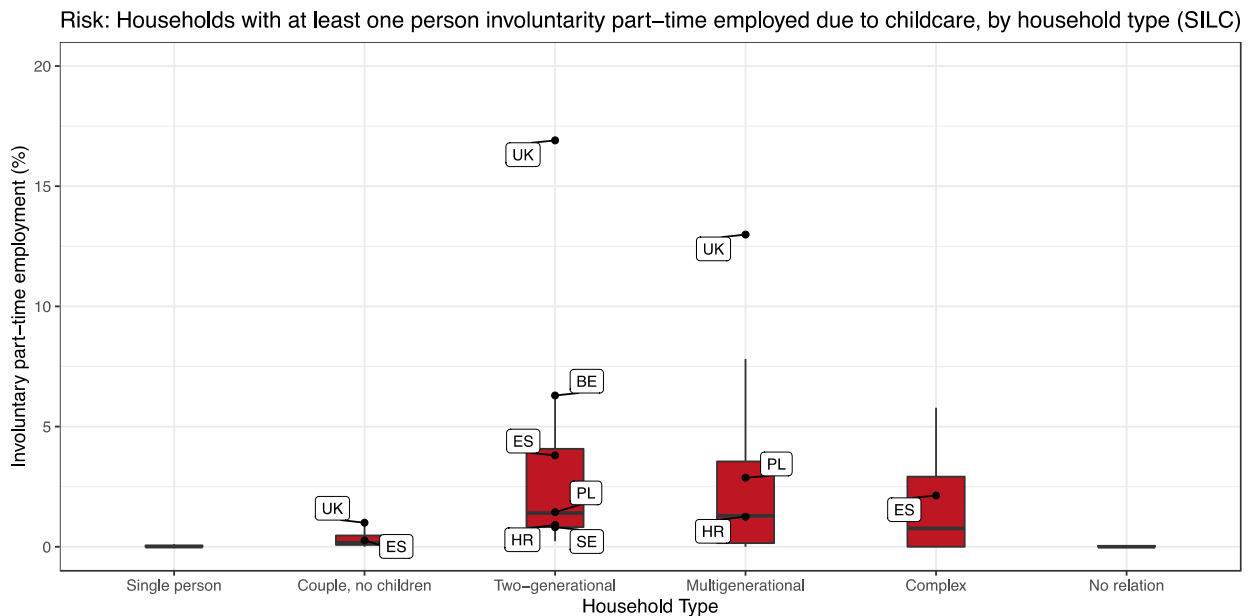


FIGURE 5 RISK: HOUSEHOLDS WITH AT LEAST ONE PERSON INVOLUNTARILY PART-TIME EMPLOYED DUE TO CHILDCARE



Perceived probability to lose one's job

The estimate of perceived probability of losing one's job is based on the household mean. In general, the country median of perceived probability over household types is quite similar. However, there is some substantial country variation within household types. For example, there is a more than 20 percentage point gap between Poland and Belgium across the categories. Furthermore, Spain shows relatively similar subjective probabilities for singles, couples, and two-generational household types, but 5-10 percentage points higher average subjective probability to lose one's job for multigenerational families.

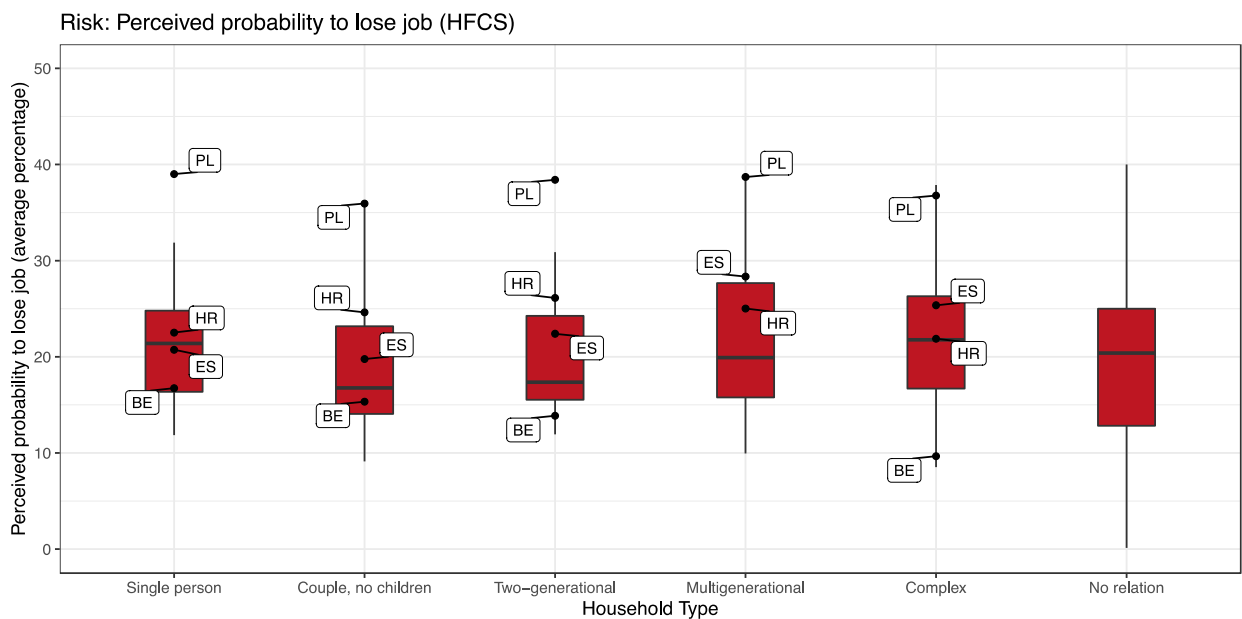


FIGURE 6 RISK: PERCEIVED PROBABILITY TO LOSE JOB



Resources

Household work intensity among unemployed persons

An important resource to consider is whether unemployed persons are living in households in which other people are employed. The more this is the case, the more the detrimental outcomes associated with unemployment (see Figure 3 *supra*) can potentially be buffered within the household. For that reason, in Figure 7 we show the mean work intensity of households in which at least one working-age adult is unemployed. Work intensity of a household is the ratio of the total number of months that working-age household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period. A value of 1 indicates that all working-age adults are working fulltime full year, a value of 0.5 indicates that only half of the potential is being utilized (e.g. a single parent working half time, or a traditional breadwinner couple). The higher the number, the more of the work potential is actually being utilized, and the higher the probability the risk of unemployment can be buffered within the household. It is no surprise that the results indicate that this buffering potential is lowest in single-person households with at least one person being unemployed. However, not having additional earners in the household was found to be particularly detrimental for the at-risk-of-poverty rates for unemployed singles and single parents (Alm et al., 2020). Note that being unemployed is measured at the moment of the survey, while work intensity relates to the previous year. This indicates that unemployed persons are usually not unemployed for the whole year but are experiencing spells of unemployment. It is also interesting to note that for the other household types, the average work intensity is rather similar (median between 0.40 and 0.50) and that the between-country variation is limited as well.

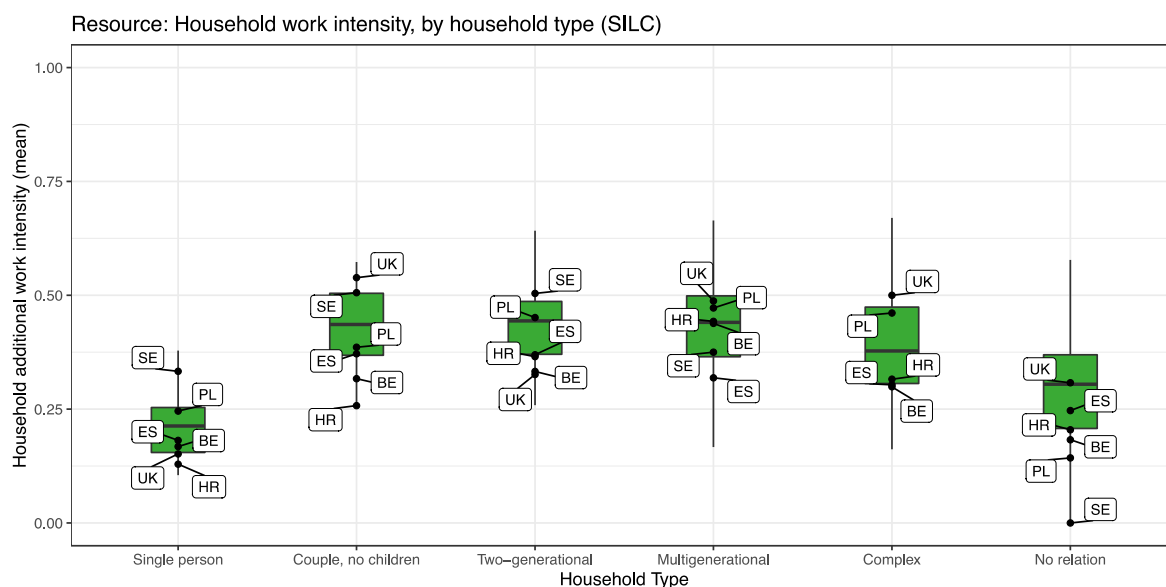


FIGURE 7 RESOURCE: HOUSEHOLD WORK INTENSITY AMONG UNEMPLOYED PERSONS



Net Wealth

The next resource is net household wealth. The data used is HFCS, which is limited to countries that have the Euro as their official currency. Due to the complexities involved in interpreting and comparing net wealth between countries, we have chosen to calculate within-country ranks (accounting for weighting structure). Net wealth is transformed into percentiles ranging from 1 to 100. While there is some fluctuation over single, couple (no children), and two-generation household types for Poland and Spain, there seems to be a slight wealth disadvantage for multigenerational families in Spain and an advantage in Poland. The difference in the country-specific ranks is about 10 percentiles.

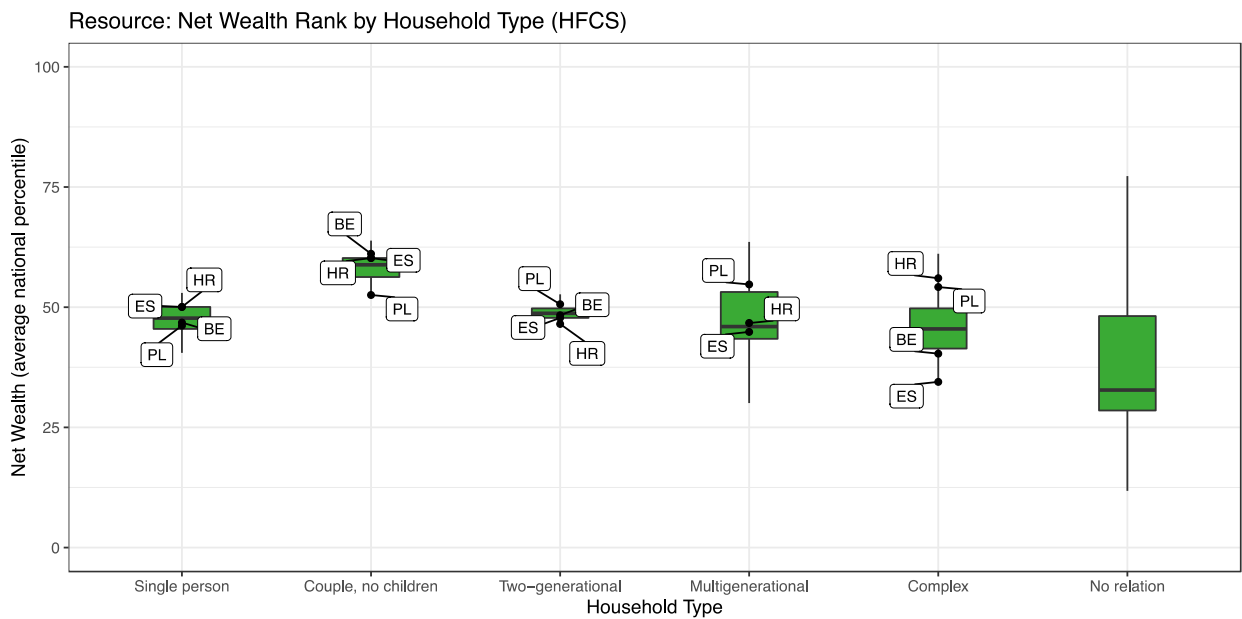


FIGURE 8 RESOURCE: NET WEALTH RANK



Households receiving financial transfers from outside the households

Receiving financial transfers from outside of the household is not that common. Country medians show that around or below 10 percent of households generally receive some kind of financial transfer. Spain and Poland are frequently found at the lower end of the household type distributions, suggesting that there are even fewer transfers in these countries. In contrast, in Sweden, Belgium, and to some extent the UK, transfers are more prevalent. It is important to note that the kind of transfers received in each household could be very different. For example, it could range from parents' helping children that are studying to separated couples providing child benefits or paying alimony.

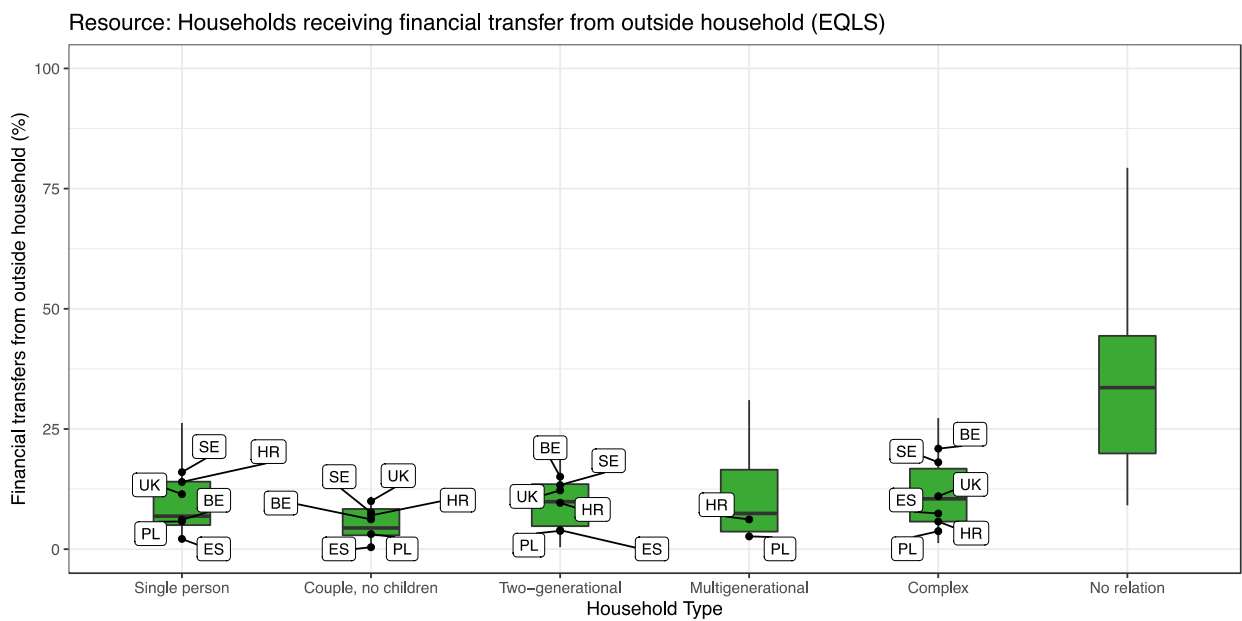


FIGURE 9 RESOURCE: HOUSEHOLDS RECEIVING FINANCIAL TRANSFER FROM OUTSIDE HOUSEHOLD



Households receiving childminding by grandparents

When presenting the country-specific proportion of households receiving childminding by grandparents, we have omitted the categories where children are not present. Note that the question captures “the main type of childcare received by the youngest child (outside of regular school hours)” and refers back to as long as 12 months if the child does not receive childminding at the moment. The main result is clearly that grandparents are more active in childminding within multigenerational families. In Croatia, there is a 25 percentage-point difference in receiving childminding for multigenerational families than in a two-generational household. In Poland, the estimates are closer between the household types but still differ by about 10 percentage points. Even though grandparental childminding is lower for two-generation families, it still matters and is clustered just below 10 percent. Within this family type, there is a substantial variation, with differences of 10 percentage points between Belgium, in the lower end, and Poland in the upper part of the distribution. The conclusion is that family matters and multigenerational families are different in this regard.

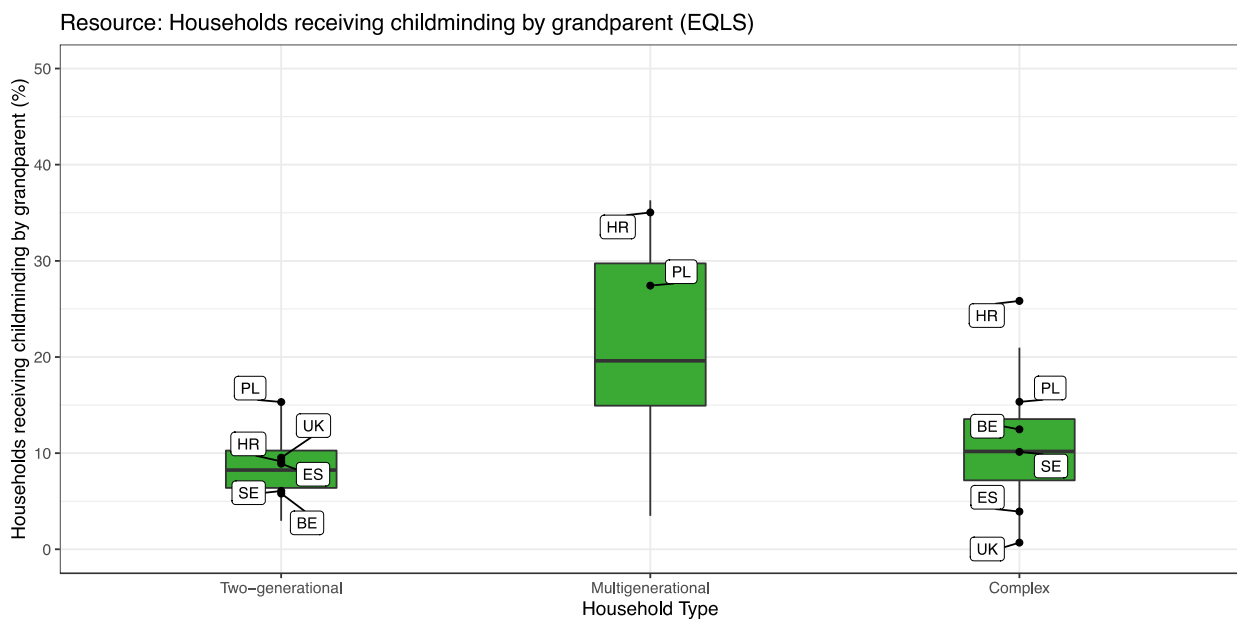


FIGURE 10 RESOURCE: HOUSEHOLDS RECEIVING CHILDMINDING BY GRANDPARENT



Outcomes

At risk of poverty

The risk of poverty is an outcome that should be avoided given the detrimental consequences poverty has on life opportunities for all individuals and families. Figure 11 shows that there is important variation in the share of household types at risk of poverty (AROP, defined as families with an equivalized disposable household income below 60% of the median equivalised disposable household income) across European countries. In general, poverty rates are lowest among childless couples (with a median of 10%) and highest amongst single persons (median of 25%) and households with no family relations (median of 26%). Within household types, however, there is substantial variation between countries. For two-generational and multi-generational families, for instance, note the same median poverty rate of about 15% but the between-country variation is much larger for multi-generational families. In Spain, the risk of poverty for multigenerational families amounts to almost 30% while for Belgium, Croatia and the UK it is about 12%. It is striking that Sweden reports high poverty rates (30%) for single person households, a prevalent household type in Sweden, while single-person households are much less at risk in Spain. Yet, in Spain, these households are much less common. The poverty risk is extremely high for complex households (50%) in Sweden, but like households without family relations the prevalence of these type of households is extremely low.

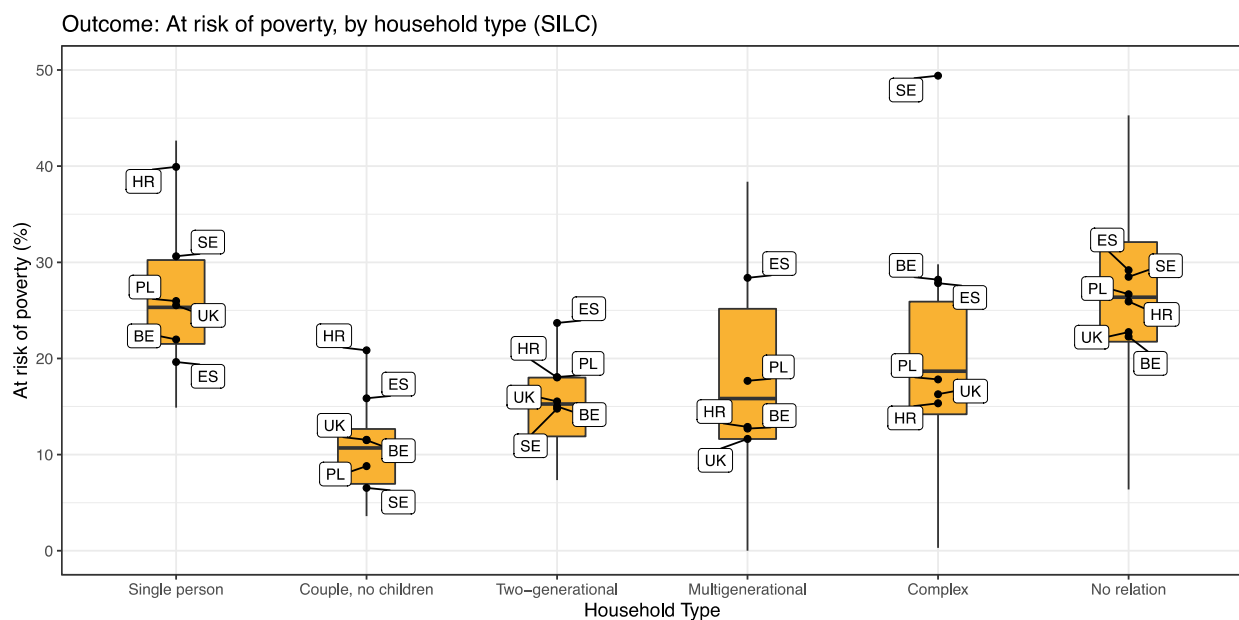


FIGURE 11 OUTCOME: AT RISK OF POVERTY



At risk of poverty among single parent families across household types

In Figure 12, we further zoom in on the at risk of poverty risks of specifically single parents, distinguishing between single parents living in two-generational households from those living in multi-generational households. The results reveal how other adults living in the households can constitute a resource. The poverty risks are consistently lower for single parents living in multigenerational households, except for Spain. Combining our household typology with relevant variables thus enables us to describe the social reality of families in Europe in a much more fine-grained way allowing for a better understanding of family resilience in future work.

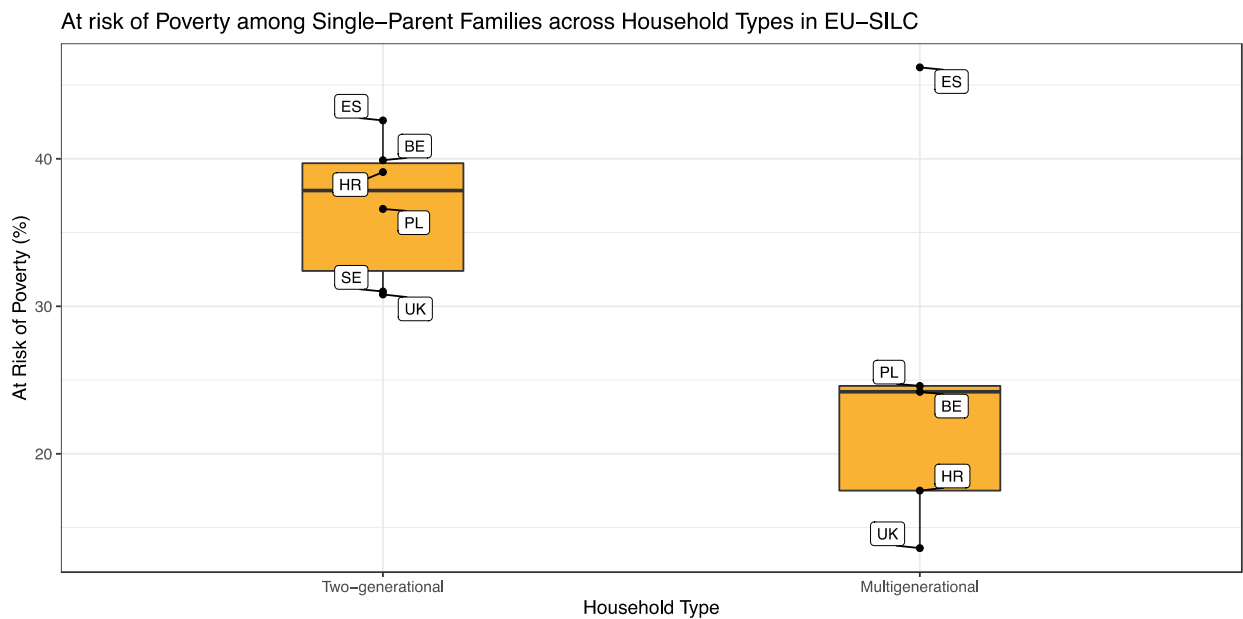


FIGURE 12 OUTCOME: AT RISK OF POVERTY AMONG SINGLE-PARENT FAMILIES ACROSS HOUSEHOLD TYPES IN SIX COUNTRIES



Difficulties making ends meet

The prevalence of household types that experience difficulties in making ends meet is generally quite high, around 40 to 60 percent. Notably, there is a huge variation ranging from around 7 percent at the low end of the interquartile range for couples with no children to 90 percent for the top of the range for multigenerational families. In general, there is less difference between the household types, whereas country differences capture the main variation. Of the two countries (Croatia and Poland) that we highlight (others cannot be disclosed due to reporting rules), there is hardly no difference in problems making ends meet for the multigenerational families compared to the rest of the household types.

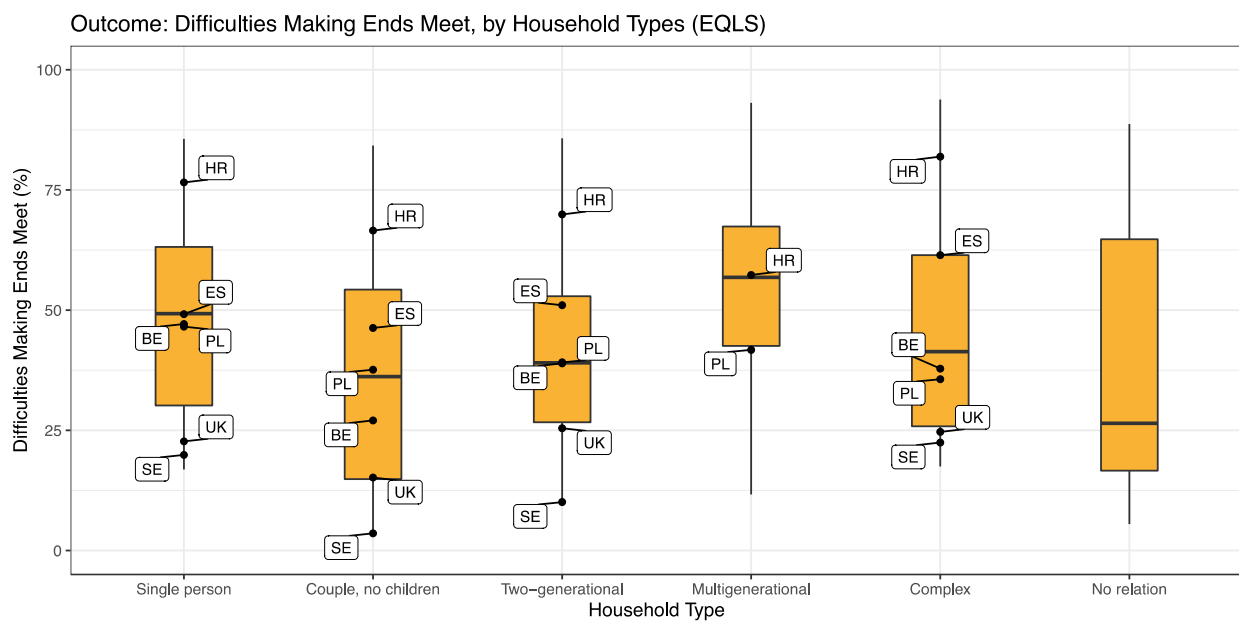


FIGURE 13 OUTCOME: DIFFICULTIES MAKING ENDS MEET



Life satisfaction

Life satisfaction is measured on a scale ranging from 0 to 10 in EQLS. Here we disclose the country and household type life satisfaction scores as reported by the respondents answering the survey (i.e. it is not a measure at the household level, which potentially induces some random and systematic variation). The variation is predominantly accounted for by a relatively consistent country hierarchy over the household types. One should bear in mind that there can be cultural differences in how these scales and questions are interpreted.

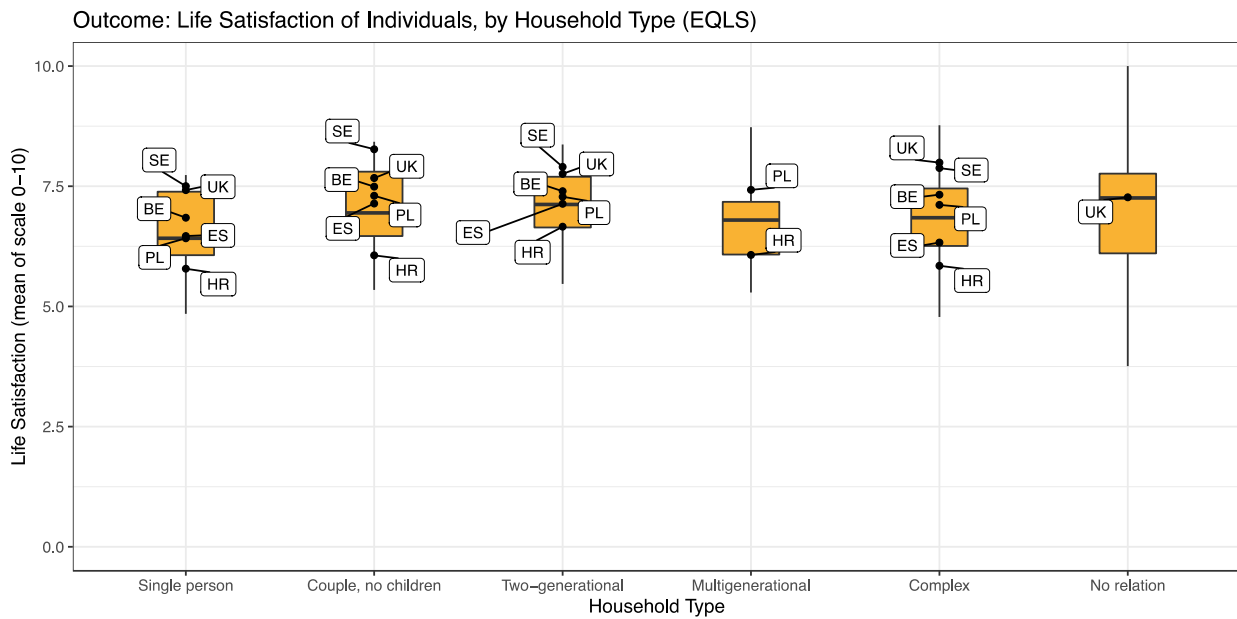


FIGURE 14 OUTCOME: LIFE SATISFACTION



5. Conclusion

Resilience is increasingly in focus in the EU, both considered as a desirable outcomes of policy reforms and as a means to achieve other desirable outcomes. Resilience is described at various levels, ranging from the EU as a whole, to member states, policies, citizens and children. Often, however, an explicit conceptualization of what resilience is and how it should be achieved remains underdeveloped, in particular with respect to families. With respect to the monitoring of resilience, the EU social and economic resilience dashboard monitors member states' vulnerabilities and capacities. However, the role of family is absent in this dashboard. As such, from this monitoring instrument it remains unknown what challenges and difficulties are created or exacerbated for families by labour markets in the 'new world of work' and how families try to overcome these, and how social policies contribute to familial resilience.

Against this background, we conceptualised the concept of family resilience. Starting from the core definition of resilience as "well-being despite adversity", we argued that resilience is not detectable by analysing outcomes or risks in isolation. For monitoring, this necessitates the use of micro-level data. We consider resilience as an agentic process in which individuals and families use resources to avoid bad outcomes when exposed to risks. To relate "resilience" to debates on social policy, it should be acknowledged that being resilient is not solely an individual trait, but that there can be structural constraints to resilience. Foremost, we conceptualize that (the agency related to) resilience to an important degree takes place in through family relations, that can represent a resource and can come with obligations.

Informed by this conceptualization, we critically examined whether existing European social surveys (EU-SILC, EQLS, HFCS, HBS, and ESS) are suitable for the study of family resilience in the context of social policy, thus distinguishing inequalities in the exposure to risk, the availability of resources, and the adverse socio-economic outcomes across and within different family types.

We draw six main lessons.

First, although each of the EU social survey had ready-made indicators (/variables) of household and/or family type, it proved possible to improve on that classification. The improvement predominantly related to a more explicit distinction between "household" and "family". This allows for a better understanding how different family types live across various household types. As an example, this allows for examining the situation of single-parent families living in multi-generational households (Chzhen & Bradshaw, 2012).

Secondly, the reporting rules that reduce the likelihood that individual survey respondents can be personally identified, severely impair the feasibility of comparing families in detail across European



countries. Even the basic reporting the prevalence of the 6 household types across European countries was not possible in 2.2% of the cases in EU-SILC up to 26.2% of the cases in EQLS. This is only with basic descriptive statistics. Relating family types to risks, resources and / or socio-economic outcomes substantially increases the number of cases that cannot be reported because there are too few observations.

In this report we maximally used the data by presenting it in the form of box-and-whisker plots. This makes it possible to assess the amount of variability of household types across European countries, but often it was not possible to present the prevalence of household types in specific countries. An important consequence of this is that not all family- and household types are understood equally well. This risks that their situation is underrepresented in the evidence base that informs the policy making process. An alternative strategy for future research can be to pool several survey years (thus increasing the number of observations), but this comes at the expense of precision when correlating indicators with policy reforms.

Third, to adequately monitor family resilience, it is necessary to analyse risks, resources, and socio-economic outcomes in relation to each other. The datasets used here cover a wide range of risks, resources, and outcomes, and a selection thereof was showcased in this deliverable. However, indicators of key interest are scattered across different datasets. For instance, involuntary part-time work (due to childcare obligations) is in EU-SILC, but the resource of net wealth is in HSFC whereas the outcome of difficulties in making ends meet is in EQLS. Because these indicators are scattered across different datasets, it cannot be examined whether those households in which someone is involuntarily part-time employed are the ones who have a wealth-margin as resource to help make ends meet, or alternatively that wealthy households are less likely to experience the risk of involuntary part-time work to begin with. Such associations can only be estimated at the aggregate level of household- and family-profiles, but such macro-level associations run the severe risk of committing what is called an ecological fallacy (Saari, 1995): erroneously finding an association at the group-level that does not exist at the level of families.

Fourth, it should be acknowledged here that family life is not restricted to the household, and that many family relations extend between households. This is captured in these datasets to a very limited extent at best. Financial transfers to and from other households (intra-household transfers) is covered in EU-SILC, but the nature of these transfers is generally unknown. As noted in relation to Figure 9, it cannot be ascertained whether these are transfers to support studying children, to help buy a home, inheritances, child support or alimonies – all of which represent different inequalities, social and family dynamics, and are subject to different policies or legislation. Moreover, such indicators generally do not capture sharing of resources among (multi-generational) families living in the same household. Care relations across households are also scarcely documented. Finally, as it not uncommon nowadays – at least in a number



of European countries – that children of separated parents alternate living with both parents (Fransson et al., 2018; Steinbach et al., 2020) the fact that children are classified as living in only one household likely leads to an under-estimate of the number of single parents (in particular single fathers), and it remains unknown how this affects the living conditions of children (of separated parents) living with both parents (Nieuwenhuis, 2020).

Fifth, even when considering these data limitations and resulting caveats, the improved identification of families and households, and the descriptive evidence on inequalities in risks, resources, and outcomes, proved informative. Making the distinction between family and household made it possible to show that single-parent families can be part of multigenerational households, and that this is more common in for instance Poland, Croatia and Spain than in the United Kingdom, Belgium and Sweden (also see: Hogendoorn & Härkönen, 2023). Moreover, the finding that single-parent families are less likely to be at risk of poverty when they live in multigenerational households suggests that these households can be a resource for single-parent families (also see: Chzhen and Bradshaw, 2012).

Finally, the comparison of household (and family) types across a number of risks, resources and outcomes and European countries, highlighted that both household/family dynamics and institutional context seem to matter, but not always in the same way. For instance, the perceived risk of losing one's job generally shows little variation between household types, but for each household type there are marked cross-national differences. This could suggest that structural factors (such as labour market conditions) or institutional factors (such as employment protection legislation) play a role of considerable importance here. Alternatively, the resource of household additional work intensity (representing for an unemployed person how much other members of their household work) varies markedly between household types, with single persons being at a clear disadvantage.

It should be acknowledged here that while the use of these quantitative indicators of (inequalities in) risks, resources, and outcomes provides valuable insights in aspects of family resilience, it cannot be used to cover all aspects of how resilience is conceptualized in the literature (e.g. see: Dagdeviren & Donoghue, 2019). Related to the cross-sectional nature of the data, these indicators are particularly well-suited to monitor absorptive resilience: the ability to cope with a risk in particular in the short-term. Aspects of adaptive resilience, in which families adapt to practices on a mid- to long-term timeline, can be observed for instance in relation to the activity (such as work intensity) of other household member, although here the benefits of using longitudinal data are evident. Aspects of transformative resilience, in which people or families achieve a situation in which they are less vulnerable to future risks are not in scope of the approach developed here, and indicators used.

This deliverable has examined the feasibility of an improved identification of families and households in European social surveys, and these survey's capacity to monitor inequalities in risks, resource and socio-



economic outcomes. Although we identified severe limitations, we also confirmed that these data can be useful and insightful for the monitoring of aspects of family resilience. This positive assessment also means that future work will expand the number of indicators to be examined on risks (unstable work, unpredictable work, low pay, demanding work), resources (educational endowments, earnings, savings, debt, transfer income, benefit from/use of services, time investment from grandparents or other family members) and inequality-related outcomes (AROPE, economic (in)dependence, work-life (im)balance, self-reported mental and physical health). Trade-offs, in the form of inequalities among family members and within households, can also be examined using the approach developed here. To bring these aspects of family resilience into the practice of monitoring, continuing work in the rEUsilience work package on a “Compendium of the risks, Resources and socio-economic inequalities among Europe’s families” will examine the policy context of the risks, resources, and outcomes and develop an interactive data visualisation.



Appendix Tables

TABLE A 1 PREVALENCE OF HOUSEHOLD TYPES IN EU-SILC
Prevalence of household types in EU-SILC

Country	Two-generational	Couple, no children	Multigenerational	Single person	No relation	Complex
AT	52.3	23.8	5.2	16.7	1.0	1.1
BE	56.7	23.2	2.0	15.0	1.0	2.1
BG	50.9	16.7	16.5	12.4	1.4	2.1
CH	51.5	26.4	1.8	17.0	1.9	1.2
CY	64.7	19.9	3.5	7.7	2.6	1.7
CZ	40.7	31.4	3.5	11.9	0.9	3.9
DE	49.3	28.6		20.4	0.7	0.8
DK	47.8	26.9	0.4	22.5	1.5	0.9
EE	54.6	19.7	6.8	17.1	0.7	1.1
EL	61.3	18.8	8.3	10.0	1.1	0.5
ES	60.4	18.5	6.4	10.2	2.3	2.3
FI	48.3	30.3	0.3	20.3	0.5	0.2
FR	55.9	25.0	1.3	16.0	1.2	0.7
HR	59.2	13.4	16.0	8.8	0.8	1.7
HU	53.1	19.7	9.4	14.5	1.7	1.7
IE	68.8	16.0	3.0	8.7	2.3	1.3
IS	63.2	19.6	1.6	12.7	1.3	1.6
IT	62.0	17.4	3.8	13.8	1.5	1.5
LT	52.6	17.5	10.3	17.5	0.9	1.2
LU	63.2	18.5	3.6	10.9	1.4	2.4
LV	49.6	18.3	14.6	12.9	1.8	2.8
NL	54.7	26.7	0.2	17.4	0.7	
NO	50.9	25.3	0.2	22.5		0.5
PL	51.1	15.3	22.7	8.5	0.6	1.7
PT	59.4	20.3	8.3	8.6	1.1	2.3
RO	51.5	16.2	16.6	11.1	1.3	3.3
SE	50.6	27.3	0.3	20.5	0.7	
SI	62.9	16.2	6.3	12.3	0.8	1.5
SK	61.4	13.3	14.9	7.8	1.0	1.6
UK	55.3	25.5	2.8	12.7	2.4	1.2



TABLE A 2 PREVALENCE OF HOUSEHOLD TYPES IN ESS

Prevalence of household types in ESS

Country	Two-generational	Single person	Couple, no children	Multigenerational	Complex	No relation
BE	51.2	14.7	29.1	2.0	2.4	
BG	46.9	9.2	19.5	16.7	7.3	
CY	54.1	13.4	24.9	2.6	3.2	
CZ	57.0	13.4	23.8	3.0	2.3	
DE	41.8	18.3	32.6	1.4	1.9	0.7
DK	42.5	21.5	32.3		2.0	
EE	48.6	19.0	21.7	5.2	5.0	
ES	56.8	10.6	21.2	5.2	5.1	1.0
FI	38.4	26.7	33.3		1.1	
FR	51.2	17.0	28.8			
HR	52.6	7.3	14.1	10.9	11.8	
HU	52.6	14.3	21.0	7.6	4.4	
IE	55.4	12.1	19.6	1.4	4.9	6.3
LT	46.6	17.7	19.8	5.8	5.1	
NL	50.4	13.8	33.1			
PL	52.4	10.5	18.0	10.1	8.4	
PT	52.8	7.5	25.0	7.0	6.6	
SE	42.1	22.4	32.9			
SI	55.9	9.5	16.8	8.2	6.7	
SK	57.7	8.2	15.2	9.9	7.0	



TABLE A 3 PREVALENCE OF HOUSEHOLD TYPES IN HBS

Prevalence of household types in HBS

Country	Two-generational	Single person	Couple, no children	Complex	Multigenerational	No relation
BE	36.5	35.7	26.1	0.8	0.6	0.3
BG	28.0	25.6	19.2	21.9	5.2	
CY	47.0	16.4	25.5	6.6	2.1	2.3
CZ	44.6	25.5	28.8		0.9	
DE	36.0	28.1	34.8	0.5	0.4	0.2
DK		31.7		68.3		
EE	43.2	23.5	24.0	3.8	5.5	
EL	12.3	24.4	7.9	54.0	1.1	
ES	52.3	15.2	22.9	4.7	4.9	
FI	34.6	24.1	39.7	1.1		
FR	39.8	27.9	23.5	5.2	3.2	0.3
HR	40.9	22.5	22.0	8.4	6.0	
HU	40.3	27.4	21.8	5.5	4.9	
IE	43.0	22.9	18.9	12.0	1.2	2.0
IT	46.2	26.3	21.5	3.4	2.3	0.4
LT	41.4	19.2	29.2	4.0	6.0	
LU	47.7	23.3	26.8	1.0	0.8	
LV	37.0	26.8	22.6	6.8	6.3	
PL	41.5	17.9	20.1	12.2	8.0	0.2
PT	41.1	20.2	27.6	6.0	5.0	
RO	29.5	31.4	28.5	5.3	5.1	0.1
SE		16.9		83.1		
SI	1.5	13.8		83.7	0.7	
SK	41.4	20.6	17.2	15.0	5.7	
UK	36.3	28.7	30.7	2.1	1.1	1.0



TABLE A 4 PREVALENCE OF HOUSEHOLD TYPES IN EQLS

Prevalence of household types in EQLS						
Country	Two-generational	Complex	Couple, no children	Single person	Multigenerational	No relation
AT	42.5	6.8	28.1	20.2		
ES	53.6	9.2	21.3	12.0		
FI	34.1		38.0	24.7		
FR	41.8	4.4	32.3	20.5		
HR	53.5	11.9	17.1	10.8	6.2	
HU	46.8	9.3	23.1	16.4	4.2	
IE	53.8	5.2	23.8	10.8		4.2
IT	54.3	4.7	21.8	16.9		
LT	41.1	10.9	24.2	19.1		
LU	51.4	4.8	24.6	17.4		
LV	39.5	14.7	21.4	16.2	7.2	
BE	48.1	3.2	28.6	18.9		
MT	54.0	9.0	21.8	10.9		
NL	40.1	4.6	31.8	21.4		
PL	51.9	12.6	17.2	10.4	7.8	
PT	56.6	4.8	24.3	10.2	4.0	
RO	42.2	19.5	18.3	9.4	10.5	
SE	35.1	3.4	35.7	24.5		
SI	49.9	11.1	19.0	14.3	5.2	
SK	53.8	12.9	15.4	11.1	6.5	
UK	44.1	5.7	31.1	15.7		2.4
BG	41.6	18.2	21.6	11.0	7.5	
CY	56.0	6.7	24.9	9.6		
CZ	46.3	6.0	29.4	14.2		
DE	36.5	3.5	34.6	24.3		
DK	31.4		33.9	28.8		
EE	43.0	7.6	25.8	19.6	3.4	
EL	54.3	7.1	21.4	12.3	4.5	



TABLE A 5 PREVALENCE OF HOUSEHOLD TYPES IN HFCS

Prevalence of household types in HFCS

Country	Two-generational	Complex	Couple, no children	Multigenerational	Single person	No relation
AT	29.9	1.9	29.8	1.2	37.0	
BE	35.8	3.3	25.0		34.7	
CY	50.8	3.8	22.9	1.3	20.8	
DE	28.5	1.1	29.3		40.6	0.3
EE	35.5	2.5	20.7	2.0	39.1	
ES	45.8	3.8	22.2	2.2	25.5	
FI	26.7	0.6	30.8		41.7	
FR	34.8	3.0	26.2	0.3	35.3	0.3
HR	44.8	6.0	18.1	5.9	24.6	
HU	37.7	4.8	23.8	3.5	29.5	0.8
IE	43.7	5.7	20.9	1.4	26.8	1.4
IT	42.6	2.5	19.5	1.6	33.7	
LT	1.9		33.0	7.2	17.3	40.5
LU	40.9	3.0	21.4		33.3	
LV	2.7		37.7	5.7	19.5	34.4
MT	48.3	3.3	22.1	1.6	24.6	
NL	31.4		28.3	0.9	38.0	1.4
PL	41.9	8.0	19.4	6.6	24.0	
PT	46.7	4.9	23.2	2.7	22.4	
SI	39.3	3.5	20.8	3.5	32.7	
SK	50.7	7.0	21.1	3.3	17.7	



TABLE A 6 RISK: HOUSEHOLDS WITH AT LEAST ONE UNEMPLOYED PERSON

Risk: Households with at least one unemployed person, by household type (SILC)						
Country	Single person	Couple, no children	Two-generational	Multigenerational	No relation	Complex
AT	7.5	4.4	12.6	22.0		
BE	8.1	6.1	12.8			
BG	3.7	9.8	22.3	38.2	26.0	33.5
CH	3.4	3.2	6.4			
CY	7.9	13.1	32.0	50.4		
CZ	4.9	5.1	12.2	19.0		16.8
DE	7.7	3.8	8.0			
DK	5.4	4.5	7.5			
EE	3.7	4.5	11.4	17.1		
EL	7.3	11.6	36.4	51.9	11.8	48.1
ES	10.5	15.0	33.3	50.8	22.8	35.8
FI	9.6	10.3	16.2			
FR	4.8	6.5	17.5			
HR	7.6	13.0	37.2	36.4	31.1	41.0
HU	3.9	7.1	14.0	23.1	17.5	23.4
IE	6.5	7.9	16.7	30.5	20.3	
IS	2.9		3.1			
IT	5.4	5.4	7.3	36.0	27.7	43.3
LT	5.9	7.8	16.3	24.2		
LU	5.0	3.7	10.8			
LV	4.6	9.5	17.2	24.3		19.5
NL	5.0	4.7	9.0			
NO	3.1	6.8	6.8			
PL	3.4	7.3	13.6	19.5		16.2
PT	5.9	10.0	25.1	40.1	16.3	34.7
RO	1.1	1.6	7.5	9.7		14.6
SE	5.4	4.2	10.9			
SI	8.6	11.8	24.1	32.5		29.6
SK	4.6	5.6	17.1	26.0		33.8
UK	3.1	2.7	7.3			



TABLE A 7 RISK: HOUSEHOLDS WITH AT LEAST ONE PERSON INVOLUNTARY PART-TIME EMPLOYED
Risk: Households with at least one involuntary PT employment, by household type (SILC)

Country	Couple, no children	Two-generational	Multigenerational	Complex
AT	2.4	20.9	23.7	
BE		6.3		
BG		0.4	0.7	
CH	2.5	21.2	24.0	
CY		1.2		
CZ	0.1	2.1		
DE	0.5	16.6		
DK		0.6		
EE		2.8	3.8	
EL	0.4	1.6	4.1	
ES	0.3	3.8		2.1
FI		1.0		
FR		4.9		
HR		0.9	1.3	
HU		0.8		
IE		9.6	12.3	
IS		0.8		
IT	0.4	2.7	3.5	
LT		1.4	1.6	
LU		10.4	3.0	
LV		1.7		
NL	1.5	16.4		
NO		1.1		
PL		1.4	2.9	
PT		0.5		
SE		0.8		
SI		1.2	1.9	
SK		0.8	1.2	
UK	1.0	16.9	13.0	



TABLE A 8 RISK: PERCEIVED PROBABILITY TO LOSE JOB

Risk: Perceived probability to lose job, by household type

Country	Two-generational	Complex	Couple, no children	Multigenerational	Single person	No relation
AT	12.2	13.5	13.3	14.3	13.3	
BE	13.9	9.7	15.3		16.7	
CY	14.7	15.1	16.3	27.0	12.5	
DE	11.9	8.5	9.1		11.8	
EE	17.8	19.9	20.1	19.9	23.3	
ES	22.4	25.4	19.8	28.3	20.7	
FR	13.0	16.8	12.4	12.8	17.1	
HR	26.1	21.9	24.6	25.0	22.5	
HU	18.3	25.2	16.5	25.7	22.6	12.8
IE	15.8	16.3	14.3	18.4	22.0	13.0
IT	16.0	23.2	12.6	11.9	20.3	
LT	38.4	37.9	42.2	31.5	31.9	
LU	17.2	21.7	12.6		15.2	
LV	27.6	32.8	29.1	32.9	28.8	
MT	23.6	29.1	22.7		24.2	
NL	16.9		17.0		18.6	
PL	38.4	36.8	35.9	38.7	39.0	
PT	16.7	20.3	16.0	18.0	12.8	
SI	17.5	18.6	17.5	17.2	26.5	
SK	30.9	31.1	27.7	38.5	28.1	



TABLE A 9 RISK: MEAN HOUSEHOLD ADDITIONAL WORK INTENSITY

Resource: Mean HH additional work intensity, by household type (SILC)

Country	Two-generational	Couple, no children	Multigenerational	Single person	No relation	Complex
AT	0.5	0.5	0.4	0.2	0.3	0.5
BE	0.3	0.3	0.4	0.2	0.2	0.3
BG	0.4	0.4	0.4	0.2	0.2	0.3
CH	0.5	0.6	0.7	0.3	0.6	0.5
CY	0.4	0.4	0.4	0.3	0.3	0.3
CZ	0.5	0.5	0.6	0.2	0.4	0.4
DE	0.3	0.3		0.2	0.3	0.2
DK	0.6	0.5	0.7	0.3	0.1	0.3
EE	0.5	0.5	0.5	0.3	0.4	0.6
EL	0.3	0.3	0.3	0.1	0.3	0.2
ES	0.4	0.4	0.3	0.2	0.2	0.3
FI	0.5	0.4	0.5	0.1	0.3	0.4
FR	0.4	0.5	0.3	0.2	0.3	0.4
HR	0.4	0.3	0.4	0.1	0.2	0.3
HU	0.5	0.5	0.4	0.2	0.4	0.4
IE	0.3	0.3	0.2	0.1	0.2	0.3
IS	0.6	0.6	1.0	0.5	1.0	0.8
IT	0.3	0.4	0.3	0.2	0.4	0.3
LT	0.4	0.4	0.5	0.2	0.1	0.3
LU	0.5	0.6	0.5	0.4	0.4	0.6
LV	0.5	0.4	0.5	0.3	0.3	0.4
NL	0.5	0.5	0.4	0.3	0.4	
NO	0.5	0.5	0.2	0.2		0.6
PL	0.5	0.4	0.5	0.2	0.1	0.5
PT	0.4	0.4	0.4	0.2	0.3	0.4
RO	0.4	0.3	0.4	0.1	0.1	0.2
SE	0.5	0.5	0.4	0.3	0	
SI	0.5	0.4	0.5	0.2	0.5	0.6
SK	0.4	0.3	0.4	0.1	0.2	0.4
UK	0.3	0.5	0.5	0.2	0.3	0.5



TABLE A 10 RESOURCE: NET WEALTH RANK

Resource: Net Wealth Rank, by household type

Country	Two-generational	Complex	Couple, no children	Multigenerational	Single person	No relation
AT	52.7	61.1	58.8	62.0	41.2	
BE	48.3	40.3	61.1		46.8	
CY	54.4	41.3	52.8	43.2	40.5	
DE	48.3	49.6	60.8		44.7	36.9
EE	53.9	49.8	58.9	52.9	42.9	
ES	47.8	34.5	60.2	44.9	50.1	
FI	49.8	45.0	59.1		44.7	
FR	46.0	41.4	63.9	43.5	46.0	29.3
HR	46.5	56.0	60.2	46.7	50.1	
HU	48.6	41.9	54.9	47.6	51.4	32.8
IE	46.5	47.2	60.2	37.8	51.8	29.4
IT	49.0	41.4	59.5	46.3	48.0	
LT	47.0	46.5	53.2	44.7	53.0	
LU	46.5	44.9	62.9		47.7	
LV	48.7	49.4	56.3	63.6	47.9	
MT	49.4	41.1	55.5	30.1	50.5	
NL	49.1	51.2	58.7		45.5	48.6
PL	50.6	54.2	52.5	54.7	46.2	
PT	48.8	45.5	57.0	45.6	49.0	
SI	48.4	54.6	58.6	54.1	47.1	
SK	50.1	41.8	57.1	42.3	48.1	



TABLE A 11 RESOURCE: HOUSEHOLDS RECEIVING FINANCIAL TRANSFER FROM OUTSIDE HOUSEHOLD

Resource: Households receiving financial transfer from outside household, by household type

Country	Two-generational	Complex	Couple, no children	Single person	Multigenerational	No relation
AT	11.0	10.4	2.5	4.9		
ES	4.0	7.4	0.4	2.1		
FI	14.1		8.5	14.3		
FR	11.2	2.6	4.6	6.7		
HR	9.7	5.8	7.0	14.0	6.2	
HU	5.0	14.7	3.1	5.1	10.6	
IE	2.8	3.5	3.7	5.5		16.2
IT	11.1	9.2	4.2	10.5		
LT	10.1	14.8	8.6	16.9		
LU	4.9	17.2	2.6	4.5		
LV	18.8	24.9	10.9	17.6	11.3	
BE	15.1	20.9	6.2	6.1		
MT	4.5	7.7	1.4	5.8		
NL	16.2	8.7	9.6	10.7		
PL	3.8	3.8	3.1	5.8	2.7	
PT	3.7	1.3	0.7	5.1	5.3	
RO	6.4	4.9	8.3	4.3	2.1	
SE	13.3	18.1	7.6	16.0		
SI	3.9	3.9	2.8	2.9		
SK	0.4	9.5	0.4	2.4	3.8	
UK	12.2	11.0	10.0	11.5		
BG	10.4	18.7	17.2	26.2	15.9	
CY	7.3	10.6	3.4	4.9		
CZ	19.0	13.9	10.1	9.3		
DE	8.6	17.3	4.0	7.0		
DK	21.1		6.8	17.0		
EE	18.2	27.3	6.2	15.9	3.5	
EL	8.6	5.7	2.9	12.3	7.7	



TABLE A 12 RESOURCE: HOUSEHOLDS RECEIVING CHILDMINDING BY GRANDPARENT
Resource: Households receiving childminding by grandparent, by household type

Country	Two-generational	Complex	Multigenerational
AT	7.0	6.5	
ES	8.9	3.9	
FI	6.5		
FR	10.7	8.8	
HR	9.1	25.8	35.0
HU	8.1	2.9	19.6
IE	8.9	8.6	
IT	15.6	13.6	
LT	4.3	12.8	
LU	4.3	6.7	
LV	10.1	9.0	10.8
BE	5.8	12.5	
MT	6.9	17.1	
NL	5.7	10.2	
PL	15.3	15.3	27.4
PT	7.4	14.4	12.7
RO	8.5	10.3	32.4
SE	6.1	10.1	
SI	6.6	13.7	15.9
SK	7.4	21.0	8.0
UK	9.5	0.7	
BG	12.4	13.3	29.0
CY	16.2	12.5	
CZ	17.7	4.7	
DE	5.8	2.2	
DK	3.0		
EE	8.4	9.7	3.5
EL	11.1	9.7	27.9



TABLE A 13 OUTCOME: AT RISK OF POVERTY

Outcome: At risk of poverty, by household type (SILC)

Country	Couple, no children	Single person	Two-generational	No relation	Multigenerational	Complex
AT	9.2	22.2	11.7	39.9	27.2	
BE	11.5	22.0	15.0	22.3	12.7	28.2
BG	12.9	38.0	20.0	28.5	30.4	21.5
CH	12.0	21.5	13.5	21.6	26.5	
CY	14.5	24.1	14.1	40.3	20.2	16.1
CZ	4.9	20.2	9.6		7.1	17.6
DE	11.0	30.5	12.3	35.0		27.0
DK	6.0	26.5	7.7	41.5		
EE	11.6	55.5	16.1	35.7	10.0	20.6
EL	12.7	21.5	22.8	25.7	26.7	26.2
ES	15.9	19.6	23.7	29.2	28.4	27.8
FI	6.1	28.7	7.7	29.2		
FR	6.7	14.9	15.3	32.9	36.7	29.8
HR	20.8	39.9	18.0	25.9	12.9	15.3
HU	9.0	17.4	15.3	17.8	14.7	23.6
IE	10.3	37.5	15.5	17.6	25.2	
IS	4.9	22.0	7.4			
IT	13.3	25.1	21.7	20.8	23.8	13.5
LT	11.1	42.7	19.8	26.0	11.8	48.2
LU	8.4	19.4	17.1	15.4	17.5	19.5
LV	19.7	55.7	16.5	29.5	13.0	15.1
NL	7.9	22.0	11.8	43.0		
NO	3.6	27.6	9.3	45.3		
PL	8.8	26.0	18.1	26.7	17.7	17.8
PT	15.6	26.3	18.0	25.1	23.4	27.0
RO	12.4	30.2	28.7	25.2	23.9	25.1
SE	6.5	30.6	14.8	28.5	50.9	49.4
SI	9.9	35.9	11.2	29.8	7.5	7.1
SK	5.4	15.5	13.1		15.8	23.5
UK	11.5	25.5	15.5	22.7	11.6	16.3



TABLE A 14 OUTCOME: DIFFICULTIES MAKING ENDS MEET, BY HOUSEHOLD TYPE
Outcome: Difficulties Making Ends Meet, by household type

Country	Two-generational	Complex	Couple, no children	Single person	Multigenerational	No relation
AT	21.3	18.9	13.2	25.6		
ES	51.0	61.4	46.3	49.2		
FI	21.9		10.4	23.6		
FR	48.7	38.2	33.2	51.0		
HR	69.9	81.9	66.6	76.6	57.3	
HU	61.9	56.7	55.3	67.4	74.8	
IE	30.2	36.3	18.9	22.2		20.0
IT	50.9	59.0	54.1	53.8		
LT	50.8	65.4	54.9	68.5		
LU	22.8	23.0	11.2	16.9		
LV	52.7	41.3	50.5	61.8	69.5	
BE	38.9	37.8	27.1	47.1		
MT	33.6	41.5	27.7	40.2		
NL	27.1	17.5	13.9	35.7		
PL	39.1	35.6	37.6	46.6	41.7	
PT	33.0	36.3	34.7	57.0	53.8	
RO	65.0	67.0	61.3	72.8	67.3	
SE	10.1	22.5	3.6	19.9		
SI	38.2	42.4	42.6	49.4	56.8	
SK	63.7	61.5	63.2	67.2	67.6	
UK	25.4	24.7	15.2	22.7		
BG	53.6	76.7	64.2	72.6	64.9	
CY	58.8	72.4	50.0	46.8		
CZ	36.8	48.8	30.4	55.5		
DE	21.8	23.3	12.8	31.7		
DK	13.3		10.3	23.9		
EE	47.0	59.8	43.0	52.2	47.2	
EL	85.7	93.8	84.3	85.6	89.6	



TABLE A 15 OUTCOME: LIFE SATISFACTION OF INDIVIDUALS

Outcome: Life Satisfaction of Individuals, by household type

Country	Two-generational	Complex	Couple, no children	Single person	Multigenerational	No relation
AT	7.9	8.4	8.1	7.7		
ES	7.1	6.3	7.1	6.5		
FI	8.2		8.2	7.6		
FR	7.1	7.3	7.4	6.9		
HR	6.7	5.8	6.1	5.8	6.1	
HU	6.5	6.8	6.7	6.1	7.0	
IE	7.7	7.3	7.9	7.6		7.9
IT	6.7	5.7	6.8	6.2		
LT	6.9	6.7	6.4	5.7		
LU	7.9	8.0	8.1	7.7		
LV	6.3	6.8	6.3	6.1	6.0	
BE	7.4	7.3	7.5	6.8		
MT	7.7	7.1	7.8	7.2		
NL	7.8	7.8	7.9	7.4		
PL	7.3	7.1	7.3	6.4	7.4	
PT	7.2	6.3	6.6	6.1	6.8	
RO	6.6	6.6	6.4	5.7	6.8	
SE	7.9	7.9	8.3	7.5		
SI	7.1	7.1	6.6	6.0	7.0	
SK	6.6	6.0	6.3	6.0	6.6	
UK	7.8	8.0	7.7	7.4		7.3
BG	6.1	5.2	5.4	4.8	5.7	
CY	6.7	5.8	6.5	6.4		
CZ	6.6	6.2	6.5	6.4		
DE	7.6	6.8	7.5	6.6		
DK	8.4		8.4	7.7		
EE	7.0	6.9	6.6	6.4	6.7	
EL	5.5	4.8	5.3	5.0	3.9	



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