

Network news



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Editorial

The vicious circle of isolation

Living alone does not necessarily mean being poor; and being poor does not necessarily mean being (or feeling) alone... Poverty, loneliness and isolation may not be three sides of a triangle, but they are often parts of a vicious circle that leads to social exclusion.

More than the simple fact of living on one's own, it is probably the feeling of loneliness that leads a growing number of people not to open up to others about their problems, to let their social networks drop, whether family, friends or neighbours. And life at the margins is the daily lot of millions of poor people who feel unable to take part in society; a society increasingly fixated - and hyped up by advertising - on having a job, spending more, "having the wherewithal".

In many countries, too, the family is no longer a refuge, an antidote to loneliness and isolation. In fact, family breakdown is often a reason for emotional alienation, just as unemployment can lead to alienation from the labour market. Opportunities for taking part in community life dwindle, and social exclusion looms...

Young people who have dropped out of education or working life, older people neglected by their families, homeless people looking for themselves... This issue of *Network News* tries to unpick the tangled threads of where objective isolation blurs into psychological loneliness. Obviously, it still only barely skims the surface, and is an approach that should be taken further by the actors that deal with these kinds of issues, from front-line social workers to university researchers, to politicians and policy makers. Because while loneliness may stem from individuals' subjective perceptions and ability to empathize, it can lead to life situations that are very hard to get out of.

Vincent Forest

LONELINESS, ISOLATION AND POVERTY

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“You feel alone, shy away from human contact, and end up feeling excluded”

There is a close and complex connection between poverty, loneliness and isolation. We talked to Marie-Thérèse

Casman, researcher at Liège University's Institute for Humanities and Social Sciences (Belgium).

Marie-Thérèse Casman: *The number of people living alone has grown steadily since the 1960s: nearly one in three households is a single-person household. Research shows that one-person households (more often women than men) are more likely to be poor than people who live in households with others. The only category of households with a poverty rate higher than that of single people is lone parent families.*

To put a little detail on that, we can take the case of Belgium, where 13% of people living alone are between 16 and 34 years of age, 22% between 35 and 54 and 65% 55 and over. In marital status terms, 37% are never-married, 1% married, 41% widowed, 18% divorced, and 3% separated. Also, 33% of one-person households are in work, while 67% are not or have stopped (essentially pensioners and young unemployed). Also, more one-person households report poor health (10% against 4% for people living in households with others). It is mainly one-person pensioner households that regard their health as poor or very poor (14%).

In reply to the question “do you have difficulty making ends meet on the income that you have?”, more people living alone reported having great difficulty; only lone parent households reported greater difficulty.

Young people, elderly people and lone parents are among the categories most affected by poverty. Why should that be?

Young one-person households are more affected by poverty because they are less well-established in the job market. Older people, especially the very old-

est, tend mainly to be women, a substantial number of whom are still on meagre pensions because they did not pay a full stamp.

As to lone parent families, research shows that most are lone mothers, that they have a lower educational level than women in partner relationships, and that proportionately fewer work. Add to that the estimates that about a third of maintenance payments are made irregularly or not at all and it is clear why they - and by the same token their children - live in poverty.

We should obviously be wary of generalizations like ‘all lone mothers are poor or vulnerable to poverty’; it depends on their education, work status and possibly even family support. The increased number of people living alone is partly due to new family patterns: fewer marriages, more divorces, later marriages, many fewer multi-generation family households,...

“The family unit is not sufficient protection against social exclusion”

Is “loneliness” the same as “isolation”?

I think we have to distinguish feelings of loneliness from objective isolation. You can live quite happily alone (in a one-person household) and not feel at all lonely because you have family, friends and work relations. But you can also live in a multi-person household and feel subjectively lonely for relational reasons (feeling misunderstood, rejected, disregarded,...).

So we need to distinguish a more objective fact from subjective feelings. But you may also find the two things together in some people, like older people living alone after a partner's death, or people living on their own after marriage difficulties and breakdown.

How do you think “feeling lonely” can lead on to “feeling excluded” and a loosening of ties to society?

Feelings of loneliness that lead on to feelings of exclusion are mainly a matter of individual psychology: you feel alone, shy away from human con-



Marie-Thérèse Casman,
of Liège University (Belgium)

tact, and end up feeling excluded. Poverty isn't necessarily a factor in this. In fact, the phrase "ties to society" is often used because the authorities hope that civil society (through the family, neighbours, etc.) will take up some of the slack in tackling poverty and insecurity.

In a way, the Welfare or Social State, which seems to face difficulties in solving all problems, tries to set up a "welfare society" by calling for the development of family and neighbourhood solidarity.

Is the family unit still a bulwark against social exclusion in Europe?

I don't see the family unit as offering sufficient protection against social exclusion. It can do, but not in all cases. To think that you can cure poverty by mobilizing the family network is barking up the wrong tree, because this kind of situation depends much more on identification (you help those you identify with, and not necessarily those in most need). Also, you cannot generalize this kind of support because there are big demographic aspects in play (who supports those with little or no family?). Also, individuals may interpret solidarity in very different ways.

Is it harder for people living alone to access their rights?

If people who live on their own are isolated in terms of social and family networks, they will likely find it harder to know what their rights are, or get information. I think that some categories of people - very elderly people, for example - may find themselves effectively pushed aside if they have no support from their family or neighbours. They are afraid to ask. So then it sometimes comes down to intermediaries, like the family doctor or even the postman, to tell them where to go or actually take the steps for them to get their rights.

Is loneliness mainly an urban problem?

Big towns and cities certainly seem to have the biggest numbers of people living alone. But a lot of people who do outreach in rural society believe you can find it there as well: a particular case is

farmers who won't leave their farmhouses, even when they are very old. What is really needed at local level is a survey of the problems created by loneliness for some categories of people. It is often only after a tragedy (a death discovered long after the person has died) that these situations come onto the agenda.

In the 21st century, is work still the main place for socialization?

Being in work remains extremely important: it brings in an income; it also gives a feeling of belonging to a community, having a useful social role. So, at present, it is still the best way of leading a decent life. But the fact is that Europe has an increasing number of "working poor", which means that some people cannot get a decent living despite being in work.

Have we got a "culture of failure" then?

I'm not too keen on that expression because I don't think it's true

to say that whole social groups deliberately set out to fail. What is true is that these groups find themselves in systems that are wont to lead them into failure, but it may be more accurate to say that we live in a society that tends to lay responsibility (or blame) at the door of the main victims of the functioning or malfunctioning of economic and social systems.

So, we spend a lot of time and energy in "activating" the unemployed and people on welfare incomes (which admittedly can benefit some of them in terms of integration), but there are no - or at any rate not enough - jobs for these people who we continually demand should make more of an effort to find a job. In these circumstances, how do you do anything other than fail?

Interview: V. Forest

"You have to distinguish feelings of loneliness from objective isolation"

"Who knows what true loneliness is - not the conventional word, but the naked terror? To the lonely themselves it wears a mask"

Joseph Conrad

"I am lonely because I am miserable, and am unwilling to cloud with my presence the happiness of others"

Samuel Johnson

"The most terrible poverty is loneliness and the feeling of being unloved"

Mother Teresa of Calcutta

"Only the lonely know the way I feel tonight, Only the lonely know this feelin' ain't right"

Roy Orbison

"Loneliness and tedium will do for you before starvation"

General Report on Poverty 1994 (Belgium)

Older People and Isolation

A few figures...

Poverty affects households differentially: discounting large families (2 adults, 3 or more children) - where the poverty rate was 27% in 2001 - unattached individuals suffer most from poverty:

Single adults: 25%

Single males: 18%

Single females: 28%

Single adults with a child (mostly women): 35%

In the same year, 17% of pensioners, 19% of over-65s and 19% of 16-24 year-olds had sub-poverty level incomes in the EU-15. Although not all of these live alone, very many do.

Whilst the majority of older people live healthy, socially included lives, people also face increasing risks of isolation as they grow older. This means increased risks of depression, loneliness and, in extreme cases, death.

People often find that their social contacts start to decrease when they leave employment and their professional network. Over time, they can then find they are less healthy and mobile. Inaccessible infrastructure and services, either through physical design or speed of delivery, then become major barriers to participation. Fear of crime and reduced self-esteem also lead many older people to withdraw from full participation in society

An often more significant issue though can be that as people age, their network of social contacts (friends, partner etc) tends to decline in number as people relocate or pass away. The risks of isolation associated with ageing are not therefore solely or primarily linked to the capacities, desires or attitude of individuals, but also to the effects of time on one's social network, particularly as one loses one's closest and most dear companions.

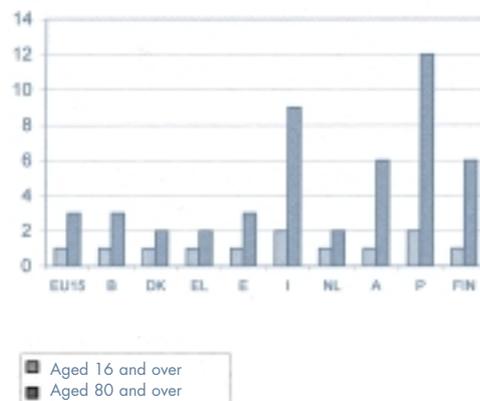
The fact that women live longer than men (often outliving their partner) and suffer greater risks of low pension incomes means that older women often face greater risks of isolation.

No single indicator can reveal the extent of isolation facing Europe's older people, but the following evidence can help to build up a picture of the realities facing many individuals:

Living alone: According to Eurostat, 20% of all retired households are made up of older people living by themselves. Future projections suggest that as many as 32% of people aged 65+ and 45% of those aged 80+ will live alone in the European Union by 2010.

Social contact: The graph below shows that as people get older there is a greater chance of reduced social contact. The EU average shows that people with the fewest social contacts are three times more likely to be over 80 than not. Surveys in the UK found that 20% of people 65+ spend more than 12 hours of every day on their own and that 7% have, in the last year, felt as if no one knows they exist.

Percentage of the population with little or no contact, by age group, 1999



Source: Living conditions in Europe – Statistical pocketbook, Data 1998-2002, published in 2004

Contact with Younger Family Generations:

The recent European survey 'SHARE' found that 21.9% of the 80+ do not have any living children at all. Of the 70+ age group who do have a living child, only 15% live in the same household as one of their children, whilst 16% have no child living within 25km.

Mobility and health: Eurostat figures show that each older age group is consistently more at risk of being hampered in daily activities by a physical or mental health problem, illness or disability than the previous group. There is also a sharp rise towards the end of people's lives with 16.1% of the 65 to 74 group being hampered, increasing to 36.2% of those aged over 85.

Accessibility and fear: A recent survey of Help the Aged and British Gas (UK) found that in the UK over one million people aged 65 and over (12 %) feel trapped in their own home.

Tragic events: In August 2003 in France, a summer heatwave led to over 10,000 extra deaths in two weeks, mainly amongst older people. This perhaps reveals most clearly both the existence of isolation and the reality of the accompanying risks.

AGE, as a network, is committed to contributing the voice of older people and the vast experience of its members in campaigning and working on this issue to the development of long-term policy solutions at all levels of government.

Edward Thorpe

Policy Officer – AGE, the European Older People's Platform

Homelessness and Loneliness

The breakdown of social networks is a cause of homelessness and a barrier to breaking out of it.

Family and friends form a strong framework of support. In a strong family network, help is given and nothing is asked in return. Individuals who find themselves without this framework are very vulnerable. Homeless people are quite often without family support or contact. Crisis within the family can be one of the factors that cause them to leave home and to lose touch with family members.

British NGO "Crisis", in its report "Homelessness and Loneliness: The Want of Conviviality" (1) illustrates this fact very clearly. It offers an overview of recent research in the UK, which shows that family disputes are among the most frequent factors evoked by homeless young people, when explaining why they had to leave home. Crisis suggests that the evolution of the family over the past years has made it into a more fragile structure. In the light of the increasing incidence of family breakdown as a trigger for homelessness, Crisis suggests that preventative mediation services need to be put in place.

Homeless people whose social networks have broken down irreparably find themselves in a situation where they are without the points of reference that most of us take for granted. Faced with a situation of extreme stress and a series of seemingly insurmountable obstacles, they are also without a primary support group at a time when they most need it.

The insidious effects of isolation

The insidious effects of the isolation and loneliness that chronically homeless rough sleepers suffer, has been explored by French doctor Xavier Emmanuelli (2), founder of the Samu Social (an emergency service for rough sleepers). His long experience of working with rough sleepers with extremely severe physical ailments, often left to worsen and reach potentially fatal levels through self-neglect, led him to explore why these homeless people would endure such extreme levels of pain and suffering without seeking help.

He elaborated a theory that a process of isolation and exclusion leads certain rough sleepers to lose their subconscious sense of themselves and of their physical

being. This process can lead rough sleepers to feel a kind of invisibility. Because others no longer look at them, it is as though they are not there. This is how he explains the total neglect of their physical health by homeless people to a point that seems incomprehensible, even impossible. He suggests that the sense of self is very hard to restore and that its loss cuts one off from society.

To illustrate this point, he describes how the rough sleepers with whom he worked were almost always without identity papers, their only passport into the public social support system. Where these were procured for them, they systematically lost them. He argues that this act reveals the underlying feeling of rough sleepers that they are "no-one" and have no social identity.

Sustaining a new tenancy

For the homeless people who succeed in avoiding or breaking out of the downward spiral into total exclusion and who manage to move on to a new tenancy, loneliness can be a large factor in whether or not they will be able to sustain this tenancy. Moving on into a tenancy is an opportunity some former homeless people use to break off relationships that they see as problematic, as they may lead them back to drugs or alcohol abuse.

However, if there is nothing to fill this gap, loneliness may draw them back to the street and homelessness structures that they used to frequent, for the company that they will find there. In the "Resettlement Handbook" written for the National Homeless Alliance, Pip Bevan (3) warns that once the initial elation of the move has worn off, isolation and depression can set in and that support at this stage is absolutely crucial in order to help rebuilding family relationships and a social network.

Dearbhal Murphy

Coordinator of the FEANTSA Health and Social Protection Working Group

(1) Crisis 2000: Gerard Lemos: "Homelessness and Loneliness: the Want of Conviviality", <http://www.crisis.org.uk/researchbank>

(2) Based on the presentation made by Xavier Emmanuelli at the "Grande Conférence Catholique", Brussels, November 2004.

(3) Bevan P. (1998): "Resettlement Handbook, National Homeless Alliance". Pip Bevan is a member of the FEANTSA Health and Social Protection Working Group.

LESZEK'S PORTRAIT

"My name is Leszek. I was born in Poland in 1953. When I left school, I started to work as an electrician. My job meant frequent travels during which I slept in workers' hostels. The atmosphere there was encouraging to start drinking alcohol. At that time I decided to take advantage of my artistic talents. And so I took part to concerts, parties, where I used to play guitar. I had the feeling I wasn't attached to land and home. But very soon, I lost my roots and the feeling of control over my own life.

Without any relative or friend, more and more often alcohol became my only companion. I then lost the real source of joy for me, which was my own family. This way I was left alone on the street and started a life of a homeless person. I made the effort to ask for help from the administration, but each contact with it became an unbearable burden, where in their eyes I became a loser and a problem.

During alcohol therapy I found out about the existence of the Barka Foundation for Mutual Help in Poznan. As a resident of a Barka hostel I started to rebuild the trust in people and respect, as well as the feeling of acceptance. Presently, giving support to other people in need has become the interest, purpose and passion of my life. Now I can do it by working in the Barka Social Emergency Association."

Source: EAPN, "The European Union we want", shortly available.

Hard to get involved when you're young and alone

Youth participation to break down isolation

The European Youth Forum has recently set up a Working Group on social inclusion in youth participation, aimed at developing strategic proposals for promoting the active participation of young people in society and politics at all levels: local, regional, national and international.

However, a lot of young people from disadvantaged backgrounds face extra obstacles to participation in society. Removing these obstacles and striving for social inclusion in youth participation therefore deserves special attention. The Working Group on Social Inclusion in Youth Participation will meet for the first time in June 2005.

More info: <http://www.youthforum.org>

If the Lisbon strategy revision's focus on employment and growth may be a good impetus for the European economy as a whole, it may not lead to the expected eradication of poverty by 2010. In 2002, 68 million people or 15% of the EU population are living at risk of poverty. In addition, a recent Eurostat report counted that 14 million people were "working poor". Although lacking official figures specific to young people, we may assume that young people represent a big part of these "working poor".

Indeed, young people normally suffer from the worst working conditions: short-term contracts, no access to the social security systems, bad paid jobs, lack of training between school and the labour market, etc... This reality is directly linked to the lack of emancipation that young people live. By setting up a Working Group on social inclusion in youth participation, the European Youth Forum put this issue at the top of its agenda (see margin).

Lack of self-confidence and self-belief

Youth poverty is extremely shocking because young people living in poverty have often inherited their poverty, growing up in families struggling hard to offer the minimum chances for their children to succeed in life. Many young people growing up in poverty are placed into the care of the state and some live in children's homes in which their external social contacts are often limited to social professionals and other young people from similar backgrounds.

Generally, young people who have grown up in poverty and exclusion can fear participating in "normal" life, having a job and living with the so-called "normal" people because they have been led by their experiences in our societies to believe that they were not capable to adapt to it. When some of them have the option of living on their own, they need to be more accompanied in order to overcome all the formalities they need to comply with. In the absence of the required support, young people facing serious social exclusion, and who may lack a lot of self-confidence and self-belief, often resign and go back to their previous lives with no chance for improving their personal situations.

In the current European demographic trend in which European young people are rapidly becoming a rare resource, then becoming more and more valuable, we have no other political choice but giving a real chance to this "sacrificed generation".

A European Pact for Youth

The importance to fight against youth poverty has already been recognised. Indeed, "eliminating child and youth poverty" has been set as one of the seven priorities of the social inclusion strategy. Moreover, by adopting the European Pact for Youth, Member States have importantly committed themselves to the European Youth. Contrarily to the social inclusion strategy, the European Pact for Youth has been fully integrated into the Lisbon revised strategy and includes a policy statement to work at the national level for youth social inclusion and to fight against early school leaving that highly affects the poor. This pact, as a top level instrument adopted by heads of state and government, shall be the tool to eradicate youth poverty in Europe before 2010.

States' priority actions must seek a general change in mentalities. In our societies, poverty still tends to be more seen as a personal failure to adapt to a good system than as the failure of the system itself. In a global economy where flexibility, innovation and rapidity have become the key words, this traditional approach to poverty is meaningless. In reality, young people living in poverty mostly suffer from being rejected by their closer environment, as poverty breeds loneliness and social isolation. In addition, isolation makes it more difficult to start a new life with a full second chance. Therefore, we need to change today's reality in which poor people are trapped into poverty. That must be our priority for the coming years.

*Marta Escibano
Bureau member of the European Youth Forum*

European Constitution: a divisive issue

Czech society's seems quite happy with the Constitution, but the President of the Republic isn't (*).

The Czech Republic is the only EU member country not to have decided yet whether ratification of the European Constitution will be voted on in parliament or put to a referendum. The Czech public is currently debating the pros and cons. They want independent information on the European Constitution and the ongoing debates in order to make their minds up ahead of a possible referendum.

One undeniable fact is that the current draft European Constitution has been worked out through protracted negotiations between the EU Member States, and not "dreamed up by Brussels bureaucrats", as some often wrongly put it. The (relative) openness of the Convention on the Future of Europe, which laid the foundations of the draft European Constitution meant that Czech politicians were able to be involved in the process; the various draft documents were posted on a website, and a wider range of stakeholders was able to take part in the debate.

Relevant articles

Some provisions are particularly relevant to Czech society:

- Article I-3-3 says that the EU shall combat social exclusion and discrimination, and promote social justice and protection, equality between women and men, solidarity between generations and protection of the rights of the child.
- Article III-117 provides that, "In defining and implementing the policies and actions referred to in this Part, the Union shall take into account requirements linked to the promotion of a high level of employment, the guarantee of adequate social protection, the fight against social exclusion, and a high level of education, training and protection of human health". If the European Constitution is ratified in all countries, this article will be interpreted as a call on the EU Member States to get

behind a real policy of social inclusion. Previous Treaties referred to social inclusion only as a social policy objective, not an objective of the EU as such.

- Article III-267-2d lays down an obligation to combat trafficking in persons, in particular women and children. This is an area in which there will have to be cooperation within and between Member States.
- For most minorities and groups excluded from society, poverty and discrimination go hand in hand. Discrimination in Europe, and especially in the Czech Republic, is increasing against racial and ethnic minorities, like gypsies and refugees, among others. Horizontal article III-118 - which says that the EU will aim to combat discrimination based on sex, racial or ethnic origin, religion or belief, disability, age or sexual orientation - is a step forward here.

Fears

The main general grounds of concern related to social inclusion in the Czech Republic are about funding for services that low income-earners can access, as a result of budget cuts, deregulation, a shift to the market economy and privatization. Article III-122 on support for services of general interest is apt to address these concerns, although it has to be wondered whether that support will be enough to halt the present trend to economic liberalism.

The role of civil society

The draft Treaty also offers a new legal basis for defining relations between national institutions and civil society. The institutions must maintain an open, transparent and regular dialogue to give citizens and representative associations the opportunity to make their views known publicly in all areas of Union action.

In other words, the European Constitution is concerned with what happens to Europe's disadvantaged citizens, and emphasizes the input of civil society. A significant development, especially in the context of Czech society.

Milena Cerna - EAPN CR

(* This article was written before the French and Dutch referenda, and the June European Council.

THE EUROPEAN SOCIAL MODEL, SEEN FROM PRAGUE

Some Czech macroeconomists say there is no such thing as a European social model. They argue that a social model can be put in place at national level, but not at European level, that social policies must remain a national responsibility, and that European economic integration is all that is feasible in order to get to the common currency (adapted from Rusnoka, 2005).

However, Czech citizens, and their representative organisations like EAPN Czech Republic, have an interest in this issue and believe that the European social model should be central to the European project. But strengthening the European social model involves more than just playing up its existence.

It is time to walk the talk: the public, general and local government often look the other way and try to sweep poverty under the carpet. Even the staff of social services agencies sometimes see groups vulnerable to social exclusion only as a problem to wash their hands of as quickly as possible. Thankfully, in the Czech Republic as elsewhere, voluntary organisations go beyond the lines drawn by official strategies to tackle things like the linkages between poverty, ethnicity and racism.

M.C.

Portrait of the Czech network

After the 1989 Velvet Revolution, NGOs in the Czech Republic were the first to develop new methods of social work to tackle poverty and social exclusion (isolation of people with disabilities was one prominent feature of the old totalitarian system).

At the same time, NGOs developed their activities to improve the quality of welfare services and get the government to draft legislation on social services that addressed users' real needs.

Birth of the network

The EAPN Czech network was set up within weeks of the Czech Republic joining the European Union in May 2004. In that year, too, the EAPN General Assembly in Groningen formally accepted it as a member.

EAPN CR formed a forum for the exchange of opinions, information and experiences in the Czech Republic to engage with the European Network's activities. The top priority is to get the Czech authorities to recognize that poverty and social exclusion exist in the Republic, to dismantle the social and political obstacles facing people vulnerable to poverty and social exclusion, and to work to bring them into the mainstream of society.

Activities

The activities of EAPN CR can be summarised as:

- Working to put social inclusion and tackling poverty at the top of the agenda at all levels of government.
- Supporting, developing and running activities to promote social inclusion.

Poverty in the Czech Republic

Overall poverty rate: 8%, the lowest of the new Member States - Men: 7%, Women: 9%.

Without social transfer payments, the rate would be 39% - Men: 35%, Women: 42%

Worst affected households: lone parent families (30%), large families with three or more dependent children (20%), unattached adults under 65 (16%).

Employment rate: 54% - Men: 63%, Women: 47%

Poverty rate in the working population (working poor): 3% (EU-25: 7%).

Unemployment rate: 6% - Men: 6%, Women: 6%

Poverty rate among the unemployed: 36%

Breakdown of the population living in poverty: in work: 22% - unemployed: 32% - pensioners: 14% - other non-working: 32%

Source: Czech Republic NAP Inclusion 2004-06

- Promoting access to information technologies and education for those vulnerable to social exclusion.
- Supporting the development of quality welfare services for groups vulnerable to social exclusion in order to maintain and support their fundamental human rights.
- Forging the link between individuals and organisations working to tackle poverty and social exclusion.
- Spreading familiarity with the working methods used in the EU.
- Drawing strength from the experiences of other countries and being involved in putting national social inclusion policies in place.

The members

Membership is open to voluntary sector organisations, networks of organisations, and individuals working in the sphere of social inclusion and tackling poverty at national or regional level. Incorporated groups must work in the interest of people vulnerable to or living in poverty and social exclusion, and be non-discriminatory in their approach.

EAPN CR's member organisations on 30 April 2005 are:

- Salvation Army Czech Republic (social work with the homeless, offenders, etc.)
- Dzeno (Roma civic initiative for dissemination of audiovisual materials, publications and public relations)
- Diakonia of the Evangelical Church of Czech Brethren
- IQ Roma servis Brno
- The Kofoed training school
- Christian and Work (a group of experts associated with the Faculty of Economics in Prague)
- Nadeje ("Hope": a humanitarian organisation working in all regions of the Czech Republic)
- Caritas Czech Republic (many welfare and health services across the Czech Republic plus activities abroad)
- SKOK (network of voluntary welfare and health care services, e.g., mental health, homelessness, etc.)
- Silesian Diakonia (help for children with multiple disabilities, support for long-term unemployed, elder care).

M.C.

Poverty, loneliness and isolation are often parts of a vicious circle that leads to social exclusion

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