

A black and white photograph of a Roma settlement. The houses are built on a hillside, with some appearing to be made of wood or simple materials. In the foreground, there is a large pile of debris and rubble, suggesting a state of disrepair or destruction. The overall scene is one of poverty and precarious living conditions.

THE HOUSING SITUATION OF ROMA COMMUNITIES: REGIONAL ROMA SURVEY 2011



THE HOUSING SITUATION OF ROMA COMMUNITIES:

Regional Roma Survey 2011

Roma Inclusion Working Papers
UNDP Europe and the CIS
Bratislava Regional Centre





The paper was prepared with the support from the European Union.

UNDP, 2012

ISBN for the printed version: 978-92-95092-58-7

ISBN for the electronic version: 978-92-95092-59-4

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Language editing: Aspenna, s.r.o., Slovak Republic

Cover design and layout: Yassen Panov

Print: Valeur, s. r. o., Slovak Republic

The content of this publication can in no way be taken to reflect the view of UNDP or the European Union.

To be cited as: Perić, Tatjana. (2012). The Housing Situation of Roma Communities: Regional Roma Survey 2011. Roma Inclusion Working Papers. Bratislava: United Nations Development Programme.

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Acknowledgements

The drafting process benefited greatly from the valuable comments of Andrey Ivanov, Jaroslav Kling and Daniel Skobla of the UNDP Regional Centre Bratislava, as well as team members Angéla Kóczé, Christian Brueggemann, Dotcho Mihailov, Justin Kagin and Niall O'Higgins. Valuable comments were also received from Klara Foti, Eurofound, Ireland. The author would also like to thank all other individuals and institutions that have kindly contributed the various information sources used in this report.

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Abbreviations and acronyms

AL	Albania	OECD	Organization for Economic Co-operation and Development
BA	Bosnia and Herzegovina	OSCE	Organization for Security and Co-operation in Europe
BG	Bulgaria	PPP	Purchasing power parity
CoE	Council of Europe	R	Roma
HR	Croatia	RM	Roma men
CSR	European Committee on Social Rights	RO	Romania
CZ	Czech Republic	RW	Roma women
EC	European Commission	SRB	Serbia
EU	European Union	SK	Slovakia
FRA	European Union Agency for Fundamental Rights	UN	United Nations
HH	Household	UNDP	United Nations Development Programme
H	Hungary	UNHCR	United Nations High Commissioner for Refugees
ID	Identification document	UN SRAH	United Nations Special Rapporteur on the Right to Adequate Housing
IDP	Internally displaced person	WB	World Bank
MK	the Former Yugoslav Republic of Macedonia	WHO	World Health Organization
MD	Moldova		
ME	Montenegro		
NAP	National Action Plan		
NGO	Non-governmental organization		
NR	Non-Roma living in close proximity to interviewed Roma		
NRM	Non-Roma men		
NRW	Non-Roma women		
LAP	Local Action Plan		

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1

Executive Summary

The main aim of this report is to analyse the housing-related data from the 2011 Regional Roma Survey conducted by the United Nations Development Programme (UNDP) and the World Bank (WB), co-funded by the European Commission (Directorate General for Regional Policy) in the EU member states, in twelve countries of Central, Eastern and South-Eastern Europe: Albania, Bosnia and Herzegovina, Bulgaria, Czech Republic, Croatia, Hungary, the Former Yugoslav Republic of Macedonia (further referred to as “FYR Macedonia”), Moldova, Montenegro, Serbia, Slovakia and Romania. The sample size consisted of 750 Roma and 350 non-Roma households in each country.

After outlining the relationship between housing, development and human rights for Roma, this report summarizes the existing legal framework addressing legislation relevant to housing and anti-discrimination at international, European and national levels. Additionally, the brief account of key strategic documents adopted by international and regional intergovernmental organizations is supplemented by a review of specific policies related to Roma housing, created within the context of the Decade of Roma Inclusion.

The implementation of these policies, however, is hampered on most levels. The sub-standard conditions of many Roma settlements, as well as obstacles to other aspects of adequate housing for Roma, are described in the key findings of the UNDP/WB/EC survey from 2011. Roma survey respondents have less access to water, sanitation and electricity, compared to non-Roma living in their vicinity. They use lower quality sources of energy for cooking and heating, more often than their non-Roma neighbours. The frequency of waste collection in predominantly Roma settlements is lower than that for the non-Roma settlements, and most Roma perceive less infrastructure improvements in their settlements. Roma housing is considerably less secure, less habitable and more overcrowded, compared to non-Roma housing.

The survey data confirm the higher exposure of Roma households to threats to security of tenure: Roma own their dwellings to a lesser extent than non-Roma, and consequently are tenants to a larger extent than non-Roma. This means the fear of losing their housing, due to eviction, is higher among Roma households. The issue of illegal Roma settlements is compounded by the lack of legal subjectivity of a segment of Roma population, especially women, who are additionally vulnerable in terms of security of tenure through the lack of housing ownership.

Access to social housing for Roma is also available to a lesser extent to Roma, compared to non-Roma. In this respect, Roma allege being discriminated against, on grounds of

ethnicity, more often than non-Roma. On the other hand, Roma (and especially Roma women) are insufficiently familiar with antidiscrimination organizations and institutions, or major policy initiatives such as the Roma Decade.

Marginal location of many Roma settlements affects other aspects of their lives, such as the schooling of children and their social inclusion through education. On the other hand, across the entire surveyed region, Roma respondents placed high value on living in ethnically mixed areas, and indicated preference for living in better conditions surrounded by the majority population.

Roma households are poorer, to a greater extent than non-Roma households, which makes housing more unaffordable for them. The lack of formal employment, predominant among Roma, renders them ineligible for accessing credit instruments, which might leave them vulnerable to informal lenders. More Roma households are in arrears for housing-related expenses, compared to non-Roma, and to a significantly larger extent.

Since the same methodological principles were used in conducting the UNDP regional survey in 2004 and the UNDP/WB/EC 2011 survey, comparisons were drawn to establish whether any progress has taken place with regards to basic housing indicators. These comparisons were possible in all covered countries, with exception of Moldova and Slovakia, where the survey was not conducted in 2004. Most significant progress for Roma households has been achieved in access to improved sanitation, followed by progress in average space in dwelling per Roma household member. The states have dealt with the issue of insecure housing with a mixed success, and retrograde tendencies have been noted in access to improved water sources and the number of rooms per household member. When it comes to individual countries, only the data for Hungary and Bulgaria indicate progress in all listed housing-related fields, whereas the relevant data for Croatia, Czech Republic, Romania and Serbia indicate deterioration in Roma respondents' housing conditions, in most areas.

This report ends with some general proposals, emerging in relation to key housing issues discussed in the data analysis.

Primarily, it is necessary to apply the legal and strategic framework, aimed at improving the housing situation of Roma; to achieve meaningful change, authorities should undertake everything that is in their power in order to implement the relevant measures.

In parallel to investing more effort in creating or improving infrastructure and access to basic provisions, more attention should be given to less obvious aspects of housing, such as the various dimensions of housing affordability, or access to public housing, while at the same time, ensuring that social exclusion of Roma is not perpetuated by the continued segregation of their housing.

Adequate monitoring and evaluation of both the housing conditions of Roma, as well as measures taken to address them, based on the collection of relevant data, should be followed by remedying the discrepancies observed in the process.

The connection between housing, health, education and employment indicates that a comprehensive, inclusive approach is crucial for resolving complex housing issues faced by many Roma communities. Sustainable results can only be achieved if housing and infrastructure improvements are also accompanied by adequate access to education, employment opportunities and other elements of social inclusion as a whole.

Roma housing cannot be reduced to its social and economic aspects, and anti-discrimination measures need to be interwoven and implemented simultaneously with any other steps to improve the housing conditions of Roma. Roma communities should be provided more information on housing, as well as anti-discrimination policies and mechanisms; and they should also meaningfully participate in creating and realising housing policies.

Lastly, Roma slum dwellers and Roma women suffer from multiple deprivations in housing. Such vulnerable subgroups, within the Roma population, require a special focus and may be left behind with the application of general blanket measures.

2

Introduction

The main aim of this paper is to analyse the housing-related data from the 2011 Regional Roma Survey conducted by the United Nations Development Programme (UNDP) and the World Bank (WB), co-funded by the European Commission (DG Regional Policy) in the EU member states, in twelve countries of Central, Eastern and South-Eastern Europe: Albania, Bosnia and Herzegovina, Bulgaria, Czech Republic, Croatia, Hungary, FYR Macedonia, Moldova, Montenegro, Serbia, Slovakia and Romania. Two parallel and complementary surveys were carried out in 2011 in an effort to map the current situation of Roma in the EU: One focusing on social and economic development aspects and carried out by the UNDP and World Bank (funded by the European Commission,¹ UNDP and the Nordic Trust Fund at the World Bank), and one focusing on the fulfilment of key fundamental rights carried out by the EU Agency for Fundamental Rights (FRA).

The UNDP/WB/EC survey was conducted in May-July 2011 on a random sample of Roma and non-Roma households living in areas with higher density (or concentration) of Roma populations in the EU Member States of Bulgaria, Czech Republic, Hungary, Romania, Slovakia, and the non-EU Member States of Albania, Bosnia and Herzegovina, Croatia, FYR of Macedonia, Montenegro, Republic of Moldova and Serbia. In each of the countries, approximately 750 Roma households and approximately 350 non-Roma households living in proximity were interviewed.

The FRA survey was conducted in May-July 2011 on a random sample of Roma and non-Roma households living in areas with concentrated Roma populations in the EU Member States of Bulgaria, Czech Republic, Hungary, Romania, Slovakia, France, Greece, Italy, Poland, Portugal and Spain. In most of the countries the FRA sample consists of 1,100 Roma households and approximately 500 non-Roma. In France, about 700 *gens du voyage* and 300 Roma migrant households in the greater Paris area were surveyed. In Poland and Italy, the sample size was reduced to 600 and 700 Roma households respectively. In total 16,648 persons (11,140 Roma and 5,508 non-Roma persons) were interviewed.

The survey questionnaire was designed jointly by a team from UNDP, the World Bank and the FRA. Each survey used different questions and a core common component composed of key questions on education, employment, housing, health, free movement and migration issues, and discrimination experiences.

1/ Directorate General for Regional and Urban Policy of the European Commission funded the survey in the EU countries.

The UNDP/WB/EC survey was implemented by the IPSOS polling agency and the FRA survey through Gallup Europe. Both surveys applied the same sampling methodology in countries of overlap allowing for the development of a common dataset on core indicators and ensuring comparability and consistency of results.

Following the same pattern as the previous 2004 Regional Roma Survey, conducted by UNDP as an integrated household survey with separate components containing both household and individual modules, the 2011 survey outlined the profiles of all members of surveyed households, as well as issues that relate to households in general.²

The survey was carried out via face-to-face interviews at the respondent's household, following a sampling methodology, where randomly selected for the survey were households in areas of compact Roma population (over national average density of Roma population), who implicitly identified themselves as Roma. In parallel, a control sample of non-Roma communities, living in close proximity to these Roma, was also surveyed. In defining the Roma sample, a combination of external and self-identification was used. In the analysis of the data, the term "non-Roma" relates to, unless specified otherwise, primarily the non-Roma sample of the survey, i.e. non-Roma living in the vicinity of the surveyed Roma. This sample is not representative of the general non-Roma population in a given country. The sample locations were selected from lists of settlements, mostly from the national censuses, with average and above average percentages of Roma inhabitants. Although it is widely acknowledged that census data underestimate the absolute numbers of Roma, it can still be assumed that they adequately reflect the structure and territorial distribution of those persons, who identify themselves as Roma.

A two/three stage random sampling was applied for both samples of the survey:

- First stage - primary sampling unit: Clusters within settlements inhabited by the Roma population (approx. size 30 households), selected by equal probability (for the Roma sample), and clusters in close proximity of settlements inhabited by the Roma population in the Roma sample (for the non-Roma sample).
- Second stage - secondary sampling unit: Households chosen with equal probabilities and selected by the method of random start and equal random walk (both samples).
- Third stage - tertiary sampling unit: Household member aged 16 and above, and selected by the "first birthday" technique (both samples, only one module of the questionnaire – Module C).

The stratification was undertaken according to the type of settlements (urban/rural) and region (first sub-national level), with the goal of optimization of the sample plan and reducing the sampling error, where the strata were defined by criteria of optimal geographical and cultural uniformity. The sample size consisted of around 750 Roma and 350 non-Roma households in each country.

2/ The presentation of the survey methodology is largely based on: Ivanov, Kling and Kagin (2012).

The analysis of survey data largely dwells on the issues covered by the survey questionnaires, mainly focusing on the comparisons between the situation of Roma and non-Roma surveyed households and respondents, and the comparisons between country data. Where possible, the analysis also compares the situation of male and female respondents, as well as the 2004 survey results and the 2011 survey results, with a note that the 2004 survey was not conducted in Slovakia and Moldova. For these two countries such comparisons cannot be made. Identifying the relationships between variables was conducted by using the cross-tabulation technique, most frequently with the use of Pearson Chi-square for testing statistical significance. All the cross-tabulations quoted in this paper are of statistical significance (Chi-square $p < 0.01$) unless specified otherwise. Where appropriate, t-test was the tool used to establish relationships among variables.

3

Housing, development and human rights for Roma

Housing is closely related to human development, as it can be both an incentive, as well as an obstacle, to human development's social, economic and environmental dimensions.³ When discussing housing issues of vulnerable groups such as Roma, the importance of applying a human rights-based approach, i.e. analysing housing conditions through the prism of the right to adequate housing, is manifold, especially since this emphasizes the legal obligations of states in this respect, as opposed to moral or humanitarian concerns, and provides a detailed framework for outlining the implementation of housing rights.⁴ "Human rights can add value to human development," as was argued in the UNDP Human Development Report 2000; both human rights and human development aim at securing basic freedoms, and act in a mutually reinforcing manner.⁵

Furthermore, the human rights-based approach to housing also matters in the light of the political, social and economic history of the region, covered by this report. In all the countries of the region, covered by the UNDP/WB/EC Regional Roma Survey 2011, during the Communist rule, housing was perceived as a social service provided and controlled by the governments. Whereas the states in question no longer have an obligation of providing housing to all, they have nevertheless obliged themselves, under international law, to take measures to respect, protect and fulfil the right to an adequate standard of living for everyone, including adequate housing. This is particularly important in light of the developments in recent history. The political and social changes in the 1990s brought about a fundamental transition to market-oriented housing, raising the issue of housing affordability; more recently, the financial crisis of 2008 had a profound effect on housing, and especially on housing-related costs and the affordability of housing.⁶ Various socially vulnerable groups, including Roma, have been disproportionately affected by this transformation, and the human rights-based approach to the right to housing upholds the responsibility of states to provide equality of opportunity to everyone, in their access to adequate housing.

3/ Marianna Gallo, "How can appropriate housing enhance human development?" Housing Forum Europe and Central Asia, 2012.

4/ Clarence J. Dias and Scott Leckie, *Human Development and Shelter: A Human Rights Perspective*, UNDP, 1996, p. 38.

5/ United Nations Development Programme, *Human Development Report 2000: Human Development and Human Rights*, New York, 2000, p. 2.

6/ United Nations Human Settlements Programme (UN-HABITAT), *Affordable Land and Housing in Europe and North America*, Nairobi, 2011, pp. 9-11.

The right to adequate housing is one of the essential economic and social rights, and both international and national legal and policy frameworks include standards and measures that are highly relevant for providing housing to Roma communities. This has been guaranteed by numerous international and European instruments. The States' obligations to ensure the realisation of this right have been first outlined in the *International Covenant on Economic, Social and Cultural Rights*, ratified by all of the states covered by the UNDP/WB/EC Regional Roma Survey. In order for housing to be considered adequate for living, the UN Committee on Economic, Social and Cultural Rights stipulates that it meets a set of criteria. These include security of tenure, access to services, affordability, habitability, accessibility, suitability of location and cultural adequacy.⁶ The UN Committee also elaborated on the protection from forced evictions as part of the right to adequate housing.⁸ Furthermore, Article 17(1) of the *International Covenant on Civil and Political Rights*, also ratified by all of the states covered by the UNDP/WB/EC Regional Roma Survey 2011, offers protection from unlawful interference with one's home. Additional international legal instruments, dealing with the rights of specific groups, such as groups vulnerable to racial discrimination (including Roma), persons with disabilities, women or children also guarantee the enjoyment of adequate living conditions to all.⁹

At the same time, several international legal standards prohibit racial discrimination, including any infringements on the right to housing, on the grounds of race or ethnicity, and explicitly condemn racial segregation, such as Articles 5 and 3, respectively, of the International Convention on the Elimination of All Forms of Racial Discrimination. In its proposed measures to fight discrimination against Roma, with the aim of improving their living conditions, given are general recommendation for specifically dealing with Roma. The Committee on the Elimination of Racial Discrimination also calls for the avoidance of segregation of Roma and their placement in isolated areas without access to basic services, and urges states to take firm action against discrimination of Roma in housing, and proposes involving Roma representatives in implementing housing projects.¹⁰

In Europe, the *Revised Social Charter* of the Council of Europe (CoE) also guarantees the right to housing.¹¹ *The European Convention on Human Rights* requires respect for a

7/ See Article 8 of the UN Committee on Economic, Social and Cultural Rights, *General Comment No. 4: The Right to Adequate Housing (Art 11(1) of the Covenant*, UN doc. E/CN.4/1991/(4)1991.

8/ UN Committee on Economic, Social and Cultural Rights, *General Comment No. 7. The right to adequate housing (art. 11.1 of the Covenant): forced evictions*, 1997.

9/ See Article 5(e)(iii) of the International Convention on the Elimination of All Forms of Racial Discrimination (ratified by all of the states covered by the UNDP/WB/EC survey), Articles 9 and 28 of the Convention on the Rights of People with Disabilities (signed by Albania and ratified by all the other survey states), Articles 14(2) and 15(2) of the Convention of the Elimination of All Forms of Discrimination Against Women (ratified by all of the survey states), and Articles 16(1) and 27(3) of the Convention on the Rights of the Child (ratified by all of the survey states).

10/ Committee on the Elimination of All Forms of Racial Discrimination, *General Recommendation XVII: Discrimination against Roma*, 2000.

person's home, whereas it also bans discrimination in the enjoyment of rights guarded by the Convention.¹² In fact, there is growing case law in the European Court of Human Rights, as well as in the European Committee on Social Rights (CSR), relating to the right to adequate housing for Roma and detailing the obligations of states in this respect: in the last three years alone, the CSR found violations of the housing rights of Roma in France, Portugal and Italy. Additionally, the CoE's *Framework Convention for the Protection of National Minorities* provides a broad framework for the rights of minorities and their equal treatment.¹³

In the case of member states of the European Union (EU), and also being relevant to all states aspiring to EU membership, the 2007 *Charter of Fundamental Rights* does not encompass the right to housing per se. However, its Article 34 recognises the right to social and housing assistance, within the context of alleviating social exclusion and poverty. The EU Council's Race Equality Directive also prohibits all forms of discrimination, including in the field of housing.¹⁴

Evidently, on both the level of the right to housing and the protection from discrimination, there is a strong and relevant international and European legal framework protecting the access to adequate housing for Roma, and promoting non-discrimination against Roma in housing matters. In practice, however, an overview of housing regulations in national legislative frameworks in the countries covered by the UNDP/WB/EC Regional Roma Survey indicates a very diverse range of situations. In Serbia, for instance, the right to housing is not specifically recognised in the Constitution. The same Constitution though specifies that the international treaties, to which Serbia is a state party, such as the relevant international law outlined above, are part of the legal system and therefore should be applied directly.¹⁵

Laws regulating social housing are relevant for Roma housing, due to high levels of poverty in the Roma population and the consequent unaffordability of housing. Within the countries covered by the UNDP/WB/EC Regional Roma Survey 2011, there is a variety of regulations on social housing, and the manner in which they treat vulnerable Roma. The 2004 Albanian Law on *Social Programs Aimed at Housing of the Inhabitants of Urban Areas*, for instance, makes no mention of Roma.¹⁶ The more recent 2009 Serbian

11/ The Charter was signed by Croatia and the Czech Republic and ratified by all the other states covered by the UNDP/WB/EC survey.

12/ See Articles 30 and 31 of the Charter, and Article 8(1), Article 2 Protocol 1, and Article 4 respectively of the European Convention for the Protection of Human Rights and Fundamental Freedoms. All of the states covered by the UNDP/WB/EC survey are member states of the Council of Europe and have ratified the Convention.

13/ Articles 14 and 15 of the Framework Convention for the Protection of National Minorities. All of the states covered by the UNDP/WB/EC survey have ratified the Convention.

14/ Article 3 of the Council of the European Union, *Council Directive 2000/43/EC of 29 June implementing the principle of equal treatment between persons irrespective of racial or ethnic origin*.

15/ See Article 16 of the Constitution of the Republic of Serbia.

16/ See Article 4 of the Law on the Social Programs Aimed at Housing the Inhabitants of Urban Areas, 2004.

Law on Social Housing, places Roma explicitly among vulnerable social groups who should be given priority in the provision of social housing.¹⁷ Still, some of the countries relevant for this report – Montenegro, for instance – are only expected to adopt social housing laws in the near future. Moldova also does not have a comprehensive social housing law, yet a number of other laws offer provisions on social housing, or rather allocate housing to certain professional groups or other categories, where Roma are underrepresented.¹⁸ When it comes to forced evictions, which commonly affect Roma, regulations of some states include provisions for alternative accommodation (e.g. the Czech Republic and Slovakia), whereas in some other states (e.g. Bulgaria), relevant mechanisms are not clear.¹⁹ Generally, the national regulations relating to Roma housing are still rare, and remain underutilised.

In the provision of equal status of Roma in housing matters, all the EU member states covered by the UNDP/WB/EC Regional Roma Survey 2011 have comprehensive legislation providing protection from discrimination, including discrimination on racial or ethnic grounds. These have been adopted during the period from 2000 (Romania) to 2009 (Czech Republic). Some of these laws explicitly address matters related to the housing of Roma – the Hungarian *Act on Equal Treatment*, for instance, bans involuntary housing segregation.²⁰ Within the rest of the region, comprehensive laws against discrimination have been adopted in all of the states, with a note that the recently adopted *Law on Ensuring Equality* in Moldova will enter into force only in 2013. However, in all of the survey states, where anti-discrimination legislation is in force, the implementation of these laws leaves much to be desired. Overall, the content of the right to adequate housing and the existing mechanisms, in support of this right, mainly remain unknown, and not just to the general public, but also to the institutions and authorities in charge of housing matters. In the case of housing rights of Roma, their implementation is additionally affected by racial prejudice and discrimination.

17/ See Article 10 of the Law on Social Housing, *Official Gazette of the RS*, No. 72/2009.

18/ See European Court of Human Rights, *Case of Olaru and others vs. Moldova - Judgment*, Strasbourg, 2009, pp. 4-5.

19/ European Union Agency for Fundamental Rights, *Housing conditions of Roma and Travellers in the European Union: Comparative report*, Vienna, 2009, p. 38.

20/ *Ibid.*, p. 35.

4

International strategic framework for Roma housing

With regards to the international and regional contemporary policy framework on the right to housing, the Council of Europe's 2005 recommendation, dealing specifically with Roma housing conditions, provides a useful review of the principles that should be observed when creating Roma-related housing policies.²¹ In addition, the CoE's Commissioner for Human Rights issued the *Recommendation on the Implementation of the Right to Housing* in 2009. It, inter alia, also dwells on the discrimination in all aspects of housing affecting Roma and Travellers. A number of recommendations, made in this document, call for specific attention to be paid to the vulnerable groups, such as Roma.²² The recommendation also urges CoE Member States to adopt national housing strategies that should "identify disadvantaged and vulnerable groups, and include positive measures for ensuring their effective enjoyment of the right to housing."²³ The Organization for Security and Co-operation in Europe (OSCE) has also worked extensively on Roma issues, and its *Action Plan on Improving the Situation of Roma and Sinti* offers an extensive list of recommendations related to housing for both OSCE member states and OSCE institutions,²⁴ whereas the OSCE's 2011 Belgrade Declaration explicitly calls for changes in state policies relating to Roma (and Roma housing).²⁵

Institutions of the European Union have also called for the respect of housing rights of Roma. In 2005, the European Parliament adopted the *Resolution on the Situation of Roma in the European Union*, with special emphasis given to the issues of ghettoization and discrimination in the provision of housing.²⁶ A year later, their Resolution on the Situation of Roma Women in the European Union highlighted that "a significant proportion of Roma women throughout Europe currently live in housing that is a threat to their health, and [...] in many places Roma women live under constant threat of forced

21/ Council of Europe Committee of Ministers, *Recommendation Rec(2005)4 of the Committee of Ministers to member states on improving the housing conditions of Roma and Travellers in Europe*, 2005.

22/ See Section 4.3.5. of Council of Europe, *Recommendation of the Commissioner for Human Rights on the Implementation of the Right to Housing*, CommDH(2009)5, Strasbourg, 2009.

23/ Section 5.5. of the Recommendation.

24/ Organization for Security and Co-operation in Europe, *Decision No. 556: Action Plan on Improving the Situation of Roma and Sinti within the OSCE Area*, 27/11/2003.

25/ Organization for Security and Co-operation in Europe, *Belgrade Declaration of the OSCE Parliamentary Assembly. Resolution on promoting policies in favour of the Roma population*, 10/07/2011.

26/ European Parliament resolution on the situation of Roma in the European Union, 2005.

eviction.”²⁷ Furthermore, the new EU *Framework for national Roma integration strategies up to 2020*, which set the targets for improving the situation of Roma within the EU, also aims at providing Roma with equal access to housing and public utilities.²⁸

Considerable momentum in addressing Roma issues was provided by the Decade of Roma Inclusion 2005-2015 (in further text: Roma Decade). In this international initiative, twelve European states formally committed themselves to improving the situation of Roma and creating a relevant policy framework in the four Roma Decade priority areas – education, employment, health and housing. With the exception of Moldova, all the countries covered by the UNDP/WB/EC Regional Roma Survey 2011 are participating in the Roma Decade. Unlike most other survey states, which joined the Roma Decade at its onset in 2005, Albania and Bosnia and Herzegovina became members only in 2008. The topic of housing was given prominence by several Roma Decade presidencies: within its presidency from July 2008 to June 2009, the Serbian government declared housing as being first among its presidency priorities,²⁹ and housing-related events also took place during the presidencies of Hungary, the Czech Republic and FYR Macedonia.

Within this initiative, all the governments in question adopted a number of action plans, including national action plans (NAPs), dealing specifically with housing (such as Albania, Serbia and Romania), or housing sections of comprehensive NAPs, in the case of other Roma Decade countries.³⁰ Additionally, though Moldova is not a Roma Decade participating state, there is a policy framework in place: the *Action Plan to Support the Roma Ethnic Group in the Republic of Moldova for 2011-2015* was adopted in 2011, and amended in 2012, following the Roma Action Plan for the period 2007-2010. Whereas the 2007-2010 plan did not address the issue of housing, except in the health-related context of living conditions, the new amended plan has a specific section on housing.³¹ The content of the action plans in the survey countries mainly revolves around several key issues, apparently critical throughout the region:

- Improving access to relevant public services and infrastructure (primarily water, sanitation and electricity), and the habitability of Roma housing, were addressed in the vast majority of NAPs, with the only exception being the Czech Republic;
- Improving access to housing, by means of allocating social housing (all countries of the survey region except Albania, Montenegro and Serbia);

27/ European Parliament resolution on the situation of Roma women in the European Union, 2006/2164(INI).

28/ European Commission, *An EU Framework for National Roma Integration Strategies up to 2020*, 07/04/2011, p. 7.

29/ Government of the Republic of Serbia, *Decade of Roma Inclusion: Serbian Presidency*, Belgrade, 2008.

30/ All the housing action plans are available at: http://www.romadecade.org/decade_action_plans.

31/ Government of the Republic of Moldova, *Action Plan to support Roma ethnic group in the Republic of Moldova for 2011-2015*, Chisinau, 2012, p. 20.

- Security of tenure and especially the issue of legalization of Roma settlements (all survey region countries except Hungary, the Czech Republic and Montenegro);
- Segregation of Roma settlements was also tackled in the housing action plans in the Czech Republic, Hungary, Romania and Slovakia.

Finally, in addition to these Roma-specific action plans, it should be noted that at the national policy levels, most states have adopted general housing policies that are relevant for Roma as well, though their discussion falls outside the scope of this report.³²

Clearly, the formulation of international and European public policy, on Roma housing matters, is a work in progress, whereas the Decade of Roma Inclusion created an important momentum for addressing Roma housing concerns. Nevertheless, the existing improvements in Roma housing-related policy frameworks, did not necessarily translate into adequate concrete actions in practice. Implementation of NAPs, with regards to housing within the activities of the Roma Decade, is not systematically monitored, and the available sporadic information rather indicates that the application of relevant policy measures is not satisfactory. From the onset of the Roma Decade, monitoring mechanisms reported complaints that “limited financial resources and the lack of designated budget lines for such activities, have resulted in sporadic rather than systematic actions” in the area of Roma housing.³³

In Bosnia and Herzegovina, for instance, the implementation of housing measures is slow, according to Roma NGOs, primarily because of the complexity of the legislation related to housing, high costs of housing projects and insufficient funding by the state, as well as the lack of interest among municipalities to participate in such endeavours.³⁴ The results of a survey, conducted by an NGO in FYR Macedonia in 2010, indicated housing, as a thematic area, had the highest level of negative assessments of state efforts for Roma.³⁵ In Serbia, the government itself acknowledges that there are very few programmes aimed at providing housing solutions to Roma, and the financial means invested so far are described as insufficient.³⁶ Official data on public Roma housing policy in Serbia is available only in the Vojvodina Province. Merely one fifth (19.6 per cent) of municipalities in the Province have budgets for Roma housing, only four municipalities have housing action plans, and as much as 85 per cent of municipalities have not adopted any measures for the improvement of Roma housing.³⁷

32/ For more information on general housing policies of survey countries, which are the EU member states, see the FRA country reports on housing conditions of Roma, available at: http://fra.europa.eu/fraWebsite/research/background_cr/cr_raxen_roma_housing_en.htm.

33/ Decade Watch, *Decade Watch: Roma Activists Assess the Progress of the Decade of Roma Inclusion*, Budapest, 2008.

34/ Kali Sara Roma Information Centre, *Report on the Implementation of Bosnia and Herzegovina Action Plan for Addressing Issues Faced by the Roma in the Fields of Employment, Housing and Health Care*, Sarajevo, 2011, pp. 61-63.

35/ Initiative for Social Change, MK Decade Watch: 2010: *Roma activists assess the progress of the Decade of Roma Inclusion 2005-2015*, Skopje, 2010, p. 46.

36/ Government of the Republic of Serbia, *First National Report on Social Inclusion and Poverty Reduction in the Republic of Serbia*, March 2010.

37/ Ombudsman of the Vojvodina Province, *Romska naselja u Vojvodini*, Novi Sad, 2011.

In some of the countries, the activities of the Roma Decade also spurred the creation of local and regional action plans related to Roma housing. In Serbia, for instance, a number of self-governments adopted various local action plans (LAPs) for Roma, including components relevant to housing, though there are also instances of LAPs specifically on housing for Roma. Similarly, there are also local self-governments with adopted housing LAPs, strategies, plans or similar documents that include elements relevant to Roma housing. Most of the Serbian municipalities and cities, however, are only beginning to work on creating their own social housing strategies and agencies.

All in all, there are great variations among states in the manner that the Roma housing component is being realised in practice, within the context of implementing the measures adopted under the Roma Decade. Existing reviews, though sporadic, nevertheless indicate that national strategic frameworks for Roma housing are weak, and that the states are making insufficient efforts to improve Roma housing conditions, and that housing policy implementation seriously lags behind the implementation of other Roma Decade thematic areas. In the case of EU member states, perhaps some additional impetus will be created through the implementation of national Roma integration strategies, though the recent official assessment of strategies, conducted by the European Commission, warns about the lack of concrete measures in these strategies, as relates to housing.³⁸

38/ European Commission, *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee, and the Committee of the Regions. National Roma Integration Strategies: a first step in the implementation of the EU Framework*, Brussels, 2012, pp. 10-11.

5

The Roma housing situation as reflected in the data

Despite the rich support framework on Roma and their housing rights, as described in the previous chapters, the actual housing conditions of many Roma households and settlements, throughout the region, remain woefully inadequate. According to both EU agencies and NGOs, disproportionate numbers of Roma, compared to non-Roma population, live in substandard housing conditions, facing obstacles in access to basic infrastructural provisions. The results of the UNDP/WB/EC Regional Roma Survey 2011, unfortunately, provide additional arguments for these claims. A presentation of the key findings of the survey follows. It is structured around the content of the right to housing, as described by the UN Committee on Economic, Social and Cultural Rights and focuses on the areas of access to public services, affordability, habitability, accessibility, security of tenure, and location.

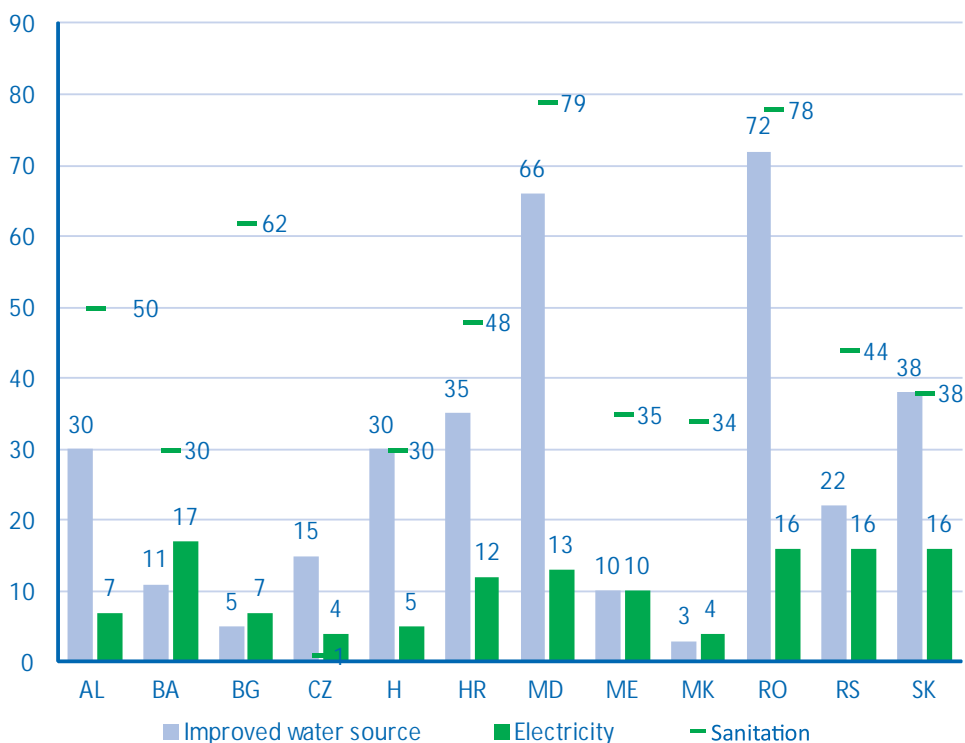
Access to public services and infrastructure

Adequate housing, *inter alia*, encompasses the enjoyment of various public utilities and public services, such as access to drinking water, electricity, facilities for washing and sanitation, and to other infrastructure. The results of the UNDP/WB/EC Regional Roma Survey, nevertheless, clearly indicate that notable gaps, between the housing conditions of Roma and non-Roma, relate to this particular area. For instance, improved water sources, defined as having piped water inside the dwelling, are not available to almost one third of Roma households surveyed throughout the region. The diversity within the region is very broad, depending on the specific circumstances of the individual survey locations and countries, ranging from only 3 per cent of surveyed Roma households without indoor piped water in FYR Macedonia, to as much as 66 per cent in Moldova and 72 per cent in Romania; in both these countries, nevertheless, the share of non-Roma households, without indoor potable water, are also high: 49 per cent and 52 per cent respectively. With the exception of the Czech Republic, where the share of Roma and non-Roma respondents without this amenity are equal (15 per cent), in all the other countries surveyed the respective share of Roma is higher than that of their non-Roma neighbours.

In a similar vein, improved sanitation – defined as having a toilet or bathroom inside the dwelling – is also unavailable to a disproportionate share of Roma households throughout the region. The data for Moldova and Romania indicate the highest inci-

dence of Roma households without improved sanitation in the region – 79 and 78 per cent respectively. However, it should be noted that the surveyed non-Roma households in these two countries, also lack appropriate sanitation to a large extent (50 and 52 per cent respectively). The situation in the Czech Republic, with only 1 per cent of surveyed Roma households, compared to less than 1 per cent of non-Roma without appropriate sanitation, according to the UNDP/WB/EC Regional Roma Survey 2011, is confirmed by the Organisation for Economic Co-operation and Development (OECD) Better Life

Figure 1: Roma households without improved water source, sanitation and electricity (%)



For visual clarity, the following abbreviations were used in the graphs: AL (Albania), BA (Bosnia and Herzegovina), BG (Bulgaria), H (Hungary), HR (Republic of Croatia), CZ (Czech Republic), MD (Moldova), ME (Montenegro), MK (FYR of Macedonia), RO (Romania), RS (Republic of Serbia), and SK (Slovakia). The abbreviations are following the country codes used by EUROSTAT, http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Glossary:Country_codes.

Description: Share of persons living in households not having access to improved water source, sanitation and electricity as a percentage of all surveyed persons, by country and ethnicity. This indicator is calculated using the questions:

"Which of the following is the main source of potable water your household uses? Piped water inside the dwelling; piped water in the garden/yard;"

"Does the dwelling in which you live have: toilet in the house; shower or bathroom inside?" and "Does the dwelling in which you live have electricity supply?"

Source: UNDP/WB/EC Regional Roma Survey 2011

Index of 2012. According to this Index, only 0.7 per cent of the general population do not have access to basic facilities, defined as living in a dwelling with indoor flush toilet, with an additional 0.3 per cent average annual increase. This stands in sharp contrast to the gap between Roma and their non-Roma neighbours in Bulgaria, where 62 per cent of Roma respondents, compared to 18 per cent of non-Roma, live without these facilities.

Roma households appear to be deprived in accessing electric energy as well, according to survey results. Throughout the region, the share of surveyed Roma households, without access to electricity in their dwellings, is larger compared to non-Roma, with the exception of FYR Macedonia, where their share is equal. This ranges from 4 per cent in the Czech Republic and FYR Macedonia, to 17 per cent in Bosnia and Herzegovina, which is additionally characterized by the highest gap between Roma and non-Roma respondents, in this respect (Figure 1).

Box 1: Informality in power supply is dangerous

Improvisations in power supply create dangerous conditions, commonly inducing fires in informal Roma settlements, and claiming casualties. For example, in July 2012, a fire broke out in the Konik I Roma refugee camp in Podgorica, Montenegro, leaving 800 persons homeless. The camp was known for previous fire incidents. Two Roma girls died in a fire caused by improvised and unsafe electricity connections in the same camp in 2008.

Sources: Decade of Roma Inclusion Secretariat Foundation (2012) and European Roma Rights Centre (2010).

Still, even though they need alternative sources of electric energy, more than non-Roma, the share of Roma respondents living in households, which own power generators, is lower than the share of non-Roma, most likely due to their cost. Bulgaria is the only country surveyed where ownership of power generators was equally spread across both samples. In FYR Macedonia and Romania, the ownership of generators was slightly more common among Roma households. Having in mind also the deprivation, in terms of indoor potable water, and the high poverty levels in Roma settlements, it comes as no surprise that survey results indicate a lower share of persons living in Roma households owning washing machines, compared to their non-Roma neighbours, in all countries of the region. The ownership of washing machines is extremely varied within the region, from less than 4 per cent in surveyed Roma settlements in FYR Macedonia, to 83 per cent in Hungary (Table 1).

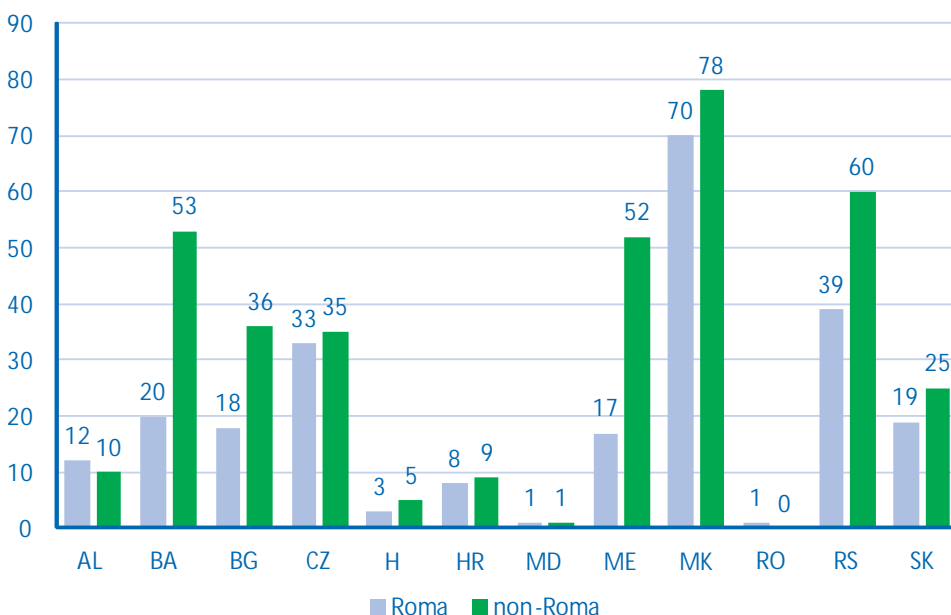
The lack of access to electricity has an impact on the choice of sources of energy for cooking and heating. There are visible trends in the popularity of certain alternative sources of energy for cooking in different countries, such as for instance the widespread use of bottled gas in Albania (71 per cent of surveyed Roma households), or piped gas supply in the Czech Republic (51 per cent of surveyed Roma households). Nevertheless, in most countries of the region, Roma households use electricity for cooking to a lesser extent than non-Roma households living in their proximity (Figure 2). Exceptionally,

Table 1: Ownership of power generators and washing machines

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Ownership of power generators for Roma and non-Roma (%)												
Roma	11	9	1	1	3	6	3	19	11	2	12	4
Non-Roma	16	21	1	2	4	10	4	20	9	1	16	10
Ownership of washing machines for Roma and non-Roma (%)												
Roma	34	46	54	82	83	66	32	55	4	33	55	76
Non-Roma	77	89	82	95	95	94	66	95	15	65	86	94

Description: Share of people living in households possessing individual items, by country and ethnicity, as a percentage of all surveyed population. This indicator was calculated using the question – Could you tell me whether your household has, in functioning order, or your household does not have one? Washing machine; power generator.”

Source: UNDP/WB/EC Regional Roma Survey 2011

Figure 2: Usage of electricity for cooking (%)

Description: Share of households using electricity for cooking, as a percentage of all surveyed households, by country and ethnicity. This indicator is calculated using the question – “On what do you usually cook in your household: Electricity.”

Source: UNDP/WB/EC Regional Roma Survey 2011

this source is used for cooking, in equal share, in Roma and non-Roma households in Moldova, and in slightly larger share in Roma households in Albania and Romania.

Throughout most of the survey region, electric power is also less used by Roma households for heating, compared to non-Roma households in the vicinity, with the exception of Hungary and Romania, where electricity was used for this purpose by Roma and non-Roma samples in equal shares.

The survey data indicate that the usage of wood and coal, as a source of energy, is also more frequent in Roma households (Table 2). Wood, in particular, is widely used for heating among Roma households in the region, ranging from 62 per cent in Albania to 96 per cent in Montenegro. Exceptionally, central heating is most common among the Czech Roma households, with 42 per cent of the households, with a note that the Czech sample was predominantly urban, and central heating is more present in this kind of an environment.

Table 2: Usage of coal and wood for cooking and heating

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
The use of coal for cooking in Roma and non-Roma households (%)												
Roma	1	3	1	1	0	0	1	0	0	1	1	1
Non-Roma	0	1	0	0	0	0	0	0	0	0	1	1
The use of coal for heating in Roma and non-Roma households (%)												
Roma	2	9	6	9	3	1	13	0	1	2	4	12
Non-Roma	1	13	7	6	5	1	13	1	1	2	8	20
The use of wood for cooking in Roma and non-Roma households (%)												
Roma	17	74	45	2	13	51	13	82	28	42	49	49
Non-Roma	5	36	19	0	3	10	6	44	14	14	12	12
The use of wood for heating in Roma and non-Roma households (%)												
Roma	62	88	77	9	81	91	68	96	80	86	88	74
Non-Roma	48	75	68	4	54	56	56	73	78	71	72	34

Description: Share of households using individual energy sources for cooking and heating respectively, as a percentage of all surveyed households, by country and ethnicity. The questions used in calculating these indicators are respectively – “On what do you usually cook in your household: Coal; wood.” and “How do you usually heat your house: Coal; wood.”

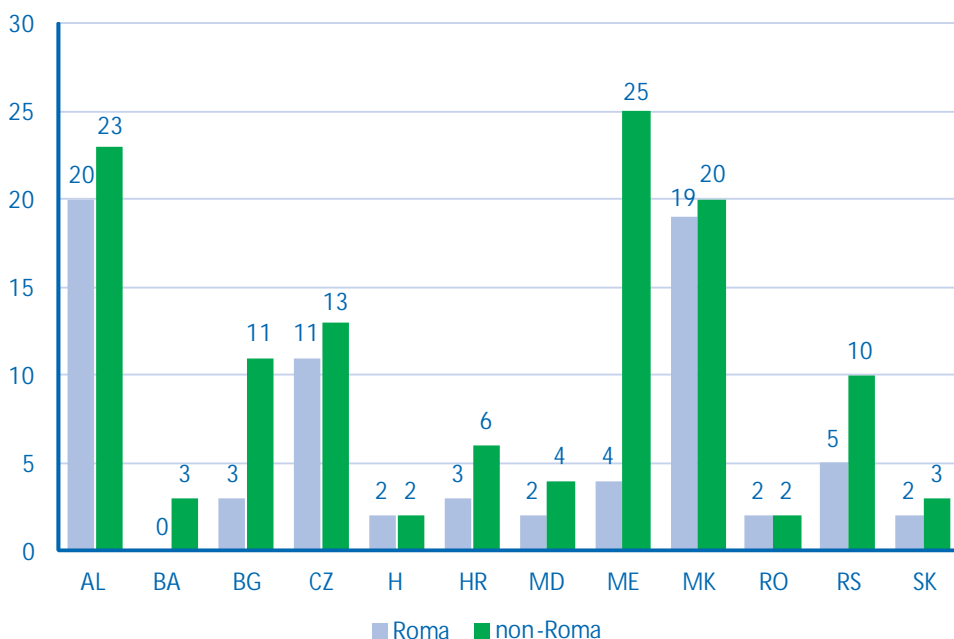
Source: UNDP/WB/EC Regional Roma Survey 2011

There are, however, concerns about the use of solid fuels for the purpose of heating and cooking, especially in the region of Eastern and South-Eastern Europe, according to the World Health Organization (WHO). In Serbia and Montenegro, the use of lignite coal

was more frequent in less affluent households, where the use of this type of coal presents a “serious risk factor for indoor air pollution”. In addition, households are exposed to carbon monoxide, benzene, particulate matter and formaldehyde, if using coal and wood.³⁹ This situation affects Roma women to a larger extent: as women’s traditional roles make them spend considerable amounts of time within their homes, especially while cooking, they are more exposed to these risks. In Europe, 36 per cent of all deaths due to solid fuel use occur in adult women, and 53 per cent occur in children, due to the time they spend indoors. Pregnant women, in particular, are more susceptible to exposure to carbon monoxide.⁴⁰

Additionally, the survey data indicate that there are more Roma households who have to restrict themselves, when heating their dwellings, in comparison with their non-Roma neighbours, which exposes them to cold to a larger extent, and creates adverse

Figure 3: Usage of electricity for heating (%)

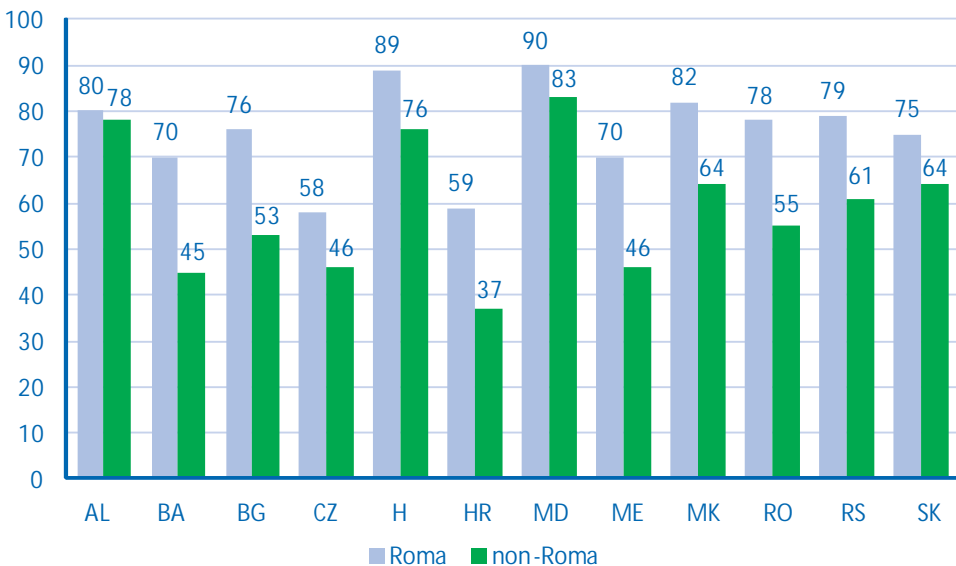


Description: Share of households using electricity for heating, as a percentage of all surveyed households, by country and ethnicity. This indicator is calculated using the question – “How do you usually heat your house: Electricity”

Source: UNDP/WB/EC Regional Roma Survey 2011

39/ Braubach, Matthias and Jon Fairburn, ‘Social inequities in environmental risks associated with housing and residential location – a review of evidence’ in *European Journal of Public Health*, Vol. 20, No. 1, pp. 36-42, Oxford, 2010.

40/ Braubach, Matthias, David E. Jacobs and David Ormandy (eds.), *Environmental Burden of Disease Associated with Inadequate Housing*, Copenhagen, 2011, p. 159 and p. 168.

Figure 4: Heating self-restrictions (%)

Description: Share of households restricting themselves in heating their dwelling, as a percentage of all surveyed households, by country and ethnicity. This indicator is calculated using the question – “Do you restrict yourself when heating your dwelling?”

Source: UNDP/WB/EC Regional Roma Survey 2011

health effects. This is the case in all of the survey countries, in the range of 58 per cent of Roma households in the Czech Republic, to as much as 90 per cent in Moldova (Figure 4). In Bosnia and Herzegovina, as well as Montenegro, this gap is most prominent, with 70 per cent of Roma households in both countries, compared to 45 and 46 per cent of non-Roma, respectively. Albania is the only survey country where both groups are deprived to a similar extent: 80 per cent for Roma and 78 per cent for non-Roma households.

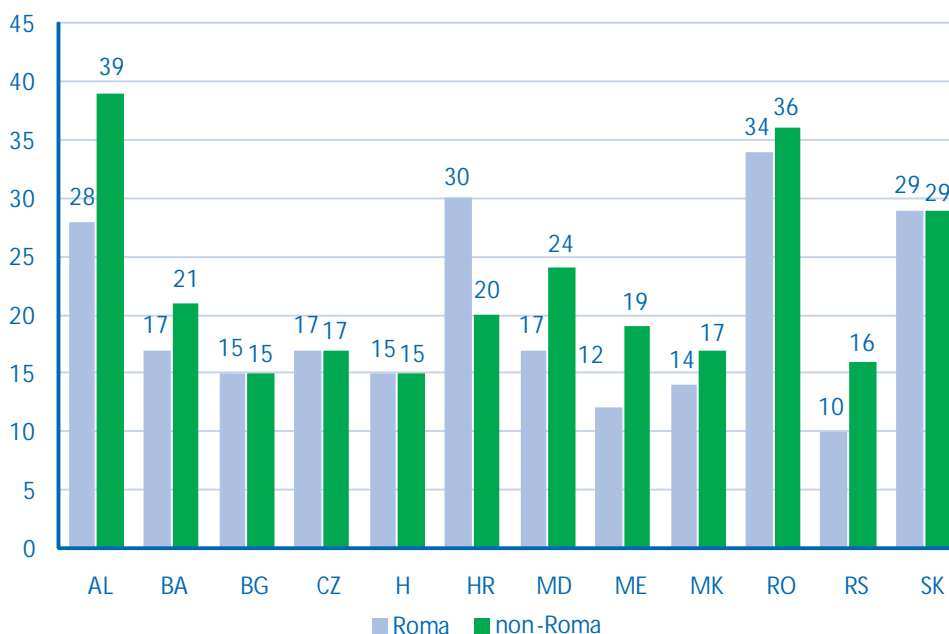
The public service of waste collection is also less available to Roma, compared to non-Roma in their vicinity (Table 3). In most of the survey locations, waste is never removed for a higher number of Roma households in most countries. In Albania, there is an equal share of Roma and non-Roma surveyed households affected by this phenomenon, whereas Montenegro is an exception to the general trend, with more frequent removal for Roma than non-Roma in the survey. As a positive example, in Hungary, the surveyed Roma living environments have waste removed at least every week – in 87 per cent of the cases; it never takes place in only 4 per cent of households. At the other end of the spectrum, more than half of surveyed Roma households in Moldova (60 per cent) never have waste removed, and weekly removal is a practice in the neighbourhoods of only one fifth of Roma households (22 per cent).

Table 3: Regularity of waste collection

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Waste collection "at least every week" for Roma and non-Roma households (%)												
Roma	33	44	51	69	87	62	22	44	53	49	58	34
Non-Roma	33	57	62	84	94	60	35	42	70	62	64	43
Waste collection "never" for Roma and non-Roma households (%)												
Roma	30	26	8	2	4	14	60	16	18	25	26	5
Non-Roma	30	24	4	0	2	5	50	25	10	10	22	0

Description: Share of people living in the households with a given frequency of waste collection, by country and ethnicity, as a percentage of all surveyed population. This indicator was calculated by using the question – "Is the waste collected: At least every week; never"

Source: UNDP/WB/EC Regional Roma Survey 2011

Figure 5: Neighbourhood improvement (%)

Description: Share of people living in households, which in the last five years observed improvements in their neighbourhood, by country and ethnicity, as a percentage of all surveyed population. This indicator is calculated using the question – "How has your neighbourhood changed in the last five years, or since you have been living here, as a place to live? Improved."

Source: UNDP/WB/EC Regional Roma Survey 2011

Generally, most neighbourhoods of Roma households underwent less improvement projects, according to survey results. The share of persons living in Roma households, which witnessed improvements in their neighbourhoods, in the previous five years, are relatively small – from 10 per cent in Serbia, to one third (34 per cent) in Romania (Figure 5). In four countries of the survey (BG, H, CZ, SK), however, the respective share is equal for both samples, whereas Croatia is the only surveyed country where the surveyed Roma neighbourhoods have been improved more commonly, than those of non-Roma in their vicinity, according to survey respondents.

Box 2: Legalizing the property is a starting point for its further development

The neglect of Roma neighbourhoods could come as a consequence of disproportionate allocation of funding favouring non-Roma neighbourhoods, or due to the informal status of Roma settlements. In an example from Bulgaria, good practices in the municipality of Kavarna, in both the legalisation of illegal properties and the fair division of municipal funds, show that improving Roma housing and access to land, not only changes the face of a town, but also positively affects both its Roma and non-Roma inhabitants. The Kavarna municipal council passed a budget bill dividing funds proportionately among neighbourhoods, thus deciding to entitle its Roma quarters to one third of the funds. Actually, at the start of the project, the Roma areas were allocated even more funds, as compensation for not having been maintained for the previous 35 years. After legalising all the illegal properties in the Roma neighbourhoods, the town invested over 11 million dollars to improve roads and infrastructure.

Sources: REACT (2010), Roma Transitions (2011) and Transitions Online (2011).

The UNDP/WB/EC Regional Roma Survey data thus confirm that Roma face barriers in access to public services and infrastructure: they have less access to water, sanitation and electricity, compared to non-Roma in their vicinity. They use lower quality sources of energy for cooking and heating, more often than non-Roma. The frequency of waste collection in predominantly Roma settlements is lower than that for non-Roma households, and most Roma perceive less infrastructure improvements in their settlements.

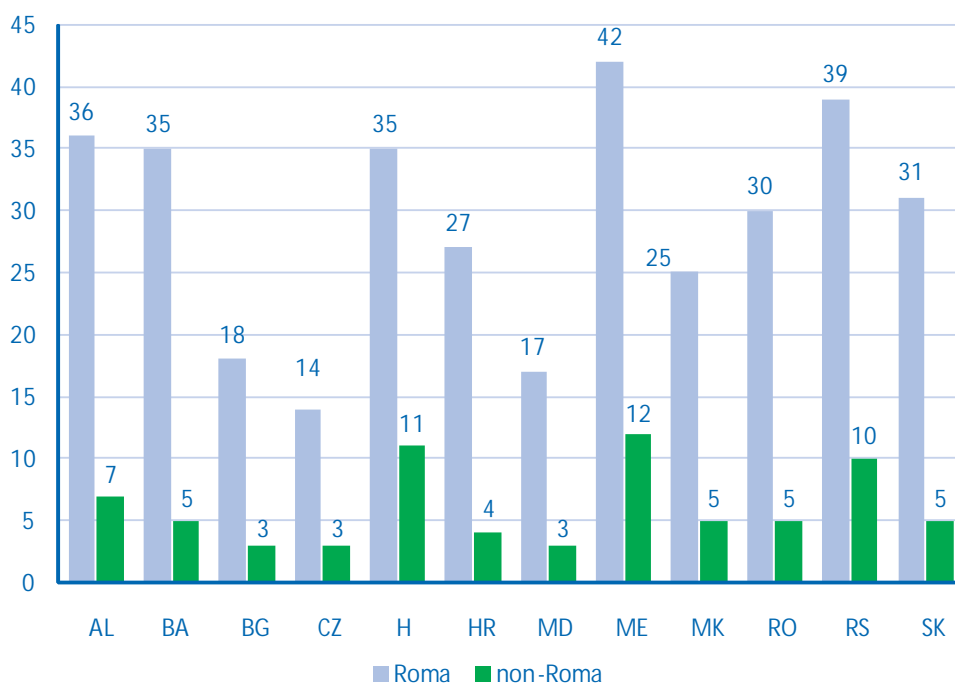
Habitability of Roma dwellings

In order for housing to be considered habitable, its size should be adequate, it must guarantee physical safety of its inhabitants, and provide shelter from high and low temperatures, dampness, heat, rain, and other threats. Habitable shelter is one of the key concerns for the Roma living throughout the region of the UNDP/WB/EC Regional Roma Survey 2011. According to the survey findings, considerably larger share of Roma households, surveyed throughout the region, live in ruined houses or slums, compared to non-Roma respondents living under these types of conditions. The share of sur-

veyed Roma population living in insecure housing of this type (i.e. ruined houses or slums) varies, ranging from 14 per cent in the Czech Republic to 42 per cent in Montenegro (Figure 6). The share of surveyed non-Roma households, living in such conditions, ranges from only 3 per cent in Bulgaria, the Czech Republic and Moldova, to 12 per cent in Montenegro. Whereas in the Czech Republic the gap between Roma and non-Roma respondents, living in insecure housing, was smallest in the region – 11 percentage points – in Bosnia and Herzegovina and Montenegro, at the other end of the spectrum, the difference reached as much as 30 percentage points. The distribution of Roma households, living in insecure housing given the type of residence the household lives in, was uneven – in some countries (AL, BA, BG, MD) such housing was concentrated in the capitals, in others (HR, H, MK, RS, RO) in the district centres or cities, in Montenegro and the Czech Republic in towns, and in Slovakia in villages. It should be noted, however, that the sample was uneven in terms of urban/rural population ratio, with great variations among survey countries.

According to the UNDP/WB/EC Regional Roma Survey 2011 data, in all of the countries, except the Czech Republic, there are segments of surveyed Roma households that are

Figure 6: Insecure housing of households (%)



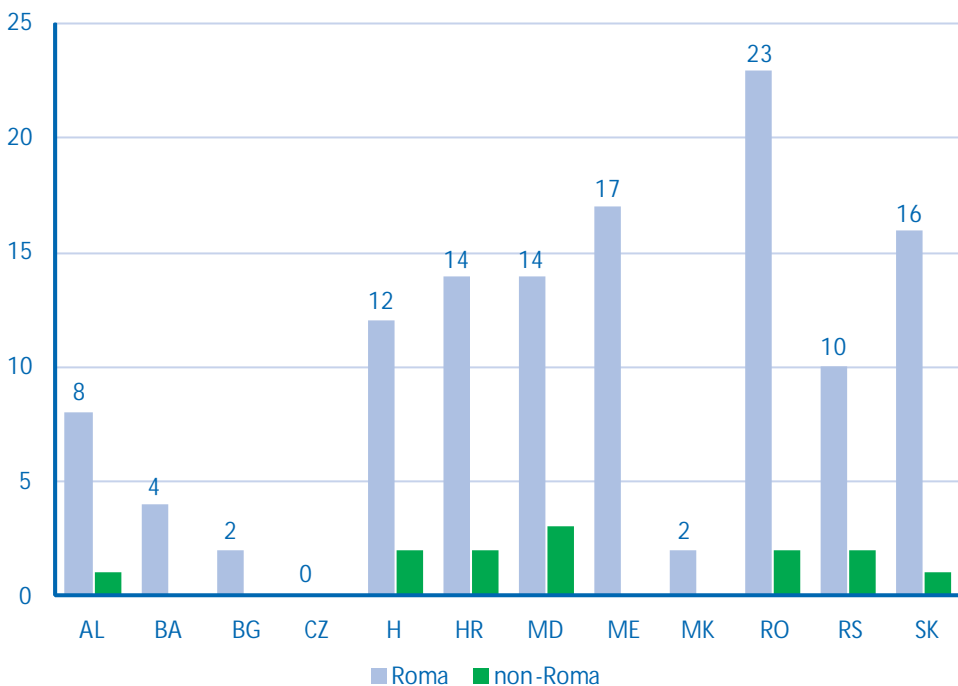
Description: Share of people living in households, which live in ruined houses or slums (as evaluated by the enumerators), as a percentage of all surveyed population, by country and ethnicity. This indicator is calculated using the question – “External evaluation of the household dwelling: Ruined house or slums.”

Source: UNDP/WB/EC Regional Roma Survey 2011

exposed to multiple housing deprivation, when it comes to access to public services, as well as the habitability of their dwellings, according to the criteria described above. As mentioned earlier, most of the Czech Roma sample was located in urban areas, with a great share of households living in social housing, which affected the outcome, with regards to this particular index. Apart from this case, the share of surveyed Roma households, which are exposed to multiple forms of housing deprivation – i.e. which at the same time do not have access to improved water sources, do not have access to improved sanitation and also live in insecure housing – ranges from 2 per cent in Bulgaria and FYR Macedonia to almost one quarter (23 per cent) of surveyed Roma households in Romania (Figure 7). In five countries (BA, BG, CZ, ME, MK) no households from the non-Roma sample experienced multiple housing deprivation as defined here, whereas in the remaining countries the share varied from 1 to 3 per cent – in any case, significantly less than the situation of surveyed Roma households. The most significant gap between Roma and non-Roma samples, in this respect, was registered in Romania, with a 19 percentage points difference.

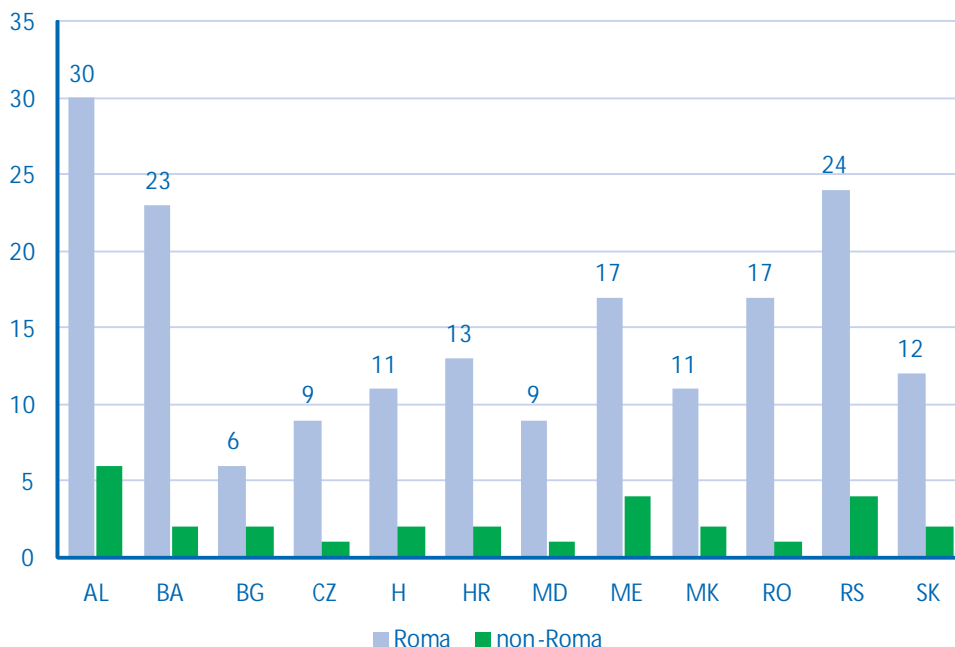
Households of the Roma sample also live in housing that has comparatively worse in-

Figure 7: Multiple habitability deprivation (%)



Description: Share of persons living in household dwellings in insecure housing, which at the same time do not have access to improved water sources and improved sanitation, as a share of all surveyed population, by country and ethnicity. For the descriptions of individual indicators on insecure housing, improved water sources, and improved sanitation, see Figures 1 and 6.

Source: UNDP/WB/EC Regional Roma Survey 2011

Figure 8: Interiors characterized as “very bad” (%)

Description: Share of households living in “very bad” interiors (as evaluated by the enumerators), by country and ethnicity, as a percentage of all surveyed households. This indicator is calculated using the question – “Please rate the following aspect of the interior, on a scale of 1 to 5 - ‘1’ being ‘very bad’ to ‘5’ being ‘very good’: Interiors of dwelling-estate.”

Source: UNDP/WB/EC Regional Roma Survey 2011

teriors and exteriors, compared to their non-Roma neighbours. Whereas the relative majority of surveyed non-Roma households in the region live in housing with interiors externally assessed as “very good”, the Roma households most commonly live in housing with interiors assessed as being of medium quality, on a scale of: “very bad”, 2, 3, 4 and “very good”. The same pattern applies in the case of housing exteriors, with the relative majority of surveyed non-Roma households living in dwellings with “very good” exteriors, compared to the situation of Roma living in medium quality environments, in terms of exteriors. The probability for a Roma household to live in housing with “very bad” exteriors is, on average, five times higher than the same case for the surveyed non-Roma. Variations among the countries are evident. In Albania, for instance, just less than one third of the Roma sample lives in housing with interiors characterizes as “very bad”, compared to only 6 per cent in Bulgaria. Albania also has the lowest share of Roma households living in “very good” housing, in this respect (7 per cent), whereas Moldovan Roma households have the highest share of such households (27 per cent) in the region, when it comes to the Roma sample (Figure 8).

Roma households are often deprived in terms of their living space as well, and this is particularly important for the housing needs of Roma households, due to average fam-

ily size. The demographic trend across the region, indicating that Roma households have higher numbers of family members, has been supported by the survey sample as well: in all of the countries of the survey, the average household size was higher for the Roma population. An average Roma household, in countries covered by the survey, has from 5 to 7 members, compared to the surveyed non-Roma households, with sizes ranging from 3 in Bulgaria and Moldova, to 5 in Albania (Figure 9).

Figure 9: Average household size



Description: Average number of persons in a given household, by country and ethnicity. This indicator is calculated using the question – “Total number of household members.”

Source: UNDP/WB/EC Regional Roma Survey 2011

Without exception, in all of the survey countries, the surveyed Roma households had less room and less square metres, respectively, per household member, in the range of 0.44 rooms and 11.58 m² per household member in Albania, to 1.08 rooms and 23.20 m² in Moldova (Table 4). The biggest gaps between Roma and non-Roma samples, in terms of rooms per member, were evident in Croatia (0.72), Romania (0.74) and Bulgaria (0.75), compared to the smallest gap in Albania (0.25). A very similar pattern is observed with regards to the gap in space per household member, with Moldova (8.65 m²) and Albania (9.49 m²) featuring smallest gaps between Roma and non-Roma samples, compared to the largest gap in Croatia (22.21 m²).

Certain vulnerable subgroups within the Roma population are more exposed to overcrowding, and this is the case, for instance, with Roma in Serbia, who were internally

Table 4: Number of rooms and space per household member

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
1. Average number of rooms per household member												
Roma	0.44	0.62	0.94	0.55	0.68	0.48	1.08	0.65	0.66	0.67	0.63	0.54
Non-Roma	0.69	1.10	1.69	1.02	1.20	1.20	1.51	1.24	1.15	1.41	1.13	1.07
2. Average number of square meters per household member (m2)												
Roma	11.58	12.92	18.36	13.68	21.60	12.87	23.20	16.20	14.14	13.50	14.09	13.69
Non-Roma	21.07	27.38	36.00	25.63	40.54	35.03	31.85	29.85	26.59	32.24	27.41	28.01

Description: Average number of rooms per household member, and average number of square metres of living space per household member, respectively. These indicators are calculated using the questions – “How many rooms does your household have in the dwelling you currently occupy? Do not count the kitchen, the corridor, the bathroom and rooms rented out or used by other households.” (4.1) and “How many square metres in total is the size of your current dwelling (living space)?” (4.2.) respectively.

Source: UNDP/WB/EC Regional Roma Survey 2011

displaced persons (IDPs) from Kosovo. There are over 22,000 Roma with formal IDP status in Serbia, and possibly 15,000 unregistered Roma IDPs, whose housing conditions are severely substandard. According to a 2011 survey in Serbia, only 10 m² of living space on average is at disposal of a Roma IDP household member in Serbia, and Roma IDPs have less access to water, sewage, electricity and heating, compared to non-Roma IDPs.⁴¹

Box 3: Gender aspects of overcrowding

The overcrowded housing has an important additional general effect on Roma women and girls: it allows them little or no privacy, and can endanger their safety. For instance, Roma women in Cluj-Napoca, Romania, complained that up to 20 families share one bathroom in the alternative accommodations the town authorities assigned them, after a forced eviction from their previous settlement in December 2010. These conditions create great discomfort and insecurity for women, and they are afraid to use the sanitation facilities alone.

Source: Amnesty International (2011)

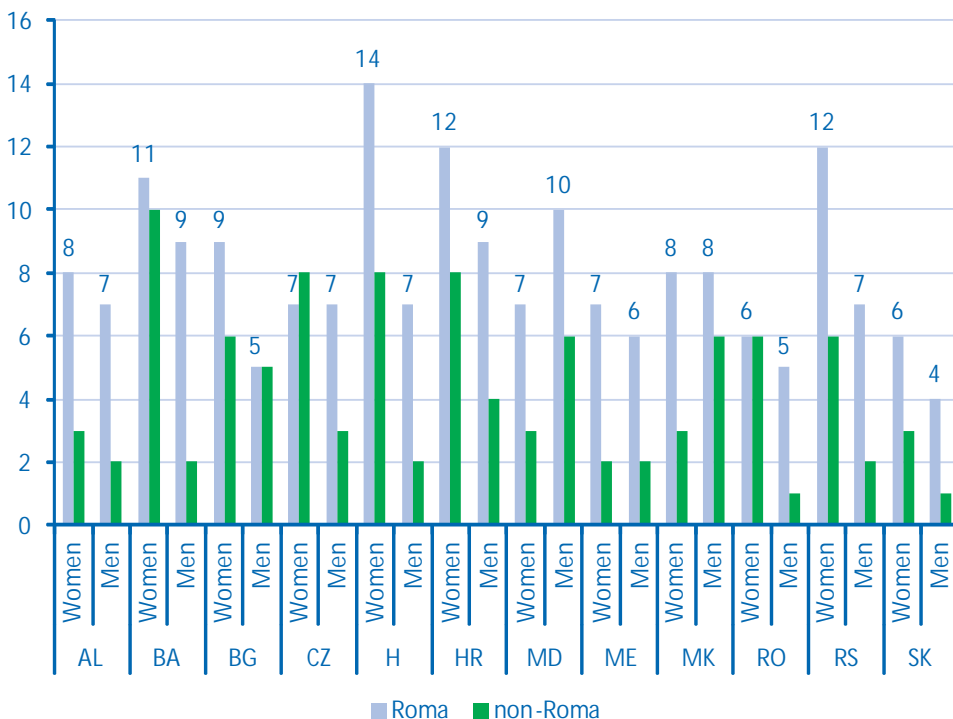
Numerous aspects of substandard housing of surveyed Roma households, outlined above, especially within the area of habitability, have a detrimental impact on human

41/ UNHCR, JIPS and Commissioner for Refugees of the Republic of Serbia, *Assessment of the Needs of Internally Displaced Persons in Serbia*, 2011, p. 16.

health (summarized in Figures 10, 11 and 12). The UNDP/WB/EC Regional Roma Survey data confirms the expected disproportional presence of health problems,⁴² which are likely in substandard housing conditions, such as incidence of diseases of airways and lungs, related to dampness, or the overcrowding effects on mental health:⁴³ all of these phenomena were more prevalent among Roma than non-Roma male respondents, in all of the survey countries. With regards to Roma women respondents, who are exposed to substandard housing conditions for longer periods of time, due to gendered expectations of the female role in the family, they are affected more than non-Roma women respondents, as well as Roma men, in most survey countries, in terms of asthma and certain lung diseases.

In terms of some aspects of mental health, Roma women respondents are affected more than any other survey group, in all of the survey countries.

Figure 10: Incidence of asthma by ethnicity and sex (%)

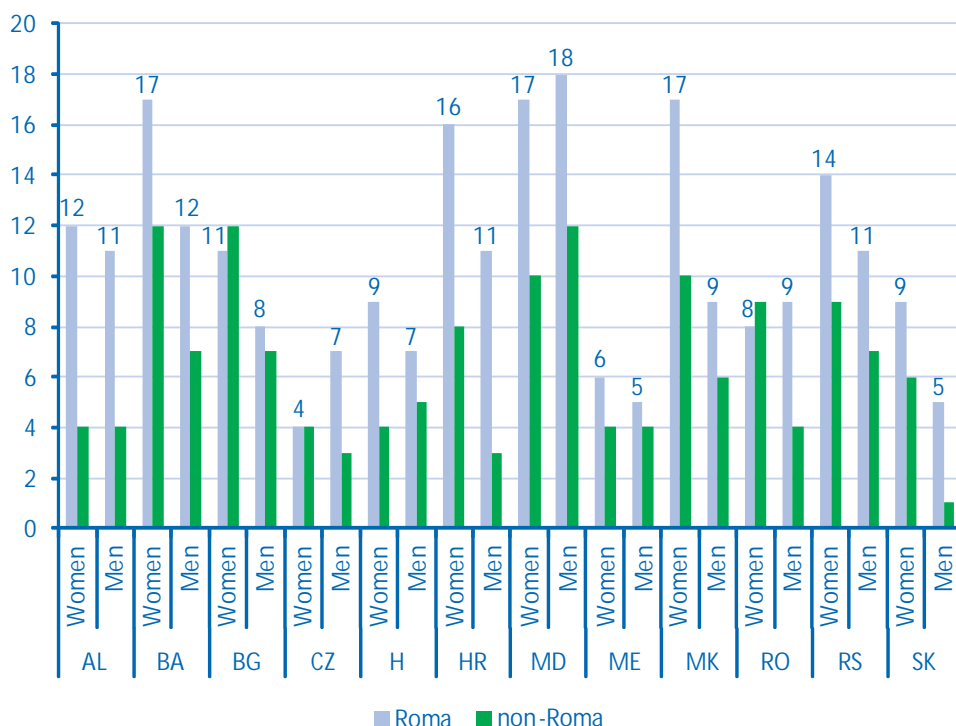


Description: The share of adults, who answered positively to the question whether they have asthma, as a percentage of all adult population, by country, ethnicity and sex. This indicator is calculated using the question – “Do you have any of the following health problems: Asthma

Source: UNDP/WB/EC Regional Roma Survey 2011

42/ For more details see Mihailov, Dotcho, *The health situation of Roma communities: Analysis of the data from the UNDP/World Bank/EC Regional Roma Survey*, Bratislava: UNDP, 2012.

43/ Braubach, Matthias, David E. Jacobs and David Ormandy (eds.), *Environmental Burden of Disease Associated with Inadequate Housing*, Copenhagen, 2011.

Figure 11: Incidence of lung disease by ethnicity and sex (%)

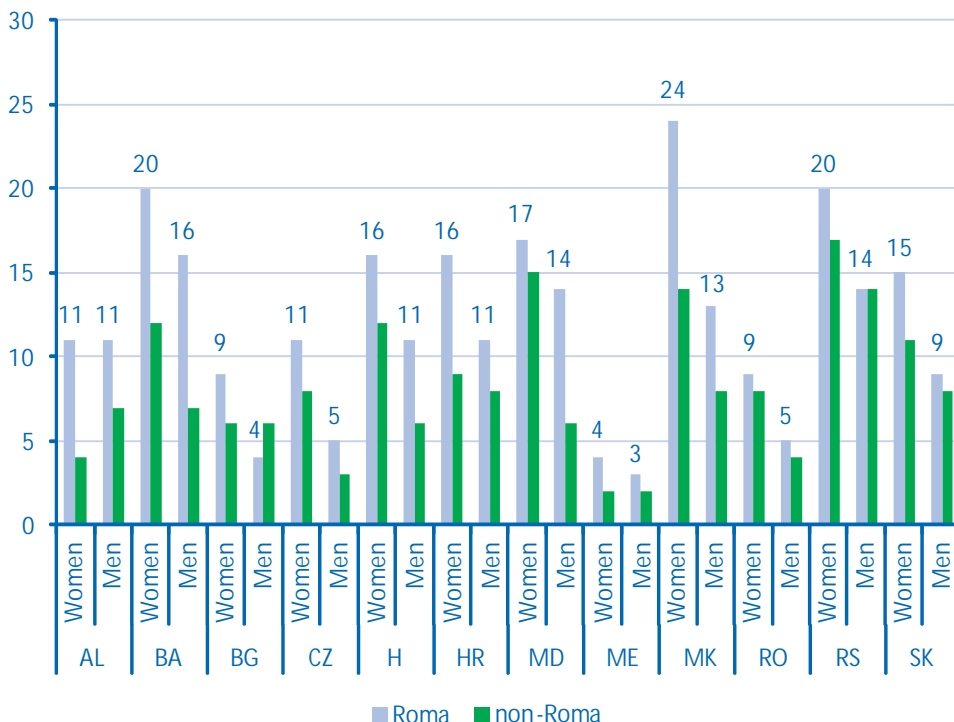
Description: The share of adults, who answered positively to the question on whether they have certain lung diseases, as a percentage of all adult population, by country, ethnicity and sex. This indicator is calculated using the question – “Do you have any of the following health problems: Chronic bronchitis, chronic obstructive pulmonary disease (COPD), or emphysema.”

Source: UNDP/WB/EC Regional Roma Survey 2011

Overall, as survey results also indicate, Roma housing is considerably less secure, less habitable and more overcrowded, compared to non-Roma housing. Overcrowded housing is detrimental to health and family life, and the negative effects of substandard housing conditions on Roma health are evident. For many Roma, however, improvements in housing that would change their living conditions are practically impossible due to their poverty levels, as will be discussed later in this report.

Security of tenure for Roma households

Whether the individual types of tenure consist of ownership, private or public rental accommodation, emergency housing, or informal settlements, the inhabitants should be protected from forced evictions, harassment, and other kinds of threats, in order for their housing to become adequate in this respect. Nevertheless, home ownership

Figure 12: Incidence of anxiety and depression by ethnicity and sex (%)

Description: The share of adults, who answered positively to the question on whether they have anxiety or depression, as a percentage of all adult population, by country, ethnicity and sex. This indicator is calculated using the question – “Do you have any of the following health problems: Chronic anxiety or depression.”

Source: UNDP/WB/EC Regional Roma Survey 2011

among Roma is less common, as is illustrated by the findings of the UNDP/WB/EC Regional Roma Survey 2011: in every country of the region, the share of Roma households living in their own property was lower than the share of surveyed non-Roma (Figure 13).

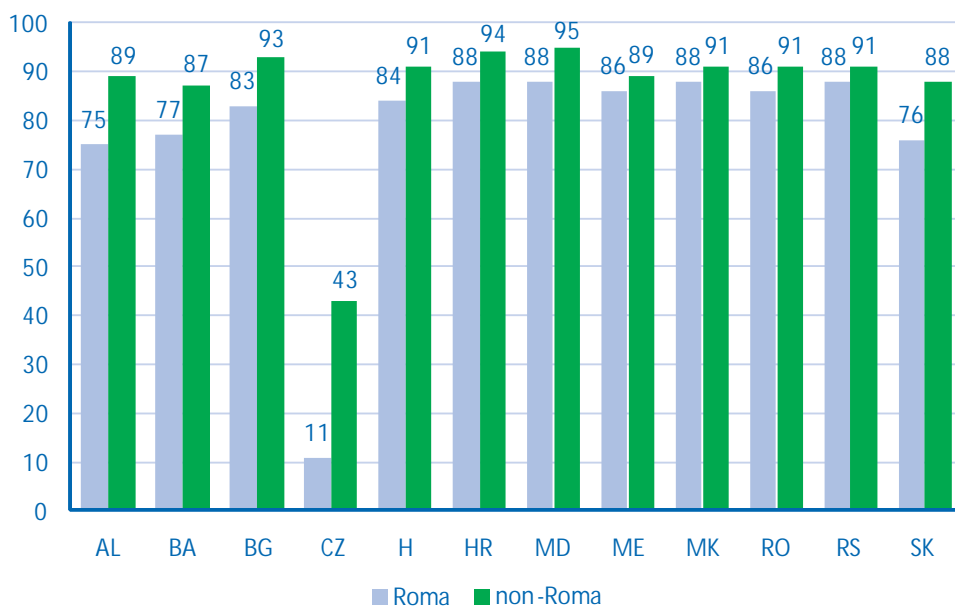
The variety of situations was extreme. The Czech sample, with a predominantly urban social housing-based Roma sample, was an isolated case in this respect, with only 11 per cent of surveyed Czech Roma households, compared to 43 per cent non-Roma households living in their proximity, residing in property they own. In all the other countries, the relevant share of Roma sample ranged from 75 per cent in Albania to 88 per cent of Croatian, Macedonian, Moldovan and Serbian Roma households inhabiting own property.

When discussing the relatively high rate of Roma respondents' housing ownership in most countries, one should consider the probability that this particular survey question could have been misunderstood. Namely, throughout the region covered by the UNDP/WB/EC Regional Roma Survey, non-governmental organizations (NGOs) have

reported widespread confusion when it comes to rightful ownership of land, on which Roma settlements have been built. Namely, they report regular incidence of situations in which Roma individuals, informally consider themselves owners of a certain property, to which they, in fact, do not have legal title. In Bosnia and Herzegovina, for instance, the planning of Roma Decade housing projects supported by the government was based on ownership data gathered on the basis of verbal statements. However the implementation was hampered at the stage when the assumed ownership had to be proven by adequate documentation, since in many cases the ownership could not actually be documented.⁴⁴

Informal Roma settlements, without security of tenure, exist across central and eastern Europe, and living in illegal settlements also makes it difficult for their inhabitants to officially register their residence, which is a common requirement for obtaining a number of personal documents, and a number of entitlements that require having identification documents (IDs). In some instances, the lack of title was caused by the exclusion

Figure 13: Households living in own property (%)



Description: Share of people living in dwellings owned by their family, or a member of their family, as a percentage of all surveyed population, by country and ethnicity. This indicator is calculated using the question – “Who is the owner of the dwelling in which you live? My family/ member of the family.”

Source: UNDP/WB/EC Regional Roma Survey 2011

44/ Kali Sara Roma Information Centre, *Report on the Implementation of the Bosnia and Herzegovina Action Plan for Addressing Issues Faced by the Roma in the Fields of Employment, Housing and Health Care*, Sarajevo, 2011.

of Roma from the land privatization processes: it is estimated that over a half of rural Roma households in Moldova have not been allocated land during the privatization of collective farms, causing difficulties in terms of property titles.⁴⁵

Due to the irregular status of some Roma settlements and homes, as well as the comparatively higher likelihood of living as a tenant in private or public housing, Roma families are often under the threat of eviction. The UNDP/WB/EC Regional Roma Survey results illustrate this argument as well: though most Roma and non-Roma households surveyed, do not fear losing their housing due to evictions at all, there is still almost one fifth of Roma households (18 per cent), compared to 7 per cent non-Roma, who are concerned about such prospects (Figure 14). Among the individual countries, the eviction threat appears highest for close to one third of Roma respondents in Moldova (31 per cent) and the Czech Republic (30 per cent), and lowest in Bulgaria (9 per cent). As mentioned earlier, legal protection from forced evictions is largely unavailable.

Figure 14: Roma perception of eviction threat (%)



Description: Roma households by their perception of the threat of eviction, and by country. This indicator is calculated using the question – “In the recent years there are a lot of cases of people losing their housing due to eviction. Please tell me, how worried are you about being evicted, on a scale from 1 to 5 (‘1’ not worried at all, and ‘5’ very worried)?”

Source: UNDP/WB/EC Regional Roma Survey 2011

45/ Government of the Republic of Moldova, *Decision on Amendments to the Action Plan to support Roma ethnic group in the Republic of Moldova for 2011-2015*, Chisinau, 2012, p. 6.

Box 4: Having alternative accommodation after eviction is not enough

In practice, in the rare cases that alternative accommodation is offered after eviction, this accommodation is too commonly unsuitable in many ways. For instance, a single Roma mother of ten children was evicted from her home under the Gazela Bridge in Belgrade, Serbia, and resettled in considerably smaller housing where she reportedly did not feel safe. Several of her children have physical disabilities and the container they lived in was not accessible for them, and thus the mother required the help of neighbours every time she needed to take her children out. Additionally, the location of the housing is remote and too far away from the health centres needed for the treatment of her own and her children's illnesses. Source: European Roma Rights Centre (2010).

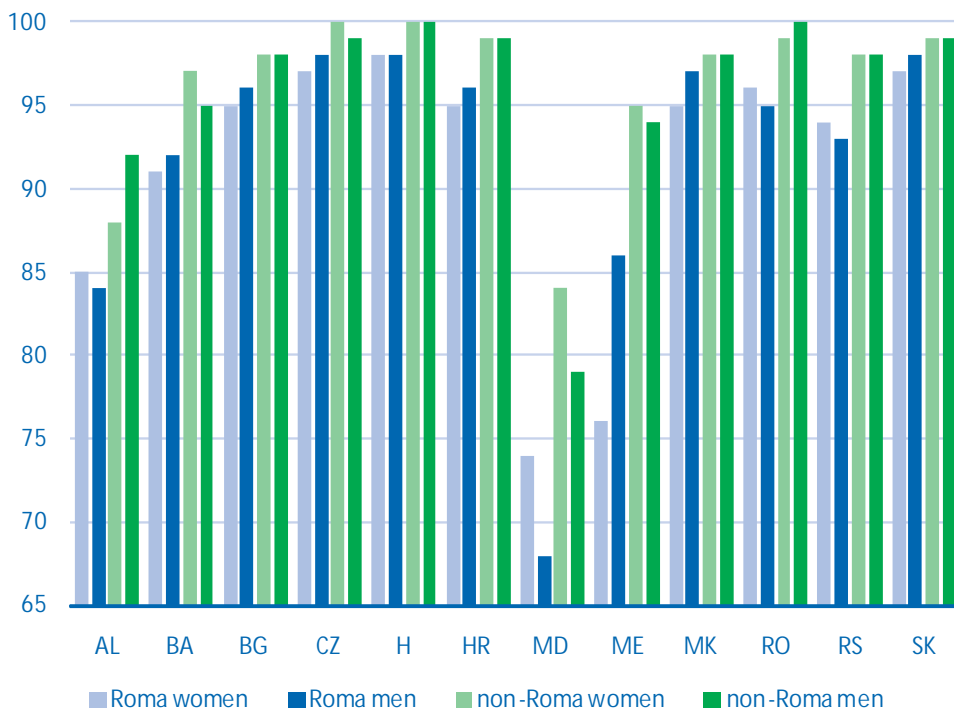
Additionally, Roma women are particularly vulnerable to anti-Roma violence prior, during and after the evictions. In one such example, the authorities in Belgrade forcibly evicted Roma families living in an informal settlement under the Pancevo Bridge, and moved them 55 km away to a container settlement on the outskirts of the town of Obrenovac. During the night of 13 June 2011, an unknown non-Roma man broke into one of the containers and attacked and injured a Roma woman sleeping there. The woman in question had previously publicly testified on the evictions and announced her intentions to sue the local authorities.

Source: European Roma Rights Centre (2010).

From another perspective, ownership also cannot be legal, as long as the prospective owners themselves lack legal subjectivity, and do not possess basic personal documents. In all the countries of the UNDP/WB/EC Regional Roma Survey, Roma respondents of adult age possessed ID cards to a lesser extent than non-Roma respondents, ranging from 71 per cent in Moldova, to 98 per cent in Hungary (Figure 15). The gap was the widest between Roma and non-Roma respondents in Montenegro, where 81 per cent of adult Roma respondents owned IDs, compared to 96 per cent of non-Roma respondents who owned them. Among the heads of Roma households, there was nevertheless a considerably higher incidence of ID possession, starting from 92 per cent in Albania, to almost 100 per cent in Hungary.

In most of the countries, Roma men possessed IDs more commonly than Roma women, except for Albania, Moldova, Romania and Serbia where women possessed personal documents in equal or very slightly larger percentages. The greatest gender gap among all respondents was found in Montenegro, with 76 per cent of adult Roma women with IDs, compared to 86 per cent of adult Roma men. Evidently, there is a certain share of Roma respondents, especially women, who cannot legally own housing, or access social housing, as long as they do not legally exist themselves.

The lack of residence registration, personal documents, as well as formal evidence of citizenship in some instances, is widely present in Roma communities. It is more common among women compared to men, leaving them more vulnerable to violations of their housing rights. In Serbia, for instance, a survey showed that one quarter of its

Figure 15: Possession of IDs (%)

Description: Share of adults (+16) who possess an ID, as a percentage of all surveyed adult population, by country, ethnicity and sex. This indicator was calculated using the question – “Does she/he possess the following personal documents: ID card?”

Source: UNDP/WB/EC Regional Roma Survey 2011

Roma women respondents (24%) did not have a registered residence at all, while 4 per cent were registered at a location where they do not actually live.⁴⁶ Besides this, in practically all of the countries in the region, despite the legal equality of women and men, in terms of property ownership, the ownership of housing is largely in the hands of men. A vast majority of Roma women do not own housing or land, and cannot afford to purchase them either, due to the presence of poverty in Roma communities, as well as the patriarchal traditions within some segments of the population. For example, research among Roma women in FYR Macedonia established that only 5 per cent of them formally owned property. In most cases, it was the husband that possessed the property title (56%), followed by the parents (24%).⁴⁷

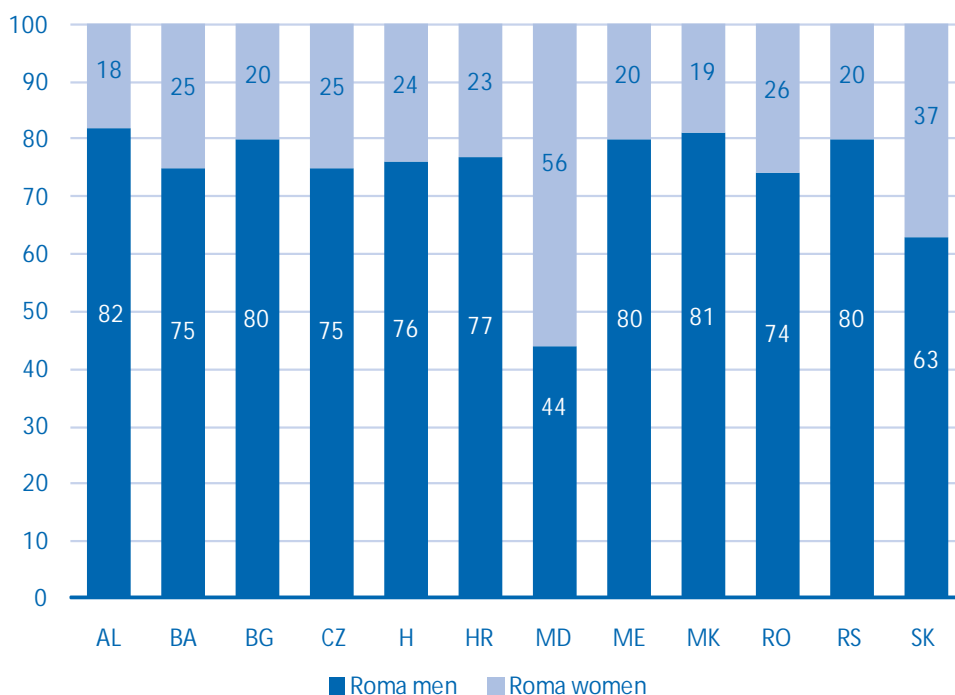
46/ European Roma Rights Centre et al., *Shadow Report: Republic of Serbia*, Budapest, 2007, p. 7.

47/ Roma Centre of Skopje, Network Women’s Programme and European Roma Rights Centre, *Joint Submission: Shadow Report on the Situation of Roma Women in the Republic of Macedonia, 2005*, p. 28.

In the UNDP/WB/EC Regional Roma Survey, the heads of households covered by the survey were mostly male: with the exception of Slovakia, with 37 per cent women being the heads of surveyed Roma households, and especially Moldova, with 56 per cent of women-headed Roma households (Figure 16). In all of the other countries, Roma women were heads of at best one quarter of the households, ranging from 18 per cent in Albania to 26 per cent in Romania. Only in Albania are there slightly more Roma women, who are heads of households, than non-Roma women; in all the other survey countries, Roma female-headed households are less present than corresponding non-Roma households.

Evidently, the survey data confirmed the higher exposure of Roma households to threats to security of tenure: Roma own their dwellings to a lesser extent than non-Roma, and consequently are tenants to a larger extent than non-Roma. Consequently, the fear of losing their housing, due to eviction, is higher among Roma households. The issue of illegal Roma settlements is compounded by the lack of legal subjectivity of a segment of Roma population, especially women, who are additionally vulnerable in terms of security of tenure, through the lack of housing and property ownership.

Figure 16: Roma women and men as heads of households (%)



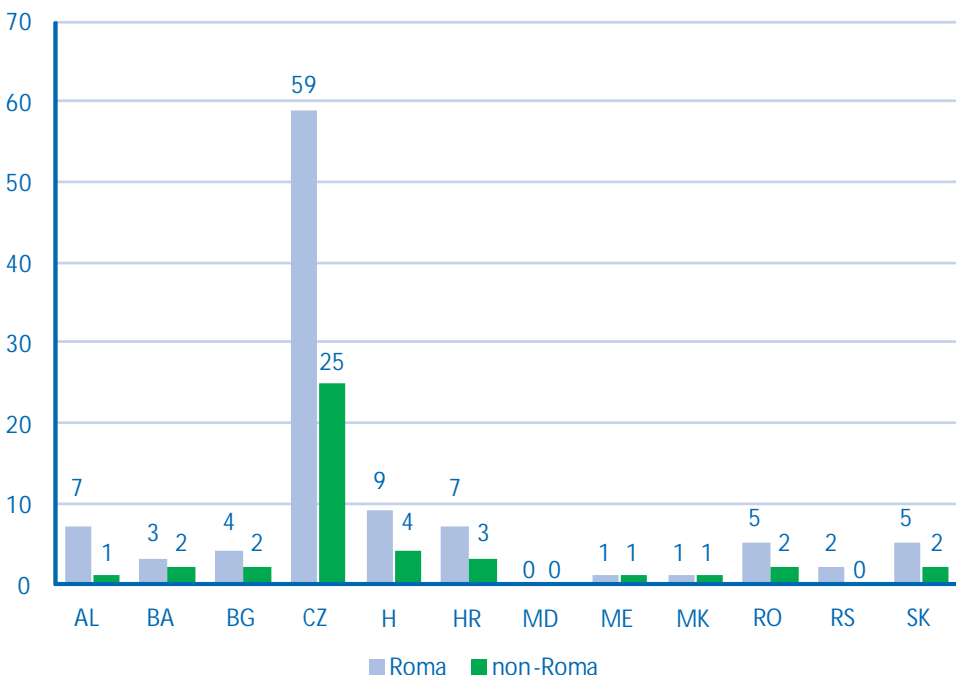
Description: Percentage of men and women that are heads of Roma households, by country. This indicator is calculated using the questions – “Relationship to the household head: Head of household” and “Ethnic affiliation. Is she/he: Roma / if applicable Ashkali/Egyptian”.

Source: UNDP/WB/EC Regional Roma Survey 2011

Accessibility of housing for Roma

In order to be adequate, housing should also be accessible, and vulnerable groups – such as Roma – should be given priority in the allocation of housing, according to international human rights law. Nevertheless, the share of Roma persons living in households, who are provided housing by local authorities, is relatively low, according to UNDP/WB/EC Regional Roma Survey data (Figure 17). With the exception of the isolated case of the Czech Republic (59 per cent), municipalities provide shelter within the range of less than 1 per cent for Roma households in Moldova, and Hungary is the country with the highest share of Roma living in public housing (9 per cent). Due to high poverty levels among Roma communities, the disproportionately high public housing needs of Roma are evident in the higher share of Roma in municipal housing, as compared to non-Roma in all of the survey countries, except FYR Macedonia, Montenegro and Moldova where the shares are close to equal. With regards to the case of the Czech Republic, it should be noted that the vast majority of Czech Roma households, participating in the survey (98 per cent), lived in urban areas, whereas throughout the region social housing tends to be largely concentrated in urban areas only.

Figure 17: Households living in municipal property (%)



Description: Share of households living in housing owned by the municipality/state, as a percentage of all surveyed population, by country and ethnicity. This indicator is calculated using the question – “Who is the owner of the dwelling in which you live: Municipal/state ownership.”

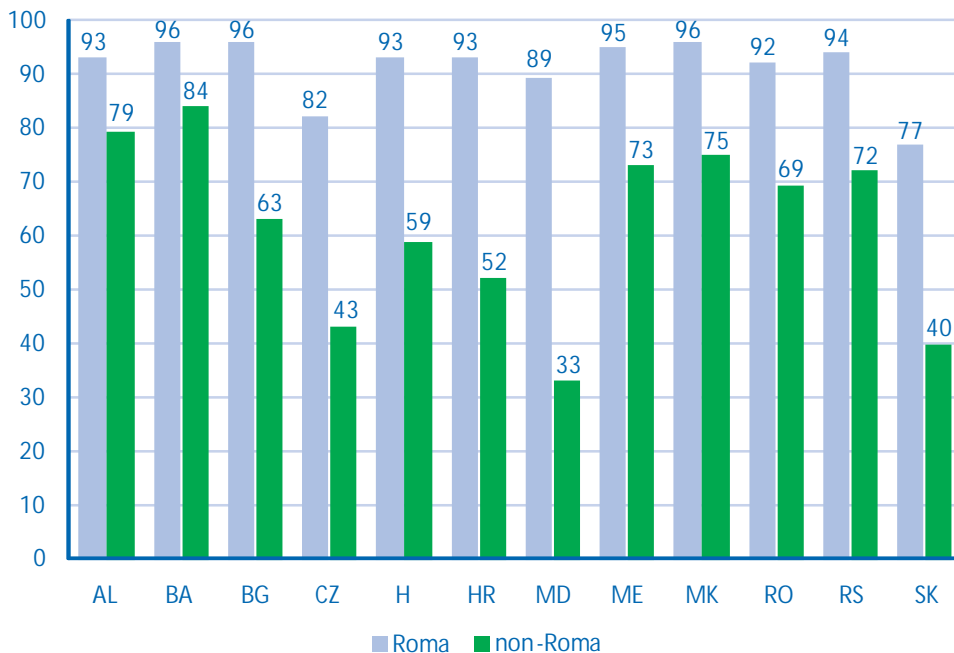
Source: UNDP/WB/EC Regional Roma Survey 2011

In addition, numerous reports allege unequal treatment of Roma in accessing practically all types of housing. Discrimination against Roma in access to housing can take various shapes. Sometimes the selection criteria that are applied indirectly discriminate against Roma. For instance, a call for applicants for the allocation of social housing in Belgrade, Serbia, in 2010, had to be annulled as the formal criteria awarded points for formal education and employment history, the requirements many uneducated and unemployed Roma (and especially Roma women) in dire need of social housing, could not meet. The criteria were later amended to include points for social vulnerability and family size.⁴⁸ There are also instances where individual employees of relevant housing institutions discriminate against Roma. Due to their social exclusion, and also lack of formal education, many Roma are not informed about their housing rights and opportunities to apply for public housing. Public housing is also often unsuitable for elderly or disabled Roma persons. Roma women are vulnerable to both racially motivated and gender-based violence, which affects their housing rights. The Roma living in the countries of the former Yugoslavia are additionally affected by the effects of forced migrations, including segments of Roma population who are refugees or internally displaced persons (IDPs); this is also applicable to Roma families deported from Western Europe under readmission agreements.

Indirectly, the Roma are also discriminated against in the field of housing, through inadequate participation in the decision making processes, contrary to the value that Roma give to the importance of having Roma public officials – an overwhelming majority of Roma respondents, ranging from 77 per cent in Slovakia to 96 per cent in Bosnia and Herzegovina, Bulgaria and FYR Macedonia, considered the importance of Roma working in public administration as “important” or “very important” (Figure 18). However, this attitude is not shared to the same extent by the non-Roma respondents, in the range from only 33 per cent of non-Roma respondents in Moldova, the last country in the region to adopt an anti-discrimination law, to 84 per cent in Bosnia and Herzegovina. In the EU member states, covered by the survey (BG, CZ, H, SK, RO), the extent of support for Roma participation in public administration ranged from 40 per cent (Slovakia) to 69 per cent (Romania). The most significant gap in attitudes between Roma and non-Roma respondents was also registered in Moldova (56 percentage points), compared to attitude gaps in Bosnia and Herzegovina and Albania (12 and 14 percentage points respectively, placing them at the opposite end of the survey spectrum).

In all countries of the UNDP/WB/EC Regional Roma Survey, the results indicate that the allegations of ethnic discrimination – including discrimination in access to housing – are more frequent among Roma individuals, compared to non-Roma, interviewed in the survey. On average, more than one third of surveyed adult Roma individuals in the region stated that they personally felt discriminated against in the past twelve months, on the grounds of their ethnicity, though with great variations within the survey region (see Table 5.1). Across the countries, the incidence reached up to 61 per cent in the

48/ City of Belgrade, “Odbornici usvojili Odluku o kriterijumima za dodelu socijalnih stanova,” Belgrade, 11 November 2010.

Figure 18: Importance of Roma working in public administration (%)

Description: The share of adults (16+), who responded that it was very important for Roma to work in public administration, as a percentage of all adult surveyed population, by country and ethnicity. This indicator is calculated using the question – “Below is a list of situations that reflect inclusion and participation of different groups in the society. Please tell, for each of them, how important each of them is, so that Roma become equal members of the society: Roma to work in public administration” on a scale “not important”, “important”, and “very important”.

Source: UNDP/WB/EC Regional Roma Survey 2011

Czech Republic, yet in some countries it was considerably lower (e.g. Montenegro with only 8 per cent). In all of the countries, the share of Roma alleging discrimination was higher than the share of surveyed adult non-Roma. With regards to gender, higher percentages of Roma men claimed they were discriminated in Bulgaria, FYR Macedonia, Montenegro, Croatia and Serbia, while it was the case with Roma women in Slovakia, Hungary, Romania and Moldova. Equal or very close to equal share of Roma women and men responded that they experienced discrimination in Albania, Bosnia and Herzegovina, and the Czech Republic.

Survey respondents were also asked about any instances of ethnic discrimination in relation to housing (see Table 5.2). In all of the countries of the survey, the share of Roma respondents alleging discrimination because of ethnicity, related to housing, were higher than the share of non-Roma respondents. On the other hand, in one third of the countries (HR, MD, RO, SRB), there were no non-Roma respondents who experienced discrimination of this type, whereas this was not the same among the Roma sample in

any country. The most significant gaps in the experiences of Roma compared to non-Roma respondents, in this respect, were registered in the Czech Republic and Slovakia (59 and 54 percentage point differences between the samples). Generally, ethnicity was, by far, the most common ground for discrimination of Roma in access to housing. Taking action to address the instances of discrimination, however, was not nearly so common: Out of those Roma alleging ethnic discrimination in housing, and stating that the incident in question took place within the past twelve months, in only 13 per cent of cases, on the average across the entire region, was the incident reported to some (unspecified) instance (see Table 5.3).

With regards to the sex of Roma persons, alleging discrimination in access to housing, in most countries it was mainly male Roma respondents who claimed experiencing discrimination (AL, BA, BG, HR, MD, RO); in a smaller number of countries (CZ, SK, H, RS) it was mostly Roma women, and in Montenegro and FYR Macedonia men and women alleged this type of discrimination in equal, or close to equal percentages. However, when asked whether discrimination was related to housing, it was mainly women who answered positively in a considerable majority of countries, while male majorities, in this respect, were registered only in Slovakia, Croatia and FYR Macedonia. Similarly, in reporting discrimination to authorities, women took the lead in Albania, Bosnia and Herzegovina, Hungary and Romania, compared to the male majority only in the Czech Republic and Moldova. Interestingly, Hungary is a country in which women were the majority of respondents answering positively on all of the questions relating to discrimination, outlined in this section. It should be noted, however, that in most countries (BG, HR, MK, ME, RS, SK), no respondent of any sex reported discrimination to authorities, which indicates a considerable need for both improved reach out by anti-discrimination institutions towards the Roma community, as well as human rights education in the field of housing rights among Roma.

Reporting discrimination and seeking redress is easier with the assistance of NGOs active in this field. However, many of the adult Roma respondents, across the countries covered by the UNDP/WB/EC Regional Roma Survey 2011, did not know of any organizations offering support or advice to people who have been discriminated against (Figure 19). Among those aware of some organizations, most were found in Croatia (37 per cent of the Croat Roma individual sample) and the Czech Republic (34 per cent), and least in Romania (12 per cent). In seven countries of the region, Roma women were more aware of the relevant NGOs as compared to Roma men; only in Croatia were their shares equal, and in four countries (BA, BG, SK, RO) Roma men respondents were more informed than women on this matter.

As mentioned earlier, housing is one of the priority topics of the Roma Decade, however Roma respondents in the countries participating in this policy initiative (i.e. all countries except Moldova) were also not significantly familiar with the Decade of Roma Inclusion, though with notable differences in extent within the regions: in Romania, only 5 per cent of the adult Roma individual sample knew about the Roma Decade, compared to 42 per cent in FYR Macedonia (Table 6). Roma women and men were aware of the Roma Decade in almost equal shares in Montenegro and Romania, yet in

Table 5: Allegations of discrimination

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
1. Share of respondents alleging ethnic discrimination in past 12 months (%)												
Roma	43	28	43	61	35	30	33	8	34	26	24	54
Non-Roma	3	3	5	4	4	3	4	1	10	3	3	12
Description: Share of adults, who felt discriminated against, on grounds of their ethnicity, in the past year, by country and ethnicity, as a percentage of all adult surveyed population. This indicator is calculated using the question – “In the past 12 months (or since you have been in the country) have you personally felt discriminated against in [country], on the basis of one or more of the following grounds? For non-Roma: Because of ethnicity. For Roma: Because you are a Roma.”												
2. Share of respondents alleging ethnic discrimination in housing in past 5 years (%)												
Roma	36	36	36	61	22	18	19	8	45	31	19	59
Non-Roma	6	8	7	2	6	0	0	4	33	0	0	5
Description: Share of adults, who felt ethnically discriminated against, in relation to housing, by country and ethnicity, as a percentage of all adults who looked to buy or rent housing in the last five years. This indicator is calculated using the questions – “Did you ever, in the past 5 years (or since you have been in the country, if less than 5 years) in [country]: Look to buy or rent a new house or apartment or place to live (i.e. a lot at the travellers site)?”, and “During the last 5 years, (or since you have been in the country, if less than 5 years) have you ever been in [country] discriminated against: When looking for a house or apartment to rent or buy, by people working in a public housing agency, or by a private landlord or agency?” and “For Roma: because of being Roma / For non-Roma: Because of ethnicity.”												
3. Share of respondents alleging ethnic discrimination in housing, who reported it to authorities (%)												
Roma	19	13	0	15	13	0	40	0	11	11	0	10
Non-Roma	0	0	0	0	0	0	0	0	0	0	0	0
Description: Share of persons who felt ethnically discriminated against, in relation to housing, in the last 12 months, and whose incident was reported, by country and ethnicity, as a percentage of the subsample described in 2. This indicator is calculated using the questions – “Thinking about the last time this happened, when was this: in the last twelve months or before then? In the last twelve months” and “Please try to remember the last time you were discriminated against: Did you or anyone else report this incident anywhere?”												

Figure 19: Awareness of anti-discrimination organizations by sex (%)

Description: Men and women among Roma adults (16+), who know or are aware of organizations that can assist people who have been discriminated against, as a percentage of all Roma adults who replied positively to this question, by country. This indicator is calculated using the question – “Do you know of any organization in [country] that can offer support or advice to people who have been discriminated against?”

Source: UNDP/WB/EC Regional Roma Survey 2011

all of the other countries, the share of Roma women respondents answering positively to this question was lower than the share of Roma men.

As indicated by the results of the UNDP/WB/EC Regional Roma Survey 2011, the access to social housing for Roma is enabled to a lesser share of Roma, compared to their non-Roma neighbours. In this respect, Roma allege being discriminated against on the grounds of ethnicity more often than non-Roma. On the other hand, Roma (and especially Roma women) are insufficiently familiar with antidiscrimination organizations and institutions, which could support them in situations of rights abuse, as well as largely unaware of the major policy initiatives such as the Roma Decade, whose aims actually include combating discrimination, including in the field of housing.

Location of Roma settlements

The right to adequate housing, assumes location in areas providing unhindered access to services related to education, employment, health care, social assistance, etc. The

Table 6: Awareness of anti-discrimination organizations and Roma Decade

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Awareness of anti-discrimination organizations (%)												
Roma	15	16	25	34	23	37	14	28	24	12	18	21
Awareness of Roma Decade (%)												
Roma men	9	24	19	11	20	32	-	22	49	6	21	11
Roma women	6	21	10	8	16	22	-	23	38	5	13	7
Total	7	22	14	9	18	27	-	23	42	5	16	9

Description: Share of adult (16+) Roma men and women, who have heard about the Decade of Roma Inclusion, as a percentage of all Roma men and women respectively, by country. This indicator was calculated using the question – “Have you heard about the Decade of Roma Inclusion initiative?” See Figure 19 for awareness of anti-discrimination organizations.

Source: UNDP/WB/EC Regional Roma Survey 2011

physical location of Roma housing, however, is often marginal, in both spatial and social terms. Segregated Roma settlements, housing only Roma or predominantly Roma, are also encountered in many states of the UNDP/WB/EC Regional Roma Survey. Furthermore, authorities are not only inactive in eliminating Roma ghettos, but rather they sometimes actively contribute to maintaining the status quo, if not aggravating the problem, and even walls are built to separate Roma from non-Roma.

Box 5: Location and health

The location of Roma settlements can also impact the health of its inhabitants, and this is particularly problematic in the cases when housing in hazardous locations is a consequence of evictions. Health risks are especially strong in housing located in the vicinity of environmental hazards. This is not only common for old impoverished Roma settlements, but also happens in recent cases where authorities provide new housing for Roma. For instance, in Cluj-Napoca, Romania, after a forced eviction of 56 Roma families, the local authorities moved them to housing units “close to the city’s garbage dump and a former chemical waste dump.”

Source: Amnesty International (2011).

There are also instances that the settlement’s location hampers access to health care, and allegations that ambulances refuse to come to Roma settlements are also present in the region. Additionally, in such deprived settlements, there is higher exposure to violence through the lack of adequate lighting, lack of police protection, lack of ad-

equate transportation to Roma settlements, etc. Isolated Roma settlements are commonly located away from main roads, without public transportation, which can be especially unsafe for women and children. On the other hand, Roma attempting to move into predominantly non-Roma areas very commonly meet resistance from non-Roma.

The location of Roma settlements, especially if segregated, is one of the key effects of housing conditions on Roma education.⁴⁹ Children living in predominantly Roma settlements, and attending local educational institutions there, have diminished chance of interaction with their non-Roma peers. Furthermore, to a certain extent, the (marginal) location of Roma settlements can negatively affect education, in terms of being an obstacle in terms of distance from schools.

Segregation in housing is contrary, not only to the key aims of the Roma Decade, but also ignores the wishes of the Roma themselves. As the results of the UNDP/WB/EC Regional Roma Survey 2011 indicate, Roma respondents assign high value to ethnically mixed housing; but on the contrary, real-life evidence, in many countries of the region, illustrates the opposition of non-Roma to live together with Roma. When it comes to individual countries, covered by the survey, Roma respondents in Montenegro placed most emphasis on living in ethnically mixed areas (only 5 per cent did not consider it important), compared to Slovak Roma respondents, who had the highest share of those who did not find it important (38 per cent). Roma women placed more emphasis on living together with non-Roma in six countries (HR, CZ, H, MK, RS, SK). In five of the survey countries (BA, BG, MK, RO, SRB), there was a very strong tendency (91-100 per cent) among Roma respondents living in apartments in blocks of flats to declare living in mixed areas as important or very important.

Furthermore, Roma respondents were also asked whether they would prefer to live under better living conditions, but surrounded by majority population, or live under worse living conditions but surrounded by their own people. Roughly three quarters of Roma respondents chose the option of living in mixed areas (Table 7). Average preferences per country ranged from 65 per cent of Roma in Moldova, to 91 per cent of Roma in FYR Macedonia. In most of the survey countries, among the Roma respondents, who expressed preference for living in mixed areas, the majority were women, except FYR Macedonia and Montenegro where male and female Roma respondents reported such preference in almost equal shares.

Interestingly, some other country-specific research exercises reached identical conclusions. A recent survey conducted in 2011 by the Serbian Ombudsman in 47 Roma settlements in the country, showed similar attitudes: 76 per cent of respondents confirmed that they would not mind living in a non-Roma settlement, provided that their housing situation would be resolved, and only 11 per cent were in disagreement.⁵⁰ The

49/ For more details on educational status and vulnerability of Roma children see Brüggemann, Christian, *Roma education in comparative perspective. Analysis of the UNDP/World Bank/EC Regional Roma Survey*. Bratislava: UNDP, 2012.

50/ Ombudsman of the Republic of Serbia, *Radna verzija izveštaja o istraživanju sprovođenja Strategije za unapređenje položaja Roma*, Belgrade, 2012.

Table 7: Attitudes towards living in ethnically mixed areas

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
1. Mixed housing “important” and “very important” for Roma respondents (%)												
Roma men	95	89	89	85	85	81	84	96	86	87	78	58
Roma women	89	89	85	89	86	87	79	93	88	87	83	65
Total	92	89	87	87	86	84	82	95	87	87	81	62
Description: Share of Roma adults (16+), who consider it important or very important for Roma to live in neighbourhoods where also the majority population lives, by country and sex, as a share of all surveyed adult Roma population. This indicator is calculated using the question – “Below is a list of situations that reflect inclusion and participation of different groups in the society. Please tell for each of them, how important each of them is, in order that Roma be equal members of the society: Roma to live in neighbourhoods where also the majority population lives” on a scale “not important”, “important” and “very important”.												
2. Preference for better living conditions in mixed areas for Roma respondents (%)												
Roma men	78	72	65	70	81	72	67	71	92	76	79	68
Roma women	79	70	69	72	88	77	61	70	90	74	78	76
Total	79	71	67	71	84	74	62	70	91	75	79	72
Description: Share of Roma adults (16+), who prefer to “live in better conditions, but surrounded by the majority population” rather than to “live in worse living conditions, but surrounded by own people”, by country, as a share of all surveyed adult Roma population. This indicator is calculated using the question – “Which one would you choose if you were faced with each of these options? Live in better living conditions, but surrounded by the majority population; live in worse living conditions, but surrounded by your own people.”												

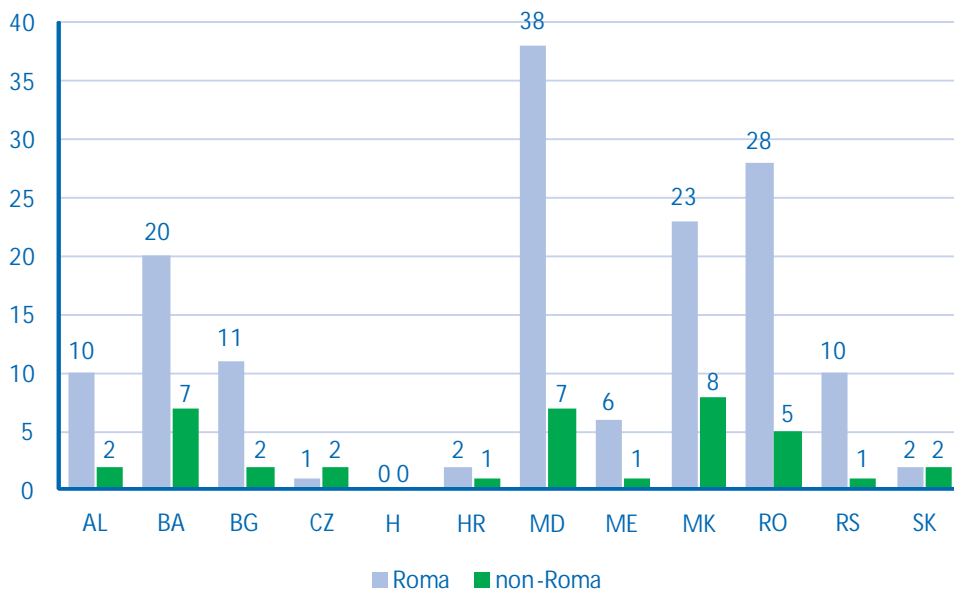
Source: UNDP/WB/EC Regional Roma Survey 2011

indications of the positive value Roma respondents assigned to living with other ethnic groups is also important in the light of applicable public policy, and the fact that only the strategic frameworks for Roma housing in the Czech Republic, Hungary, Romania and Slovakia, include measures on the elimination of segregated Roma settlements. Additionally, the manner in which the location of Roma housing mutually interacts with the issues of education, employment and health care signals that resolving location issues, eliminating segregation and ghettoization, is not a matter of geography alone, and needs to be approached in an inclusive way which will adequately tackle the other relevant thematic fields as well.

Roma and the affordability of housing

In order for housing to be affordable, its cost should be in adequate ratio to income, without threat to other basic needs, and the states should make available various forms of housing subsidies and finance mechanism to those who require them. Yet in the everyday reality of many Roma communities, numerous factors negatively affect the financial ability of Roma to purchase homes, maintain or improve their housing, pay rent and/or utilities, or access financial instruments that could assist them in meeting the costs associated with housing. Primarily, as is supported by the survey data, Roma communities in the region are predominantly poor. In nine countries of the survey region (AL, BA, BG, ME, HR, MK, MD, RO, RS) the share of Roma respondents, who live under the 2.15 USD poverty line, is larger than the relevant share of surveyed non-Roma, and ranges from 2 per cent in Croatia to 28 per cent in Romania, and as much as 38 per cent in Moldova (Figure 20). Survey results from Moldova also feature the largest gap, in this

Figure 20: Persons living under the 2.15 USD (PPP) poverty line (%)



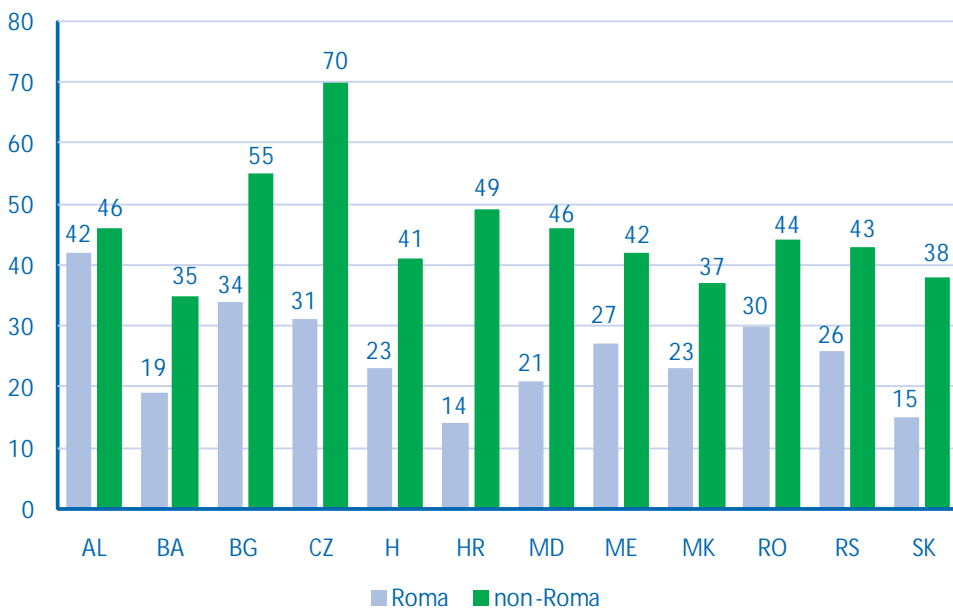
Description: Share of people living in the households where per capita income is below the defined poverty line, out of the total number of people in the interviewed households (2.15 USD (PPP) = extreme poverty), by country and ethnicity. This indicator is calculated using the sum of the eight monthly income source questions, asking – “Please tell me, what were the main sources of these incomes of your household (estimate roughly)? For each source: What was the approximate monthly amount?” The monthly income is then converted into a daily per capita measure using an OECD modified equivalence scale (1, 0.5, 0.3) and using the 2009 PPP conversion factor derived from the International Comparison Program 2005 estimates, and extrapolated. Finally, it is compared to the 2.15 USD (PPP) per day extreme poverty line to determine whether the person is poor.

Source: UNDP/WB/EC Regional Roma Survey 2011

respect, between Roma and non-Roma respondents: 31 percentage points difference, followed by 23 percentage points difference for Romania. Exceptions to this pattern are Hungary (zero for both groups), Slovakia (2 per cent for both groups) and the Czech Republic (1 per cent for Roma respondents and 2 per cent for non-Roma). Using the absolute poverty threshold, nevertheless, has its limitations when applied in cases of considerable differences in income levels, as is the case among the survey countries.

The lack of formal employment also contributes to unaffordability of housing for Roma, not only in terms of income but also as a formal requirement in applying for most financial instruments: The employment rate of Roma respondents was lower than the employment rate of non-Roma respondents in all of the survey countries, and it ranges from 14 per cent in Croatia to 42 per cent in Albania (Figure 21).⁵¹ Albania features the smallest gap in employment between Roma and non-Roma respondents: only 4 per-

Figure 21: Employment rates (%)



Description: Share of the employed, as a percentage of working age (15-64) persons, by country and ethnicity. In line with the ILO definitions of labour statistics, a person is “employed” if they answered they were paid either last week or said they were not, but that they have a paying job. This indicator is calculated using the questions – “During the last week, did [name] do any paid work (in cash or in kind, whether payment was received during the reference week or not) for at least one hour?” and “Although [...] did not work in a paying job during the last week, does [...] have a paying job (or business) from which he/she was temporarily absent (due to illness, leave, maternity leave, bad weather, etc.) and to which he/she will return after some time?”

Source: UNDP/WB/EC Regional Roma Survey 2011

51/ For more details, see: O’Higgins, Niall, *Roma and Non-Roma in the Labour Market in Central and South Eastern Europe*, Bratislava: UNDP, 2012.

centage points difference, compared to 39 percentage points difference in the Czech Republic. In addition to having the lowest employment rate for Roma respondents, Croatia is also second in terms of the employment gap, with 35 percentage points difference.

Among Roma women respondents, employment is particularly low – without exception, in all of the survey countries. Their employment rates are lower than those of any other group, ranging from only 5 per cent in Bosnia and Herzegovina to 26 per cent in Bulgaria, compared to employment rates for Roma men, from 20 per cent in Slovakia to 59 per cent in Albania. Roma women thus constitute the most vulnerable group in terms of unaffordability of housing, due to, inter alia, lack of employment, and this is particularly relevant where women are heads of households.

Furthermore, those Roma who are employed will not always have a formal written contract with their employers, which is a common requirement for housing-related financial instruments. The UNDP/WB/EC Regional Roma Survey 2011 data confirm that this is the case among the survey respondents as well: in all of the survey countries, employed Roma respondents had written contracts with their employers to a lesser extent than their non-Roma neighbours (Figure 22). There was a great variety among the survey

Figure 22: Possession of written employment contracts (%)



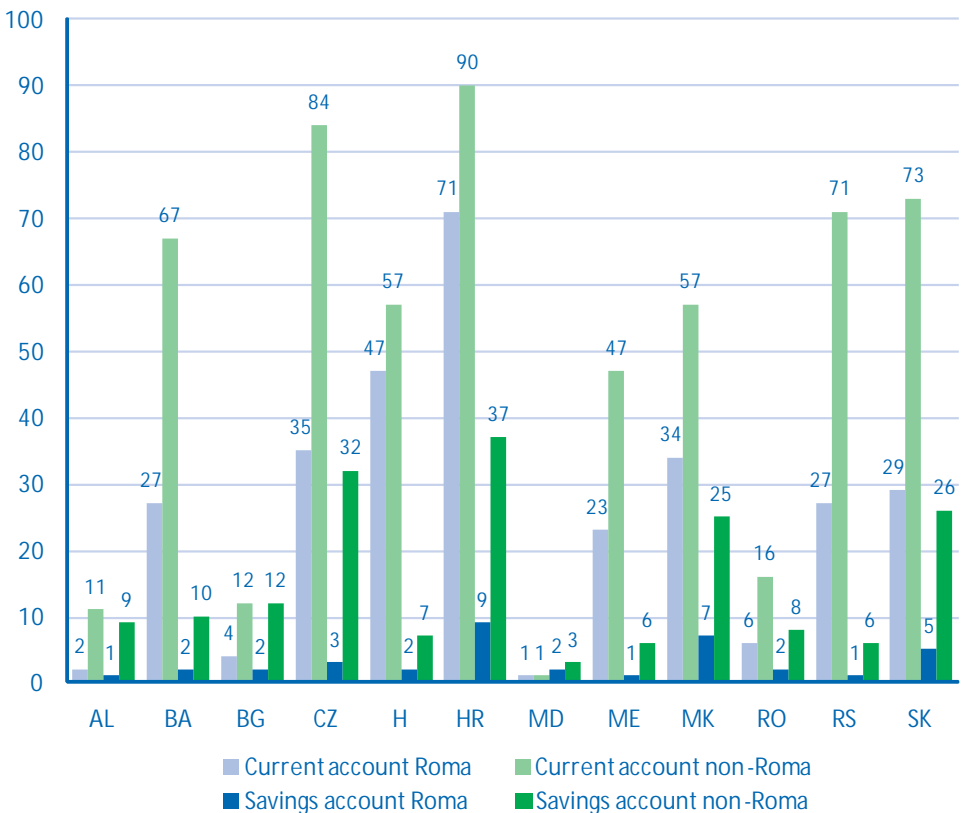
Description: Share of the persons, who confirmed having a written contract with their employer, by country and ethnicity, as a percentage of all persons who are employed, as per the definition of employment given earlier, see Figure 28. This indicator is calculated using the question – “Do you have a written contract with your employer?”

Source: UNDP/WB/EC Regional Roma Survey 2011

countries, with the lowest share of employed Roma with written contracts being in Albania (10 per cent) and the highest share in Hungary (82 per cent). The survey results for Hungary and Slovakia stand out in this respect with a gap between Roma and non-Roma respondents of only 13 and 15 percentage points respectively, compared to the largest gaps registered in Moldova (57 percentage points) and Bosnia and Herzegovina (58 percentage points). Interestingly, in most of the survey countries (AL, BG, HR, CZ, H, MD, RO, RS, SK), women were the majority among the Roma respondents, who had written employment contracts.

The most common means of accessing finances for housing issues in the region are financial institutions. However, as the UNDP/WB/EC Regional Roma Survey data indicate, the usage of various banking services is relatively low among the Roma sample, and certainly much lower than those of the non-Roma sample (Figure 23). For instance,

Figure 23: Usage of banking services (%)



Description: Share of households that use the individual type of banking services, as a percentage of all households surveyed, by country and ethnicity. This indicator is calculated using the question – “Does your household use any of the following banking services: Savings account; current account.”

Source: UNDP/WB/EC Regional Roma Survey 2011

a basic banking service, such as a current bank account, is used by only one quarter of the surveyed Roma households throughout the whole territory of the region. Among the individual countries, the share of Roma households, with current bank accounts, ranges from only 1 per cent in Moldova and 2 per cent in Albania, to 71 per cent in Croatia, and in all of the survey countries Roma households use this service to a lesser extent than non-Roma living in their proximity. In Moldova, however, the situation of the Roma and non-Roma sample, in this respect, is practically the same, compared to the gaps between the samples in Serbia (44 percentage points difference) and the Czech Republic (49 percentage points difference). In the case of using savings accounts, a similar pattern exists: considerably less users among the Roma sample, with the lowest share of users in Roma households being in Albania, Montenegro and Serbia (1 per cent), the highest share in Croatia (9 per cent), and the most pronounced gaps between the samples again in the Czech Republic (29 percentage points).

If households rarely use basic banking services, it is not realistic to expect widespread usage of more complex financial instruments that could provide them access to means to improve their housing situation. One fifth of surveyed Roma households, throughout the region, used some credit or had borrowed some money from any source at the

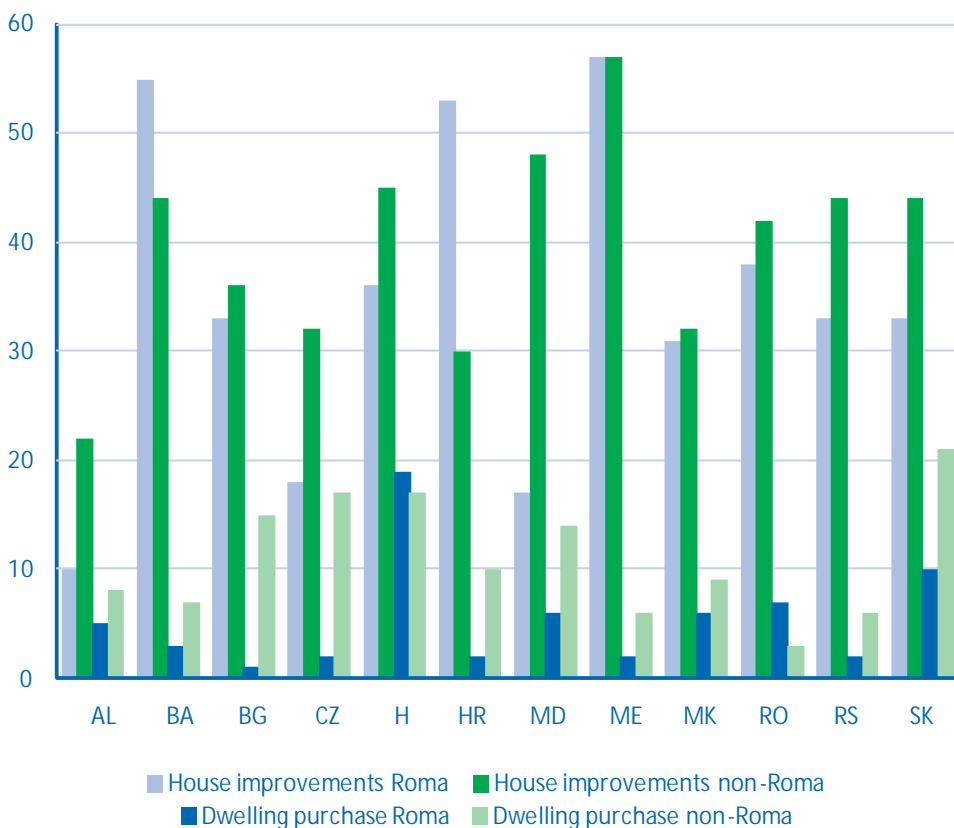
Table 8: Household usage of credits/loans

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
1. Households using credit or taking a loan (%)												
Roma	29	16	24	40	35	14	5	9	15	23	16	21
Non-Roma	16	23	16	32	28	34	6	12	22	27	21	24
Description: Share of households that confirmed currently using some kind of credit or borrowing money, including informal ways of borrowing money, by country and ethnicity, as a share of all surveyed households. This indicator was calculated using the question "Does your household use some kind of credit now, or has borrowed money, including informal ways of borrowing money?"												
2. Banks, credit cooperatives or microfinance institutions as sources of credits/loans (%)												
Roma	42	91	53	52	92	85	64	97	76	77	59	90
Non-Roma	61	99	94	82	98	98	62	100	92	92	89	89
Description: Share of households that took a loan from a commercial bank, credit cooperative or microfinance institution, by country and ethnicity, as a share of all surveyed households that confirmed currently having loans (see 8.1). This indicator was calculated using the question – "If yes, from where? Commercial bank or credit cooperative; microfinance institution."												

Source: UNDP/WB/EC Regional Roma Survey 2011

time of the survey, with varying degrees from one country to another, from 5 per cent in Moldova to 40 per cent in the Czech Republic (Table 8.1). In only four countries (AL, BG, CZ, H) the share of Roma households with loans was larger than the respective share of non-Roma households. Both Roma and non-Roma surveyed households, with loans, took them mostly from a commercial bank, credit cooperative or microfinance institution – as opposed to borrowing from friends, relatives, informal lenders, etc. – and in the range of 42 per cent among surveyed Roma households in Albania, to 97 per cent in Montenegro. Only in two countries (SK, MD) the relevant share of Roma households was larger than that of non-Roma, and with only 1-2 percentage points difference.

Figure 24: Credits/loans for house improvement and dwelling purchase (%)



Description: Share of households whose largest current credit/loan is for the purpose of house improvement (construction) or purchasing of house/flat/dwelling, by country and by ethnicity, as a share of all surveyed households, which confirmed currently having loans. This indicator is calculated using the questions – “Does your household use some kind of credit now, or has borrowed money, including informal ways of borrowing money?” and “What was the purpose of the largest credit/loan you currently have? House improvements (construction); purchasing of house/flat/dwelling.”

Source: UNDP/WB/EC Regional Roma Survey 2011

Housing-related expenses are a common reason for the usage of financial instruments: out of the surveyed Roma households that had credits or loans, more than one third took them for the purpose of house improvements or construction, or to purchase a dwelling. With regards to the Roma households that took loans for house improvement or construction, their share among all Roma households with loans ranges from 10 per cent in Albania, to 57 per cent in Montenegro (Figure 24, Table 9). In most countries of the survey, the share of Roma households with such loans is lower than the respective share of interviewed non-Roma households, except for Bosnia and Herzegovina and Croatia (where there are more Roma households with such loans) and Montenegro (with equal percentage of Roma and non-Roma households). A considerably smaller share of households, in both samples, takes loans for the purpose of purchasing a dwelling, and, with the exception of Hungary and Romania, in all the other survey countries the share of Roma households, who took loans for this purpose, is smaller than the share of non-Roma households. According to the data, in most survey countries, very few Roma households take loans to purchase flats or houses.

One of the basic constraints, in accessing credit in Roma communities, is also a lower level of literacy, compared to the non-Roma community, especially given that handling complicated procedures of financial institutions requires much more than functional literacy. Among the survey respondents, self-reported literacy rates of Roma household heads varied throughout the region, from 65 per cent in Moldova and 66 per cent in Albania, to just below 100 per cent in Slovakia (Figure 25). Nevertheless, in almost all of the survey countries, the literacy among Roma household heads was much lower than literacy of non-Roma household heads, Slovakia being the only exception with the reported literacy rate of 100 per cent for both samples. The largest gaps in literacy between Roma and non-Roma respondents was registered in Moldova – 35 percentage points, followed by 30 percentage points in Albania.

Table 9: Credits/loans for house improvement and dwelling purchase

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Households using credit/loan for house improvement (%)												
Roma	10	55	33	18	36	53	17	57	31	38	33	33
Non-Roma	22	44	36	32	45	30	48	57	32	42	44	44
Households using credit/loan for dwelling purchase (%)												
Roma	5	3	1	2	19	2	6	2	6	7	2	10
Non-Roma	8	7	15	17	17	10	14	6	9	3	6	21

Description: See Figure 24.

Source: UNDP/WB/EC Regional Roma Survey 2011

For Roma women, this is a particular problem, since the literacy rates of Roma women household heads were lower than those of Roma men in all of the survey countries, in the range of 54 per cent in Moldova to 99 per cent in Slovakia. The largest gender gap in literacy rates for this sample was registered in Montenegro – 33 percentage point difference between the shares of literate Roma women to literate Roma men. Thus not only are Roma women heads of households few, as mentioned earlier, they are also less educationally equipped to deal with financial procedures. The connection of the right to adequate housing to the right to education, with the emphasis on the gender component, is just another example of the need for an inter-sectoral – or integrated, inclusive – approach in policy making in relation to Roma issues.

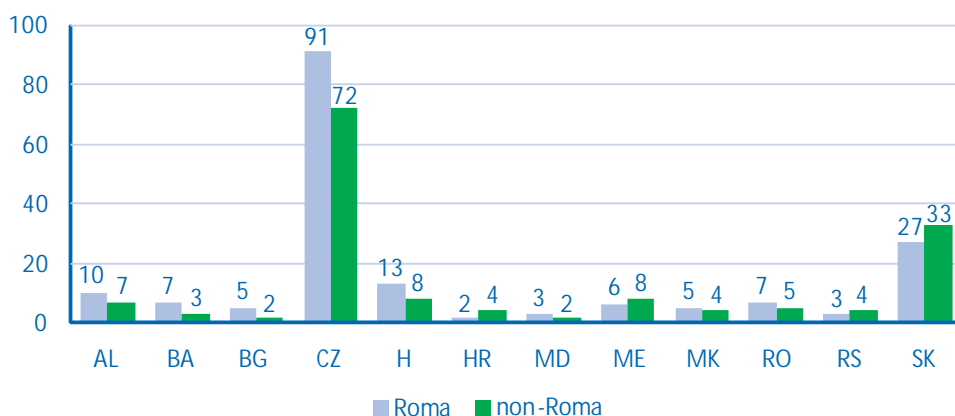
Figure 25: Literacy rates of household heads (%)



Description: Share of the household heads who reported being able to read and write, by country and ethnicity, as a share of all surveyed household heads. This indicator is calculated using the question – “Can she/he read and write?”

Source: UNDP/WB/EC Regional Roma Survey 2011

Tenancy is also spread among surveyed Roma households, and it contributes to housing costs and the unaffordability of housing. In the region, it is present among the Roma sample to a larger extent than the non-Roma sample, in most countries of the survey, the exceptions being Croatia, Montenegro and Slovakia, where tenancy was more common among non-Roma. The share of Roma households, which paid rent or are supposed to pay rent for their dwellings varied extremely, due to the differences of samples from one country to another, from only 2 per cent in Croatia to 91 per cent in

Figure 26: Paying rent for dwellings (%)

Description: Share of households paying rent for a dwelling, by country and ethnicity, as a share of all surveyed households. This indicator is calculated using the question – “Do you, or are you supposed to, pay any rent for the dwelling in which you live?”

Source: UNDP/WB/EC Regional Roma Survey 2011

the Czech Roma sample; as mentioned earlier, the Roma sample in the Czech Republic was predominantly urban, with a high share of dwellers in social housing.

With regards to the type of dwelling, having to pay rent was most common among the Roma households living in apartments in blocks of flats in most countries (AL, BG, HR, H, MD, SK, RO). In some other countries (BA, MK, SRB) tenancy was most common among the Roma households living in ruined houses or slums. In all of the survey countries, the share of those households, which were paying or were supposed to be paying rent, and who have difficulties to pay on time due to financial difficulties, is higher among the Roma sample.

Box 6: Luník IX – or what happens when housing projects are detached from a broader development perspective

The city of Košice is the second largest city in Slovakia, located in the eastern part of the country. Its relatively large Roma population is segregated living in a neighborhood called Luník IX - an immense housing project located at the edge of the city. Built in the 1970s, the neighborhood was supposed to be a “good practice” neighborhood where army and police officers were supposed to live integrated, side-by-side with Roma. The entire concept of such “panel housing” was part of the socialist concept of heavy-industry based industrialization with factories providing jobs and “producing” proletariat. Roma were living in Luník IX – and working in the Košice steel mill.

With the collapse of Communism, however, the former model of state-provided jobs collapsed as well – and so did Luník IX as an extension of that model. From socialist housing for the socialist middle class Slovaks and Roma it gradually turned

into one of Europe's worst segregated urban Roma ghettos. Originally planned to host 2,500 inhabitants, currently its estimated population is three times larger. In 1995 the city of Košice approved a resolution designating Luník IX as a housing estate for the "socially problematic" as a part of an urban renewal project. In the course of the next several years the municipal authorities tore down nearly all of a series of smaller Romani settlements around Košice and relocated their Roma inhabitants to Luník IX. At the same time, non-Roma living in Luník IX have been preferentially moved out of the settlement and housed elsewhere.

Not surprisingly the neighborhood encounters grave social and economic problems. Most of the inhabitants are unemployed and without any source of income, depending on social benefits. Caught in a vicious circle of poverty caused by unemployment and joblessness, many of households are in arrears and the utilities companies (who are market-driven) cut off supplies. As a result, most of the apartments are currently cut off electricity, water provision is irregular, and the sewage system is falling apart.

Luník IX is a clear cut example of what could be the outcomes of the absence of a development perspective in the housing strategies. Urban living is inseparable from (at least minimum) monetary incomes. Without the latter, urban housing inevitably turns into slums.

Another grave mistake is concentrating vulnerable populations in one neighborhood labeling it "problematic". Very soon it starts deserving its fame – once dominated by socially disadvantaged and unemployed population, it drags down the rest.

Luník IX clearly shows that a development perspective reaching beyond narrow sector dimensions is a must. Without incomes to pay for utilities, without a career perspective to make knowledge worth the effort, without an empowered community to promote and enforce higher aspirations, just improving the housing stock is useless. Housing works only in an integrated way – a more cumbersome approach that takes longer, but which is the only sustainable one in the long run.

Daniel Škobla, UNDP BRC

The unaffordability of housing for Roma survey respondents is evident also in the share of Roma respondents who have outstanding payments, related to housing. According to UNDP/WB/EC Regional Roma Survey 2011 results, in all of the countries the share of Roma respondents in arrears for water, electricity and other housing expenses was larger than the respective share of surveyed non-Roma households (Table 10). This appears to be a special difficulty in FYR Macedonia, where there are largest gaps between Roma and non-Roma respondents in arrears for water and electricity, and the second largest gap in other housing expenses. Arrears for electricity are most common in the majority of survey countries (AL, HR, CZ, H, ME, RO, SRB, SK); the average share of outstanding payments for electricity, as a percentage of monthly income of Roma households, amounts to as much as 826 per cent of monthly income in Serbia, 833 per cent in FYR Macedonia and – at most – 885 per cent in Montenegro. Realistically, for many Roma households such debts are practically impossible to meet.

Table 10: Outstanding payments for utilities

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Respondents with outstanding payments for water (%)												
Roma	34	27	34	21	27	18	9	26	61	15	48	7
Non-Roma	16	11	7	4	8	11	3	22	27	6	24	1
Respondents with outstanding payments for electricity (%)												
Roma	46	25	26	25	37	27	7	46	60	24	64	12
Non-Roma	22	9	4	5	11	12	2	35	26	6	32	3
Respondents with outstanding payments for other housing related utilities (%)												
Roma	6	4	4	13	10	9	5	2	14	7	12	4
Non-Roma	4	2	1	2	6	8	2	1	6	3	6	1

Description: Share of people living in households that are in arrears for individual payments, by country and ethnicity, as a percentage of all surveyed people. These indicators were calculated using the question – “Are you in arrears / have outstanding payments for the: water supply; electricity supply; other housing related utilities, e.g. heating, phone bill, etc.”

Source: UNDP/WB/EC Regional Roma Survey 2011

Evidently, Roma households are poor to a greater extent than non-Roma households, which makes housing more unaffordable for them. The lack of (formal) employment, predominant among Roma, as well as low levels of literacy and formal education, render it difficult for many Roma to access credit instruments, which might leave them vulnerable to informal lenders. The costs of housing represents a larger share of household income, than in the case of non-Roma households, causing more Roma households to be in arrears for housing related expenses, compared to non-Roma, and to a significantly larger extent.

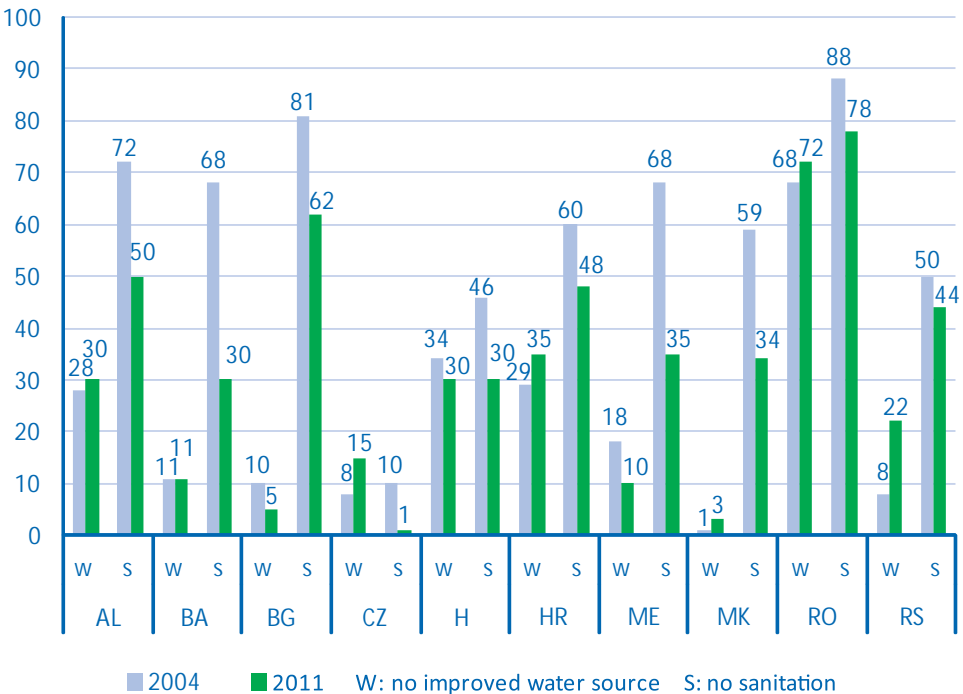
The issue of housing affordability, and especially its aspects relevant to employment and education, represents an additional strong argument in favour of a comprehensive, integrated approach to housing. Addressing the housing situation of Roma cannot be reduced to improving habitability and providing public services and infrastructure – in addition to that, only if Roma are also granted access to income opportunities, education and overall social inclusion, conditions will be created for sustainable development of the community in the long run.

Progress in Roma housing since 2004

Since the same methodological principles were used in conducting the UNDP regional survey in 2004 and the UNDP/WB/EC Regional Roma Survey 2011, it is possible to draw comparisons to establish whether any progress has taken place with regards to basic housing indicators, with the exception of Moldova and Slovakia where the survey was not conducted in 2004 (Figures 27 and 28).⁵²

In terms of improved water sources, there is a variety of situations throughout the survey region. The share of Roma households without improved water sources remains highest in Romania, whereas the lowest share of such Roma households is still found in FYR Macedonia. With the exception of Bosnia and Herzegovina, where the data indicate no changes, all the other countries have witnessed changes in this respect, however of very different nature from one country to another. Whereas Montenegro represents a

Figure 27: Roma without improved water source and sanitation in 2004 and 2011 (%)



Description: See Figure 1.

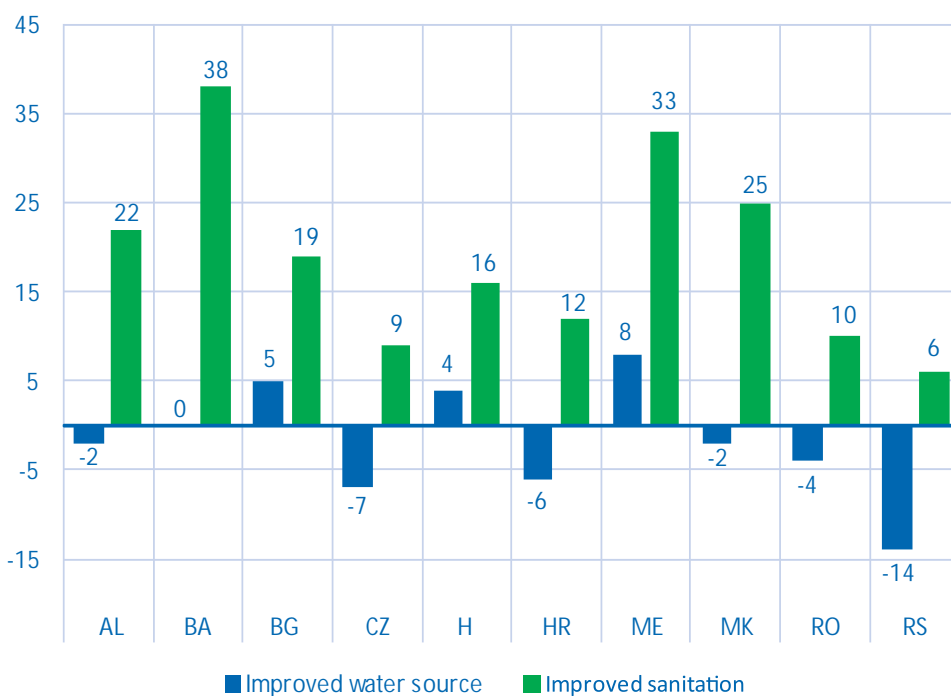
Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

^{52/} For the analysis of 2004 survey data, see: UNDP, *At Risk: Roma and the Displaced in Southeast Europe*, Bratislava, 2006.

most significant instance of positive progress, followed by Bulgaria and Hungary, the data for the remaining countries of the survey shows negative progress in all the other countries, with the most striking change, in a negative sense, recorded in Serbia.

Access to improved sanitation for Roma households has increased throughout the region, even though Romania remains at the top when it comes to the share of Roma households without access to this amenity, and the data for the Czech Republic still registers the lowest share of Roma households in this position. The most significant instances of progress, regarding access to improved sanitation for Roma households, have been registered in Bosnia and Herzegovina, followed by Montenegro, FYR Macedonia and Albania, all countries of the Western Balkans.

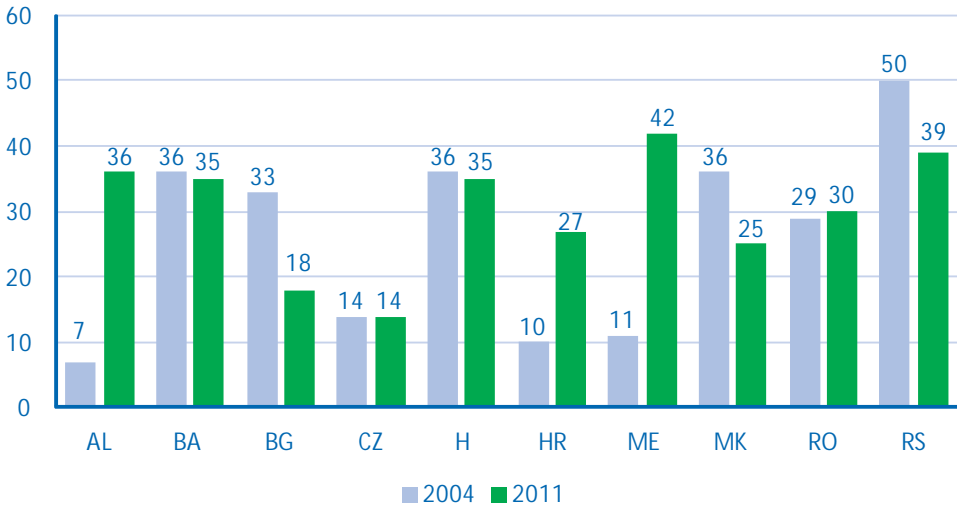
Figure 28: Progress in improved water sources and sanitation 2004-2011



Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

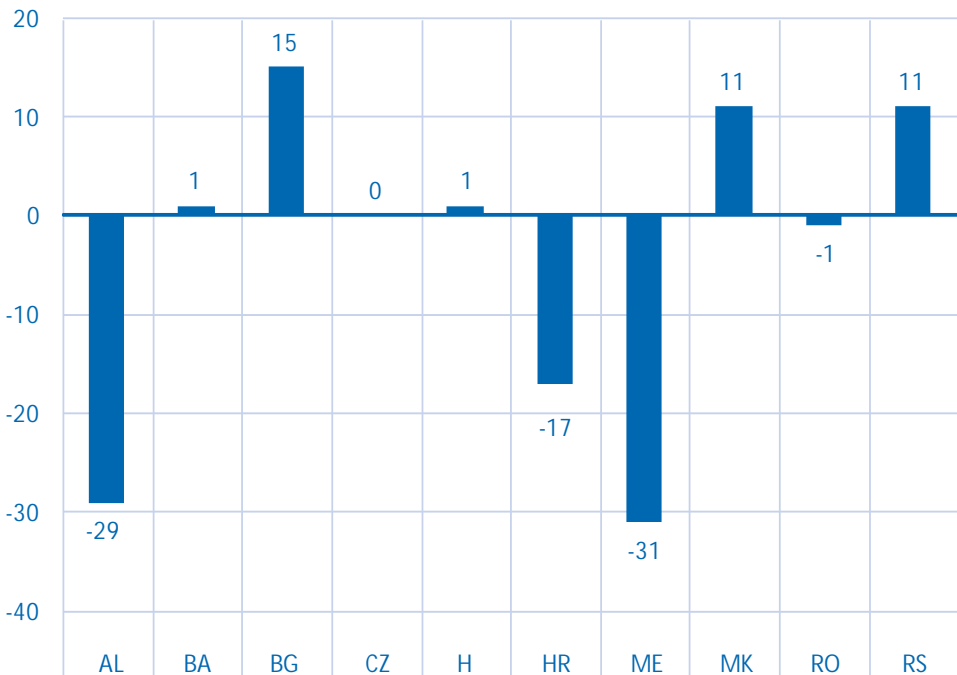
Roma households, living in insecure housing, are now most common in Montenegro, compared to Serbia in 2004. The smallest share of Roma households in insecure housing in 2004 was found in Albania, however in 2011, this is the case with the Czech Republic (Figure 29).

The share of Roma households, living in insecure housing, has stagnated in the Czech Republic, minor improvements are evident in Bosnia and Herzegovina and Hungary (Figure 30). More significant was the improvement in FYR Macedonia, Serbia and Bulgaria. Slight deterioration of the security of Roma housing is registered in Romania,

Figure 29: Roma insecure housing in 2004 and 2011 (%)

Description: See Figure 6.

Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

Figure 30: Progress in eliminating insecure housing 2004-2011

Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

whereas in Croatia, Albania and Montenegro, the data indicate a rather serious deterioration in Roma housing conditions in this regard.

In terms of the average number of rooms at the disposal per Roma household member, the averages have increased only in Hungary, Bulgaria and Albania, in this order (Table 11). With the exception of stagnation in FYR Macedonia, in all the other countries the average number of rooms per household member have actually decreased, and especially so in the Czech Republic. On the other hand, other statistical sources illustrate a different situation on the national level. For instance, the OECD Better Life Index data from 2012, for the Czech Republic show a national average in this respect (1.4 rooms per person), indicating a +3.1 per cent average annual increase since 2005. Evidently, these improvements do not appear to have affected the Czech Roma citizens.

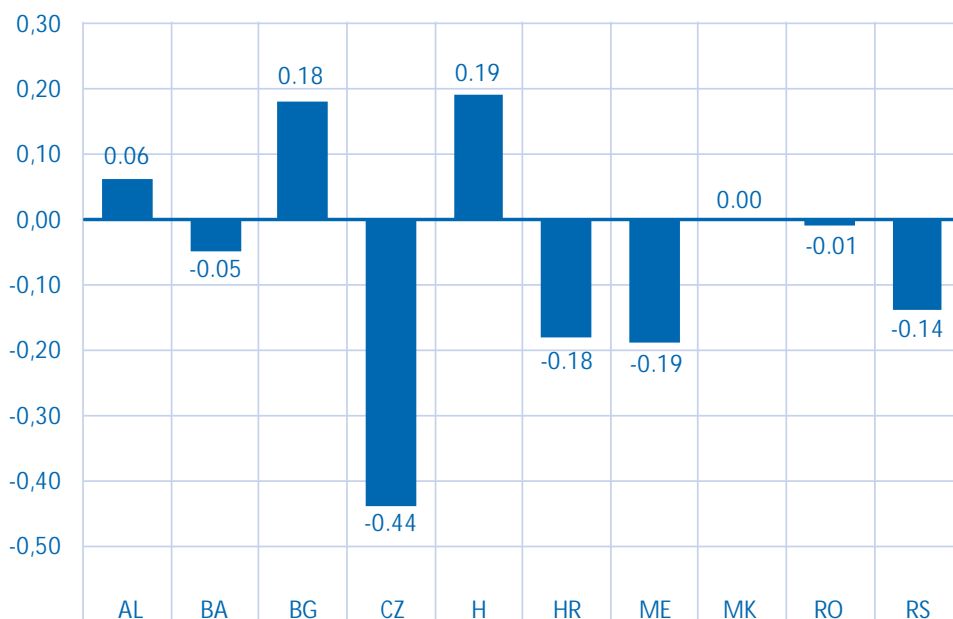
Table 11: Rooms per Roma household member in 2004 and 2011

	AL	BA	BG	CZ	H	HR	MD	ME	MK	RO	RS	SK
Average number of rooms per Roma household member												
2011	0.44	0.62	0.94	0.55	0.68	0.48	1.08	0.65	0.66	0.67	0.63	0.54
2004	0.38	0.67	0.76	0.98	0.49	0.66	-	0.84	0.66	0.68	0.77	-

Description: See Table 4.

Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

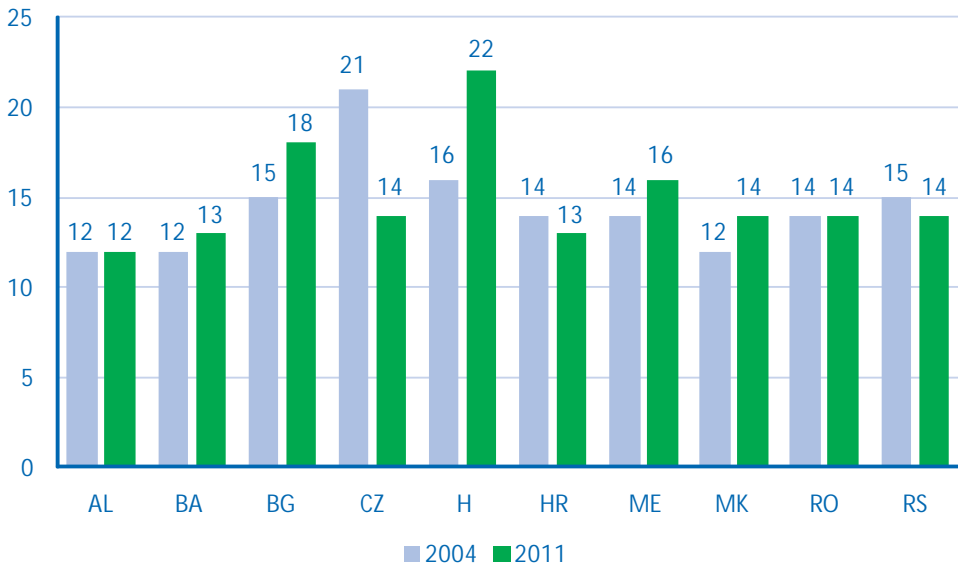
Figure 31: Progress in rooms per Roma household member 2004-2011



Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

With respect to the space per Roma household member, the situation is slightly better, since it has decreased only in the Czech Republic, Croatia and Serbia, in order of significance (Figure 32). Whereas the data show no changes in this respect in Romania and Albania, there is evidence of progress in the remaining five countries (H, BG, MK, ME, BA).

Figure 32: Space per Roma household member in 2004 and 2011 (m²)



Description: See Table 4.

Sources: UNDP survey 2004 and UNDP/WB/EC Regional Roma Survey 2011

On the basis of this evidence, it can be concluded that the most significant progress for Roma households has been achieved in terms of access to improved sanitation, followed by progress in terms of space per Roma household member. The states have dealt with the issue of insecure housing with mixed success, and retrograde tendencies have been noted with regards to access to improved water sources and rooms per household member. When it comes to individual countries, only the data for Hungary and Bulgaria indicate progress in all listed housing-related fields, and on the other hand the relevant data for Croatia, Czech Republic, Romania and Serbia indicate the deterioration of Roma respondents' housing conditions in most areas.

6

Conclusions and recommendations

The right to adequate housing is one of the key human rights, functioning in close relation to human development and bearing special importance to minority groups such as the socially vulnerable Roma. The international human rights law places the adequacy of housing within the nexus of security of tenure, access to public services and infrastructure, habitability, accessibility, suitability of location and cultural adequacy, whereas at the same time, it bans discrimination in the enjoyment of this and other rights. Numerous international, European and domestic laws and strategies relate to this area, however the practice lags significantly behind the normative framework, and especially so in the case of Roma housing. The international policy initiative of the Decade of Roma Inclusion 2005-2015 placed additional focus on the area of Roma housing, and in the context of the Roma Decade, the participating states created specific strategic documents and action plans to improve the housing conditions of Roma communities. Nevertheless, seven years into the existence of Roma Decade, the plans remain yet to be properly implemented.

The results of the 2011 UNDP/WB/EC Regional Roma Survey, conducted in twelve countries, identify numerous major challenges in the housing of Roma communities, and support the claims that disproportionate share of Roma, compared to non-Roma, live in inadequate housing conditions. According to the survey data, localities, where Roma live, lack access to public services and infrastructure such as water, sanitation, power supply and waste removal, and they stand a lower chance of being selected for neighbourhood improvement projects. Significant share of Roma housing is insecure and overcrowded, with a detrimental effect on their health, and especially for Roma living in insecure housing as well as Roma women. There is a higher exposure of surveyed Roma households to threats to security of tenure, since home ownership is less present among Roma, compared to their non-Roma neighbours, increasing the probability of eviction threats.

The survey data also indicate that surveyed Roma households have disproportionate access to social housing compared to non-Roma living in their proximity. Roma individuals appear to experience racial discrimination in housing more often than non-Roma, whereas at the same time they are less informed about policies and institutions that could assist them. Roma respondents also largely do not report ethnic discrimination in housing, which they experience, to any authorities, indicating that institutions offering protection from discrimination need to improve their relations with Roma communities. Marginal location of many Roma settlements affects other aspects of their lives, such as the schooling of children and their social inclusion through education. On

the other hand, there is clear opposition to segregation, since across the entire survey region, Roma respondents assigned very high value to living in ethnically mixed areas, and indicated preference for living in better conditions surrounded by the majority population.

Housing is also considerably less affordable to Roma, compared to non-Roma respondents, due to higher poverty rates among Roma, less employment, less literacy, and difficulties in meeting formal requirements for financial instruments that could support their housing-related costs. Disproportionate share of surveyed Roma households have payment arrears for various housing expenses.

Practically across all areas, in most countries Roma households are exposed to sub-standard housing conditions, and obstacles in accessing other aspects of housing, to a larger extent than non-Roma, and in most of the instances, Roma women are more vulnerable compared to Roma men, and especially so compared to non-Roma respondents of both sexes. The results of the Regional Roma Survey also highlight the intersectoral nature of Roma housing issues, as various aspects of housing both impact and are deeply affected by education, employment and health care. Addressing Roma housing concerns requires taking action in all the other aforementioned fields, yet housing improvements would, in turn, also yield secondary positive results in the other fields as well.

The comparison of UNDP/WB/EC Regional Roma Survey data from 2011, with the results of a previous UNDP survey conducted in 2004, does not leave space for much optimism. Clear progress is notable across the entire survey region only in the area of access of Roma households to improved sanitation, and to a lesser extent in the space at the disposal of Roma household members. The survey data for only two countries, within the survey region, give evidence of improvements in the relevant basic housing indicators, whereas on the other hand, one third of survey countries demonstrated housing deterioration on most accounts.

Since the focus of this report was primarily to make commentary on data coming from the UNDP/WB/EC Regional Roma Survey, and having in mind a variety of situations in individual countries across the survey region, there is a limitation to the scope of recommendations that can be put forward, stemming from the survey results. Nevertheless, a number of general proposals emerged in relation to most of the housing issues discussed.

Primarily, the legal and strategic framework, aimed at improving the housing situation of Roma, needs to become a reality. Most of the obstacles in Roma housing access have already been identified in various policy documents, yet not enough has been done in addressing these concerns. To achieve meaningful change, authorities should undertake everything that is in their power in order to implement the relevant measures.

In addition to investing more efforts into creating or improving infrastructure and access to basic provisions, more attention should be given to less obvious aspects of housing, such as the various dimensions of housing affordability, or access to improved and extended social housing stock. At the same time, governments must ensure that

social exclusion of Roma is not perpetuated by continued segregation of their housing, and the situations where authorities actually create or maintain involuntary segregation, should be addressed and condemned.

As the data on progress in housing conditions illustrate, the need for adequate monitoring and evaluation of both housing conditions of Roma, as well as measures taken to address them is undisputable, followed by taking steps to remedy any discrepancies observed in the process. In order to accurately measure progress, however, the timely collection of relevant data, disaggregated by ethnicity and sex, is necessary. Further research on housing conditions is necessary in this sense, especially focusing on individual countries and good practices.

The survey results also clearly outline the connection between housing, health, education and employment. Addressing only one thematic issue independently from other obviously related areas can probably result in only limited and unsustainable success. A comprehensive approach is crucial for resolving complex housing issues faced by many Roma communities, and the policy example of some states, focusing on an integrated approach – such as the approach the EC is urging for the National Roma Integration Strategies – is a clue to be followed and explored. Only an integrated, inclusive approach can lead to lasting solutions.

It is also evident that Roma housing cannot be dealt with only as a social and economic issue – there is an evident racial and ethnic component in it, manifested in instances of discrimination against Roma in relation to housing. Anti-discrimination measures need to be interwoven and implemented, simultaneously with any other steps to improve the housing conditions of Roma. At the same time, Roma communities should be provided more information on both their rights to adequate housing, as well as anti-discrimination policies and the mechanisms available for seeking redress in cases of discrimination in accessing adequate housing. Relevant institutions need to improve their outreach towards Roma communities, and NGOs can play a valuable role in mediating this process. In addition, Roma communities should also be given sufficient opportunity for meaningful involvement in creating and realising housing policies.

Lastly, a blanket approach to addressing housing concerns bears the risk of leaving the most vulnerable behind. As described by UNDP/WB/EC Regional Roma Survey results, one such group are the Roma slum dwellers, who are challenged in terms of both access to services, housing habitability, housing affordability, as well as unsuitability of location. Furthermore, this is also the case of Roma women, indicating the necessity of a gender equality component in both Roma-related housing policies and the measures through which they are realised.

7

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ISBN 978-92-95092-58-7