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White Paper on Social Inequalities in Europe: From Early Childhood to Retirement

Findings and Recommendations from
the Horizon Europe Project 'Mapping Inequalities
Through the Life Course' (Mapineq)

**POPULATION
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**Findings and Recommendations from the Horizon Europe Project
'Mapping Inequalities Through the Life Course' (Mapineq)**

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Executive Summary

The Horizon Europe Project 'Mapping Inequalities Through the Life Course' (Mapineq, 2022-2025) examined how social inequalities develop and persist across Europe. Formed by an eight-partner consortium, the project analysed how inequalities in education, employment, income, health, and housing interact throughout individuals' lives and vary across local, regional, and national contexts.

The Challenge: Inequality Through a Life-Course Lens

Mapineq's findings demonstrate that effective inequality reduction requires coordinated action tailored to different life stages, combining universal policies with targeted interventions. Success depends upon recognising that individual circumstances are fundamentally shaped by their life-course stage and the regional, national, and structural factors within which they are embedded. Both long-term investments and short-term interventions are essential.

Early Years: Children's Foundations Matter Most

Family environment emerges as a critical driver of educational inequality. Mapineq research reveals that household disruptions and economic insecurity during early childhood shape children's capacity to benefit from later educational opportunities. Whilst schools play a central role in promoting equity, children enter educational systems with vastly different foundations. Providing children with the resources and support they need in diverse family contexts and situations is a crucial element of any comprehensive strategy to reduce long-term educational disparities.

Environmental conditions create overlooked educational barriers. Air pollution near schools reduces academic performance, with disadvantaged children suffering disproportionate harm. Addressing these impacts requires establishing Low Emission Zones, congestion charges, and healthier school infrastructure across European cities.

Youth: Health as the Gateway to Opportunity

Health plays a pivotal role in explaining smooth transitions from school to work. Young adults in poor health have, on average, an over 30% points higher probability of being Not in Education, Employment, or Training (NEET) compared to their very healthy counterparts. Health was also found to be the stand-out determinant of life satisfaction, suggesting that policies to support youth well-being must extend beyond employment and income.

Mid-Career: The Persistence of Early Advantages

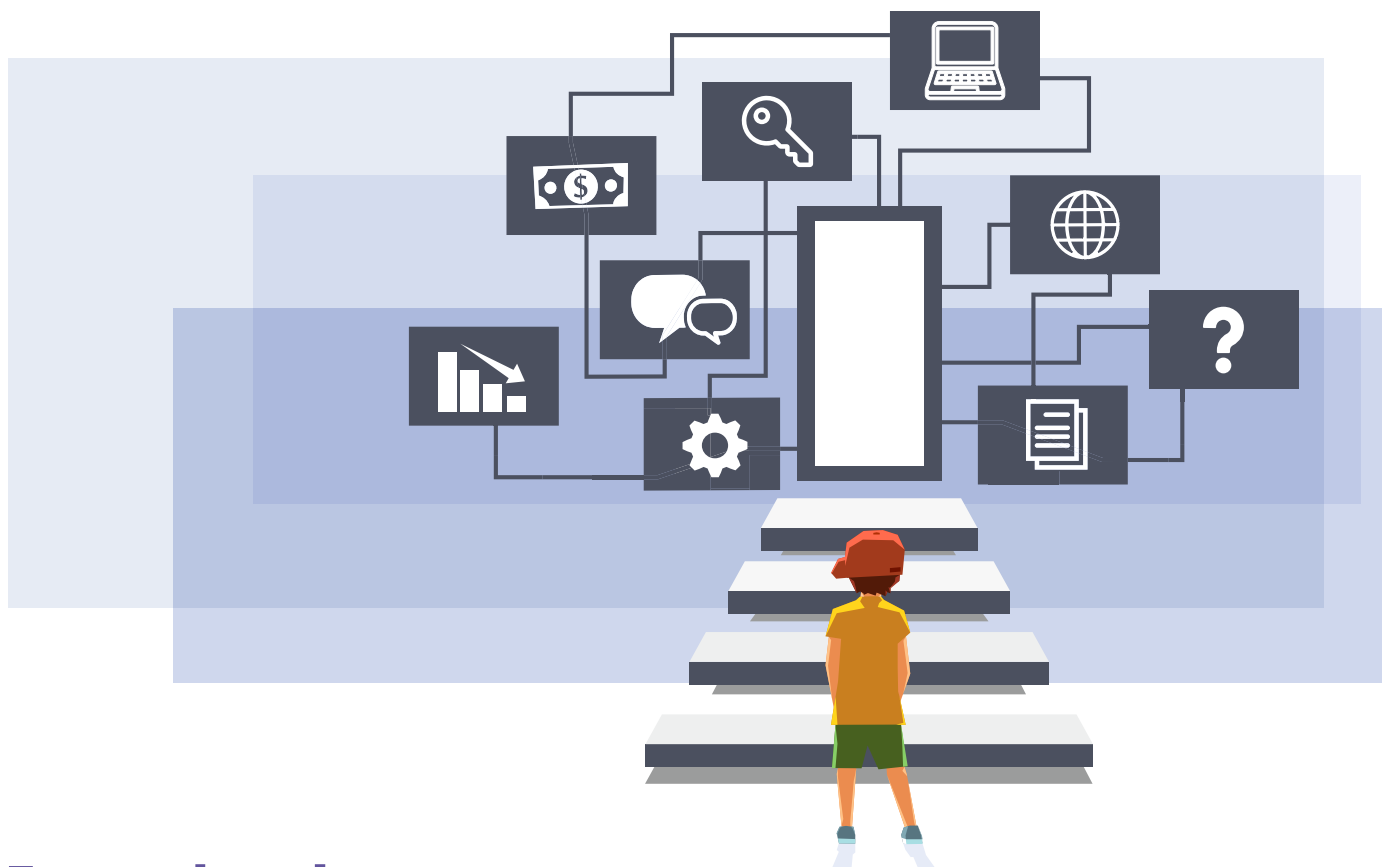
Europeans tend to remain in the same type of job for extended periods of their careers, with limited movement between occupational classes. This reinforces the case for prioritising investments in education and early career opportunities, as these initial steps can have lasting impacts on individuals' mid-career social status.

Later Life: Structural Inequalities Compound

An individual's life course – their background, opportunities, and choices – shapes their employment prospects, income security, and well-being in later life. Yet these outcomes are also shaped by the broader systems in which they live, from labour markets to healthcare and social support networks.

Urban Policy: Housing as the Cornerstone

Housing affordability emerged as the primary driver of urban attractiveness across Finland, Germany, and Spain, according to the Mapineq Attractive Cities Survey, highlighting the fundamental importance of accessible housing in creating liveable communities.



Introduction

Since the 1980s, economic and social inequalities have been growing worldwide. These inequalities affect how income, wealth and health are distributed across society. At the same time, the chances for people to move up the social ladder – what we call social mobility – are no longer improving, and in some cases, are even declining.

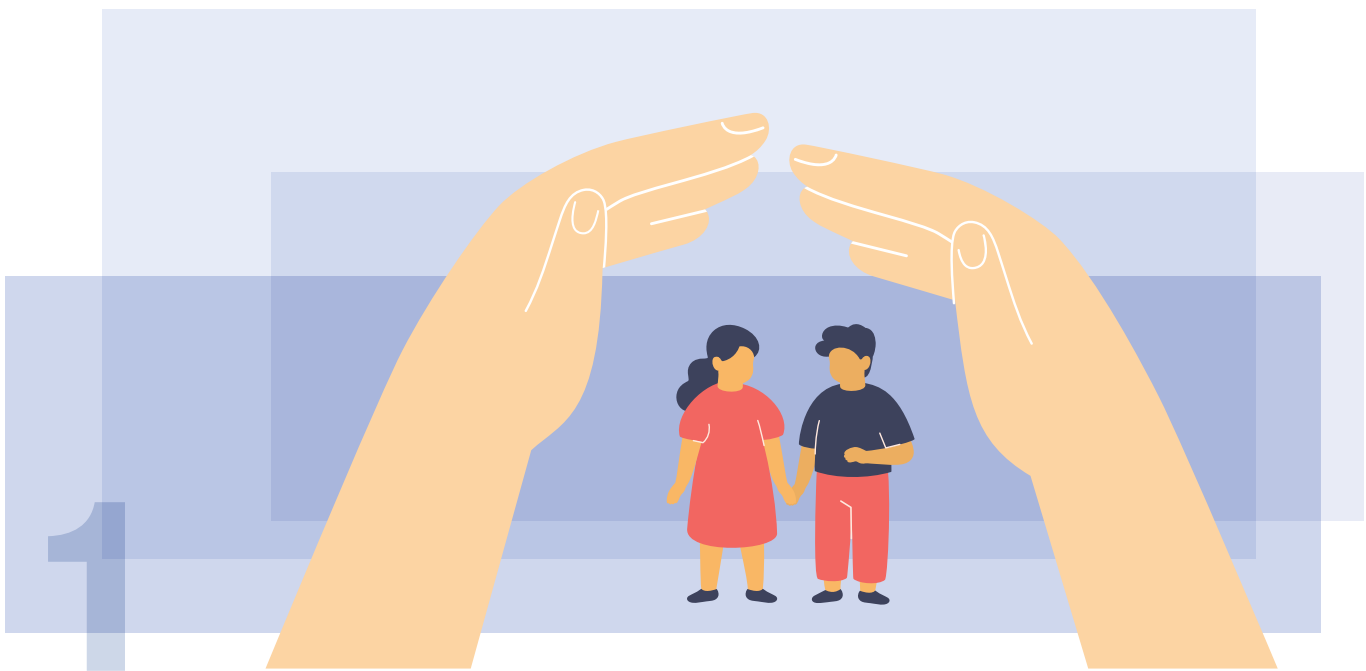
Research shows that these persistent inequalities are shaped in part by the way societies are structured and by the policies governments put in place. However, we still know surprisingly little about how fairness in outcomes, like income or health, relates to fairness in opportunities, such as access to good education or jobs. In some cases, countries with similar levels of opportunity have quite different levels of inequality in outcomes.

The EU-funded Mapineq Project (Mapping Inequalities through the Life Course) has filled this research gap by exploring trends and drivers of intergenerational, educational, labour market and health inequalities over the life course during the last decades, distinguishing between local, regional, national and

supranational levels. The project also examined how different areas of life – such as education, work, income, health, and housing – interact and influence each other across the life course. By linking individual-level data with detailed regional indicators, the project has uncovered how wider social, economic, and environmental factors shape inequalities in complex and often overlooked ways.

Mapineq's consortium was formed by eight partners across Europe and the United Kingdom, bringing together prominent researchers in inequalities of opportunities and outcomes in Europe to address these issues in a unique manner: University of Turku (coordinator), University of Groningen, National Distance Education University, WZB Berlin Social Science Center, Stockholm University, Tallinn University, Population Europe, and University of Oxford. The project began in 2022 and was concluded in 2025.

This White Paper offers a concise overview of the project's main results, and how they can inform efforts to reduce social inequalities across the life course and different areas of life.



Inequalities in Early Childhood and Between Families

Put Children First: Ensure Strong Foundations from the Start

Childhood is often seen as a time of rapid development and opportunity – but it is also a period of profound vulnerability. As parents navigate life’s turning points – whether it be a divorce, a new partner, a career change, or a return to education – these changes ripple through a child’s world.

Drawing on rich population-level data from Finland, researchers at the Mapineq project found that disruptions in family structure – particularly the transition from a two-parent to a single-parent household – are linked to lower educational outcomes for children. This is independent of parents’ educational background.

Specifically, children whose parents separate or die tend to achieve, on average, half a year less education than peers from two-parent families. Even when parents re-partner, children do not recover lost ground – in fact, they tend to attain even less education than those experiencing only the initial loss. And

what if parents pursue further education? In these cases, the benefits to children were modest and likely reflect pre-existing advantages rather than the direct effects of increased household human capital (Heiskala et al., 2024). The Mapineq project has also found that despite great cultural change in norms related to family composition, their relationship with children’s educational attainment has remained relatively stable over time (Lehti et al., 2023).

The story continues in a parallel thread: economic stability. A second Mapineq study, spanning over three decades of data from Finland and Sweden, examined the impact of household income dynamics during childhood – particularly during times of economic downturn (Jäntti & Karonen, 2025). It found that parental income, especially maternal earnings, played a stronger role in determining whether children would go on to obtain a university degree than previously understood. More than just the size of the paycheck, it was the presence of stable employment – what children see and internalise growing up – that shaped their aspirations and long-term outcomes. This suggests that economic hardships, especially

those experienced early, may leave deeper scars than anticipated, even in welfare-rich contexts.

These studies underscore a critical yet often overlooked driver of educational inequality: the family environment in early childhood. Disruptions and economic insecurity within the household can shape children's ability to take full advantage of later educa-

tional opportunities. While schools are central to promoting equity, children do not enter them on equal terms. Many children experience parental partnership and career changes during their early life-course. Providing children with the resources and support they need in diverse family contexts and situations is a crucial element of any comprehensive strategy to reduce long-term educational disparities.

Box 1: Structural Solutions to Combat Child Poverty

This set of policy recommendations emerged from a transdisciplinary dialogue involving researchers, representatives of European institutions and civil society organisations, convened as part of the Mapineq project. Insights from comparative research and frontline experience point to the need for structural reform to address the root causes of disadvantage and promote equitable childhoods. The following priorities offer a roadmap for systemic change:

Maintain and Expand Universal Child Benefits

- Implement universal child benefits that are generous, permanent, and automatically granted using existing data systems to ensure that no child is excluded.
- Ensure targeted support (where needed) complements – not replaces – universal entitlements.

Invest in Child-Centred, Integrated Services

- Design services using a whole-family approach, considering the diversity of family dynamic changes children face, focusing on early years, and coordinated delivery.
- Improve cross-sector collaboration between schools, health, housing, employment, and social services.

Address In-Work Poverty

- Raise minimum wages, strengthen job protections, and support work-life balance to ensure employment translates into economic security.
- Acknowledge that employment alone does not guarantee well-being for families with children.

Support the Child and Family Workforce

- Tackle shortages in social work, early education, and child mental health by improving training, pay, and working conditions.
- Ensure professionals are equipped to identify and respond to families' complex needs.

Improve Data for Smarter Policy

- Invest in better, more localised data (NUTS3 and below) to track inequalities and tailor interventions more precisely.
- Use evidence to evaluate long-term impacts, not just short-term outputs.

Source: Erola & Jäntti, 2025.



Education Inequalities

Ensure Equal Opportunities by Strengthening Local Investment

Achieving equal educational opportunities for all in Europe remains a complex challenge. At the Mapineq project, scholars have explored the interplay of social, economic, and geographical factors influencing access to higher education. Their results reveal both progress and persistent challenges in the quest for a level playing field for Europe's younger generations.

Let's start with the good news: evidence shows that, on average, inequalities in educational opportunities in Europe have narrowed across generations (Lievore et al., 2023). How do we know? One way to measure educational inequality is to look at how access to education depends on family background.

Sociologists do this by asking: Out of the group of people whose parents did not get university education, how many achieved tertiary education (i.e. became a first-generation tertiary educated student,

who are the first generation in their family to attain a university degree)? This percentage is then compared to the other group whose parents did get tertiary education (second generation tertiary educated students). We can then compare the two percentages: the assumption is that the smaller the difference, the greater the equality.

For generations born before 1940, the gap in tertiary education attainment between first-generation and second-generation university students was 50 percentage points; for those born after 1980, this difference declined to 40 points. While this marks some progress, the overall level of inequality remains high, and convergence across countries is lacking. Some nations – such as Switzerland, Austria, and Belgium – have seen no improvement or even worsening trends (Lievore et al., 2023).

Against this broader backdrop, Mapineq findings shed light on additional aspects of spatial and temporal educational inequalities. First, the sub-national

level plays a crucial role in shaping these disparities. Regions account for between 17% and 30% of the spatial variation in inequality levels across Europe, while differences between countries explain the remaining heterogeneity.

This underscores the influence of local contexts, where factors such as the availability of public services and infrastructure, community safety or environmental quality, can either exacerbate or mitigate educational inequalities. Therefore, improving local facilities appears essential to creating a more level playing field (Lievore et al., 2023).

Improve Learning Outcomes by Investing in School Infrastructure and Local Environments

Environmental conditions – often overlooked in traditional poverty metrics – are shown in Mapineq research to impact children's academic performance. For example, Bernardi and Conte Keivabu (2024) have found a small yet consistent negative effect of air pollution (PM2.5) measured around schools on math and reading test scores of 8th-grade students in Italy. Elevated levels of PM2.5 in the vicinity of schools were found to adversely affect students' academic performance across socio-economic backgrounds, with disproportionately greater harm among already disadvantaged children.

Valdés and colleagues (2023), in turn, have found that schools located in the Low Emission Zone in the city of Madrid saw a noticeable boost in their students' average results on the external exam needed to get into university (EvAU) in the period between 2015 and 2022. On average, scores improved by the equivalent of 20% of a standard deviation, which is considered a significant gain. Unfortunately, in September 2024, the High Court of Justice of Madrid overturned the city's low emission zone policy.

A key step in addressing the impact of environmental conditions on children's school performance is to establish and maintain Low Emission Zones in European cities, alongside introducing congestion charges and investing in healthier school infrastructure.

Expand Access and Reduce Selectivity to Make Higher Education More Inclusive

The expansion of university education in recent decades has helped reduce inequality, but progress has been uneven. In less selective systems, such as the UK, Belgium, and Finland, access is broader and gaps in attainment between social groups are smaller. In contrast, more selective systems, such as Austria, Italy, and Hungary, continue to reproduce stronger inequalities (Espadafor et al., 2024).

These patterns reflect two dynamics. First, many young people from highly educated families already achieve tertiary degrees, leaving little scope for further advantage. Second, broader access creates new opportunities for students without a university background. Taken together, these trends reduce overall inequality – but do not eliminate the strong role of family background. In more selective systems, parental education still provides a "safety net," helping children avoid unskilled employment even if they do not complete higher education.

To make higher education a real opportunity for all, policies should therefore combine two approaches: expanding access by reducing selectivity, and targeting support where it is most needed – especially in the final years of secondary education and in disadvantaged regions.

Box 2: How COVID-19 Reshaped Educational Gaps Between Rural and Urban Areas

Learning inequalities between regions – especially between rural areas, towns, and cities – remain a persistent challenge across OECD countries. The COVID-19 pandemic disrupted education systems worldwide and, in many cases, widened existing divides. Mapineq scholars explored PISA data from 2009 to 2022 covering OECD countries to study the impact of the pandemic on learning outcomes.

Before the pandemic, students in urban areas consistently outperformed their rural peers in maths, reading, and science – even after accounting for socioeconomic differences. These urban advantages, especially in reading, reflect longer-standing inequalities in teacher quality, school infrastructure, and resource access.

During the pandemic, these gaps often widened. In countries like Finland, Great Britain, Latvia, Lithuania and Poland, rural-urban learning divides grew in at least two subjects. Town-city gaps also worsened in places such as Denmark, France, Iceland, Latvia, Slovakia, and Slovenia. However, some countries – including Italy, the Netherlands, New Zealand and Slovenia – saw narrowing of gaps in multiple subjects.

Gender differences were relatively minor, though in some countries, boys' learning losses were more heterogeneous. In Australia and Latvia, rural-urban gaps widened for girls, while in Lithuania, boys were more affected. Similarly, town-city gaps grew for girls in Belgium, Latvia, and Slovakia, while boys in Canada, Denmark, France, Ireland, Iceland, and Slovenia saw greater learning losses.

Surprisingly, neither digital readiness (e.g. pre-pandemic access to devices or ICT use) nor school closure length strongly explained these trends. This challenges assumptions about what drives resilience during educational disruption. Mapineq results suggest that other regional factors have played a more decisive role in shaping sub-national disparities.

Given the stark variation in how regions were affected, a one-size-fits-all policy response is unlikely to be effective. Instead, policymakers should consider:

- Targeted support for rural and town-based schools, including improved teacher recruitment, infrastructure investment, and tailored learning recovery programmes.
- Addressing structural inequalities, such as disparities in funding and enrichment activities.
- Strengthening resilience in education systems, ensuring that future disruptions do not disproportionately harm students in disadvantaged regions.

As countries work to rebuild their education systems post-pandemic, understanding and addressing these sub-national learning gaps will be crucial for ensuring equitable opportunities for all students, regardless of where they live.

Source: Kilpi-Jakonen et al., 2024.



Inequalities in School-to-Work Transitions

Increase Investment in Skills Recognition and Training for Low-Qualified Adults

While EU countries have made progress in reducing the proportion of low-qualified adults, this group still accounts for a quarter of the working-age population in the region, and remains particularly vulnerable to unemployment and insecure, low-paid work. Yet evidence shows that many low-qualified adults possess strong skills that go unrecognised due to a lack of formal qualifications. This mismatch between credentials and actual capabilities calls for a reassessment of how skills are identified and valued in the labour market.

Mapineq evidence-based analyses also suggest that policymakers should address the challenges faced by low-qualified adults with a multifaceted approach. To improve their employment prospects, it is essential to focus on workplaces and on companies' human resource strategies. Concretely, this implies recognising and utilising workers' skills better, and increasing their access to job-related non-formal training, especially

for those working in smaller firms and part-time roles. This requires closer collaboration between employers, training providers and public authorities, alongside a cultural shift that views training as a long-term investment rather than a cost (Heisig et al., 2024).

Important to note: Investments in skills alone are insufficient for reintegrating low-qualified individuals into education or the labour market. Substantial policy reforms to improve salaries, job security, and working arrangements are necessary to overcome labour force shortages (Erola et al., 2023).

Strengthen Youth Health Policies to Support Successful Transitions to Work

Young adults' risks of unemployment and being "not in employment, education, or training" (NEET) vary significantly across Europe. Countries like Luxembourg and Malta are examples of success, whereas Bulgaria, Italy and Greece continue to face major

challenges. Regional disparities are striking, particularly in Southern Europe, where regions with- in Italy, Spain, and Portugal differ widely in labour market integration.

Key factors affecting these transitions include edu- cational attainment, health, and family dynamics. However, the impact of poor health was found to be particularly relevant: Young adults in poor health have, on average, an over 30 % points higher prob- ability of being NEET compared to their very healthy counterparts. Health was also found to be the stand- out determinant of life satisfaction, suggesting that policies to support youth well-being must go beyond employment and income.

The research further shows that high employment rates do not need to be achieved at the cost of job quality. For example, Switzerland and Luxembourg balance high employment with high occupational status, whereas countries such as Bulgaria and Ser- bia not only exhibit low employment rates but also low-quality job placements. This variation highlights the vital role of education, as tertiary qualifications can elevate occupational outcomes substantially compared to young adults who have not completed upper secondary education (Hornberg et al., 2024).

Prepare Youth for the Future Through Targeted Resilience Policies

Evidence from the Mapineq project shows that en- tering the labour market during economic downturns can leave lasting scars on young people’s lives – with those from less advantaged backgrounds, especial- ly women and those with lower levels of education, bearing the brunt. Poor labour market conditions at entry are linked to long-term disadvantages: Workers who started their careers during periods of high un- employment are more likely to be in temporary jobs, low-skilled roles, or non-employed five to ten years after entering the labour market (König et al., 2025a)

It is also linked to delayed household formation and fewer children among highly educated women, while women with only lower secondary education are more likely to become mothers earlier, potentially distancing themselves from the labour market for good (König et al., 2025b).

Education acts as a buffer, but it is not enough on its own. In addition, supportive family policies and family-related infrastructure, such as accessible childcare have a limited effect on these patterns. However, highly educated individuals were slight- ly more likely to form unions and have children in countries with better childcare provision (compared to countries with relatively poor childcare provi- sion), when having entered the labour market dur- ing high regional unemployment.

Policymakers must adopt a more nuanced and for- ward-looking approach to tackle the unequal ef- fects of early career economic shocks. This means strengthening access to education and training for the least qualified, as already mentioned earlier in this chapter, while also investing in family-related policies to support women’s continued labour mar- ket engagement.

Crucially, regulation must avoid locking young peo- ple into temporary, insecure roles while ensuring pathways into stable employment. Only by address- ing the intersection of gender, education, and re- gional disadvantage can we create resilient transi- tions from school to work.

Box 3: Targeted Interventions to Improve Youth Transitions into the Labour Market

To propel young adults towards successful school-to-work transitions, European policymakers should seek to implement a comprehensive set of initiatives that not only open doors to employment but foster lasting socio-economic resilience. The key? Tackling challenges from multiple angles to maximise impact.

- **Invest in Health Services for Young Adults**

Recognise health as a key factor for labour market integration by increasing access to preventive and mental health services. Include more compulsory health check-ups during high-school years and improve health literacy in schools.

- **Invest in the Creation of Quality Jobs**

Create sustainable, quality employment, for example by attracting larger firms, to reduce unemployment and underemployment among young adults.

- **Promote Access to High-Quality Employment**

Improve pathways to high-status occupations through targeted educational programs, internships, and apprenticeships. Invest in lifelong learning opportunities and continuous skills development to support young adults facing challenges in entering the labour market.

- **Support Educational Attainment for Regional Equality**

Prioritise education investments in underserved regions to equalise opportunities. Introduce or expand vocational training programs in rural regions, where occupational attainment tends to be lower.

- **Enhance Economic Independence through Affordable Housing**

Implement policies that reduce housing costs and support economic independence among young adults.

- **Strengthen Work-Life Balance with Family Support**

Provide accessible and affordable childcare services, especially for single parents.

- **Reduce Poverty**

Implement direct poverty reduction strategies, such as income support programs or housing subsidies, among young adults (especially single parents) to break the cycle of poverty and its negative spillover effects on children's cognitive development and educational outcomes.

Source: Hornberg, Carla (2024).



Unequal Mid-Career Trajectories

Tackle Mid-Career Inequality with Country-Specific Structural Labour Market Policies

How often do individuals change their main occupational class during their prime working years in Europe? The Mapineq project has explored this question and found considerable variation between countries: Belgium and Austria reported the highest levels of career mobility, while Romania and Cyprus had the lowest. While the country differences were large, almost one-third, on average, experienced an occupational status change in a follow-up of four years.

Most individuals who changed occupation did so only once within the observed period of four years, highlighting that while perhaps surprisingly many experience career mobility even in a relatively short follow-up, it is limited in scope. The study also shows that national contexts play a greater role in shaping occupational mobility than individual characteristics, pointing to the need for structural policy

responses tailored to country-specific labour market conditions (Jäntti, 2025).

Yet, the findings underscore that, overall, Europeans tend to remain in the same type of job for extended periods of their careers, with limited movement between occupational classes. It reinforces our case for prioritising investments in education and early career opportunities, as these initial steps can have a lasting impact on individuals' mid-career social statuses.

The study also uncovers key social and economic factors influencing occupational stability. Women, individuals with health limitations, and those living in rural areas are less likely to change occupation – especially where these disadvantages intersect. People with higher incomes tend to experience greater occupational stability, while those in the lowest income quartile are more likely to move between jobs. Contrary to expectations, contract type (temporary or permanent) had limited impact on mobility in most countries.

Another Mapineq study focused on unequal mid-career trajectories explored the fact that for women, policies in place to counteract the persistence of the motherhood wage penalty across Europe (mothers earn significantly less than childless women) are not yet sufficient to protect them in the labour market. For example, research by Unt and colleagues (2025) has shown that access to childcare only helps highly skilled women to mitigate this gap – those in lower-skilled jobs benefit less, as childcare availability often fails to align with their working conditions.

This makes it all the more urgent to support young people in pursuing the education and career paths they aspire to, and to reduce barriers – such as gendered care responsibilities – that can disrupt these trajectories. Ensuring equitable access to high-quality education at all levels, early career opportunities, and care-supportive infrastructures is thus essential to reducing lifelong inequalities.

Strengthen National Policies to Reduce Regional Gaps

Broader, structural factors – such as national policies or deeply embedded regional characteristics – have been shown at Mapineq to exert a stronger influence on living standards in Europe than more localised variables like education or labour market conditions.

Focusing on poverty, material deprivation, and social exclusion, this research analysed data from NUTS 2 regions using key indicators such as the at-risk-of-poverty rate and levels of severe material deprivation. While the analysis is descriptive rather than causal, it identified important associations between local economic conditions and living standards, offering insight into how inequality varies across different contexts.

The findings show that local GDP per capita is strongly associated with better living standards for the least well-off. This means that people living in wealthier regions are less likely to experience poverty or material deprivation. Other factors, such as local labour market conditions and education levels, appear to have little direct association with poverty and social exclusion when considering regional and national characteristics (Jäntti, 2024).

Box 4: Genetics, Childhood Aspirations and Family Background Work Together to Shape Later Occupational Status

A Mapineq study, led by the Leverhulme Centre for Demographic Science at the University of Oxford (Akimova et al., 2025), explored for the first time the genetics of occupational status and their interaction with the family environment and childhood aspirations.

It provides the largest and most detailed genetic discovery on occupational status to date, building on decades of sociological research, and shows how social and biological factors jointly shape occupational status.

Using data from 273,157 individuals in the UK Biobank and the National Child Development Study, the researchers performed a Genome Wide Association Study on three occupational status measures – the International Socioeconomic Index (ISEI), Standard International Occupational Prestige Scale (SIOPS), and Cambridge Social Interaction and Stratification Scale (CAMSIS) – followed by further statistical checks.

106 independent genetic variants of occupational status were identified, eight of them newly associated with the genetics of socioeconomic status. Overall, scholars found that 5 to 10% of the differences in occupational status could be predicted from genetic scores. However, this predictive power drops by more than half once siblings' shared family environments are considered, showing strong environmental effects such as assortative mating and indirect parental influences.

The study also shows that about 38 % of the similarity between parents' and children's occupational status can be traced to genetics, with the remaining 62 % shaped by non-genetic factors like family environment.

5



Labour Market Exits

Address Unequal Ageing with a Fair Retirement Policy and Place-Based Interventions

Mapineq scholars have explored the uneven and complex realities facing older workers in Europe today. They show that while population ageing demands that people work longer, the ability to do so is far from equally distributed. Where you live, your education, your health, and your gender all play a decisive role in shaping late-career outcomes. Some regions offer older adults meaningful employment, income security, and well-being; others do not. This geographic and social inequality is not just a reflection of individual circumstances, but of deeper structural differences across countries and regions – including access to quality jobs, healthcare, and family support systems.

For example, a study by Täht and colleagues (2025) drew on large-scale, harmonised data across 27 EU countries and zoomed in on 14 of them to explore regional disparities in greater depth. Researchers used six indicators to assess late-career conditions: non-employment, low income, relative poverty, life satisfaction, poor health, and unmet healthcare needs.

The study was able to isolate how much of a person's experience in later working life can be attributed to where they live versus who they are. The results show that regional context – not just personal attributes like education or health – plays a decisive role in shaping late-career prospects across Europe (Täht et al., 2025).

Retirement policies, though central to this landscape, often fail to recognise this diversity. Many European countries have pushed for later retirement to protect pension systems, but the benefits of working longer accrue unevenly. Higher-educated and healthier individuals tend to enjoy longer, more flexible careers, while those in manual or precarious jobs – often with lower qualifications and poorer health – face serious challenges. Raising the retirement age without accounting for these differences risks deepening existing inequalities, especially when flexible options and adequate support systems are lacking (Unt & Helemäe, 2023).

Labour market policies offer part of the solution – but they must be carefully designed. Targeted active labour market programmes can help older workers

stay employed or re-enter the workforce, particularly older women. Employment protection needs to strike a balance between security and flexibility, avoiding the trap of shielding current workers while discouraging the hiring of others. Ultimately, the research calls for a shift in focus: from uniform solutions to

context-sensitive strategies that consider the varied realities of ageing, work, and inequality across Europe. Only through such tailored approaches can we ensure that longer working lives are not only economically necessary but also socially fair.

Box 5: Protecting Older Workers from Economic Downturns

Policymakers have the opportunity to ensure that older workers remain active contributors to the economy rather than being disproportionately affected by economic downturns. By implementing well-designed labour market policies, it is possible to foster an inclusive workforce that benefits from the experience and productivity of older employees. Investing in lifelong learning, re-employment support, and flexible yet stable job opportunities will be key to navigating the evolving labour landscape. Main recommendations include:

- **Strengthening Employment Protection with Flexibility**

While strict employment protection legislation (EPL) can shield older workers from immediate job losses, it may unintentionally discourage rehiring, particularly for women. Policymakers should strike a balance between protection and adaptability by implementing gradual retirement schemes or incentivising businesses to retain older employees through subsidies and tax breaks.

- **Expanding Targeted Active Labour Market Policies (ALMPs)**

Greater investment in ALMPs – such as retraining programmes, career counselling, and job-matching initiatives – can significantly support older workers. Gender-sensitive approaches should be prioritised to ensure that both men and women benefit from these interventions.

- **Preventing the Rise of Precarious Work**

To curb the increase in insecure employment among older workers, governments should encourage employers to offer stable and flexible work arrangements. Strengthening social security measures for part-time and temporary workers can provide financial stability while allowing older employees to remain active in the labour force.

- **Investing in Country-Specific Approaches**

The study underscores that labour market outcomes vary significantly across countries. Southern European countries, for instance, exhibit higher non-employment rates among older workers compared to Scandinavia. Tailoring policies to national labour market conditions and demographic structures is essential to maximising effectiveness.

Source: Biegert et al., 2024



What Makes a City Attractive? The Mapineq Attractive Cities Survey

The panorama of Mapineq results related to key challenges faced by individuals in European cities, regions and countries over their life course led our consortium to ask the question: to what extent are places more or less attractive to people?

Understanding what makes a city appealing has also become increasingly important for policymakers. As Europe transitions into so-called “longevity societies” – where people live longer and birth rates remain low – many regions are now experiencing steady population decline. This raises an urgent question for cities: how can they avoid losing population and remain attractive places to live?

Yet, surprisingly little is known about the specific features that draw people to one place over another. To help fill this gap, the Mapineq project designed and conducted an online conjoint experiment to explore people’s preferences and uncover the factors that make cities attractive today. The study was carried out in Finland, Germany, Spain, and the United Kingdom.

Approximately 2,000 individuals per country were interviewed and presented with hypothetical cities that varied randomly across the following attributes:

(1) Housing costs, (2) Unemployment rates, (3) Levels of theft and robbery, (4) Transport and cycling infrastructure, (5) Waiting times in public healthcare, (6) Number of higher education institutions, (7) Cultural venues and nightlife, (8) Parks and green spaces, (9) Air quality, (10) Trust in neighbours, (11) Openness to ethnic and sexual minorities, and (12) Number of immigrants from non-European countries.

Respondents were asked to compare seven pairs of cities with different combinations of these characteristics and to choose the city they would rather live in for each pair. This design allowed our Mapineq experts to estimate the relative importance of each attribute and identify the key factors that make cities attractive across the four countries. You can watch the presentations and discover key recommendations from our factsheet.

Affordable Housing: The Cornerstone of Urban Appeal

Housing affordability emerged as the single most influential factor in how attractive a city is perceived in three of the four countries. In the United Kingdom

it was the second most important factor after short waiting times in healthcare (the difference between the two not being statistically significant). This finding highlights the central role of affordability in residential decision-making, regardless of national context.

Understand Country-Specific Patterns to Tailor Urban Policies

Beyond housing, short waiting times to access public healthcare proved to be a particularly attractive feature in all countries – an indication of the value placed on timely public service delivery. Additionally, across all four countries, environmental quality was recognised as a relatively important driver of city attractiveness: Access to parks and green spaces was also rated highly, pointing to a shared desire for nature in everyday urban life. Respondents consistently favoured cities with good public transport and cycling infrastructure, underscoring the value of sustainable mobility.

Especially in the United Kingdom, respondents placed a strong value on openness and social cohesion: cities where people are generally open toward ethnic and sexual minorities were considered significantly more attractive. Trust in neighbours was also very relevant for them. Interestingly, some factors often associated with vibrant cities – such as cultural venues, nightlife, and the presence of universities – ranked lower in importance for most respondents.

In Finland, Germany, and Spain, respondents also rated cities with fewer non-European immigrants as being more attractive. However, this factor held slightly less weight in Germany and Spain than in Finland. This finding should be interpreted as a signal for action rather than a justification for exclusionary attitudes. The data highlights the persistence of underlying social biases that can shape perceptions of city life. Rather than accepting these preferences at face value, they underscore the urgent need for anti-discrimination policies and public education initiatives that promote intercultural understanding and inclusion. Fostering openness and acceptance – particularly through schools, media, and community programmes – can help build more cohesive and equitable urban societies, where diversity is seen not as a drawback, but as a strength.

Gender, Education, and Income Shape Urban Preferences – But Less Than Expected

In Finland and the UK, women placed greater importance than men on access to healthcare and openness to diversity when considering what makes a city attractive. In Finland and Germany, women also gave more value on access to green spaces. In Spain, no substantial gender differences were observed.

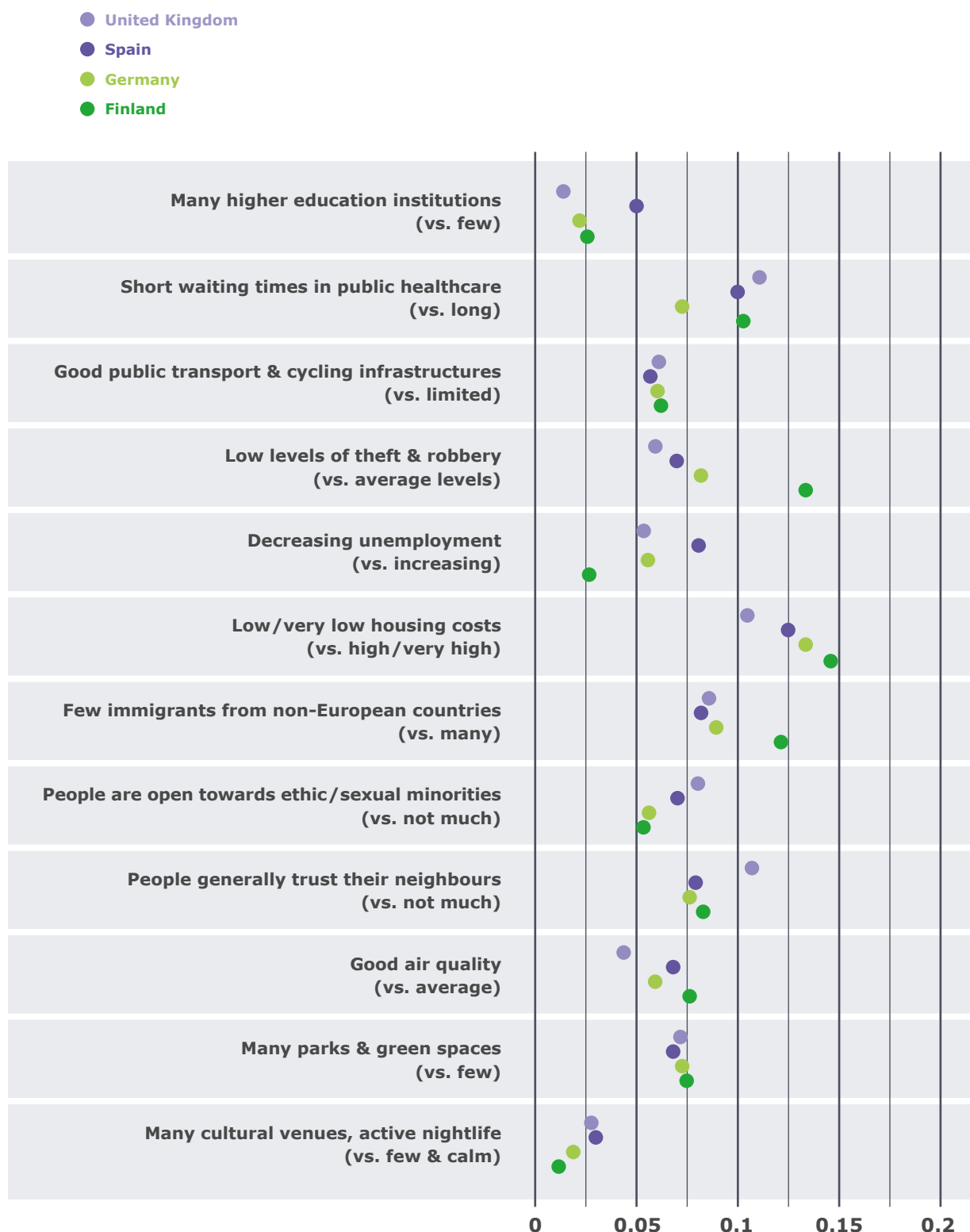
In all countries except Spain, highly educated respondents placed greater importance on openness to population diversity. Highly educated respondents also attached greater value to access to culture (Germany, United Kingdom), public transport infrastructures (Finland, Spain), and clean air (Finland, Spain) compared to their less educated counterparts. At the same time, they were more accepting of non-EU citizens (Finland, UK) and slightly less concerned about housing costs (Germany, UK). The latter, unsurprisingly, also applied to those with high rather than low incomes, a consistent pattern found in all four countries.

Finally, compared to older respondents (aged 40 and above), younger individuals (aged 39 and under) tended to place less importance on a range of factors when evaluating what makes a city attractive. For example, in Germany, younger respondents were less concerned about unemployment, trust in others, transport, green spaces, crime rates, and immigration (Heisig, 2025).

Somewhat unexpectedly, younger respondents in Germany were also less sensitive to housing costs. In the UK, younger individuals gave less weight to social trust, immigration, and access to green spaces. In Spain, younger respondents placed less emphasis on immigration and healthcare. In Finland, openness to diversity was more important to younger individuals than to older ones, while social trust and access to healthcare mattered less to them.

Overall, differences across groups, even when statistically significant, were mostly modest in size. While sometimes meaningful and often consistent across countries, the overall picture emerging from these comparisons across major social groups is one of subtle differences rather than stark divides in what people value in cities.

Figure 1: Effect of attributes on the probability that a city is selected by respondents.



Source: Mapineq Attractive Cities Survey.

Note: Confidence intervals are two-sided 83% confidence interval. Non-overlapping confidence intervals are approximately equivalent to the country difference in the effect being statistically significant at the five percent level (two-sided).



Conclusion: Towards an Investment-Intervention Approach for Social Policies

Over the three years of the Mapineq project, its research team maintained a consistent focus on how their findings could inform public policy. A key element of the project was sustained engagement with stakeholders outside academia – policy-makers, practitioners, and civil society actors – who were regularly involved in discussions during Mapineq events. These exchanges helped shape a set of practical policy recommendations that were presented in this White Paper, which are grounded in the project's empirical evidence.

As our evidence has shown, to improve concrete outcomes, sometimes national-wide policies are needed, while in other circumstances, the most efficient policy would be a local, targeted intervention. This aligns with what Erola et al. (forthcoming) describe as the Investment-Intervention Approach – a welfare state governance model that has shown promise across different national contexts, particularly in countries with strong traditions of social policy experimentation.

The model distinguishes between investment-like policies, aiming at net-positive returns for the society (such as educational policies), and short-term interventions designed to address immediate risks.

In Nordic countries, this dual strategy has been embedded in various policy domains.

For example, Finland's comprehensive education system represents a long-term investment in human capital, providing universally accessible, high-quality education able to mitigate inequality from the earliest stages of life. At the same time, municipalities are required to provide rapid-response, targeted interventions for many schooling-related issues such as learning deficits and school bullying. When also combined with other services (e.g., targeted social security services), the society is able to effectively prevent issues like neglect and school disengagement, exemplifying how targeted interventions can complement broader structural investments.

By bridging national strategies with local innovation and delivery capacity, the Investment-Intervention Approach fosters both coherence and adaptability. Rather than fragmenting service provision, it encourages integrated, cross-sectoral responses that evolve with the needs of individuals and communities across the life course. In this way, it offers a flexible but coordinated policy framework well suited to the complexity of today's social risks identified at the Mapineq Project.

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