



UPLIFT – Urban PoLicy Innovation to address
inequality with and for Future generaTions

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Introduction

This report examines the scales and dimensions of inequality affecting the young population in the functional urban area (FUA) of Lom, in Bulgaria. Our purpose is to understand how the drivers of socio-economic inequality operate in this local context, as well as the role of policy interventions in aggravating or reducing the impacts of inequality on the urban youth.

Therefore, particular attention is paid to the room for action of local policies and the manners in which policymakers and stakeholders conceptualize and respond to the existing challenges. This corresponds to the meso-level analysis in the UPLIFT project, i.e. between the macro-level analysis of inequality drivers (the focus of WP1) and the micro-level analysis of individual behaviour and strategy (the focus of WP3).

Building on previous deliverables of the UPLIFT project, this report expands data collection and analysis by bringing in additional desk research and interviewees with 8 local actors.

The desk research was carried out between January and September 2021, with the aim of collecting and organising the relevant literature produced at the national, regional and local levels on the four thematic areas of analysis: education, employment, housing and (other area chosen). Due to the very limited available analysis on the regional, district or FUA specificities, the analysis here relies on primary sources like policy and strategic documents on national and local level. Special attention was given to studies that scrutinise the patterns and structures of inequality affecting youngsters in (name of the city or FUA) and policies influencing urban inequality since 2008 and the advent of the economic and financial crisis.”

Policy documents were reviewed at three levels: national, regional (regional and district level) and local (FUA/municipality). The programmatic documents are strategies and action plans. Documents for two periods have been reviewed: the latest programmatic period and the upcoming one. Thematic areas: Regional development, Roma integration, Youth, Gender Equality, Poverty Reduction and Social Inclusion,

Statistical data sources: National Statistical Institute (NSI), Eurostat, reports and strategic documents with analyses

The interviews were conducted in June and July 2021. 8 interviews were conducted with local experts and activists.

- Municipality of Lom, Director of Section Humanitarian and Social Activities and Employment Programmes, female
- Municipality of Lom, Director of Section Education, Culture, Religion and Demographic Issues, male
- Municipality of Lom, expert, Section International cooperation, youth policy, sport and culture
- Municipality of Lom, health mediator for the Roma community, female

- Foundation Roma-Lom, director, male
- Local initiatives group Lom, Director, female
- Bulgarian Red Cross Youth, representative, female
- Youth school club Ecology and environmental protection, director, female

Local level (i.e. FUA level) statistics are very limited and inaccessible. For many indicators, the district level is the lowest available, which covers the specificities of the FUA. When available, data is place specific – for example number of doctors or number of teachers, while other indicators are completely missing.

COVID-19 delayed organizing interviews for the summer period of 2021. Due to three rounds of national elections in 2021 and interim government and due to the Covid-19 pandemic this was considered the most appropriate timing. The main difficulty for collecting empirical data was the unstable political situation in the country. Since April 2021 there have been three waves of elections – national and in the last one, also presidential. Government has not been formed in the first two rounds, with the final third one so far in November 2021. This also affected local governance. Local authorities were reluctant to engage in interviews or were overly busy in between campaigns. This instability has affected all parts of the country and has made working on both national or municipal level very difficult.

1 General description of Lom Functional Urban Area

Governance Structure

Bulgaria has three subnational tiers, two at the regional level and one at the local level. The first regional level is composed of two NUTS-1 regions and six larger-scale planning regions at NUTS 2-level. The next level consists of 28 NUTS-3 level districts, and 265 municipalities, which can be further divided by sub-municipal level into wards and mayoralties, as well as villages. The municipal level is the only decentralised level of government. The 28 districts are administrative territorial units. They represent the central government and are in charge of regional development policies. The six regional units have only been created in 1990. They have no administrative functions, but function as territorial and statistical units. There are regional development councils which represent national and subnational government and partner organizations of employers and employees.

Local governance is conducted at municipal level. Municipalities have independent budgets, which are based on their own financial sources and state subsidies. The municipal own financial sources are becoming more important, which is a sign of a growing financial municipal independence. However, this decentralized level of municipalities accounts only for a relatively small share of public expenditure: 20% (or 7% of GDP) as compared to 34% of public expenditure (or 15% of GDP) for the EU28. The district is an administrative-territorial unit for implementing regional policies and applying state level governance. There is no self-governance at the district level, the district governor is a representative of the executive power.

The regional disparities between the capital city and the rest of the country are wide and continue to grow. This was further intensified due to the Covid-19 crisis. The centralized policy framework of the country limits the possibility for a place-based policy approach (OECD 2021). Regional income differences in Bulgaria are larger than in most OECD countries. The capital city and the South-West region concentrate most of the 'national prosperity', while the North-West and North-Central regions have the highest declines in GDP and lowest socio-economic indicators like demography, health, labour, education, and employment.

Size and location

Lom is a municipality (LAU-1) in the district of Montana (NUTS-3) in the North-Western administrative region (NUTS-2) of the country. It is located in the Northern part of the Montana district, bordering with the river Danube. The municipality of Lom consists of the city of Lom, the administrative centre, and nine villages. Four of these villages are larger and have their own mayor, the other five are smaller units.

For the purposes of this report the municipality of Lom will be treated as a Functional Urban Area (FUA). Its territory is 323, 894 sq.km, fourth largest municipality in the district. The city of Lom, which is the administrative centre of the municipality, lies on the river and has a port, which connects it to two main transport roads – the Rhein-Danube and the Central-South

Europe transport arteries. It is the second largest Danube port in Bulgaria. The supposedly important territorial position and the presence of a port, however, do not lead to major developmental advantages of the city. One reason is that the major transport arteries follow the two Danube bridges between Bulgaria and Romania and the ferryboat connections. River transport has declined and the river ports across the Danube, once very important, are now all in decline without any economic significance.

The district division is considered by some of the experts as dysfunctional. They argue for stronger regional consolidation of the North-Western region, not just formally, but through policies and funding.

Population

The population of Lom has declined from 31,170 people in 2007 to 23,967 in 2019, which is consistent with the national and district-level trend. In 2019 the share of young people between 15 and 29 was 13.8%, which is slightly lower than the national average of 14.5%.

Demographic decline with a strong negative population growth is due to the ageing of the population, high mortality rates and international and internal migration. It is a steady trend over the last decade and a cause for concern at local level. In the Municipal Development Plan of Lom 2014-2020 and the Municipal Development Plan of Lom 2021-2027, there is an explicitly formulated concern that there are very few young people in the municipality. The smaller villages are mostly populated with elderly people, as it is the general national trend.

Mortality rates for the district are higher than the average national rates, with 15.5‰ for the national level, and 21.8‰ for the district of Montana in 2019. Bulgaria has the highest mortality rates in the world. The leading cause of death is cardiovascular disease (OECD 2019). The main reasons for the high mortality rate are poverty, social exclusion of ethnic minorities, disabled citizens, the uneven health-care infrastructure which places smaller cities and rural areas in an unfavourable position, and the organization of health-care insurance. Lack of access to healthcare for people who cannot afford to pay for the health insurance programme excludes certain shares of the population from regular prophylactics and timely treatment which further results in higher mortality rates (Dimova *et al.*, 2018). By extension, smaller localities in less developed regions, such as Lom, with high numbers of people living in risk of poverty and social exclusion, suffer from even higher mortality rates as the numbers demonstrate. Moreover, as the population structure shows, the ageing of the population in the district and the FUA further contributes to the difference with the average national numbers.

Ethnic profile of the population

Information on the ethnic profile of the population is available from the last census in 2011 and is based on self-identification. The population of the municipality identifies themselves predominantly as ethnic Bulgarians. The next significant ethnic group are the Roma. The share of the Roma in 2011 was 17% for the municipality and 19% for the city of Lom. In comparison,

the share of those who identify themselves as Roma at a national level is only 4.9%. (NSI) There are no other significant ethnic groups in the FUA.

Montana is the district with the highest share of Roma population in the country and Lom has the highest share in the district.

The share of urban-rural population for the Roma is consistent with the distribution for the whole population in the district: 65.1% urban, and 34.9% rural population. The age structure of the Roma differs from the average with lower life expectancy, with very few people above 70 years. The majority of the Roma are in the age group 0-29, equally distributed between the age group 0-9, followed by 10-19 and 20-29.

According to the local experts, the Roma population is even larger. Local political leaders exploit the Roma vote and claim the share of Roma is between 40% and 50 % according to expert estimation, which has not been confirmed by official data.¹ The Roma are spatially concentrated in 4 large neighbourhoods and in some of the villages.

Economic inequality

The economic development of Lom municipality follows the trends of the Montana district. Montana district is among the least economically developed in the country (PIDM 2021-2027)

The number of registered non-financial enterprises on the territory of Lom has remained almost the same between 2010 and 2018, with 728 in 2010, a decrease with a lowest point in 2013 with 681 and then a steady increase back to 729 in 2018.² However, since 2010 the number of big enterprises has decreased with the majority being micro-enterprises with less than 10 employees. This has resulted in a decrease in the number of employees with secure long-term employment from 4,555 in 2010 to 4,123 in 2018 (PIDM 2021-2027). This is recognized as a symptom of social and economic problems in the municipality.

Investments are concentrated in three sectors: agriculture, forestry and fishing (32,35%), industry (33,05%), and wholesale and retail trade, transport, accommodation and food service activities (19%). The majority of the enterprises (92.2%) are micro-enterprises with less than 10 employees. Enterprises with 10-49 employees are only 6.4%, and with 50-249 only 1.2%. By 2018 the production rates have reached the 2010 values, with a negative trend toward 2015 and a steady increase towards 2020.

The share of people living at risk of poverty or social exclusion at a national level has decreased from 44.8% in 2008 to 32.5% in 2019. However, for the district of Montana, the share increased from 35.3% to 41.3%. There is no data for the level of the FUA or the city of Lom. Given that social and economic processes are consistent with the development at district level and based

¹ Svetlin Raykov, local political leader in an interview: <https://old.segabg.com/article.php?id=143893>

² <https://www.lom.bg/section-116-content.html>

on expert analysis, we can assume that the tendency in Lom is similar to the district of Montana.

The rate of people living in material deprivation has also been growing for Montana from 19.3% in 2008 to 22.7% in 2019.

The Roma in the district and in the municipality in particular experience higher rates of poverty and social exclusion. This is consistent with the national trend for which we have data from 2017 that shows that 90% of the Roma are at risk of poverty or social exclusion nationally as compared to 38.9 % of the Bulgarians and 77.2% of the Roma are living in poverty, as compared to 15.7% of the ethnic Bulgarians for the same year (UNICEF 2018). Local experts point out the disparities in educational levels, professional skill, access to employment, and decent housing between the Roma and the rest. While this cannot be traced in official statistics at local level, it is consistent with the national trends. There is a higher share of women at risk of poverty as compared to men at a national level, but the numbers are reversed at the district level, where women are at a slightly lower risk of poverty and social exclusion.

2 Findings

2.1 Education

2.1.1 National trends and policies

Over the last years there is a tendency of improving the educational structure of the population. The share of people with higher education is growing, while the share of people with primary or lower is decreasing. In 2018, 24.9% of the population in working age has higher education, which is an increase with 6.4% compared to 2007. This still leaves Bulgarian behind the EU average of 28.5%. The share of people in working age with primary or lower education has dropped from 28.7% in 2007 to 21.3% in 2018, lower than the EU average of 25.6%. The North-western region continues to be behind the national average with only 19.9% of people aged 24-64 with higher education. Half of the students in upper secondary level (high school) are enrolled in professional schools with a tendency for their share to grow. (Strategy for professional education development in Bulgaria 2019-2020). The numbers show that those who have graduated from professional schools have higher changes of finding employment than those who graduate from regular high schools and do not continue towards higher education. (NSI) The quality of education is worrying according to the *Global Competitiveness Report 2017-2018*. Bulgaria is 83rd globally and 26th within the EU (ahead of only Hungary and Croatia) on this indicator. Bulgaria's position has been going down over the last decade. Spending on education is among the lowest within the EU – 3.7% of the GDP with an EU average of 4.9%.

On a national level enrolment in school education has been decreasing steadily with 541,810 children enrolled in primary education (1st to 4th grade) in 2007 and 447,170 children in 2019. For secondary education (5th to 7th grade) the numbers decreased from 168,405 to 134,850 children. The share of children continuing in high school is 31%. The net enrolment rate in primary education has dropped in a worrying tendency from 98.5 in 2007 to 88.4 in 2019. Another set of numbers show that the share of children in primary educational level (1-8th grade) has dropped on a national level from 22.5% in 2008 to 17.4 in 2018. However, on a regional level, for the North-western region there is an increase from 18.7% to 25.6%. High-school education enrolment has remained the same at a national level with 54.8% in 2008 and 54.4% in 2018, but there is decrease on a regional level from 65.3% to 61.7% for the respective years. For higher education at university level, nationally there is an increase from 22.7% to 28.2%, but a decrease on a regional level from 16% to 12.6%.

The share of early leavers has been fluctuating between 2007 and 2018. Nationally, for 2007 the share is 14.9%, dropping to 12.5% in 2012 and then growing to 13.9% in 2018. Boys are slightly more at risk of early drop-out compared to girls. On a regional level (NUT2), in the North-western Region the numbers are higher and there is tendency towards an increase in early leavers from 17.1% in 2007, through 20% in 2012, reaching 22.9% in 2018. The gender dynamic is similar to the national one. Information on early leavers in net numbers, shows a

net decrease. At a national level there is a decrease in the net number of early leavers from 19,210 in 2006/2007 to 10946 in 2019/2020. A similar trend is observed at a regional level for the North-western region, where the number dropped three times from 3764 to 1288, and at a district level where it dropped more than twice from 575 to 205 for the respective years.

The strategic document by the Ministry of Education for the period 2021-2030 evaluates the progress in the previous period (after 2015) in several key areas: prevention of early dropouts, providing additional support for children with special needs, providing inclusive education for children from vulnerable communities, e.g. Roma.

Providing additional individual support with children with special educational needs continues to grow. More specialists have been hired both in kindergartens and in schools. The number of children receiving such support has grown with more than 4700 in the period between 2016 and 2021, reaching close to 20,000 children for the current school year.

Prevention for early dropouts has been also improved through different mechanisms. There are special efforts for inclusive education for children from vulnerable groups, including Roma children and refugee children. A new Centre for educational integration for children from ethnic minorities has been created within the Ministry of Education. An investment priority named "Socio-economic integration of marginalized communities including the Roma" has been included in the operational programme Science and education. The Mechanism for coordinated work of educational institutions for prevention of school dropouts has been created on a nation-wide level. As a result of the work of the Mechanism in the period 2017-2020 51,460 children have been returned to school or enrolled for the first time. The share of children in school-age (5-16 years) not in school has dropped in just one school year from 8.47% in 2018/2019 to 4.73% in 2019/2020 and the number of schoolchildren continuing after 8th grade has also increased for the respective years. (MoE Analysis 2021)

All forms of segregated schools and classes, which existed in the 1990s and early 2000s, have been closed. They affected primarily the Roma community isolating the Roma children in separate school or classes where requirements and respectively the quality of education were lower. Legal regulations forbid creating separate classes or school for Roma children, or for smarter/gifted and less gifted children. On a national level this did not fully solve the problem with segregation. While on paper, the segregated schools have been closed and abolished, in practice, in many neighbourhoods or villages there is secondary segregation. Schools in or close to large Roma neighbourhoods or in primarily Roma villages remain ethnically segregated, which results in decreased standards and performance. (Zahariev and Kolev 2020) Primary and secondary segregated schools have been categorized in the lowest two categories (out of seven) for quality of education, which results in further segregation of the Roma communities.

Special attention needs to be paid to the effects of the prolonged distant-learning during the Covid-19 pandemic since March 2020. For certain educational levels (5-7th grade and high-school) the period of distant learning far exceeded the in-person learning for the two academic

years of 2019/2020 and 2020/2021. This has had serious negative effects on students both in terms of academic performance and social and psychological wellbeing. Bulgaria is one of the countries that imposed long-lasting restrictive measures on school students. During the 2020/2021 school year the students from 5th to 12th grade attended less than half of the academic year in school. The rest of the time they were educated in an electronic environment. This has affected the psychological and cognitive skill of children and young people and has resulted in lower performance. The long lasting online-learning has affected particularly bad children from vulnerable groups living in precarious conditions, like the Roma children. Without access to devices and internet, many children were excluded from the educational process. While in some places hard copies of the educational materials were made available with the assistance of the educational mediators, this was not enough for the children to advance. They were affected even more seriously than their peers. According to an extensive research conducted by the Institute for Research in Education, the effects of online learning have been mainly negative and have resulted in worse learning performance and continuous lagging behind, disengagement from learning, increasing educational inequalities, increasing number of early drop-out, and limiting of educational opportunities for vulnerable groups of students. (Hristova 2021) Among the main findings of the analysis are the decreased cognitive, emotional, and behavioural engagement of students with learning and their peers. Decreased participation in the learning process, limited access to resources for vulnerable groups with one third of students attending classes through a smart phone. Students found it more difficult to follow the educational material. Some teachers found it challenges to use digital technologies and digital methods. The educational performance for students tested after 4th and after 7th grade has worsened and the inequalities have deepened as a result of online learning. A Ministry of Education analysis of the effects of online learning in the last two academic years shows that children from families with lower educational status have worse academic performance as compared to previous years. (MoE analysis 2021)

In terms of gender equality, the Gender Equality index shows that Bulgaria ranks 66th in the category Literacy, 92nd in the category enrolment in primary education, 119th in the category Enrolment in Secondary education. However, Bulgaria ranks 1st in the category Enrolment in higher education with a ratio of 1.24 between men and women. The statistical numbers in school enrolment do not show great differences between men and women. Education is not included as a strategic priority in the Strategy for gender equality, unlike employment, empowerment and domestic violence.

On a strategic level, there are different documents formulating policy goals, relevant for this report. In addition, to the common Strategy on employment, there is a strategy for decreasing the number of early leavers (2013-2020), National strategy for raising literacy (2014-2020), Framework programme for integrating the Roma in Bulgarian Society (2010-2020), Convention for fight against discrimination in education, Strategy for development of professional education (2015-2020 and 2019-2020). The main focus of these strategies and the connected with them National action plans, are to avoid drop-outs and early leavers and to connect

education with the labour market through professional specialization and plans for a dual system of simultaneous education and work.

2.1.2 Local trends and policies

Enrolment in school education has been decreasing steadily since 2007 at municipal level, similar to the national level. For example, in 2007 there were 2667 children in primary education (1st to 4th grade), and in 2019 there were 1469. Similarly, for secondary education (5th to 7th), there were 657 in 2007 and 529 in 2019. These numbers also show that only 24% from the share of those in early stages of education continue after 8th grade (i.e. high school). In comparison the national rate is 31%. This shows a tendency toward early dropouts, i.e. during the lower secondary stage before highschool.

The trend for early leavers (before graduating 8th grade) at a local level shows that while for the national level we can see a slight decrease with 14.9% in 2007 and 13.9% in 2018, for the North-western region there is an increase of almost 6% from 17.1% to 22.9%, with the share of boys leaving being higher than that of girls. The local trend for Lom calculated as the number of people leaving school early, confirms this regional trend.

The local expert on Education, Culture, Faith and Demographic Issues at the Municipality reports a slightly different picture. According to him 100% of the children are included in the mandatory pre-school and school level. He explains this through the positive policies implemented since 2007 aiming at including all children in the educational system.³

The structure of the educational system in Lom is balanced according to local analysis. There are 9 kindergartens, two of which in villages. There are 12 schools on the territory of the municipality, of which 3 are professional high schools. Out of the 12 school, 4 primary schools are in villages. Children from neighbouring villages have access to the schools in Lom through subsidised school transport.

In terms of segregation of schools, a recent analysis shows that at a district level there are several municipalities with segregated schools, where children are from Roma background with parents with lower educational status. Lom is one of these municipalities with two schools categorized as segregated and providing lower educational quality to its students, according to a scale used in the analysis (Zahariev and Kolev 2021).

On a policy level from 2007 onwards, following the national trends, there have been multiple programmes that ensured equal access to education for every child in the municipality. The main policies include free school transport for all children, free textbooks, in-school healthcare (a nurse in every school, which was not available widely before), warm food once a day on every school day available for children from vulnerable families. Nurseries and kindergartens

³³ <https://lom.bg/section-46-content.html> and interview

are completely free. The minimal tax has been abolished in 2020. This has been introduced for the whole municipality.

These measures allow children with fewer resources to enjoy free transport, free education, one meal a day, access to healthcare on the territory of the school, and free textbooks. All these policies aim at eradicating drop-outs due to social inequalities. According to the local experts, both in the municipality and in the school-system, the policies are very successful and have made a difference for the most disadvantaged children.

The official position of the municipality is that the school network is in good condition and corresponds to the needs of the children on the territory. The school buildings are renovated regularly. The process of modernization and introduction of digital devices in the schools has been started and each school has at least one computer lab with internet access. This is considered as progress. However, the municipality acknowledges that the IT and communication skills and knowledge of the students still have room for improvement. There is no indication on how this would be achieved.

Availability of medical professionals on the territory of each school is also highlighted as an important advantage, especially for children living in precarious conditions. For some of them, this is the only regular access to a medical specialist.

The dual educational system in which high-school students combine studies and work the last years of schooling is relatively unsuccessful. The local experts highlight that the connection between a professional school and a specific branch of industry is difficult because the existing enterprises are too small to place enough students. The only big company, Hus, does not need many new employees on a regular basis. The local business does not provide work for professionally qualified workers. Hence, there cannot be a direct link between schools and the workplace.

Most of the currently active policies have been developed on a national level and adopted in the municipality. The local experts argue that the most successful and useful educational policies in the municipality are those that ensure access to children from more remote areas and children from families with lower economic status or at risk of poverty. The main focus has been to ensure equal access to all children and try to prevent drop-out.

Especially in regard to the Roma, the expert on education explained that it is key to encourage children to finish high-school and not stop at the level of primary education. Lower or no education is clearly seen as a barrier to social inclusion and efforts are being made to work in this direction.

Relevant Policies and Projects

School transport

The school transport is one of the key achievements to make school education accessible to all children in the municipality. With a decree of 2005, schools provide free transport for

children from the municipality to reach the school of their choice within the territory. The scheme is funded by the state, which also provides buses. There are 10 functioning buses on the territory of Lom. Currently, more than 600 children rely on the free school buses. Before this became a national level policy, it was paid by the municipality budget to private companies. The free transport removed a key barrier to access to education for children from the villages and for children living in precarious situations. It would be impossible for parents to send these children to school otherwise. According to the expert, this is particularly important for the children from Roma families, who live in more remote areas and cannot afford private transport or to pay for public transport.

Bulgarian Red Cross programme: Warm lunch

The programme for providing one warm meal every school day has been introduced in 2003 by the Bulgarian Red cross. It is implemented nationally and run by schools locally. It covers children living in precarious situations who are enrolled and attend schools regularly. For some children from particularly poor communities this is the only reason to attend school, the experts argue. In this way, the programme also functions as a factor for retaining children in school.

No fees for nurseries and kindergartens

As part of a national policy for reducing kindergarten and pre-school fees since the beginning of 2020 the Municipality of Lom started subsidizing all kindergarten and nursery and has removed the fees (that are usually about 50 BGN per month) for nurseries and kindergartens. This is a local level decision supported by the local municipal budget. This measure aims at decreasing inequality in access to early childhood institutional care. Currently there are 520 children enrolled in kindergartens and another 60 in nurseries, who do not pay a monthly fee. By being enrolled, the children also receive free meals daily which encourages parents at risk of poverty to send their children to the care institutions on a regular basis. For the Roma population this means that the children get socialized with Bulgarian language earlier and gain skills and knowledge that further helps them in enrolling in schools. This is considered by the local experts as one of the very important social measures for inclusion.⁴

Educational mediators

A service that started initially as run by the municipality and is currently implemented by the schools. The educational mediators help establish the link between the school and the child's parents. Their main role is to make sure that children continue attending school and facilitate

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<https://zovnews.com/%D0%BE%D0%B1%D1%89%D0%B8%D0%BD%D0%B8/%D0%BB%D0%BE%D0%BC-%D0%BC%D0%B0%D1%85%D0%B0-%D1%82%D0%B0%D0%BA%D1%81%D0%B8%D1%82%D0%B5-%D0%B7%D0%B0-%D0%B4%D0%B5%D1%82%D1%81%D0%BA%D0%B8-%D1%8F%D1%81%D0%BB%D0%B8-%D0%B8-%D0%B3%D1%80%D0%B0%D0%B4%D0%B8/> and interviews

the dialogue between the different parts, explain unclear aspect to the child's parents and encourage regular attendance. They work with pre-school and primary school children (up to 4th grade). The mediators have become an official profession since 2017, which was a step, made by the Ministry of Education after evaluating the work of the mediators positively.⁵ The requirement is high-school education and being close to the community in which they will work, usually Roma, which means speaking the language, but also being from the community. The work of the educational mediators has been evaluated positively on a municipal level, as shared by the local experts and other social services also introduced this position in their teams.

During the pandemic online learning, educational mediators were key for providing students from disadvantaged background and no access to technological devices with educational materials. While the efforts did not alleviate completely the negative effects of the online learning to these children, they provided them with some form of support outside the school building. The mediators were responsible for printing out the daily study materials and even brought the warm meal to those who are part of the programme.

Mechanism for institutionally coordinated action for wider coverage and retention of pre-schooler and school-age children in the educational system

This is a mechanism for ensuring that more children attend school regularly. It consists of a protocol for intervention and an intersectoral task-force group which intervenes when there is a risk of drop-outs from school and mandatory pre-school education. Created in 2017 on a national level, it is carried out locally by the municipalities coordinating other relevant institutional representatives. It aims at identifying children at risk of dropping out early and taking steps to prevent it. Depending on the case, various representatives take action – police, social workers, teachers etc. According to the local expert on Education in Lom introducing this mechanism was very effective, especially for children from Roma families who might live in transnational families with the parents. Currently, the number of children who are not included in the educational system is close to zero. The few cases are usually children of migrant parents who are also about to leave the country.

Policy for linking social benefits to children regular enrolment in mandatory pre-school and school education

On a national level social benefits for children are linked to school attendance which aims at encouraging parents to ensure that their children are regularly enrolled in school. This is also applied in Lom. The local experts argues that this measure has made a positive difference, with more children from Roma background attending kindergartens and school regularly, which gives them a better chance for completing primary and secondary education, which in turn could lead to social mobility for this generation.

⁵ <https://www.mon.bg/bg/news/2738>

Ecology and environment protection school club

School activities club with a focus on environmental issues. Foster civic education, active citizenship and youth participation. It is run by a biology teacher in one of the schools and it is considered a long-standing successful initiative for the young people in the municipality at high-school level.

In terms of future planning in the area of education on a local level the Plan for Integration Development of Lom for the next period envisions three measures in the section Improving public services: Modernization and equipment of kindergartens and schools, developing digitalization and technologies in high schools, and developing the digital skills of high-school teachers. The measures include ensuring equal access to technological resources and digital skills of all children in the municipality as a result of the digital inequalities which became more apparent during the pandemic. Policies and actions for young people are mentioned under the section Sports and youth activities. Yet, there are only plans for sports activities under this section (PIDM 2021-2027).

2.2 Employment

2.2.1 National trends and policies

As a result of the economic growth and improved labour market the share of employed people in the age group 15-64 has increased by almost 10% since 2007, from 60.7% to 70.1% in 2019. There was a decrease to 58.8% in 2012 and a steady growth since then. In 2019 the share of employed people in the age group 15-64 is 70.1%, which is higher than the highest value before the 2008 economic crisis. This increase is partially explained by the increase of employed people, and partially by the demographic decrease of the population in this period. (Strategy for Employment 202-2030).

Looking at gender disparities, the share of men is larger with 66% in 2007 and 74.1% in 2019, while the share of women is 57.6% in 2007 growing to 66% in 2019. For the period 2013-2019 employment has increased unevenly for men and women in the age group 15-64, with male employment increased 10.3% and female employment 6.6%, while for the longer period of 2007-2019 the increase is almost the same both for men and women with 8.1% for men and 8.4% for women. In 2020, as a result of the Covid-19 pandemic the employment has decreased both for men and women, respectively 3.3% and 3.9%.

The gender difference in employment rates is identified as problematic in strategic documents like "Strategy on Gender Equality 2021-2030" and there are measures planned for the next strategic period to overcome the gender gap in employment.

It is worth noting that in the period 2013-2019 there is an increase of employment in all age groups **except in the 15-24-year-olds**. While in the age group 15-29 employment rates have grown from 37% to 41.1%, in the age group 15-24 the employment rate has fallen from 24.5%

to 21.8% and in the smaller age group of 20-24 we can observe an even sharper decrease of employment from 47.1% in 2007 to 39.2%. However, the decrease might be partially explained with the changing age structure of the population towards ageing, decreasing birth rate and continuing emigration. (Employment strategy 2021-2030)

The COVID-19 crisis has affected the area of employment primarily for those with primary or lower education with a decrease from 11.6% in 2019 to 9.3% in 2020. The employment structure by economic sectors has changed in the period 2013-2019 towards an increase in the share of employed in services and construction and a decrease in industry and agriculture. The number of employed in the service sector has increased with 10.5% in this period and in the construction sector the increase is with 22%. The Covid-19 pandemic has resulted in a decrease in employment in the sectors directly affected by the lockdown and other restrictive measures in 2020 as compared to 2019. For example, the employed in the sector Hotels and restaurants decreased with 37,000 people.

Regionally, the North-western region, where Lom is located, is the only region where the number of employed has decreased with 264,000 people or 5.8% in 2019 as compared to 2013. In the other five regions this indicator has increased. With a national employment rate of 70.1%, the lowest rate is for the North-western region where Lom is located with 59.7%. After a long period employment rates decrease and unemployment growth, the period of 2013-2019 shows a steady decrease in unemployment rates. Nationally, the unemployment was 6.9% in 2007, growing to 12.9 in 2013 and then dropping to 4.3% in 2019. This is an 8.6% decrease for the period 2013-2019. Covid-19 restrictive measures and lockdowns in 2020 has resulted in a renewed increase in unemployment rates. There has been an increase from 2019 of 56,147 people – a 30% increase from the values of 2019 (Strategy for employment 2021-2030). While nationally, there has been a decrease in unemployment, for the North-western region the opposite tendency can be observed. A steady growth from 11% in 2007, through 15.1 in 2012 growing to 20.1% in 2019.

Education plays a significant role in unemployment with the unskilled and unqualified people representing the largest share of unemployed. In the period 2013-2015 this is the group where the number of long-term unemployed grew. It only began to decrease in the period after 2015. Overall, the total number of unemployed in this group decreased from 205,087 in 2013 to 98,440 in 2019. Again, due to the Covid-19 pandemic, there is an increase in this group in 2020 to 124,694. Their relative share of all unemployed is 53.1 in 2019.

Young people in the age group 15-29 have been most affected by the 2008 crisis. Unemployment rates grew from 11% in 2007 to 20.8% in 2012. In the period of 2013-2019 however, there has been a steady decrease in unemployment to 6.9% in 2019. The average rate for the EU is 11.2% for this age group. For the age group 15-24 the unemployment rate has reached 8.9% in 2019 from 19.5 in its peak in 2013. Similarly, the age group of 20-24 has reached 7.5% of unemployment in 2019 dropping from its peak of 25.4 in 2013. As with the other indicators, the Covid-19 pandemic affected the young people age groups as well. In

2020 the unemployment rate for the 15-24 age group grew to 14.2% (from 8.9%) and for the 15-29 age groups to 8.8 percent (from 6.9%)

For part of the young people the lower labour activity is combined with lower activity in education. The number of people not in school or education (NEET) for the age group of 15-24 have dropped from 19.1% on 2007 to 13.7% in 2019. However, these numbers are still higher than the average for the EU which is 10.1% for the same year (Eurostat). The indicator is higher for women with 20.6% falling to 14.5% for the respective years, and for men with 17.7% dropping to 12.7%. The Covid-19 pandemic affected young people entering the labour market or looking for jobs in 2020. Young people were the first to be let go. According to the new Strategy for employment for 2021-2030 this age group tends to be hired informally or in non-standard forms of employment more often than other age groups. This means they also have restricted or no social security. Moreover, this age group tends to work more often in the economy sectors that were affected the worst during the pandemic (e.g. tourism, sports and cultural activities) which do not allow home office. As a result, young people lost their jobs on a higher rate than the other age groups (Employment strategy 2021-2030)

In terms of gender equality, the Gender Equality index shows that with 59.6 out of 100 points, Bulgaria ranks 19th in the EU. Bulgaria's score is 8.3 points below the EU's average score. Since 2010, Bulgaria's score has increased by 4.6 points. Its score has increased only slightly (by 0.8 points) since 2017. The country's ranking has fallen two places since 2010. Bulgaria's scores are highest in the domains of health (77.2 points) and work (69.0 points), although the country ranks low in both domains (27th in the domain of health and 21st in the domain of work). According to another index Bulgaria climbed from 49th position to 38th position from 2020 to 2021 out of 156 countries. In the field of Economic Participation and Opportunity Bulgaria ranks 41, but in terms of labour force participation it ranks 49th, and in terms of wage equality for similar work it ranks 82 (Global Gender Gap Report 2021).

Despite the positive tendencies of increasing employment and decreasing unemployment rates over the last years, the gender gap on the labour market is still an issue. The gender gap in full-time equivalent (FTE) employment rate is much wider between people in couples with children, and among those aged 25-49. (Gender equality index 2020) Women are more likely to be hired in precarious conditions, temporary jobs, informal employment and parttime or non-standard employment. This makes them more vulnerable on the labour market and compromises their economic independence. It also results in lower income for women. Despite the gradual narrowing of the pay gap, women continue to earn less than men, from 13.8% for 2018 with 15.7% on average for the EU. This also affects pension levels inequality with women receiving 26.4% less than men in 2018.

Women are more likely than men to be engaged in unpaid carework for children and elderly relatives. This results in a longer absence from the labour market and paid employment, qualification and skills loss, which then makes reintegration in the labour market more difficult. They devote double the time per day for household and care work than men do and spare half

the time than men for recreational activities. (Strategy for gender equality 2021-2030, Employment strategy 2021-2030).

There is an uneven representation of women in different sectors of the labour market. The sectors with higher representation of women are education (79.6%), healthcare and social work (78.3%), finance and insurance (69.5%). Despite the fact that working women have higher educational levels than working men, they are less represented in managerial position - 39% of all managerial positions are occupied by women.

Two out of five priority areas in the new National strategy for equality between men and women 2021-2030 are in the field of employment and the labour market. Priority 1: Equality between women and men on the labour market and equal degree of economic independence. Priority 2: Decreasing the gender gap in pay and income levels. The concrete steps and actions will be elaborated in National action plans for each year and it remains to be seen what the next steps would be on a national level.

2.2.2 Local trends and policies

Employment trends at the level of the district of Montana demonstrate deepening unemployment rates. There is a decrease in the number of employees in a steady contractual employment, from 34,305 people in 2008 to 27,836 people in 2019, this is a decrease from 54.7% to 48.2%. Unemployment rates have increased from 8.5% to 20.4% in the same period. Compared to the national level this goes against the national trends. Data for youth unemployment is only available at a national level and was discussed in the previous section. The rates for people not in education or training (NEET) are only available at a national level as discussed above.

At the level of the municipality of Lom, the tendency of shrinking enterprises to micro-enterprises with less than 10 employees, has affected the employment rates as well. Between 2010 and 2018 the number of people in steady employment has decreased from 4,555 to 4,123, according to the Plan for integrated development of the municipality of Lom 2021-2027. Experts informed us that as a result of the Covid-19 pandemic and the related restrictions, a substantial number of the small enterprises had to close down. This remains to be reflected in the official statistics.

There is no official statistical data on the ethnic distribution of employment and unemployment rates. However, the local experts state that the majority of the unemployed and NEET are people from Roma background, living in precarious conditions, with low levels of education and skills.

The statistical tendencies of decreasing employment rates and increasing unemployment for Montana district are consistent with the view of the local experts who confirm that there is a deepening crisis of available employment for people in working age in Lom.

Historically, Lom was an industrial centre with several larger factories that closed down after the political change in 1989. Similar to other parts of the country, de-industrialization left many

un-skilled and low-skilled workers without employment, which resulted in wide-spread impoverishment. The Roma were particularly affected by these trends. Currently, there are a few industrial enterprises: HUS, a pipe producing plant with about 750 employees, Lomsko Pivo, a beer factory, SILPA, a metal parts factory to name some. Most recently, in November 2021, RUA, another metal parts factory, has closed down and made 83 employees redundant.

The public administration and other state funded jobs provide the major part of employment in the city according to the analysis in the Plan for integrated Development of the municipality of Lom 2020-2027 and to local experts: police, court, schools, the hospital, the municipality etc. The municipality is the biggest employer in the FUA for most of the low-skilled long-term unemployed people through the temporary workfare programmes described below.

The municipality also runs a Career start programme for young people providing temporary contracts for 12 months for first jobs of young people with higher education.

Employment outside of the public sector is concentrated in the small and micro-level enterprises which hire less than 10 employees. According to local experts, these enterprises provide employment primarily to family members.

The largest share is employed in industry. The main employer is the company HUS producing pipes. According to a local expert they employ about 700 people. The work is lower skilled and primarily suitable for young men. The salaries are close to the minimum wage. According to a local expert, the company has an interest in staying in Lom because of the low pay for the labour force. This is reflecting regional inequalities in employment conditions.

The next sector in number of employed people is retail in very small enterprises with an average of 3 employees. The next sector is in industry, electricity and energy, water and sewerage and waste management. They are followed by employment in agriculture, forestry and fishing.

In the neighbouring villages agriculture provides employment for a small number of people through the small agricultural cooperatives in two of the villages. There is also a cattle and dairy farm in one of the villages. Two state funded nursing homes for elderly people provide stable employment for a few care-workers. This is considered a good job opportunity by the local people, because it provides stable and secure employment, albeit poorly paid. Being state funded, the nursing homes do not depend on the market, which is considered an advantage.

There are no major investors in the region. The municipality has included in its strategic planning for 2021-2030 the development of an industrial area and for qualification of people to answer the needs of the future industrial area. But it remains to be seen how these plans will be implemented. Local experts argue that the plans for developing an industrial zone with automobile and shipbuilding plants have been delayed because of Covid-19.

Industries shy away from the region because of bad infrastructure, the local experts argue. But local experts think it is more than that and the key is the lack of human resources. With a declining young population, high rates of migration and low-quality education, local experts

think that investors will not find enough workers to run the potential enterprises. One of the local experts added that she thinks there are no “good quality workers” who can be reliable, which additionally discourages industry investments.

The connection with the neighbouring municipality of Kozloduy in the district of Vratsa provides employment for workers from Lom in the Kozloduy Nuclear Power Plant. However, the needs of the plant in the near future will be primarily for specialists and technicians with higher education.

There are no specific local or district level policies aimed at supporting people, or young people in particular, in finding employment, activation for the labour market or providing new employment opportunities. The programmes that are currently active in the FUA are state funded national level programmes run by the Ministry of Labour and Social Policy through its Agency of Employment.

The local expert proposes as a solution state owned or heavily subsidized enterprises that will provide secure employment for the local population, while making some form of profit at the same time. Another expert laments the closed down factories from the socialist period and also thinks that the state should ensure the opening of a large factory as a solution to the impoverishment and the negative demographic growth trend. Both experts believe that it is the state responsibility to re-introduce industry in the region to ensure employment.

Programme for the qualification and employment of long-term unemployed people

The programme aims to provide temporary employment to long-term unemployed people, registered in the Employment bureau. Its aim is to raise the employability of the unemployed by increasing their qualifications and knowledge. It has two components: the first for private sector employers, and the second for public sector employer, including municipalities. The contracts’ duration is between 4 and 12 months. The jobs are predominantly low-skilled.

Private companies rarely rely on the programme for hiring people. According to the municipality expert who runs the employment programmes, the programme makes the Municipality the largest employer in the FUA.

The main critique of the local experts for this programme is that it is short-term and does not provide any additional qualification or re-qualification, because the work is low-skilled. The short-term contracts – up to 12 months, do not provide secure employment or secure income. It is too short period for a worker to get used to the job, to the working rhythm and the secure pay. As a result, the workers are not motivated. They sometimes leave the job in the middle of the contract, if they decide to migrate for a period. “It is very difficult to people knowing that once their temporary contract is over, they will be unemployed again.”, the local experts says. The key problem is that since there are no other job opportunities for the low-skilled in the region, this programme does not prepare them for an existing labour market. Most people simply rely on it for survival. The local expert explained that one person in such a job, means one family supported and surviving through the winter.

Programme Career start

A national programme of the Ministry of Labour and Social Policy, run by the Employment Agency⁶ and implemented by the public administration on a national and local level, including municipal institutions. It is aimed at young people by the age of 29, who have a higher education degree and have no work experience within their specialization area. They need to be registered in the Employment Bureaus. The goal of the programme is to support young people in their transition from school to work, provide them with initial working experience and help them build working habits. It is a temporary employment programme for a period of 12 months, with a possibility for some young people to transform their position into a permanent one. It aims at avoiding de-qualification of young people, preventing 'brain-drain', providing opportunities for refreshing the public administration with new forces, providing opportunities to some of the young people for becoming permanently employed in the administration. The employers are public administrative institutions, including municipality and district administrative services.

On a local level, the expert handling the programme in the municipality is critical of the programme's success and the young people applying for it. She describes the young people applying for these job openings as unmotivated, without initiative, and without any working habits. "These young people have no habits, no skills, no motivation. They apply just because they saw the add, not because they are interested in the job." She blames the quality of the education which does not prepare them for the job market. The effect of COVID-19 pandemic on the education of young people in the last two years is critical. High school and university students have spent almost two full academic years in distant learning and this has affected their knowledge and their social and communication skills. The expert argues that this is visible also through the candidates for the programme. While she thinks the idea behind the programme is good, she claims that at the level of the FUA it does not result in activation of the young people for the labour market.

The new plan for integrated development of the municipality of Lom 2021-2027 has drafted strategic goals for economic and social development. The first priority is called Creating mechanisms for economic development, containing two measures: 1.1. Creating favourable business environment, 1.2. Fostering entrepreneurship. The measures include 1.1. Infrastructural development of an industrial area for 6 million BGN (about 3 million euro) and Technological equipment of the Industrial area for 8 million BGN (about 4 million euro). The second measure includes Qualification and re-qualification of the human resources in the municipality in accordance to the needs of the industrial area and infrastructural development of a fishing area. While these plans take into account the employment needs of the population, it is unclear whether investors will initiate business plans in this newly planned industrial area and how long the process might be.

⁶ <https://www.az.government.bg/pages/programa-start-na-karierata/>

2.3 Housing

2.3.1 National trends and policies

The available housing based on statistical data from the census in 2011 is above the average in the EU with 550 dwelling per 1000 inhabitants. However, if the number of uninhabited dwellings is taken into account, the average falls to 377/1000 which is below the acceptable EU standard of 420/1000. The share of uninhabited dwellings is 31.4% on average, with 25.4% for the urban areas and 42.9% for the rural areas. Urbanization and migration have been identified as the main reasons for the big number of uninhabited dwellings, especially in the rural areas. (Analysis of the housing sector 2018-2030). While the housing deficit is not acute in terms of average values nationally, there is deficit in some areas, for example in bigger cities or in resort areas, which affect particularly the poorer populations. Despite the problems of overcrowding and lack of affordable housing in bigger cities the share of uninhabited dwellings in certain municipalities and in some rural areas is not a sufficient factor for attracting people to settle there.

Whereas availability of housing is generally not a serious problem, there are other serious issues. Overcrowding, unmaintained buildings, lack of proper sewerage systems, loss of water supply during transfer, lack of social housing. According to the 2011 census data in 327,000 dwellings two people share one room. In 85,000 dwellings 3 or more people share a room. This category of people should be qualified as people in extreme need of social housing or improved dwellings. The problem is particularly pertinent for people from marginalized communities living in ghetto like settlements and for overcrowded city dwellings with several generations sharing one flat. (Analysis of the housing sector 2018-2030)

The largest share of the housing fund has been built in the 1970-1990 (39.6%), of which 79.3% are built in the cities. Panel blocks are the main type of constructions with 98.2% built in urban areas. Building after 1990 happened with a much slower pace with only 16.5% new dwellings over the last 30 years. The lowest building activity was observed in the villages in the Northwestern regions. The share of dwelling built after 1990 in Montana is 1.9%.

The largest share of housing is in the category of 'mass' constructions (brick) – 61.5%. In the rural areas these buildings represent over 75% of the total, while in the cities they are 54.6%. The panel blocks are 18.1%, the concrete buildings are 11.6%. Almost all housing has electricity (99.8%). Water is available in 96.4% of the dwellings with 98.2% for the cities and 92.8% for the villages. However, the water sewage system is in bad condition, especially in villages and there are big water losses during transmission and distribution (about 50%). The sewerage system is the most serious problem. In 2019 the average share of dwellings connected to a sewage was 78.7 with the share of urban dwellings being 95% and rural - 33.1%. A large share of the rural dwellings rely on individual rather than public sewerage

Energy poverty is identified as a substantial problem for Bulgaria. According to a focused survey 58.2% cannot pay for their utility bills, 66% cannot afford heating their homes, 28.2%

live in dwellings with humid walls (Zahariev et al. 2016). According to Eurostat 1/3 of the Bulgarians have difficulties covering their utility bills and about 25% of the poor households have to pay more than 20% of their monthly income for electricity.

In terms of property, the largest share of housing is private with 97.6%. The share of social and municipal housing is very small - 2.4% - and there are no secured regular funds for expanding it. According to a World Bank report 33% of the municipalities (a total of 87) do not have any municipal housing. Another 108 municipalities have a reserve fund with a capacity up to 10 people and only 40 municipalities have municipal housing fund with a capacity of more than 10 people. (World Bank 2017) Social and municipal housing is also scattered with no social housing flats distributed among other private flats which makes maintenance more difficult. Municipalities have very limited resources to maintain and expand the social housing they own.

Disadvantaged and marginalized groups, especially from ethnic minorities, who live in ghetto-like settlements near larger cities or on the outskirts of villages face serious housing problems. This concerns predominantly the Roma population. Due to much higher levels of poverty among the Roma and a historically defined lack of housing property, large shares of the Roma population inhabit unregulated settlements in areas with no infrastructure - no registered dwellings, no streets, sewage systems, plumbing and water supply etc.

With growing poverty and inequalities people face serious risks of social exclusion and homelessness despite the large share of housing ownership. Overcrowding and the worsening quality of the housing fund due to lack of maintenance are problems that need to be solved (Analysis of the housing fund). Policy attempts to solve these issues include funding for social housing projects as part of municipal budget funding. (see more on this in the local policies sections). The most vulnerable groups need additional housing support in the form of social housing. Another direction is subsidizing projects for energy efficiency. Since 2015 there is a National programme for Energy efficiency of multi-familial buildings, which is governed in a decentralized manner by municipalities. This involves external insulation of buildings that are in a high energy-waste category.

The National housing strategy for 2018-2030 identifies as a serious challenge the fact the administrative bodies responsible for formulation and implement housing policies on national and local level function slowly and with difficulties due to insufficient funding and lack of administrative capacity. (National housing strategy 2018-2030). Public institution have no legal obligations to address the newly emerging housing needs, while the effort and funds available to solve current needs for social housing and improving the existing housing fund have been insufficient. In a context of growing inequalities, the lack of housing subsidies and reproduction of the social housing fund, the existing and deepening housing problems will be solved slowly and unsatisfactory (Analysis of the housing sectors2018-2030).

2.3.2 Local trends and policies

As a whole housing is not seen as a problem in the municipality of Lom. The local strategies and the experts interviewed define the housing situation in Lom as satisfactory. Home ownership is very high for Bulgaria and was 85.2% in 2019. No official data is available on local level, but the real estate market does not show many renting opportunities.

The housing infrastructure consists of 14,133 housing buildings in the municipality of Lom, with a predominance of brick buildings. The majority of the places consist of two rooms. The average number of people per place of residence is 1.46. There are no significant changes in these numbers since 2008.

The number of dwellings has remained almost the same since the census in 2011. In 2018 they were 16,859. However, in the 2011 census there were more than 6,000 dwelling categorized as uninhabited, which makes 37,2% of all the dwellings in the municipality. Local experts explain that this is a result of the demographic processes of decreasing population, migration to other cities and international migration. In some of the villages more than 50% are uninhabited. The reasons are also demographic – ageing, internal and international migration resulting in negative demographic growth. The average size is 51 sq. m.

All registered and inhabited dwellings have access to electricity, the majority have own bathroom. 6.1% have no bathroom, primarily in the villages. There is no statistical data for the unregistered or unregulated dwellings usually on the edge of villages primarily populated by Roma people. There are no official number of the size, overcrowding, lack of running water or inside bathrooms. However, the experts report of such conditions for small number of Roma people living on the territory of the municipality.

The pace of new residential buildings has been 1-2 on average per year in the last decade. For example, in 2018 there were only two new residential buildings completed and commissioned for exploitation, one of which was an extension of an already existing one. The low demand for new housing is due to the negative demographic trends

Despite the subsidies offered by the state for improving the energy efficiency of housing through insulation project, there are less than 5 insulated residential buildings. Some of the building have cracks. The analysis in the Plan for integrated development concludes that the cause is the bad infrastructure and the lack of ring road for the heavy trucks, which results in vibrations and cracking of the buildings. This has also been highlighted in the interviews with the local experts.

There are 270 state or municipal flats, i.e. social housing. In the new strategic development plan social housing is included as one of the measures. With two new residential buildings planned for the next programmatic period.

The main problems of the residential buildings are similar to the tendencies at a district level. Old facades, old window frames, lacking or bad insulation, lack of energy efficiency. The

measures for improving these conditions are sporadic and unsystematic and have not resulted in better energy efficiency. Many households use hard fuels as a heating system.

Currently, there are two ongoing projects for building new social housing, which were part of the 2014-2020 development plan

1. Building modern **social housing for vulnerable groups**. Starting date in October 2020, delivery date 2023. The project involves building 25 flats in 4 residential units to accommodate 78 vulnerable people. This project is ongoing, the only information available is that it has started.
2. Residential social service **“Transit home for 15-18-year-old children”**. Project “Equal access to services for every child”, EU Operational Programme Human Resources Development and the European Social fund 2020-2023.⁷ The service provides dwelling and support in accessing social services and gaining social skills for independent life. It is funded by the EU funding mechanism Human Resources Development as part of the “Continuing support for deinstitutionalization of children and youth, Stage 2 – social and integrated health-social services for children and families”. The aim of the project is to continue supporting the process of deinstitutionalization of care for children, who have been living in care homes for children without parents and the closing down of these institutions. It involves creating two new social services for children and families in the municipality of Lom: Day centre for children with disabilities and their families for 30 children and Transit Home for children between 15 and 18 for maximum of 8 children. The aim is to help children to acquire practical skills and competency for independent life. The Transit home will provide assistance and mutual help for social integration and social inclusion through individual and group work. No information is available on the interim progress of the project.

2.4 Migration

2.4.1 National trends and policies

The 2008 economic crisis overlapped with Bulgaria’s accession to the European Union in 2007. The new mobility regimes for EU citizens affected the migration trends in some aspects, while the crisis affected the labour of migrants who were already in Western Europe in this period. Migration trends were already strong before 2007. However, shorter-term circular and seasonal migration intensified in this period and might be thought of also as a coping mechanism for managing the effects of the crisis at the level of the individual and the household.

Official data on internal migration and on intra-EU migration is unreliable due to the principles of collecting this data. For Bulgaria, people often do not change their address registration, which makes it difficult to calculate exactly how many people have moved temporarily or

⁷ <http://2020.eufunds.bg/bg/0/0/Project/BasicData?contractId=IBCqIMKURGI%3D&isHistoric=False>

permanently to another location. At EU level, there is no harmonized system of tracking mobility or synchronizing address registrations and residence registrations in different countries. For that reason, we need to rely on expert estimations.

Expert estimations based on different methodologies assess the number of Bulgarians living abroad to 1.3 million. Other sources show that 900,000 Bulgarians are currently living only in the European Union. (Capital 2019) This number, quoted by the head of the National Statistical Institute in 2019 includes only those Bulgarian citizens who are registered in another EU country. A Eurostat report further shows that the share of Bulgarian citizens who live and work abroad has doubled over the decade of 2008-2018. (Angelov 2017) For 2018, the share of people in the age-group 20-64 living abroad is 13.3%. This huge emigration of Bulgarians, particularly since 1989, is a loss of demographic, social, educational, and democratic capital, but also contributes to the country's development through significant remittances. Remittances from Bulgarian emigrants exceed foreign direct investment: 1152,6 million euros vs 901,9 million euros for 2017 (Krasteva 2019). In May 2018, Bulgaria extended the scope of its Labour Migration and Labour Mobility Law to include labour mobility of Bulgarians within the European Union

An analysis of return migration triggered by the pandemic called "The Big Return" (Georgiev 2020), contends that about 400,000 people entered Bulgaria in this period. It is argued that the return migration for the district of Montana in the spring of 2020 equals 4% of the workable population there. The report is based on calculations of entry border crossings in March and April 2020 and the then mandatory official quarantine imposed on people entering from abroad, which is used as a basis for further calculations on localities distribution. The main reasons identified by the study were 'wanting to be with one's family' and 'loss of job'. Some of these return migrants did not re-migrate after the first wave and remained in Bulgaria. In a survey conducted among return migrants, 19% of those who have stayed abroad for more than a year answered that they are not planning to migrate again. Asked what would make them stay in Bulgaria, 41% answered 'finding a job'.

Mass migration is largely unaddressed on a policy level as a whole, both at a national level and at a local level. While brain-drain, lack of labour force and no visible tendency for return migration are lamented on a public level, there are no concrete proposals or policies to handle these problems.

2.4.2 Local trends and policies

Out-migration of young people from Lom and the whole region has been given as the problem for the municipality in all of the expert interviews. Migration towards other cities or abroad is considered as one of the main reasons for the negative population growth. Migration of young people who have just graduated from high school is one of the problems for the municipalities, where specialists are mainly close to a retirement age: engineers, doctors, teachers etc. Transnationalization of families is the other key problem, that affects Roma families predominantly, but also the rest of the municipality's population. Migration of one or two

family members, usually young parents, creates problems related to regular school attendance, upbringing, and motivation of the children of these migrants. As it was pointed in the discussions above, some of the measures in the area of education have been directed at children-left-behind.

Migration from the North-Western region is considered higher than for the rest of the country due to the harsher economic conditions. In this respect, Lom is probably not much different than other comparable towns in the region. Migration to the capital and other larger cities and more prominently, transnational migration, are the main solution for making a living. Young people in particular, see no future in the locality. The large share of Roma population which lives in poor housing and have low levels of education and professional skills, cannot find appropriate employment in the region. The municipality through its workfare programmes, is the largest employer of this population. Migration is, as is the trend in other parts of the country, often short-term, seasonal or circular, and does not result in long-term security and investments. According to expert estimations, some migrants have invested in renovating their homes, but there are no other significant investments or other notable social remittances from migration so far.

The Roma are the most disadvantaged group in many respects. The educational level and professional qualifications of the Roma are lower than the average for the municipality. Their housing is poorer. Many of them are registered for workfare programmes. Access to the limited employment is even more restricted for the Roma due to explicit ethnic discrimination, as reports by several local experts. The main measures in this respect are focused on early education: encouraging families to enrol their children in kindergartens, making sure that schools are accessible through subsidized transport, ensuring free warm meals. The social assistance of educational and health mediators additionally assists Roma children in remaining in school.

Many of the Roma resort to migration to make a living, as described above, which results in divided families and children left behind. The effects of migration, especially on children and young people, is dire, experts think. When both parents work abroad, the risks of children dropping out of school are much higher, which is also recognized by the municipality. The attempts to manage these problems are the above-mentioned mechanism for preventing dropouts. Moreover, experts also argue that leaving young people behind, but sending financial remittances demotivated young people to look for any jobs in Lom, first, because they do not need the money urgently, and second, because of the parents' example of migration as a solution. Migratory patterns of young people also mean divided families and children left behind. This is a national tendency in various parts of the country. In this respect Lom confirms the trends. As noted in the section on education, children in school age are left at the care of other relatives and are at higher risk of dropping out of schools. The mechanism for intersectoral intervention is particularly aimed at such children in order to avoid dropouts.

There are no local policies for assisting caring for children-left-behind, nor for encouraging return migration. “The future of young people is out of Lom – whether abroad or in the bigger cities.”, one expert said.

During the big wave of what turned out to be temporary return migration in the spring of 2020, the municipality of Montana, as mentioned above, witnessed a return of 4% of the workable population in the district (Georgiev 2020). Local experts agree, that there was a wave of retuning labour migrants in Lom. Those who turned to the municipality for jobs, were offered work in the nursing homes for elderly people. According to one of the experts, those who started working did not migrate again, when the initial wave and restrictions subsided. Those who returned are middle aged with longer working experience abroad who have grown up children and have already invested in renovating their houses. They are happy to work for less money now, but to be back home. The pandemic crisis only sped up the process of return migration, an expert says in an interview.

3 Innovative post-crisis policies

The 2008 crisis overlapped with Bulgaria and Romania's accession to the EU in 2007. The new EU funding mechanisms that became available after the accession and the new strategic documents developed in this period overlapped with the negative effects of the crisis and blurred concrete post-crisis measures.

There are no significant policies aiming at coping with the crisis effects that can be noted for the municipality of Lom or the district of Montana. However, all the relevant policies enumerated above in the sphere of employment and education, came in place after 2007 and did provide support for vulnerable people and people living in precarious situations, aimed at giving young people better chances at combating social inequalities. In this sense it is difficult to delineate the two events: the 2008 crisis and the 2007 EU accession.

With a focus on youth and child participation, there are two initiatives that might be considered as innovative policies that work on a local level. As part of a nation-wide plan for involving young people in policy making, the State Agency for Child Protection has established a Council of children in 2003. The council has 2 representatives of each of the 28 municipalities, with 4 places for vulnerable children and 1 place for a child with international protection. The children can enter the Council between 13 and 16-years-old and leave when they turn 18. The selection takes place every two years. The council is supposed to be consulted on policies directed at young people. This is the main state-supported child and youth participation mechanism so far.

A youth council was established at the level of Lom municipality in the beginning of 2020.⁸ The council has 24 members representatives of all high schools in the city. It should be consulted by the municipality on local policies relevant for the city and for the young people. The council is established as part of a project for active civil participation "Active youth – active society" of the North-western institute for youth policies and the Generation foundation. The project aims at encouraging civil participation among young people.⁹

There is a local municipal school club "Ecology and environment protection" established in 2006 by a biology teacher in one of the high schools. Focuses on awareness raising and public actions on issues related to environment protection. Besides their work on strictly environmental issues, the club functions as a catalyst for active civic participation of young people and is highly valued in the local community.

⁸ <https://www.lom.bg/currentNews-2702-newitem.html>

⁹ http://generation-bg.org/news/mladezhki_se_obuchavat_na_demokracija_v_lom/2020-10-12-33

4 Discussion and Conclusions

The key local factor for growing inequality and impoverishment is lack of employment. With a strong 1990's de-industrialization and no development of new industries in the region, the local population has remained without stable employment. The river has lost its key role for transport and trade, the infrastructure is not well developed and while the municipality is situated on a key route, this possibility is not exploited accordingly. As a result of this combination of factors, the young people tend to migrate on a large scale either internally to other bigger cities or transnationally. The national and local policy interventions lack strategic planning for developing the region as a whole. They are piecemeal measure to patch up large economic and social problems. The main investment in employment is a workfare programme which does not provide sustainable solution for the local population, but only provides basic survival to those included in it. Primary and secondary education is only addressed through the lens of access for the vulnerable and disadvantaged groups. However, the local experts find that these measures have real effects and there is close to 100% coverage of all school-age children. Housing is not considered a problem, even though the available residential buildings are old and in no good shape. Energy inefficiency is a key problem but there are no clear plans on how to address this.

As shown in the different sections above, the district of Montana, and the municipality of Lom in particular, are lagging the average national level. Economic and social development is stalled. Poverty rates and social exclusion are higher than the national ones. Unemployment and lack of real possibilities for employment is an extremely serious problem and is deepening in the district and in the municipality, as opposed to the national average. At the same time, the population ageing and the negative demographic trends due to internal and international migration, are more explicit in the municipality of Lom and in the region in general. Thus, the main focus of policies is the ageing population and the impoverishment due to lack of employment. The higher risks for Roma from social exclusion, early school dropouts, and above all, active discrimination on the labour market, are both a local and a national-level problem. However, the larger concentration of Roma in the municipality of Lom makes them a visibly vulnerable and marginal group. The measures are in most cases directed at the Roma families with children, albeit rarely said explicitly.

The municipality is the main institution which coordinates projects and implements the local policy. It is also the main employer through the workfare programmes. In order to have well-functioning local budgets and locally formulated policies, the process of regionalization and de-centralization needs to be continued. The local level is still very weak as discussed. The municipality has very small local revenues and mainly relies on the state budget. According to the experts, local governance and local policies should be strategized and implemented on a bigger region level, i.e. the North-Western region, rather than on a municipal or district level. The local NGO sector is very small. They work closely with the municipality and rely on funding

distributed by the municipality through various EU programmes. According to the local experts the piecemeal measures and small projects without an integrated vision for development are a weak side of the implementation of the local policy for development of the municipality

The impact of the post-2008 crisis is visible both at national and at local level in the deepening of negative trends at all levels up until 2012-2013 as demonstrated in the different sub-sections above. After 2012-2013 all these trends have been reversed and have reached better levels than the levels just before the 2008 crises (i.e. numbers from 2007).

The main effects of the Covid-19 crisis are already visible in the statistical numbers with growing unemployment and deepening impoverishment and number of people at risk of poverty and social exclusion. Educational performance has decreased as a result of the prolonged periods of distant learning for secondary and high-school levels. It remains to be seen how these numbers will develop in the following years and how fast will they return to the positive trends up until 2019. At a local level, the most serious effect of the Covid-19 crisis at municipal level is the economic effect of the crisis. Some small enterprises had to close down. Particularly visible are the main street small shops, some of which file for bankruptcy. The slowdown of initiating the industrial zone project, as well as attracting investors in the automobile and shipbuilding industry is also explained through the Covid-19 pandemic.

Return migration as mentioned above and a small number of people remaining in Lom is considered as an effect of the pandemic. However, it is not large-scale enough to have a significant effect on the locality.

Young people are not the main focus of local policies. There is a strong negative demographic growth, as mentioned above. The ageing population is a key problem for the FUA. Young people are leaving the FUA after they graduate from school – either to bigger cities or as transnational migrants. The municipality does not offer employment opportunities. Moreover, the local experts consider that the young people who have remained in the municipality lack motivation and initiative and partially blame them for not taking the lead on finding better qualifications. They claim that the last two years of COVID-19 and distant learning deepened the lack of motivation and the lack of skills and see a worrying future for the youth of Lom.

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Annex

The table below contains data/indicators that are able to display social inequalities in a way that is the most comparable with other urban areas. Each urban report includes this data table, which is also intending to show not only the scale and dimensions of inequalities in the functional urban area of Lom, but indicates also the scale of missing data that makes any comparative research difficult to implement.

	National data (Bulgaria)	Regional data (Montana)	FUA data (Lom municipality)	City level data (Lom)
Population				
Population in 2007	7,640,238	161,161	31,170	
Population in 2012	7,284,552	143,662	27,476	
Population in 2019	6,951,482	127,001	23,967	
Population aged 15-29 in 2007	1,554,957	27,393	---	
Population aged 15-29 in 2012	1,281,927	21,478	---	
Population aged 15-29 in 2019	1,005,227	16,958	3,317	
Income/poverty				
Gini index 2008	35.9	48.2		
Gini index 2012	36	35		
Gini index 2019	40.8	39.5		
Equalized personal income quintiles (mean for the 1st quintile) 2018/2019				
Equalized personal income quintiles (mean for the 2st quintile) 2018/2019				
Equalized personal income quintiles (mean for the 3st quintile) 2018/2019				
Equalized personal income quintiles (mean for the 4st quintile) 2018/2019				
Equalized personal income quintiles (mean for the 5st quintile) 2018/2019				
At risk of poverty rate 2008	44.8%	35.3%		
At risk of poverty rate 2012	49.3%	39.1%		

	National data (Bulgaria)	Regional data (Montana)	FUA data (Lom municipality)	City level data (Lom)
At risk of poverty rate 2019	32.5%	41.3%		
At risk of poverty aged 20-29 2008	39.0%			
At risk of poverty aged 20-29 2012	46.2%			
At risk of poverty aged 20-29 2019	28.2%			

Housing

Share of housing below market rates (social housing) 2007	9.3			
Share of housing below market rates (social housing) 2012	10.1			
Share of housing below market rates (social housing) 2019	12.1%			
Average housing price per sqm/average income (from salary) 2007 (EUR)	557/756	398/521		
Average housing price per sqm/average income (from salary) 2012 (EUR)	450/1168	305/597		
Average housing price per sqm/average income (from salary) 2019 (EUR)	-/1913	-/-		

Education

Early leavers from education and training 2007	14.9%	NUT2 17.1%		
Early leavers from education and training 2012	12.5%	NUT2 20%		
Early leavers from education and training 2018	13.9%	NUT2 22.9%		
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2008	28.3%			
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2012	23%			

	National data (Bulgaria)	Regional data (Montana)	FUA data (Lom municipality)	City level data (Lom)
Share of inhabitants aged 15-64 with a maximum ISCED 1 (2) education 2018	21.5%			
Enrolment in upper secondary school 2007/2008	37557	720	170	
Enrolment in upper secondary school 2012/2013	30365	470	137	
Enrolment in upper secondary school 2017/2018	26567	394	89	
Employment				
NEET youth aged 15-29 2007	20.3%			
NEET youth aged 15-29 2012	24.7%			
NEET youth aged 15-29 2019	16.7%			
Employment rate 2007/2008	61.7%	54.7%		
Employment rate 2011/2012	58.8%	53.3%		
Employment rate 2018/2019	70.1%	48.2%		
Employment rate aged 15-24 2007	24.5%	20.2%		
Employment rate aged 15-24 2012	21.9%	(16.4%)		
Employment rate aged 15-24 2019	21.8%	(9.6%)		
Unemployment rate 2007	6.9%	11%		
Unemployment rate 2012	12.4%	15.1%		
Unemployment rate 2019	4.3%	20.4%		
Unemployment rate aged 15-29 20	11%			
Unemployment rate aged 15-29 2012	20.8%			
Unemployment rate aged 15-29 2019	6.9%			
Share of precarious employment 2008	0.6%			
Share of precarious employment 2012	0.8%			
Share of precarious employment 2019	0.6%			
Share of precarious employment aged 15-29 2007/2008				
Share of precarious employment aged 15-29 2011/2012				

	National data (Bulgaria)	Regional data (Montana)	FUA data (Lom municipality)	City level data (Lom)
Share of precarious employment aged 15-29 2018/2019				
Health				
Life expectancy 2007	73.7	72.15		
Life expectancy 2012	74.4	72.39		
Life expectancy 2019	75.1	72.97		
Teenage birth rate 2007/2008	13%	22%	22%	
Teenage birth rate 2011/2012	11%	19%	25%	
Teenage birth rate 2018/2019	10%	19%	18%	