



Poverty and social exclusion in selected European countries

Changing lives, opening minds.



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Poverty and social exclusion are widely commented social issues, that trouble both developing countries and those considered to be already well developed. . It should be welcome that actions towards combating poverty and social exclusion, are taken on a variety of occasions. One of them is a project entitled “**TAP – Together Against Poverty**”, implemented by a partnership of six European countries, by organisations from Estonia, Spain, the Netherlands, Poland, Romania and Italy. The project is coordinated by Centre for Education and Enterprise Support from Rzeszów, which has been dealing with social issues for several years now and have participated in many similar projects e.g. prevention of homelessness among children. The TAP project’s objective is to write two papers which describe poverty and social exclusion in the project countries and presentation and analysis of existing models of social security.

Research on poverty and social exclusion

The main problems of the study were: insufficient in-depth and up-to-date knowledge of economic and social aspects of causes and characteristics of poverty and social exclusion among the most vulnerable groups; exit mechanisms and obstacles to overcome them. The main objective of the study was: to gain in-depth and up-to-date knowledge of the economic and social aspects of causes and characteristics of poverty and social exclusions among the most vulnerable groups; exit mechanisms and obstacles to overcome them. The tool used to carry out the research was an in-depth interview questionnaire with elements of a survey questionnaire.

Presentation of results of research conducted among people at poverty and social exclusion and those threthened with these problems

The research on poverty and social exclusion were conducted between November 1st 2014 and March 31st 2015 in all six countires participating in the project. For the research, the in-depth survey with part of a questionnaire was used. The total number of surveys was 90 - 15 in each country. In order to participate in the research, at least one of the following had to be true for the respondent: the person was unemployed, had low level of qualifications or education, raised a child alone, was the head of the family with many children, was a member of household with low income which entitled for social aid. Analysing metrical data of 90 respondents, the largest group was of people living in cities with population between 100k and 500k of people (Table 1).

Table 1. The structure of respondents according to place of living

Place of living	Number	Percentage
city*	7	7,8
up to 20k	1	1,1
20k – 50k	3	3,3
50k – 100k	9	10
100k – 500k	40	44,4
above 500k	19	21,1
village	11	12,2

(*) in some of the questionnaires the respondents indicated only a town without providing information about the size of this town

Source: own elaboration based on research results

Majority of respondents were women, 61 (almost 68% of all respondents). Only 29 men took part in the research. One of the factors qualifying a person to the target group was the status of an unemployed person. Among the responders, 61 people remained jobless, while 29 reported having employment. Among respondents, every fourth person didn't finish elementary education (Table 2). In total, the respondents with maximum secondary education accounted for over 54% of all respondents.

Table 2. Structure of respondents according to their education level

Education level	Number	Percentage
higher	24	26,7
post-secondary education	10	11,1
secondary *:	11	12,2
vocational	8	8,9
general	4	4,4
vocational	8	8,9
grammar school / junior secondary	15	16,7
elementary	10	11,1
incomplete elementary / no education	24	26,7

(*) in some of the questionnaires the respondents indicated only certain level of education without providing information about the type of this education

Source: own elaboration based on research results

Another factor causing a higher risk of poverty and social exclusion and at the same time about belonging to the target group was the structure of the household. Single parents and large families (three or more children) were almost 1/3 of the participants of the research (Table 3).

Table 3. Structure of respondents according to the members of the household

Members of household	Number	Percentage
a single person	36	40
couple / without children	10	11,1
couple/ with children:		
with 1 child	12	13,3
with 2 children	5	5,6
with 3 and more children	10	11,1
single parent	17	18,9

Source: own elaboration based on research results

The last factor deciding about belonging to the target group was low income. Income on a certain level decided about the possibility of taking advantage of social aid. In the countries with euro, the most numerous group were respondents making between 500 and 1000 EUR per month in their households. In case of Poland and Romania it is not possible to point a dominant of income because of low number of observations. Because the system of answers to this question allowed for declaration of a precise value of monthly income for the whole household or one out of three verbal assessments, it is not possible to present the full dispersion pattern of value of income. Most of the income

earned by researched households didn't allow for satisfying the basic needs of their members.

Economic situation in opinion of respondents – data from interviews

Financial situation of people threatened with poverty and social exclusion in Estonia is a combination of a few main factors, among which the most important were political and structural changes and current economic crisis including worse economic relations with Russian Federation.

I have no job for more than 10 years and I do not exist on any paper. I lost my job when many newspapers in Russian language were closed in Estonia [...]. I write articles and sometimes have small money from them. I don't have any financial assistance from Estonian institutions [...]. Only my wife has a job from time to time as a cook and this helps us to survive. Also my father has pension and helps us. We have small summer house and have own potatoes and apples. [Man, aged 59]

Break down of Spanish labour market impacted very wide social spheres. Young people, persons without qualifications and also immigrants experienced the results of lack of satisfying job offers. It caused the necessity or undertaking any jobs in order to be able to survive.

I used to work back home as an accountant. I have almost 20 years of working experience. But here in Spain I couldn't find that kind of job so I started working in houses... [Woman, aged 44]

I've been waitress in a restaurant. We live in my father's house. The situation is really bad. In Spain there is lack of work, with low incomes and very bad conditions. With my father pension, we all survive. [Woman, aged 46]

Economic situation of respondents in the country that was identified as „safe” is in their opinion difficult. Lack of work, the need to support adult children, who also cannot find job, is a common problem for many economies.

There is a lot of hidden poverty, so you do not see it, but I do, around me. There are no jobs, see at what is happening to my son. 29 is living at home again, also without a job [...]. I got unemployment benefit and soon social assistance. No work... Of this I must live, along with what the food bank gives us [...]. There is just too little money. [Man, aged 53]

I'm on welfare. No salary... Sometimes there's some perks or there is the housing allowance, for paying the rent [...]. Sometimes I can't buy a big thing and purchase things I really need. But then I can go to the Church, to the social services. For example, to get a washing machine... there are arrangements for that [...]. I have debts. And no, no savings. I do not know how I should save money. [Woman, aged 30]

Poverty and social exclusion in the Netherlands has somewhat different reasons and different characteristics which result from the generally high standard of living in this country and different economic conditions. The problem of poverty is coupled with quite well operating support system, which is not limited to material aid, but also includes advice on specific problems faced by persons covered by the aid.

Characteristic for Polish poverty is necessity of constant borrowing. It is an attempt of managing in difficult economic situation but it also shows the solidarity of local communities in which the respondents live. Unfortunately, this situation causes the spiral of debts which is used by various institutions that lend money. These institutions give credits for a very high percentage without asking for any creditworthiness. The second characteristic is difficulty with satisfying needs connected with food.

The situation is difficult. In order to satisfy current needs I have to collect scrap, bottles from beer and for that I get little money which I spend on bills: rent, electricity, gas. This situation is very humiliating [...]. Not all people are ok with the fact that I'm searching the garbage and they tell their kids to bother me which is very humiliating. [Woman, aged 55]

There are many cases when I don't have money for bread and I have to borrow because the child has to eat something. Then I need to think how to pay back the money. I lack money all

the time, I can't satisfy basic needs such food, hygiene products [...]. I don't have feeling of financial safety, I have 7000 zloty of debt [...]. Sometimes I find some work such as care for elder person: I do shopping, clean, take care of that person, but this happens very rarely. I get 10 zloty per hour but it is a lot for me because then I have money for a dinner for more than one day. I would gladly take care of someone on steady basis but during the day. When I wake up at 4 am I think what will happen today? What I will cook, where to take money from for food? It is not easy situation. [Woman, aged 38]

Respondents in Romania often indicated that the bad economic situation is connected with unemployment including lack of legal possibilities of earning money. Unemployment but also work without papers don't give basis for leading a decent life, especially that such work doesn't provide material security or the right to free medical care or pension.

I work illegally too, Now I get by with illegal work , but I might need hospital care one day, one day I might retire myself, I hope I will have a legal job before that, that is what they promised me for next year [2015 – ed. author], yes that is what they promised [...]. I am unemployed, I mean I am not hired somewhere with proper documents. I work about two to three hours a day for an unstable amount of money [...]. What can you do when you are in need of money? [Man, aged 41]

I am not satisfied, my salary is small and is insufficient. It was better when my parents were alive, they would bring food from the country all the time. Now I buy everything and money flies away. [Woman, aged 56]

The main factor coursing poverty in Italy is common lack of work or very low salaries. The respondents underlined that social aid they receive are not sufficient for satisfying current needs. It is connected with common debts and necessity of needs' reduction. Many respondents take advantage from public and non-governmental support centres.

I have a social aid 180 euros per month, I can't find a job. I have small debts and I reduce needs. [Man, aged 62]

We are in the abyss. There is always someone that could work for less and the price of work is going down. I am a woman and I am old these are two important barriers [...]. [Woman, aged 53]

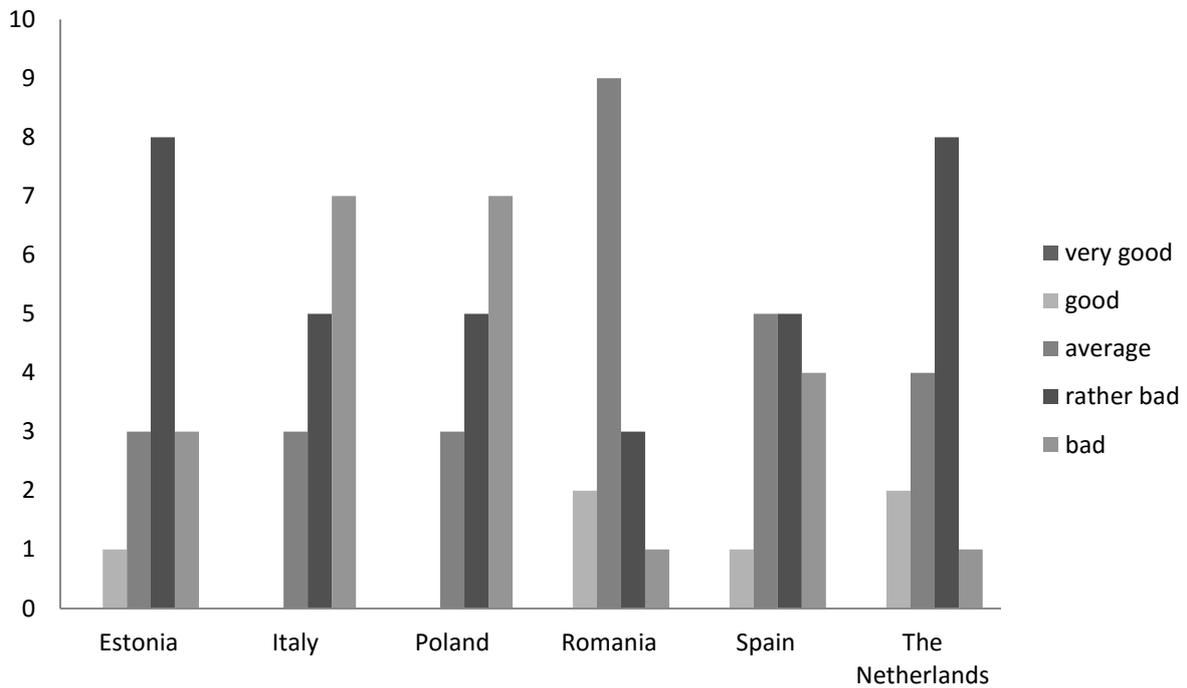
Economic situation in respondents' opinion – data from questionnaires

The most numerous group of respondents (44 people) was sustained with gifts, alimony and other income. In this group, for 18 people it was the main source of income, and for 26 of them – an additional source. The second most numerous group of people at risk of poverty and social exclusion were people living off contract work (37 people). Not much less, 33 respondents lived off welfare benefits. In this group, for 23 people it was the main source of income. Most respondents said that their current income situation is average, rather bad or bad. As many as 2/3 of respondents declared their situation as *average or rather bad* (Table 4). In particular countries, two respondents in Netherlands and Romania pointed out that their income situation was *good* (Graph 1). Only one respondent in Estonia and Spain indicated such an answer and none in Poland and in Italy. The most numerous group in Estonia and Netherlands declared their situation as *rather bad* (8 respondents in each country). The answer that often appeared in Romania – *average* is a very interesting indicator. It should be noted however that the opinions are subjective and often their value is influenced by the environment in which they live and the fact of having a job (even illegal). Only putting together this information with the indicators diagnosing material deprivation can give real answer about the standard of life of these respondents.

Table 4. Assessment of income situation of respondents

Income situation	Number	Percentage
very good	0	0
good	6	6,7
average	27	30
rather bad	34	37,8
bad	23	25,6

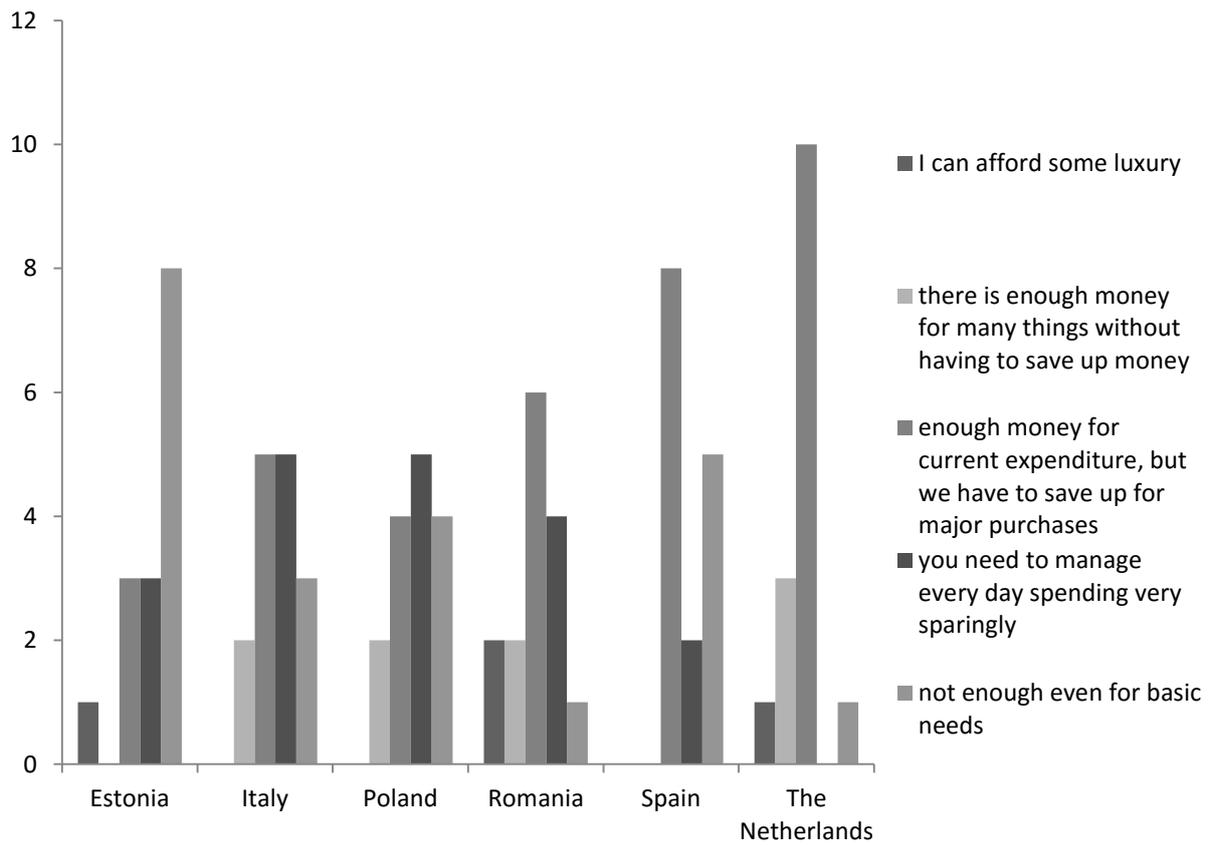
Source: own elaboration based on results of research



Graph 1. Comparison of assessment of current income situation of respondents in the countries of research

Source: own elaboration based on results of research

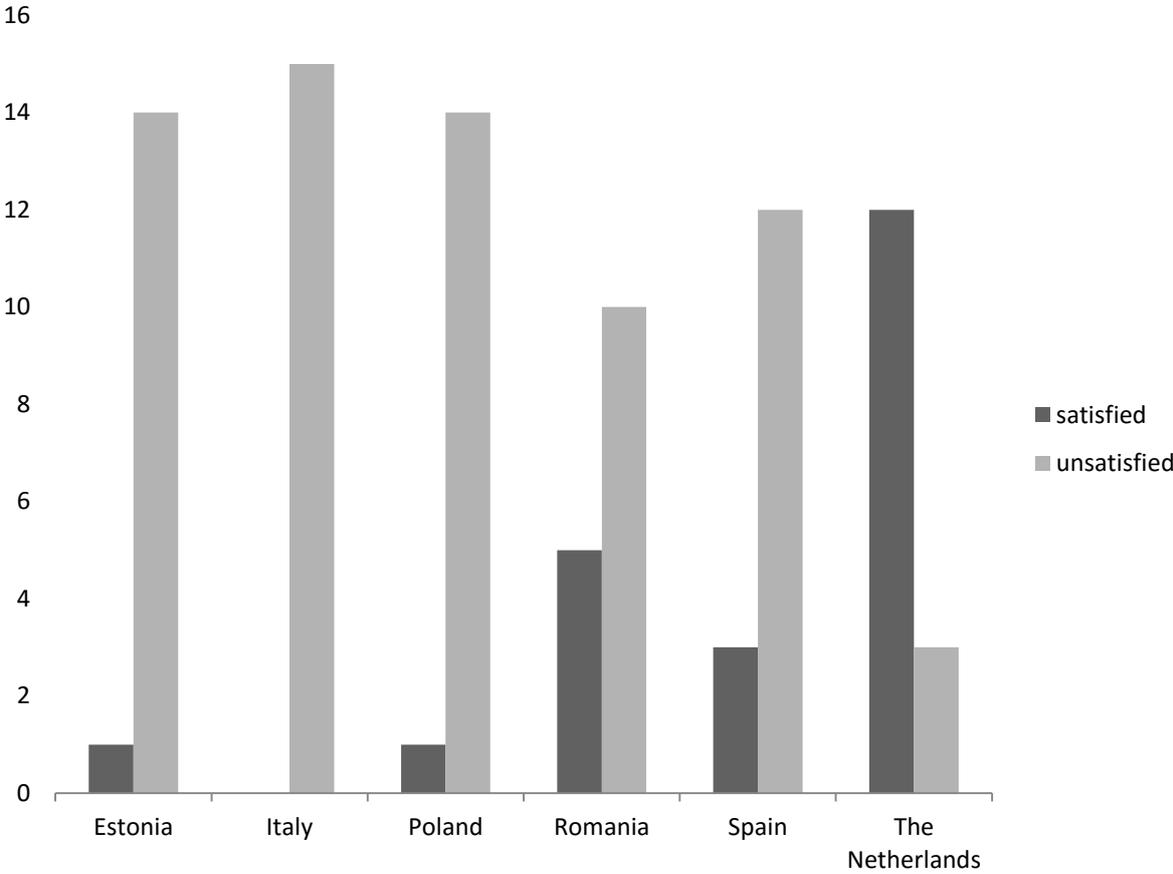
The questionnaire included the questions regarding the characteristics of income situation of respondents' households, which allowed for better assessment of real state of the households (Graph 2).



Graph 2. Comparison of characteristics of income situation of respondents in the countries of research

Source: own elaboration based on results of the research

Majority of respondents, over ¾ pointed out that their needs are unsatisfied (Graph 3).



Graph 1. Satisfying of respondents’ needs in countries of research

Source: own elaboration based on results of the research

More details about the above aspect gives the analysis of possibilities of satisfying of seven concrete needs (Table 5).

Table 5. Unsatisfying of needs of respondents in the countries of research \ (numbers)

unsatisfying of needs	recreational trip	unexpected expenditure	having a car	visit to a specialist	eating meat, poultry, fish	timely payment	appropriate heating
Estonia	14	11	13	6	8	7	2
Spain	15	11	11	12	3	11	11
Netherlands	9	12	13	0	1	0	0
Poland	15	14	13	13	11	13	4
Romania	11	12	15	6	4	4	1
Italy	14	15	14	14	7	11	6

Source: own elaboration based on results of the research

Majority of respondents asked about how they dealt with the situation and how they tried to satisfy own needs, stated that they tried to reduce the needs (over 90% of respondents). The second key strategy was to use help of family, friends and social aid institutions. This way was declared by over 76% of respondents. Less than a half of respondents declared borrowing money in order to satisfy their needs. It is worth noticing that 90% of respondents didn't sell any belongings in order to cover current needs.

Functioning of the respondents in the society

Social exclusion in the opinion of Estonian respondents impacts a wide range of people. Respondents described own situation in the context of exclusion, although usually they didn't have a feeling of experiencing such a state. Their positive attitude came from frequent contacts with other people. Objective analysis showed however that in most cases they were excluded people, often without a place to live or decent accommodation conditions.

I am half Ukrainian and half Latvian. I don't feel discrimination in my daily life because I know Estonian very well but my mum and me have lost our flat in the centre of Tallinn when her Estonian husband died 3 years ago and his two sons through us out even father told them

that we have to stay there. My mum is living in her summer house all around the year, we are happy that this winter was not cold. [Woman, aged 26]

I feel discrimination because I am old and I am a woman. Many employers refused to give me a job because of that. Even if it is forbidden, companies find the way to refuse because I am old. I applied to be receptionist in the small hotel and manager told me that there are only young women on the reception and I will not feel comfortable with them. Most companies did not respond to my emails at all when I sent my CV. [Woman, aged 61]

Social exclusion in Spain is very diverse and on such an example it can be seen how many meanings this phenomena can have.

People stare at me in the streets, because my clothes are old [...]. I can't give my children private education, and people always judge me [...]. I don't have a good relation with my family, I can only count on my friends, I joined a Facebook group and they are amazing people, people in the same situation as mine [...]. [Woman, aged 41]

When you don't have money you usually don't have friends... Everybody have their own problems. Everybody is in the same situation, so I can't ask them for help (...). I'm not happy with my current life and current situation of my household, because I can't provide to my daughter everything she needs, now summer is coming and we can't go anywhere... [Man, aged 35]

Respondents in the Netherlands underlined that they try to live normally and they do not feel excluded or discriminated. In the opinion of the majority, despite worse material conditions, it is possible to function normally. These people expressed willingness to look well and not show that they deal with financial problems because sometimes it brings an opposite effect.

People do not look at me for these kind of issues, for what I have and do. That is good. And I also do my best to come across, to look good... [Woman, aged 43]

I live isolated, in some way [...]. I pay a low rent and this means that it is not possible to move to somewhere else. I can't escape [...]. True friends live far away. Little, but good contacts. [Man, aged 46]

We also have a local team in the neighbourhood. We can always ask them for help [...]. [Answering the question about experiencing discrimination – ed. author] No, not that. Not because we are in this situation. But I think it certainly appears that people with little money are not wanted in their area. In general, I do not feel called upon me what I am, and what I do. [Man, aged 37]

The functioning of the respondents in the Polish society was largely dependent on their situation. Most of the respondents had a sense of alienation and disadvantage in relation to others. Difficulties in satisfying the material needs encourage social isolation, but also inaction, especially in a situation where immediate surroundings also struggle with similar problems.

I feel lonely and alienated. All the time I'm sitting at home alone with K, when rest of the children are in school. I have no friends or colleagues, I would like to have a friend, with whom I could talk about everything, but I do not. My only contact is that lady from the social welfare center, Mrs. S. a therapist with who I can spill the beans. [Woman, aged 35]

If you are on the bottom, and I just can say that about myself, it is very hard to stand out without the help of others, and I do not have those. In my community we are all on the same level, it is normal, but outside this community we are like from another world [...]. I feel that I am living in an unfavourable environment, and I hope that I can break out of it, although there is no outlook, but maybe at least my children will succeed. I wish they did, but it will be difficult, because if I do not help them to get proper education, it will be very difficult for them to get better life in the future. [Man, aged 39]

Romanian respondents talked about their functioning in the society from the point of view of the place of work and contacts with office workers. It was because most of them were employed (usually illegally). Place of work, relationships with colleagues and contacts with institutions took a lot of space in the analysis of social situation of respondents.

I went to the town hall, I was queuing, a number was called and there was no-one so I approached the desk, and the lady shouted at me as someone else whose number was called showed up unexpectedly. I felt bad. Otherwise, I did not feel it. [Woman aged 49]

I am not satisfied with my life as it is now, I am in C., my household is in B. , you see this is what it means to be alienated: to be compelled to leave, to leave your roots somewhere and to reach places you never dreamed of with your branches. [Man, aged 41]

Italian respondents pointed out at various elements of discrimination. The discrimination was experienced directly or indirectly. The respondents defined the factors of discrimination which included: poverty, disability, sex, family situation or country of origin. In this last case the experiences were extremely different. Immigrants felt discriminated because of the fact that they were not Italians. On the other hand, Italians had a feeling that they get less help than citizens of other countries.

I feel discriminated as a young mother alone. [Woman, aged 32]

The country is full of discrimination of people poor and those with disability. For the foreign people there are supports, but for Italians nothing. [Man, aged 61]

[Answering the question is she feels discriminated – ed. author] *Yes, because I am Italian. [Woman, aged 53]*

Yes, there is a huge discrimination. The place you live can affect the possibility you have. No, it is not my case. We were discriminated for being female and Roma. [Woman, aged 30]

My life is sad. In the past it was better. I don't do nothing, just wait [...]. I am alone and I feel loneliness [...]. I feel discriminated because I am Italian compared with immigrants that receive a lot of aids. [Woman, aged 79]

Summary

An income lower than the average income for a particular country creates favourable conditions for poverty and social exclusion. No opportunities to earn money were pointed out as a direct factor, though mentioned among other factors, causing poverty. Interviewees pointed out that the loss of work had a significant impact on the household's resources, and the continuing state of unemployment reduced hope for a better financial situation in the near future. The necessity of sharing income among a larger number of household members was also favouring the emergence of poverty - especially when the members were minors and people without income. A household with only one employed person was in a detrimental situation even if that person was running their own business. Formal education at a lower secondary level was correlated with unemployment. The respondents themselves said that the lack of qualifications, formal recognition and lack of education which could prove a person's knowledge was the limiting factor in finding work. Disability, as one of the causes of social poverty and social exclusion, in the opinion of the surveyed only in some cases has an impact on their current financial situation. Inability to cope with risky situations, and especially lack of entrepreneurial skills, was a key social factor causing poverty. It has been confirmed both during the interviews and in the questionnaires.