

THE WORKING POOR IN THE EUROPEAN UNION

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Abstract

The aim of this study was an attempt to identify the working population at risk of poverty in the 28 European Union countries. Also, this paper attempts to define the poor population and to subsequently determine its levels and structures. It was noticed that the size and scope of poverty mostly depend on the intensity of work while the responders' age plays a minor role. As noted in this paper, the greatest risk of poverty affects those who work for up to 20% of their full annual potential working time, as well as representatives of two opposite age brackets: young people aged 15-24 and people over 65. This paper emphasizes the relative nature of the poverty risk, which depends on the location and the socio-economic development level of the country concerned. In EU countries, the distribution of poverty depends on the position held by individuals on the labor market, including the intensity of work. The EU-SILC studies identify five types of work intensity: very low (0.0-0.2), low (0.2-0.45), medium (0.45-0.55), high (0.55-0.85) and very high (0.85-1), depending on the full annual potential working time. The higher is the intensity of work, the lower is the risk of poverty. Empirical materials are based on EU-SILC (European Union Statistics on Income and Living Conditions) partial studies which provide a reference point for comparing the EU income distribution and social integration statistics.

Keywords: *Standard of living, working poor, poverty risk, European Union, social exclusion*

JEL classification: *O12, I32, D81, J81, P46, Z13*

1 Introduction

Poverty and social exclusion are the subject of many empirical studies because of the growing number of people unable to meet their needs as expected (Marcysiak and Prus, 2017). This is a multidimensional and extremely complex problem as poverty takes various forms, depending on the context, place or capacity do deal with it. In previous discussions, the main at-risk-of-poverty groups were believed to be the unemployed (Healy 2017, ILO 2016, Quy 2016, FRA 2014, Kryńska, Kwiatkowski 2011, Kryńska 2001, Stiglitz 2009, Corcoranm, Hill 1980), the disabled (Kowalczyk, Gilga, Jurek 2012, Emerson 2007), the poorly educated (Connelly, Sullivan, Jerrim 2014, Serneels, Dercon 2014), the elderly (Kubicki 2013, Kałuża, Szukalski 2010), children (UNICEF 2016, Wójcik 2011, OECD 2015, Warzywoda-Kruszyńska 2008), women (European Commission 2017, Scott 2008, Lister 2007, Ruspini 2001, Corsi, Botti, D'Ippoliti 2016) and the rural population (Prus, 2010, p. 9; Prus and Drzażdżyńska, 2017; Rakodi 2014, Kalinowski 2015, Kalinowski, Łuczka-Bakuła 2007, Herman 2016). However, the growing unemployment and the unfavorable socio-economic situation of some countries marked the emergence of new at-risk-of-poverty groups: people under flexible employment contracts, the population with uncertain incomes and those paid the lowest wages. These people are referred to as precariat by Guy Standing (2014). Because of the growing importance of that group, an attempt was made to determine the extent of the working poor problem in the European Union. This paper joins the discourse on the relationship between work and poverty which results in the inability to meet the individuals' needs as expected.

2 Data and Methods

Empirical materials included in this paper are based on EU-SILC (European Union Statistics on Income and Living Conditions) partial studies delivered by Eurostat (<http://ec.europa.eu/eurostat/data/database>) and provide a reference point for comparing the EU income distribution and social integration statistics. EU-SILC has been used since 2003 (initially, in Austria, Belgium, Denmark, Greece, Ireland and Luxemburg; subsequently, from 2004, in all EU countries) to monitor the social policy with the Open Method of Coordination (OMC). These studies are a universal tool focused on incomes, especially including personal income, poverty, social exclusion and standards of living. The population surveyed as a part of EU-SILC is composed of households located in specific countries. Surveys are conducted with all household members aged 16 or more. The survey assumes that the employee's income is the total remuneration disbursed in cash or

in kind by the employer to the employee in return for work done during a specific period.

The cluster analysis relied on the Ward's method, one of the agglomerative clustering methods. The distances between clusters were estimated with Euclidean distance which means geometric distance in a multidimensional space, calculated with the relevant formula (1).

$$(x,y) = (\sum_i (x_i - y_i)^2)^{1/2} \quad (1)$$

The method is highly efficient as it creates small clusters. It enables full control over the resulting number of groups and presents the most natural clusters. In the Ward's method, steps are performed in the following order: 1) Determining the $n \times n$ taxonomic distance matrix which includes the distance between each pair of objects. The matrix is symmetric about its leading diagonal; all of the diagonal entries are zeroes; 2) Searching for object pairs (and, later on, for clusters) with the smallest mutual distance. It has to be assumed that the objects are numbered "p" and "q" with $p < q$; 3) Merging "p" and "q" into a new cluster replacing item "p." At the same time, object (cluster) "q" is removed and the subsequent numbers of clusters are reduced by one. As a result, the dimension of the matrix is reduced by 1; 4) The distance of the new cluster from every other cluster is calculated as follows: $D_{pr} = a_1 * d_{pr} + a_2 * d_{qr} + b * d_{pq}$ (with: r goes through cluster numbers other than "p" and "q"; D_{pr} : distance of the new cluster from cluster "r"; d_{pr} : distance of the original cluster "p" from cluster "r"; d_{qr} : distance of the original cluster "q" from cluster "r"; d_{pq} : mutual distance between original clusters "p" and "q"; a_1, a_2, b : parameters).

3 Results and Discussion

Deprivation is strictly related to the employment issue because labor is the source of income which largely determines the way of addressing personal needs. However, today's trends on the labor market, especially the structural shortfall in employment, the growing competition on the supply side of the market and the instability of employment are the reasons why, in addition to the existing disadvantaged groups (unemployed, disabled, dysfunctional people), the working population referred to as working poor are also at risk of deprivation. According to E. Polak (2011), that group includes economically active people with low-paid jobs. Their disadvantageous position is reflected by the lack of privileges available to unemployed people, and their incomes are not enough to ensure a decent standard of living. An interesting summary of key reasons behind poverty was

provided by K. Drela (2015) who identified three groups of reasons: job and employment quality, household structure, and individual risk factors.

A characteristic aspect of the working poor is a job with no development opportunities which strengthens their sense of social exclusion, and the economic and social instability. As a group, the working poor are not homogenous; the individuals considerably differ from each other. Meanwhile, their common characteristics are the instrumental nature of their work and precarity of employment. These are the features they share with other communities of the secondary labor market, such as *freeters* and the population with uncertain incomes.

The level of incomes is a co-determinant of living standards and the reason for the fragmentation of needs. While low incomes do not provide enough information to assess the risk of poverty, they are among the assessment criteria for processes taking place in economic and social life. Though they do not allow for an unambiguous evaluation of living conditions, they enable making a rough estimation of the degree to which one's material and spiritual needs are addressed. The essence of incomes results from their impact on the development of the size and structure of demand (cf. Gutkowska 1997; Chmielewska 2004; Kalinowski 2015). In the European Union, people with disposable income below 60% of the national median income are assumed to be at risk of poverty. Below that threshold, incomes are considered insufficient to address the individuals' needs. Whether the persons below that limit are actually unable to meet their needs and experience poverty depends on a series of other factors, including ownership of durable goods, and intensity, duration and severity of poverty.

Although the risk of poverty or social exclusion follows a consistent downward trend, it continues to be a major problem for EU countries. Despite the decreasing risk of falling below the poverty threshold, that matter is considered to be among the fundamental issues, as reflected in the Europe 2020 strategy (Molle 2015). According to the assumptions, the at-risk-of-poverty population must be reduced to a total of 20 million by 2020. Note also that currently 118 million people continue to be affected either by poverty or by social exclusion. This suggests that nearly one quarter of the European Union population are unable to sufficiently address their needs. The highest percentage of people with incomes below the defined threshold live in Greece (35.6%), Romania (38.8%) and Bulgaria (40.4%), whereas the lowest shares are reported in the Czech Republic (13.3%), Finland (16.6%) and the Netherlands (16.7%). In the EU-28 group arranged by ascending percentage of people at risk of deprivation of needs, Poland is ranked 14th with 21.9% of the population being at risk of poverty. However, if the poverty threshold is set at 60% of median equivalent income, that population decreases to 87.9 million, i.e. 17.3% of the total population.

Poverty is strongly related to unemployment. While employment is believed to be the best protection against poverty, some research suggests that the employed group also includes a noticeable share of people who struggle to meet their needs. In the concept of this study, important information is provided by the at-risk-of-poverty rate among employed people. This is because it allows to determine how many employees are unable to reach an acceptable standard of living. In the group of member countries, 9.6% of all employed people earn a remuneration that does not allow them to sufficiently address their needs (considering all persons aged 18+). In this case, too, the highest share is reported in Romania (18.9%) and Greece (14.1%) while the lowest levels are recorded in Finland (3.1%) and Czech Republic (3.8%) (Table 1).

Table 1 **In-work at-risk-of-poverty rate (18+)**

GEO/TIME	2008	2010	2012	2014	2016	2017
European Union	:	:	8.9	9.5	9.6	:
European Union (28)	:	8.3	8.9	9.5	9.6	:
Euro area (19)	8.1	8.0	8.6	9.4	9.5	:
Austria	8.5	7.5	8.1	7.2	8.3	:
Belgium	4.8	4.5	4.5	4.8	4.7	:
Bulgaria	7.5	7.7	7.4	9.2	11.4	:
Croatia	:	6.3	6.0	5.7	5.6	:
Cyprus	6.3	7.3	7.9	7.8	8.2	:
Czech Republic	3.6	3.7	4.5	3.6	3.8	:
Denmark	5.0	6.5	5.2	4.9	5.3	5.3
Estonia	7.3	6.5	8.3	11.8	9.6	:
Finland	5.1	3.7	3.8	3.7	3.1	:
France	6.5	6.5	8.0	8.0	7.9	:
Germany	7.1	7.2	7.8	9.9	9.5	:
Greece	14.3	13.8	15.1	13.4	14.1	:
Hungary	5.8	5.3	5.7	6.7	9.6	:
Ireland	6.5	5.5	5.6	5.4	4.8	:
Italy	9.0	9.5	11.0	11.0	11.7	:
Latvia	10.5	9.4	8.6	8.1	8.3	8.8
Lithuania	9.4	12.6	7.6	8.3	8.5	:
Luxembourg	9.4	10.6	10.2	11.1	12.0	:
Malta	5.1	5.9	5.2	5.7	5.8	:

GEO/TIME	2008	2010	2012	2014	2016	2017
Netherlands	4.8	5.1	4.6	5.3	5.6	:
Poland	11.5	11.4	10.4	10.6	10.8	:
Portugal	11.8	9.7	9.9	10.7	10.9	:
Romania	17.7	17.9	19.0	19.8	18.9	:
Slovakia	5.8	5.7	6.2	5.7	6.5	:
Slovenia	5.1	5.3	6.5	6.4	6.1	:
Spain	11.3	10.9	10.8	12.5	13.1	:
Sweden	6.8	6.5	6.7	7.8	6.7	:
United Kingdom	8.5	6.8	9.0	8.7	8.6	:

: not available

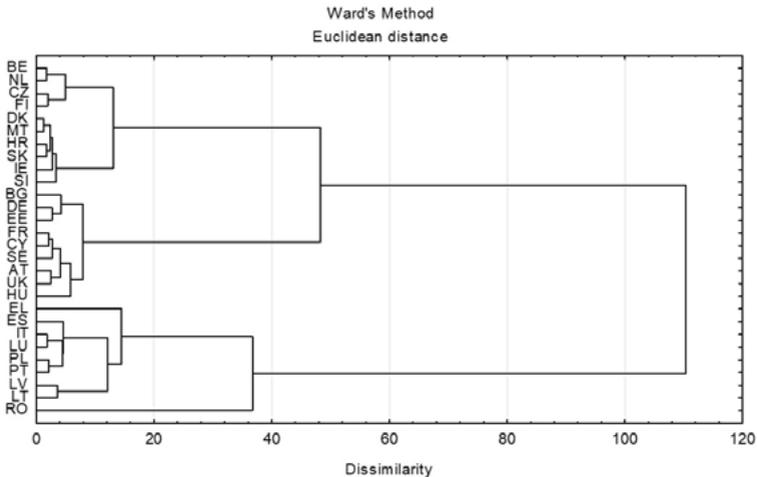
Source: own calculations based on Eurostat (2018), SILC: Income and living conditions, online data code ilc_iw01.

Although the relative poverty threshold expressed in monetary value varies considerably from one country to another, the at-poverty-risk rate has a significant informative value. This is because the relative threshold takes into account the socio-economic development level of the country considered, and therefore corresponds to the local standards of living. That threshold is regarded as the minimum acceptable standard of living (cf. Topińska, Ciecieląg, Szukielojć-Bieńkuńska 2008, Rusnak 2011). Thus, people falling below the poverty threshold face the risk of having their needs not sufficiently addressed which results in material deprivation. Note however that the situation of an average poor person varies from one country to another. In the wealthiest countries (Denmark and Luxembourg), the threshold set at 60% of median annual incomes is EUR 28,665 and EUR 33,818, respectively. In the poorest ones (Romania and Bulgaria), the corresponding figures are barely EUR 2,448 and EUR 3,151 (Eurostat 2018). Distinguishing the poverty thresholds makes sense because the costs of living vary between the countries, and an identical threshold for the entire EU could blur the picture of the socially excluded group.

It is worth taking a look at the similarity of specific countries in terms of levels of, and changes to, the at-poverty risk among employed people (in 2005-2013). For that purpose, the Ward's cluster analysis is a useful tool as it allows to group the countries by estimating the distances between clusters based on the variance analysis approach. Three groups of countries were identified with the use of this method. The first one was composed of Belgium (BE), the Netherlands (NL), Czech Republic (CZ), Finland (FI), Denmark (DK), Malta (MT), Croatia (HR),

Slovakia (SK), Ireland (IE) and Slovenia (SI) with an average risk-of-poverty rate of 5.2%. The next group includes Bulgaria (BG), Germany (DE), Estonia (EE), France (FR), Cyprus (CY), Sweden (SE), Austria (AT), Hungary (HU) and United Kingdom (UK). In these countries, the average level of at-poverty risk among the employed population did not exceed 7.8%. The last group identified was composed of Greece (EL), Spain (ES), Portugal (PT), Poland (PL), Italy (IT), Luxembourg (LU), Latvia (LV), Lithuania (LT) and Romania (RO). In that group, the average share of people at risk of inability to meet their needs ranged from 9.2% to 18.6%. The large distance between the groups demonstrates the absence of any major similarity between them (Fig. 1).

Figure 1 Cluster analysis – bonds tree diagram Ward method (Euclidean distance)



Source: own calculations based on Eurostat (2018), SILC: Income and living conditions, online data code ilc_iw01.

Although according to previous research, women are more strongly affected by poverty (Bradshaw, Finch 2003; Daly, Rake 2003; and other), Eurostat data suggests that the risk of poverty among workers is slightly correlated to gender. Interestingly, while men are the group at a higher risk of poverty (10%), the difference at EU level does not exceed 0.9 percentage points. The largest discrepancy exists in Romania (6.3 percentage points). Only in five countries (Germany, Luxembourg, Cyprus, Czech Republic, Hungary) women workers face a higher risk of poverty than men (Fig. 2). Note however that as regards households with

incomes above the relative poverty threshold, the distribution of incomes may be uneven, and the needs of women might not be sufficiently addressed.

Table 2 In-work at-risk-of-poverty rate by gender - EU-SILC survey

GEO/SEX	Males	Females	M-F
Austria	8.6	7.9	0.7
Belgium	4.8	4.6	0.2
Bulgaria	13.0	9.6	3.4
Croatia	6.7	4.2	2.5
Cyprus	8.0	8.5	-0.5
Czech Republic	3.7	3.9	-0.2
Denmark	5.6	4.9	0.7
Estonia	9.9	9.3	0.6
Finland	3.3	2.9	0.4
France	8.2	7.6	0.6
Germany	8.1	11.0	-2.9
Greece	15.3	12.3	3.0
Hungary	9.4	9.9	-0.5
Ireland	4.9	4.7	0.2
Italy	13.2	9.5	3.7
Latvia	8.4	8.2	0.2
Lithuania	9.3	7.7	1.6
Luxembourg	11.5	12.7	-1.2
Malta	7.5	3.1	4.4
Netherlands	6.1	5.0	1.1
Poland	11.9	9.5	2.4
Portugal	11.3	10.5	0.8
Romania	21.5	15.2	6.3
Slovakia	6.9	6.0	0.9
Slovenia	7.1	4.8	2.3
Spain	13.7	12.4	1.3
Sweden	7.0	6.4	0.6
United Kingdom	9.0	8.1	0.9

Source: own calculations based on Eurostat (2018), SILC: Income and living conditions, online data code ilc_iw01.

A higher percentage of men at risk of poverty in the EU is not characteristic for all age brackets. In the groups aged 15-24 and 64+, women relatively more frequently face the risk of deprivation of needs. In the group of the youngest labor market players, the share women at risk of poverty was higher by 1.9 percentage points; in the last group, that difference exceeds 2.1 percentage points. A comprehensive analysis of the risk of poverty in function of age allows to conclude that in most countries, impoverishment affects the young population (Fig. 3). The high share of young people in the working poor population may be easily explained in the context of the situation where young people enter the labor market and gain professional experience. Another factor which makes it easy to fall into the trap of precarity are the increasingly popular internships. While providing an opportunity to gain skills and professional competences, they also adversely affect the standards of living.

Table 3 In-work at-risk-of-poverty rate by age - EU-SILC survey

GEO/AGE	From 15 to 19 years	From 20 to 24 years	From 25 to 54 years	From 55 to 64 years	65 years or over
European Union (28)	14.4	11.8	9.7	8.6	8.5
Euro area	13.6	12.3	9.7	8.0	8.0
Austria	9.7	12.5	7.9	7.1	11.1
Belgium	:	4.6	4.9	3.5	9.6
Bulgaria	:	13.5	11.8	10.2	3.6
Croatia	23.7	7.1	5.5	5.0	6.3
Cyprus	:	10.6	8.5	6.9	1.0
Czech Republic	:	3.3	3.9	3.7	1.5
Denmark	8.2	24.3	4.5	4.2	3.2
Estonia	13.8	7.2	10.6	8.2	2.9
Finland	2.2	5.0	3.0	2.9	5.0
France	13.2	12.6	7.9	6.4	4.5
Germany	13.9	13.9	9.2	8.8	10.4
Greece	25.3	19.1	13.2	17.4	20.5
Hungary	2.3	9.1	9.4	11.0	1.9
Ireland	4.3	4.7	4.4	6.8	5.0
Italy	7.3	15.0	12.3	9.0	4.8
Latvia	16.1	7.9	8.3	9.2	4.2
Lithuania	:	7.1	9.4	5.9	0.8

GEO/AGE	From 15 to 19 years	From 20 to 24 years	From 25 to 54 years	From 55 to 64 years	65 years or over
Luxembourg	17.0	11.5	11.9	12.7	10.9
Malta	12.2	2.8	6.0	5.5	11.6
Netherlands	20.0	6.0	5.7	4.9	6.4
Poland	29.6	10.3	10.9	10.6	3.4
Portugal	20.3	11.2	10.5	12.1	14.3
Romania	74.2	27.3	17.9	18.6	43.6
Slovakia	:	2.9	7.0	5.3	6.0
Slovenia	:	6.9	6.0	6.7	6.6
Spain	33.8	17.2	13.7	8.6	11.7
Sweden	27.5	13.6	6.7	3.5	3.3
United Kingdom	4.1	8.9	8.4	9.6	8.9

Source: own calculations based on Eurostat (2018), SILC: Income and living conditions, online data code ilc_iw01.

The relatively high share of at-risk-of-poverty people in the population aged 65+ forces them to seek additional employment which seemingly does not remedy their financial situation. As shown in a study by L. Jabłońska-Porzuczek (2016), as much as 60% of that group experience deprivation of needs.

The distribution of poverty across EU countries depends on the position held by the individual in the labor market, including on labor intensity. The EU-SILC studies identify five types of work intensity: very low (0.0-0.2), low (0.2-0.45), medium (0.45-0.55), high (0.55-0.85) and very high (0.85-1), depending on the full annual potential working time. The higher is the intensity of work, the lower is the risk of poverty. In the group of people with the lowest intensity of work, the average risk of poverty is 36.3% (and over 50% in Romania and Lithuania). Very high work intensity enables reducing the average rate to 4.7%. However, as shown by the studies, even if close to 1, the rate does not guarantee that needs are sufficiently addressed. Note also that in Poland, 6.5% of those demonstrating a work intensity rate from 0.85 to 1 are at risk of poverty. This is one of the highest levels in the EU (Fig. 3).

Table 4 **In-work at-risk-of-poverty rate by work intensity of the household - EU-SILC**

GEO/WORKINT	Very high work intensity 0.85 - 1	High work intensity 0.55 - 0.85	Medium work intensity 0.45 - 0.55	Low work intensity 0.2 - 0.45
European Union	5.6	10.0	20.3	40.3
Euro area	5.4	9.5	19.9	39.5
Belgium	2.4	3.7	13.6	25.3
Bulgaria	6.1	14.0	22.8	59.8
Czech Republic	2.5	4.6	10.5	34.4
Denmark	3.0	11.4	4.1	28.7
Germany	6.3	10.0	12.9	41.5
Estonia	7.3	11.9	24.6	40.2
Ireland	1.5	4.2	8.0	16.2
Greece	5.6	11.1	20.7	40.6
Spain	7.2	11.3	25.3	42.8
France	4.2	11.6	19.1	44.0
Croatia	1.3	4.2	15.3	25.9
Italy	6.4	9.3	24.1	40.4
Cyprus	4.8	7.1	11.8	32.3
Latvia	4.6	10.0	22.8	42.7
Lithuania	4.9	12.7	28.9	40.9
Luxembourg	7.8	13.5	25.1	30.9
Hungary	6.7	13.3	16.5	35.7
Malta	1.2	5.1	24.1	29.1
Netherlands	2.5	5.2	14.5	21.9
Austria	5.4	10.6	12.9	27.5
Poland	6.5	11.0	22.5	45.7
Portugal	5.3	12.9	30.9	45.9
Romania	12.6	25.7	32.3	60.4
Slovenia	2.6	7.0	23.3	31.7
Slovakia	3.9	7.3	23.6	42.4
Finland	2.3	2.8	7.4	11.2
Sweden	4.6	11.6	19.2	42.5

GEO/WORKINT	Very high work intensity 0.85 - 1	High work intensity 0.55 - 0.85	Medium work intensity 0.45 - 0.55	Low work intensity 0.2 -0.45
United Kingdom	5.1	8.8	19.8	36.3

Source: own calculations based on Eurostat (2018), SILC: Income and living conditions, online data code ilc_iw03.

Poverty affecting people who reach work intensity rates of 0.85-1 is the most puzzling phenomenon in the economy. Although high work intensity helps reducing poverty even eightfold, it worryingly does not result in a total elimination of poverty. I may be supposed that in the above group, the deprivation of needs most strongly affects people under flexible employment contracts. Nevertheless, that percentage should give pause for thought about the European cohesion policy or the policy of full employment.

4 Conclusion

Poverty among the working population means a disrupting shift in the functions of work in the 21st century. Work is no longer a way to combat poverty. The above also means that the full employment policy model does not prevent economic and social exclusion. On one hand, it could be noted that employment helps addressing one's needs at least to a minimum extent; on the other hand, however, precarious employment may pose the risk of falling into the precarity trap for the entire duration of employment. In many EU countries, because of the growing problem of impoverishment of the working population, a question arises on the essential tools for counteracting exclusion. The in-work poverty rate remains at a worrying level. Therefore, frameworks for government policy measures need to be developed so as to provide the employees with guaranteed incomes that enable addressing their needs beyond biological survival and create a sense of safe living conditions in the long term. The lack of opportunities and an unstable life situation are among the reasons for uncertainty which results in developing passive and conservative attitudes. These groups represent some of those who deny the achievements of today's liberal and democratic policy. As a consequence, this may have an adverse effect on the well being of the population of specific countries.

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