



Poverty Watch Report Slovenia

Ending poverty is a political choice!

Report prepared by EAPN Slovenia
Edited by: Živa Humer, PhD and Ana Kalin, MA

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1. EAPN Slovenia

In May 2019 13 organisations, working in the areas of eliminating poverty and social exclusion, established a network - EAPN Slovenia. At the EAPN General Assembly in September 2019 in Helsinki, EAPN Slovenia became a member of the European Anti-Poverty Network.

EAPN Slovenia, is coordinated by CNVOS (national NGO umbrella network), and currently composed by 19 organizations:

- Association Counselling for workers
- Forum for Equitable Development
- Movement for Decent Work and Welfare Society
- Association Cultural, Informational and Counseling Center Legebitra
- Association Kings of the street
- Association of volunteers of the Society of St. Vincent de Paul
- Association ŠKUC
- Women's Lobby of Slovenia
- Peace Institute
- Mozaik - Association for social inclusion, social enterprise
- OPRO, institute for applicative studies
- Slovenian Red Cross, local branch Ljubljana
- Slovenian Third Age University, National Association for Education and Social Inclusion
- Transfemnist Initiative TransAkcija Institute
- Institution Three
- Slovenian Federation of Pensioners' Organization
- Association of Friends of Youth Domžale
- Association of Friends of Youth Ljubljana Moste-Polje
- Association of Friends of Youth Slovenia

Main endeavours of EAPN Slovenia aim at eliminating poverty and social exclusion of all marginalised groups and individuals taking into account their experiences and needs. EAPN Slovenia's key work areas include long-term care, housing policy, precariousness, access to health care services,

intersectionalities and so on, with different subjects in focus being continuously supplemented and added in accordance with the interest and capacities of the members of EAPN Slovenia.

2. Few words about Poverty Watch Report in Slovenia

Poverty Watch Report Slovenia is the first of its kind prepared within EAPN Slovenia. Participating in the report were Klara Golob (Red Cross Slovenia, local branch Ljubljana), Mojca Frelih, MA (Peace Institute), Dejan Navodnik (Movement for Decent Work and Welfare Society), Pika Potočnik (Association of the Friends of Youth Slovenia), Maruša Kaučič Condé and Tjaša T. Raspotnik (Association of Friends of Youth Ljubljana Moste-Polje), Dušana Findeisen, PhD (Slovenian Third Age University, National Association for Education and Social Inclusion), Jean Nikolič, Maruša Ivančič and Matjaž Oven (Association Kings of the street), Lana Gobec (Association Cultural, Informational and Counseling Center Legebitra), Sonja Šavel (Mozaik - Association for social inclusion, social enterprise) and Goran Lukić (Association Counselling for workers). The report was edited by Živa Humer, PhD (Peace Institute) and Ana Kalin, MA (Forum for Equitable Development).

The central part of the report consists of the testimonies, reflections and stories of persons experiencing poverty who participated in the discussion group organised at the beginning of September 2020 as part of the preparation of this report. The discussion group consisted of four persons, of which three were women and one transsexual person. In their stories all four participants shared the experience of having found themselves in poverty and extremely difficult conditions also due to systemic errors and structural inequalities. When the conversation took place, three persons were unemployed, and one was part-time employed. None of them lived alone, three of them lived with their partners and/or children, and one with his friends. Each of them is writing their own life story. The biggest value added of the discussion group is the insight into "the making" of poverty in Slovenia. At the same time the conduct of the discussion group was the first step that EAPN Slovenia took in the direction of empowerment, inclusion and recognition of persons experiencing poverty as key stakeholders in the joint design of policies and measures for the elimination of poverty and social exclusion.

At the beginning of this report we provide the definition of poverty and social exclusion, and some statistics. This is followed by an outline of key priorities, such as social and family policies, minimum income, housing, health care and education, as well as of challenges faced by persons experiencing poverty in Slovenia. We continue with the list of best practices in the reduction of poverty and social exclusion, and conclude with recommendations for politicians. Intertwining throughout the report are testimonies, reflections, proposals and stories of persons with the experience of poverty.

3. What is poverty?

For me poverty is, when you have nothing to put on the table, you have to pay for electricity and all the bills and loans, so that you have nothing left to buy food. This is poverty for me, and I came to the point, where I mixed water and sugar, and I survived, just so as to have money for the milk for the children, which I diluted with water.

I experienced poverty as a strong pressure, when you cannot provide for those basic needs of life for you and your family. I think poverty has many levels, you come from a humility to poverty, and then down along the spiral to the bottom ... This is poverty for me, when you cannot provide basic things, which means, when I was in this situation, I could not buy basic food which you'd find in a Red Cross package. You can't buy rice, pasta, flour, sugar, let alone for example salt or Vegeta seasoning

These two quotes by participants of our discussion group testify to the presence of absolute poverty accompanied by feelings of shame, sadness and isolation as well as distress over the hopelessness of the situation.

In defining poverty the established definitions are absolute and relative poverty. Absolute poverty is defined as the lack of basic goods that are vital to meet the basic needs of life including food, shelter, healthcare, water etc. Relative poverty means lack of goods as compared to the level of social prosperity and is measured by the at-risk-of-poverty rate. The at-risk-of-poverty threshold is calculated by the state for the individual year according to a unified methodology in EU, and depends on the high and distribution of income and the number and age of household members. The at-risk-of-poverty threshold is set at 60% of the median equivalence disposable household income (SURS, 2020).

"For me poverty is, when you have nothing to put on the table, you have to pay for electricity and all the bills and loans, so that you have nothing left to buy food."

Data on the at-risk-of-poverty rate provided by the Statistical Office of the Republic of Slovenia (SURS) is recorded for the past calendar year and published in the next year. This means that the at-risk-of-poverty and social exclusion data for 2019 are based on data collected in 2018.

The SURS data show that in 2018 as many as 243.000 persons lived below the at-risk-of-poverty threshold with this threshold being 12% (SURS, 2020). The at-risk-of-poverty threshold totalled EUR 703.00 per month for single-person households, EUR 1477 per month for four-member household (two adults and two children under the age of 14), and EUR 1055 per month for two-member household without children (SURS, 2020).

Among 243,000 persons who in 2018 lived below the at-risk-of-poverty threshold

- 90.000 were retired persons, two thirds of which were women,
 - 40.000 were the working poor (4.5 % of active working population),
 - 40.000 were the unemployed (43.6 % of all unemployed),
 - 41.000 were underage children or one tenth of all children in Slovenia,
 - 32.000 were other persons (unable to work, housewives, students and other inactive persons)
- (SURS, 2020).

Poverty is a global problem which curtails individuals' fundamental rights and opportunities to achieve their full potential, and hinders sustainable development (EAPN, 2014). EAPN network refers to the concept of multidimensional nature of poverty, which enables a broader understanding of poverty as not being limited to only material deprivation. The concept of multidimensional nature of poverty is important for the identification of broader psychological, social, cultural and economic effects of poverty that are mutually interconnected and have cumulative effect (ibid.).

Poverty does not include only material deprivation, but also a disadvantage in relation and access to social resources, such as apartments, work, transportation, health, education or culture. Poverty shows the level of inequality that often starts with material deprivation which leads to exclusion from individual groups, communities, environments. Deprivation is reflected as the lack of material resources, deprivation of experiences, opportunities, access to services and other resources, lack of social contacts and feelings of powerlessness in everyday life of the individual or social groups. It is a broader dimension of human distress including the dimensions of »belonging«, »being« and »having«.

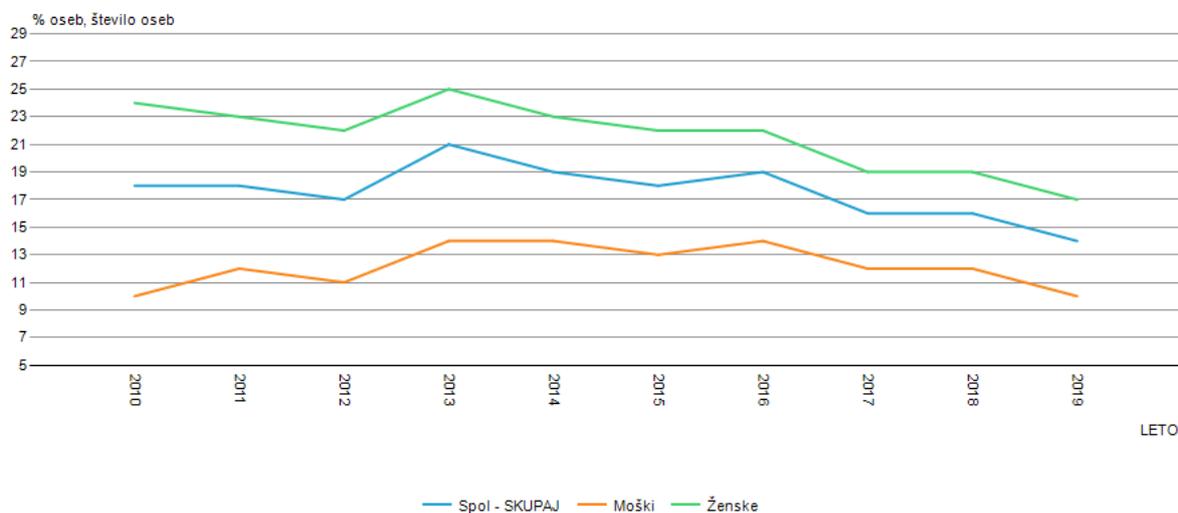
4. Aspects of poverty

With adopting the 2030 Agenda for Sustainable Development United Nations member countries committed themselves to achieving the sustainable development goals (SDGs). One of these goals is the eradication of poverty. According to the Sustainable Development Index (SDI), Slovenia is successful in meeting this goal. In 2020 it reported for the second time, namely, in the form of voluntary national review, about its achievement of SDGs. In parallel with the government report a shadow report was prepared by NGOs¹ focusing, among other issues, on different aspects of poverty.

¹Report was edited by Adriana Aralica. It is accessible at://www.sloga-platform.org/wp-content/uploads/2020/07/SLOGA-Poro%C4%8Dilo-NVO-Za-trajnostni-razvoj-ki-nikogar-ne-pusti-ob-strani-2020-WEB.pdf

The at-risk-of-poverty rate at a given point in time: GENDER; YEAR. The at-risk-of-poverty rate (% of persons), age 60.

Stopnja tveganja revščine v določeni časovni točki po: SPOL , LETO. Stopnja tveganja revščine (% oseb), Starost 60 .



Vir: Statistični urad Republike Slovenije

Source: Statistical Office of the Republic of Slovenia

4.1. Children and young people

Poverty among children and young people means, above all, reduced access to contents, experience, knowledge and competences that would allow them to be equated with their peers. It also means living in inappropriate conditions and unsuitable environments, and often also in deprivation of basic goods. This can have long-term consequences for physical and psychosocial development of children and young people. Children living in inadequate or less encouraging conditions also find it harder to surpass the at-risk-of-poverty threshold later in their lives, which leads to multigenerational poverty.

Poverty causes many psychosocial disorders or problems in children who are not capable of dealing with long-term distress. Due to the significantly more difficult access to professional help, which is a consequence of the overburdened health care system and the lack of pediatric psychologists, children and adolescents do not have the opportunity to resolve their difficulties with professional support and guidance, which is urgently needed. This problem requires a solution at the state level, which grew in size in 2020 due to COVID-19 emergency measures.

Young people in rural areas are often in unequal position compared to their peers in the cities as the result of the distance and unregulated access to urban centres.

Slovenia has a relatively good educational system which provides relatively equal opportunities at the primary and secondary levels. The Association of Friends of Youth Ljubljana Moste - Polje observes that the increasing 'hidden costs' emerging in the education system are causing huge

differences among children. The most obvious costs refer to paid excursions, access to learning assistance or instructions, the possibility of purchasing compulsory equipment for vocational education (e.g. cosmetic suitcase, work clothes, uniforms, etc.) and access to the educational institution. At the same time, increasing amounts of work for school has to be done at home, which also requires the help of parents. Parents who are unable to do so, whether due to insufficient knowledge, lack of availability, or language and other barriers, cannot provide the child with sufficient support in achieving school achievements. Huge obstacle is also technical equipment that is necessary for school (home)work ever more frequently. Disadvantages often lead to financial illiteracy and thus long-term economic disadvantage.

Young people in rural areas are often in unequal position compared to their peers in the cities as the result of the distance and unregulated access to urban centres, which hinders access to quality employment and public services (Aralica, 2020).

According to SURS data the at-risk-of-poverty rate was 12 % in 2019, and the social exclusion rate was 14.4 %. Compared to 2018 this means progress, but due to COVID-19 a new deterioration of the situation is expected. 10.4 % of all children in Slovenia live with the income below the at-risk-of-poverty rate and their risk of poverty is especially high in the Roma and Sinti communities.

4.2. Elderly people and long-term care deficit

Also Slovenia faces the global phenomenon of inequality due to age. In 95 % of retired households pension represents the main source of income, and considering the declining ratio of net wage to net pensions this means a considerable deterioration of living conditions for older people. With the elderly representing an important resource and pillar of help to younger families this will also affect life of an increasingly large number of underpaid young people. Due to Covid-19 poverty among elderly people increased, mainly because of social isolation and lack of organised help which is normally provided (Aralica, 2020).

The European Commission study about the pension gender gap in EU27 published in 2015 revealed disturbing data. The average gender pension gap in EU27 is 39 %, which is twice the pay gap that

A large share of care, mainly in economically weaker families is carried out by women as unpaid work, which puts them in unequal position in the labour market.

totalled 16 %. Also in Slovenia which has one of the lowest gaps in the average pay of women and men (7,8%) the pension gap is high, amounting to 22 %. Slovenia places among the countries with the highest at-risk-of-poverty rate of retired women aged over 65, amounting to 22.5 %, peaking at 33.5% for 75+. In Slovenia almost every third woman over 75 years lives below the poverty threshold, as the at-risk-of- poverty rate for older women is approximately twice as large as the at-risk-of-poverty rate for elderly men and for the entire population. The large gender pension gap is the result of a large sectorial pay gap in feminised sectors, especially in health care and social care (26.5%), a high share of early retired women also due to structural unemployment, and the resulting low pensions (Hrženjak, 2015).

A serious obstacle is the nonexistent Long-term Care Act. In Slovenia the area of long-term care remains unresolved due to failed attempts of several governments to prepare an Act which would regulate long-term care. While the population in Slovenia has been ageing rapidly, equal access to care is questionable, because it is increasingly dependent on the financial situation of users and their relatives. A large share of care, mainly in economically weaker families is carried out by women as unpaid work, which puts them in unequal position in the labour market. Also poverty of elder people is one of the key problems related to access to long-term care services. Due to the effects of the Covid-19 pandemic the at-risk-of-poverty rate of the elderly is expected to rise.

National data show that during the first wave of the pandemic until 20 May 2020, 86, that is 81 % of the total of 106 Covid-19-related deaths were residents of eldercare homes. This places Slovenia first among European countries in the Covid-19-related deaths among the residents of eldercare homes (Keber, 2020). According to the *International long-term care policy network* the only higher share was recorded for Canada with 85 % of care home deaths among all deaths (Hrženjak, 2021). Critics of the government measures point out that in spite of the competent authorities' assertions that all those who could benefit from hospital treatment were hospitalised, only over one tenth of the elderly from care homes died in hospitals, while as many as 87 % of them died in care homes, without being provided hospital treatment. Government data, based on data as of 20 May 2020, show a different picture with 52 % of deaths occurring in care homes, and 29% of the elderly dying in hospitals (Government of the Republic of Slovenia, 2020).

4.3. People with disabilities

People with disabilities often face poverty, also due systemic legislation. A concrete example: 52 years old manual worker acquired the disability status of III. degree with limitations, and later a favourable opinion of the Commission Determining Grounds for Termination of Employment Contract, and finally the termination of employment contract; after the period of notice this person first registered at the Employment Office of Slovenia, and – taking into account her insurance period – she was receiving unemployment allowance for some time (which was lowering over time). Then she began to receive the disability allowance, in »the amount of 60 percent of the disability pension, if the termination of employment contract was based on a favourable opinion of the commission determininig grounds for termination of employment contract, independently of the applicant's will or fault« (Pension and Disability Insurance Act). In fact this means that she now receives the amount which in vast number of cases is even lower than the legally determined amount of the minimum income (currently at EUR 402.18); and even further away from the amount of the estimated »short term« minimum cost of living, which according to the Institute for Economic Research (IER) totals EUR 441.67.

It is very sad as it is that all these years underpaid workers have had to receive the »supplement to the minimum wage« to be able to achieve the minimum wage.

But the fall into poverty does not stop here. Here is an example of a worker with disabilities who has recently began to receive the disability allowance in the amount of EUR 282.92. For his situation to be even more difficult he is a foreigner with only a temporary residence in Slovenia. This prevents him from exercising the right to receive the difference between disability allowance and legally determined amount of the minimum income (EUR 402.18). In the future this person will encounter

additional problem in obtaining permanent residence permit, because he will have difficulties in proving that he has enough means to live in Slovenia – namely the mentioned amount of EUR 402 (the minimum income). We have refrained here from problematising the logic of the amount of the minimum income, and only pointed to the extremely unjust system of the provision of »means« to workers with disabilities who receive the disability allowance.

If the worker with disabilities receives the amount of disability allowance that is lower than the amount of the minimum income and they have *permanent* residence, then they have the »opportunity« to acquire also the difference between the amount of allowance and the minimum income. But in case of a worker with disabilities who has temporary residence in Slovenia, the situation is much worse.

It is very sad as it is that all these years underpaid workers have had to receive the »supplement to the minimum wage« to be able to achieve the minimum wage. But it is equally sad or sadder that many workers with disabilities receive a supplement to the full amount of social benefits – that is, if they have permanent residence; while this does not apply for the workers with disabilities who have temporary residence.

4.4. Women

Gender pay and pension gaps significantly contribute to the feminisation of poverty, due to reasons explained in the previous section.

Also migrant women find themselves in a disadvantaged position. They most often come to Slovenia for family reunification and do not have equal opportunities of finding employment until they acquire permanent residence permit. While also employers can help them acquire this permit, they mainly are not keen on doing so (Aralica, 2020).

The position of women in society was further worsened due to the pandemic including:

- the increase in intimate partner violence as the result of the lockdown, the victims of which are mainly women;
- closure of schools and childcare institutions and online schooling in a society, where traditional gendered division of roles still prevails, with the women taking on the larger part of the burden, more frequently staying at home and not returning to work;
- due to a higher share of women employed in the most affected sectors, such as health care, underpaid nursing care, tourism and catering industry;
- due to the interruption of the mechanisms of social protection the poorest population groups, among which there are mainly women, were pushed to even deeper poverty.

The pandemic will have long-term effects on the position of women, in particular in case of the repeated waves of the crisis, as gender has not been included in the government measures, and –

judging from the past global health care crises – it is not expected to be included in the future (Aralica, 2020).

4.5. LGBTI

Due to discriminatory legislation that does not recognise the specific needs of the LGBTI² community its members suffer from lower income, poorer health, lower education and more inequalities. Covid-19-related lack of income can also mean that these persons risk staying without a place to live, because they cannot pay the rent. Combined with poor relationships of LGBTI- persons with their parents or carers because of their sexual orientation and/or identity, due to which some of them cannot come back to live at home, this may increase risk of homelessness among LGBTI- persons. They also tend to have difficulties in finding a job, which worsens during the times of crises, and most often do various types of precarious work (Aralica, 2020).

4.6. The labour market and decent work

There is a wrong assumption that employment is the exit from poverty in neoliberal economy. The in-work at-risk-of-poverty rate in the EU has increased, amounting to one tenth of all employed people (Peña-Casas et al., 2019)! Reasons for in-work poverty are low wages with the minimum or below minimum pay which does not ensure subsistence, and much less decent life. The reasons for poverty include precarisation of labour, such as forced self-employment, contract work, part time and temporary employment with the related interruption of the employment, and unequal social and workers rights.

Increased precariousness affects both young and old. Young people have difficulties in gaining independence, they often work without secure income and are exposed to constant stress. The elderly are mainly exposed to structural difficulties related to vocational education and employment, low general productivity, shortage of adequate and necessary workers. The frequency of precarious and other a-typical forms of work are expected to increase due to COVID-19 (Aralica, 2020).

There is a wrong assumption that employment is the exit from poverty in neoliberal economy.

Gender pay gap has also been increasing in Slovenia. Among the EU countries Slovenia belongs among the rare countries, where over the past years gender pay gap has markedly increased. If during the economic crisis in 2008 gender pay gap was found to be low in Slovenia, even under 1% in 2010, the reason for this was achieved gender equality, but reduced employment of men and the ensuing reductions in payments of extras and bonuses, which were disproportionally divided according to gender, and the result of sectorial and professional segregation (Humer and Roksandić, 2013). The increased gender pay gap should be understood in the context of the strengthening of economy during the recent years and the withdrawal of certain austerity measures, which also contributed to the increase of the gender pay gap. If in 2016 the gender pay gap at the population

² LGBTI is an initialism that stands for lesbian, gay, bisexual, transexual and intersexual persons. It does not explicitly include all non normative sexual orientations and identities, but it is the most commonly used initialism.

level amounted to 7.8 %, pay differences at the level of job position, organisation/company and sector are much larger, even exceeding 20 % in sectors, such as financial and insurance services, as well as health care and social protection.

Between 2010 and 2015 the share of the working poor in the 18 to 64 age group has increased in Slovenia, and is at around 7%. Considering the current situation with Covid-19 it is expected to further increase.

4.7. Minimum income, poverty and social exclusion

In Slovenia the minimum income is defined as the census for the allocation of cash benefits – social assistance benefits in cash.

Since 1.8.2019 the minimum income has been EUR 402.18. But the at-risk-of-poverty threshold is EUR 703!

Social welfare legislation stipulates that cash benefits should cover the minimum life necessities in the amount which ensures subsistence. Therefore, it is problematic that the minimum income does not ensure neither subsistence of the beneficiaries nor their active inclusion in society and in the labour market. Of all the beneficiaries almost 60% received cash benefits over a long period of time (at least two years in the past three years). This points to long-term dependence on social benefits and limited opportunities to exit poverty and enter the labour market. It is also very problematic that even those who work receive social benefits, particularly workers who receive minimum wage, are in precarious forms of work and provide for several children. Eurostat data for 2015 show that social benefits have a very limited effect on reducing the at-risk-of-poverty rate, namely, around 15% for Slovenia.

Why is the minimum wage set so low that it cannot ensure subsistence?

What is problematic is the ratio between the minimum pay and cash benefits. The important question is why we allow the minimum pay to be so low that it leads to poverty and that even if people work they have to receive social benefits. How could people who fail to enter the labour market (due to age, illness or inadequate qualifications etc.) be ensured a minimum income that would enable them decent life? And at the same time, why is the minimum wage set so low that it cannot ensure subsistence?

Access to legal protection is a challenge for people experiencing poverty who are often left to their own devices. The system is made in the way that the applicants must be able to navigate it particularly well to be able to exercise the rights they are entitled to. People express fear of obstacles and the belief that it is simply not worthwhile to resolve disputes, because it is too expensive and positive outcome is not guaranteed. The most socially disadvantaged people cannot afford a lawyer, and the free legal aid covered by the state does not cover everyone who would need it.

5. Key challenges – testimonies of persons experiencing poverty and social exclusion

5.1. Systemic (non)solutions and errors pushing people down the spiral of poverty

Klavdija is a single mother; at the moment she is receiving social assistance benefits, but this has not always been so. She lives in her parents' apartment with her four children. In 2018 the state adopted a legal act according to which the values of real estate property raised for 10%, due to which she lost social benefits and child allowances. Without her knowledge, the Centre for Social Work classified her in the category of the owners of property who were considered able to live on the new (higher) value of their real estate. This caused her to lose social benefits, and in addition to that she was required to start paying back the amount of cash benefit she has received until then, totalling EUR 1800. During that time she had to cope on her own. Unable to find permanent employment, she did various odd jobs: she picked potatoes, worked as a kitchen help, a shop assistant, a child companion... She is now looking for a job again as she has lost the last one during the Covid-19 lockdown. She says that up until that moment she was a strong and stable person without any serious health conditions, but due to so much stress, she broke down. She started to feel weak and worn out, and could not see a way out.

Žana lives with her husband and four children in the house that they bought. Although the municipality and the bank assured her that everything was in order and legitimate in terms of bureaucracy, after they bought the house the municipality found out that the building had been built illegally, and so they changed the status of her property, due to which she had to pay the fines to the municipality, which she fully repaid. In addition to that, however, she was forced to buy the neighbouring land valued at EUR 20,000, because her house was built less than 4 metres away from the borderline with the neighbouring private plot. Žana says that due to all the accumulated expenses and events she does not see the way out from this situation. She is on medication due to her poor mental health, and her husband found the consolation in alcohol. She works part time as a shop assistant in one of the shopping centres, but she spends her entire income for repaying the loans. During the lockdown her husband lost job in the catering industry and is currently unemployed. Recently, her family was granted cash benefit, but before that they lived only on child benefits.

5.2. The effects of intimate partner violence, and slipping into poverty

Lucija is from Kosovo, but she has lived in Slovenia for 21 years, and for the past 7 years she has lived in Ljubljana as a single mother. In the past she has been the victim of intimate partner violence whose consequences are so grave that she is no longer able to work. She receives income supplement which however does not suffice for subsistence, so she keeps turning for help to non-governmental organisations which provide her with food packages and other help. She lived with her child in a safe house and she also tried to rent an apartment, but the expenses were so high that she could not afford this financial burden. Currently she lives in a residential unit of 14 square metres, which is not

enough for her and her child, but in spite of filing continuous applications for a different housing she has not received the approval of a transfer.

5.3. Poverty during study

Alex is a transsexual person. He studies at master's level and lives with two friends in an apartment without being legally registered there. He is currently unemployed, which presents a big obstacle for him, because income from student work is his main financial resource. He says he was lucky, because when he was unemployed during the Covid-19 lockdown, his room-mates received social benefits and were able to also help him financially, when it was necessary. During the epidemic they learnt how to distribute their finances in the most rational way. His wish now is to find student work and keep it for as long as possible, so he would be able to have a better life, although he is aware that this will be difficult due to the limited functioning of the labour market, because of the Covid-19 epidemic.

Both, the discussion group and the experiences of EAPN Slovenia member NGOs show that the minimum pay is not enough to live on, let alone have a decent life. There is a growing number of applications for financial social assistance filed by dual earner families (families, where both partners are employed), which have difficulties in covering basic life expenses due to receiving the minimum pay. Also applications received by the Association of the Friends of Youth Slovenia and Slovenian Red Cross, local branch Ljubljana show that employment often involve fixed-term employments and people's distress, because they do not know, whether they will lose their income the next month. It is also problematic that so many workers have different kinds of contracts that do not guarantee social security after they expire.

Especially vulnerable are single parent families whose risk of poverty is considerably high. The Association of the Friends of Youth Slovenia points out that these families struggle with problems related to failed payments of child support – the hiding of assets and avoiding the payments. The stories of the discussion group further corroborated the vulnerability of single parent families in general, while at the same time attention should be paid to specific situations, where due to health problems resulting from intimate partner violence an adult person is not able to perform paid work and is entirely dependent on state support and help from non-governmental organisations.

The participants emphasised that their difficult living conditions significantly influenced their mental and physical health, with thoughts of suicide not being infrequent.

According to the Association of the Friends of Youth Slovenia many families have housing problems and live in inadequate housing, because they cannot afford adequate and accessible housing. In Slovenia rents are completely unregulated. The recently built housing was designed for the wealthier classes, while public housing funds do offer help to families in social distress, but the needs are much greater than the housing capacities. And the concentration of the demand for non-profit housing has been »justly« resolved with problematic collecting of points at tenders for non-profit housing, which cause large problems mainly to social vulnerable single people and people with disabilities.

In the area of social policy, changes of social protection legislation adopted in 2010 have influenced the order in which rights can be enforced: putting child benefit first, followed by cash benefit, supplementary allowance, and stipend. This means that child benefit is the first benefit that should be applied for and which then defines the allocation of all other social benefits. This means that child benefit is considered the family's income and influences access and amount of all other benefits. This is problematic in cases, where families by receiving child benefit surpass the income threshold. As argued by the Social Protection Institute of the Republic of Slovenia this is mainly problematic because through child benefits children actually support their parents (Dremelj et al., 2013). We should be aware of the fact that behind children experiencing poverty there are parents experiencing poverty. This was also corroborated by the stories from the discussion group.

Poverty strongly affects health. The participants of the discussion group emphasised that their difficult living conditions significantly influenced their mental and physical health, with thoughts of suicide not being infrequent.

Then I realised that it would not be a problem to commit suicide, to be able to simply end your life, because you don't see a way out. These situations are so grave, when the child comes and says: »Mummy, we don't have any food«. And you don't know what to do. And just for not looking so vulnerable and not breaking down you say: »How's that? Of course we do, there's surely an egg left in the fridge«. See, here you go, and then we made pancakes. You must be very resourceful.[...] These situations make you become neurotic, and I don't know when, if at all, they will ever get better again.

I'm on pills now, to be able to stand up at all, because I completely broke down mentally. [...] I do often find myself in a situation, when children say to me that we don't have any food, and the youngest one says: "Mummy, don't they pay you nothing at work?" I often find myself in this, so that you would just want to leave this world.

They say that their children keep them alive. They protect themselves against the worsening of their mental health by not looking too far in the future, but focusing on how to survive from day to day.

In the area of health care non-governmental organisations warn of the shortage of pediatricians and pedopsychiatrists. During the corona crisis a child and youth helpline (TOM) noticed an increased number of calls due to mental health problems. Undoubtedly, a certain share of those results from Covid-19 and the cancellation/interruption/postponement of treatments, check-ups and therapies.

Non-governmental organisations working with women and children victims of violence, and also the police call attention to the increased domestic and intimate partner violence during the corona virus lockdown.

I do often find myself in a situation, when children say to me that we don't have any food, and the youngest one says: "Mummy, don't they pay you nothing at work?"

In education, while some found on-line schooling during the epidemic convenient, the majority of children and young people did not feel good and felt lonely due to limited physical contact. The Association of the Friends of Youth Slovenia warns that in case of another grave wave of infections this stress experienced by children will repeat and deepen. At the same time the quality of home schooling is not equal for all children, because they do not have equally safe homes and access to the computer. As the discussion group showed, the help of the NGOs was crucial here, because they

helped families by providing computers and enabling children to participate in the learning process. They also provided them with school supplies, books and bags at the beginning of this school year.

The epidemics has exposed numerous gaps regarding enabling decent living conditions for elderly persons. During the provision of emergency food and medical care the Slovenian Red Cross, local branch Ljubljana witnessed increased levels of distress among elderly persons, who were in dire need for support, which they were not able to obtain. Many of them depend on informal care, which was difficult to provide during the crisis. Their low incomes are an additional obstacle to their already difficult living situation, which includes the numerous challenges that come with advanced age.

In addition, income support for pensioners is still not available to those in need and entitled to it. In 2019, only 18.400 persons were receiving the mentioned support, whereas 90.000 pensioners were living below the risk of poverty threshold (SURS, 2020). Based on applications for financial assistance and discussions with the elderly, it is possible to note lack of information, administrative obstacles and general mistrust about a functional system that protects the inhabitants. If that were not enough, persons with low pensions often support their children and grand children, also financially, which indicates multigenerational poverty, and that is alarming.

5.4. The role of the state and NGOs in eliminating poverty and social exclusion

Two participants in the discussion group have had bad experience with the state bureaucratic apparatus which pushed them into poverty. One of them is seeking justice at law courts, but after her lawsuit has been rejected twice, her only possibility is to appeal to the European Court of Justice. She has already changed three lawyers, but all of them told her and her family to first try to get out of their current situation, and then they would start the legal process. She said that she was disappointed with the state bureaucratic system, because they pushed her in this situation. Another participant said that the state literally discarded her and her children. She had to fight for a long time to have achieved the change of the decision on social benefits which currently grants her the right to social benefits. She has managed to persuade the Centre for Social Work to change the decision, so that it now stipulates that as the owner of a property she was unable to live from the property, although her income surpasses the threshold of the eligibility to social assistance:

If those people at the Centre for Social Work knew why they were there, and if they had any empathy for their fellow human beings, and if they looked for possibilities in those regulations and laws, which in our country must allow help in cases like mine, everything would be a bit different. [...] The state did not forget about us, the state discarded us, me and my four children, that's for sure.

When I bought the property, I trusted the officials. At the municipality they had my papers and I trusted them. Also the CEO of the bank who approved my mortgage had my papers and he said that everything was in order, that everything was ok, and now, everybody has turned their backs on me. Žana, go, fight on your own, dump all the papers and go get new ones. The municipality changed the land without even knowing that it did, and when I wanted to get new papers, I had non-development land, that's why my fine was so high. They didn't ask how I would pay, so I took my whole pay, everything I was given, and brought it to the municipality, and I asked why they did this, and the woman at the municipality replied curtly: »There's a good shrink at the central clinic, turn to him to

help you get back on your feet again.« And I said I didn't know how I could get back on my feet, if my fridge was empty.

The participants of the discussion group shared the opinion that non-governmental organisations are of great help and a relief, offering them emotional help at difficult moments, and helped them build a plan to find the way out of their current situation.

When I found myself in this situation, when life tore me down, when the state turned its back on me, when the Centre for Social Work turned its back on me, my only option was to turn to the NGOs. [...] Thank god for NGOs, we survived just because of them.

6. Good practices

NGOs are also an indispensable link in the provision of food, recycled clothing and other objects. They help cover expenses for school supplies for children and offer technical and expert help. As a transsexual person Aleks had problems with accessing the health system, because he had to go through the process of sex affirmation, which involved numerous talks and check-ups, but an NGO stood by him during the process offering him counselling, and they also actively participated and were present in all important Aleks's steps linked to this process.

During the epidemics, Red Cross, regional branch Ljubljana and the Faculty for social work established the project UP, focusing on teaching aid and psychosocial support for children and their families. Despite numerous programmes of other organisations, many children did not have the opportunity to participate in the educational process for several reasons, among others lack of technological equipment, knowledge, skills and support from parents. 41 children took part in the programme, as well as their families, and as it proved to be very useful, it shall continue in the new school year.

During the lockdown the Association of Friends of Youth Ljubljana Moste - Polje set up online learning assistance for pupils. There was a lot of interest and the Association of Friends of Youth Ljubljana Moste - Polje could barely respond to the needs. More than 50 volunteers responded, providing online learning assistance during the lockdown. The Association of Friends of Youth Ljubljana Moste - Polje will continue with this practice in the autumn of 2020. As there were also extremely high needs for technical equipment for families, the Association of Friends of Youth Ljubljana Moste-Polje in cooperation with donors (individuals and companies) equipped families with computers, which enabled children to participate in the on-line schooling. Greater engagement from the state was expected.

In addition, the Association of Friends of Youth Ljubljana Moste-Polje established a network of counselors who provided emotional support to families in need and helped to resolve interpersonal relationships, and supported people in dealing with extreme situations and finding possible solutions.

During the Covid-19 state lockdown between March and May 2020, Association Kings of the Street operated with more activities and programs than usual. With the support of the City Municipality of Ljubljana, which contributed the premises and covered the operational costs (Kings of the street provided voluntary personnel), a temporary shelter for the homeless was established. To abide by *#stayathome* order, up to 20 people could be bedded in the 24-hour shelter. Both men and women

were accepted. Unfortunately, there are few accommodation options for homeless women in Ljubljana, so it was important that some beds were intended exclusively for them. The shelter was well received among the users and filled up in the first days as evidenced by the reflection of one of them: *"I must admit that I was surprised how people fell into the beds on the first night. Tired from the street ... Most of them said they still need some time before they get enough sleep since sleeping on the bed is quite odd."*

Due to Covid-19 lockdown Association Kings of the street also had to stop the street paper sales. It raised the question of what will happen to the members of the association, since street paper vending is only source of income for many of them. That is why Kings of the street started a campaign to raise financial and other material resources. They raised 20,000€ within two months which were distributed among the homeless and other socially endangered members. Their Eviction Prevention Program helped provided food for low-income families, where children were left without subsidized meals due to the closure of schools and kindergartens, as well as in the poverty risk household groups. They were in regular physical contact with most vulnerable clients exercising visits and assisting with personal hygiene, shopping, etc. They also kept constant connection with others by phone and e-mail. Among other things, Kings of the street stayed on the streets despite the lockdown, distributing masks, disinfectant, tea, water, hygiene kits, sterile drug injection accessories, chocolate, etc.

"I must admit that I was surprised how people fell into the beds on the first night. Tired from the street ... Most of them said they still need some time before they get enough sleep since sleeping on the bed is quite odd."

Mozaik - Association for social inclusion, social enterprise, was active in the donation of computers, and provided a computer for a family that needed one, enabling the children to participate in on-line schooling. Mozaik also helped individuals who found themselves in financial distress by delivering them the Red Cross food packages. During the lockdown Mozaik's programme Help at the door changed their regular activities to maintaining regular contact with users by phone, e-mail, snail mail, as well as through relatives, neighbours or acquaintances. Through leaflets, advertisements on the local radio and the publication of their contact numbers in the local media, they were accessible to people in need.

The Institute Prelomi deals with the issues of personal, partner or family over-indebtedness. It is a kind of debt advise agency that counsels those who are over-indebted for numerous reasons, but often just because they are below the risk of poverty threshold. This often leads to juggling with current account overdrafts, use of credit cards and short term loans. Prelomi assists over-indebted persons in overcoming their financial, legal and other obstacles, offers support due to the poorly functioning institutions, helps them avoid evictions and other social distress that arises from the situation.

Whereas this holds true for regular times, it has proven even more crucial during the epidemic, namely the importance of cooperation between organisation, may they be non-governmental or governmental. During the epidemic, the cooperation of various organizations - non-governmental and public services proved to be extremely important for reaching people who would otherwise be

left without help (eg professionals of social work centers, representatives of various NGOs - Altra, Association King of the the street, Mozaik, pensioners' associations). Such cooperation is needed also in 'regular' times.

7. Key messages and recommendations

- Primarily, we would like to point to the problem of long-term poverty and distress of people with minimum income and their resulting social exclusion; the minimum wage is too low; the problem of violence has increased in families mainly during home schooling and work from home during the corona crisis; the unemployment has increased; and the fact is that children cannot be independent beneficiaries of health insurance.
- The state should adopt measures to reduce negative effects of the corona crisis on poverty and unemployment, and measures against the worsening of mental health of children, young people and adults. The crisis had a more negative effect on women, which is why special attention needs to be paid to reduction of newly emerged gender inequalities.
- In case of a repeated lockdown of schools, it is necessary to provide equal opportunities for access to lessons for all children. It is necessary to provide technical equipment that enables participation in online schooling - computers, printers, cartridges, etc. It is also necessary to understand that some children have inadequate conditions at home, which prevent them from participating when the lecture is taking place online. Particularly vulnerable are children with official decisions that they are entitled to receiving learning assistance. It is therefore essential that schools are aware of children's needs and to encourage parents to reveal these needs, and inform them quickly and effectively about the possible support.
- Ensuring adequate nutrition for children and families, as well as for other vulnerable groups, is extremely problematic. In case of another lockdown all families eligible for a food subsidy should receive a subsidy in the form of a social transfer. This would at least partially improve their situation and enable the purchase of more appropriate food.
- In case of another lockdown it is also important to ensure the safety of children in the form of organized care for the children whose parents have to go to work and / or perform multi-shift work. It is necessary to provide children and adolescents with effective psychosocial help, especially when it comes to violence or abuse. Adolescents need to be able to stay in dormitories if this is necessary for their safety and healthy development, while providing everything necessary for their living and schooling.
- Violence was also a growing problem during lockdown. It is therefore necessary to ensure safe routes to assistance, and above all sufficient capacities in safe houses,

maternity homes and crisis centers, which are the only safe places for victims of violence.

- Generally, Centers for Social Work need to be accessible and at the same time assistance procedures need to be simplified. Decisions must be issued immediately for families to resolve their specific situations, without unnecessary repeated calls for amendments of application, which unreasonably prolong the time to receive needed assistance. Emergency Financial Social Assistance must be accessible quicker in case of urgent situations. In cases of loss of employment or a significant reduction in income, the Centers for Social Work must provide immediate assistance and the exercise of rights from public funds.
- Provision should be made for the possibility of deferring the payment of loans, leases or debts for the duration of the extreme circumstances and without disproportionately high costs. It is also necessary to enforce the postponement of executions for the period of quarantine, in cases where the debtor is unable to settle the debt due to objective circumstances and through no fault of his/her own. Moreover, there is a need to exert control over the employers concerning violations, in particular in compensations, lay-offs etc.
- It is also necessary to provide support to all those who have dropped out from the social system and above all, to expand the circle of beneficiaries, entitled unemployment benefits during Corona crisis, and to provide support to precarious workers and workers in culture and arts, and students who have been left without the student work, which is the main source for living. There should be enough employment opportunities for persons with health issues, and inclusion of persons experiencing poverty back to the community.
- Special attention needs to be paid to some social groups such as migrants and elderly.
- Climate change can cause poverty to some segments of the society, therefore it is important to devote more attention to the nexus between climate change and poverty.
- Destigmatisation of poverty and persons experiencing poverty should be enforced at the systemic social level. The intersectional approach needs to be included.
- Solidarity is an important value. Informal and unpaid mutual aid, activities of non-governmental organisations, and organised voluntary work form a safety network that complements the social care system, provided by the state. These kind of activities should be both recognised and appropriately supported by the state, including financially. At the same time, it is important to note that it is the role of the state to ensure holistic social security for its inhabitants, and not to just simply shift the burden onto non-governmental voluntary or poorly paid activities.

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9. Annex

People at risk of poverty or social exclusion by sex, Slovenia, 2010 - 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All (%)	18,3	19,3	19,6	20,4	20,4	19,2	18,4	17,1	16,2	14,4
Men (%)	16,5	17,4	18,3	19,4	19,3	17,5	16,9	15,8	15,2	13,2
Women (%)	20,1	21,1	20,8	21,4	21,5	20,8	19,9	18,3	17,2	15,6

Source: Eurostat.

People at risk of poverty or social exclusion by age (55 +) and by sex, Slovenia, 2010 - 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All (%)	26,1	25,5	25,1	25,2	24,2	23,1	22,8	20,9	20,6	20,0
Men (%)	19,1	18,9	19,1	20,1	19,5	18,1	18,6	16,8	16,2	16,0
Women (%)	31,5	30,9	30,9	29,3	28,0	27,2	26,3	24,4	24,4	23,4

Source: Eurostat.

Material deprivation rate by sex, Slovenia, 2010 - 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All (%)	15,8	17,2	16,9	17,0	17,2	14,7	13,5	12,1	10,4	8,5
Men (%)	15,3	16,8	16,6	16,6	16,9	14,0	12,8	11,5	10,1	8,0
Women (%)	16,3	17,6	17,1	17,3	17,5	15,4	14,2	12,7	10,7	9,1

Source: Eurostat.

The intensity of material deprivation is defined as the mean number of items lacked by persons considered as deprived in the 'economic strain and durables' dimension. The nine items concerned are:

- Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments,
- Capacity to afford paying for one week's (7 days) annual holiday away from home for all household members (including in own of trade-union holiday home/apartment, at friends, relatives, acquaintances)

- Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
- Capacity to face unexpected financial expenses (without borrowing money or raising loans) – amount corresponding to the monthly national at-risk-of-poverty threshold of the previous year,
- Household cannot afford a telephone (including mobile phone),
- Household cannot afford a colour TV
- Household cannot afford a washing machine,
- Household cannot afford a car and
- Ability of the household to pay for keeping its home adequately warm.

(SURS, 2020).

Material and social deprivation rate at the age of 55 and over by sex, Slovenija, 2014 - 2019

	2014	2015	2016	2017	2018	2019
All (%)	16,1	13,3	10,4	12,4	11,9	9,2
Men (%)	14,2	10,5	7,6	9,3	9,0	6,8
Women (%)	17,5	15,3	12,5	14,8	14,1	11,1

Source: Eurostat.

Material and social deprivation rate is defined as the percentage of persons deprived for at least five of the thirteen deprivation items. Materially and socially deprived persons are those living in households that cannot afford at least 5 of the 13 following deprivation:

- to pay rent or mortgage, utility bills, loan payments,
- to keep home adequately warm,
- to face unexpected financial expenses,
- to eat meat, fish or a protein equivalent every second day,
- a week holiday away from home,
- a car,
- to replace worn-out furniture,
- to replace worn-out clothes with some new ones,
- to have two pairs of properly fitting shoes,
- to spend a small amount of money each week on him/herself (“pocket money”),

- to have regular leisure activities,
- to get together with friends/family for a drink/meal at least once a month,
- to have an internet connection

(SURS, 2020).

The rate of very low work intensity by sex and age up to 60 years, Slovenia, 2010 -2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
All (%)	7,0	7,6	7,5	8,0	8,7	7,4	7,4	6,2	5,4	5,2
Men (%)	6,0	6,7	6,8	7,4	7,7	6,5	6,7	5,7	5,3	5,0
Women (%)	8,0	8,6	8,3	8,5	9,8	8,3	8,2	6,8	5,5	5,5

Source: Eurostat.

The rate of very low work intensity is the percentage of persons up to 60 years of age living in households whose adult members (aged 18–59) have worked 20% or less of the total working time in the last year (SURS, 2020).

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