

## Analysis Expenditure of Low-Income Families

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### Abstract

This thesis is based on the theoretical concept of environmental justice connected with issues of social justice and conditions of the environment and the right to an adequate quality of life. Low-income families are one of the most vulnerable groups in the population, where they can often be exposed to environmental risks, socio-economic inequalities and also the risk of social exclusion. The aim of the thesis is to present our research findings focused on the analysis of expenditure of low-income families. The research was implemented in a quantitative design using a questionnaire method. The research group consisted of 291 respondents, 207 were women and 84 men. Our research confirmed that the structure of expenditure of low-income families is influenced by the location in which the respondents live. The research confirmed a declining trend in the structure of expenditures on individual family members depending on the total number of family members. Together, this finding confirmed that equivalent disposable income is definitely the best indicator of family living standards.

**Keywords:** environmental justice, social justice, low-income families quantitative design, expenditure

## Introduction

Connecting between social work and environmental and eco-social approaches can be understanding as response to the fact that the problems caused by deteriorating environment have the strongest impact on the poor people. Current trends in social work tend to make more active use of the principles of the environmental paradigm not only within the profession, but also towards the clients they work with (Coates & Gray, 2012; Dominelli, 2012; Kemp, 2011; Rogge, 1993). In this context, Shantz (2002) point out to Bari's statement that it is unrealistic to expect that low-income will behave in accordance with eco-social and environmental recommendations if it also not impair their ability to satisfy basic living needs. Therefore, if we want to apply environmental principles in practice, then we should also be interested in the economic aspects of our clients' lives. This fact led us to focus our research attention on analyzing of expenditure of low-income families.

The statistical survey of living standards focuses on the quantification of its individual components through household income and expenditure (Jílek J. et al., 2001). It is also important to analyze low-income families in perspective of expenditure. In perspective of expenditure, it monitors their volume and structure of consumption of household or rather consumable expenditure. According to Stankovičová (2019), expenditures in cash can be seen in two significant contributions: national accounts or family accounts. From the statistics of national accounts, it is possible to find out the level and structure of income and expenditure of the citizens together. From the statistics of family accounts, we can determine the level and structure of income and expenditure in private households, more precisely in the individual groups of citizens (Stankovičová 2019).

At present, statistics of family accounts we seek income, expenditure, consumption and the composition of private households in the Slovak Republic. It also focuses on monetary and non-monetary expenditures and incomes of private households in the Slovak Republic. These statistics also obtain data about characteristics of the household, its members and the equipment of the flats and households, which are intended for long-term consumption. The subject of the research is a private household, which consists of one or more persons who live together in the same household and at the same time share the expenditure. Consumable expenditure represents the sum of expenditure on goods and services: food and non-alcoholic beverages, alcoholic beverages and tobacco, clothing and footwear, housing, furniture, equipment and routine household maintenance; health, transport, post and telecommunications, recreation and culture, education, restaurants and hotels, differently goods and services.

According to Vojtková and Labudová (2010), the most expensive items of consumable expenditure of Slovak households are expenditure on food and non-alcoholic beverages and expenditures on housing. Statistics of family accounts are updated in the publication "Income, Expenditure and Consumption of Private Households in the Slovak Republic". Statistics are converted per person per year. These publications are publicly available on the portal of the Statistical Office of the Slovak Republic ([www.statistics.sk](http://www.statistics.sk)).

An important aspect of our research was the correct definition of the term low-income family. In Slovakia, low-income households are mentioned in connection with the first and second deciles (Gerbery 2011). This designation is widespread in research and academic fields, as well as in socio-political practice.

According to Gerbery (2011) and also according to § 5, Act No. 601/2003 Coll. a lowincome household can be defined as 'household whose income does not exceed the upper income limit of the first 20% of all households ranked according to the achieved amount of net cash income per person'.

The subject of our interest was a household in which there is at least one dependent child, or a dependent adult who is still a student and is less than 26 years old. For this reason, we have used the term low-income family in our work (Gál, 2020).

The aim of the thesis is to present our research findings focused on the analysis of expenditure of low-income families. The research was conducted in a quantitative design using a questionnaire. The research group consisted of 291 respondents, 207 women and 84 men. Our research confirmed that the expenditure structure of low-income families is influenced by the location in which the respondents live. The research confirmed a declining trend in the structure of expenditures per individual family members depending on the total count of family members. This finding confirmed that equivalent disposable income is definitely the best indicator of family living standards.

## Methodology

The main goal of our research was to find out the structure of expenditure of lowincome families. Depending on this goal, we decided to use a quantitative research strategy that shows a higher degree of objectivity of research findings (Gavora 2007, Hendl 2014). Specifically, we used a self-designed questionnaire that had 47 items. Considering to pandemic measures related to Covid-19, we collected data only in the online area. We have set a fixed time limit for data collection from 1.2.2020 to 31.5. 2020. During this period, 403 respondents completed the questionnaire, of which we included only 291. The questionnaires were excluded for the following reasons:

- a) they were not filled in completely, they lacked the data we monitored
- b) did not meet our criteria for inclusion in the research file.

The basic criteria for inclusion in the research were: (a) adult household member / mother - father

- b) at least one adult member is working
- c) minimum number of children in the household: 1 child

Our research cohort we based on the equivalent disposable income, which takes into the age of individual household members. Equivalent disposable income was an important parameter in terms of meeting our main goal because it takes into account the equivalent size of the household on the basis of coefficients of an equivalent scale. This income is assigned to each member of the household. The following table shows the decile distribution of the equivalent disposable monthly income on one person in the household for the year 2018 (EU SILC 2019).

*Table no. 1 - decile distribution of equivalent disposable monthly income on one person in the household for the year 2018*

	EU SILC 2018		
<b>Deciles</b>	<b>Upper limit of deciles (€)</b>	<b>Average equivalent disposable monthly income (€)</b>	<b>Range of deciles</b>
1.decil	365	259	-
2.decil	463	415	98
3.decil	526	495	63
4.decil	582	554	56
5.decil	622	605	40
6.decil	699	664	77
7.decil	765	731	66
8.decil	845	804	80
9.decil	963	900	118
10.decil	-	1 133	-

In tables no. 2 and no.3 we can see the values of equivalent disposable income recalculated by each type of family and the decile distribution of equivalent disposable income for the year 2018. We calculated them on the basis of coefficients determined on an equivalent scale. To calculate the equivalent household size, we used an equivalent scale where:

- a) a coefficient of 1 is assigned to the first adult member of the household,
- b) a coefficient of 0.5 is assigned to the second adult member of the household,
- c) a coefficient of 0.5 is assigned to each additional adult member of the household,
- d) a coefficient of 0.5 is assigned for 14-year-olds and older dependent children
- e) a coefficient of 0.3 is assigned for each child under the age of 14.

*Table no. 2 - amounts calculated for single-parent families, according to the number of dependent children, based on deciles and coefficients of equivalent available scale.*

<b>Single-parent families</b>		
<b>Type of family according to the number of dependent children</b>	<b>Type of family according to the number of dependent children</b>	<b>Type of family according to the number of dependent children</b>
1 child under 14 years	657 €	834 €
1 child above 14 years	730 €	926 €
2 child renunder 14 years	767 €	973 €
2 children – 1 child under 14 years a 1 child above 14 years	840 €	1 065 €
2 children above 14 years	913 €	1 158 €
3 children under 14 years	877 €	1 112 €
3 children – 2 children under 14 years and 1 child above14 year	950 €	1 204 €
3 children – 1 child under 14 years and 2 children above 14 years	1 022 €	1 297 €
3 children above 14 years	1 096 €	1 390 €

Table no. 3 - amounts calculated for families with both parents, resp. 2 adults (partners),

<b>Single-parent families</b>		
<b>Type of family according to the number of dependent children</b>	<b>Upper limit of equivalent disposable income in the first decile, calculated for a given family type</b>	<b>Upper limit of equivalent disposable income in the second decile, calculated for a given type of family</b>
1 child under 14	475 €	602€

*according to the number of dependent children, based on deciles and coefficients of equivalent available scale.*

years		
1 child above 14 years	548 €	695 €
2 children under 14 years	584 €	741 €
2 children – 1 child under 14 years and 1 child above 14 years	657 €	834 €
2 children above 14 years	730 €	926 €
3 children under 14 years	694 €	880 €
3 children – 2 children under 14 years and 1 child above 14 year	767 €	973 €
3 children – 1 child under 14 years and 2 children above 14 years	840 €	1 065 €
3 children above 14 years	913 €	1 158 €

### Basic characteristics of the research group

Of the total number of respondents, 29% were men and 71% women. The average age of the respondents was 39 years. The questionnaire was filled in by respondents from each region, more precisely 4% of respondents were from the Bratislava region, 15% from the Trnava region, 9% from the Trenčín region, 11% from the Nitra region, 14% from the Žilina region, 15% from the Banská Bystrica region, 16% from Prešov Region and 14% from the Košice Region. Regarding the number of members in the household, most families were 2-member, more precisely 36%, 3-member families were 29%, 4-member 21% and 5-member families were 14%. In the item "number of adults living in one household", 48% of respondents indicated that there is one adult in the household. This means that 48% were single-parent families. From the side of education, 8% of respondents had a primary education, 34% had a high school diploma, 40% had a high school diploma, 9% had a higher vocational education and 9% had a university degree. The obtained data were processed by standard statistical procedures using the statistical program SPSS.

### The results

Within of hypothesis testing, we monitored three basic parameters in the structure of expenditures of low-income families, namely: region, education and number of household members.

The first examined parameter within the expenditure of low-income families was the region. The main hypothesis was to find out if the **expenditure of low-income families correlates with the average expenditure of ordinary households by region**. By analyzing of our data, we allege that this hypothesis was confirmed. According to our data, the total expenditure of low-income families depends on the region in which the family lives. From table no. 4, it is clear that a significant relationship was confirmed between the total expenditures of low-income families and the total average expenditure of ordinary households ( $r = 0.204$  and  $p = 0.000$ ).

To verify the hypothesis, the expenditures of low-income families correlate with the average expenditures of ordinary households by region, we used the Spearman's correlation coefficient. Significance at 0,000 has been confirmed.

*Table no. 4 - values confirming a significant relationship between the total expenditure of low-income families and the total average expenditure of ordinary households*

	Correlation between the expenditures of low-income families and the average expenditures of ordinary households
Spearman correlation coefficient	0,204**
Significance	0,000
N	291

In table no. 5 we present an overview of all family expenditure which we found out for individual items according to regions. We point out to that expenditure which we have worked with, we present on per person per year.

*Table no. 5 - an overview of all family expenditures found by us for individual items by region*

Indicator	S R	Region							
		BA	TT	TN	NR	ŽI	BB	PR	KE
<b>Food, alcoholic/nonalcoholic drinks/tobacco (€)</b>	706	803	805	694	757	678	653	640	697
<b>Housing / household maintenance (€)</b>	1616	1803	1761	1650	1821	1544	1572	1471	1505
<b>Clothing / footwear (€)</b>	146	124	140	140	155	164	143	147	138
<b>Health (€)</b>	161	112	147	174	160	166	169	171	156
<b>Shipping (€)</b>	69	163	60	51	76	87	54	56	70
<b>Post and telecommunications (€)</b>	113	96	110	109	122	111	118	113	116
<b>Recreation and culture/ restaurants and hotels (€)</b>	53	57	39	68	62	61	45	54	50
<b>Education (€)</b>	110	87	95	118	101	91	121	130	110
<b>Miscellaneous (€)</b>	292	221	262	308	312	278	318	288	311
<b>Consumable total expenditure (€)</b>	3266	3466	3419	3312	3566	3180	3193	3076	3153

From the data that we analyzed with descriptive statistics, it is clear that in each region in the Slovak Republic, expenditure for individual items are different.

On regional diversity of expenditure is also pointed out by some researches or analyzes implemented in the Slovak Republic.

Within the education parameter, we monitored if there are differences in expenditure between groups of respondents with different levels of education. Based on statistical calculations, this hypothesis was not confirmed to us. Bierkenmaier and Curley (2009) came to similar conclusions, alleging that there are no significant differences in the structure of expenditure of at-risk families depending on the education of their parents Despard, Chow, Hart (2012).

We assume that one of the reasons why this hypothesis has not been confirmed is that a low-income family has a more limited disposable income than the average household. In the questionnaire, 62% of respondents answered the question concerning the ability to pay basic household expenses in the negative, more precisely marked the option "with difficulty". Another 35% of respondents said that basic expenses pay with some difficulty. Based these findings we can said that up to 97% of respondents have some difficulties with paying basic expenses. 19% of our respondents said that they had arrears related to housing.

According these facts it follows that the disposable income which low-income families have is spent mainly on the basic operation of the household. As a result, the education of our respondents has no effect on the structure of their expenditure.

The third parameter that we focused on within comparing the structure of expenditure of low-income families was the number of family members. This hypothesis we created on the basis of assertions of several authors (for example Želinský 2014; Keeley 2015) that equivalent disposable income is the most accurate indicator of living standards, which compensates for differences between households with different number of members and ages. **According these facts we explored if there is a correlation in expenditure and the number of members in one household.** By statistical testing was confirmed a negative correlation, which means that the larger number of members in the family means that they have the lower the expenditure per every member. In table no. 6 we can see a significant relationship between the expenditures of low-income families and the number of members in the household ( $r = -0.593$  and  $p = 0.000$ ).

*Table no. 6 - values confirming a significant relationship between the expenditures of lowincome families and the number of members in the household.*

	<b>Total expenditure</b>
Spearman correlation coefficient	-0,593**
Significance	0,000
N	291

Based on the results which we found by statistical testing, it can be alleged that the equivalent disposable income is the most accurate indicator of living standards, which is also reflected in the structure of family expenditure.

The reason of this fact is that the equivalent disposable income does not automatically allocate the same amount to each member of the household, but based on an equivalent scale, also includes the age of every member.

For a better understanding, we present the following example. If we had a family with two children and two adults and their total net income is 1000 euros, according to the disposable income, this income would be divided by four, so each member of the family would be allocated an amount of 250 euros. However, the equivalent disposable income does not divide the total income of household for every member uniformly, but assigns it to each member according to a coefficient. To put it simply, not every member of the household spends equally. Thus, the proposition that the more members of family has directly higher expenses is not in effect (Gál 2020).

Within statistical data testing, we also looked for significance of differences in individual expenditure of low-income families between regions. The differences were confirmed in total expenses. These differences were also confirmed in the expenditure of food and housing, so in the items that represent the largest part of the expenditure not only in low-income families, but also in ordinary households. From the result it follows therefore shows that in expenditure of housing and food in low-income families has important role the region in which concrete family live. In other expenditure, the significant differences were not confirmed.

Another interesting finding was that according to our data about low-income families, up to 77% of these families have a loan (not a mortgage). The average amount of this loan per person within our research group is 53 euros. Some respondents indicated higher and some lower amounts. The highest amount was 200 euros. 23% of our respondents said they did not have a loan. This fact can be analyzed from different sides. One of them may be the fact that we do not know the purpose or maturity of these loans. This means that we do not know if the respondent took out a loan, maybe for a household appliance or something else. We also do not know how long they will repay the loan, respectively if it was a loan for half a year or maybe for five.

Another way to look at the issue could be the state of financial literacy of our respondents, respectively low-income families. 26% of respondents said that they had arrears related to loans.

It has also been shown that up to 76% of our respondents said that they could not make any savings. The question is what financial literacy these families have.

The issues of financial literacy of the family was looked into by Levická (2004), who points out that weak financial literacy can be one of the causes of the deteriorating financial situation of the family or it can be one of the causes of poverty. In the case of economically unstable families, it is important that all family members should be able to manage the money they have at their disposal and use it meaningfully. The family must also learn to create a certain financial reserve within their possibilities, even if it is not a large amount. In emergency cases, this reserve can help them (Levická 2004). Birkenmaier and Curley (2009) also take a similar view, they expecting that social workers help to improve the financial literacy of low-income families in order to avoid further indebtedness. Among the so-called new competencies of social workers should include the teaching of financial literacy. Social workers could help to families at risk of poverty to analyze the possible effects of loans in the future. It is the possibility of

long-term deferral of payments that significantly contributes to the indebtedness of families at risk of poverty.

Despard, Chow, Hart (2012) pointed out that if there is no communication and joint decision-making about family finances in low-income families, children do not have the opportunity to gain their first experience in this area. They consider that it is important that children might include in the financial intervention to learn solving their problems.

## Discussion

The low-income family can be considered as a specific clientele of social work, which has been the focus of several authors in recent years, similar to Despard, Chowa and Hart (2012). These authors increasingly point out that the persisting problem of poverty and social exclusion needs to be solved by new and more effective ways, including debt counseling. In Slovakia, this issue in the context of social work is developed only exceptionally, attention is paid to authors such as Mydlíková 2003; Mydlíková 2011; Schavel kol. 2009. Jacobson Frey et al (2017). The mentioned authors also expect that postmodern social work will gradually develop such forms of intervention of social workers, which will result in the acquisition and strengthening of the capacity to cope with the financial problems of families in the ntext of everyday life.

On regional diversity of expenditure is also pointed out by some researches or analyzes implemented in the Slovak Republic.

In short study of Stankovičová (2019) she performed a regional analysis of expenditures based on the division of the territory according to 8 regions of the Slovak Republic. It came to the unequivocal conclusion that regional disparities persist in the structure of expenditure. Positive trends for the period under review were recorded in the Bratislava Region, where the share of expenditures on basic needs such as food and housing decreased and the share of standard and luxury expenditures increased. Regarding the structure of expenditures in the east of the country, especially in the Košice region, the trends were opposite. According to Stankovičová (2019), this is related to the amount of disposable income, which is lower in this region and households use it mainly to cover basic living needs. He attributes the connection to the uneven distribution of industry in Slovakia. He also notes that most companies are located in the west of the country, where there is better infrastructure and thus better accessibility for foreign investors.

In the regions of eastern Slovakia, there are not many job opportunities in well-paid companies, and thus the income of the population is lower. According to Stankovičová (2019), this fact is then reflected in consumer expenditures and also in their structure. A similar fact is pointed out by Labudová and Vojtková (2010), according to whom the basic factor influencing the growth and structure of consumption is the net disposable cash income of private households. According to her, the regional aspect of household disposable income is influenced by the overall economic potential of the region and the demographic structure of the region.

Vojtková and Labudová (2010) came to the conclusion that there were several fundamental changes in the structure of household expenditure in the period 2004–2008. Stankovičová (2019) also recorded some changes in the analysis of the structure of consumer

spending in Slovak households in the period 2010–2016. Despite the different periods they observed in the expenditure structure, both analyzes found that the most frequent and significant changes in the expenditure structure occurred in the following items: housing, food and non-alcoholic beverages, culture (restaurants, hotels, etc.), transport and telecommunications.

In her analysis, Vojtková (2014) pointed out the fact that within the structure of expenditures, Slovak consumers spent the most on the necessary needs, which are food and housing, in the monitored years 2008 to 2012. It concluded that these two items accounted for a total of 47.6% of consumer spending in 2012. It also considers that, at first sight, it may seem that households theoretically have more than 50% of income left to buy other goods and services. According to her, however, it is necessary to realize that the share of expenditure on the purchase of certain goods is highly influenced by its price level, which can change systematically.

In our research, food and housing expenditures in the Slovak Republic accounted for up to about 71.2% of the total consumer expenditures of the low-income families we examined. These households thus use almost two thirds of their disposable income to cover primary living needs. Based on the results of our research, it can be stated that the structure of expenditures of low-income families in the Slovak Republic is affected not only by households. According to our findings, the highest achieved education of the parent or parents, respectively, partner does not affect the expenditure structure of these families (Gál, 2020).

The most expensive item in the spending of low-income families is housing. This is mainly due to the fact that up to 74% of these families live in sublease and therefore do not have an apartment / house in personal ownership. The disposable income of these families does not allow them to obtain a mortgage loan to obtain less financially demanding housing. Housing thus draws too much money from the family budget, which, according to Pierson (2016), causes the perpetuation of poverty in these families, which significantly reduces their chances of improving their quality of life.

In countries such as in Austria, Great Britain, etc. housing in rental flats is a common standard in housing, as these countries have a sufficient number of economically affordable rental flats and even homes. In other countries such as in the US, rental housing is associated with too high financial costs. The situation is similar in Slovakia, where rental housing is one of the most expensive forms of housing, and in the long run there is a lack of a better elaboration of the concept of social housing, resp. state-supported rental housing that would be affordable for lower-income families.

## Conclusion

Our research shows that almost 50% of the expenditure of low-income families are spent on housing and another almost 22% on food. Based on these findings, we allege that the financial condition of low-income families in Slovakia is not optimal. In the structure of family budget of our respondents there are not regular expenditures on culture, relaxation, free time, etc. This fact shows that these families have limited resources for the personal development of the members. Equivalent disposable income has also confirmed to us the continuing tendency to minimize spending on the youngest children in the family. If we look at this fact from the perspective of environmental justice, then it will lead us to the following consideration. How

does this affect the child's physical and mental development? Practical experience confirms that the youngest children perceive this financial strategy of their parents negatively in the context of parental relation. Small or almost minimal investments towards them are associated with a lack of love on the part of the parent. The insufficient financial condition of low-income families in Slovakia also confirmed the connection between the financial situation and the access of children from these families to education. This fact was also confirmed during the pandemic measures, when teaching from schools was transferred to the online area. Some families could not provide simultaneous access to online education for all their children. We note that insufficient fundings are deepening inequalities in education which forcing us to consider the impact of low income in families on the future of children.

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