

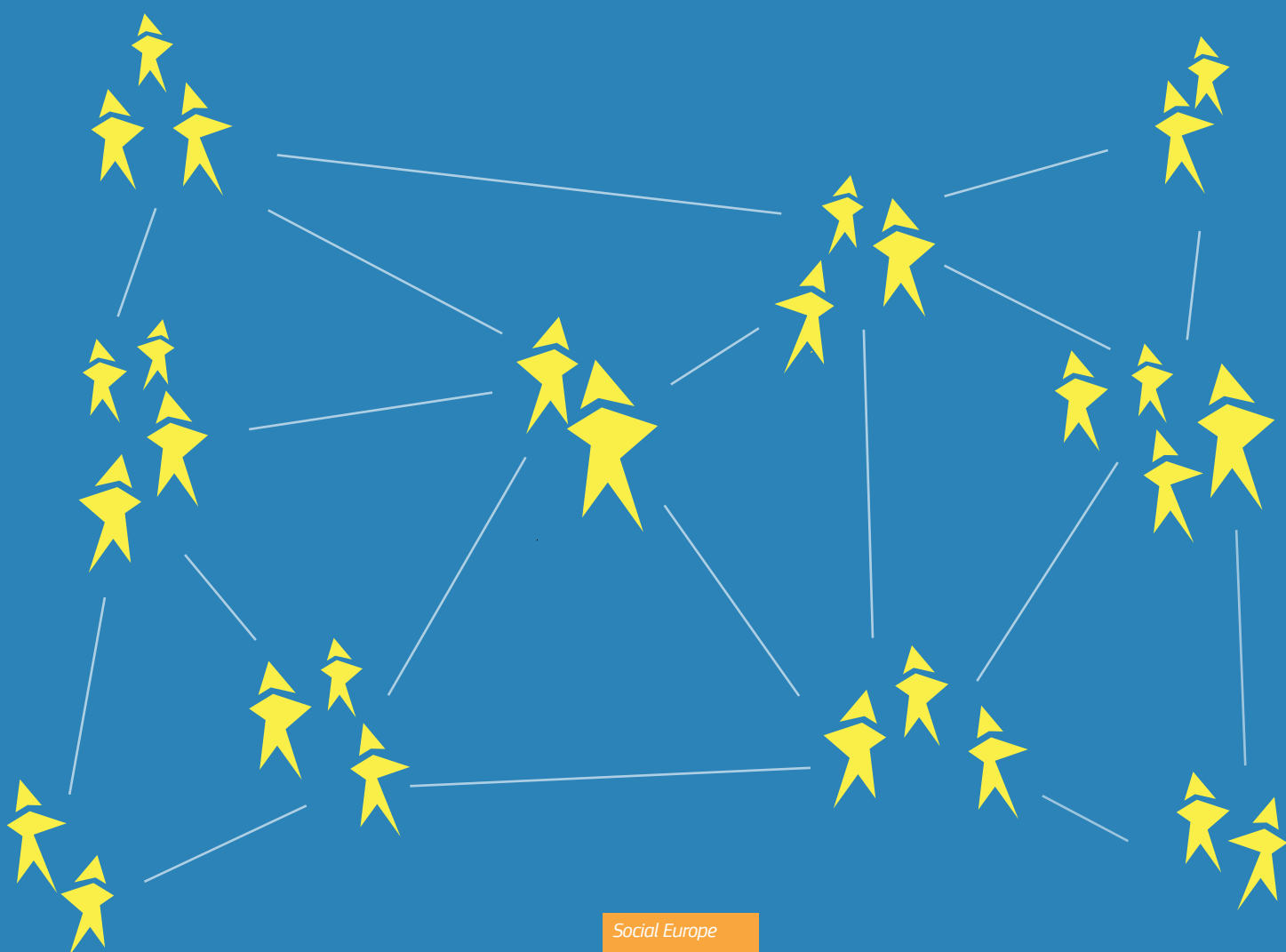


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# In-work poverty in Europe

A study of national policies

Ramón Peña-Casas, Dalila Ghailani,  
Slavina Spasova and Bart Vanhercke



Social Europe

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European Social Policy Network (ESPN)

In-work poverty in Europe  
A study of national policies  
2019

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The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER), APPLICA and the European Social Observatory (OSE).

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## OFFICIAL COUNTRY ABBREVIATIONS

### A. EU countries

EU-15 countries (EU prior to 2004, 2007 and 2013 enlargements)		EU countries that joined in 2004, 2007 or 2013	
BE	Belgium	<i>2004 enlargement</i>	
DK	Denmark	CZ	Czechia
DE	Germany	EE	Estonia
IE	Ireland	CY	Cyprus
EL	Greece	LV	Latvia
ES	Spain	LT	Lithuania
FR	France	HU	Hungary
IT	Italy	MT	Malta
LU	Luxembourg	PL	Poland
NL	The Netherlands	SI	Slovenia
AT	Austria	SK	Slovakia
PT	Portugal	<i>2007 enlargement</i>	
FI	Finland	BG	Bulgaria
SE	Sweden	RO	Romania
UK	United Kingdom	<i>2013 enlargement</i>	
		HR	Croatia

In EU averages, countries are weighted by their population sizes.

### B. Candidate and potential candidate countries covered by the ESPN

- Candidate countries: Albania (AL), North Macedonia (MK), Montenegro (ME), Serbia (RS), Turkey (TR)
- Potential candidate countries: Bosnia and Herzegovina (BA) and Kosovo\*<sup>1</sup> (XK)

<sup>1</sup> \*This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.

## PREFACE

### European policy context

Getting people into quality jobs is key to achieving the European Union's (EU) ambition of fostering upward convergence in living standards across all Member States. Preventing in-work poverty (IWP) is seen as part of the overall goal to reduce poverty in the EU. For this purpose, implementation of an integrated approach to active inclusion is of key importance. The policies in this approach encompass three strands: (a) supporting access to decent quality employment; (b) ensuring access to enabling services; and (c) providing adequate and effective income systems. Equally important is the effective implementation of the rights and principles enounced in the European Pillar of social Rights (EPSR). However, while working is the best route to avoid poverty for most people, this is not always the case for a significant share of European workers. In recent years, notably in the aftermath of the 2008 economic and financial crisis, policymakers have been paying more attention to IWP. The stagnation of growth in market income and social benefits and the rise of non-standard employment patterns observed during the crisis are among the important but non-exclusive factors explaining the lack of progress — or indeed the increase — in IWP rates across Europe.

The EU agreed on a key indicator measuring IWP in 2003, illustrating that the assessment and monitoring of IWP has been on the EU agenda for the past 15 years. This indicator thus enables a comparative perspective across countries through provision of a common benchmark of the complex phenomenon of IWP<sup>2</sup>.

The in-work poor represent a substantial share of people at work. In 2017, 9.4% of employed people in the EU were at risk of poverty: this figure has remained stable in recent years, similarly to the at-risk-of-poverty rate for the whole population. In 2017, nearly 20.5 million workers lived in households at risk of poverty in the EU. This is similar to the quantified target for the number of persons that the Europe 2020 Strategy aims to lift out of poverty and social exclusion. This underlines at the outset that in-work poverty is far from being a negligible issue in the EU. In certain categories of the population the poverty risk is significantly higher, in particular for people working part-time, the self-employed or those on temporary contracts, as well as for single households (sole earners, notably women with dependent children); the same is true for younger people and less educated persons. In some countries, IWP is almost double or even triple for people from a migrant background. Even before the crisis, a significant number of workers were poor in the EU. Already in 2008, 8.5% of EU employed persons were in IWP. This calls for strengthened and more effective policy action, both at the national and EU level.

Recently, the European Parliament highlighted the importance of having a decent income, including a decent wage, to avoid in-work poverty (European Parliament 2016 and 2017). The European Pillar of Social Rights (EPSR) states that 'adequate minimum wages shall be ensured, in a way that provide for the satisfaction of the needs of the worker and his/her family in the light of national economic and social conditions, while safeguarding access to employment and incentives to seek work. In-work poverty shall be prevented' (European Commission 2017, Chapter II: Article 6).

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<sup>2</sup> Annex A presents graphics showing the evolution of IWP and at-risk-of poverty rates between 2012 and 2017 in the 31 countries for which EU-SILC data were available.

Preventing and tackling IWP requires a complex and multi-dimensional approach that encompasses a wide range of policies. Effective implementation of the rights and principles of the EPSR would be equally important to tackle IWP, notably by improving job quality and well-being of European citizens. Nearly all the principles included in the three chapters of the EPSR (equal opportunities and access to the labour market, fair working conditions, social protection and inclusion) are relevant to IWP.

Whilst wages and income from work activities are important explanatory factors of IWP, they are nevertheless only part of the picture. There are multiple causes of IWP: it is therefore a challenge to accurately capture and effectively address its intertwining dimensions. IWP is a hybrid concept, involving both individual and household situations as well as institutional/policy environments. Table B1 in Annex B summarises the multiple factors influencing the incidence of IWP, at the individual and household level but equally related to the institutional framework and policies (not) in place.

### A Synthesis Report from the European Social Policy Network

With a view to supporting its analysis and forthcoming initiatives, the European Commission asked the national experts of the European Social Policy Network (ESPN) to describe the extent of in-work poverty in their country, to analyse country-specific challenges and to provide good practices.

The present Synthesis Report (a) analyses IWP developments since 2012 (on the basis of a statistical Annex provided by the ESPN Network Management Team [NMT]) and identifies key challenges regarding IWP (indicators provided in Annex C); (b) describes and assesses the most important policies that have had an impact — directly and indirectly, both positively and negatively — on the levels of IWP during the period considered, with a specific focus on the challenges identified above; (c) describes the policy debates, proposals and planned reforms; and suggests policy recommendations for European countries as well as the EU; and (d) examines the quality and appropriateness of available IWP data/indicators at national and EU level.

Particularly in the European countries where IWP is relatively low and/or where significant improvements have occurred since the end of the financial and economic crisis (2012-2018<sup>3</sup>), the factors and policies that have potentially contributed to the positive outcomes are briefly described, as they may serve as good practice examples.

The study illustrates the main challenges and trends in national policies through examples. Countries which have developed along similar lines are listed in brackets (e.g. AT, BE, BG) so that the reader interested in knowing more about these can examine the 35 ESPN national experts' reports<sup>4</sup>. In producing their reports, ESPN national experts cite many different sources in support of their analysis. References to these are not included in the present report. Readers wishing to follow up the original sources should consult the individual Country reports.

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<sup>3</sup> Given that IWP figures provided by the NCT are all based on EU-SILC (the "EU Statistics on Income and Living Conditions"), this means the Synthesis Report draws on data from the 2012-2017 waves, i.e. income for 2011-2016 (except for Ireland and the UK).

<sup>4</sup> Here and throughout the report, the countries in brackets are provided as examples and the lists are not necessarily exhaustive. The complete list of countries and acronyms covered by the ESPN network is provided at the beginning of the report.



This Synthesis Report draws on the Country reports prepared by the 35 ESPN Country Teams<sup>5</sup>. It was written by Ramón Peña-Casas, Dalila Ghailani, Slavina Spasova and Bart Vanhercke of the ESPN's Network Core Team<sup>6</sup>, with helpful comments and suggestions from the ESPN Country Teams and from colleagues in the Network Management Team<sup>7</sup>. Comments and suggestions from the European Commission are also gratefully acknowledged.

The report first considers the impact of IWP and its evolution since 2012 (Section 1). Policies implemented at the national level that have a direct and indirect influence on IWP are then reviewed (Section 2). The reforms envisaged and the debates on the IWP are considered in Section 3. Finally, the data and indicators of IWP used at national level are assessed (Section 4).

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<sup>5</sup> For a presentation of the ESPN Network Core Team and the 35 ESPN Country Teams, see Annex F. The 35 ESPN national experts' reports on in-work poverty can be downloaded [here](#) (ESPN page on the European Commission website).

<sup>6</sup> The authors are from the European Social Observatory (OSE), Brussels.

<sup>7</sup> We wish to thank Isabel Baptista (independent social policy expert), Hugh Frazer (Maynooth University, Ireland) as well as Anne-Catherine Guio and Eric Marlier (both Luxembourg Institute of Socio-Economic Research, LISER) for their valuable feedback on the draft report and concrete suggestions for the policy recommendations. The usual disclaimer applies. The authors would also like to thank Françoise Verri of the OSE for her valuable assistance in the technical preparation of this report.

## SUMMARY

Getting people into quality jobs is key to achieving the European Union's (EU) ambition of fostering upward convergence in living standards across all Member States. Preventing in-work poverty (IWP) is seen as part of the overall goal to reduce poverty in the EU. However, while working is the best route to avoid poverty for most people, this is not the case for a significant share of workers.

Based on the in-depth national contributions prepared by 35 ESPN Country Teams and the analysis of IWP indicators, the Synthesis Report outlines the following seven key findings.

- 1.** The in-work poor represent a substantial group among workers and their numbers continue to grow in many EU countries, leading to a polarisation within the EU.

In 2017, 9.4% of all employed people in the EU were at risk of poverty. This means that nearly 20.5 million workers in the EU lived in households that are at risk of poverty. This share is similar to the quantified target set in the Europe 2020 Strategy: 20 million people to be lifted out of poverty and social exclusion by 2020. This underlines at the outset that in-work poverty is far from being a negligible issue in the EU.

In addition, in-work poverty continues to increase in many European countries. According to the latest available data, the average IWP rate for the EU-28 has increased only by 0.7 p.p. since 2012. But the average blurs more important increases in some countries. The IWP rate has increased significantly (more than 1 p.p.) in 9 Member States, has remained stable in 16 and decreased slightly in only 3 countries. In 2017, national IWP rates ranged from 2.1% in Finland to 17.1% in Romania.

- 2.** In certain categories of the population the poverty risk is significantly higher and for some of them the risk of IWP has increased importantly in recent years.

From the individual perspective, IWP is higher in 2017 in the EU-28 for people with a low level of education and the young. In some countries, IWP levels are almost double or even triple the average for people from a migrant background. Individual employment situations are also a robust factor in explaining IWP, notably for the self-employed and for employees on temporary contracts. The IWP rate of part-time employees is double that of full-timers. The risk of IWP is more than four times higher for individuals with basic education than for those with tertiary education.

With regard to workers in poor households, single persons and (especially) lone parents also show considerably higher IWP rates, as do poor households made up of two or more adults with dependent children. The work intensity<sup>8</sup> of poor households is an important explanatory factor for IWP. If these households have children, the rates of IWP further increases, sharply.

Moreover, the risk of IWP has also increased significantly for some of these population groups since 2012. Low educated workers, those with a temporary contract, working part-time, born in a non-EU country and single parents experienced proportionately greater increases in IWP rates over the period 2012-2017. With regard to household work intensity, there has been a proportionately large increase since 2012 in IWP among medium and also high work intensity poor households.

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<sup>8</sup> The number of months actually worked by working-age adults in household compared to the number of potential months worked if all working-age adults had been employed full time all year round.

This finding is both surprising and worrying, insofar as the latter are households that are supposed to be more secure from IWP. Determining the reasons for this trend would require further research, making use of microdata, to understand what has changed in the conditions of these poor households over the period. Plausible assumptions for these changes may be the development of non-standard forms of work as a result of the crisis and a relative stagnation of wages and social benefits during the period.

- 3.** Minimum wages are a key tool for preventing in-work poverty but they do not suffice to support more than one person.

Twenty-two EU Member States apply a generally binding statutory minimum wage. In Cyprus, a statutory minimum wage exists but is limited to specific occupations. In the remaining five Member States (AT, DK, FI, IT and SE), the minimum wage level is de facto set in sectoral collective agreements. In 2018, there is a huge variation in statutory minimum wage levels across EU Member States, ranging from €261 in Bulgaria to €1,999/month in Luxembourg. Between 2012 and 2018, 21 EU countries experienced a growth in the nominal statutory minimum wage, with Romania in the top position with an increase of 159%. Nevertheless, the minimum wage might not be sufficient to lift people out of poverty in households consisting of more than one person (e.g. single-breadwinner households or single-parent households).

- 4.** Governments typically combine a variety of measures that directly influence in-work poverty, even if this is not a stated policy goal.

Many governments have taken measures to increase the income of employees paid at or around the minimum wage, through *taxes and social contributions*.

*In-work benefits* are permanent work-contingent tax credits, tax allowances or equivalent work-contingent benefit schemes, designed with the dual purpose of alleviating in-work poverty and increasing work incentives for low-income workers or inactive persons. For those who do not work, in-work benefits aim at increasing employment participation by creating additional financial rewards for remaining in work or for taking up a low paid job. For those who work, in-work benefits are designed to increase the income of their households.

All EU countries equally provide universal or/and targeted *family benefits*. Between 2012 and 2018, some countries adopted various measures to better target low-income families and extend the coverage of households entitled to family allowances. New family benefits have been introduced while some others were abolished. Family benefits increased in some Member States. These benefits have a positive impact on IWP of households with children. The impact of *guaranteed minimum income (GMI) schemes* has been mentioned in many ESPN Country reports underlining their inadequacy and their limited impact on combatting IWP. However, in some countries, low-income workers have the right to combine their labour income and the GMI, subject to conditions on income. The authorisation to cumulate may be limited in time. *Active Labour Market Policies* are widely used in European countries to combat unemployment, the objective being to return job seekers to the labour market as quickly as possible.

The *issue of tackling labour market segmentation* was equally raised in many ESPN Country reports, which describe a variety of measures to address this problem, including limiting the use of very short part-time contracts by setting a minimum hours requirement. Measures have also been taken in many Member States to limit the abusive use of fixed-term contracts and to promote permanent

contracts. Some countries implemented a regulatory framework for flexible working hours, to enable people with family responsibilities to increase their participation in the labour market. Finally, measures have been taken in some countries to better regulate temporary work agencies.

- 5.** A variety of other policies may only have an indirect impact on in-work poverty in Europe but are however important to address this complex issue.

The *availability of formal childcare services* is considered insufficient in many countries, although considerable efforts have been made in some countries to increase the number of places available (e.g. AT, BE, EL, HU, PL, SK). Affordability is also considered problematic in many countries and is a serious obstacle to the use of childcare services. To remedy this, many mechanisms exist, including tax deductions and means-tested fees leading to reductions or fee exemptions (e.g. AT, DE, DK, FI, PL, PT, SI). In other countries, parents are provided with specific benefits to help them to cope with childcare costs.

The possible impact of *healthcare and long-term care policies and measures on IWP* was briefly discussed by some national ESPN experts. Contrary to some countries (e.g. DK, FI, SE), many experts highlighted the underdevelopment of formal long-term care sector in their respective countries. In some of those countries care is the responsibility of the family, mainly women who are forced to work part-time. Insufficient provision of formal care is a problem in some countries, as is its financial accessibility for the working poor when access depends on the level of resources. In some countries, carers are however provided with an allowance. People at risk of poverty usually have universal access to healthcare, but are subject to out-of-pocket payments for some services and medicines. In some countries the out-of-pocket payments are modest. In other countries, some groups are either exempted or entitled to a reduction.

There are a range of measures which can be seen to indirectly improve the living standards of low-income earners. The issue of housing costs has been raised by 18 EU ESPN experts. Some countries provide housing support, while in others, housing benefit, previously provided, has been abolished. Most ESPN experts report a shortage of social housing. Energy costs are a significant burden for households. 'Social' tariffs are available to low-income households in some countries but their high non-take up rate reduces their effectiveness in improving the living standards of low-income families. In other countries, low-income households may benefit from a heating allowance during the winter months or an electricity bill discount and cold weather payments. Another way of helping to increase the spending power of low-paid workers is assistance with transport costs, which is only reported in one Country report.

*Lifelong learning* may also indirectly impact in-work poverty, as training incentives improve the access of low-skilled people to decent paid jobs, thereby helping to reduce labour market segmentation. Examples have been provided by some ESPN national experts (e.g. BE, CY, CZ, EL, HR, LV, LU, PL, PT, SI, UK). However, too often life-long learning opportunities fail to reach the most disadvantaged. Some experts mention the existence of a right to vocational training (e.g. BE, PT) for all workers and the use of an education voucher (e.g. BE).

- 6.** The issue of in-work poverty is underdeveloped in policy discourse and action but between 2015 and 2018, most of the countries accelerated the pace of reforms.

Both the incidence and the evolution across time of IWP call for strengthened and more effective policy action. Looking at the policy reforms and debates during the period under scrutiny leads us

to conclude that the issue of in-work poverty is certainly becoming more prominent in policy discourse and action in the 35 countries under scrutiny. However, the concept of 'in-work poverty' is often not referred to as such, and discourse typically focuses on alleviating poverty in general. It is mainly the trade union organisations which have brought to the political agenda the specificity and the need for policies to address the issue of the 'working poor'. This said, in general the EU Member States implemented several reforms the most frequent being an increase in the minimum wage, a reduction in taxation for those on a low income, and some specific Active Labour Market Policies (ALMPs). There have been only a few examples of indirect policy reforms impacting IWP, mostly linked to life-long learning and housing.

EU Funds have been mostly used in the context of life-long learning and childcare, but these projects have not been specifically targeted at the working poor. Generally, two periods of reforms could be distinguished during the timeframe under scrutiny (2012-2018). Between 2012 and 2015, there were few policy measures dealing with these issues. By contrast, between 2015 and 2018, most countries accelerated the pace of reforms having a direct or indirect impact on IWP. Debates are taking place in many countries (mostly EU-28) and some policy proposals have been tabled. However, many of these, again, are not specifically directed at tackling IWP.

**7.** The commonly agreed EU indicators of IWP are a good basis for understanding and monitoring IWP but some dimensions are still lacking.

The portfolio of EU indicators on IWP that was provided by the NCT team to the ESPN experts has been acknowledged by many of them as a good basis for understanding and monitoring IWP in their national contexts. Nevertheless, ESPN experts highlighted the absence of certain dimensions significant for IWP in the publicly available breakdowns of the EU indicators on IWP. The experts underscore the need for information on the sectors in which workers are employed and the lack of a breakdown by degree of urbanisation, to better reflect the rural and urban dimensions of IWP.

It is important to keep in mind that the in-work poverty rate of the self-employed may not be a robust measure of their actual living conditions for reasons related to the difficulty of assessing their income accurately. This indicator needs to be complemented with other indicators, such as material and social deprivation.

Among the candidate and potential candidate countries, EU Statistics on Income and Living Conditions (EU-SILC) IWP indicators are currently available for only three candidate countries (North Macedonia, Serbia and Turkey). ESPN Experts from the other candidate and potential candidate countries (Albania, Bosnia and Herzegovina, Montenegro and Kosovo<sup>9</sup>) used data from administrations but mainly from household budget surveys. Poverty is usually measured in these surveys using a threshold based on purchasing power in relation to a minimum basket of goods. These alternatives provide information on the IWP but are difficult to compare with the EU-SILC results, since they are based on very different definitions and measurements of poverty and activity status.

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<sup>9</sup> This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.

## CONCLUSIONS

While working is the best route to avoid poverty for most people, this is not always the case for a significant share of workers in the EU. The in-work poor represent a substantial group in overall poverty statistics. In 2017, 9.4% of employed people in the EU were at risk of poverty. This means that nearly 20.5 million workers in the EU lived in households at risk of poverty, which is therefore far from being a negligible issue in the EU.

In addition, in-work poverty continues to increase in many European countries. What is more, there is a growing polarisation within the EU regarding the incidence of IWP. In certain categories of the population in employment the poverty risk is significantly higher, according to their individual and household characteristics. Both the incidence and the evolution of in-work poverty across time call for strengthened and more effective policy action at European and national levels.

The relative persistence of in-work poverty — in spite of the wide array of existing policies and policy reforms underway or to come — underlines that this is an essential issue which, beyond the damaging consequences for European societies, signals a fundamental social unfairness: the fact that working is not always a guarantee of escaping poverty. This can contribute to a strengthening of the feeling among European citizens that inequalities are more present than ever, fostering disaffection from existing social and economic policies and leading to the rise of populist movements and possibly to hostility to the EU project. It is also a cause of increased divergence and a barrier to increased upward convergence across the EU and therefore increased support for EU.

## RECOMMENDATIONS

This section primarily proposes recommendations to the 35 countries under scrutiny and to the European Commission. These recommendations build upon those suggested by the 35 ESPN Country Teams in their national reports.

### a) Recommendations to countries

Mobilise policymakers and social stakeholders

- In-work poverty is at the crossroads of several policy domains. The fight against IWP should be seen as a joint responsibility of policy makers, social partners, other social stakeholders and the society as a whole. IWP should be included in the EU and Member States' political agendas and considered in the collective bargaining process. "Social Pacts" on tackling in-work poverty' could be a way to make progress on this issue. The elaboration of such pacts requires the (direct or indirect) participation of more actors than the social partners usually involved in collective bargaining, whether these are the State and/or a plurality of local institutions and organisations.
- Tackling IWP should be a key element in the EU's overall struggle to combat poverty and social exclusion and, in this regard, Member States should be encouraged to develop comprehensive strategies to combat poverty and social exclusion which include a specific strand on IWP.

### Develop a holistic policy approach to in-work poverty

- Mainstream<sup>10</sup> the concept of IWP into the scope of all relevant national policies and strategies. This is particularly true for countries with a high incidence of IWP, as well as for those where the rate of IWP is lower but where large groups of the population are seriously affected.
- Bring together the various policies and actions undertaken in particular areas under the common active inclusion banner of ensuring a decent life, through sustainable jobs, decent wages, adequate social protection in cash and in-kind access to quality public services.
- Pay greater attention to striking a virtuous balance between economic, employment and social objectives and policies as well as fiscal policies, to ensure that economic growth and employment rise do not result in a worsening of IWP.
- Acknowledge that economic growth which is not based on improving people's living conditions and well-being is not sustainable in the medium and long term. Well-designed budgetary and fiscal policies must not only ensure a balanced budget but should also allow for adequate social investment in education, health and the provision of quality, affordable and accessible public services for all.

### Target vulnerable groups

- A holistic approach to preventing and reducing IWP in the various policy areas should be combined with a targeted approach to the groups most vulnerable to IWP, such as single-parent households, migrants, the poorly educated and the low skilled.

### Use employment policy as key leverage

- All traditional employment policy areas should include the concept of IWP as one of their core concerns, going beyond the standard issues of increasing labour market participation, levels of wages, low and/or minimum wages, taxation of wages and tackling labour market segmentation.
- Particular attention should be paid to promoting 'wise' employment flexibility: intended, rather than unintended, and supporting a fair balance between flexibility and security. It is important to promote positive upward transitions in employment, which result in an improvement in the situation of the working poor. In this context, it is important to ensure that non-standard forms of employment develop in a balanced way and that they do not result in an increase in IWP, notably among temporary workers, part-time workers or the own-account self-employed.
- Increasing women's participation in the labour market has long been on the political agenda of many countries. Yet, there is still only slow progress in closing the gaps between women and men in terms of wages, occupation, career progression and representation in leadership positions. In order to increase maternal employment, policy should: (a) make it possible for quality jobs to be done flexibly and part-time; (b) focus explicitly on how to involve more men in flexible and part-time working; (c) provide

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<sup>10</sup> When designing, implementing and monitoring policies, this would involve taking into consideration their impact on IWP and where necessary adjusting those policies to reduce negative effects and to increase their positive impact on reducing IWP.

parents with accessible and affordable childcare; and (d) provide parents with properly remunerated parental leave and flexible working in well-paid and high-quality jobs.

- Employment policies must do more than address supply on the labour market. They should also address demand, enabling the creation of sufficient numbers of quality jobs for all, including for the most vulnerable segments of the population such as young people, low educated/skilled persons, women, migrants and people with disabilities.

#### Implement life-long learning and vocational training policies

- Targeted life-long learning and vocational training policies could contribute to reducing IWP. These should include the development of new techniques and/or technologies, and a validation of acquired experience.

#### Balance income support and access to services

- Implementing active inclusion policies is important in the fight against IWP, as long as these are based on a combination of the three pillars of active inclusion (adequate income support, universal access to quality services, and inclusive labour markets) in line with the 2008 EU Recommendation *on the active inclusion of people excluded from the labour market*.
- Greater value should be placed on social and family policies for the role they can play in the fight against IWP. From this perspective, attention should be paid to the role of decent guaranteed minimum income schemes, affordable and accessible (social) services, childcare and long-term care.

#### Strengthen income replacement policies

- A guaranteed minimum income may have an important role in reducing IWP — when it can be (temporarily) combined with work income. Countries could learn from good experiences in this area and consider implementing them under appropriate conditions.
- In-work benefits<sup>11</sup> can play a significant role in preventing or tackling IWP, if they are well designed and adequately targeted. Again, countries could learn from good experiences in this area and consider implementing them under appropriate conditions.
- Income replacement policies provided by social protection systems in the event of unemployment or temporary unavailability for work — due to occupational accidents and diseases, vocational training, education or care of dependent persons and children — are key in tackling IWP, as they protect workers from being pushed into IWP or staying trapped in this situation. A good balance should be found, allowing a (temporary) combination of social benefits with (low) earnings from employment.

#### Promote equality and non-discrimination policies

- Countries should ensure that equality and non-discrimination policies and principles are effectively and efficiently implemented at national level, by monitoring and assessing their application.

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<sup>11</sup> In-work benefits are permanent work-contingent tax credits, tax allowances or equivalent work-contingent benefit schemes, designed with the dual purpose of alleviating in-work poverty and increasing work incentives for low-income workers (OECD 2011).



### Ensure fair and decent working conditions

- Countries should ensure fair and decent working conditions. The role of labour inspectorates is essential. These also have a key role to play in tackling informal employment. They should be provided with adequate human and material resources to ensure their mission.

### Foster effective monitoring, evaluation and diagnosis

- IWP policies must be based on good-quality and well-integrated statistics on employment and living conditions for in-depth monitoring, evaluation and diagnosis of IWP.

### Make full use of the EU Funds

- A wide array of EU Funds that can be mobilised to tackle IWP are already available to EU countries (e.g. the European Social Fund, the Fund for European Aid to the most Deprived, the European Globalisation Adjustment Fund, the Cohesion Fund...). Countries should make full use of these Funds as part of and support for their national strategies to tackle IWP in a cross-cutting perspective. In particular, ESF+ can be used to create innovative monitoring tools and to enhance the capacity of the public authorities and services to address IWP.

## b) EU-level recommendations

### Make full use of the European social policy framework

- The European Pillar of Social Rights (EPSR) offers a useful framework for the effective implementation and monitoring of a wide range of social rights that are key in avoiding IWP. However, in this perspective, IWP should be better reflected as a key transversal principle in the EPSR and not referred to solely with regard to the issue of fair wages.
- Cross-cutting attention should be paid to combating IWP in all its dimensions in the European social dialogue, at interprofessional and sectoral levels.
- Combating IWP should be identified as a clear, cross-cutting EU objective. It should be mainstreamed into the Europe 2020 Strategy and the next EU meta-strategy.
- Given the close relationship between living in a household with children and being confronted with IWP, the European Commission should give increased emphasis to tackling IWP as a key priority in the implementation of the 2013 Recommendation on *Investing in Children: Breaking the Cycle of Disadvantage* and in implementing Principle 11 of the EPSR on child poverty.
- Given the important role that adequate minimum income schemes can play in compensating low wages and thus reducing IWP - and in the light of EPSR Principle 14 on minimum income - the European Commission should intensify its efforts to support all Member States in achieving an adequate level of minimum income and should monitor progress in this regard through the European Semester.
- The EU should continue to foster the exchange of learning and good practice on the issue of IWP through peer reviews and the collection of good practice in reducing IWP.

#### Promote the use of EU funds to prevent or tackle in-work poverty

- The use of EU Funds as supporting tools to prevent or tackle IWP should be promoted among Member states as part of the core aim of these funds. This should be clearly included in their objectives.

#### Enhance assessment and monitoring

- The European Commission should strengthen the monitoring and reporting on IWP in the European Semester, with the use of Country reports and dedicated Country-Specific Recommendations, notably for Member States with a high incidence of IWP, including, specifically, more vulnerable groups.
- The IWP indicators should be given a more prominent place in the assessment frameworks used to monitor employment and social issues, including in the 'Social Scoreboard' used for monitoring the implementation of the EPSR.

## 1 A PICTURE OF IN-WORK POVERTY IN EU MEMBER STATES AND CANDIDATE COUNTRIES

In this report, in-work poverty is measured on the basis of the commonly agreed social indicator adopted at EU level by all the Member States in 2003. According to this definition, persons are ‘at risk of in-work poverty’<sup>12</sup> if they are in employment and live in a household that is at risk of poverty. Persons are in employment’ when they have worked for more than half of the income reference year. Employed individuals can be waged employees or self-employed<sup>13</sup>. In all but two EU countries (Ireland [last 12 months] and the UK [current year]), the income reference year is the calendar year prior to the survey. A household is ‘at risk of poverty’ (or ‘income poor’) if its equivalised disposable income is below 60% of the national equivalised disposable household median income. The population covered is the population aged 18-64 except if otherwise specified.

The IWP data publicly available on the Eurostat website were made available centrally to ESPN experts to support the analysis in their Country reports. The picture painted of IWP in EU and candidate countries in Section 1 is based on the EU IWP indicators included in this portfolio. For the EU Member States, these data come from the EU-SILC and cover the period from 2012 to 2017, the last year of data availability. The 2017 data refer to household income in 2016. For the candidate countries, EU-SILC data are currently only available for three countries (North Macedonia, Republic of Serbia and Turkey). In the other (potential) candidate countries considered in this report (Bosnia and Herzegovina, Albania, Montenegro) and in Kosovo\*, EU-SILC data are not yet available but pilot surveys have recently been conducted. Detailed tables of the portfolio of IWP indicators are provided in Annex C.

Section 1 is structured as follows. IWP rates in the EU-28, EU Member States and three candidate countries are described in Sub-section 1.1). Sub-section 1.2 presents the evolution of IWP rates during the period 2012-2017, the last year of available data. The following sub-sections investigate, in terms of incidence and evolution at EU-28 and national levels, the individual factors of IWP, socio-demographic and employment characteristics (Sub-section 1.3) and the household factors: size and composition, work intensity and kinship (Sub-section 1.4). Finally, Sub-section 1.5 summarises the main challenges emerging from our review of IWP indicators, and highlighted by ESPN experts in their Country reports.

Before going into the details of this analysis, we should clarify some methodological choices made by the authors to highlight the dispersion of national IWP rates compared to the EU-28 average(s), the evolution of these rates between 2012 and 2017, and the order of countries in the tables.

A first methodological point concerns the assessment of dispersion of national IWP rates in comparison to the respective EU-28 averages. This relates to all the sub-sections, concerning the incidence of IWP in 2017 in general (Sub-section 1.1) and for individual (Sub-section 1.3) and household (Sub-section 1.4) factors of IWP. The spread of the national average IWP rates is estimated using the standard dispersion measurement when assessing the distribution of a

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<sup>12</sup> For ease of reading, in the rest of this report we will refer to this notion, and to the indicator that measures it, using the generic term of ‘in-work poverty’ (IWP).

<sup>13</sup> Self-employed persons are those classified as ‘employed persons except employees’ in the nomenclature EU definition of the most frequent activity status (MFAS).

statistical series around its mean: the standard deviation (SD). The more dispersed the distribution, the higher the SD will be. For instance, the observed standard deviation of the distribution of EU-28 national IWP rates in 2017 is 3.29, indicating a wide dispersion of IWP rates in that year. First, a ratio is calculated for each country to estimate the distance in terms of SDs between the national IWP rate and the unweighted<sup>14</sup> EU-28 average IWP rate using the following formula: (national IWP rate *minus* EU-28 unweighted IWP rate) *divided by* SD EU-28. Then, countries are distributed into five groups according to this ratio.

The country clusters are the following:

- *Much lower*: less than -1.4 times the SD;
- *Lower*: between -1.4 and less than 0 times the SD;
- *Medium*: between 0 and less than 0.9 times the SD;
- *Higher*: between 0.9 and less than 1.8 times the SD;
- *Much higher*: 1.8 times or more the SD.

This scale is used to classify countries according to their respective intensity of IWP and to illustrate the positioning of countries in relation to the EU-28 average. Moreover, the countries are then given a colour, based on their respective levels of IWP in 2017, on a gradient from green to red (from 'much lower' to 'much higher') depending on their positioning in one of the five classes. This is presented in Section 1.1. The colours attributed to countries (national acronyms) are kept constant throughout the analysis to better show if and how IWP performances for different populations in a given country differ from the overall performance of the country (each time, the benchmark is the EU). To put it simply, the colour of a country always relates to the position of the country in the distribution of overall 2017 IWP rates.

A second methodological point concerns the assessment of the evolution of IWP rates during the period 2012-2017. Following the methodology originally used in the Social Protection Committee's Social Protection Performance Monitor (SPPM), a variation of less than 1 percentage point is not considered significant. Upward and downward evolutions during the period are assessed using a five position-scale, as follows:

- *Limited*: from 1.1 to 2 p.p.;
- *Moderate*: from 2.1 to 3 p.p.;
- *Medium*: from 3.1 to 4 p.p.;
- *High*: from 4.1 to 5 p.p.;
- *Very high*: more than 5 p.p.

A last methodological point regards the listing of countries in the body of the text and the tables. In the whole of Section 1, countries are listed not in the standard order, but according to the IWP incidence range, in order to reflect the observed progression of countries in each cell of the tables. The choice was also made to put the three candidate countries for which IWP indicators were available (MK, RS and TR) at the bottom of the list, in order to identify them more easily.

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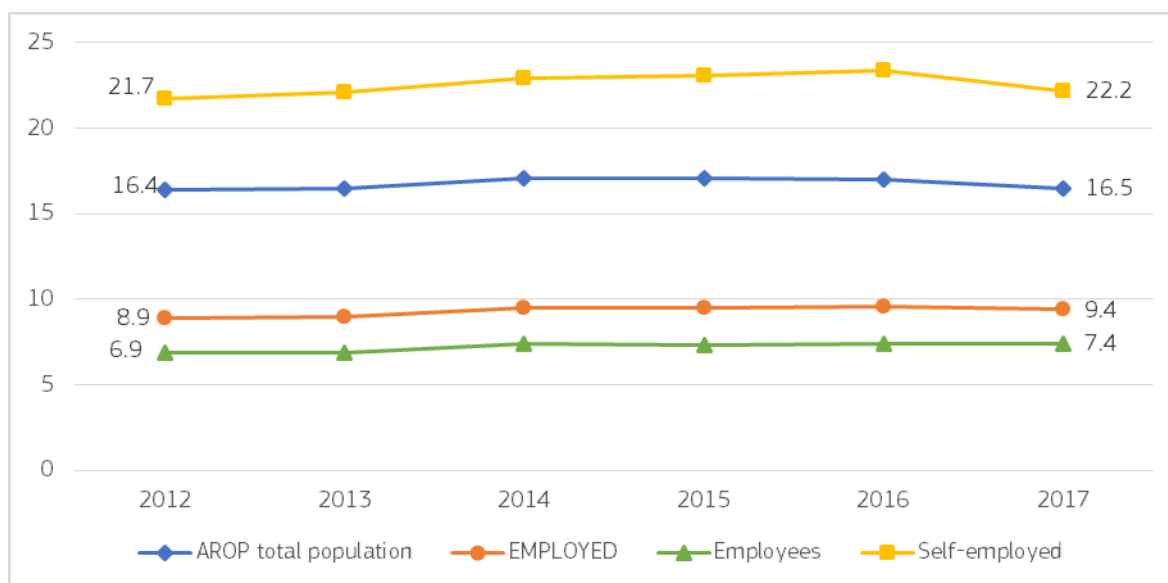
<sup>14</sup> EU-28 averages are generally weighted averages, i.e. averages in which each country result is weighted by the size of the country's population. By contrast, the calculation of standard deviation is done with unweighted country figures; hence, the EU-28 average used in the grouping of countries is an unweighted average.

## 1.1 Incidence of in-work poverty

In 2017, the IWP rate was 9.4% for the EU-28. This rate has remained relatively stable since 2012, increasing by only 0.5 p.p. over the period (Figure 1 and Table C1 in Annex C).

The IWP rate is significantly lower – by about a half – than the at-risk-of-poverty rate for the entire population aged 18 to 64. However, there is a marked difference between the two sub-populations making up the employed persons. While the rate of employees at risk of poverty is lower than the IWP rate and well below the general at-risk-of-poverty rate, the risk of poverty appears to be significantly higher for the self-employed. We come back to this point in Section 1.3.2.

Figure 1: Incidence and evolution of IWP (%) in the EU-28, 2012-2017



Source: Eurostat web site, EU-SILC [ilc\_iw01], retrieved 21-01-2019.

Although the EU IWP rate may seem limited at first sight, it nevertheless represents a considerable population at the EU level. In 2017, nearly 20.5 million workers in the EU lived in households at risk of poverty<sup>15</sup>. This is similar to the quantified target on the number of persons that the Europe 2020 strategy aims to lift out of poverty and social exclusion. This underlines at the outset that in-work poverty is far from being a negligible issue in the EU<sup>16</sup>.

The EU-28 average hides a great diversity in the incidence of IWP among the EU Member States and candidate countries (Figure 2 and Table C1 in Annex C). In Finland and Czechia, IWP is much lower than in the rest of the EU-28 in 2017 (2.7% and 3.6% respectively). They are followed by a group of countries with lower IWP rates, ranging from 5 to 6% (BE, IE, DK, HR, MT) or from 6 to 8% (NL, SK, SI, SE, FR and AT). At the centre of the distribution we find a cluster of countries with IWP rates close to the EU-28 average, albeit slightly below (CY, LT, UK, LV and DE) or above (EE, PL, BG, HU and PT), with rates ranging from 8% to 10.7%. Finally, there is a group of countries where the

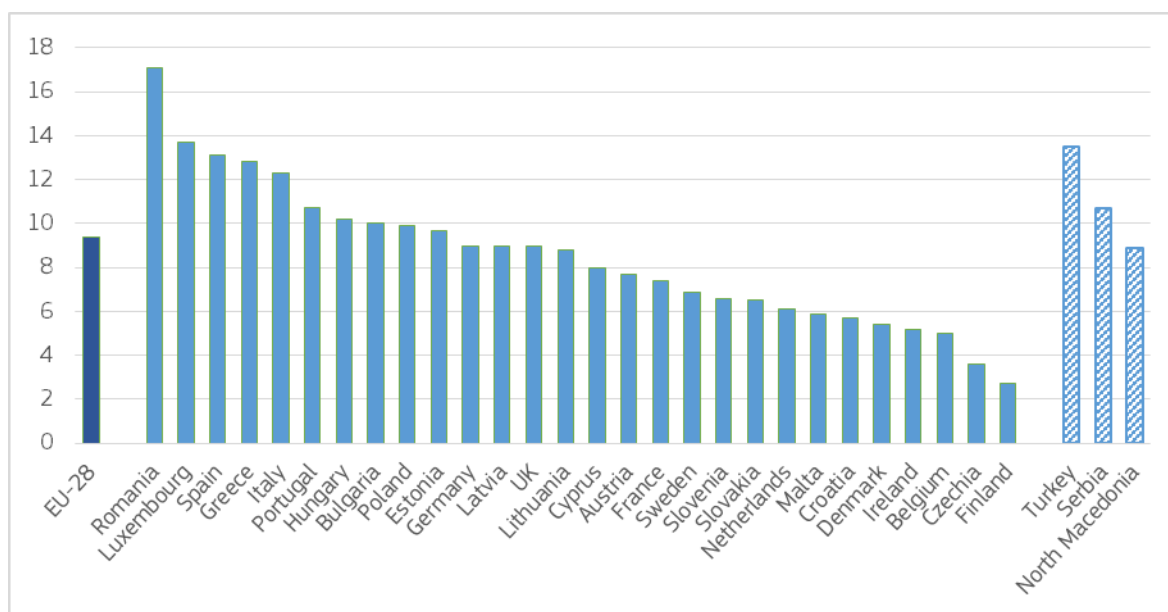
<sup>15</sup> It should be noted that these estimates of the number of individuals are based on the employed population aged 20-64 in the EU Labour Force Survey (indicator lfsa\_pganws). The number of IWPs (aged 18-64) is therefore slightly underestimated.

<sup>16</sup> By way of comparison, the number of unemployed was approximately 15.5 million in the fourth quarter of 2016, representing 7.7% of the working age population in the EU-28 (Eurostat, EU LFS, indicator lfsq\_urgaed).

IWP rates are considerably higher than the EU-28 average (IT, EL, ES and LU): from 12.3% to 13.7% respectively. Romania is flagged as an outlier, with an IWP rate reaching 17.3% in 2017.

Among the candidate countries, the IWP rate is slightly lower than the EU-28 average in North Macedonia (8.9% in 2016) and slightly higher in Serbia (10.7%). In Turkey, the rate of IWP is higher (13.5% in 2016).

Figure 2: Incidence of IWP (%) in EU Member States and candidate countries, 2017\*



\* 2016 data for Turkey and North Macedonia

Source: Eurostat web site, EU-SILC [ilc\_iw01], retrieved 21-01-2019.

The extent of in-work poverty at national level must first be put in perspective by considering the number of individuals involved: behind the safe facade of percentages are men, women and children in precarious situations. In 2017, nearly 20.5 million workers in the EU lived in households at risk of poverty. Among the countries most exposed to the risk of IWP are some large countries such as Italy (2.7 million in-work poor) and Spain (2.4 million). In Romania, no less than 1.4 million workers are working poor. While countries such as France, Germany, the United Kingdom and Poland do not depart much from the EU-28 average, the number of in-work poor is proportionately high (1.9, 3.5, 2.7 and 1.6 million working poor, respectively). In the candidate countries, IWP affects 3.8 million workers in the three countries considered in this section, most of them living in Turkey (around 3.5 million).

The first methodological point presented in the introduction of Section 1 describes the approach taken to calculate a coefficient showing the distance between the national IWP rate and the (unweighted) EU-28 average of the IWP rate. This method is applied in Table 1 to compare the IWP situation in 2017 in the EU-28 and candidate countries with the EU-28 average.

Table 1: Grouping of countries according to distances between national IWP rates and EU-28 average IWP rate, 2017\*

Much lower (less than -1.4 times SD)	Lower (from -1.4 to less than 0 SD)	Medium (from 0 to less than 0.9 SD)	Higher (from 0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)
FI CZ	BE IE DK HR MT NL SK SI SE FR AT CY	LT UK DE LV EE PL BG HU PT MK RS	IT EL ES LU TR	RO

\* 2016 data for Turkey and North Macedonia.

Source: Eurostat web site, EU-SILC [ilc\_iw01], accessed 21-01-2019, authors' own compilation.

As explained above, the country colours used in Table 1 to show a country's inclusion in an IWP cluster will be kept throughout the analysis to better show if and how IWP performances for different populations in a given country differ from the overall performance of the country (with the EU-28 average systematically used as benchmark).

## 1.2 Evolution of IWP rates since 2012 in EU-28 and candidate countries

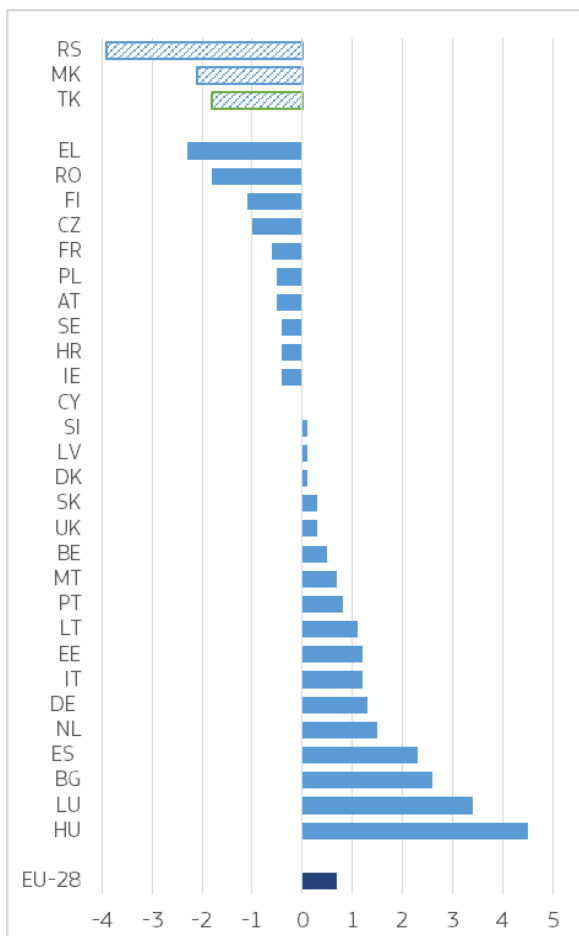
While the average EU-28 in-work poverty rate has changed only slightly across the reference period (from 8.9% in 2012 to 9.4% in 2017), trends have evolved in a more pronounced way in certain countries (Figure 3 and Table C1 in Annex C). As stated in the methodology presented in the introduction to Section 1, in the rest of the section, only upward or downward changes of at least 1 p.p. or more are considered significant.

As was the case with the EU-28 average, in a large group of countries, the in-work poverty situation has changed only slightly (or the changes are not statistically significant) since 2012, either upward (SI, LV, BE, MT, PT, LT, EE, IT, DE and NL) or downward (IE, HR, SE, AT, PL, FR, and CZ). In Greece and Romania, the decline in the IWP rates was somewhat more pronounced (-2.3 p.p. and -1.8 p.p. respectively), and limited in Finland (-1.1 p.p.). In a group of countries there is a slight augmentation of the IWP rates since 2012 (LT, EL, IT, DE and NL). The IWP rates increased more significantly in Spain (+ 2.3 p.p.), Bulgaria (+ 2.6 p.p.) and Luxembourg (+ 3.4 p.p.). The increase in IWP was particularly marked in Hungary (+ 4.5 p.p.).

Among the candidate countries, the IWP rates have fallen since 2012 in Turkey (-1.8 p.p.), North Macedonia (-2.1 p.p.) and particularly in Serbia (-3.9 p.p.).

It should be noted that in certain countries the fall in the IWP rates does not necessarily reflect an improvement of IWP: it is, rather due to the fall in median household income observed since 2012. This is reflected, for instance, by the ESPN reports on Greece and Spain.

Figure 3: Change in the IWP rates (percentage points) in EU Member States and candidate countries, 2012-2017\*



\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: Eurostat web site, EU-SILC [ilc\_iw01], retrieved 21-01-2019

The remainder of this section considers a number of factors that contribute to a better understanding of the complexity of the IWP issue, including the combination of factors related to individuals at work and the at-risk-of-poverty households to which they belong. It should be noted, however, that this view is only partial, reflecting only the tip of the iceberg of this perplexing reality. A first complicating factor is that for individuals and the households they live in, disadvantages can be cumulative and intertwined, but also evolve in sometimes contradictory directions over the life course. Here, statistics can only show us so much about IWP. A second challenge is that countries' institutional arrangements, the policies they pursue and the services they provide to citizens — notably their quality, affordability and availability (see Section 2) — can influence the incidence of in-work poverty.

The data publicly available on the Eurostat website concern aspects related to individuals in IWP situations, mainly their socio-demographic characteristics (gender, age, level of education, origin) and some, unfortunately limited, aspects of their employment situation in the year preceding the EU-SILC survey period. Other indicators relate to IWP households, i.e. households at-risk-of poverty, referring to characteristics such as their composition, kinship and work intensity. All these IWP indicators have been made available to ESPN experts by the Network Management Team to support their insights for the elaboration of the Country reports. These data are annexed to this report (see Annex C).

Given the space constraints in this Synthesis Report, the analysis is limited to an illustration of the situation in 2017, based on the EU-28 averages of the abovementioned characteristics. This analysis is accompanied by tables summarising the countries' distances from the EU-28 averages in 2017 and the evolution of national IWP rates between 2012 and 2017. The national data are reflected in Annex C. For these two levels of analysis, the EU-28 averages and the national averages, two aspects are considered:

- The situation observed in 2017 for the various modalities of the IWP indicators;



- The internal relationships within these indicators based on ratios (e.g. IWP of males divided by IWP of females).

### 1.3 Individual risk factors of in-work poverty

A first insight into the factors behind IWP focuses on the socio-demographic characteristics of the in-work poor as well as their employment characteristics. These individual characteristics may in themselves be factors of IWP, but their cumulation can also seriously increase the risk of IWP (e.g. being a young woman of immigrant origin with poor educational attainment). Section 1.3.1 discusses socio-demographic characteristics, with a specific focus on country IWP rate distributions and their evolution over time. Section 1.3.2 looks at employment characteristics: it distinguishes between IWP of the self-employed, employees, European country IWP rate distributions and evolution of IWP rates over time.

#### 1.3.1 Socio-demographic characteristics

Table 2 shows the breakdown of the socio-demographic characteristics of the in-work poor in 2017 for the EU-28. Data are provided in Tables C3, C4, C5 and C6 in Annex C.

Table 2: Socio-demographic characteristics of the in-work poor - EU-28 averages, 2017

	Individual characteristics	EU-28 IWP rates 2017	Ratios	
Gender	Men	9.8%	Men/Women	1.1
	Women	9.0%		
Age cohorts	18 to 24 years	11.0%	18-24 / 25-54	1.2
	25 to 54 years	9.4%	18-24 / 55-64	1.2
	55 to 64 years	9.2%	55-64 / 25-54	1.0
Educational attainment	Elementary	20.1%	Elementary/Secondary	2.2
	Secondary	9.3%	Elementary/Tertiary	4.4
	Tertiary	4.6%	Secondary/Tertiary	2.0
Country of birth	Foreign country	17.8%	Foreigner / native	2.1
	EU	12.3%	EU-born / native	1.5
	Non-EU	21.4%	Non-EU-born / native	2.6
	Reporting country	8.3%		

Source: Eurostat web site, EU-SILC [ilc\_iw01, ilc\_iw04, ilc\_iw16], retrieved 21-01-2019, authors' own calculations.

In terms of EU-28 averages, the biggest difference is clearly observed between the levels of education of the in-work poor. To be more precise: the higher the level of education, the lower the IWP rate. The risk of IWP is more than four times higher for individuals with elementary education than for those with tertiary education (ratio of 4.4). Compared to individuals with a secondary level of education, the risk of IWP of low educated in-work poor is twice as high. People with secondary level-education are themselves at twice the risk of IWP compared to those with tertiary education.

Depending on the country where they were born, workers also run different risks of being poor. Being born abroad indeed implies a risk of IWP twice as high as that of the native population. However, the gap with the native population is less marked for those born in another EU country.

Differences between age cohorts are relatively small, with 18 to 24 years-old having a slightly higher risk of IWP than the 55-64 years old (ratios of 1.2). This small difference may come as a surprise, as young people are generally more exposed than their elders to more precarious employment conditions on the labour market, (low) wages, non-standard employment and more general job quality issues (Eurostat 2018; O'Reilly *et al.* 2018).

The gender difference is rather insignificant, as the IWP risk is only slightly higher for men than women (ratio of 1.1). Again, this may seem paradoxical, given the abundant literature that highlights the significant disadvantage of women in the labour market, in terms of wages, unpaid work, working time, occupations and career progression. Women are also more often the second largest contributors of income within households and more often involved with the care of children and dependent persons. Finally, women also constitute the vast majority among single-parent families (European Commission 2018a 2018b). It could therefore be expected that their risk of IWP would be significantly higher — and not slightly lower — than that of men. This 'gender paradox' is largely linked to the way poverty is measured at the household level. In order to take into account the economies of scale resulting from the sharing of resources by members of the same household, an 'equivalence scale' is generally used<sup>17</sup>. Women are more often the second largest contributor to income, which reduces their relative weight. Income equivalence is also based on the assumption that within the household resources are shared equally among members. Several studies have shown that if household income is assessed individually and not at the household level, the risk of poverty, and particularly IWP, is significantly higher for women than for men (Ponthieux 2018; Peña-Casas and Ghailani 2011).

Following this overview of the EU-28 averages of the IWP rates relating to the characteristics of individuals, the situation of countries in relation to these averages is considered.

### Distances in 2017 between national IWP rates and EU-28 average IWP rates - Socio-demographic characteristics

Table 3 shows the country clusters reflecting the distance in 2017 between the national IWP rates and the EU-28 average rate for each individual socio-demographic characteristic (Tables C3, C4, C5 and C6 in Annex C).

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<sup>17</sup> The EU definition is based on the so-called 'OECD-modified scale', according to which the first adult has a value of 1, any additional adult has a value of 0.5 and any child (below 14) has a value of 0.3.

Table 3: Grouping of EU Member States and candidate countries\* according to distances between national IWP rates and EU-28 average IWP rate – Socio-demographic characteristics, 2017\*\*

Characteristics		Much lower (less than -1.4 times SD)	Lower (-1.4 to less than 0 SD)	Medium (0 to less than 0.9 SD)	Higher (0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)	EU-28 IWP rates
Gender	Men	FI CZ	BE NL IE DK HR SK MT FR SI	AT SE DE CY LV UK LT HU EE PL PT BG MK	ES IT LU RS	EL RO TR	9.8%
	Women	FI MT CZ DK IE	HR BE SI SE SK NL MK	FR AT CY LT BG PL UK EE LV EL DE PT IT HU RS TR	ES LU RO		9.0%
Age cohorts	18-24 years	CZ SK FI MT SI	UK HU LV HR AT MK RS	IE BE NL FR PT PL IT DE	LT CY SE EL BG TR	EE ES DK LU RO	11.0%
	25-54 years	FI CZ IE	BE DK NL HR MT SI SE SK FR	CY AT LV UK DE LT PL PT EE PT HU BG RS MK	EL IT LU ES TR	RO	9.4%
	55-64 years	FI DK CZ HR	SK SE MT BE AT LT CY NL FR BG EE IE	SI DE IT ES MK TR	PL LV HU UK RS	PT EL LU RO	9.2%
Educational attainment	Elementary	FI NL IE	MT CZ DK SI BE SE SK UK AT FR EE	PT LV HR HU CY IT ES DE PL	LT EL LU MK	BG RO RS	20.1%
	Secondary	FI CZ DK	MT IE HR BE SE SK NL MK	AT SI BG DE PT IT HU CY RS TR	LV LT EE LU PL UK EL ES	RO	9.3%
	Tertiary	MT RO HR BG FI CZ CY TR MK	BE LV PT LT IE SI PL DK FR RS	NL SK SE EL IT EE LU	DE UK AT ES	HU	4.6%
Country of birth ***	Foreigner	HU FI CZ HR IE EE RS TR	LV MT LT UK PT BE BG SI NL	DE SK FR SE AT LU DK CY PL	EL	IT ES	17.8%
	EU	FI EE CZ TR	HU IE BE HR UK MT PT	DE FR SE LT LU LV EL SI NL SK RS		ES	12.6%
	Non-EU	HR CZ FI EE LV RS	BG LT IE MT TR PT SI NL UK	FR AT SE DE DK BE PL	CY EL IT	LU ES	21.4%

	Native	FI CZ BE	DK IE CY SE NL AT MT SI HR SK	FR DE LU UK LT LV IT ES PL EE BG	HU PT EL RS	RO TR	8.3%
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\* For the meaning of country colours please see Table 1.

\*\* 2016 data for Turkey and North Macedonia.

\*\*\* No data (unreliable) on country of birth for EU nationals (BG, EE, LV, LT, PL, RO, MK); non-EU nationals (BG, HU, PL, RO, SK, MK, TR); and foreign-born (BG, IE, PL, RO, MK).

Source: Authors' own calculations based on EU-SILC IWP indicators.

The situation appears to be much more diverse among European countries. Naturally, most countries tend to position themselves in or around the medium category (lower and higher categories). Nevertheless, some countries are characterised by strong deviations from this central position.

IWP is lower than the average in Finland and Czechia for both men and women. The IWP rate is also lower for women in Denmark, Ireland and Malta. In contrast, in Greece, Turkey and Romania the IWP rate is much higher than the EU-28 average for men, which is mainly due to their stronger participation in the labour market.

The youngest are clearly less at risk of IWP than the EU-28 'average' young people again in Finland and Czechia, but also in Slovakia, Slovenia and Malta. The risk of IWP is much higher for young people in Estonia, Spain, Denmark, Luxembourg and Romania. For middle-aged workers, the risk of IWP is lower in Finland and Czechia, as well as in Ireland. It is much higher in Romania. Older workers have lower than EU-28 average risks of IWP in Finland, Czechia, Denmark and Croatia. The risks are stronger than average in Portugal, Greece, Luxembourg and especially Romania again.

In most European countries the risk of IWP is higher for people with low education, but the phenomenon is less marked than the average in some countries (FI, NL and IE) while it is much more marked in Bulgaria, Romania and Serbia. Among IWPs with an average level of education, the rates are lower in Finland, Czechia and Denmark, but are significantly higher in Romania. For workers with a high level of education, the risk of IWP is significantly lower, particularly in one group of countries (MT, RO, HR, HR, BG, FI, CZ, CY, TR and MK). In Hungary, the IWP rate of individuals with a higher level of education is significantly higher than in other European countries. It should be noted that the contrast between poorly and highly educated workers in terms of exposure to IWP risk is particularly significant in Bulgaria and Romania.

EU-28 averages showed that the risk of IWP was higher for foreign-born individuals, both within and outside the EU, than for the native-born. This is not always the case. IWP rates are higher among natives in Romania and Turkey, and to a lesser extent also in Hungary and Serbia. The risk of IWP is lower than the EU-28 average for foreign-born individuals in a group of countries (FI, CZ, EE, LV, HU, HR and RS). Among the latter, the IWP rate is lower for EU citizens in some countries (FI, EE, CZ and TR) but also for individuals born outside the EU in a set of countries (HR, CZ, FI, EE, LV and RS).

### Evolution of IWP rates during the period 2012-2017 - Individual socio-demographic characteristics

The overview of the evolution in European countries during the period 2012-2017 is divided into two tables presenting separately the upward (Table 4) and downward (Table 5) trends over the

observation period. The overall trend is shown using the difference (in p.p.) between the rates in 2017 and those observed in 2012. The detailed data for the countries are in Annex C (Tables C3, C4, C5 and C6).

Table 4: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Individual socio-demographic characteristics - Increase in IWP rates, 2012-2017\*\*

Characteristics		Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Gender	Men	IT DE CY ES	LT	EE HU BG LU		
	Women	IT DE BG PT	NL ES	LU		HU
Age cohorts	18 to 24 years	MT HU LV HR	DE	BG		BE ES NL LT EE LU
	25 to 54 years	IT DE EE	ES LU BG		HU	
	55 to 64 years	SI BG PL SE UK IT MT ES	NL PT IE		LV	HU LU
Educational attainment	Low education	NL MT CZ BE	EE DK IT RO	PT AT	CY SE	ES DE LT LU BG
	Medium education	TR LT ES EE MT PT BE	LV BG NL LU	UK	HU	
	High education	SI PT PL LU	ES			HU
Country of birth***	Foreigner	PT LV	LU	ES LT MT	DK TR	SK DE IT NL
	EU-28	SI	PT LU RS TR		ES DE	MT NL DK
	Non-EU	LV DK SE PT	AT	LU ES LT MT		NL DE IT

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

\*\*\* No data (unreliable) on country of birth for EU nationals (BG, EE, LV, LT, PL, RO, MK); non-EU nationals (BG, HU, PL, RO, SK, MK, TR); and foreign-born (BG, IE, PL, RO, MK).

Source: Authors' own calculations based on EU-SILC IWP indicators.

Since 2012, the IWP rate for women has increased sharply in Hungary (+5.9 p.p.). This is also the case to a lesser extent in Luxembourg (+3.1 p.p.). An increase in IWP is likewise observed for men in Hungary, but also in in Bulgaria, Estonia and Luxembourg (around +3.5 p.p.).

For the 18 to 24 years-old, strong increases in IWP rates were observed in a group of countries (CY, BE, ES, NL, LT, EE and LU), ranging from 4.7 p.p. in Cyprus to 9.8 p.p. in Luxembourg. For workers in the middle-aged cohort, the IWP has increased more markedly in HU (+4.2 p.p.) than in the rest of the EU-28 over the period considered. Among older workers, the increases in IWP are again most marked in Hungary (+6.5 p.p.) and Luxembourg (+8.7 p.p.).

The IWP rate of people with a low level of education has increased most in in a group of countries (ES, DE, LT, LU and BG), from +5.1 p.p. in Spain to +12.6 p.p. in Bulgaria. It is also the case but to a lower extent in Cyprus and Sweden (around +4.5 p.p.). For moderately educated individuals, the highest increase in the IWP rate over the period was observed in Hungary (+4.5 p.p.), followed by the United Kingdom (+3.2 p.p.). In Hungary a sharp increase of the IWP for highly educated workers is observed (+6.1 p.p.).

Among foreign-born individuals, IWP has increased sharply in one group of countries (SK, DE, IT and NL), with increases around 7 p.p. For individuals born in the EU, the increase in the IWP rate is also high in these countries as well as in Denmark and Malta. For those born outside the EU-28,

there is a marked increase of IWP since 2012 in the Netherlands, Germany and Italy, of around 7 p.p.

Table 5: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Individual socio-demographic characteristics - Decrease in IWP rates. 2012-2017\*\*

Characteristics		Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Gender	Men	CZ PL RO EL FI MK			RS	
	Women	SE CY	RO	EL RS MK		TR
Age cohorts	18 to 24 years	FR SK TR	RO SE	CZ	AT DK FI	UK RS MK
	25 to 54 years	CZ IE RO EL MK TR		RS		
	55 to 64 years		EE	MK TR		EL RS
Educational attainment	Low education	HU UK	FI PL HR	SK EL LV	RS	
	Medium education	FR CZ EL FI	MK RS			
	High education	CY				
Country of birth***	Foreigner	FR BE CY UK	HR	FI SI HU		EE CZ RS
	EU-28	CZ HU RS	FI SE BE		AT	EL SK
	Non-EU	FR UK	EL HR CY		FI SI	EE RS

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

\*\*\* No data (unreliable) on country of birth for EU nationals (BG, EE, LV, LT, PL, RO, MK); non-EU nationals (BG, HU, PL, RO, SK, MK, TR); and foreign-born (BG, IE, PL, RO, MK).

Source: Authors' own calculations based on EU-SILC indicators.

With regard to gender and levels of education, only limited decreases in IWP rates are observed among EU countries. In Serbia, the increase of IWP poverty is higher than in other countries for male workers, while the decrease is stronger in Turkey for female workers.

IWP among the 18-24 years old has fallen in a group of countries (AT, DK, FI, UK, RS and MK) but also in Czechia. In the other age groups, no significant reductions of IWP rates can be observed in EU countries, except in Serbia and Greece for the older in-work poor workers.

Among the foreign-born, a significant decrease in IWP is observed in Estonia, Czechia and Serbia. For those born in the EU, the decline is also significant in Slovakia, Greece and to a lesser extent Austria. For individuals born outside the EU, a larger decrease can be seen in in Serbia and Estonia.

### 1.3.2 Employment characteristics

The employment situation of individuals from households at risk of poverty plays an important role in helping us to understand the factors that influence the incidence of in-work poverty. Unfortunately, the information available in EU-SILC on the employment of people in IWP is limited and not all of it is shown in the data available on the Eurostat website, although it could

theoretically be calculated on the basis of EU-SILC micro data and is important for understanding in-work poverty<sup>18</sup>.

There is a considerable difference between the IWP rates of employees and the self-employed (Table C2 in Annex C). In 2017, the EU-28 average IWP rate for employees was 7.4%. For the self-employed, the rate was 22.2%. In other words, on average, the IWP rate for self-employed people in the EU was a compelling three times that of employees.

However, this is not necessarily the case in all European countries. Indeed, when looking at the ratio of the IWP rate of self-employed people compared to that of employees, it appears that the IWP situation of self-employed people is often more worrying than for employees, but the intensity of the issue varies according to the country. In some countries, among IWPs, the ratio of self-employed to employed is particularly high. The gap is very wide in Romania (ratio of 11), Finland (8.8) and Slovenia (6.4), but also in Denmark, Poland and Serbia (ratios between 5 and 6). In Portugal and the Netherlands, the IWP rate for self-employed people is almost four times higher than for employees, while it is approximately three and a half times higher in Belgium, Latvia and Slovakia. In a group of countries, the IWP rate of self-employed people is about two and a half to three times higher (SE, MK, HR, CZ, EE, EL, FR, IE and DE). In some countries it is about twice as high (MT, UK, HU, AT, IT, ES and LU). Finally, in Cyprus and Bulgaria, IWP rates are almost identical for self-employed and employees.

In the rest of this sub-section we consider the situation and evolution of employees and self-employed IWP separately.

Before examining this aspect in detail, we should point out that the incidence of IWP by employment situation should be seen in perspective, and in relation to the extent of the various forms of non-standard employment in the individual countries. Table 6 summarises this information, and provides the extent of low waged labour in the countries covered by this report.

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<sup>18</sup> Several Country reports regret in particular the absence of breakdowns of the IWP rate by sector of activity, (low) wage levels or the distinction between rural and urban, which is significant for the self-employed in particular.

Table 6: Extent of non-standard work (2017) and low wages (2014) in EU Member States and candidate countries \*

	Very low (1-5%)	Low (5-10%)	Medium (10-15%)	High (15-20%)	Very high (20%+)
Self-employment		DK SE LU DE HU EE	HR BG LT AT FR CY SI LV FI BE PT IE UK MT SK	ES CZ NL RO MK PL	IT TR RS EL
Temporary employment	RO LT EE LV BG UK	MT AT IE LU HU SK CZ BE	DK DE EL TR MK SE FI	IT CY FR SI NL HR	PT RS ES
Part-time employment	BG MK HU HR	SK CZ PL RO LT LV PT TR EE EL SI	RS CY MT FI ES	FR IT IE LU	DK SE UK BE DE AT NL
Low-wages	TR SE BE	FI DK FR IT	LU PT ES AT	MT HU BG SI NL CZ SK CY	UK IE EL DE EE RS HR PL LT RO MK LV

\* For the meaning of country colours please see Table 1.

Source: Eurostat web site, EU Labour force survey (*ifsa\_esgaed*, *ifsa\_etpgan*, *ifsa\_eppgan*); EU Structure of Earnings Survey (*earn\_ses\_pub1s*), retrieved 15-12-2018.

### In-work poverty of employees

In 2017, the EU-28 average IWP rate for employees was 7.4%. The proliferation of non-standard work and low wages are generally highlighted to explain the phenomenon of in-work poverty among employees and to try to address it through targeted policies (Lohmann and Marx 2018; Eurofound 2017, European Commission 2016, see also Section 2 of this report).

The information available on IWP provides insights into non-standard work as a factor of IWP. The type of contracts applicable to workers may be significant in explaining their IWP. In 2017 and for the EU-28, the IWP rate is nearly three times higher for employees on temporary contracts (16.2%) than for those with a contract of unlimited duration (5.8%). The IWP rate of part-time employees is double (15.6%) that of full-timers (7.7%).

Unfortunately, scarce information is available concerning the relationship between low wages and IWP<sup>19</sup>. In the 2016 edition of *Employment and Social Development in Europe*, the European Commission addresses the issue of the link between low wages and IWP. It highlights the difficulty of establishing a clear relationship between low wages and IWP because of the need to also consider the household dimension beyond the individual dimension of wages. The size and composition of the household, its work intensity and the presence of additional earners as well as children and dependent persons indeed have an influence on the IWP risk (European Commission 2016).

Information is available on the share of low-wage earners among employees (see Table 6), but this does not explain rates of IWP across European countries.

The relationship between the incidence of low wages and IWP is not straightforward, since an important share of low-wage earners are not at risk of poverty. The abovementioned report shows, using EU-SILC panel data of 2013, that at the EU level, only around one-sixth of workers who earn an hourly wage below two-thirds of the median wage are also at risk of poverty. It highlights also

<sup>19</sup> For an overview of this relationship see for instance Mc Knight *et al.* (2016).



the wide differences existing between the EU Member States. In most Southern European Member States (EL, BG, CY, IT and ES) and also in Lithuania, Hungary, Luxembourg, Sweden, Latvia, Austria and France, more than one fifth of low-wage employees are poor, while less than one-tenth of low-wage employees are poor in Slovenia, Ireland and the Czechia (European Commission 2016).

This indicates also that even if policies aimed at tackling low wages and improving job quality are not sufficient by themselves (Goerne 2011), they are nevertheless important in some countries. But as there is no one-size-fit-all policy mix, it is important to also implement a range of policies that help to increase the intensity of work within households, including women's work, through adequate family policies, targeted social transfers or in-work-benefits (see Section 2 on policies and Section 3 on reforms).

### In-work poverty of the self-employed

While acknowledging the significantly higher incidence of IWP for self-employed people in their country, several ESPN experts question the quality of data on self-employed people's income, asking whether it leads to an overestimation of IWP in their respective countries. Several Country reports also underscore the need to consider the sector of occupation and highlight the importance of the agricultural sector to explain a higher incidence of in-work poverty among the self-employed, due to seasonal and often low-skilled employment but also to widespread informal employment in this sector.

Admittedly, the scientific literature acknowledges that data on the income of self-employed persons in surveys should be considered with caution given the risk of underestimation of self-assessed income by the self-employed population, as well as auto-consumption patterns and low/unreliable samples (see for instance Tedds 2010 on this issue).

However, this methodological caution does not mean necessarily that IWP among the self-employed is significantly overestimated by using a monetary approach to poverty. The ratios observed above indeed show that, at best, if we exclude Bulgaria and Cyprus, the IWP rate of self-employed people is at least twice that of employees.

A Eurofound report pointed out that IWP is not only a monetary issue but can also be accompanied by a deterioration in people's well-being, whether in terms of subjective feeling, mental health, social exclusion or human capital (Eurofound 2017). Horemans and Marx (2017), although acknowledging the role of low income in explaining the higher incidence of IWP among the self-employed, show that there could indeed be very significant divergences between income-based poverty measures and actual living standards in terms of deprivation and that these discrepancies are much larger for the very heterogeneous group of self-employed than for employees. One possible explanation is that the self-employed can more often draw on assets accumulated over the life cycle or on business assets they control (Horemans and Marx 2017).

Some Country reports by the ESPN experts use the EU-indicator on 'Material and Social Deprivation (MSD)'<sup>20</sup> (see Table C14 in Annex C) to discuss these differences between self-employed and

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<sup>20</sup> The EU-agreed indicator on material and social deprivation (MSD) refers to the proportion of people living in households that lack at least five out of the 13 items of the following list:  
- 7 items relating to material deprivation at household level: Face unexpected expenses; afford a one-week annual

employees. The use of the material and social deprivation rate in addition to the income poverty rate could therefore provide a more nuanced view of in-work poverty for the two sub-populations of workers and of the situation among European countries.

Table 7 shows the distribution of several ratios that illustrate the role played by deprivation in poverty among the self-employed. The first ratio reflects the situation observed for the self-employed if poverty is estimated solely on the basis of income. This ratio compares the IWP rate of the self-employed with that of the population aged 18 to 64 (Ratio A). Three ratios are then considered, comparing MSD for workers, employees and self-employed persons with the MSD of the total population (Ratios B, C and D). Finally, we use a ratio to directly compare the MSD of self-employed people with their IWP rates (Ratio E).

If we consider the situation of the self-employed purely in terms of income poverty (Ratio A), we observe that in a majority of countries the IWP rate of the self-employed is significantly higher than that of the total population. This is particularly the case for a group of countries where the ratios vary from 3 to 4.39 (PT, RO, RS, SI, FI, FI and DK). This group includes countries with few in-work poor and countries, such as Romania and Serbia, where the incidence of IWP is high. In Cyprus and Bulgaria however, two other countries with high rates of IWP, there is very little difference, with the income poverty of the total population being even slightly higher than that of the self-employed.

The ratio of MSD of employed persons compared to MSD of the total population sheds some light on the role of deprivation in in-work poverty (Ratio B). In all countries, the MSD of working people is lower than the MSD of the overall population aged 18-64. Workers experience less MSD than the total population in a large group of countries, with the ratios ranging from 0.39 in Finland to 0.67 in France. In the remaining countries, there is less distance in terms of MSD between workers and the overall population. The MSD of workers is closer to the MSD of the overall population in Romania, Hungary and, to a lesser extent, in Bulgaria, Greece, Cyprus, Latvia and Portugal. In this group the ratios range from 0.7 in Portugal to 0.87 in Romania.

The ratio of the MSD of employees compared to the MSD of the total population gives us less additional information (Ratio C). Its distribution across countries is similar to the distribution of the MSD of employed people. The ranges of both distributions are equivalent and the same countries are highlighted at the extremities.

More variation appears when considering the ratio of the MSD of the self-employed in relation to the MSD of the overall population. The distribution of national ratios is wider, ranging from 0.41 in Finland to 1.4 in Romania. While in Romania the MSD for the self-employed is higher than that of the total population, in Cyprus the MSD rate is the same for the self-employed and for the total population, and it is nearly below the overall rate in Greece, Latvia and the Netherlands. In other

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holiday away from home; avoid arrears (in mortgage or rent, utility bills or hire purchase instalments); afford a meal with meat, chicken or fish every second day; afford to keep the home adequately warm; have access to a car/van for personal use; and replace worn-out furniture,

- 6 items relate to social deprivation at personal level: Replace worn-out clothes; have two pairs of properly fitting shoes; spend a small amount of money each week on him/herself; have regular leisure activities; get together with friends/family for a drink/meal at least monthly; have an internet connection.

countries, the MSD of the self-employed is lower than the MSD of the total population, notably in Sweden, Hungary and Luxembourg.

Table 7: Ratios of material and social deprivation for the self-employed - EU-SILC. 2017

Countries	IWP self-employed/ IWP 18-64	MSD employed /MSD 18-64	MSD employees /MSD 18-64	MSD self-employed/ MSD 18-64	MSD self-employed/ IWP self-employed
	Ratio A	Ratio B	Ratio C	Ratio D	Ratio E
EU-28	2.31	0.64	0.61	0.80	0.50
Austria	1.87	0.51	0.51	0.41	0.20
Belgium	2.76	0.43	0.44	0.30	0.26
Bulgaria	0.88	0.77	0.80	0.49	2.27
Croatia	2.65	0.51	0.53	0.39	0.36
Cyprus	0.99	0.74	0.70	1.01	2.35
Czechia	2.25	0.57	0.63	0.28	0.26
Denmark	4.39	0.60	0.60	0.55	0.19
Estonia	2.53	0.60	0.62	0.35	0.13
Finland	4.26	0.39	0.41	0.39	0.20
France	2.64	0.67	0.68	0.61	0.37
Germany	2.39	0.52	0.52	0.43	0.16
Greece	1.84	0.76	0.72	0.85	1.33
Hungary	2.04	0.80	0.88	0.18	0.21
Italy	1.41	0.61	0.63	0.55	0.41
Latvia	2.90	0.71	0.70	0.84	0.76
Lithuania	1.89	0.65	0.66	0.62	0.87
Luxembourg	1.64	0.63	0.66	0.27	0.05
Malta	2.02	0.56	0.57	0.44	0.29
Netherlands	2.74	0.48	0.42	0.82	0.35
Poland	2.88	0.57	0.58	0.54	0.22
Portugal	3.00	0.70	0.70	0.70	0.36
Romania	3.22	0.87	0.7	1.40	1.13
Slovakia	2.46	0.59	0.65	0.29	0.22
Slovenia	4.06	0.60	0.61	0.51	0.20
Spain	1.66	0.59	0.59	0.60	0.40
Sweden	2.65	0.42	0.45	0.13	0.02
UK	1.96	0.60	0.62	0.48	0.29
Serbia	3.28	0.57	0.58	0.54	0.52

No data for Ireland.

Source: Authors' own calculations based on EU-SILC indicators.

The last ratio compares the MSD rate of the self-employed with their IWP rates (Ratio E). It can be seen that in Cyprus, Bulgaria, Greece, and to a lesser extent Romania, the MSD of the self-employed is higher than their IWP rate. In these countries, the self-employed experience both income poverty and deprivation, indicating that in these countries poverty of the self-employed might be a real issue. There is another group of countries, however, where the income poverty rates of the self-employed are much higher than their MSD, which is very low (SE, LU, EE, DE, DK, AT, SI and FI). In this group of countries, where we find some of the good performers in terms of IWP, poverty of the self-employed is mainly an income issue; this may be partly due to problems of insufficient income, but may also reflect the risk of the self-employed underestimating their income in surveys.

### Distances in 2017 between national IWP rates and EU-28 average IWP rates – Employment characteristics

Table 8 shows the variations of national IWP rates from the EU-28 average observed in relation to the employment characteristics of the working poor.

Table 8: Grouping of EU Member States and candidate countries\* according to distances between national IWP rates and EU-28 average IWP rates- Employment characteristics. 2017\*\*

Characteristics		Much lower (less than -1.4 times SD)	Lower (-1.4 to less than 0 SD)	Medium (0 to less than 0.9 SD)	Higher (0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)	EU-28 IWP rates 2017
Activity status	Self-employed	CY CZ BG	IE FI MT BE AT HR SK LT NL FR UK TR	SE IT HU DE ES LU EL DK EE LV MK	SI PL PT	RO RS	22.2%
	Employees	FI CZ	BE DK IE SI NL SK HR RO MT PL SE MK	FR AT LV UK LT EL PT EE CY DE RS	HU BG IT	ES LU TR	7.4%
Type of contracts	Open-ended	FI CZ DK	BE IE SE NL SI SK HR PL	EL FR RO MT CY AT PT LV HU RS MK	LT DE UK ES EE BG IT	LU TR	16.2%
	Temporary	FI MT DK CZ MK	NL PL IE HR SK SI PT FR RS	RO UK BE EL AT SE DE LT	EE IT HU ES CY	BG LV LU TR	5.8%
Working time	Full-time	FI IE CZ DK	NL BE MT HR SE SI FR AT SI UK	DE LT CY LV EE BG HU PL PT TR	ES IT EL	LU RO MK RS	7.7%
	Part-time	BE NL FI	CZ SE IE AT	DK FR MT DE SI CY UK SK LU EE IT TR	HR PL HU	LV ES EL LT PT BG RO MK RS	15.6%

\* For the meaning of country colours please see Table 1.

\*\* 2016 data for Turkey and North Macedonia.

Source: authors' own calculations based on EU-SILC data.

In 2017, the IWP incidence of self-employed people was well above the EU-28 average (22.2%) in Serbia (35.1%) and Romania (55.1%). IWP of the self-employed was also stronger in Slovenia,

Poland and Portugal. In contrast, IWP of self-employed persons was lower in Cyprus (7.9%), Czechia (8.1%) and Bulgaria (8.8%) but also in a group of countries (IE, FI, MT, BE, AT, HR, SK, LT, NL, FR, UK and TR) with IWP rates ranging from 11.5% to 17.6%.

The IWP rate of employees was above the 2017 EU-28 average (7.4%) in Spain (11.5%), Turkey (12%) and Luxembourg (13.2%). This is also the case in Hungary (9%), Bulgaria and Italy (both 10.1%). In contrast, the IWP of employees was well below the EU-28 average in Finland (1.3%) and Czechia (2.6%). It was also lower in a group of countries with rates ranging from 3.8 to 5.8% (BE, DK, IE, SI, NL, SK, HR, RO, MT, PL, SE and MK).

In 2017, the IWP rate of workers on a temporary contract was 16.2% for the EU-28. In some countries the incidence was much higher, at around 30% (BG, LV, LU and TR). At the other end of the distribution is a group of countries with a significantly lower incidence (FI, MT, DK, CZ and MK), of about 5 to 7%, followed by another group with a slightly higher incidence (NL, PL, IE, HR, SK, SI, PT and FR), around 10%.

For workers on permanent contracts, the IWP rate was 5.8% in 2017 in the EU. The rate was significantly higher in Luxembourg (11.9%) and Turkey (9.4%). On the other hand, it was well below the EU-28 average in Finland, Denmark and Czechia (between 1.1 and 2.5%).

In 2017, the IWP rate for part-time workers was 15.6% in the EU-28. The vast majority of countries were above this average, particularly a group of countries with rates ranging from 24.5 to 35.6% (LV, ES, EL, LT, PT, BG, RS and MK). Within this group, Romania is an outlier (61.9%).

The IWP rate was 7.7% in 2017 for the EU-28 for full-time workers. The countries at the extreme upper end of this average had IWP rates of around 12% (LU, TR and RO) while those at the lower end had rates ranging from 2 to 4% (FI, IE, CZ and DK).

### Evolution of IWP rates during the period 2012-2017 – Employment characteristics

The overview of the evolution in European countries during the period 2012-2017 is shown in Table 9, in terms of percentage points.

From Table 9 it can be seen that in most countries that have experienced an increase in the IWP rates of self-employed people since 2012, this has been either not statistically significant or moderate in terms of intensity. The increase is more pronounced in Austria and Denmark (around 3.5 p.p.), Luxembourg and Germany (around 4.5 p.p.) and Latvia (+7 p.p.). Hungary stands out, with a very significant increase in the IWP of self-employed people over the observed period (+14.8 p.p.). The IWP of employees has also increased more in Hungary than in the rest of the countries since 2012. This is also the case in Luxembourg and to a lower extent in Spain and Bulgaria.

Employees with temporary employment contracts are more exposed to the risk of IWP. Their IWP rates have almost tripled since 2012 in Latvia (+19 p.p.) and Lithuania (+12.7 p.p.). Noticeable increases are also observed in Luxembourg, Spain and Austria.

Part-time employees also have a higher risk of IWP. The IWP rate for these workers more than doubled in Denmark over the period, from 6% in 2012 to 13.8% in 2017. An increase of the same magnitude (around +7p.p.) is also observed over the period in Spain, Hungary, Bulgaria and Portugal. The IWP of part-time workers has risen less strongly in Luxembourg and Slovenia (around

+4.5p.p.), and, to a lesser extent, in Lithuania and Poland. Among countries that have experienced an increase in IWP rates for full-time workers, the upward trend is generally moderate, with the exception of Hungary and Luxembourg where it is slightly higher.

Table 9: Grouping of EU Member States and candidate countries\* according to changes in IWP rates- Employment characteristics. 2012-2017\*\*

Characteristics		Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Increases in IWP rates						
Activity status	Employees	NL LT EE TR	ES BG	HU LU		
	Self-employed	PT SE	PL IT NL SI	AT DK	LU DE	LV HU
Type of contracts	Open-ended	DE BG ES	MT HU	LU		
	Temporary	DK	SK DE BE MT PT BG IT	IE UK HU	AT	ES LU LT LV
Working time	Part-time	UK MT LV AT RO	NL DE	LT PL	LU SI	ES HU DK BG PT
	Full-time	LT BG IT ES		LU HU		
Decreases in IWP rates						
Activity status	Employees	PL				
	Self-employed	BG BE CZ	FR FI HR	EE LT RS	CY EL	IE TR MK
Type of contracts	Open-ended	PL DK SE				
	Temporary	PL SE SI CY	FR CZ	RO MK		TR
Working time	Part-time	SE FI CZ				MK TR
	Full-time	TR MK	EL RO RS			

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: authors' own calculations based on EU-SILC.

## 1.4 Household risk factors of in-work poverty

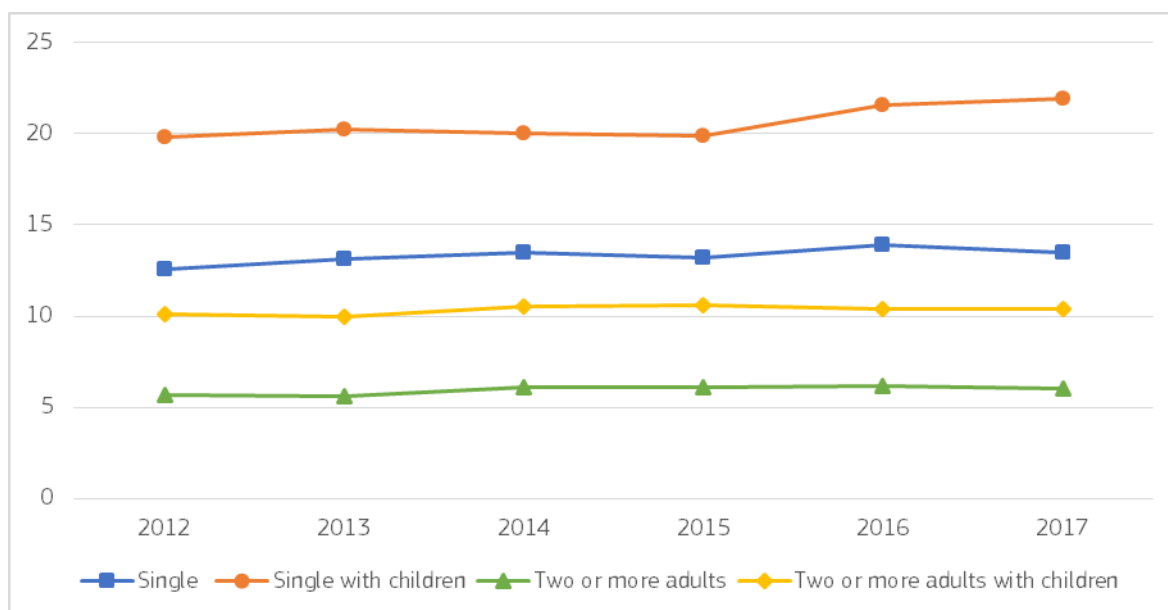
The scientific literature on IWP acknowledges that the household dimension is essential for understanding the hybrid concept of IWP. It is equally important in determining the policy responses to be implemented in an attempt to eradicate or at least limit the extent of IWP (Lohmann and Marx 2018, Iacovou 2017, European Commission 2013, Fraser *et al.* 2011, Crettaz and Bonoli 2011, Crettaz 2011). According to these studies, the household dimension is even more important than the individual dimension for understanding in-work poverty.

Section 1.4.1 examines the household dimension of IWP in terms of household size, composition, presence of children and intensity of work within the household. Section 1.4.2 is dedicated to the important issue of household work intensity while Section 1.4.3 highlights the combined impact of kinship according to work intensity of the households.

### 1.4.1 Size and composition of households

Figure 4 shows the evolution since 2012 of the EU-28 average rates of worker's poor household types and kinship.

Figure 4: Evolution of IWP rates (%) by household size, composition and kinship in the EU-28. 2012-2017



Source: Eurostat web site, EU-SILC (ilc\_iw02), retrieved 21-01-2019.

In 2017, the IWP risk is higher for workers living in single-person households (13.5%). When two or more adults make up the household<sup>21</sup>, the IWP rate is halved (6%). This divergence is mainly explained by differences in earnings from work (notably low wages) and the contribution of additional earnings from other adult household members. Variance in work intensity at individual (temporary contracts, part-time work) and household levels may also have an influence (see Section 1.4.2). The divergence can also be amplified by differences in taxation and social protection between single persons and couples or more complex households (see Section 2).

The presence of dependent children<sup>22</sup> significantly increases the IWP risk for workers living in single-adult households or in couples/more complex households. In 2017, lone-parent workers are the most at risk of IWP, as one in five European lone parent workers is poor (21.9%)<sup>23</sup>. The IWP risk for lone-parent workers has also increased since 2012, contrary to workers living in other types of household, who experienced only marginal changes in IWP rates during the period 2012-2017. The IWP is only half as high for workers living in households with two or more adults and dependent children (10.4%). Again, the divergence between types of households with children can be attributed to differences in work intensity, taxation and social protection/family policies.

<sup>21</sup> Couples or complex households are defined according to the number of adults (which are those aged > 24 years + those aged 18-24 who are not dependent children).

<sup>22</sup> According to the agreed EU definition, dependent children are individuals aged 0-17 years and 18-24 years if inactive and living with at least one parent.

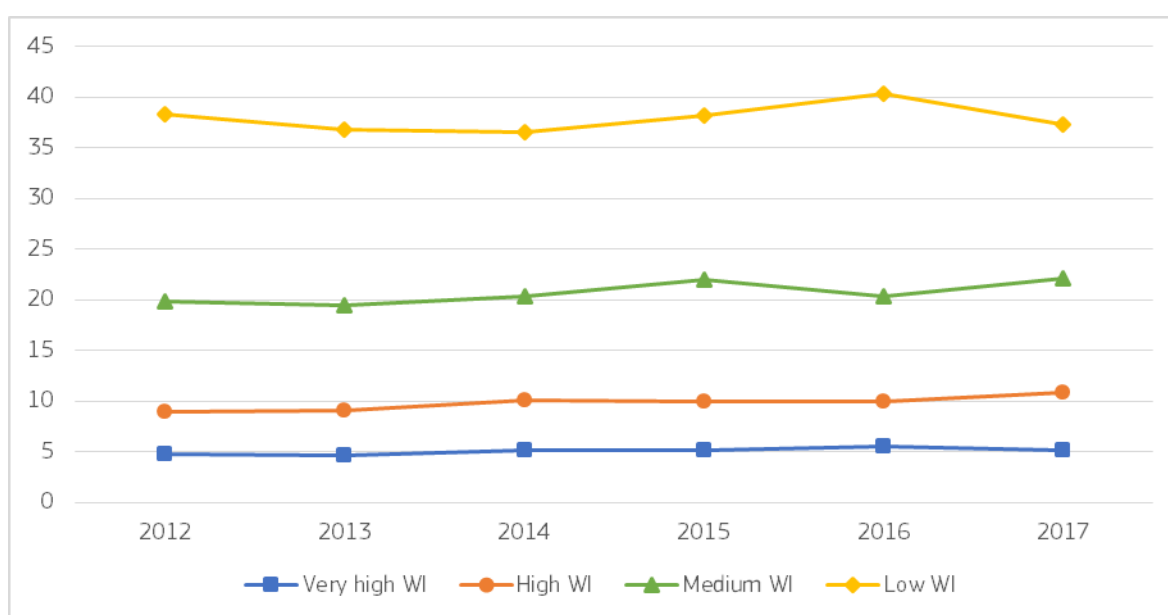
<sup>23</sup> On the impact of lone parenthood on IWP see for instance Nieuwenhuis and Maldonado (2018).

### 1.4.2 Work intensity of households

In the scientific literature on IWP, the work intensity of the household<sup>24</sup> is often considered as one of the main explanatory parameters of IWP, on which policies must focus in order to combat IWP. Although the publicly available data do not enable us to reflect this here, the gender dimension is also fundamental when examining work intensity. Women are much more likely than men to be the secondary income earners in IWP households. Also, they more often have to limit their working time to care for children or dependent persons (Ponthieux 2018, Iacovou 2017).

Figure 5 illustrates the evolution of IWP rates since 2012, by work intensity of the households. Work intensity is calculated in the EU indicator for the population aged 18-59 years old.

Figure 5: Evolution of IWP rates (%) of people aged 18-59 by household work intensity in the EU-28. 2012-2017



Source: Eurostat web site, EU-SILC (ilc\_iw03), retrieved 21-01-2019.

An inversely proportional relationship exists between household labour intensity and IWP at the individual level. The lower the intensity of work of the household, the higher is the poverty risk rate of the worker. It is therefore not surprising that a much higher IWP is observed among workers living in households with low work intensity. In 2017 for the EU-28, 37.3% of the workers living in these households are in an IWP situation. This proportion has remained relatively stable since 2012.

<sup>24</sup> According to the agreed EU definition, the work intensity of a household is the ratio of the total number of months that all working-age household members have worked during the income reference year to the total number of months the same household members theoretically could have worked in the same period. Households are ranked according to a scale ranging from less than 20% of this total potential (very low work intensity or [quasi]joblessness) to between 85 and 100% of this total (very high work intensity). It should be noted that in the case of the IWP indicator, households with very low work intensity are de facto excluded in most cases, as the definition of employment used for the IWP indicator requires that the person has at least 6 months of employment, which means that their household has rarely a very low work intensity (except if the person lives with several other (working age) adults not at work or with a very low level of work intensity). A working-age person in the definition of work intensity is a person aged 18-59 years, excluding dependent children aged 18-24 years. Households composed only of children, of students aged less than 25 and/or people aged 60 or more are completely excluded from the calculation.

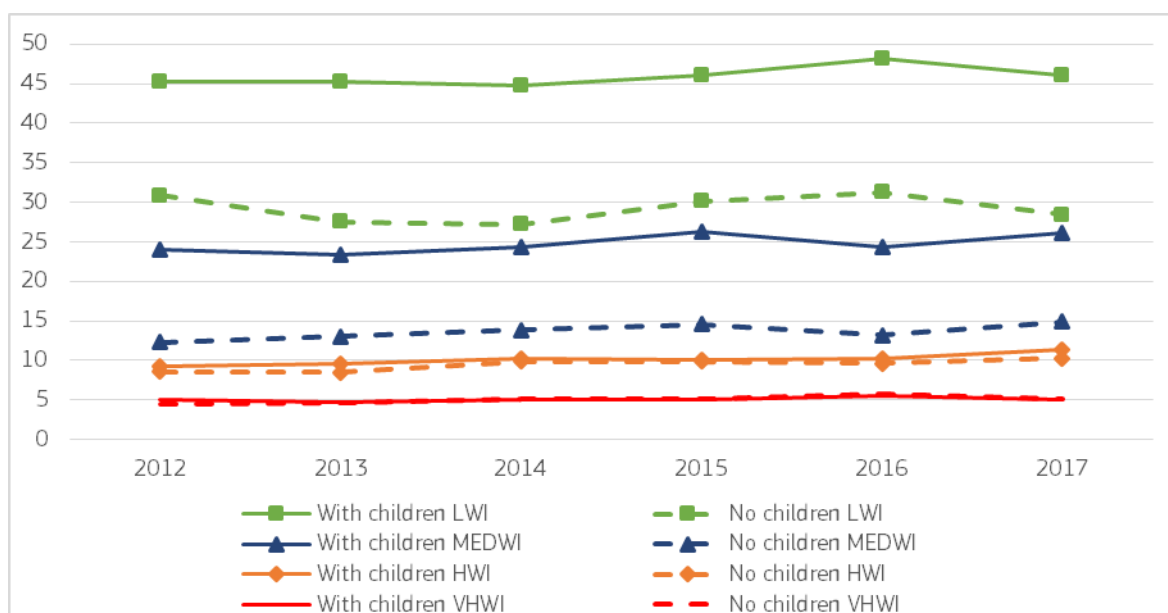


Next in the distribution, with an IWP rate almost halved, are workers living in poor households with a medium work intensity, between 45 and 55% of the household's total potential work. In 2017 in the EU-28, 22.1% of households were in this category, a proportion that has risen by just over 2 p.p. since 2012.

At the bottom of the distribution are workers living in poor households with higher labour intensities. In 2017, 10.9% of poor households in Europe were classified as high labour intensity, and 5.1% as very high labour intensity. The IWP rate for the latter group has hardly changed since 2012, whereas there has been a 2 p.p. increase in the IWP rate of workers living in households with high work intensity.

Significant differences also emerge when we combine data on household work intensity with that on the presence or absence of dependent children within households. Figure 6 shows the evolution of IWP rates of workers according to work intensity and kinship in their households.

Figure 6: Evolution of IWP rates (%) of people aged 18-59 by household work intensity and kinship in the EU-28. 2012-2017



Source: Eurostat web site, EU-SILC [ilc\_iw03], retrieved 21-01-2019.

Workers in low work intensity poor households with children are by far the most at risk of IWP. In 2017, nearly one in two of these workers were in-work poor (46.1%), with little change since 2012, although a decrease has been observed since 2016 following an upward trend between 2014 and 2016.

Next in order come workers in poor households with low work intensity but without dependent children, for which the IWP rate was half that of those with children, at 28.4% in 2017. Here again, the IWP rate has fallen since 2012 but following an upward trend between 2014 and 2016.

For medium-work intensity households, the presence of children also implies a marked difference between IWP rates, which are 26.1% for households with children compared to 14.9% for those without children, in 2017. Both IWP rates have been on an upward trend since 2012 and have risen by around 2 p.p.

The presence of children in the household has far less influence in the case of high and very high work intensity households. The IWP is higher for households with high labour intensity, but there is little difference in the incidence of IWP or its evolution over the period. For households with a very high work intensity there is even less of a difference in terms of incidence and evolution of IWP since 2012. In 2017, 5.1% of these households were at risk of poverty in the EU-28.

### Distances in 2017 between national IWP rates and EU-28 average IWP rates - Household characteristics

Table 10 shows the variations of national IWP rates from the EU-28 average observed in relation to the household size and composition of the household of the working poor.

Table 10: Grouping of EU Member States and candidate countries\* according to distances between national IWP rates and EU-28 average IWP rates - Poor households with workers - Size and composition. 2017\*\*

Characteristics	Much lower (less than -1.4 times SD)	Lower (-1.4 to less than 0 SD)	Medium (0 to less than 0.9 SD)	Higher (0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)	EU-28 2017
Single	FI HR BE TR	CZ MT CY EL BG FR RS	IE NL PL SE DK AT PT LT HU UK ES DE EE SK	LV IT SI	RO LU	13.5%
Single + children	FI	DK MT CY EL PL HR BE CZ RS TR	LV NL SI FR RO IE SE EE PT AT HU BG DE UK IT LT	SK ES	LU	21.9%
2 or + adults no children	CZ FI MT BE SK NL	DK FR IE LT SI SE HR AT TR	EE UK DE BG IT LV MK	LU PL CY HU ES RS	PT EL RO	6.0%
2 or + adults with children	FI DK CZ IE	BE SI SE NL HR CY FR LV SK	DE AT MT LT EE UK HU PT PL MK	BG LU IT EL ES RS	RO TR	10.4%

\* For the meaning of country colours please see Table 1.

\*\* 2016 data for Turkey and North Macedonia.

Source: Authors' own calculations based on EU-SILC data.

In 2017, the IWP rate for single adult households in the EU-28 was 13.5%. In France, Croatia, Belgium and Turkey this proportion was much lower, and to a lesser extent also in other countries (CZ, MT, CY, EL, BG, FR, RS). On the other hand, in Romania and Luxembourg the proportion of single households in IWP was much higher than in the rest of Europe. This proportion was also higher in Latvia, Italy and Slovenia. (see Table C10 in Annex C).

The IWP rate for lone parents was 21.9% for the EU-28 in 2017. The workers living in this household type are by far the most exposed to IWP. The risk of IWP for lone parents was significantly higher than the EU-28 average in Luxembourg but also in Slovakia and Spain. On the other hand, workers in this type of household appears less vulnerable to IWP in Finland as well as in some other European countries (DK, MT, CY, EL, PL, HR, BE, CZ, RS, TR).

For workers living in households with two or more adults, the IWP rate in 2017 was 6% for the EU-28. These households are the least exposed to IWP due to the potential cumulative earnings of several adults. This is particularly the case in a group of countries (CZ, FI, MT, BE, SK, NL). Nevertheless, in Portugal, Greece and Romania workers in these households face a higher risk of IWP than in the rest of the EU.

The presence of dependent children in these households increases their IWP rate (10.4% in 2017 for the EU-28). This is much less the case in Finland, Denmark, Czechia and Ireland. In contrast, in Romania and Turkey the risk of IWP is significantly higher than the EU-28 average risk.

Table 11: Grouping of EU Member States and candidate countries\* according to distances between national IWP rates and EU-28 average IWP rates - Work intensity (WI) - All poor households with workers. 2017\*\*

Characteristics	Much lower (less than -1.4 times SD)	Lower (-1.4 to less than 0 SD)	Medium (0 to less than 0.9 SD)	Higher (0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)	EU-28 2017
Very high WI	MT HR FI IE CZ BE NL	DK UK FR BG SI MK	CY SK EL LT AT SE LV DE PT RS	PL ES IT TR	HU EE LU RO	5.1%
High WI	IE HR BE FI MK	MT CZ SK NL SI CY AT DK RS	FR SE EL PL UK DE IT LV EE HU BG TR	PT	LT LU ES RO	10.9%
Medium WI	FI CZ	IE DK BE NL CY DE HR MK	SE AT HU PL EL SI EE FR SK LV IT ES MT TR RS	UK LU BG	PT LT RO	22.1%
Low WI	FI IE	NL SI CZ BE	CY LU HU AT DK DE HR SE FR ES UK EL LT LV TR RS	SK PT	BG RO	37.3%

\* For the meaning of country colours please see Table 1.

\*\* 2016 data for Turkey and North Macedonia.

Source: Authors' own calculations based on EU-SILC data.

The inversely proportional relationship between work intensity and IWP has been highlighted above. The IWP rate of workers living in very high work intensity households was 5.1% for the EU-28 in 2017. However, as shown in Table 11, in Hungary, Estonia, Luxembourg and Romania the IWP rate is much higher in this group than in the rest of the EU (Table C11 in Annex C). This is also the case in Poland, Spain, Italy and Turkey. Households with a high work intensity are also less vulnerable to in-work poverty. Nevertheless, in 2017 in the EU-28 the IWP rate reached 10.9%. In several countries, the risk of IWP is much higher for workers in these households than in the rest of the EU (LT, LU, ES, RO and PT).

The risk of IWP is higher among workers in households with a medium work intensity. Their IWP rate was 22.1% for the EU-28 in 2017. In Finland and Czechia, this risk of IWP is much lower than in the rest of the EU. On the other hand, it is significantly higher in Portugal, Lithuania and Romania and to a lesser extent in the United Kingdom, Luxembourg and Bulgaria.

The IWP rate is very high among workers in households with low work intensity, as evidenced by the IWP rate of this group, which was 37.1% in 2017 for the EU-28. While this rate was much lower in Finland and Ireland, it is much higher in Bulgaria and Romania as well as in Slovakia and Portugal.

If we consider the presence or the absence of dependent children in workers' poor households, in combination with the degree of work intensity (Tables C12A and C12B in Annex C) some common patterns among European countries are visible (See Table 12).

Table 12: Grouping of EU Member States and candidate countries\* according to distances between national IWP rates and EU-28 average IWP rates - Work intensity (WI) - Workers in poor households with and without children. 2017\*\*

Characteristics	Much lower (less than -1.4 times SD)	Lower (-1.4 to less than 0 SD)	Medium (0 to less than 0.9 SD)	Higher (0.9 to less than 1.8 SD)	Much higher (1.8 or more SD)	EU-28 2017
Households with children						
Very high WI	FI HR MT CZ NL IE BE BG MK	FR SK UK DK TR	EL LT AT PT SE SI LV DE PL RS	HU ES	EE CY IT LU RO	5.1%
High WI	MT BE IE SK FI HR MK RS TR	CY CZ SI NL	EL PL IT AT FR UK ES PT SE EE BG DK	LV LU HU DE LT	RO	10.3%
Medium WI	FI BE HR SE TR MK	CZ FR SI	CY MT NL DE DK IT AT EL IE ES PL SK RS	HU RO EE	PT LT LU LV UK BG	14.9%
Low WI	FI NL TR	IE LU MT RS MK	BE FR CY SE SI HR IT LT ES CZ AT DE PL UK EL	PT SK DK HU	RO LV EE BG	28.4%
Households without children						
Very high WI	CY MT HR FI IE BE	CZ NL DK SI DE UK	EL LV FR LT SE AT IT BG SK PT ES RS MK	PL	EE LU HU RO TR	5.1%
High WI	HR IE FI DK BE MK	NL CZ SK AT SI SE FR RS	DE CY LV MT UK EL PL EE HU TR	BG IT PT	LT LU ES RO	11.4%
Medium WI	FI CZ IE DK	NL CY DE HU EE BE	PL LV AT HR EL SK SE FR UK SI LU IT	BG MT ES LT PT	RO	26.1%
Low WI	IE FI EE	DK HU CZ SI AT BE CY PL	NL LU DE HR LV SE UK IT FR LT MT EL MK RS TR	BG SK RO	PT	46.1%

\* For the meaning of country colours please see Table 1.

\*\* 2016 data for Turkey and North Macedonia.

Source: Authors' own calculations based on EU-SILC data.

For workers in households with children, the risk of IWP is clearly above the EU-28 average in some countries, in both very high (EE, CY, IT, LU and RO) and high (RO) work intensity households. The risk of IWP is also higher than average for workers in households with medium work intensity (PT, LT, LU, LV, UK, BG, and also HU, RO and EE, but to a lesser extent) or low work intensity (RO, LV, EE, BG, and PT, SK, DK, HU to a lesser extent). In other countries, the incidence of IWP among workers

in these households is significantly lower than the EU-28 average, both for households with medium work intensity (FI, BE, HR, SE, TR and MK) and for those with low work intensity (FI, NL and TR).

The risk of IWP is well below the EU-28 averages for workers in very high work intensity households without children in some countries (CY, MT, HR, FI, IE, BE), as well as for workers in high work intensity households in a group including most of the countries in the first group. On the other hand, in some other countries, belonging to a very high (EE, LU, HU, RO, TR) to high (LT, LU, ES, RO) work intensity households does not prevent a higher than average incidence of IWP. Among workers in households with medium work intensity, the IWP is larger than the average in a group of countries (BG, MT, ES, LT, PT) and particularly in Romania. For workers in households without children with low work intensity, the risk of IWP is higher in Portugal as well as in Bulgaria, Romania and Czechia. In contrast, in some countries, workers in households without children are less likely to be IWP than in most other countries (e.g. FI, IE, DK, CZ and EE).

Trends of IWP differ between countries according to the presence or absence of dependent children in worker's households, regardless of the levels of work intensity. In some countries (e.g. FI or BE and NL) the IWP remains generally lower than the EU-28 average irrespective of the work intensity and the presence or absence of children in worker's households.

#### Evolution of IWP rates during the period 2012-2017: household characteristics

The overview of the trends in European countries over the period 2012-2017 is shown in Table 13 (see Table C10 in Annex C). The evolution is then shown for the IWP rates according to the household's work intensity (Table 14) and the kinship and work intensity combined (Table 15). The data for these indicators can be found in Tables C10 and C11 in Annex C.

Table 13: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Size and composition of poor households with workers. 2012-2017\*\*

Characteristics	Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Increases in IWP rates					
Single person	CZ BE SI	PT MT	IT LV HU NL	ES EE	LT SK LU
Single person with dependent children	EE DK	BG NL	CY CZ	SI ES PL LT	AT PT SE HR UK HU IE SK
Two or more adults without dependent children	LV DE IT	BG ES PT LU		HU	
Two or more adults with dependent children	NL EE ES LU	BG DE	HU		
Decreases in IWP rates					
Single person	FR	RO EL TR	FI RS		CY MK
Single person with dependent children	IT FR TR	MT	FI	RO	LV EL

Two or more adults without dependent children	FR CZ RO UK AT	TR	MK		RS
Two or more adults with dependent children	CZ PL RO IE TR		EL RS		

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: Authors' own calculations based on EU-SILC.

As shown in Table 13, since 2012 IWP rates for workers in single-adult households with children have increased by more than 5 p.p. in eight countries: (AT, PT, SE, HR, UK, HU, IE, SK) and by 3.1 to 5 p.p. in six (CY, CZ, SI, ES, PL, LT). There are only four countries where IWP rates have decreased by more than 3 p.p.: Finland (-3.8 p.p.), Romania (-4.1 p.p.), Latvia (-8.7 p.p.) and Greece (-34.7 p.p.). Among workers in households with at least two adults and no children, there is only one country where IWP has increased by more than 3 p.p. (Hungary: + 4.9 p.p.). The same applies to workers in households with children and at least two adults (Hungary: +3.9 p.p.).

There has been more movement, at least upward, in IWP rates of workers by work intensity of their households (see Tables 14 and C11 in Annex C).

Table 14: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Work intensity (WI) of poor households with workers. 2012-2017\*\*

Characteristics	Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Increases in IWP rates					
Very high WI	LV BG IT	ES EE	LU		HU
High WI	UK CY NL HR	EE IT	PT	LU MT DE	HU BG ES LT
Medium WI	EE LV BE RO	AT DK IT SK LU	PT	NL HR IE	HU ES BG MT UK LT TR
Low WI	LV	RO	NL FR MK	MT	HR PT BG SK DK
Decreases in IWP rates					
Very high WI	CY EL MK		RS	TR	
High WI	DK	PL	SE	RO MK TR	
Medium WI	SI SE		CZ FI PL		EL
Low WI	SE SI	ES EL IE	HU RS	IT PL CZ	EE FI LU

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: Authors' own calculations based on EU-SILC.

Relatively large increases in IWP rates can be observed among workers in households with very high work intensity in Hungary (+5.8 p.p.). For workers in high work intensity households, the increases in IWP are marked in a group of countries (LU, MT and DE), where they are around +4 p.p., and even higher in another group of countries (HU, BG, ES and LT) where they are around +6.5 p.p. By contrast, there have been almost no decreases in IWP rates for workers in these households,

except, to a certain extent, Romania and the candidate countries for which data are available (around -4.5 p.p.).

For workers pertaining to medium work intensity households, significant increases in IWP rates can be observed in a group of countries (HU, ES, BG, MT, UK, LT and TR). This is especially true in Bulgaria (+8.6 p.p.), Malta (+9.3 p.p.), the United Kingdom (+10 p.p.) and Lithuania (+13.7 p.p.). Marked decreases of around 4.5 p.p. are observed in a group of countries (CZ, FI, PL and EL). For workers in low work intensity households, a very significant increase is observed in Denmark and Slovakia (around +15 p.p.) and in a lower measure in the rest of the countries of this group (HU, ES, BG, MT and TR).

Tables 15 and 16 show the evolution in IWP rates over the period 2012-2017, by work intensity of households, with and without children (data in Tables C12A and C12B in Annex C).

Table 15: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Work intensity (WI) of **worker's poor** households without children. 2012-2017\*\*

Characteristics	Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Increases in IWP rates					
Very high WI	MT PL SK LV LT		IT ES EE LU		HU
High WI	EE SI	NL CZ LV	LU ES HR	DE	PT BG HU LT
Medium WI	TR PL HR	DK	IT	ES	HU MT RO IE SK NL LU PT LV UK BG LT
Low WI	CY	PL MT EL RS	LU BE	AT SK IE LV	HR PT EE LT HU DK BG
Decreases in IWP rates					
Very high WI	FR EL UK	TR	MK	RS	
High WI	RO PL	SE	AT CY TR	MK	RS
Medium WI	CY EL FR RS		DE	EE AT	SE FI CZ
Low WI	CZ	NL			FI DE FR UK SE MK

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: Authors' own calculations based on EU-SILC.

Among workers in households without children, increases in IWP rates can be observed in the households with very high work intensity in several countries, notably Hungary (+5.2 p.p.). Marked increases (around 6 p.p.) are also observed in some countries for high work intensity households (PT, BG, HU and LT). In a large group of countries, the IWP rates of workers in households with medium work intensity have raised strongly (HU, MT, RO, IE, SK, NL, LU, PT, LV, UK, BG and LT). Among this group the increase is higher in the United Kingdom (+11 p.p.), Bulgaria (+12.7 p.p.) and Lithuania (+14.3 p.p.). IWP of workers in low work intensity households augment markedly in a group of countries (HR, PT, EE, HU, DK and BG), particularly in Hungary (+17.4 p.p.), Denmark (+25.3 p.p.) and Bulgaria (+29.7 p.p.).

A few noticeable decreases in IWP rates can be seen for workers in households without children. For workers in medium work intensity households, the rates have fallen more steeply in Czechia, Finland and Sweden (around -6.5 p.p.). A more pronounced diminution of IWP rates of around -7 p.p. is observed for workers in low work intensity households in a group of countries (FI, DE, FR, UK, MK and RS).

Table 16: Grouping of EU Member States and candidate countries\* according to changes in IWP rates - Work intensity (WI) of **worker's poor** households with children. 2012-2017\*\*

Characteristics	Limited (1.1 to 2 p.p.)	Moderate (2.1 to 3 p.p.)	Medium (3.1 to 4 p.p.)	High (4.1 to 5 p.p.)	Very high (more than 5 p.p.)
Increases in IWP rates					
Very high WI	ES SK SE	BG EE	LU		HU
High WI	NL AT BE UK		EE	DE CY	LU IT HU BG LT MT ES
Medium WI	DE NL DK IT SE	MK	BE IE	EE	HU BG HR AT ES MT UK LT TR
Low WI	TR	RO	HR	DK	UK SE DE MT NL PT FR SK MK
Decreases in IWP rates					
Very high WI	EL LT	RS			TR
High WI	FR CZ IE EL	LV PL		SE MK	DK RO TR RS
Medium WI	CY CZ FI		LV SI		PL EL
Low WI	BG LV ES	AT SI	CY		BE LT IT CZ IE EL PL FI LU HU EE

\* For the meaning of country colours please see Table 1.

\*\* 2011-2016 data for Turkey and North Macedonia; 2013-2017 for Serbia.

Source: Authors' own calculations based on EU-SILC.

Among workers in households with children, IWP rates have tended to rise since 2012, especially for households with high work intensity in a group of countries (LU, IT, HU, BG, LT, MT and ES). Among very high work intensity households, the increase has been very marked in Hungary (+6.8 p.p.). The IWP rates of workers in medium work intensity households have raised strongly in a group of countries (HU, BG, HR, AT, ES, MT, UK, LT and TR). Within this group, the raise is particularly higher in Lithuania (+13.4 p.p.) and the United Kingdom (+9.6 p.p.). For workers in low work intensity households, an important raise of IWP rates is observed in a large group of countries (UK, SE, DE, MT, NL, PT, FR, SK and MK). In this group the increase of IWP rates is higher than in the rest of the group in Portugal (+12.8 p.p.), France (+14.3 p.p.) and Slovakia (+21.3 p.p.).

There are also some noticeable declines in IWP rates of workers in household with children, notably in households with low work intensity in a group of countries (BE, LT, IT, CZ, IE, EL, PL, FI, LU, HU and EE). Within this group, the decline is very marked in Estonia (-23.6 p.p.), Hungary (-17.4 p.p.) and Luxembourg (-16.3 p.p.).

The main conclusion to be drawn from the evolution of IWP rates over the period 2012-2017 is that we have mostly seen increases in the rates, particularly among households with high work



intensity. This is a worrying development since there have been few countries where in-work poverty has fallen among households with lower work intensity.

## 1.5 Summary: main challenges relating to in-work poverty

### 1.5.1 Main challenging groups at EU level according to IWP indicators

Table 17 summarises the groups of workers for whom IWP rates are high (> 11%) at the EU-28 level. This gives us an initial idea of groups needing sustained attention in order to reduce their incidence of IWP.

Table 17: Main challenging groups of IWP - EU-28. 2017

IWP rates equal or higher to 11%	IWP rates 2017 (%)
Living in low work intensity household with children	46.1%
Living in low work intensity households	37.3%
Living in low work intensity household without children	28.4%
Living in medium work intensity household with children	26.1%
Self-employed	22.2%
Living in medium work intensity household	22.1%
Single parents	21.9%
Born non-EU-28	21.4%
Elementary education	20.1%
Born in foreign country	17.8%
Temporary contract	16.2%
Part-time	15.6%
Living in medium work intensity household without children	14.9%
Single person	13.5%
Born in EU-28	12.3%
Living in high work intensity household with children	11.4%
Living in household with children	11.1%

Source: Authors' own calculations based on EU-SILC.

Regarding the individual characteristics of the in-work poor, it can be seen that the incidence of IWP is particularly high for some groups, especially those in non-standard forms of work. The self-employed (22.2%) and employees with temporary (16.2%) or part-time employment contracts (15.6%) are more frequently to be found among the in-work poor. Individuals with a basic level of education are also among the vulnerable groups (20.1%). To the extent that education level is commonly used as a proxy for skill level, it is reasonable to include low-skilled workers as a group at high risk of IWP. The IWP is also higher for those who were born abroad (17.8%), either outside the EU (21.4%) or, to a lesser extent, if born in an EU country (12.3%).

At the crossroads of the individual and household dimensions of the IWP are the single worker households, more strongly affected by IWP, whether they have children (21.9%) or not (13.5%).

The work intensity of a worker's household is a strong factor influencing IWP. Workers living in low work intensity households (i.e. with a work intensity between 0.2 and 0.45) have very high IWP

rates (37.3%). If children are present in these households, the IWP is even higher (46.1%), but remains significantly high for households without children when the work intensity is low (28.4%). The incidence of IWP is also high for workers living in medium work intensity households (22.1%), with (26.1%) or without children (14.9%). It can also be noted that although relatively less exposed to IWP, workers living in high work intensity households have IWP rates of around 11%, whether or not dependent children are present in these households.

Looking at the evolution of IWP rates over the period 2012-2017, we see that the increases in IWP rates are more marked for some categories. This is particularly the case for workers on temporary contracts (+2 p.p.) or working part-time (+1.8 p.p.). IWP also increased during the period for older workers and workers born in an EU country (both +1.1 p.p.). With regard to household work intensity, the proportionally large increase in the IWP of workers living in households with high work intensity may seem surprising, as these are households that are supposed to be more protected from in-work poverty.

### 1.5.2 Vulnerable groups and policy challenges at national level<sup>25</sup>

In their Country reports, the ESPN experts confirm both the prevalence of certain challenging groups of in-work poor and the growth of these since 2012. These assessments are summarized in Table 18.

Table 18: Main groups at high risk of IWP identified at national level by ESPN experts

Main groups at high risk of IWP	Countries
Low educated workers	AL AT BA DE EE EL HU MK PL LU LV PT SE SK TR
Younger workers	BA DK EL ES FR HU IE LT LU PT TR UK
Ageing workers	EL HU IE PT
Self-employed	AT BA DE EE EL ES FI FR HU IE ME MK RO SE SI SK TR XK*
Temporary workers	AT BA DE DK EE EL HR HU IT LT LU LV MK
Part-time workers	AT BA DK EE EL ES HU IT LU MK RS
Informal workers	AL BA RO RS
Low-waged workers	AT DE IT CY SI ES SE SK NL CY TR HR
Foreign-born workers	AT DE DK ES FI FR LU SE UK
Living in single HH with children	AT BA DE EE FI FR HU IE LT MK SE SI UK
Living in (large) HH with children	AL BA DE EL ES LU PL TR UK
Living in low work intensity HH	AT BA BE DE DK FI FR HR HU IT LT LU LV MT PL PT RS SE SK

Source: Authors' own elaboration based on the ESPN Country reports (2019).

The Country reports also identify the policy challenges that countries must address in order to combat the persistence or even growth of in-work poverty. Three areas of policy challenges are highlighted.

The first concerns the need to stem the increase in non-standard forms of employment, especially dependent (or bogus) self-employment, which has spread in most countries, particularly as a result of the economic crisis (e.g. BA, DE, DK, EL, ES, PT, RO, RS, UK).

<sup>25</sup> Starting with this sub-section, countries are listed in alphabetical order and no longer following their IWP incidence range.

A second area of policy challenges concerns the need to increase the level of low and minimum wages (e.g. AT, DE, ES, HR, LU, NL, PT, SK, UK).

A third area of policy challenges relates to increasing labour intensity of individuals and households, both through improved individual employability, including education (e.g. AT, AL, DE, EL, ES, HU, LU, MK, PL, RO, SK and TR) and through the widespread availability of affordable care services, to increase individual working time and labour market participation, especially for women (AT, BE, ES, FI, LU, NL, PT and SE).

Section 2 reviews the policies in place in the EU-28 Member States and (potential) candidate countries which could help tackle IWP challenges. Section 3 reviews national policy reforms, proposals and debates.

## 2 ANALYSIS OF THE POLICIES IN PLACE

This section reviews, first of all, the main policies implemented in the 35 EPSN countries with potential to directly alleviate in-work poverty (Section 2.1). The policies with a possible indirect impact on IWP are then addressed in Section 2.2.

### 2.1 Policies directly influencing in-work poverty

This section assesses whether and how a range of policies have a direct impact on IWP: direct income support measures, including minimum wage (Section 2.1.1), taxes and social contributions (Section 2.1.2), in-work benefits (Section 2.1.3), family benefits (Section 2.1.4) and guaranteed minimum income schemes (Section 2.1.5). We then consider other policies such as active labour market policies (Section 2.1.6) and policies tackling labour market segmentation (Section 2.1.7), before summarising (Section 2.1.8).

The ESPN national experts were not expected to review all the policies implemented during the period under scrutiny (2012-2018) in their respective Country reports but rather to select the most relevant policies in relation to the challenges identified. Therefore, the following overview is non-exhaustive.

#### 2.1.1 Minimum wage

The course of action most commonly associated with preventing in-work poverty in the countries under scrutiny is the application of a minimum wage, be it legally determined or set through collective bargaining.

##### Variations of minimum wages

In 2018, 22 out of the 28 EU Member States apply a generally binding statutory minimum wage (see Table 19). In Cyprus, a statutory minimum wage exists but is limited to specific occupations (shop assistants, clerks, child minders, nursing assistants, security guards and cleaners). In the remaining five EU Member States (AT, DK, FI, IT, SE), while there is no statutory minimum wage, the minimum wage level is de facto set in sectoral collective agreements. The coverage of these agreements varies between countries and, as some employees are not covered, they may not be entitled to any minimum wage. It should be noted that Germany introduced a national minimum wage in 2015. Belgium has a quasi-statutory minimum wage. According to Garnero *et al.* (2015), the combination of sectoral minima and high collective bargaining coverage can be regarded as the functional equivalent of a binding statutory minimum wage, at least for earnings inequalities. In Austria for instance, minimum rates of pay are not fixed by law but laid down in sectoral/branch-level collective agreements. However, a monthly minimum wage of €1,000 (gross) has been established by collective agreements in virtually all branches of the economy since 2008<sup>26</sup>. In Italy, despite some proposals which emerged in debates before the introduction of the 'Jobs Act' reform in 2015, a national minimum wage scheme does not exist, since minimum wages for

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<sup>26</sup> On 30 June 2017 the heads of the main social partner organisations presented a general agreement on the implementation of a minimum wage of €1,500 gross per month, to be implemented via sectoral collective agreements by 2020 (in all those sectors where the minimum wage is currently lower). Already in bargaining rounds in 2017, the new minimum wage was implemented in a variety and multitude of sectors; in others, agreements were reached on gradual implementation by 2020 (German ESPN Country report 2019).

employees are established by the national centralized collective bargaining in each sectorial labour contract.

Table 19: Countries with a generally applicable statutory minimum wage in the EU-28

Minimum wage	Countries
Statutory minimum wage generally applicable	BE BG CZ FR DE EE EL ES HR HU IE LT,LU LV MT NL PL PT RO SI SK UK
Statutory minimum wage applicable in only some occupations	CY
Non-statutory minimum wages established in collective agreements	AT DK FI IT SE

Source: Eurofound (2018).

### Minimum wage rates

There is a huge variation in statutory minimum wage rates, as per 1 January 2018 across EU Member States. They range from €261 to €1,999 per month in EU Member States. As shown in Table 20, countries can be divided into 3 groups. In 2018, the highest statutory monthly minimum wage was observed in Luxembourg (€1,999), followed by Ireland (€9.55 per hour/€1,614 monthly) and the Netherlands (€1,594). In the second group, the monthly minimum wage varied between €677 in Portugal and €859 in Spain. The lowest minimum wages were found in Bulgaria (€261), Lithuania (€400) and Romania (€407).

Table 20: National minimum wage rates in the EU-28

Ranking	Countries
High-range countries with minimum wage rates of around €1,450 or more per month	BE DE FR IE LU NL UK
Mid-range countries with minimum wage rates of between €650 and €900 per month	EL ES MT PT SI
Low-range countries with minimum wage rates of around €500 or less	BG CZ EE HR HU LT LV PL RO SK

Source: Eurostat, Monthly minimum wages - bi-annual data [earn\_mw\_cur], extracted on 27.01.19.

In Denmark, the hourly minimum wage in the industry sector was DKK 117.65, equal to a nominal monthly minimum wage of €2,560 (Danish ESPN Country report 2019). In Austria, a general agreement dating from 2017 stipulates that a minimum wage of €1,500 gross per month will be applied, via sectoral collective agreements, at the latest by 2020, in all those sectors where the minimum wage is currently lower than this amount (Austrian ESPN Country report 2019). In Sweden, minimum wages are typically paid at rates between 60 and 80% of average wages. In EU countries with statutory minimum wages, the corresponding percentage is usually in the range of 30 to 60% (Swedish ESPN Country report 2019).

A number of national ESPN experts report different rates of minimum wage for young workers. In Greece, until 2018 a special statutory minimum wage (12% lower than the national minimum wage) was applicable for those under 25 years old. In Ireland, a special rate of minimum wage is applicable to young (under 18/inexperienced) workers. In Luxembourg, the minimum wage for under 18s is 20% lower than the full amount, and a 25% reduction is applied to young people between 15 and 17 years old. In return, a 20% surplus has to be paid to qualified employees. In

the Netherlands, in 2017 the minimum wage rates were raised for some categories of younger workers and the full minimum wage rate became applicable for employees aged 22. Another change for workers under 22 is scheduled in 2019. In the United Kingdom, a specific rate applies to workers under 25 years old.

### Changes in minimum wage rates and protection against poverty

According to Eurostat (2018) between 2012 and 2018, 21 countries experienced a growth in the nominal statutory minimum wage at different levels. The growth rate was highest in the low-range countries, with Romania in the top position with an increase of 159%, followed by Bulgaria (76%), Lithuania (73%), Estonia (72%), Czechia (50%) and Latvia (50%). In the majority of mid-range or high-range countries, the nominal minimum wage grew more cautiously. In Ireland, the minimum wage increased by 10% over the period, but only over the three last years, as it remained unchanged from 2007 to 2015. The increase was below 10% in Belgium (6%), France (5%) and in the Netherlands (9%). No reductions in the nominal statutory minimum wage were observed in any EU Member State. However, it should be mentioned that in Greece, the statutory minimum wage was reduced by 22% in 2012 and no adjustment has been made since then, maintaining the amount at €684<sup>27</sup>.

Unlike minimum wages, wages have risen only slightly in most Member States in recent years. As pointed out in the latest edition of the *Employment and Social Developments in Europe. Annual Review 2018*, the accelerated momentum of economic expansion and the accompanying increase in employment has hardly been reflected in wage developments in the EU Member States. The factors behind this wage moderation include low inflation, weak productivity growth and the only slight increase in hours worked per employed person (European Commission 2018c). However, the aggregate picture hides considerable variation. Central and Eastern European countries, for instance, saw stronger wage growth than other Member States (European Commission 2017b).

When comparing the net income at minimum wage level with the EU 60 percent at-risk-of-poverty threshold, Marchal *et al.* (2018) show that minimum wages generally suffice to protect one single adult against poverty. The Netherlands Institute for Social Research (Sociaal en Cultureel Plan bureau, SCP) calculated to what extent the minimum wage level is sufficient to live above the poverty threshold (using their own 'modest-but-adequate' definition) taking into account living expenses and other benefits and allowances. The SCP concludes that the Dutch minimum wage is sufficient for a single person, a single parent with two children and a couple without children. It is, however, not sufficient for a couple with two children (Dutch ESPN Country report 2019).

The question of raising the minimum wage is discussed in some ESPN Country reports (e.g. BE, DE, HR IE). In Belgium, a minimum wage increase would come at a substantial additional cost to employers, with a very limited direct impact on poverty and with the bulk of the gains going to middle-income families (Marx and Nolan 2012; Belgian ESPN Country report 2019). In Ireland, Logue and Callan (2016) conclude that increasing the statutory minimum wage would have only a limited effect on poverty reduction, suggesting that poverty in Ireland may be more a problem of joblessness than of low pay (Irish ESPN Country report 2019). Similarly, in Croatia, a simulation of the impact of a 10% increase in the minimum wage on poverty reduction showed that the

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<sup>27</sup> The Government decided to increase the statutory minimum wage by 11% (i.e. from €684 to €758), applicable from February 2019.

poverty rate of those employed on the minimum wage would be diminished by only 2 percentage points (Nestić and Blažević Burić 2018; Croatian ESPN Country report 2019). The Romanian ESPN expert notes that successive increases in the minimum wage since 2013 came with a series of disadvantages: they diverted investments and artificially increased work-related income without a similar increase in productivity.

### Candidate and potential candidate countries

All candidate and potential candidate countries have introduced a minimum wage. The latter varies from €210 (2018) in Albania to €255 in Turkey. In Bosnia and Herzegovina, the net minimum wage differs between the two entities. In Federation BiH<sup>28</sup>, it varies between €168 and €193, depending on the number of working days per month and the hours worked (the minimum hourly wage is €1,184) while in Republika Srpska, the minimal monthly wage is €225.60. In Kosovo\*, the minimum wage is €130 for people under 35 years of age and €170 for those over 35 years of age. In North Macedonia, the minimum wage is €288.

#### 2.1.2 Taxes and social insurance contributions

One possible strategy that could help to reduce in-work poverty is for the state to reduce the amount withdrawn from pay packets through taxes and social contributions. Marx and Nolan (2012) argue that in some cases levels of taxation are high enough 'to effectively tax households into poverty.' As reported by several ESPN national experts, many governments have undertaken measures to increase the income of employees paid at or around the minimum wage.

Of the 28 EU countries, 24 have progressive personal income tax with different tax brackets. Estonia and Lithuania<sup>29</sup> have introduced an element of low progressivity to their tax system through a basic free-tax allowance. In Estonia, from 2018, the tax-free allowance has been raised to €500. It falls from a gross wage of €1,200 to €0 once a person's salary exceeds €2,100 per month. Four countries have a flat personal income tax rate: Bulgaria (10%), Czechia<sup>30</sup> (15%), Hungary (15%) and Romania (10%). In 2018, Latvia switched from a flat tax rate of 23% to a progressive tax with three tax brackets (20%, 23%, and 31.4%). In practice, most employees fall in the first tax bracket. Thus, the reform of the tax schedule led to a tax reduction for most employees. However, the tax reform also included other components, such as a 1% increase in social contributions and a differentiation in the basic tax allowance. While the PIT rate was reduced, the tax wedge for low-income earners remains high compared to the EU-28 average.

Personal income tax relief below a specific threshold has been reported in some countries (e.g. AT, CY, DE, FR, LU, MT). The threshold varies from €8,820 in Germany (for an adult, €4,716 for a child in 2017) to €19,500 in Cyprus. In Croatia, the non-taxable part of wages amounts to €513 per month (2018), which is significantly above the minimum wage.

As shown in Table 21, most countries provide tax allowances and tax credits. Tax allowances can be universal (e.g. SE, SI, SK) or be related to employment income (e.g. EE, ES, RO, SE) and/or to the number of dependent children (e.g. BG, EE, ES, HU, LT, LV, SI). In Estonia, for instance, a child

<sup>28</sup> The Federation of Bosnia and Herzegovina is one of the two political entities that compose Bosnia and Herzegovina, the other being Republika Srpska.

<sup>29</sup> From 1 January 2019, a personal income tax of 20% applies to work-related income if below 20 average wages, i.e. €22,724 per year, and 27% if income exceeds 20 average wages. <https://www.renkuosilietuva.lt/en/taxes/>

<sup>30</sup> With one exception: 7% personal income tax for earnings above the ceiling for social insurance payments.

allowance of €1,848 is deductible from income for each of the second and any subsequent children up to and including the age of 16, while in Sweden a basic allowance is given for assessed earned income, and varies between €1,320 and €3,450 for persons 65 years or younger, depending on income. The basic allowance depends on the assessed earned income and the basic amount (BA), which is €4,318 (SEK 45 500) in 2018.

As for tax credits, several countries implemented such schemes with a varying degree of universality (e.g. AT, CZ, DK, EL, FI, IT, LU, NL, PL, SE). In Denmark, the employment allowance (*beskæftigelsesfradrag*) is a tax credit of 9.5% of wages or profits with an annual ceiling on the allowance of €4,600 (2018). The job allowance (*jobfradrag*) is a tax credit of 2.5% of income above €25,130, with an annual ceiling on the allowance of €190. Single adult households with dependent children get an extra employment allowance - a tax credit of 6.0% of income up to an annual ceiling on the allowance of €2,840. In Luxembourg, the tax credit for employees, self-employed people and pensioners increases progressively from €300 per year until it is capped at €600 per year for taxpayers earning between €11,265/year and €40,000/year. For taxpayers earning between €40,000/year and €80,000/year, the tax credit declines progressively to €0. Single parents are entitled to a higher tax credit. In Czechia, each economically active taxpayer is eligible for a basic tax credit of CZK 24,840 (about €980) yearly, and families with children benefit from a child tax credit. In the Netherlands, the income dependent combination credit for single parents or the partner with the lowest income allows parents who have an income from work above €5,000 annually to receive a tax credit of €1,052 or more.

Table 21: Tax allowances and tax credits in the EU-28

Type of taxes	Countries
Tax allowance	AT CY DE EE ES FR HU MT LT LV PL RO SE SI SK UK
Tax credit	AT CZ DK EL ES FI IT LU NL PL SE SK UK <sup>31</sup>
Child tax credit	AT DE CZ EL ES LU NL PT SK UK

Source: authors' own elaboration drawn on OECD (2018a) and ESPN national Country reports (2019).

Some countries (e.g. AT, BE, DE, HR, IE) have introduced reductions in the social contributions of employees on low wages. In Belgium, the social work bonus is a system of reducing employee contributions to social security. The aim is to raise the net earnings of employees on a low wage (without increasing the gross wage) and in this way to reduce the unemployment trap. The tax work bonus is a reduction of the payroll tax for employees who are entitled to the social work bonus. Both bonuses have increased in recent years to further improve the situation of employees on a low wage and to stimulate work incentives. In Ireland, those with a gross income of less than €13,000 are exempt from the universal social charge (USC). However, taking the unadjusted minimum wage of €9.55 per hour (2018), the threshold implies that a low-income worker on the minimum wage and working 26.25 hours or more per week (earning €251 per week) is subject to the charge. In Austria, full social insurance contributions normally have to be paid for income surpassing the so-called lower earnings limit, currently amounting to €438.05 per month. With income below this level, no statutory insurance applies (except accident insurance) and social

<sup>31</sup> According to the ESPN national expert, working tax credit in the UK is more properly classified as a means-tested in-work cash benefit, and child tax credit is more properly classified as a means-tested child benefit. They are both being replaced by Universal Credit, which is a means-tested cash benefit.



insurance contributions above this level are linear (i.e. no progression of contributions applies). In Germany, mini-jobbers are also eligible for reduced social contributions. In Croatia, workers paid at the minimum wage for at least twelve months get a 50% reduction on their healthcare contributions. In Cyprus, the trend is upward: an increase in social contributions is expected in 2019. The proposed reform will have only a marginal impact on the net income of paid workers, but the new health system will be financed by additional contributions: 2.65% for workers and pensioners and 4% for the self-employed<sup>32</sup>.

### Candidate and potential candidate countries

Income tax is progressive in four candidate and potential candidate countries (AL, ME, TR, XK\*) while a flat rate is applied in one other (BA). A personal tax-free allowance is provided in three countries (AL, ME, XK\*), where the individual's annual income is below, respectively, €240, €720 and €960. In the Republic of Serbia, the untaxed part of the gross wage applies to all wages without distinction. In North Macedonia and Bosnia and Herzegovina, the tax wedge on labour is high, affecting participation and formal employment. In Bosnia and Herzegovina, labour taxation disincentivises low-wage earners, in particular, from entering the formal labour market. In Turkey, a tax exemption for minimum wage workers is being discussed with reference to informal payments made to employees. Low-income individuals and/or households are not provided with tax credits in any of these countries.

#### 2.1.3 In-work benefits

In-work benefits can be defined as 'permanent work-contingent tax credits, tax allowances or equivalent work-contingent benefit schemes designed with the dual purpose of alleviating in-work poverty and increasing work incentives for low-income workers (OECD 2011). Their main objectives can be described as a) increasing employment by creating additional financial rewards for remaining in work or for taking up a low paid job; and b) increasing the income of disadvantaged groups of workers and their families (Vandelannoote and Verbist 2016).

In some countries under scrutiny, EU ESPN national experts reported that no in-work benefits were provided (e.g. AT, CY, CZ, EL, HR, LV, DK, LU, PT). In Germany, in-work benefits exist, but are of marginal importance. Examples of in-work benefits include, among others, Family Income Supplement (IE), Earned Income Allowance (FI), the Activity Bonus (FR), Earned Income Tax Credit (SE), In-work Benefit Scheme (MT), Universal Credit (UK).

There are large variations between countries in eligibility rules and targeting, credit levels, withdrawal rates and payment methods. Countries either require a certain number of hours to be worked each week (e.g. IE, UK) or a minimum amount of income to be earned from employment (e.g. FI, FR, NL). Some countries require the presence of children for eligibility (e.g. IE). Most countries also target the benefit at a particular income level. This is generally achieved by withdrawing the benefit when income increases above a certain level. Payments are predominantly structured as tax credits, although Belgium provides a reduction in employee social security contributions, while Finland provides both a tax credit and a tax allowance. Ireland pays a comparable work-contingent benefit (OECD 2011). Box 1 provides examples of in-work benefits in EU Member States.

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<sup>32</sup> Another 2.9% will be paid by employers in Cyprus. This might be passed on to employees in the long-run (depending on the bargaining power of workers/labour market institutions, etc.).

### Box 1: Examples of in-work benefits

*In Ireland, the Family Supplement (FIS, now known as the Working Family Payment) is a weekly tax-free payment to families at work on low pay. To qualify, an employee must be in a paid job expected to last for at least three months, work at least 19 hours per week, have at least one child and earn under particular income thresholds. Self-employed workers are not eligible.*

*In Sweden, the earned income tax credit was introduced in 2007. It did not directly target the working-poor, but was rather introduced to lower the overall tax wedge and increase work incentives. The tax credit is non-refundable, and cannot reduce the individual's tax to less than zero. It only applies to work income, and thus social security benefits (including pensions) are exempt.*

*In France, the Activity Bonus ('prime d'activité') is paid out by the family allowance fund. The amount of this differential allowance received by beneficiaries depends on both their earned income and the overall income of their household. The activity bonus has to be applied for and justified every three months in an online process. An additional bonus is paid out for each household member whose income is more than half of the minimum wage.*

*In Malta, the In-work Benefit Scheme caters for low-earning couples and single parents with children under the age of 23. The benefits vary according to the earnings and the employment status within the household.*

Source: ESPN Country reports (2019).

The Irish ESPN expert refers to recent qualitative work with FIS recipients, underlining that they see it as influential in supporting their labour market participation (Gray and Rooney 2018; Irish ESPN Country report 2019). The authors conclude that FIS provides an essential source of support that enables recipients who are coping with unexpected adversity to mobilise resilience through labour market participation. However, the effectiveness has not been assessed. The Maltese National Report Programme (NRP) (2017) underlines the fact the in-work benefit scheme reduced the overall risk of poverty by 'around 0.09 percentage points' and 'was particularly successful in reducing the at-risk-of-poverty amongst households with children, where it decreased by 0.31 percentage points and households that are economically active by 0.15 percentage points' (NRP, 2017:5; Maltese ESPN Country report 2019). In Belgium, in-work benefits are at the core of 'making work pay' policies, which have been proposed as a way to increase net incomes of individuals with low wages without raising gross incomes and the cost of labour for the employer. Recent simulations have shown that spending 1% of GDP on in-work benefits would reduce in-work poverty by 1.19 percentage points in Belgium (Vandelannoote and Verbist 2017). Other research (Collado 2018) is more cautious about the positive effects of tax-benefit reforms on poverty. As mentioned by the Belgian ESPN experts, the problem with this policy option, from a poverty reduction viewpoint, is that these measures are targeted at low-paid workers, not households with insufficient combined earnings (Marx 2012; Belgian ESPN Country report 2019).

#### 2.1.4 Family benefits

Countries deliver cash income support to families in two forms: child benefits, and tax advantages linked to the presence of children in the household. Many studies show that these benefits are important when it comes to reducing child poverty (Van Lancker and Van Mechelen 2015). Their poverty reduction effectiveness depends on the budgetary size of the measures, as well as on their

design. The design of child benefits refers to the way in which the available budget is distributed over the eligible population, and traditionally a distinction is made between universal and selective systems. A universal system covers all families with children, irrespective of need or income, while a selective system restricts benefit eligibility to a specific category, for instance low-income families or single parent households (Van Lancker and Van Mechelen 2015; Marchal *et al.* 2018).

As shown in Table 22, all EU countries provide family benefits: universal or targeted, or both. Some examples are provided in Box 2.

Table 22: Cash family benefits in the EU-28

Type of benefit	Countries
Universal	AT BE DE EE FI HU IE LT LU LV NL RO PL SE SK BG CY CZ DE DK EL ES FR HR HU IT LT MT NL PL PT RO
Means-tested	SI UK <sup>33</sup>
Targeted at lone parent households	BE CY DK EE FI FR IE MT PT* PL* SI* SE

\*Lone parent families are entitled to an increase in the family allowance.

Source: authors' own elaboration drawn on OECD (2018a) and ESPN Country reports (2019).

Box 2: Examples of benefits for families with children (incl. lone-parent benefits)

In Slovenia, cash benefits for families with children include a birth grant, a parental allowance (for parents not entitled to parental leave and income compensation), a child allowance, and a large-family allowance. Child allowances differ by income group and birth order and are particularly high for the lowest income brackets.

In Slovakia, a monthly tax bonus of €21.56 per dependent child is provided to parents who earn at least 6 times the minimum monthly wage (in 2018, €480x6 = €2,880). A tax bonus is also applied in the form of a tax rebate: if the tax liability is lower than the sum of the tax bonuses, the difference is paid back to the parent.

In Germany, low-income families are supported by means of the 'supplementary child benefit', if the children are aged under 25 and live with their parents in the same household and if the income and assets are sufficient for the parents to live on but not enough to support the children.

In Cyprus, the Single Parent Benefit is a non-contributory, means-tested and not taxable benefit. It is provided to a single parent family with dependent children. The benefit is calculated in respect of the number of eligible children and the level of the gross annual income of the single parent family.

In Ireland, the One-Parent Family Payment is a non-contributory, means-tested and taxable benefit. The OFP is made up of a personal rate for the parent and of extra amounts for dependent children. The payment rate is €193.00 per week (2018), with a further €29.80 per week for each dependent child.

In Poland, under the Family 500+ programme, parents can receive a tax-free benefit of PLN 500 (about €120) per month for the second and any consecutive children until they reach the age of 18. Families are also eligible to receive benefit for their first child if the family income is under PLN 800 (about €180) per family member, or under PLN 1,200 per family member in the case of families with a disabled child. The child benefit does not impact eligibility for other benefits.

<sup>33</sup> The child benefit in the UK is no longer universal as it is no longer given to parents earning over £50,000.

In the Netherlands, the child-related budget is means-tested. The amount received is dependent on the person's income level and the number of children. The maximum amount that people can receive is €203.92 per month in 2018, if they have three children and their annual income is below €20,941. The level of the allowance decreases as their income increases above this €20,941 threshold.

Source: ESPN Country reports (2019).

New family benefits have recently been introduced in some countries (e.g. AT, CZ, EL, LU) (see Box 3). In a few countries (e.g. AT, LU), some benefits have disappeared. The reform of parental leave in Luxembourg (2017) was accompanied by the abolition of the education allowance and a reduction in family allowances for the second and subsequent children in the household, which led to a decline in disposable income, particularly for vulnerable families. In Austria, the introduction of the New Family bonus was accompanied by the abolition of the '*Kinderfreibetrag*' (tax exemption for children) and the tax deductibility of childcare expenses.

#### Box 3: New family benefits

In Austria, a new 'family bonus' is to be applied from January 2019. A tax allowance of €1,500 per child per year will be granted for children under 18 years of age, and €500 per child aged 18 and over, if family allowances are granted for this child/these children. The family bonus reduces the income tax due (not the taxable income tax base), which means that parents who are not subject to income tax do not benefit from it. The total budgetary effect of the family bonus is expected to result in a reduction in total income tax for families with children of about €1,190 billion per year, compared to the current regulations.

In Greece, the two main existing benefits were replaced by a single benefit in 2018. The current 'family allowance' is subject to income conditions, and eligible beneficiaries must meet specific income criteria. The amounts of the new 'family allowance' decrease as the family equivalised income increases. These family benefits, which are better targeted to people in need, should have a greater impact on poor families with children.

In Luxembourg, a special allowance for low-income households (2017) helps them meet their children's school fees. The amount is between €600 and €900 per year, depending on the composition of the household and household income.

In Czechia, fathers are now entitled to paid paternity leave up to the amount of maternity leave (2018), accompanied by a corresponding benefit in the amount paid, similar to maternity leave benefit, i.e. 70% of the Daily Assessment Base (the father is entitled to seven days off).

Source: ESPN Country reports (2019).

An increase in family benefits has been reported in Czechia (in 2018 the family allowance increased by €12). The parental allowance increased from €8,630 to €10,200 for parents of single children, and from €12,940 to €15,300 for twins and more) and Bulgaria (€20.45 for 1 child, €46 for 2 children and €69 for 3 children). In Austria, family cash benefits have not been reduced in recent years, but neither have they been significantly extended. In Latvia, the government has increased State family allowances for the fourth and subsequent children as an instrument to support families with several children. The childcare allowance (for children aged 1 to 18 months) has also been significantly increased. In Germany, the amount of benefits was adjusted regularly

between 2012 and 2018. While family benefits are one of the main reasons why the risk of child poverty did not explode during the crisis in Slovenia, they were not increased in line with inflation between 2012 and 2018.

### Candidate and potential candidate countries

In the Republic of Serbia, parents receive childcare and parental allowances for new-borns. The childcare allowance of €22.7 (2016) is subject to a means test. Single-parent families, as well as parents of children with development problems, are entitled to an increased benefit (a 30 % higher benefit and 20% higher eligibility threshold). In Montenegro, the childbirth allowance is a universal allowance, providing €109.07 for each new-born child. Working parents are entitled to salary compensation for maternity or parental leave. North Macedonia provides a dependent child allowance, a special family allowance (for disabled children), one-off assistance for a new-born child and a parental allowance for a third child. The dependent child allowance is subject to income conditions (€40.5 per household member or €81 for single parents) excluding minimum wage workers. The increase in the minimum wage over the period analysed also contributed to a significant reduction in the number of beneficiaries of family allowances.

#### 2.1.5 Guaranteed minimum income schemes

The impact of guaranteed minimum income schemes on in-work poverty has been mentioned in many ESPN Country reports including AT, BG, CY, CZ, DE, EE, EL, ES, FR, HR, HU, IT, LT, LV, LU, MT, NL, PT and RO.

Low-income workers have the right to combine their labour income (see Box 4) and the GMI subject to conditions on income, which include an examination not only of the income but also of the assets of beneficiaries and family members living under the same roof in some countries (e. g. AT, BG, HR, LU). At the end of 2015, 14% of social assistance recipients in France were in paid employment, a quarter of them on permanent contracts. In addition, 3% of them were self-employed. In Germany in 2017, almost a quarter of recipients of unemployment benefit 2 (one of the components of 'Basic Income Support for Jobseekers') were in employment.

However, the authorised cumulation may be limited in time (e.g. EL, HR, MT, LT, LV, SK). In Croatia, for example, when employed, those who have received the guaranteed minimum income without interruption for at least one year continue to receive assistance (the total amount during the first working month, 75% during the second month and 50% during the third month). Entitlement to the GMI is suspended after three months of work if the average salary over the period exceeds the amount of the GMI. In Malta, social assistance recipients who have started working (or self-employment), and who have received assistance for at least one year in the last three years, continue to receive a degressive monetary supplement to their income from paid work under the degressive benefit scheme (65% of benefits are due in the first year, 45% in the second and 25% in the third).

The inadequacy of benefits was a point raised by many ESPN experts and the impact on reducing in-work poverty was considered limited (e.g. AT, BG, DE, ES, IT, LU, RO). For example, in Lithuania, the granting of a social assistance allowance for six months after the recipient's reintegration into the labour market was introduced as an instrument to increase incentives to work, but its effect on reducing in-work poverty is limited, due to the low amount of the benefit and the limited period of its application (6 months). However, the ESPN expert from Cyprus, indicates that the GMI reform

of 2014 reduced the incidence, and especially the intensity, of IWP (i.e. although some working poor were not lifted above the poverty threshold, the gap between their income and the poverty threshold was reduced). The scheme is less likely to discourage participation in the labour market among single persons, and more likely to do so in the presence of dependants (and as the number of dependants increases).

In some countries (e.g. ES, FR), the use of the guaranteed minimum income for the working poor raises concern. In Spain, trade unions believe that the recurrent use of the GMI to offset the disadvantages of temporary agency work may entail some risks, as it can help to facilitate the social acceptance of low-wage jobs. People become resigned to using this benefit as a subsidy for capital and low wages, regardless of the root causes of low wages. In France, the option to combine income with social assistance was designed as a springboard to employment and support for workers at risk of poverty. However, it could act as a subsidy to employers who use and abuse precarious contracts. Thus, more than a third of the beneficiaries work full-time, often in the personal services sector, as cleaning staff, kitchen helpers or waiter, for an hourly wage of €8 to 9, which is lower than the average wage of €11.40.

#### Box 4: Minimum Income Scheme in Spain (Navarre and the Basque Country)

In the Basque Country, the Income Guarantee policy includes a Supplementary Work Income Benefit ('Renta Complementaria de Ingresos de Trabajo'). Under this system, certain percentages of the income from self-employment or salaried work are not subtracted from the guaranteed income level for a maximum period of twenty-four months, which may be extended for another period of twelve months. In 2016, it was estimated that around 60.2% of IWP in the region living in a household with at least one member in employment received the regional minimum income, and around 38.3% were able to rise above the real-poverty threshold.

The minimum income scheme in Navarra (Guaranteed Income, 'Renta Garantizada') includes a measure called Work Incentives ('Estimulos al Empleo'), by which self-employment or salaried employment income is partially not taken into account in the estimation of the final amount received. In Navarra in 2017, 27.1% of minimum income beneficiaries received work incentives.

Source: Spanish ESPN Country report (2019).

## Candidate and potential candidate countries

The impact of the guaranteed minimum income (GMI) on in-work poverty was mentioned in four reports (ME, MK, TR and XK\*). Only Turkey allows the combination of GMI with work income for recipients of GMI having found a job (for one year). In other countries, the in-work poor have limited access to minimum income due to the low level of means-testing threshold that excludes them from the access to the benefit (e. g. MK, XK\*).

### 2.1.6 Active labour market policies

Active labour market programmes have the potential to play an important role in helping to prevent low wage employment by targeting the group of individuals most at risk of low pay. Active Labour Market Policy measures are widely used in European countries to combat unemployment, the objective being to return job seekers to the labour market as quickly as possible. The result is that in many cases these jobseekers are simply pushed into low wage jobs (McKnight *et al.* 2016).

Several ESPN national experts (e.g. AT, BE, BG, CZ, DE, DK, EE, EL, ES, HR, HU, IT, LU, MT, PL, PT, SK, SE, UK) mentioned ALMP measures such as training, wage subsidies, public employment measures, and job search assistance.

In some countries, access to training is also granted to people in employment (e.g. AT, CZ, DE, DK, EE, MT, PL, PT). In Malta, the Average Wage Earner Scheme is directed at employed and self-employed persons who are attending one of the *Jobsplus* courses and whose weekly wage does not exceed €300 per week. If they choose to train themselves, these workers are eligible for a financial grant which is capped at €25 per week, provided that they attend a minimum of four hours of training per week. The weekly grant is given to an individual upon successfully completing the whole course and payment depends on the duration of the course. In Estonia, the 'Work and study' measure (2017) targets employees at risk of losing their job due to health conditions, lack of skills or outdated skills. The measure includes a degree study allowance, which is paid on commencing vocational or professional higher education or bachelor's studies (€130-€260 per month), and support for obtaining qualifications (up to €500). In Poland, low-income workers may access training offered by the PES during their notice period, or in case of bankruptcy or liquidation, or if aged 45 and over. However, relatively few people use this opportunity. In Germany, access to continuing vocational training leading to the award of qualifications was improved in 2016 for recipients of unemployment benefit 1 and 2, particularly for low-skilled workers, the long-term unemployed and older workers. It remains to be seen to what extent in practice there will actually be greater counselling and support for the low-skilled and other vulnerable groups in the labour market. Extended counselling and continuing vocational training for employed benefit recipients under Social Code Book II would also help to increase participation in gainful employment for individuals and household members.

Some countries (e.g. BE, DK, EE, LU, SE) offer wage subsidies. In Estonia, employers who hire a long-term unemployed person (registered as unemployed for at least 12 consecutive months, of 6 months for 16-24-year-olds), or a person who has been released from prison within 12 months of registering as unemployed, can apply for a wage subsidy paid by the Estonian Unemployment Insurance Fund. It is paid for maximum six months at a level of 50% of the wage, the maximum amount of the subsidy being the national minimum monthly wage. Evaluations have indicated that six months after completing the programme, the probability of being employed is about 56 percentage points higher for participants than for the control group.

Some good examples of improving access to work among vulnerable groups and creating better quality and subsidised jobs are 'Articles 60 and 61', and the system of service vouchers in Belgium (see Box 5). In Sweden, an establishment programme (*etableringsjobb*) has been introduced. Jobs in this programme are for two years full-time, and the income received by participants is set at levels corresponding to the minimum wage floors stipulated in collective agreements. The State covers slightly more than half of the expected costs of the programme. The remaining cost is covered by the employer. The basic idea is that these temporary jobs will be transformed into regular full-time positions after two years. Some of the work hours may be used for education or training, in agreement with the employer.

## Box 5: Subsidised jobs in Belgium

Articles 60 and 61 of the Belgian law on Public Centres for Social Welfare (PCSWs), allow PCSWs to directly employ people on the minimum income. This is done either by a PCSW recruiting someone, or by making jobseekers available to a third-party employer. In both cases, the job is subsidised by the federal government. This initiative aims at reintegrating excluded persons into the labour market and restoring their social security rights. The PCSW system is very popular, though not very effective. In 2015, more than 25,000 people found employment through this system.

The service voucher is a means of payment, subsidised by the regional authorities, which allows a private user to pay an employee of a recognised company for household work. The purchase of the service voucher gives the bearer the right to a tax advantage of 30%, and low-income users who do not pay taxes (or pay lower taxes) can enjoy this benefit through a reimbursable tax credit. In addition, young mothers who have resumed their activities as self-employed persons, receive 105 free service vouchers from the social insurance offices as part of their maternity benefits. The system creates valuable jobs in terms of employment conditions, wages and contracts, and combats undeclared work by subsidising workers and users. It improves the integration of high-risk groups of unemployed people into the labour market and it provides a better work-life balance among the users, which may increase work intensity within households. The service voucher system is an important job generator, in particular for more vulnerable groups: in 2016 30% of those employed through the system are older workers (50+), 24% are migrants, and 46% have a low educational level. However, although the evaluations of the system are in general quite positive, there are still some bottlenecks. The cost of the system of subsidized jobs is very high, almost all workers are female (98% in 2016) and discrimination has been observed against some older workers and migrants by users and companies.

Source: Belgian ESPN Country report (2019).

The Croatian and Hungarian ESPN experts referred to public employment measures as ALMPs in their country. In Hungary, the public work scheme has been significantly extended since 2010 to provide employment mainly for those at the periphery of the labour market. PWS is the most important employment programme. It is a measure for the labour market reintegration of unemployed people and was designed to gradually replace social benefits. Workers taken on by the PWS have been paid less than the national minimum wage since 2011. The scheme has been criticised for its low efficiency in reintegrating people into the primary labour market, its poor targeting, and for the fact that it absorbs funds from other more efficient labour market tools and provides a lower income than the minimum wage. It was reformed in 2017. This kind of scheme also exists in Croatia, where social assistance beneficiaries can participate in public works programmes, receiving an employment subsidy and the guaranteed minimum income, without being removed from the social assistance register. This measure helps them to reach a financial amount which pulls them out of poverty, despite the fact that the social assistance level for one-person households is set below 40% of the poverty threshold for a one-person household.

Regarding job search assistance, the ESPN Expert from Luxembourg mentions the important reform of the public employment administration (*Agence pour le développement de l'emploi*, ADEM) in 2012. Structural, personnel, financial, organizational and technical changes have converted the ADEM into a proactive agency supporting those in unemployment or at risk of becoming unemployed. The introduction of personal case management of clients has made it possible to



build on individual strengths, compensate for individual weaknesses and design individual pathways to employment.

### Candidate and potential candidate countries

In the candidate and potential candidate countries, active labour market policies are characterised by under-funding, under-utilisation and a lack of targeting. In Albania, one of the targeted employment promotion programmes targets in particular female single-parent families. Increased wage subsidies are offered if this target group is hired. However, these subsidies are linked to the minimum wage. The beneficiaries of these measures are therefore pushed into low-wage jobs, mainly in the clothing and footwear industry. In Bosnia and Herzegovina, ALMPs have predominately taken the form of employment subsidies, where beneficiaries are often state-owned companies and government institutions. Sometimes these subsidies provide incentives to employers to formalise the employment of current employees, but few new jobs are generated. Also, categories that are less likely to find employment - such as people with low levels of education or women - are not sufficiently included in these programmes. In North Macedonia, ALMPs are limited in scope; although there are self-employment programmes to address the supply side, these do not seem to have had a lasting effect on job creation. In the Republic of Serbia, the ALMPs include programmes for the return to work of redundant workers. In Kosovo\*, ALMP schemes are mostly financed and implemented by donor-funded projects, largely concentrated on job training aimed at improving employability. Due to the limited capacity of the national public employment service, and a lack of will to undertake in-house measures, the Kosovo\* government in many cases transfers its own financial resources to development actors (i.e. UNDP and others) to implement ALMPs.

#### 2.1.7 Tackling labour market segmentation

Measures to tackle low pay need to be just the start of a strategy promoting individuals' ability to protect themselves and their families from poverty. The stability and security of employment, and the opportunity to progress in work, are also key. Permanent contracts, and jobs that offer incremental pay increases and prospects for progression, are important in securing this stability (McKnight *et al.* 2016). Employment protection regulation influences employment chances and therefore the risk of in-work poverty.

Several organizational aspects of the labour market influence work intensity. This issue has been raised by many ESPN experts (e.g. AT, BE, CZ, FR, DE, IE, SI, UK) reporting several positive and negative measures to address it.

In France, legislation requires a minimum of 24 hours per week for part-time work. However, numerous derogations and exceptions have reduced the scope of the law, in parallel with the reform of the Labour Code (2017), which gives employers even more flexibility. In Austria, the reform of the working time regulation (2018) increased the maximum daily working time from ten to twelve hours and the maximum weekly working time from 50 to 60 hours. This reform also implies that the maximum annual number of overtime hours should be increased from 320 to 416, which is contrary to the objective of a more equitable distribution of working time. In Belgium, it is illegal to offer jobs at less than 1/3 of a full-time rate.

Flexible work arrangements can increase work intensity and, while promoting employee-friendly flexibility, can also take into account labour market segmentation. In Belgium, the flexi-job

system was introduced (2015) in the hotel and restaurant sector to combat undeclared work. Casual workers in this industry can now earn a 'gross' net salary, while the employer is subject to reduced social security contributions (25% instead of 32%). However, only people already 80% employed are allowed to perform flexi-jobs. As a result, the most disadvantaged low-work intensity households cannot benefit from this system. In addition, a regulatory framework for flexible working hours and casual teleworking enables people with family responsibilities to increase their participation in the labour market. This may have a positive impact on the labour intensity of households with dependent children but it is too early to assess the impact of this law on work intensity and in-work poverty. As underlined by the Belgian ESPN experts, the positive effects should not be overestimated, as these flexible arrangements are particularly beneficial to the more highly educated who are less exposed to the risk of in-work poverty. In Germany, the Act on 'Further Development of Part-Time Work - Introduction of 'Bridging Part-Time Work', (2019) is aimed at ensuring that workers do not get stuck in the 'part-time trap' but can return to their previous working hours. Workers in companies with more than 45 employees are entitled to reduce their working time for a certain period of time and then return to their original working time. In addition, a further change in the law should make it easier for part-time workers to increase their working time again.

Measures have been taken in many Member States (e.g. CZ, EE, ES, FR, HR, IT, PT, RO, SI, SK) to limit the abusive use of fixed-term contracts and to promote permanent contracts. These provisions include exemptions or increases in social security contributions for employers (e.g. FR, IT, SI), a limitation on the maximum duration of fixed-term contracts (e.g. PT, SI), a relaxation of dismissal rules (e.g. IT, SI) and a strengthening of labour inspections (e.g. ES).

In France, there has been an increase in employer contributions to the unemployment insurance scheme for short-term fixed-term contracts. In Portugal, under the Action Programme for Fighting Against Precariousness and Promoting Collective Bargaining, employers whose annual relative proportion of temporary contract employment is higher than the sector average will be subject to an additional social security contribution. The programme has been approved but has not yet been implemented. On the other hand, in Italy, the Job Act (2015) reform introduced very generous reductions in social security contributions (for a period of 3 years) to encourage the hiring of workers on permanent contracts. In Slovenia, employers are exempt from paying unemployment insurance contributions in the first two years of a worker's permanent employment and the contribution rate is five times higher (0.30%) than the standard rate (0.06%) in the case of a fixed-term contract.

The maximum duration of temporary contracts has been either reduced (e.g. PT, SI) or prolonged (e.g. CZ, HR, RO) in some Member States. In Slovenia, the inappropriate use of fixed-term contracts is mitigated by limiting successive fixed-term contracts for the same work, where the continuous duration would exceed two years (except in certain explicitly determined cases). In Portugal, the above-mentioned Action Programme foresees a reduction of the maximum duration of temporary fixed-term contracts from three to two years, including renewals. In Romania, on the other hand, the new tax code (2017) increased the permitted duration of temporary contracts from 24 to 36 months, and the number of successive temporary contracts authorised between the same parties from two to three. In Czechia, the maximum duration of temporary contracts has been extended to nine years in 2012 while in Croatia, the prohibition of successive temporary contracts beyond three years was abolished in 2014.

In Italy, reforms have been introduced to reduce segmentation by weakening the real guarantees for permanent workers in the event of unfair dismissal, the idea being that reducing dismissal costs would encourage companies to employ permanent workers rather than fixed-term workers. The same approach was followed in Slovenia, where analyses showed that by relaxing dismissal conditions, the law also encouraged employers to conclude permanent employment contracts more frequently than before.

Box 6 provides examples of measures targeting atypical workers in some selected countries.

#### Box 6: Atypical work in selected countries

In Germany, the expansion of non-standard forms of employment and of the low-wage sector during the 2000s as a consequence of the deregulation of labour law in the Hartz reforms has repeatedly triggered demands for re-regulation. However, only minor reforms have been introduced to date. Even though most labour market experts agree that the existing mini-job regulation has more negative than positive impacts on employment and wages, the federal government raised the threshold for mini-jobs in 2013 from €400 to €450, thereby expanding this marginal employment sector. The introduction of a statutory minimum wage has again triggered a debate about an extension of the mini-jobs. However, a fundamental reform of the mini-jobs system has not yet taken place.

In Italy, to deal with labour market segmentation between standard and atypical workers and to reduce the extent of para-subordinate arrangements, the consecutive Italian governments: a) gradually increased social insurance contribution rates and reduced the advantage to employers of para-subordinate arrangements; b) introduced stricter regulations aimed at detecting 'false' para-subordinate arrangements for both collaborators and professionals; and c) abolished some types of contractual arrangements, namely project collaborations and continuous and co-ordinated collaborations and 'vouchers'.

In Czechia, employment agencies are obliged to lodge a deposit of CZK 500,000 (€19,500) when applying for permission to conduct business, in order to exclude untrustworthy agencies that seek ways of avoiding paying social security contributions and similar. However, the temporary work agencies can still string together temporary contracts.

Source: ESPN Country reports (2019).

### Candidate and potential candidate countries

Measures to tackle labour market segmentation have been reported in some Country reports (e.g. BA, RS, TR, XK\*). In Turkey, subcontracted workers in the public service were provided in 2018 with the right to secure permanent staff positions. In Serbia, employers can offer a temporary contract only for specific business situations (e.g. a temporary increase of workload) and for maximum 24 months. In Kosovo\*, labour law guarantees a flexible labour market, providing significant latitude to employers in hiring and firing decisions. Employers are only obliged to execute severance payments for those who are laid off, but not those who are fired.

#### 2.1.8 Summary: policies directly influencing IWP

Table 23 lists all the policies referred to by ESPN national experts, designed specially to tackle the IWP challenges identified in their country. Unsurprisingly, income support measures are the most referenced. ALMPs and policies tackling labour market segregation seem to be of less importance. It should be noted that no country is limited to a single policy, but all use a combination of different

policies. The increase in the minimum wage, although seen in all the countries covered by this report, is not enough for low-income households to protect themselves against in-work poverty. The provision of family benefits and appropriate taxation are also the cornerstones of any strategy to combat in-work poverty.

Table 23: Summary of policies directly influencing IWP in EU Member States and (potential) candidate countries

Policies directly influencing IWP	EU Member States*	(Potential) candidate countries
Minimum wage	AT BE BG CY CZ DE DK EE EL ES FI FR HR HU IE IT LT LU LV MT NL RO PL PT SE SI SK UK	AL BA ME MK RS TR XK*
Tax and social contributions	AT BE BG CY CZ DE DK EE EL ES FI IE FR HR HU IT LT LU LV NL PL PT RO SE SI SK UK	AL ME MK RS XK*
In-work benefits	BE FR FI IE MT SE SK UK	
Family benefits	AT BG CZ DE EL ES FI FR IE LU LV RO PL SI SK	ME MK RS
Guaranteed minimum income	AT BG CY CZ DE EE EL ES FR HR HU IT LT LU LV MT NL PT RO SI SK	AL ME MK TR XK*
ALMPs	AT BE BG CZ DE DK EE EL ES HR HU IT LU MT PL PT SE SK UK	AL BA ME MK RS TR XK*
Tackling labour market segmentation	AT BE BG DE EE ES FR IE IT PT RO SI UK	BA RS TR XK*

\* For the meaning of country colours please see Table 1.

Source: Authors' own elaboration drawn on ESPN Country reports (2019).

## 2.2 Policies indirectly influencing in-work poverty

In this section, we review the main policies implemented in the 35 countries with the potential to indirectly alleviate in-work poverty. We first focus on childcare (Section 2.2.1), as well as healthcare and long-term care (2.2.2). We then move assess the indirect impact of housing, heating and transport costs (2.2.3) as well as lifelong learning policies (2.2.4).

As for the previous section, the ESPN national experts were not expected to review all the policies implemented during the period under scrutiny (2012-2018) in their respective Country reports but rather to select the most relevant policies to the challenges identified. The overview is therefore non-exhaustive.

### 2.2.1 Childcare policies

Childcare services are often assumed to be an effective policy instrument in reducing the number of working poor families. The link between childcare and IWP is pretty straightforward: the

availability and the affordability of childcare services is expected to increase both the number of working families and the number of earners per household, which subsequently should result in lower IWP rates (Van Lancker and Horemans 2018).

The availability of formal childcare services is considered problematic in many countries (e.g. AT, BE, CY, CZ, DE, EE, EL, ES, FR, HR, HU, IE, IT, LT, PL, UK) although considerable efforts have been made in some countries to increase the number of places available (e.g. AT, BE, DE, EL, PL, SK). In Austria, the federal government encourages the Länder to improve their childcare systems by co-financing the start-up costs of new childcare places. In Belgium, the Flemish Government encourages private childcare facilities to participate in the means-tested school fee system by providing them with subsidies. In Estonia, municipalities can provide childcare services for parents of children under three years of age instead of a place in kindergartens. In Poland, the establishment of childcare facilities for children under 3 years of age has been considerably strengthened by the national 'Toddler' programme funded by the State budget since 2011. In Slovakia, childcare facilities for children under three years of age were included in the list of social services in 2016. It was the first time since the early 1990s that provision of childcare for very young children was explicitly referred to in legislation.

Affordability is also considered problematic in many countries (e.g. BE, CY, CZ, DE, EE, IE) and is a serious obstacle to the use of childcare services. In Cyprus, almost 40% of parents who need childcare do not use it for financial reasons (compared to 16.2% at EU-28 level). In Germany, families with low levels of education and household income and families with a migrant background make much less use of childcare facilities than families with higher levels of education or household income, for financial reasons among others.

To remedy this, many mechanisms exist, including tax deductions (e.g. BE, ES, PL). In Belgium, parents can benefit from a maximum tax reduction of €11.20 per day of childcare. This deduction reduces the costs of after-school childcare. In Spain, a tax deduction for childcare expenses for children aged 0-3 years, capped at €1,000 per year per child, is granted to employed or self-employed mothers, regardless of their income level. In United Kingdom, the Universal Credit improves the childcare element of working tax credit in giving 85%, not 70%, of costs up to certain limits. It provides help for those working under 16 hours per week, as well as giving support for up to a month before a job starts. However, the maximum limits per child have not been increased in recent years, and they are limited to two children.

In other countries, low-income parents benefit from means-tested fees leading to reductions or fee exemptions (e.g. AT, DE, DK, FI, LU, PL, PT SI). In Slovenia, families with a per capita income of €185.43 or less are exempt from paying the parental contribution; those with a per capita income between €185.44 and €309.05 pay 10% of the price; those with a per capita income between €309.06 and €370.86 pay 20% of the contribution price, etc. In Denmark, childcare is subsidized for all and user fees are progressive according to household income, with a higher income cap for unattached individuals. A single person whose annual salary is equal to the minimum wage in industry would not have to pay anything for child care.

In some countries (e.g. IT, LV, NL) parents are provided with specific childcare costs benefits. In Latvia, families with children from the age of 1.5 receive monthly financial assistance from local authorities to pay for childcare services. This is available to children who, due to lack of

available places, are unable to attend pre-school institutions in municipal institutions and who are enrolled in private institutions.

Parental leave schemes also allow parents to combine work and family commitments. Two national ESPN experts referred to the new rules implemented recently in this field: Germany and Luxembourg (see Box 7).

#### Box 7: Parental leave in Germany and Luxembourg

In Germany, the parental allowance plus enables parents to receive the parental allowance in conjunction with a part-time job, thereby making it easier for them to return to work. Parents who work part-time after the birth of their child can extend the entitlement period beyond the first 14 months of the child's life. The parental allowance is topped up by a partnership bonus that seeks to promote the sharing of family and work responsibilities between both partners. If both the mother and father work part-time for 25-30 hours per week for four consecutive months, they each receive four additional months of parental allowance plus.

In Luxembourg, working parents can choose a leave organization, from a range of possibilities, that best suits their needs. The compensation is a real substitution income adapted according to the salary of the person employed, with a ceiling of five thirds of the minimum wage.

Source: ESPN Country reports (2019).

### Candidate and potential candidate countries

Access to and affordability of childcare services is also a concern in some candidate and potential candidate countries (e.g. AL, BA, MK, TR, XK\*). The Albanian Country report mentions the very limited capacity of day-care centres, while the Kosovar ESPN expert emphasises that public childcare services are available at an average monthly cost of €50 (while the minimum monthly wage is €130). Most families cannot afford them. Besides, public childcare services are only available in large towns. In Bosnia and Herzegovina, only a small percentage of children (15%, according to the latest estimate) attend some form of pre-school education. In most cases, the low attendance is due to limited accessibility, while the cost of subsidized public childcare and pre-school education services represents a significant proportion of the income of many households. The situation is somewhat different in two countries (ME, MK) but financial assistance is provided to parents in North Macedonia. In Montenegro, the pre-school system is not compulsory and 80% of all costs of public pre-school institutions are financed from the State budget. Parental leave is also granted to parents.

#### 2.2.2 Healthcare and long-term care policies

Healthcare and long-term care may have an impact on IWP for various reasons. People experience financial difficulties when healthcare requires the payment of proportionately high direct out-of-pocket payments. Even low out-of-pocket payments can cause financial hardship for poor households and those who have to pay for long-term treatment, such as medicines for chronic illness. If health systems do not provide adequate financial protection, people may not have enough money to pay for health care. Lack of financial protection may reduce access to health care, undermine health status, deepen poverty and exacerbate health and socioeconomic inequalities. Because all health systems involve a degree of out-of-pocket payments, financial difficulties can be a problem in any country (OECD 2018b).

Informal care is mainly provided by women. Despite cultural changes, new attitudes and relative progress in the distribution of caregiving responsibilities, women continue to take responsibility for and to carry out the bulk of caregiving (Spasova *et al.* 2018). Low support for long-term care may make it less likely for women to be in employment or to be employed full-time, thus reducing family income and implying a higher risk of poverty. In 2016, on average in the EU, 10.1% of female part-timers aged 50-64 (compared to 3.6% of male part-timers) explain that they are working part-time in order to care for dependent children or incapacitated adults<sup>34</sup>.

The possible impact of healthcare and long-term care on IWP was briefly discussed by some ESPN national experts (e.g. AT, BE, CY, CZ, DK, ES, FI, EL, LT, PL, PT, UK) mainly underlining the lack of formal long-term care.

## Healthcare

Low-income households usually have universal access to healthcare, but are subject to out-of-pocket payments for some services and medicines (e.g. BE, CZ, DK, EL, ES, LV, PT, SE, UK). In some countries the out-of-pocket payments are modest (e.g. BE, CZ, SE, UK) and set at the same level for all groups (e.g. SE). In other countries, some groups are either exempted (e.g. ES, LT, MT, PT) or entitled to a reduction (e.g. BE, DK). Some examples are provided in Box 8.

### Box 8: Out-of-pocket payments in selected countries

In Spain, people at risk of IWP have free access to health system services (free medical visits free treatment, free hospitals). Co-payments are only required for pharmaceutical products. As far as pharmaceutical co-payments are concerned, persons receiving income support are exempt, but workers whose income is less than €18,000 per year must cover 40% of the prescription costs (50% for workers whose income is between €18,000 and €100,000 per year).

In United Kingdom, healthcare is free at the point of demand, paid for out of general taxation. There are charges for prescriptions in England, and for spectacles and dental treatment. Exemption from these charges is based on age or an income test; but the income test is likely to exclude many in employment, however low paid, and with the introduction of Universal Credit, problems with exemptions have multiplied.

In Portugal, for a wide range of services, the system includes fixed user charges. Exemption from user charges applies to certain groups including people with low income (less than € 643.35/month in 2018). In practice, over 55% of the population is exempted from cost-sharing for publicly provided services.

In Denmark, most healthcare services are provided free of charge whereas there are user payments for medicine and certain specialist treatments that are reduced for low income households.

In Latvia, state-paid health services are limited by a 'quota' system, which leads to long waiting times. To overcome this problem, patients tend to pay out-of-pocket for private services. Additional significant barriers to accessing healthcare are: the level of user charges for public services, co-payments for prescribed medicines and out-of-pocket payments for medicines that are excluded from coverage. Needy households are exempted from co-payments for healthcare services and prescribed pharmaceuticals.

<sup>34</sup> Eurostat, LFS, [lfsa\_epgar], ESPN countries not included in the dataset: LI, RS; no data for 2016 in BG, CY, EE, EL, HU, IS, LV, LT, MK, RO, SI and SK; no data for male cares in 2016 in AT, CZ, FI, IE, HR, LU, PT and TR.

The threshold set for free-of-charge services is too low to secure general access to healthcare for low-income households.

In Greece, uninsured citizens who are legally resident are entitled to access (free of charge) all public healthcare services, both primary and secondary.

Source: ESPN Country reports (2019).

## Long-term care

Contrary to some countries (e.g. DK, FI, SE), many experts highlighted the underdevelopment of formal long-term care in their respective countries (e.g. AT, CY, EL, LT, PL). In some of those countries, care is the responsibility of the family, mainly women who are forced to work part-time (e.g. CY, EL, LT). Insufficient provision of formal care is also a problem in Portugal and Spain for the working poor when access depends on the level of resources.

In some countries, carers are provided with a care allowance (e.g. CZ, FI, UK). In Czechia, a long-term carer's allowance has been granted since 2018 to carers, whether employed or self-employed, (maximum 90 days). A system of care leave for care in return for an allowance also exists in Finland. In the United Kingdom, long-term care is subject to income monitoring by the local authorities of the beneficiary who needs care. The low level of childcare allowance for carers of elderly/disabled people at home makes it less likely that they/their family can move out of working poverty. In Denmark, long-term care is not an issue. User fees are set at a level that can be deducted from the general national old-age pension. Family members are not required to contribute to the payment of user fees.

## Candidate and potential candidate countries

The possible impact of healthcare and long-term care on IWP was briefly evoked in four Country reports (MK, RS, TR and XK\*).

Experts from Kosovo\* and North Macedonia underlined the issue of out-of-pocket payments. In Serbia, a cap on the annual co-payments is set at 50% of the patient's monthly wage/ pension from the last month of the previous calendar year, or at 50% of the average wage for individuals who did not have incomes in the previous year.

Regarding long-term care, an assistance scheme is in place in Turkey for home-care of elderly and disabled by family members. Only the person to be cared is considered for means-testing while in North Macedonia all income groups have a right to financial compensation for assistance and care of another person.

### 2.2.3 Housing, heating and transport costs

A range of measures can be seen to indirectly improve the living standard of low-income earners. Housing support is the most obvious measure, as through housing support the cost of housing is lowered, thereby improving the living standards of low-income households. The issue of housing costs has been raised by 20 EU ESPN experts (BE, CZ, FR, DE, EL, FI, ES, HR, HU, IE, LU, LV, LT, MT, PT, SK, SI, RO, SE and UK).



Housing policy in Belgium aims to stimulate large-scale home ownership through tax benefits and housing subsidies. The same approach can be observed in Lithuania, where a law on financial incentives for young families buying their first home has recently been passed (2018). The subsidy for the partial payment of the housing loan varies, among other things, according to the number of children, and can cover up to 30% of the value of the housing, provided that the amount of the housing loan does not exceed €87,000.

In several countries, housing support is available (e.g. BE, CZ, EL, ES, FI, FR, IE, LV, LU, PT, SI, UK) (see Box 9) while in Hungary the previously provided housing benefit was abolished in 2015. The rent subsidy to low income workers in Greece suffered a similar fate to that of the Hungarian housing support. It was suspended in 2010 and finally abolished in 2012, when the Workers' Housing Organisation (OEK), the agency responsible for its provision, ceased to exist. A new means-tested benefit has been provided since January 2019.

#### Box 9: Examples of housing allowances

In France, the average assistance for a single person in rental is €183, and €403 for a couple with four or more children. For owners, it is between €113 and €228. Personal housing subsidies were reduced by €5 in 2017 and their revaluation exceptionally cancelled for 2018, and limited to 0.3% for 2019 and 2020. 34% of beneficiaries are employed.

In Finland, a housing allowance is available to all low-income households, for rented as well as owner-occupied homes. In low-income groups the allowance replaces 80% of the housing costs, and the replacement rate declines in pace with income from employment. An earnings deduction of €300 is made from every household member's salary, income from self-employment or income from agriculture. This means that the income-figure used in the calculation is lower than the person's actual income.

In Latvia, the housing allowance is one of the social assistance benefits paid by local authorities, which establish, on a discretionary basis, the eligibility criteria, the procedure for granting the benefits and the amount of the benefits. The average amount of housing benefit per beneficiary in 2017 was €14.73 per month on average. Housing benefits are capped and often do not appropriately cover the housing costs.

In Ireland, under the Housing Assistance Payment (HAP) programme, the local authority enters into contracts with private landlords for an agreed period of time and rent is paid directly to the landlord; those who benefit from the programme are removed from the social housing waiting list.

In Spain, rental subsidies of up to 40% and up to 50% for persons under 35. or over 65 of the monthly rent are provided for low-income households with maximum amounts between €600 and €900 per month for 3 years.

Source: ESPN Country reports (2019).

Most of the countries (e.g. BE, BG, CZ, DE, EL, HR, LU, LV, MT, PT, RO, SI, SK, UK) face a shortage of social housing. In Romania, access to social housing is usually granted to families with many children, single parent families or to those with family members who are unable to work, but the criteria vary across the cities, and in some cases families of formal low-earning employed are preferred. In Czechia, the government prioritises support for the housing sector (whether rental or property), whilst the issue of social housing for pre-defined social groups has been side-lined. In Germany, the Federal Government and the Länder provide subsidies for social housing

construction. For years, however, the expansion of social housing has lagged far behind demand in metropolitan areas.

Energy costs make up a significant cost for households. ‘Social’ tariffs have been reported in three countries (BE, ES, PT). In Belgium, for several categories of disadvantaged groups, there is a reduced tariff, ‘the social gas tariff’, and the criteria for eligibility for this tariff were recently broadened. Nevertheless, relatively high non-take up rates may weaken the effectiveness of these measures to improve the living standards of low-income families. Therefore, in recent years, a more proactive approach has been implemented to identify beneficiaries and to invite them to apply, or ensure an automatic application of these benefits. In Portugal, consumers with an annual income lower than €5,808 are entitled to benefit from the social tariff, thus excluding consumers earning the national minimum salary (€600/month in 2019, i.e. an annual income of €8,120). The ceiling is increased by 50% for every additional member of the household. Working poor are entitled to the benefit if receiving child benefit. There are approximately 800 thousand beneficiaries of social tariffs. In Spain, the so-called *Bono Social Eléctrico* (social discount rate on electricity bills) includes discounts on the electricity bill of between 25% and 40% for low-income households. The discounts are higher for persons with disabilities, dependents, victims of gender violence and single-parent families. It also provides for a moratorium of up to four months before the power supply is cut in cases of non-payment, and even precludes power cuts for consumers with under-age children and persons with disabilities.

In Romania, a heating allowance is currently paid to all low-income households during the winter months. In the United Kingdom, an electricity bill discount and cold weather payments (automatically given when the area temperature is consistently low) are available to people on a low income.

Another way of helping to increase the spending power of low-paid workers is assistance with transport. Only the Belgian ESPN experts reported such assistance in their country. In Belgium, legislation ensures that if the distance between the employee’s home and the work place is more than 5 kilometres, employers reimburse transport costs.

### Candidate and potential candidate countries

Housing and energy cost initiatives were mentioned in some candidate and potential candidate countries (e.g. AL, ME, MK, RS). The supply of affordable housing in Albania has been increased through the adoption in 2016 of a national strategy and legislation on social housing in 2018. In Montenegro, the 1000+ project for young people subsidises part of the interest rate for the purchase of a house/residential apartment. Young couples (under 35 years of age), those working in the public sector and other categories are eligible, while priority is given to single-parent families, among others. In Kosovo\*, the law requires municipalities to provide adequate and sustainable housing for low-income families, either by allocating a housing bonus or by providing them with housing. Energy cost assistance is available in Kosovo\* for families receiving social assistance (€20 per month). Assistance is also offered in Serbia, on a means-tested basis.

### 2.2.4 Lifelong learning

Training incentives improve skills and qualifications. They can therefore be an important means of improving the access of low-skilled people to decent paid jobs, thereby helping to reduce labour market segmentation. Examples have been provided by 13 ESPN national experts (BE, BG, CY, CZ,

EE, EL, HR, LU, LV, PL, PT, SI, UK). However, too often life-long learning opportunities fail to reach the most disadvantaged.

In some countries, workers have a right to training (e.g. BE, PT). In Portugal, employees are entitled to receive at least 35 hours of life-long training/job-related training per year. Employees can request a training voucher for a maximum amount of €175, and for a maximum training period of 50 hours over a two-year period. However, the aid may not exceed 90% of the cost of the training and does not apply to training co-financed by the State. The unemployed are entitled to full reimbursement of training, up to a maximum of €500 and a maximum duration of 150 hours over a two-year period. In Belgium, paid educational leave is a right granted to private sector employees, allowing them to take time off work to participate in a recognized (re)training programme while maintaining their salary. Training vouchers can be used to pay a portion of the training registration fee and the cost of course materials. An employee can also use a thematic time credit with training as a reason, and in this case the employee is considered a part-time worker and receives a reduced salary. In Luxembourg, a number of training measures are aimed at people aged 45 and over to help them save their jobs: in 2017, almost 2,000 employees were enrolled in these courses, while the total number of people in training tripled between 2012 and 2017, but is still not very high in total, despite some tax breaks offered.

These lifelong learning opportunities fail to reach the most disadvantaged. In Czechia in 2017, the participation rate in lifelong learning was only 3.1% for low-skilled people. The ESPN national expert therefore concludes that lifelong learning does not contribute to improving the position of disadvantaged groups in the labour market. However, efforts have been made to remedy this situation. As part of the 'Kvasar' project financed by the European Social Fund (ongoing until 2021), vocational training programmes that could be modularised were analysed. This analysis will make it possible to develop an innovative modular vocational training system in cooperation with employers. In Greece, there is no training and lifelong learning culture, and as such, according to the ESPN national expert, it does not play a significant role - even indirectly - in the transition of low-paid workers to better-paid jobs and thus in the long-term reduction of poverty in the workplace. In Poland, a National Training Fund (*Krajowy Fundusz Szkoleniowy* - KFS) was created in 2014 to help employers finance the training of their employees. All employers, regardless of their legal status, can apply for funding from the KFS. The workers targeted are those over 45 years of age, those employed in special conditions and those whose jobs are at risk due to digitalisation. However, the KFS does not seem to be a decisive instrument for reducing the risk of in-work poverty, due to its relatively limited coverage.

### Candidate and potential candidate countries

Lifelong learning initiatives in the candidate and potential countries were mentioned in four reports. The Government of Montenegro has adopted an Adult Education Plan for Montenegro (2015-2019) in order to broaden the coverage of lifelong learning programmes and to improve citizens' knowledge, skills and competences. In Albania, the National Strategy for Employment and Skills 2014-2020 aims to equip people of all ages with the skills needed for current and future jobs, and to ensure better and decent employment opportunities. Adult education in Kosovo\* is hampered by insufficient sustainable legal frameworks, a lack of social dialogue, and the lack of a corporate tradition of investing in human resource development. Currently, government focuses on the provision of basic adult education to marginalised groups. In Bosnia and Herzegovina higher education, VET and life-long learning are subject to a number of strategic documents and a

substantial policy focus on improving qualification systems and enabling adult learning. Various persisting shortcomings of the education and training systems have been identified over the years (e.g. weak link between education systems and the labour market, outdated curricula, inadequately defined learning outcomes).

### 2.2.5 Summary: policies indirectly influencing in-work poverty

Table 24 below lists all the policies likely to indirectly influence in-work poverty. It reports on the measures put in place at national level to address the challenges faced by States. The latter face two major challenges when addressing the issue of in-work poverty: the availability and affordability of childcare facilities and access to housing.

Table 24: Summary of policies indirectly influencing IWP in EU Member States and (potential) candidate countries

Policies indirectly influencing IWP	EU Member States*	(Potential) candidate countries
Childcare	AT BE CY CZ DE DK EE EL ES FI FR HR HU IE IT LT LU LV MT PL PT RO NL SE SI SK UK	AL BA ME MK TR XK*
Healthcare	AT BE CY CZ DK EL ES FI LT LV MT PL PT UK	MK RS TR XK*
Long-term care	AT BE CY CZ DK FI PL PT UK	MK TR XK*
Housing, energy and transport costs	BE CZ DE EL ES FI FR HR HU IE LT LU LV MT PT RO SE SI SK UK	AL ME MK RS XK*
Lifelong learning	AT BE BG CY CZ EL HR LU LV MT PL PT SI UK	AL BA ME XK*

\*For the meaning of country colours please see Table 1.

Source: Authors' own elaboration based on ESPN Country reports (2019).

This section presents the main reforms and on-going debates aimed at reducing in-work poverty in the 35 countries under scrutiny. Sections 3.1 and 3.2 present, respectively in EU Member States and candidate and potential candidate states, an overview of past and on-going reforms on in-work poverty since 2012. Section 3.3 focuses on the usages of EU funds in tackling IWP. Section 3.4 outlines ongoing debates and proposals for reforms. It also discusses the role of relevant stakeholders, namely trade unions (and in some cases the European Anti-Poverty Network (EAPN) and its national affiliates) in putting this issue on the political agenda. Section 3.5 provides some concluding thoughts.

### 3 REFORMS, POLICY PROPOSALS AND DEBATES ON IN-WORK POVERTY

#### 3.1 In-work poverty policies: the poor cousin of anti-poverty reforms in the EU

Combatting in-work poverty as a specific policy objective has only rarely been on the political and reform agenda in most EU Member States. Policy discussions and reforms in the area of in-work poverty are linked mostly to increasing employment, decreasing unemployment and targeting poverty and social exclusion more generally, with the reduction of IWP being a by-product of wider policy goals. The issue has most often been tackled starting from the objective of increasing labour market participation and work intensity.

There are large differences in policy orientation regarding the way EU Member States deal with in-work poverty. Analysis of the EU Member States' ESPN Country reports shows that in-work poverty is a policy area which has not been tackled through a comprehensive 'active inclusion' approach. Indeed, only very few Member States have included in-work poverty in their National Reform Programmes ([NRP] e.g. CY, PL, PT). In Poland, official policy documents, such as National Reform Programmes Europe 2020 (NRP), refer to the IWP issue only occasionally, usually in response to the Commission recommendations (CSRs 2012 and 2013).

However, there have been several reforms which, directly or indirectly, have been impacting or are expected to impact in-work poverty. These are discussed in turn.

##### 3.1.1 Reforms directly impacting in-work poverty in the EU-28

Undoubtedly, as Table 25 shows, the minimum wage has been the most important policy leverage to tackle the issue of low income in most Member States which have this policy measure (see Section 2). Countries have mostly introduced reforms to the parameters of the calculation, and/or have increased the minimum wage which was already in place before 2012 (e.g. AT, BG, CZ, DE, EE, EL [as of 2019], ES, FR, HR, HU, IE, LU, LV, MT, NL, PT, SI, SK). The only exception is Germany, which introduced a minimum wage in 2015.

It is important to note that there have been two periods during the timeframe under scrutiny (2012-2018). Up until 2015, barely any positive measures were taken regarding the minimum wage, which was mostly frozen (e.g. BG, ES, IE, HU, LV, PT) or in some rare cases even cut (e.g. EL) due to crisis-driven measures. However, as of 2015, most of the countries increased their minimum wage (e.g. BG, CZ, EE, EL (as of 2019), ES, FR, HR, HU, LU, LV, NL, PT, SI, SK). These measures have often been the subject of tough debates and disagreement among the social partners and/or within the government.

Table 25: Policy reforms directly impacting IWP in EU Member States\*

Reforms directly impacting IWP (2012-2018)	EU Member States
Minimum wage	AT BG CZ DE EE EL (as of 2019) ES FR HR HU IE LU LV MT NL PT SI SK
Taxation (tax credit, tax allowance, in-work benefits) and social contributions	AT BE CY** CZ DK EL (as of 2019) FR HR IE LT (as of 2019) LU LV** NL** RO SK UK
Guaranteed minimum income schemes	CY ES HR IT (as of 2018) LU (as of 2019) RO (as of 2019)
Active Labour Market Policies (ALMPs):	
• Training and learning policies	AT BG CZ DE EE ES FR HR LU LV MT NL PT SE SI SK UK
• Wage subsidies for low-income earners	BE BG HR
• Active inclusion policies	DK HR MT SE SI UK
Tackling labour market segmentation	AT BE BG CZ DE DK IE HR IT NL SI
Family benefits	AT (as of 2019) BE CZ EE EL FR HU IE LT LU LV (as of 2019) MT RO SK
Anti-discrimination policies	BE CY

\* For the meaning of country colours please see Table 1.

\*\* This table includes mostly reforms having (an expected) positive impact on IWP, except for Member States shown with an asterisk (see some examples).

Source: Authors' own elaboration drawn on ESPN Country reports (2019).

Two other important strands of policy reforms directly impacting in-work poverty are taxation policies and changes in social contributions. Several countries have implemented tax reforms during the period under scrutiny. In some cases, these have been more general tax reforms which have a certain impact on in-work poverty (e.g. AT, DK, CZ, LT, LU). In other cases, they were targeted directly at those on a low income (e.g. FR, IE, LT, LV, RO, UK).

Similarly, reforms of social contributions have, in some countries, reduced the contributions due by those on the lowest incomes (e.g. HR, LT (as of 2019), SK). However, there have been some opposite examples which could have a negative impact on IWP (e.g. CY, LV). For instance, the ESPN experts from Cyprus point to the fact that with the introduction of the new National Health Care system, additional contributions will be levied on wages, pensions and income from self-employment. These are expected to reduce net earnings (although a significant part of the cost will be absorbed by employers and the State) and thus increase IWP.

Minimum income schemes have also been reformed in some countries (e.g. CY, ES, HR, IT, LU (as of 2019), RO) and are expected to have a positive impact on reducing IWP, by for instance providing benefits to people in employment (see Box 10).

Targeted Active Labour Market Policies (ALMP) may also have a direct impact on reducing IWP (for a further discussion see Section 2). Such reforms mostly concern training and learning policies (e.g. AT, BG, CZ, DE, EE, ES, FR, HR, LU, LV, PT, SE, SI, SK) and policies aimed at tackling labour market segmentation (e.g. AT, BE BG, DK, HR, IT, NL, SI). By contrast, there are only some scarce examples of implementation and or/enhancing wage subsidies (e.g. BG, HR) for low-income earners, as well as of comprehensive active inclusion policies (e.g. DK, HR, SE, UK).

Finally, family benefits, which are expected to have a certain impact on reducing IWP, have been implemented only in a few countries (e.g. FR, BE, EE, EL, HU, IE, LV, SK, RO). Box 10 provides examples of the abovementioned reforms directly impacting IWP.

Box 10: Examples of reforms having a direct impact on in-work poverty

*Minimum wage*

Germany

A statutory minimum wage of €8.50 per hour was introduced on 1 January 2015; its amount can be adjusted every two years. The introduction of the statutory minimum wage has led to significant increases in hourly wages at the bottom end of the hourly wage distribution. However, the effects on gross monthly wages are significantly lower or non-existent.

Ireland

A Low Pay Commission was established in 2015 which has as one of its main tasks to regularise the updating of the NMW and to ensure that improvements in living standards follow the economic recession. In this way, low pay is regularly monitored in Ireland.

Bulgaria

After a period of freezing the minimum wage (2009-2011), the latter has been the main driver for the policy discussion on in-work poverty, and has been raised several times since 2012. However, since 2014 the need to establish a transparent mechanism for setting the minimum wage has been the subject of several EU Country-specific Recommendations to Bulgaria (since 2014). Since then, this issue has been under negotiation between the trade unions, the employers' organisations and successive governments, without a clear outcome so far.

*Taxation (tax credit, tax allowance, In-work benefits) and social contributions*

Ireland

Ireland has a comprehensive set of in-work benefits. In addition to these, there are two benefits introduced in 2013 and 2015: the Job Seekers Transitional Payment and Back to Work Family Dividend and which are quite strongly targeted at single parents.

Austria

In July 2015, an important tax reform was adopted, introducing major changes to income tax. The new system is more progressive than the previous one. To ensure that people with income below the lower earnings limit for taxation also benefit from the reform, the 'negative income tax', in the form of a refunding of social insurance contributions, was increased significantly (from 10 to 50%).

France

Two tax measures directly targeting low income-earners have been adopted in 2014. The first removed the first tax bracket while the second increased the amount of the tax relief – a measure that reduced the tax bill for households whose taxes did not exceed €1,016 in 2015. In total, 8 million households benefited from the measure.

Slovakia

The health insurance contribution allowance, introduced in 2015, addresses low wages directly. It significantly decreases the assessment base of employees for health insurance. However, some types of contracts are excluded.

Greece

The self-employed represent a large share of employed persons in Greece and a recent (November 2018) legal arrangement provides, as of January 2019, for a reduction in their social insurance contributions for pensions (i.e. from 20% to 13.33%). Yet, this new arrangement, though moving in the right direction,



only applies to those self-employed whose annual taxable income is above €7,800. It thus fails to benefit self-employed persons on a low income.

#### *Guaranteed minimum income schemes*

##### Cyprus

The 2014 minimum income reform was beneficial for persons at high risk of IWP as they were explicitly covered by the scheme, in contrast to the previous scheme which set serious restrictions on the participation of employed persons. It is also important to note that several policies which clearly diminish IWP (e.g. income tax thresholds) were not affected by the fiscal consolidation measures of 2012-2015.

##### Italy

The 2018 minimum income reform benefited people at high risk of IWP as they were explicitly covered by the scheme, in contrast to the previous scheme which set serious restrictions on the participation of employed persons.

#### *Active Labour Market Policies*

##### Denmark

In 2016, an Integration Education Benefit was introduced, whereby refugees are allocated to municipalities in which their qualifications match labour demand and where they will work at the same time as learning Danish, citizenship and job-related-skills.

##### Belgium

During the period under scrutiny (2012-2018) Initiatives have been taken by the federal and regional governments to improve the access to the labour market of specific subgroups, notably a tax-free bonus of €1,000 that employers can give to newly recruited employees (federal measure); tax breaks to employers who employ unskilled young people, people aged 55 and over and people with disabilities (Flanders); financial incentives to any jobseeker who successfully completes training for occupations with hard-to-fill vacancies (Wallonia); and initiatives to combat employment discrimination (Brussels-Capital).

##### Estonia

The Welfare Development Plan 2016-2023 emphasises in-work poverty as a challenge and the main measure suggested to tackle it is improvement of the qualifications of the work force (especially through life-long learning and re-training opportunities). It is also suggested that analysing the use of flexible and non-permanent working time arrangements is necessary as well as mitigating the consequences of in-work poverty by ensuring grants and services based on people's needs.

#### *Family benefits*

##### Latvia

During the period of 2009 – 2014, the differentiation in the 'family state benefit' which depended on the number of children in the family was revoked, reducing the benefit amount for the second, third and following children. This austerity measure was reversed in 2015 when the family state benefit was differentiated, and its amount increased depending on the number of children in the family. The childcare benefit amount (for children from 1 to 1.5 years old) has also been significantly increased.

##### Slovakia

As of 1 April 2019, the tax bonus for children up to the age of six will be doubled. For a family with two children aged six years or less, the total amount of the tax bonus will increase by €523 per year. It is expected that more than 153,000 recipients (250,000 children) will be entitled to the newly designed tax bonus for children in pre-school age.

Source: ESPN Country reports (2019).

### 3.1.2 Reforms indirectly impacting in-work poverty in EU Member States

Most of the reforms designed to have an indirect impact on IWP have been in the area of life-long learning and in improving the living standards of low-income earners by improving affordability and access to healthcare, energy, housing, transport allowances etc.

Life-long learning programmes exist in all Member States, but their significance varies a great deal. Only some countries have referred to the importance of these programmes (e.g. AT, BG, DE, EE, FR, HR, LU, LV, LU, MT, SE, SI, UK). The need for a significant improvement of these policies has been mentioned by several ESPN experts (e.g. BG, CZ, LV, LT, LU; see also the Recommendation section).

Table 26: Policy reforms indirectly impacting IWP in EU Member States\*

Reforms indirectly impacting IWP (2012-2018)	EU Member States
Childcare	BE DK FR (as of 2019) LU MT
Life-long learning	AT BG DE EE FR HR LV LU MT SE SI UK
Improving the living standards of low-income earners (healthcare, energy costs, housing, transport etc.)	CY EL ES LU MT PT UK

\* For the meaning of country colours please see Table 1.

Source: Authors' own elaboration drawn on ESPN Country reports (2019).

As for policies improving the living standards of low-income earners, some examples have been reported only in a very few Member States (e.g. CY, EL, ES, LU, MT, PT, UK). These pertain mostly to housing.

For instance, with regard to housing in Greece (as of 2019) a means-tested housing benefit has, for the first time, enlarged to the general population. Positive initiatives were also adopted in 2018 in Spain and Portugal. In Spain, the New National Housing Plan 2018-2021 provides for rental subsidies of up to 40% of the monthly rent for low-income households, and therefore potentially the working poor. In Portugal, the government launched the 'New Generation of Housing Policies' strategy in May 2018. The strategy recognizes that the number of vulnerable people in the housing sector has increased and highlights the increased challenges for some groups, including those living in poverty. In this context, the strategy aims to reorient public housing policies, from a policy focused on public housing supply and geared to the most vulnerable, to a policy focused on promoting universal access to adequate housing.

As for other type of policies improving living standards, Portugal has recently approved a Programme Supporting Tariff Reduction in Public Transportation (as of April 2019) which would significantly reduce transportation costs for certain groups of people.

### 3.2 Reforms and policy debates directly and indirectly impacting in-work poverty in candidate and potential candidate countries

Only very few reforms have been reported by the seven ESPN candidate and potential candidate countries, and in-work poverty has not been discussed or tackled as a specific issue. Policies having some direct impact on IWP, such as the minimum wage and ALMP, have been put forward as general anti-poverty policies. Similarly to EU countries, the main (and in some cases only)

organisations calling for specific measures addressing IWP have been the trade unions (ME, MK, RS see Table 27).

Table 27: Policy reforms impacting IWP and debates in (potential) candidate countries

Reforms directly impacting IWP (2012-2018)		Debates and proposals for reforms
Minimum wage	AL MK RS TR	ME
Taxation (tax credit, tax allowance, in-work benefits) and social contributions	AL MK BA	BA ME
Guaranteed minimum income schemes	MK (as of 2019)	TR
Active Labour Market Policies (ALMPs):	AL BA MK RS	
• Training and learning policies	AL BA MK RS	
• Wage subsidies for low-income earners	BA	
• Active inclusion policies	AL MK RS	
Family benefits	MK (as of 2019)	
Reforms indirectly impacting IWP (2012-2018)		Debates and proposals for reforms
Childcare		TR
Life-long learning for all		BA
Improving the living standards of low-income earners (healthcare, energy costs, housing, transport etc.)	AL XK*	

Source: Authors' own elaboration drawn on ESPN Country reports (2019).

In general, reforms concern the minimum wage (e.g. AL, MK, RS, TR) and some active labour market policies, although these are not directly targeted at IWP (e.g. AL, BA, MK, RS). Interesting developments with regard to a minimum income scheme are taking place in North Macedonia, where the new 'guaranteed minimum assistance' (GMA) unlike the previous social financial assistance, is also targeted towards people with low incomes.

Several of these countries have adopted broader policies aimed at improving the living standards of low-income earners (e.g. AL, MK, XK\*). In 2018, Albania adopted a new 'Social Housing' Law, further expanding the range of available housing programmes. Similarly, in Kosovo\* a draft law is under examination on the 'right to social housing' for families and individuals who do not own a housing unit, were left without housing as a consequence of damage resulting from the recent war or whose residence does not comply with habitability standards. The Social Housing Law addresses specifically the needs of low and middle-income families, by earmarking 30% of social housing for low-income families and 20% for middle-income families. The remaining 50% of the apartments will be distributed among families covered by social assistance schemes.

### 3.3 The usage of EU funds in combating in-work poverty

#### 3.3.1 EU Member States

Most of the ESPN experts provided examples of projects financed by the European Structural Funds, targeted at tackling poverty in general, mostly through Active Labour Market Policies (e.g. life-long learning and vocational training) and affordable childcare (e.g. CZ, EL, LU, PL). In these projects, in-work poverty is not referred to as such.

Box 11 provides examples of direct or indirect uses of EU funds to tackle IWP.

Box 11: Examples of direct or indirect uses of EU Funds to tackle IWP

United Kingdom

Only the UK ESPN team refers to some projects related directly to alleviating in-work poverty, such as the project on measures to tackle IWP in Cornwall and Isles of Scilly.

Lithuania

The Operational Programme for European Union Funds' Investments in 2014-2020 contains a range of social policies that address the issue of IWP indirectly. The 2014-2020 programming period provides for larger ESF investments than the previous period, targeting the issues of low-skilled workers and long-term unemployment, increasing the conformity of the education system to labour market needs and promoting lifelong learning. There are three priority strands that address IWP indirectly: a) on quality employment and participation in the labour market; b) priority axis social inclusion and combating poverty and priority axis on educating society and strengthening the potential of human resources.

Czechia

The majority of ALMP measures are financed from the Operational Programme Employment, similarly as development of childcare facilities. These resources largely substitute the national resources, rather than bring an added value.

Luxembourg

The operational programme of the ESF for the period 2014-2020 is targeted at measures and actions in favour of sustainable occupational integration, social inclusion and acquisition of new skills. It focuses on young people below 30 years, including those out of immigration and on unemployed and employed aged 45+. Projects with indirect or long-term impact on IWP are those aiming at improving among others vocational training.

Latvia

In the 2014–2020 EU funds programming period, some measures aim at promoting education and lifelong learning as well as employment, stimulating the strengthening of competitiveness, improving competence, knowledge and skills of various groups of the working-age population (e.g. older workers) as well as their activation in the labour market.

Poland

Low-income workers are included (from the end of 2017) as a target group for ESF-funded projects. Regional Operational Programmes include measures targeting in-work poor, employed on civil contracts, people leaving agriculture and those returning to activity after a childcare period.

Source: ESPN Country reports (2019).

### 3.3.2 Candidate and potential candidate countries

The EU Instrument for Pre-accession Assistance (IPA) has been used mainly with regard to social inclusion and anti-poverty policies. For instance, in North Macedonia, major EU funds under IPA Component IV – Human Resource Development 2007-2013, included the Grant Scheme 'Fostering Social Inclusion' and the Grant Scheme on 'Promoting Social Inclusion at Local Level'.

## 3.4 Policy debates and proposals for reforms in EU Member states

Policy debates and proposals for reforms which may have a direct and indirect impact on alleviating IWP have only rarely been framed as explicitly targeting this issue. Again, most debates on past

and ongoing reform aim to combat poverty and social exclusion in general. However, it is key to underline that trade union organisations in several countries are generally the drivers/pioneers of putting the issue of ‘working poor’ on the political agenda (e.g. BE, BG, CZ, EE, FI, HU, LU, PL, RO). For instance, in Bulgaria, trade unions such as CITUB and KT Podkrepa have had a long-standing interest in raising the issue of in-work poverty. For several consecutive years, they have been organising international conferences and providing estimates of the number of working poor as well as proposing strategies to tackle the issue. Some ESPN experts refer also to the importance of campaigns organized by the European Anti-Poverty Network (EAPN) in raising this issue (e.g. CZ, FI, PT).

Debates and policy proposals are mostly linked to increases of the minimum wage, taxation and social contributions as well as active labour market policies (see Table 28).

**Table 28: Policy debates and proposals for reforms impacting IWP in EU Member States\***

Reforms directly impacting IWP (2012-2018)	Debates and proposals for reforms
Minimum wage	BG EE HR HU LU MT SK
Taxation (tax credit, tax allowance, in-work benefits) and social contributions	EE FI FR LU LV NL PL PT
Guaranteed minimum income schemes	AT FR IT LU
Active Labour Market Policies (ALMPs):	
• training and learning policies	IT
Tackling labour market segmentation	BG MT NL SI
Family benefits	DE EE FR MT
Reforms indirectly impacting IWP (2012-2018)	Debates and proposals for reforms
Childcare	FR LU
Life-long learning for all	FR PL
Improving the living standards of low-income earners (healthcare, energy costs, housing, transport etc.)	EE

\* For the meaning of country colours please see Table 1.

Source: Authors' own elaboration drawn on ESPN Country reports (2019).

Some countries have planned more comprehensive reforms, and there are on-going debates regarding taxation and social protection systems (e.g. FI, FR). In France, there are several reforms in the legislative pipeline which may directly or indirectly impact IWP: the transformation of the labour code, tax measures, a reform of vocational training and unemployment insurance, the health system, and social housing. The French anti-poverty plan has two main priorities: social investment to tackle the financial poverty of young people and children, and the commitment to a determined policy to bring people out of poverty through work. This plan does not explicitly aim to combat in-work poverty, but contains a number of measures that could help to limit or even reduce it. There are also debates on reforming the minimum income scheme by creating a ‘universal activity income’ whose scope has not been yet outlined.

In other countries, there are significant debates concerning the situation of specific groups, such as low earners (e.g. IT), the self-employed (e.g. NL) or single parents (e.g. MT). In Italy, a reform

introduced in January 2019 established a 'Citizenship Income' (CI) scheme, targeted at those on a low income (household equivalised income) who have lived in Italy for at least 10 years. The idea is that incomes below that threshold should be topped up by the citizenship income. This benefit aims also to promote the active inclusion of CI beneficiaries in the labour market and, to this end, there is a plan to strengthen Public Employment Services. In the Netherlands, several reforms are under discussion regarding the labour market and social protection situation of the self-employed in a vulnerable position (e.g. measures to combat 'bogus self-employment' by regulating the use of the status of 'self-employed worker', access to social protection etc.). In Malta, tax relief is planned for single part-time workers.

### 3.5 Summary

Looking at the policy reforms and debates during the period under scrutiny, it can be concluded that the issue of in-work poverty is certainly becoming more prominent in policy discourse and action in the 35 countries under scrutiny. However, the concept of 'in-work poverty' is often not used as such, and discourse focuses on alleviating poverty in general. It is mainly the trade unions which have brought to the political agenda the specificity and the need for policies to address the issue of the working poor. That said, in general the EU Member States, as well as most of the candidate and potential candidate countries, have implemented several policies which directly impact in-work poverty, the most frequent ones being an increase in the minimum wage, a reduction in taxation for those on a low income, and some specific ALMPs. There have been only a few examples of indirect policies' reforms impacting IWP, mostly linked to life-long learning and housing. EU Funds have been mostly used in the context of life-long learning and childcare, but these projects have not been specifically targeted at the working poor. Some countries have also very recently introduced (2018-2019), or are planning, innovative measures which could have a direct impact on alleviating IWP (e.g. EL, FR, IT, MK). Generally, two periods of reforms could be distinguished during the timeframe under scrutiny (2012-2018). Between 2012 and 2015, there were few policy measures dealing with these issues. By contrast, between 2015 and 2018, most of the countries accelerated the pace of reforms having a direct or indirect impact on IWP. Several debates are taking place in many countries (mostly EU-28) and some policy proposals have been tabled. However, many of these, again, are not specifically directed at IWP.

## 4 ASSESSING DATA AND INDICATORS

For this report, the ESPN Network Core Team (NCT) made available to the ESPN experts a set of IWP indicators reflecting the information publicly obtainable on the website of Eurostat, the statistical office of the European Commission. This set of indicators is generally used in the framework of European policies and by the various groups of national experts in the European institution Committees supporting the understanding and monitoring of national situations and issues, such as, for example, the Social Protection Committee (SPC) and the Employment Committee (EMCO).

These indicators have been recognised by many of the ESPN experts as a good basis for understanding and monitoring IWP in their national contexts.

Nevertheless, experts also highlighted the absence in these indicators of some aspects significant for IWP. Housing costs, for example, are not included in the calculation of the relative at-risk-of-poverty rate, or, therefore, in the IWP, and several indicators are not disaggregated by gender, age or origin. Another shortcoming mentioned is the absence of IWP rates before and after social transfers. Other experts regretted that the indicators do not allow sufficient monitoring of labour market circumstances, by, for example, giving data on the sectors in which workers are employed, to highlight sectors particularly exposed to IWP risks (e.g. the agricultural sector, hotels and restaurants, the retail trade). The lack of a breakdown by degree of urbanization to better reflect the rural and urban dimensions of IWP is also regretted, as it could provide information, for example, on IWP among the self-employed. The need for dynamic IWP analyses is also mentioned, to assess whether IWP is a temporary or permanent situation; this is important, for example, when assessing IWP among young people. It should be noted that many of the indicators can already be further developed using the micro-data from EU-SILC (sectors, urbanisation, etc.). EU-SILC also contains a panel for dynamic analyses.

IWP indicators were currently available for only three candidate and potential candidate countries (North Macedonia, Serbia and Turkey). In the other candidate and potential candidate countries, EU-SILC pilot surveys have already been conducted or are ongoing but the results are not yet publicly available. ESPN experts from these countries used data from administrations but mainly from household budget surveys. These alternatives provided information on IWP, but are difficult to compare with the EU-SILC results since they are based on very different definitions and measurements of poverty measurement and activity status.

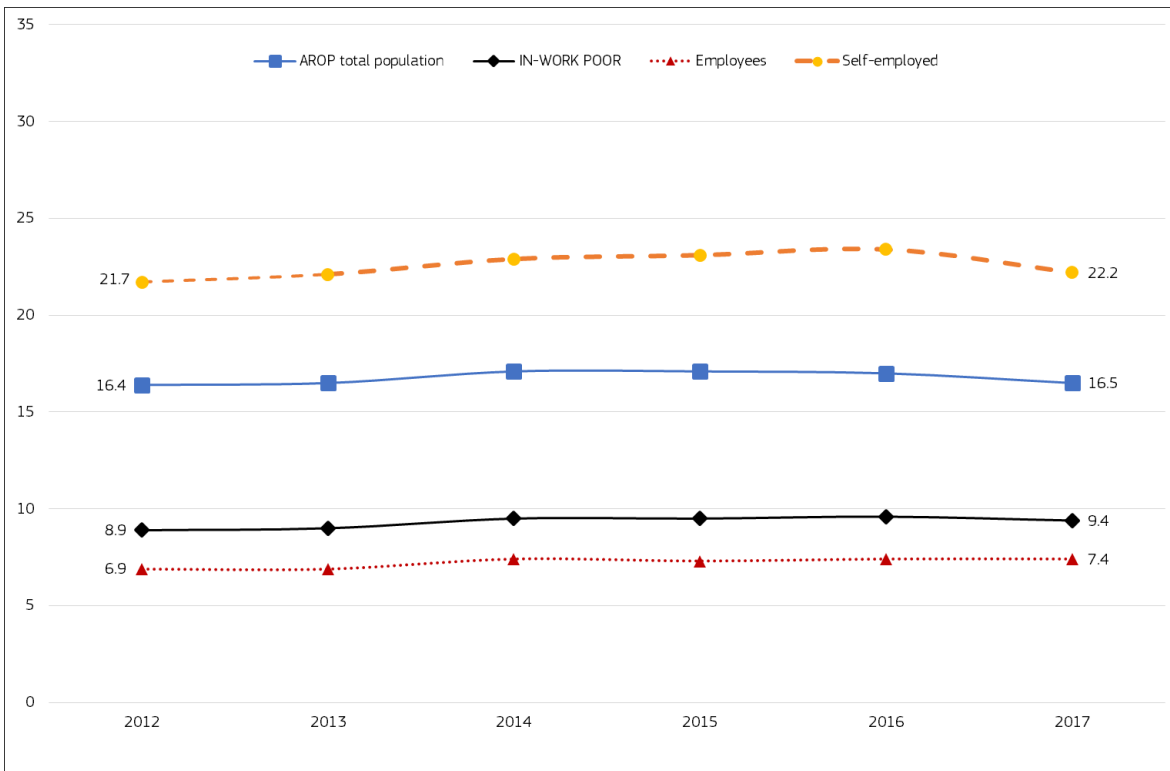
## ANNEX A: FIGURES OF IN-WORK POVERTY RATES FOR COUNTRIES

### Definitions of the in-work at-risk-of poverty rate and the at-risk-of poverty rate (AROP)

A person is at risk of in-work poverty if they are in employment and live in a household that is at risk of poverty. A person is ‘in employment’ when they worked for more than half of the income reference year. Employed individuals can be waged employees or self-employed. In all but two EU countries (exceptions: Ireland [last 12 months] and the UK [current year]), the income reference year is the calendar year prior to the survey.

A household is ‘at risk of poverty’ (or ‘income poor’) if its equivalised disposable income is below 60% of the national equivalised disposable household median income.

#### EUROPEAN UNION



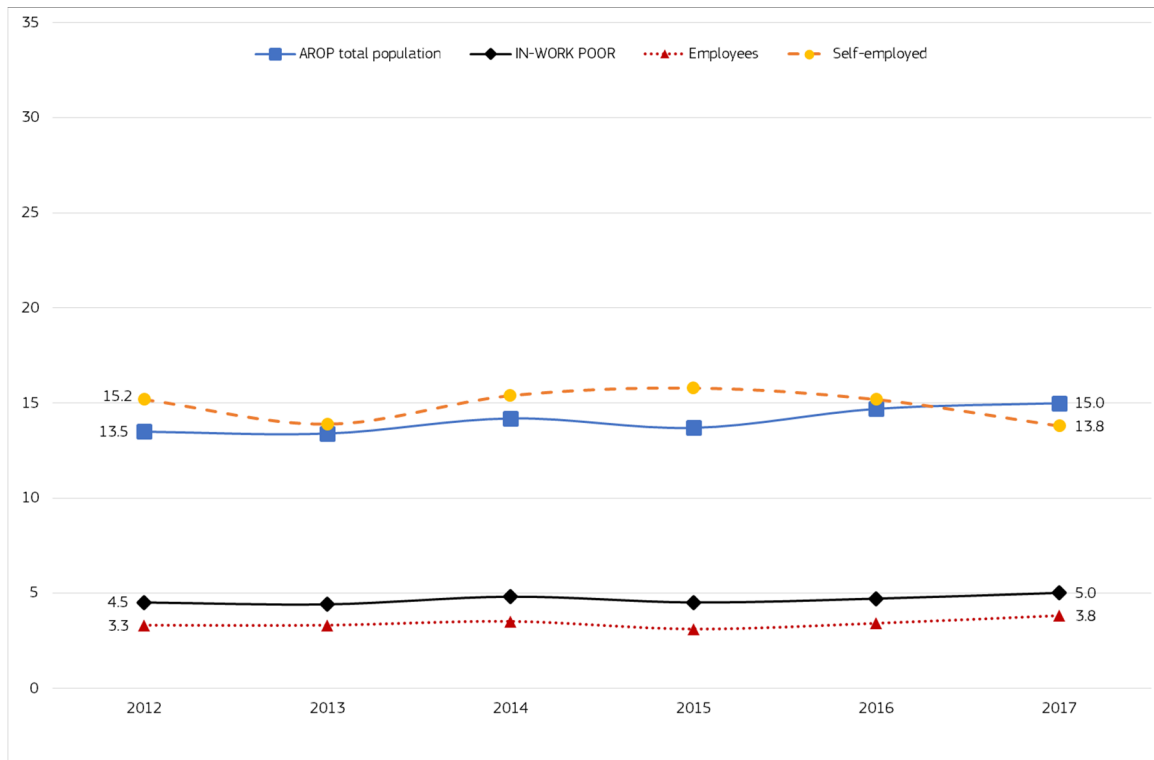
Population aged 18-64 years old.

Time period: 2012 to 2017 except for Turkey and North Macedonia (2012-2016) and Serbia (2013-2017)

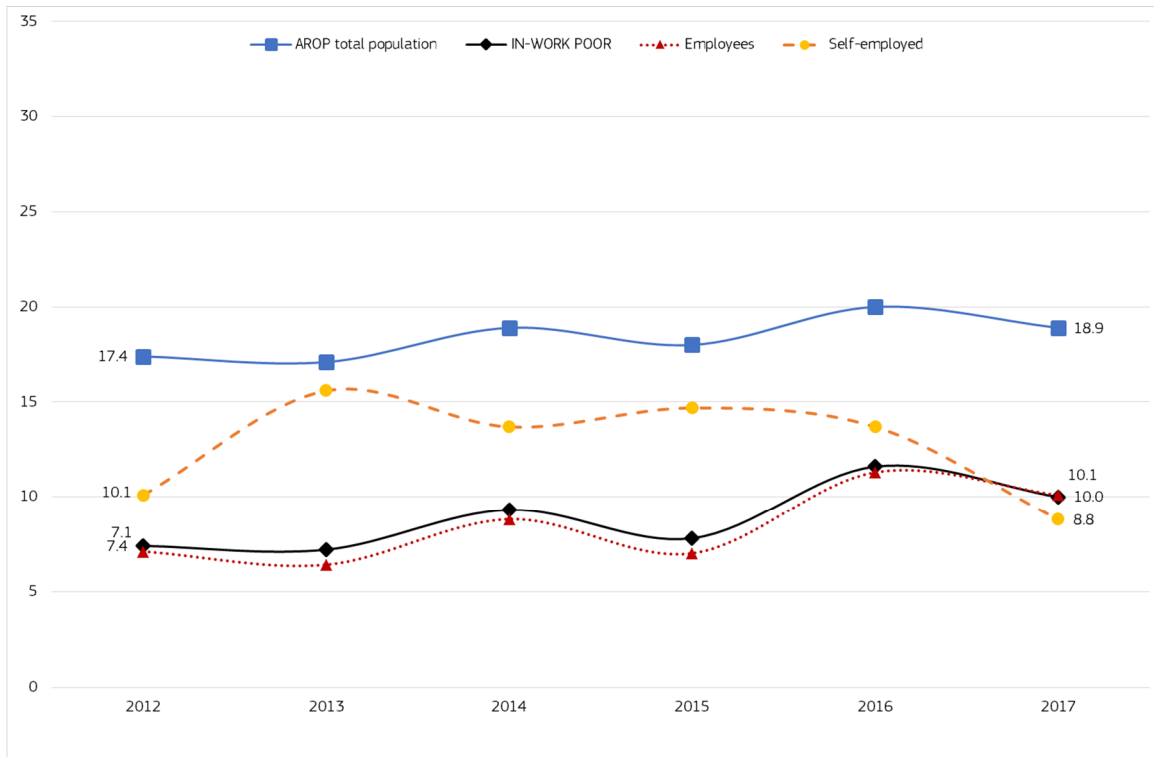
Source: Eurostat website, EU-SILC [ilc\_li02] and [ilc\_iw01], extracted 15-01-2019.



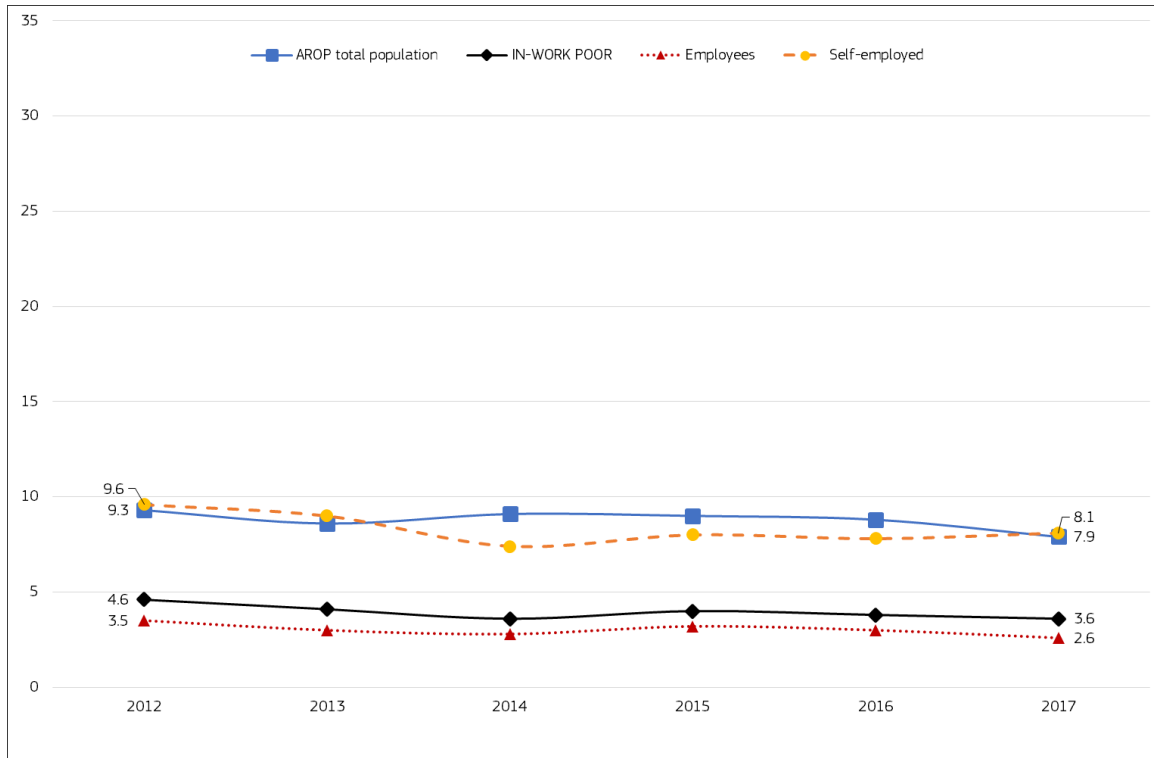
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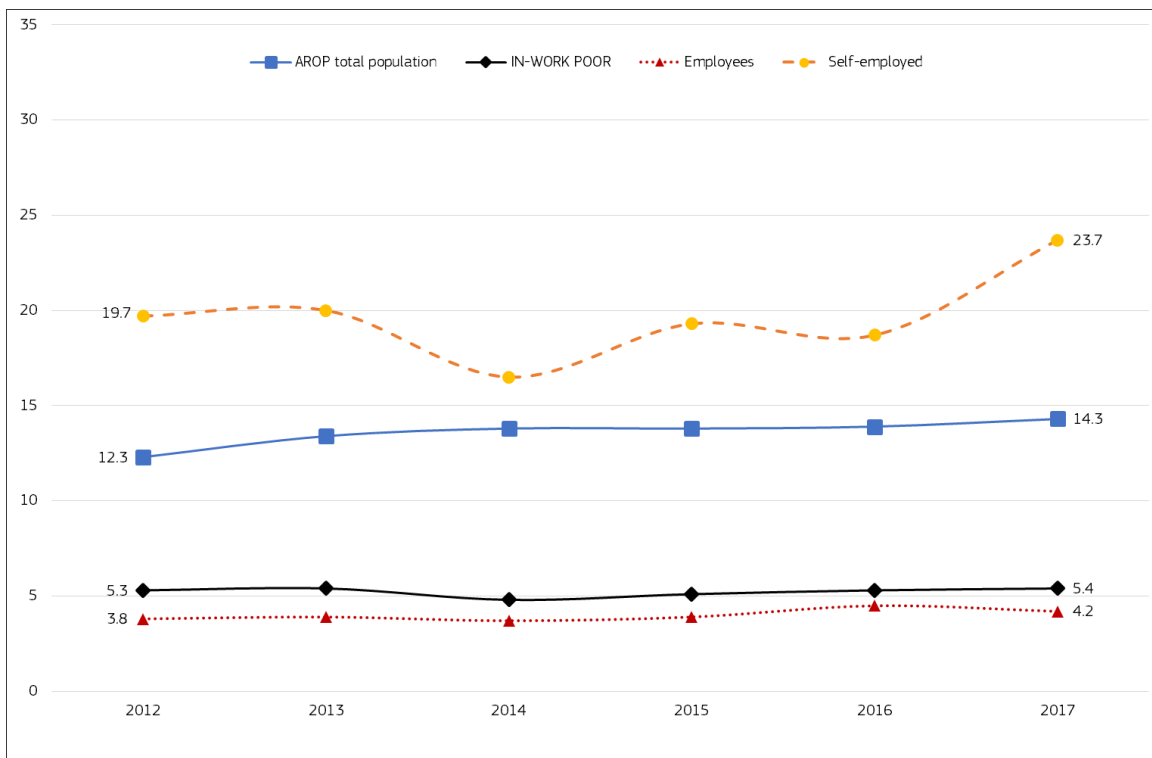
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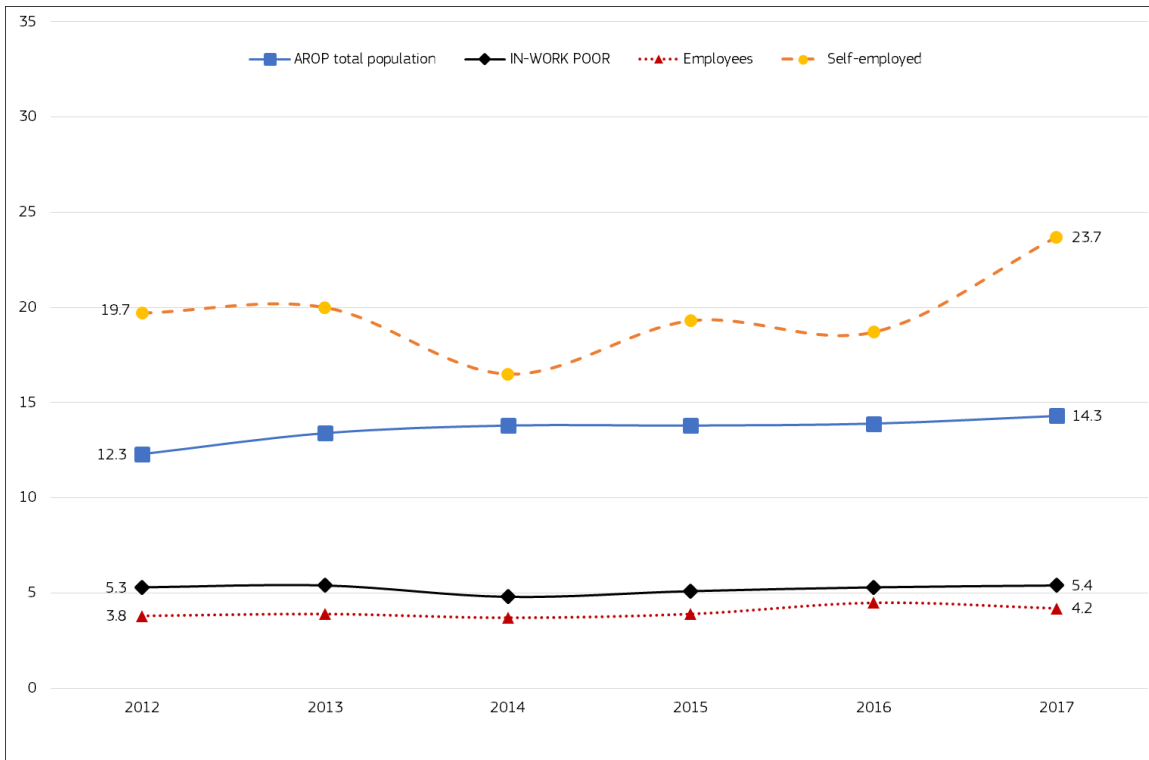
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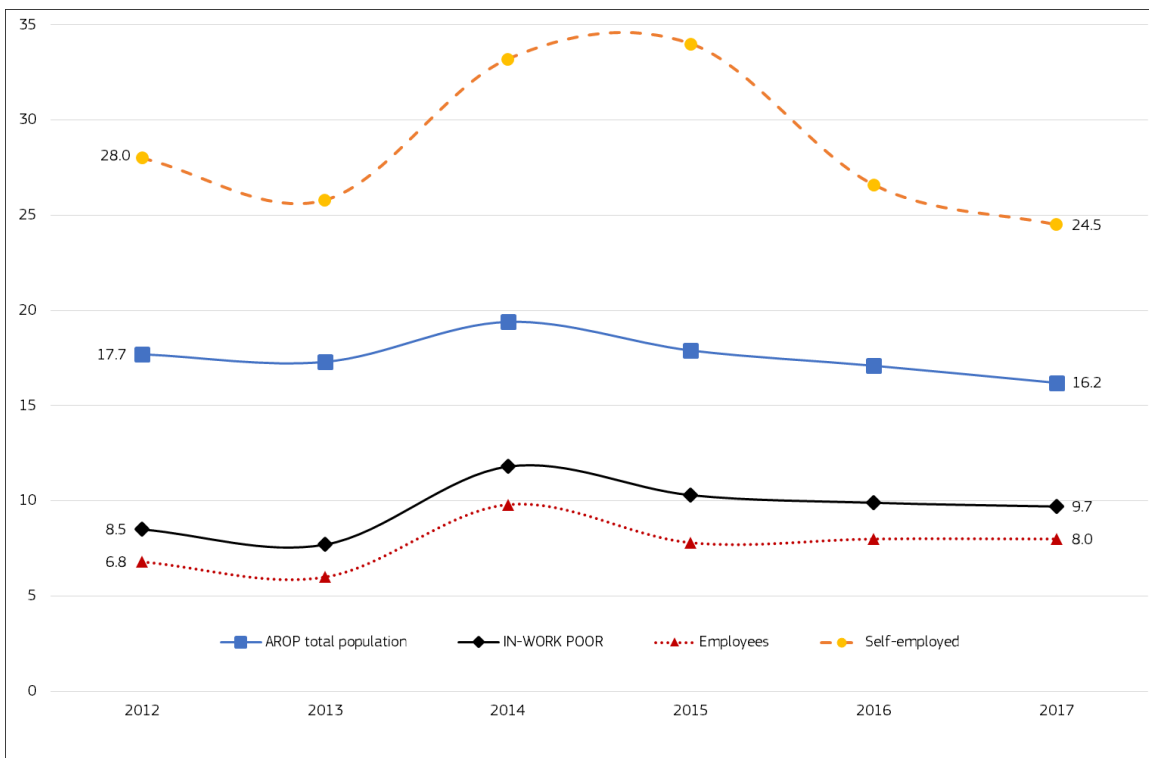
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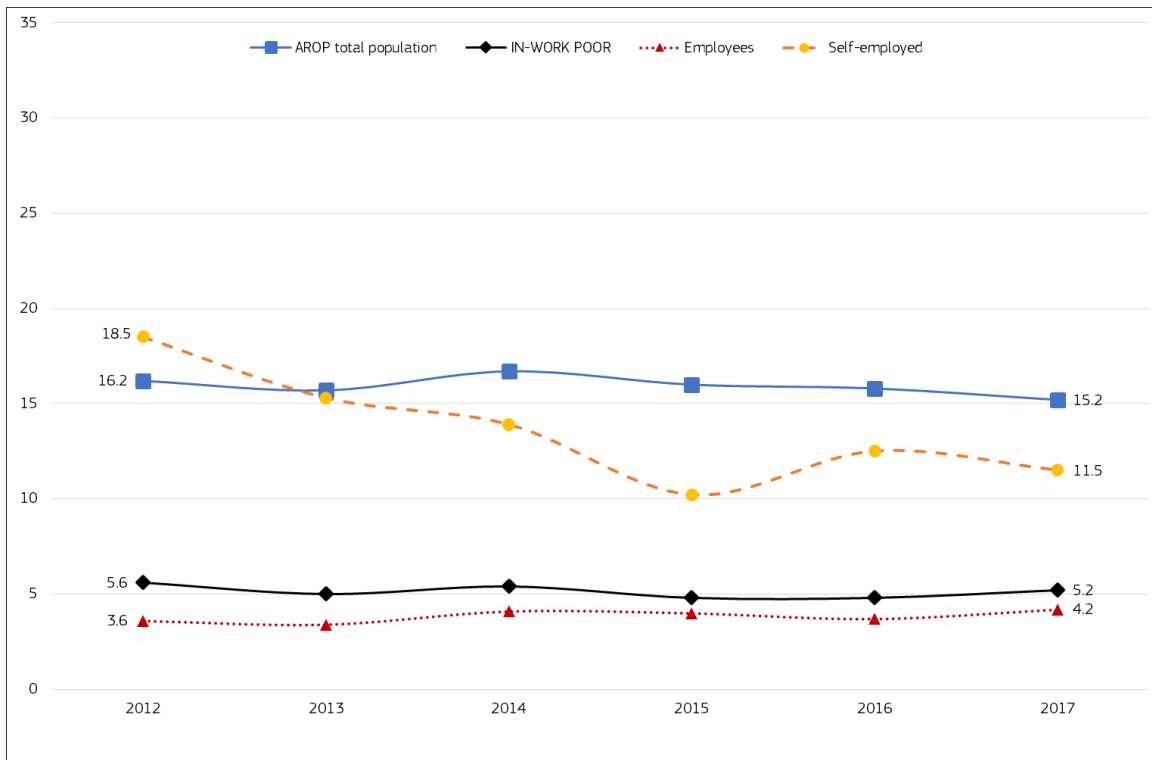
GERMANY



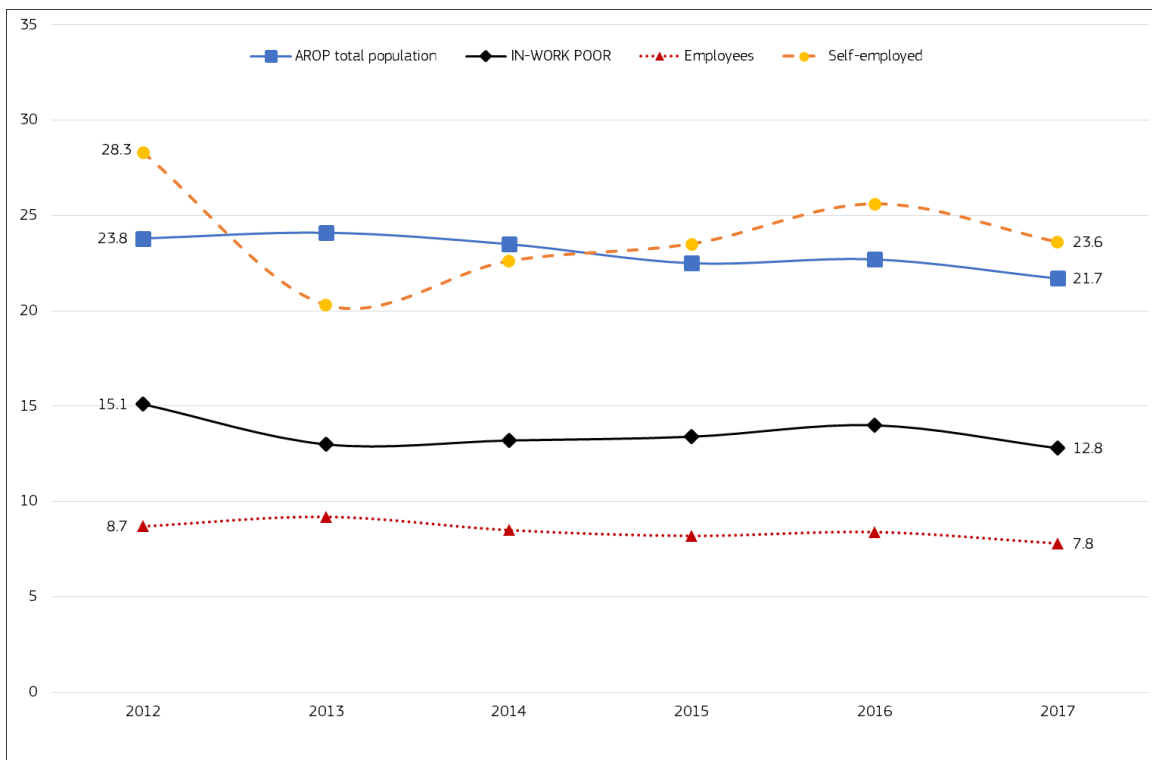
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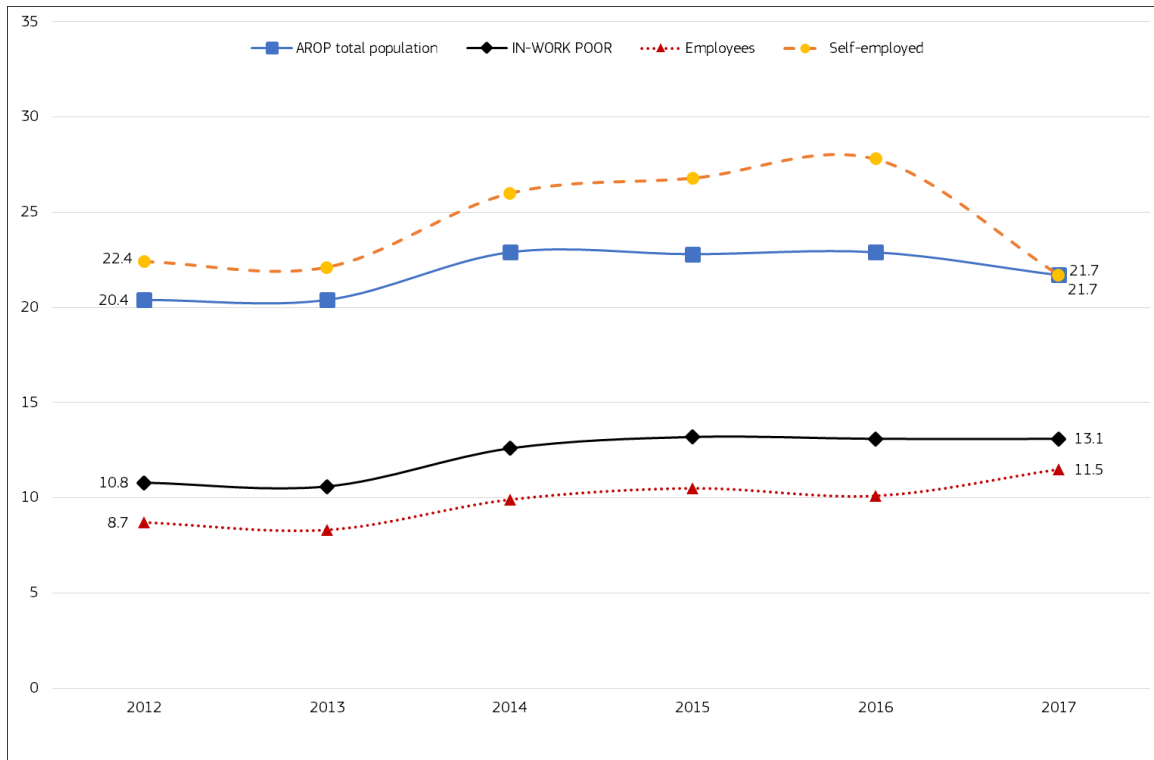
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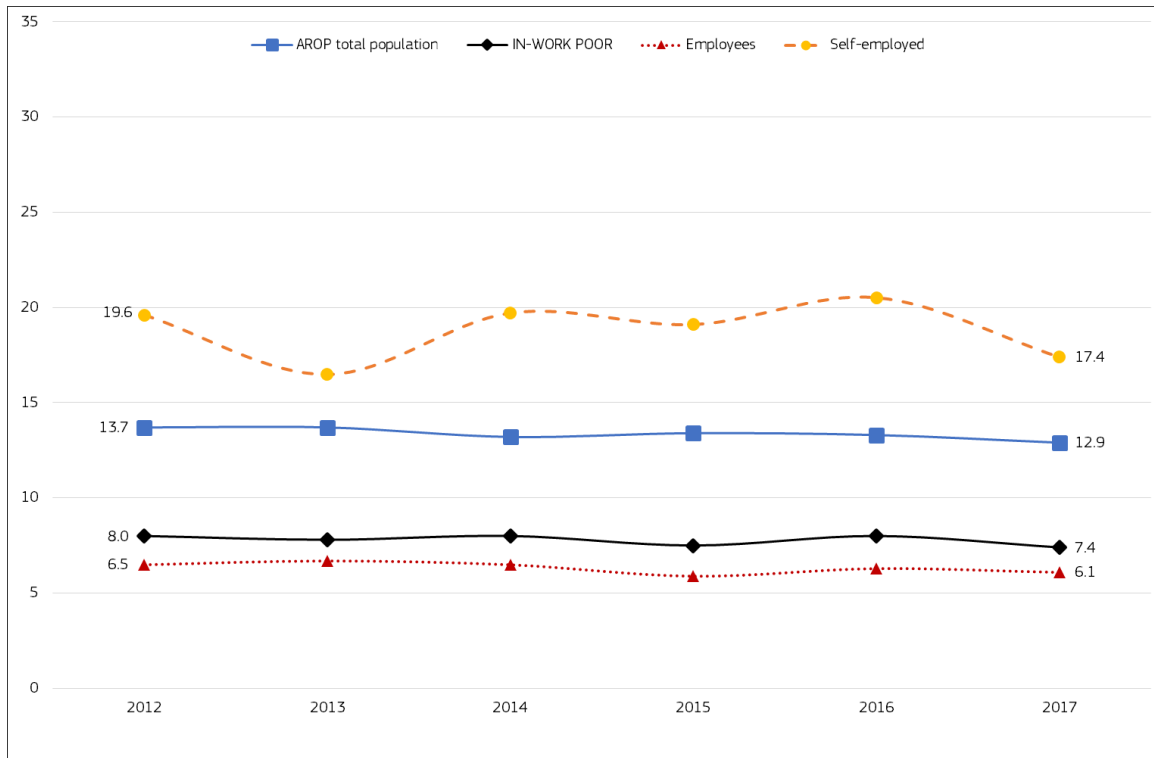
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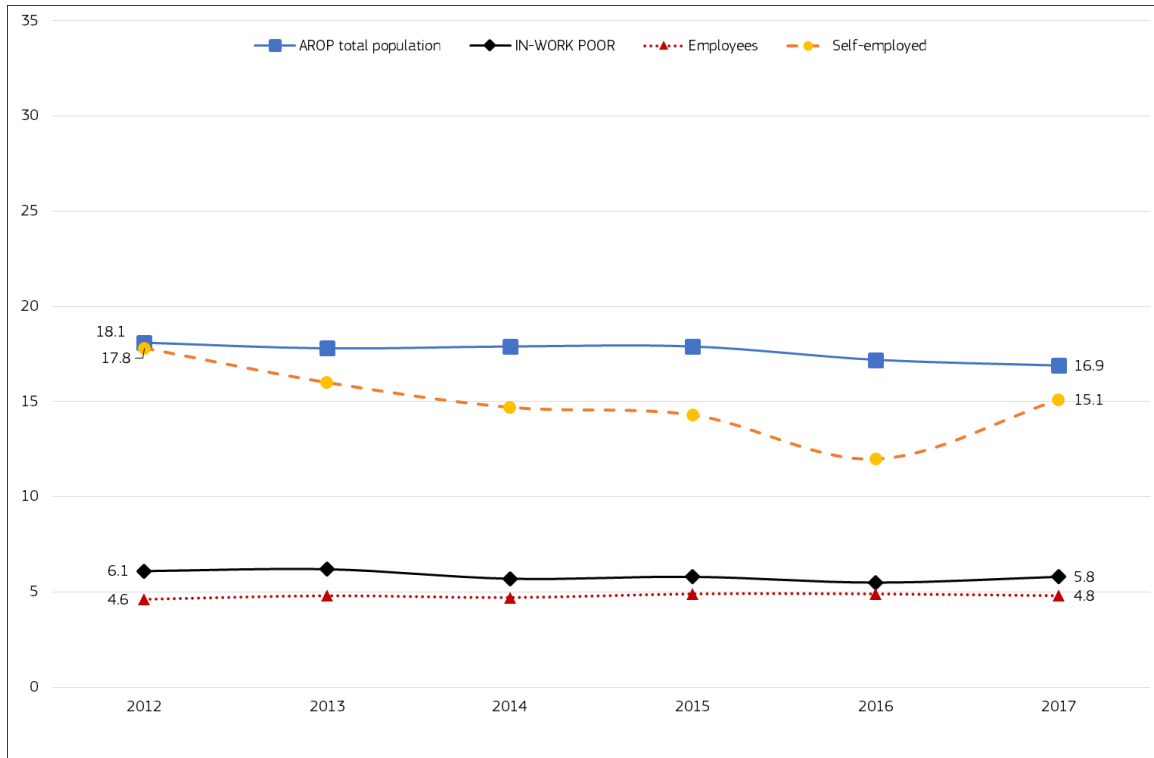
SPAIN



FRANCE



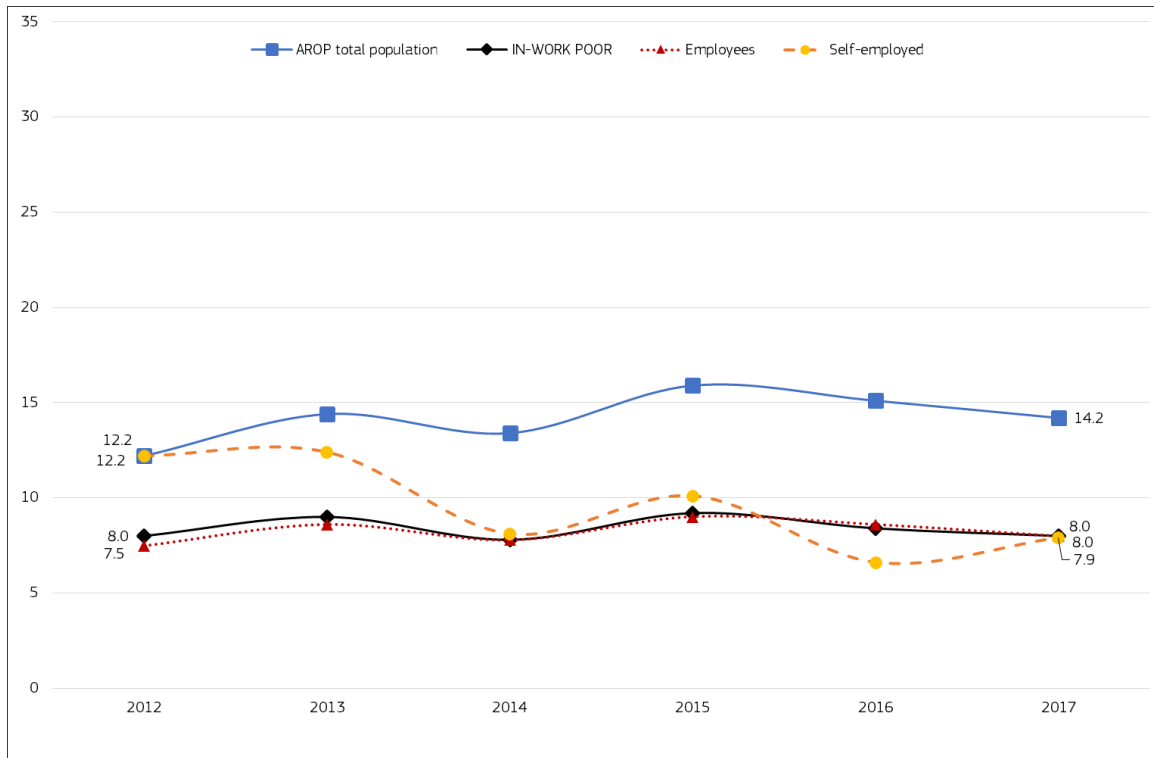
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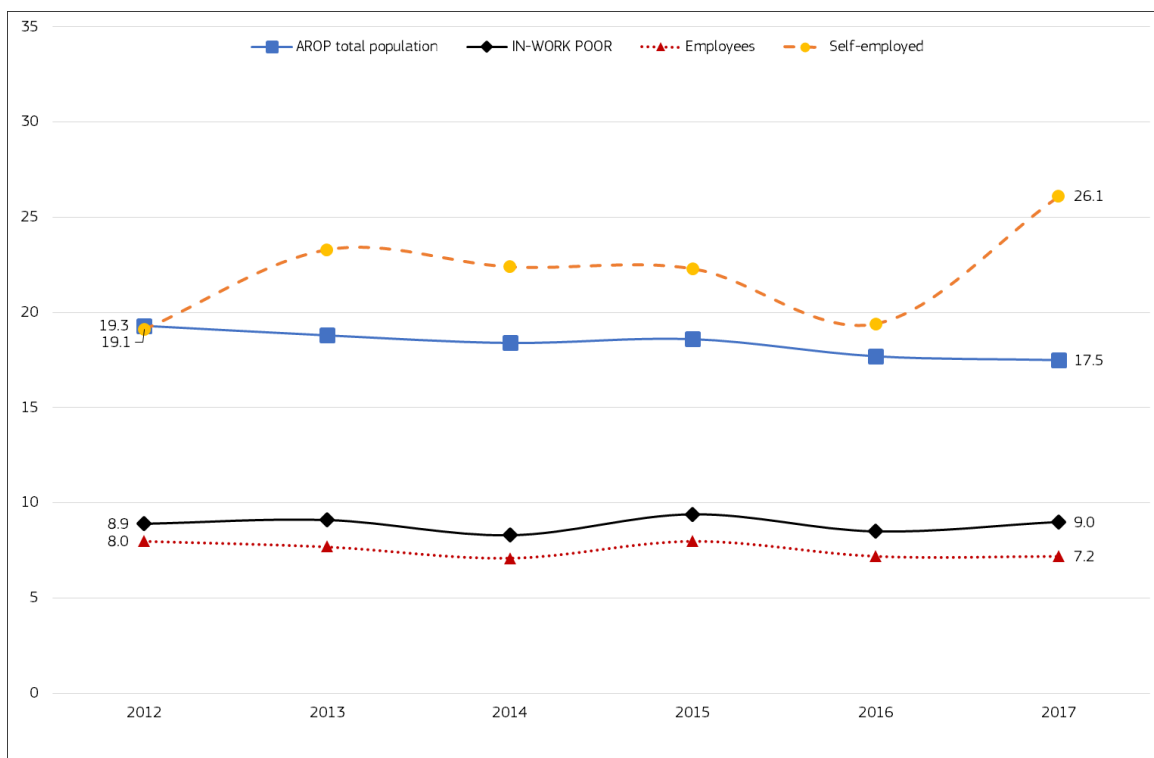
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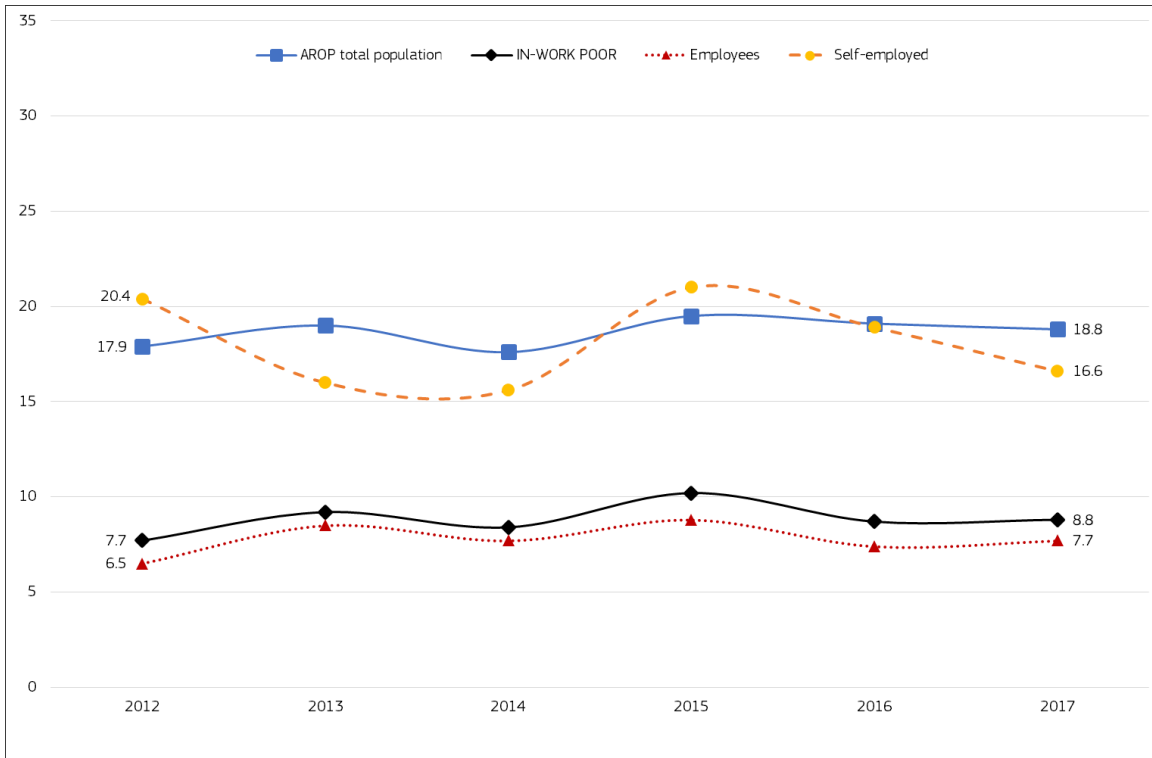
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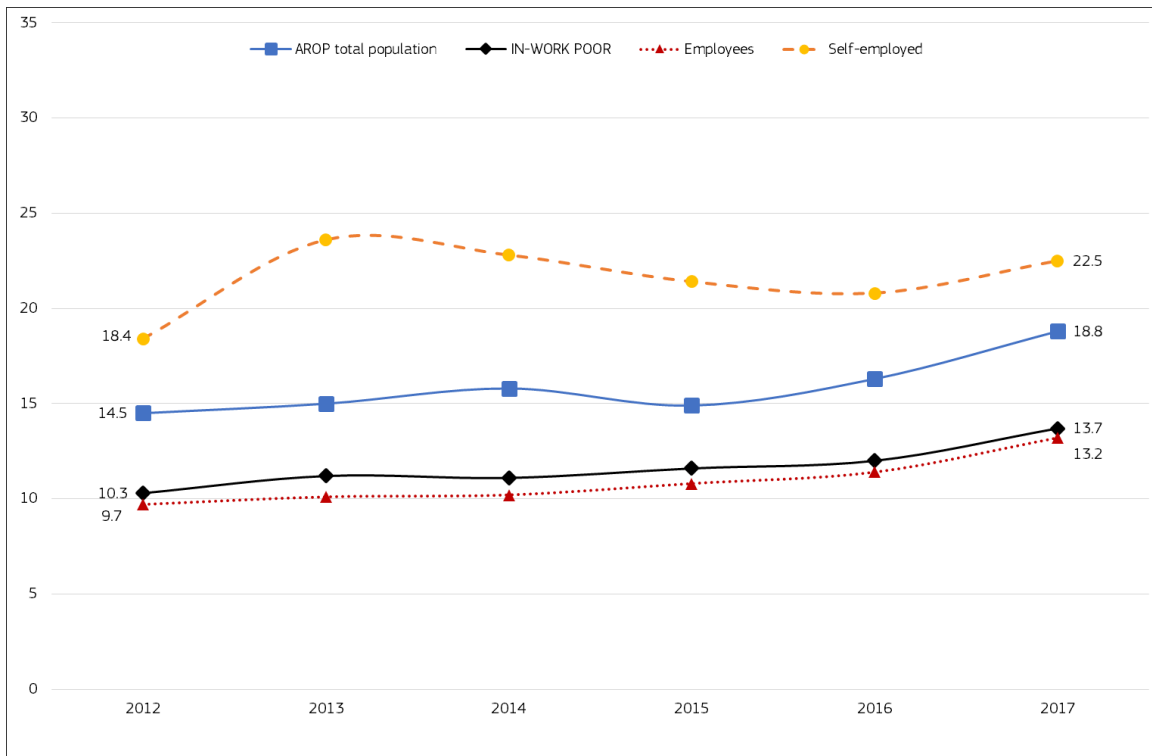
LATVIA



LITHUANIA

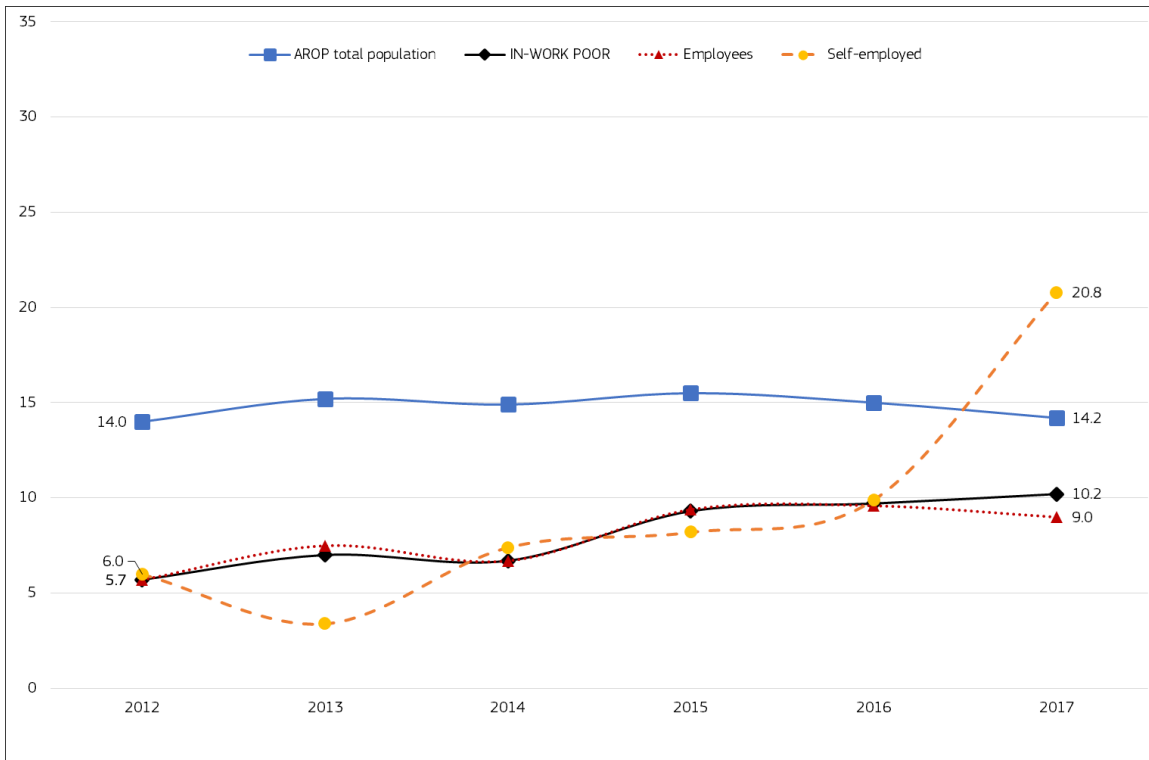


LUXEMBOURG

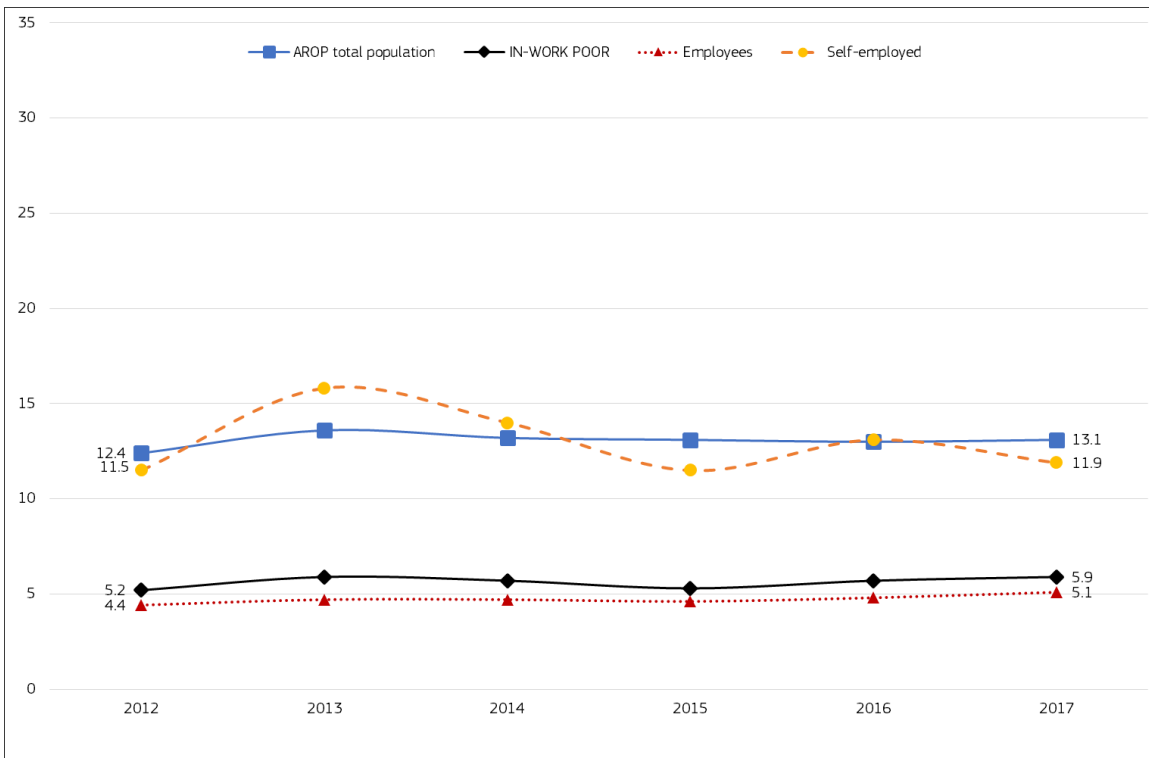




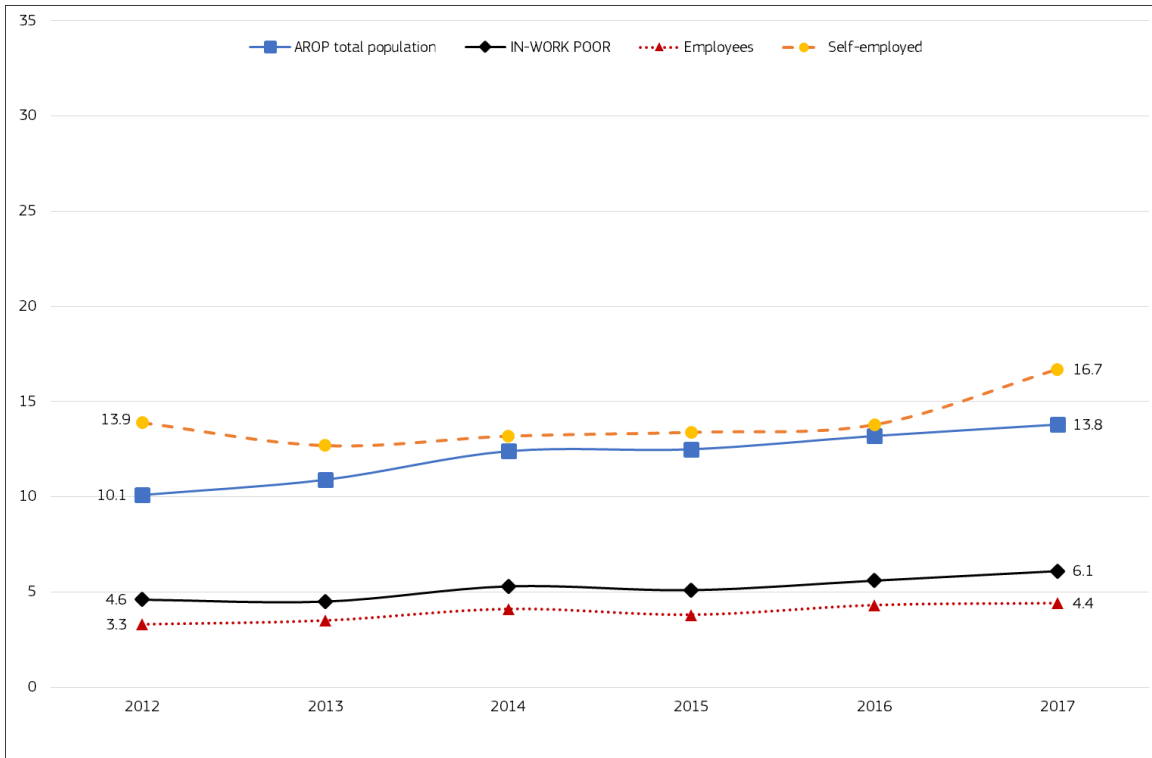
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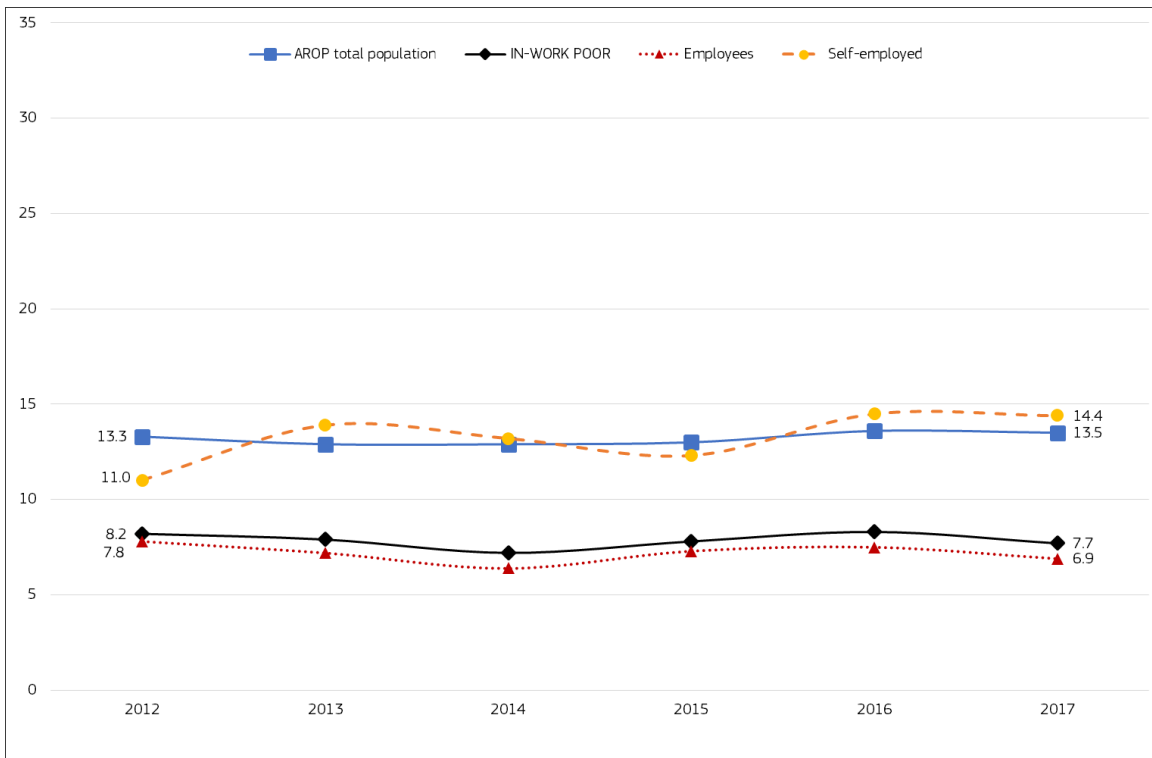
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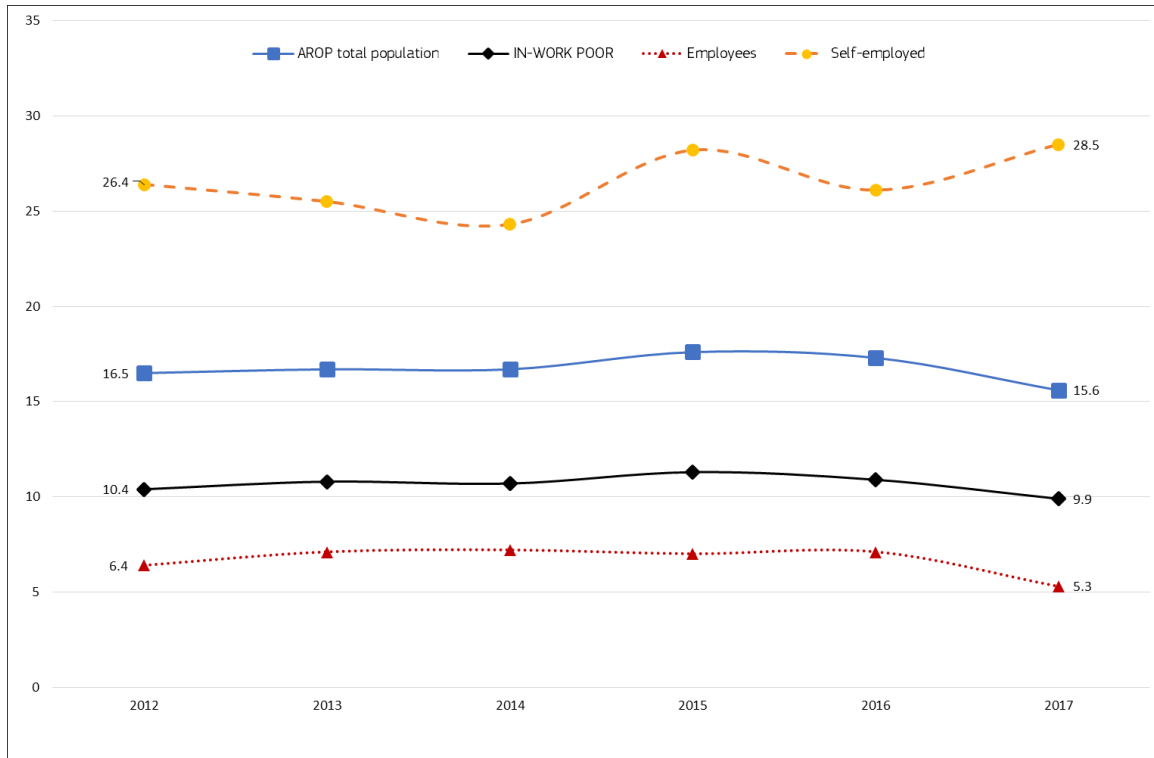
NETHERLANDS



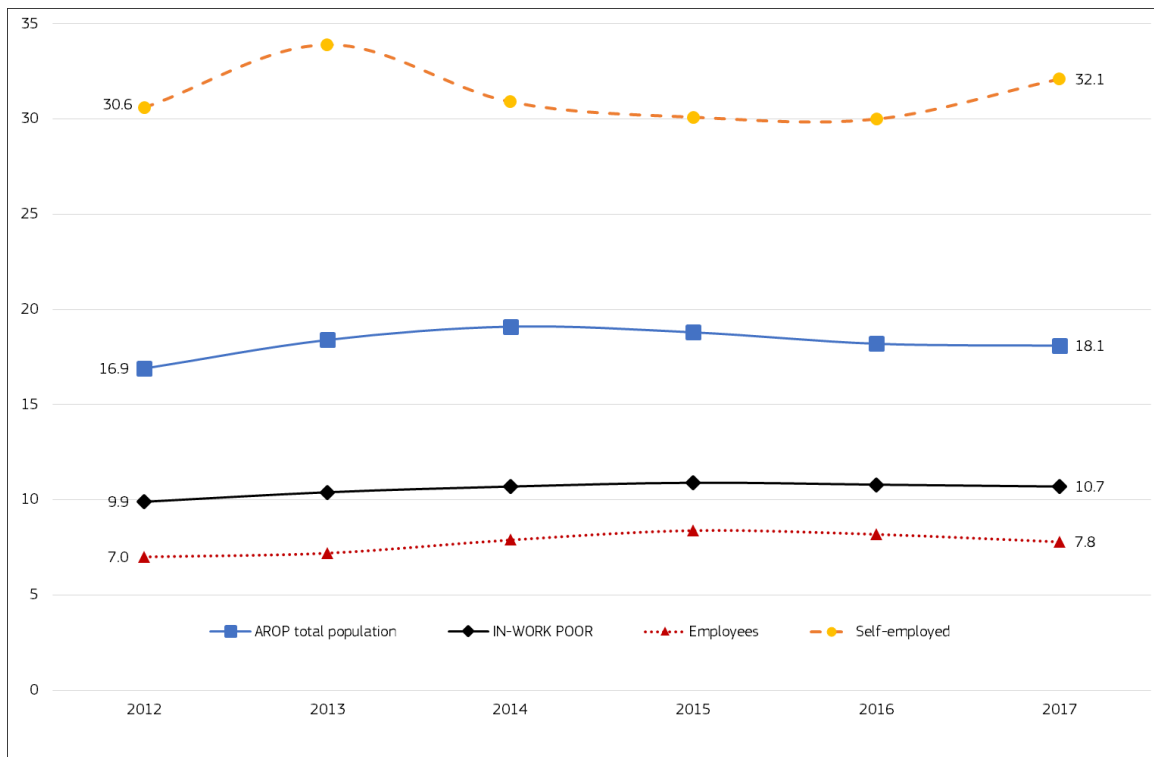
AUSTRIA



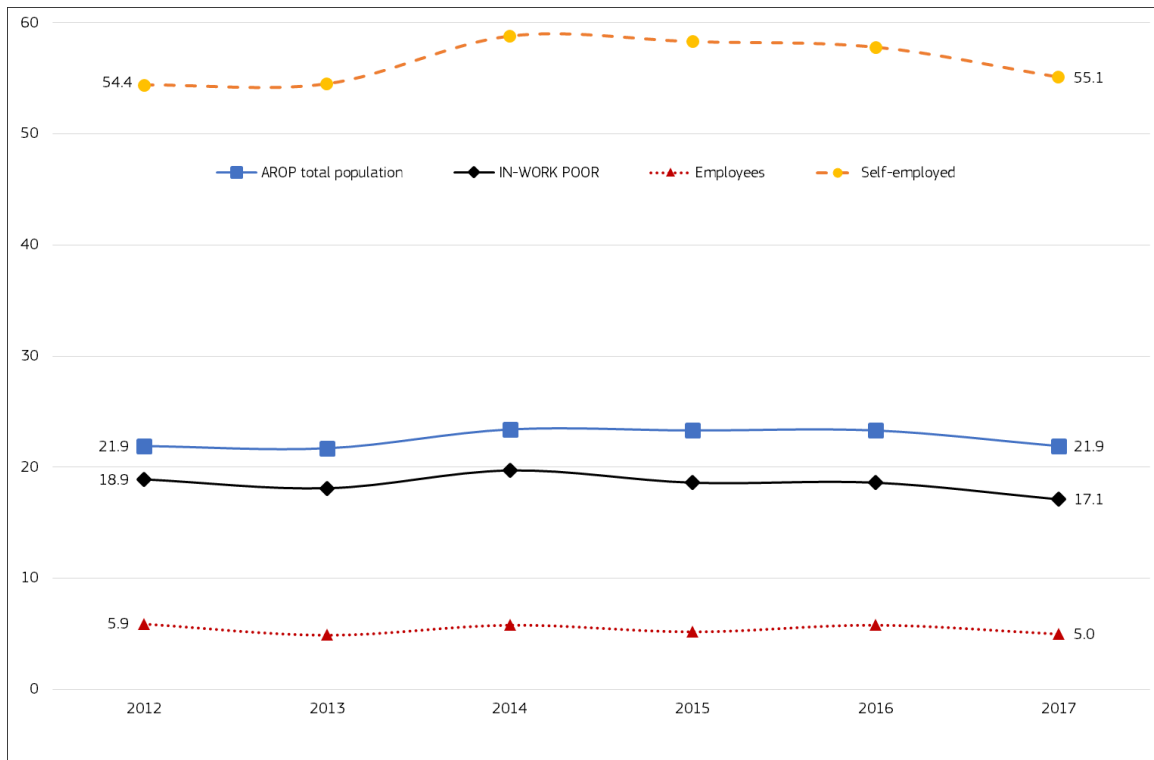
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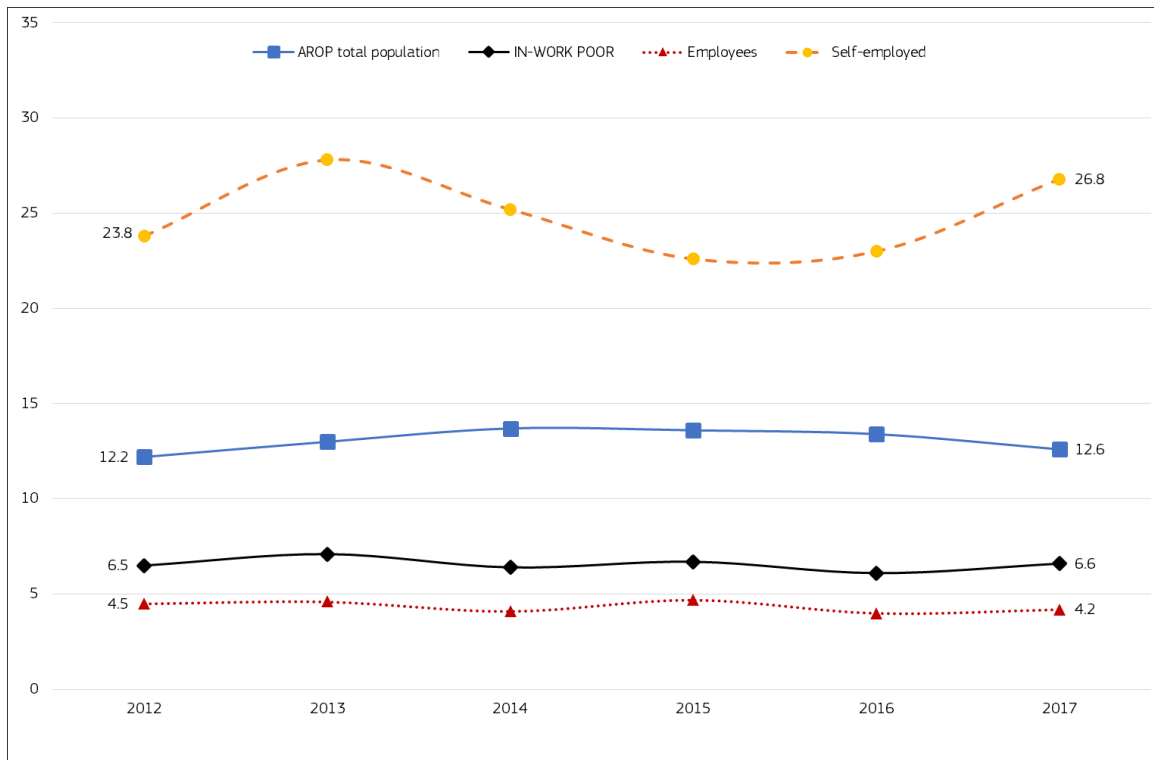
PORTUGAL



ROMANIA



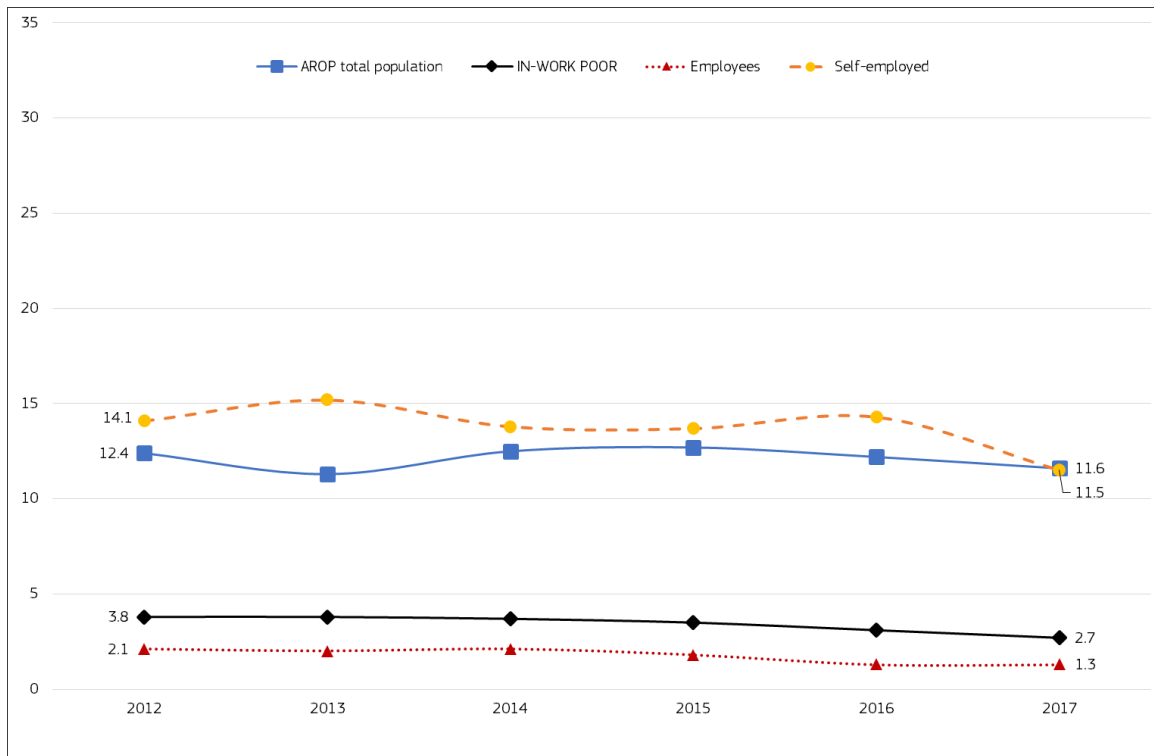
SLOVENIA



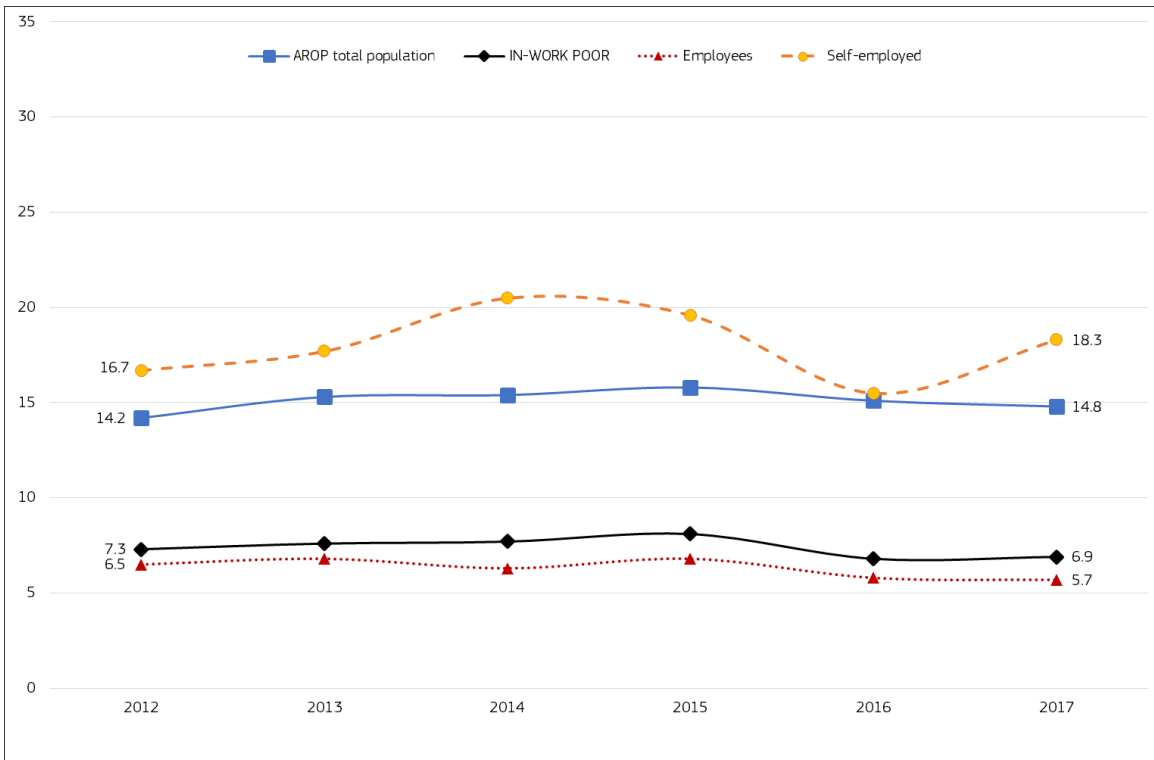
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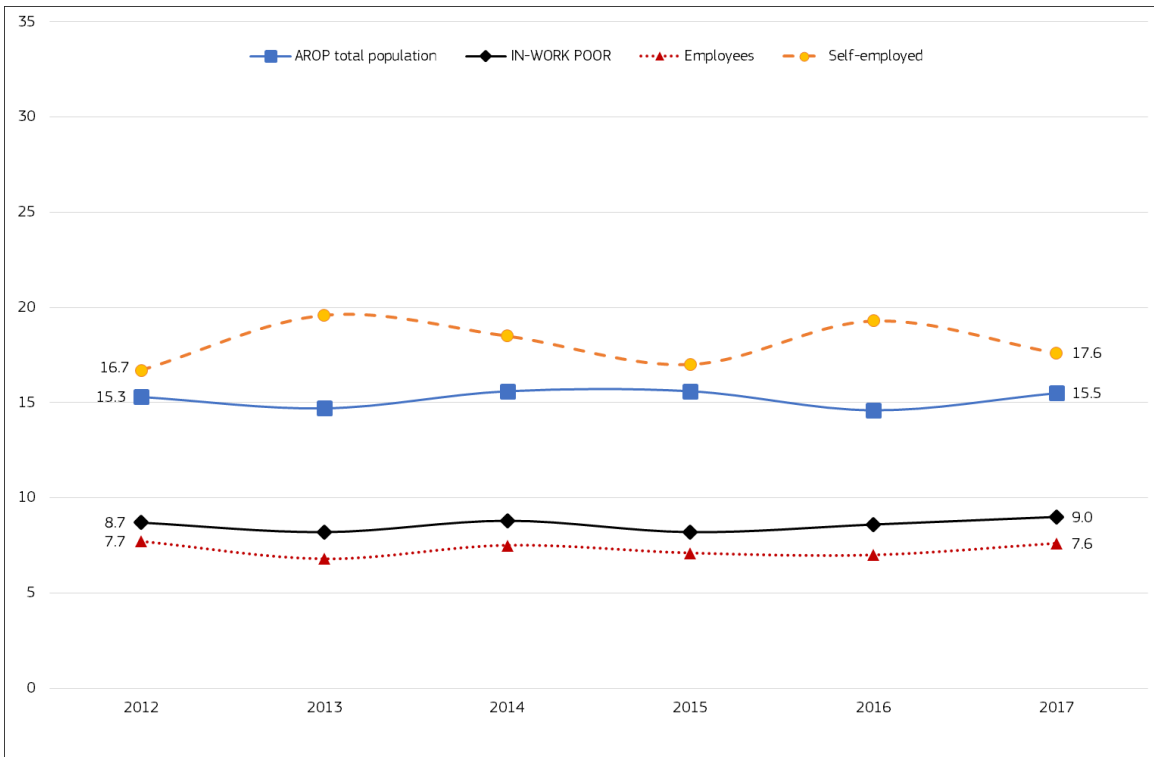
FINLAND



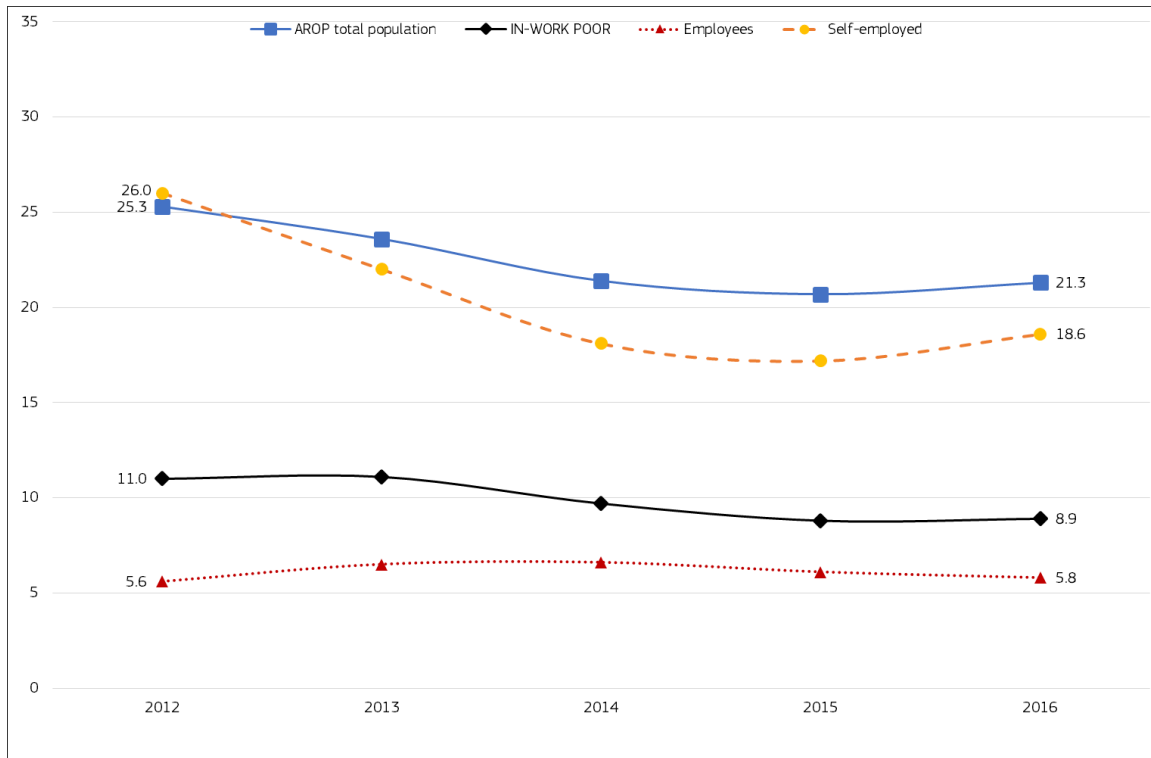
SWEDEN



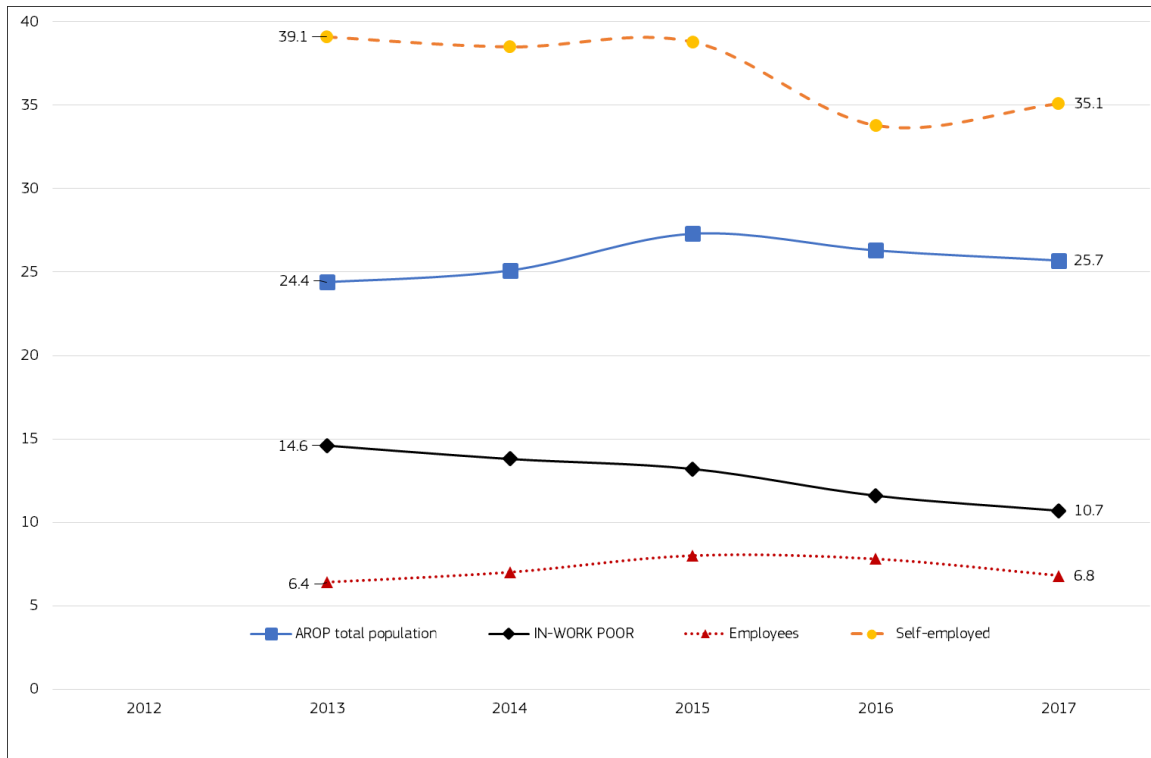
UNITED KINGDOM



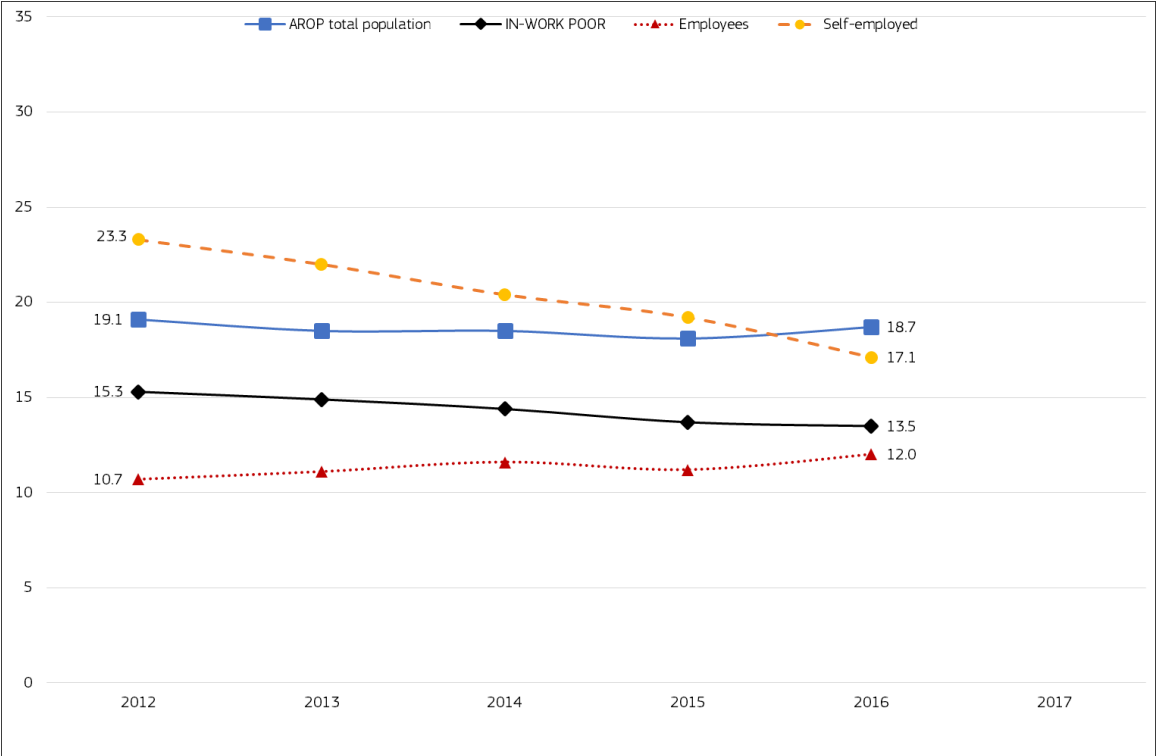
NORTH MACEDONIA



SERBIA



TURKEY





## ANNEX B: FACTORS INFLUENCING IN-WORK POVERTY

Table B1: The multiple factors influencing in-work poverty

INDIVIDUAL	<p>Socio-demographic characteristics</p> <ul style="list-style-type: none"> <li>• <i>Gender</i></li> <li>• <i>Age</i></li> <li>• <i>Education/skills</i></li> <li>• <i>Health status</i></li> <li>• <i>Origin (migrant)</i></li> </ul> <p>Employment-related characteristics</p> <ul style="list-style-type: none"> <li>• <i>Part-time/full-time</i></li> <li>• <i>Temporary/permanent contracts</i></li> <li>• <i>Other non-standard work (e.g. temporary agency workers, self-employed)</i></li> <li>• <i>Occupational sectors</i></li> <li>• <i>Undeclared work</i></li> </ul>
HOUSEHOLD	<p>Size</p> <p>Composition</p> <ul style="list-style-type: none"> <li>• <i>Other adult earners</i></li> <li>• <i>Other adult dependents</i></li> <li>• <i>Children (number, age)</i></li> </ul> <p>Household work intensity</p> <p>Other household factors</p> <ul style="list-style-type: none"> <li>• <i>Own capital (assets including housing, ...)</i></li> <li>• <i>Transfers from or to other households</i></li> </ul>
INSTITUTIONAL FRAMEWORK	<p>Collective bargaining system</p> <p>Tax system</p> <p>Social protection system</p> <p>Access to and affordability of public services</p> <p>Adequacy of infrastructures and resources</p> <ul style="list-style-type: none"> <li>• <i>Education/ learning/ training</i></li> <li>• <i>Health</i></li> <li>• <i>Care (child care, dependent care, long-term care)</i></li> </ul>
POLICIES	<p>Labour law including employment protection legislation</p> <p>Collective bargaining outcomes related to workers' protection, job quality and working conditions</p> <p>Wage setting and growth mechanisms</p> <p>Minimum wage (or functional equivalents)</p> <p>Active labour market policies (ALMP)</p> <p>Active inclusion policies</p> <p>Wage subsidies for low-income workers</p> <p>Policies aimed at tackling labour market segmentation</p> <p>Training and learning policies</p> <p>Tax policies</p> <p>Redistribution/ tax-benefits</p> <p>Redistribution towards low income individuals/workers (including tax-credits)</p> <p>Social protection policies</p> <p>Family policies</p> <p>Care policies</p> <p>(Social) Housing and Spatial policies (urban-rural dimensions)</p> <p>Other policies</p> <ul style="list-style-type: none"> <li>• <i>Equality, integration and non-discrimination policies</i></li> <li>• <i>Transportation policies</i></li> <li>• <i>Environmental policies</i></li> </ul>

Source: ESPN Network Management Team (own elaboration)

## ANNEX C: IN-WORK POVERTY INDICATORS

Table C1: In-work at-risk-of-poverty rate of employed persons (employees + self-employed)

A person is at risk of in-work poverty if they are in employment and live in a household that is at risk of poverty. A person is 'in employment' when they worked for more than half of the income reference year. Employed individuals can be waged employees or self-employed. In all but two EU countries (exceptions: Ireland [last 12 months] and the UK [current year]), the income reference year is the calendar year prior to the survey. A household is 'at risk of poverty' (or 'income poor') if its equivalised disposable income is below 60% of the national equivalised disposable household median income.

Country	Reference period						Change 2017 vs 2012	
	2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	8.9	9.0	9.5	9.5	9.6	9.6	0.7	7.9%
Belgium	4.5	4.4	4.8	4.5	4.7	5.0	0.5	11.1%
Bulgaria	7.4	7.2	9.3	7.8	11.6	10.0	2.6	35.1%
Czechia	4.6	4.1	3.6	4.0	3.8	3.6	-1.0	-21.7%
Denmark	5.3	5.4	4.8	5.1	5.3	5.4	0.1	1.9%
Germany	7.7	8.6	9.9	9.6	9.5	9.0	1.3	16.9%
Estonia	8.5	7.7	11.8	10.3	9.9	9.7	1.2	14.1%
Ireland	5.6	5.0	5.4	4.8	4.8	5.2	-0.4	-7.1%
Greece	15.1	13.0	13.2	13.4	14	12.8	-2.3	-15.2%
Spain	10.8	10.6	12.6	13.2	13.1	13.1	2.3	21.3%
France	8.0	7.8	8.0	7.5	8.0	7.4	-0.6	-7.5%
Croatia	6.1	6.2	5.7	5.8	5.5	5.7	-0.4	-6.6%
Italy	11.1	11.2	11.1	11.6	11.8	12.3	1.2	10.8%
Cyprus	8.0	9.0	7.8	9.2	8.4	8.0	0.0	0.0%
Latvia	8.9	9.1	8.3	9.4	8.5	9.0	0.1	1.1%
Lithuania	7.7	9.2	8.4	10.2	8.7	8.8	1.1	14.3%
Luxembourg	10.3	11.2	11.1	11.6	12.0	13.7	3.4	33.0%
Hungary	5.7	7.0	6.7	9.3	9.7	10.2	4.5	78.9%
Malta	5.2	5.9	5.7	5.3	5.7	5.9	0.7	13.5%
Netherlands	4.6	4.5	5.3	5.1	5.6	6.1	1.5	32.6%
Austria	8.2	7.9	7.2	7.8	8.3	7.7	-0.5	-6.1%
Poland	10.4	10.8	10.7	11.3	10.9	9.9	-0.5	-4.8%
Portugal	9.9	10.4	10.7	10.9	10.8	10.7	0.8	8.1%
Romania	18.9	18.1	19.7	18.6	18.6	17.1	-1.8	-9.5%
Slovenia	6.5	7.1	6.4	6.7	6.1	6.6	0.1	1.5%
Slovakia	6.2	5.8	5.7	6.1	6.5	6.5	0.3	4.8%
Finland	3.8	3.8	3.7	3.5	3.1	2.7	-1.1	-28.9%
Sweden	7.3	7.6	7.7	8.1	6.8	6.9	-0.4	-5.5%
United Kingdom	8.7	8.2	8.8	8.2	8.6	9.0	0.3	3.4%
North Macedonia	11.0	11.1	9.7	8.8	8.9		-2.1	-19.1%
Serbia		14.6	14.9	13.3	12.3	10.7	-3.9	-26.7%
Turkey	15.3	14.9	14.4	13.7	13.5		-1.8	-11.8%

Population 18-64 years old; Time period: 2016-2012 for TR and MK.

Source: Eurostat website, EU-SILC [ilc\_iw01], extracted 15-01-2019.

Table C2: In-work at-risk-of-poverty rate by most frequent activity (MFA) status

Individuals are classified as employed according to the definition of the most frequent activity status. The most frequent activity status is defined as the status that individuals declare to have occupied for more than half of the number of months in the income reference period (i.e. the calendar year during the year prior to the survey).

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Employees	6.9	6.9	7.4	7.3	7.4	7.4	0.5	7.2%
	Self-employed	21.7	22.1	22.9	23.1	23.4	22.2	0.5	2.3%
Belgium	Employees	3.3	3.3	3.5	3.1	3.4	3.8	0.5	15.2%
	Self-employed	15.2	13.9	15.4	15.8	15.2	13.8	-1.4	-9.2%
Bulgaria	Employees	7.1	6.4	8.8	7.0	11.3	10.1	3.0	42.3%
	Self-employed	10.1	15.6	13.7	14.7	13.7	8.8	-1.3	-12.9%
Czechia	Employees	3.5	3.0	2.8	3.2	3.0	2.6	-0.9	-25.7%
	Self-employed	9.6	9.0	7.4	8.0	7.8	8.1	-1.5	-15.6%
Denmark	Employees	3.8	3.9	3.7	3.9	4.5	4.2	0.4	10.5%
	Self-employed	19.7	20.0	16.5	19.3	18.7	23.7	4.0	20.3%
Germany	Employees	7.2	7.9	9.2	8.9	8.7	8.2	1.0	13.9%
	Self-employed	16.5	20.7	20.3	21.3	21.2	21.5	5.0	30.3%
Estonia	Employees	6.8	6.0	9.8	7.8	8.0	8.0	1.2	17.6%
	Self-employed	28.0	25.8	33.2	34.0	26.6	24.5	-3.5	-12.5%
Ireland	Employees	3.6	3.4	4.1	4.0	3.7	4.2	0.6	16.7%
	Self-employed	18.5	15.3	13.9	10.2	12.5	11.5	-7.0	-37.8%
Greece	Employees	8.7	9.2	8.5	8.2	8.4	7.8	-0.9	-10.3%
	Self-employed	28.3	20.3	22.6	23.5	25.6	23.6	-4.7	-16.6%
Spain	Employees	8.7	8.3	9.9	10.5	10.1	11.5	2.8	32.2%
	Self-employed	22.4	22.1	26.0	26.8	27.8	21.7	-0.7	-3.1%
France	Employees	6.5	6.7	6.5	5.9	6.3	6.1	-0.4	-6.2%
	Self-employed	19.6	16.5	19.7	19.1	20.5	17.4	-2.2	-11.2%
Croatia	Employees	4.6	4.8	4.7	4.9	4.9	4.8	0.2	4.3%
	Self-employed	17.8	16.0	14.7	14.3	12.0	15.1	-2.7	-15.2%
Italy	Employees	9.4	8.9	8.7	9.4	9.5	10.1	0.7	7.4%
	Self-employed	17.0	19.0	19.7	19.6	20.2	19.5	2.5	14.7%
Cyprus	Employees	7.5	8.6	7.8	9.0	8.6	8.0	0.5	6.7%
	Self-employed	12.2	12.4	8.1	10.1	6.6	7.9	-4.3	-35.2%
Latvia	Employees	8.0	7.7	7.1	8.0	7.2	7.2	-0.8	-10.0%
	Self-employed	19.1	23.3	22.4	22.3	19.4	26.1	7.0	36.6%
Lithuania	Employees	6.5	8.5	7.7	8.8	7.4	7.7	1.2	18.5%
	Self-employed	20.4	16.0	15.6	21.0	18.9	16.6	-3.8	-18.6%
Luxembourg	Employees	9.7	10.1	10.2	10.8	11.4	13.2	3.5	36.1%
	Self-employed	18.4	23.6	22.8	21.4	20.8	22.5	4.1	22.3%
Hungary	Employees	5.7	7.5	6.7	9.4	9.6	9.0	3.3	57.9%
	Self-employed	6.0	3.4	7.4	8.2	9.9	20.8	14.8	246.7%
Malta	Employees	4.4	4.7	4.7	4.6	4.8	5.1	0.7	15.9%
	Self-employed	11.5	15.8	14.0	11.5	13.1	11.9	0.4	3.5%
Netherlands	Employees	3.3	3.5	4.1	3.8	4.3	4.4	1.1	33.3%
	Self-employed	13.9	12.7	13.2	13.4	13.8	16.7	2.8	20.1%
Austria	Employees	7.8	7.2	6.4	7.3	7.5	6.9	-0.9	-11.5%
	Self-employed	11.0	13.9	13.2	12.3	14.5	14.4	3.4	30.9%
Poland	Employees	6.4	7.1	7.2	7.0	7.1	5.3	-1.1	-17.2%
	Self-employed	26.4	25.5	24.3	28.2	26.1	28.5	2.1	8.0%
Portugal	Employees	7.0	7.2	7.9	8.4	8.2	7.8	0.8	11.4%
	Self-employed	30.6	33.9	30.9	30.1	30.0	32.1	1.5	4.9%

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Romania	Employees	5.9	4.9	5.8	5.2	5.8	5.0	-0.9	-15.3%
	Self-employed	54.4	54.5	58.8	58.3	57.8	55.1	0.7	1.3%
Slovenia	Employees	4.5	4.6	4.1	4.7	4.0	4.2	-0.3	-6.7%
	Self-employed	23.8	27.8	25.2	22.6	23.0	26.8	3.0	12.6%
Slovakia	Employees	4.2	3.5	4.3	3.2	4.0	4.6	0.4	9.5%
	Self-employed	16.9	17.8	13.6	21.7	20.2	16.0	-0.9	-5.3%
Finland	Employees	2.1	2.0	2.1	1.8	1.3	1.3	-0.8	-38.1%
	Self-employed	14.1	15.2	13.8	13.7	14.3	11.5	-2.6	-18.4%
Sweden	Employees	6.5	6.8	6.3	6.8	5.8	5.7	-0.8	-12.3%
	Self-employed	16.7	17.7	20.5	19.6	15.5	18.3	1.6	9.6%
United Kingdom	Employees	7.7	6.8	7.5	7.1	7.0	7.6	-0.1	-1.3%
	Self-employed	16.7	19.6	18.5	17.0	19.3	17.6	0.9	5.4%
North Macedonia	Employees	5.6	6.5	6.6	6.1	5.8	:	0.2	3.6%
	Self-employed	26.0	22.0	18.1	17.2	18.6	:	-7.4	-28.5%
Serbia	Employees	:	6.4	8.3	8.6	9.0	6.8	0.4	6.2%
	Self-employed	:	39.1	38.3	37.2	31.7	35.1	-4.0	-10.2%
Turkey	Employees	10.7	11.1	11.6	11.2	12.0	:	1.3	12.1%
	Self-employed	23.3	22.0	20.4	19.2	17.1	:	-6.2	-26.6%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable

Source: Eurostat website, EU-SILC [ilc\_iw01], extracted 15-01-2019.

Table C3: In-work at-risk-of-poverty rate by sex

Country	Sex	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Males	9.4	9.4	9.9	10.2	10.1	9.8	0.4	4.3%
	Females	8.3	8.4	9.1	8.7	9.0	9.0	0.7	8.4%
Belgium	Males	4.5	4.5	4.5	4.3	4.8	5.3	0.8	17.8%
	Females	4.4	4.2	5.1	4.7	4.6	4.7	0.3	6.8%
Bulgaria	Males	7.7	8.0	9.8	8.3	13.2	11.3	3.6	46.8%
	Females	7.1	6.4	8.7	7.2	9.7	8.4	1.3	18.3%
Czechia	Males	4.5	3.8	3.3	3.6	3.7	3.4	-1.1	-24.4%
	Females	4.7	4.4	4.0	4.5	4.0	3.8	-0.9	-19.1%
Denmark	Males	6.3	5.8	5.0	6.2	5.6	6.4	0.1	1.6%
	Females	4.2	5.0	4.6	3.9	5.0	4.3	0.1	2.4%
Germany	Males	6.8	7.5	8.8	8.8	8.1	8.1	1.3	19.1%
	Females	8.8	9.8	11.1	10.5	11.0	10.0	1.2	13.6%
Estonia	Males	6.8	6.2	12.0	11.0	10.2	10.0	3.2	47.1%
	Females	10.3	9.3	11.7	9.7	9.7	9.4	-0.9	-8.7%
Ireland	Males	6.3	5.2	5.7	5.5	4.9	5.8	-0.5	-7.9%
	Females	4.9	4.7	5.1	4.1	4.8	4.4	-0.5	-10.2%
Greece	Males	16.5	13.3	15.4	15.1	15.2	14.9	-1.6	-9.7%
	Females	13.2	12.6	10.1	10.9	12.2	9.8	-3.4	-25.8%
Spain	Males	11.3	11.0	12.9	14.1	13.7	13.3	2.0	17.7%
	Females	10.1	10.0	12.2	12.2	12.3	12.8	2.7	26.7%
France	Males	8.4	8.6	8.2	8.2	8.3	7.5	-0.9	-10.7%
	Females	7.6	7.0	7.8	6.7	7.6	7.3	-0.3	-3.9%
Croatia	Males	6.8	7.6	7.0	6.9	6.7	6.8	0.0	0.0%
	Females	5.1	4.6	4.1	4.5	4.2	4.5	-0.6	-11.8%
Italy	Males	12.2	12.0	11.8	13.1	13.4	13.4	1.2	9.8%
	Females	9.5	9.9	10.2	9.6	9.6	10.6	1.1	11.6%
Cyprus	Males	7.1	8.2	7.6	9.3	8.2	8.4	1.3	18.3%
	Females	9.1	9.8	7.9	9.1	8.5	7.6	-1.5	-16.5%
Latvia	Males	8.2	7.8	7.5	9.2	8.5	8.4	0.2	2.4%
	Females	9.5	10.2	9.0	9.7	8.5	9.6	0.1	1.1%
Lithuania	Males	7.0	7.9	8.7	11.6	9.5	9.5	2.5	35.7%
	Females	8.3	10.6	8.1	8.6	7.9	8.0	-0.3	-3.6%
Luxembourg	Males	10.5	11.6	11.8	11.8	11.5	14.3	3.8	36.2%
	Females	9.9	10.7	10.2	11.3	12.7	13.0	3.1	31.3%
Hungary	Males	6.6	7.7	7.4	9.8	9.5	9.9	3.3	50.0%
	Females	4.7	6.2	5.9	8.7	9.9	10.6	5.9	125.5%
Malta	Males	6.5	7.8	7.0	6.6	7.5	7.5	1.0	15.4%
	Females	3.0	2.7	3.6	3.3	3.0	3.4	0.4	13.3%
Netherlands	Males	4.8	5.1	5.9	5.4	6.1	5.5	0.7	14.6%
	Females	4.3	3.8	4.6	4.6	5.0	6.7	2.4	55.8%
Austria	Males	8.8	8.1	7.9	8.3	8.6	8.0	-0.8	-9.1%
	Females	7.3	7.8	6.3	7.2	7.9	7.4	0.1	1.4%
Poland	Males	11.9	11.9	11.8	12.5	12.0	10.7	-1.2	-10.1%
	Females	8.7	9.4	9.3	9.9	9.5	9.1	0.4	4.6%
Portugal	Males	11.1	11.6	11.6	11.5	11.2	11.1	0.0	0.0%
	Females	8.6	9.2	9.8	10.3	10.5	10.3	1.7	19.8%
Romania	Males	21.3	20.9	22.5	21.0	21.4	19.9	-1.4	-6.6%
	Females	15.5	14.3	15.7	15.3	14.7	13.1	-2.4	-15.5%
Slovenia	Males	7.6	8.4	7.9	7.7	7.1	7.7	0.1	1.3%
	Females	5.3	5.5	4.4	5.3	4.8	5.3	0.0	0.0%
Slovakia	Males	6.6	5.9	6.1	6.6	6.9	6.8	0.2	3.0%
	Females	5.6	5.6	5.3	5.5	6.0	5.8	0.2	3.6%

Country	Sex	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Finland	Males	4.3	4.0	3.9	4.0	3.3	2.6	-1.7	-39.5%
	Females	3.3	3.5	3.4	2.9	2.9	2.8	-0.5	-15.2%
Sweden	Males	7.7	7.9	8.5	9.1	7.1	8.1	0.4	5.2%
	Females	6.7	7.2	6.8	7.0	6.5	5.5	-1.2	-17.9%
United Kingdom	Males	9.0	8.6	9.1	9.0	9.1	8.9	-0.1	-1.1%
	Females	8.4	7.8	8.4	7.4	8.0	9.1	0.7	8.3%
North Macedonia	Males	11.8	11.8	10.9	10.1	10.5	:	-1.3	-11.0%
	Females	9.8	10.1	7.8	6.7	6.5	:	-3.3	-33.7%
Serbia	Males	:	16.3	16.2	15.5	14.4	12	-4.3	-26.4%
	Females	:	12.4	13.2	10.6	9.7	9.2	-3.2	-25.8%
Turkey	Males	15.1	15.4	15.4	14.7	15.1	:	0.0	0.0%
	Females	15.7	13.9	12.0	11.3	9.8	:	-5.9	-37.6%

Population 18-64 years old; Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website, EU-SILC [ilc\_iw01], extracted 15-01-2019.

Table C4: In-work at-risk-of-poverty rate by age groups

Country	Age group	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	18-24	11.7	11.2	12.9	12.3	12.1	11.0	-0.7	-6.0%
	25-54	8.8	8.8	9.5	9.5	9.7	9.4	0.6	6.8%
	55-64	8.1	8.7	8.3	8.6	8.6	9.2	0.7	8.6%
Belgium	18-24	3.5	2.7	6.9	6.6	4.6	9.4	5.9	168.6%
	25-54	4.5	4.5	5.0	4.3	4.9	4.7	0.2	4.4%
	55-64	4.7	4.4	2.6	5.0	3.5	5.3	0.6	12.8%
Bulgaria	18-24	11.3	6.5	9.6	10.5	13.5	14.7	3.4	30.1%
	25-54	7.6	7.2	9.8	7.8	11.8	10.5	2.9	38.2%
	55-64	5.4	7.7	6.9	7.1	10.2	6.7	1.3	24.1%
Czechia	18-24	5.2	3.1	1.3	1.8	3.1	1.5	-3.7	-71.2%
	25-54	4.8	4.1	4.0	4.3	3.9	3.7	-1.1	-22.9%
	55-64	3.5	4.1	2.3	3.4	3.7	3.6	0.1	2.9%
Denmark	18-24	23.8	22.0	17.7	19.3	21.5	19.1	-4.7	-19.7%
	25-54	4.3	4.3	4.5	4.7	4.5	5.0	0.7	16.3%
	55-64	2.9	5.0	2.3	2.5	4.2	3.3	0.4	13.8%
Germany	18-24	10.3	11.5	13.7	11.5	14.0	12.6	2.3	22.3%
	25-54	7.4	8.4	9.8	9.5	9.2	8.8	1.4	18.9%
	55-64	7.8	8.5	9.1	9.5	8.8	8.3	0.5	6.4%
Estonia	18-24	9.3	7.2	10.2	12.4	7.4	18.4	9.1	97.8%
	25-54	8.3	7.5	11.4	10.3	10.6	9.8	1.5	18.1%
	55-64	9.1	9.2	14.4	9.8	8.2	6.8	-2.3	-25.3%
Ireland	18-24	10.2	3.2	8.5	5.8	4.7	9.3	-0.9	-8.8%
	25-54	5.4	4.6	4.4	4.5	4.4	4.3	-1.1	-20.4%
	55-64	4.5	7.5	9.0	5.9	6.8	6.9	2.4	53.3%
Greece	18-24	13.3	18.1	20.2	19.2	19.0	14.1	0.8	6.0%
	25-54	14.4	11.9	12.7	12.6	13.2	12.4	-2.0	-13.9%
	55-64	20.5	19.2	15.1	16.8	17.4	14.9	-5.6	-27.3%
Spain	18-24	12.3	15.5	21.3	24.7	18.3	19.0	6.7	54.5%
	25-54	11.1	10.7	13.0	13.6	13.7	13.4	2.3	20.7%
	55-64	8.2	8.3	8.5	8.8	8.6	10.2	2.0	24.4%
France	18-24	12.0	12.5	12.8	10.2	12.8	10.6	-1.4	-11.7%
	25-54	7.9	7.4	7.8	7.3	7.9	7.3	-0.6	-7.6%
	55-64	6.9	8.0	6.8	7.2	6.4	6.5	-0.4	-5.8%
Croatia	18-24	5.5	9.1	6.3	5.8	8.5	7.3	1.8	32.7%
	25-54	6.5	6.3	6.0	6.0	5.5	6.0	-0.5	-7.7%
	55-64	3.7	4.6	4.0	4.8	5.0	4.4	0.7	18.9%
Italy	18-24	13.2	13.7	16.4	12.8	14.4	12.3	-0.9	-6.8%
	25-54	11.4	11.4	11.3	11.9	12.3	12.8	1.4	12.3%
	55-64	8.1	9.2	8.8	10.2	9.0	9.9	1.8	22.2%
Cyprus	18-24	9.0	10.7	6.4	15.0	10.2	13.7	4.7	52.2%
	25-54	8.4	9.5	8.2	8.8	8.5	7.8	-0.6	-7.1%
	55-64	5.4	5.3	6.1	9.1	6.9	6.2	0.8	14.8%
Latvia	18-24	5.6	9.6	6.5	9.6	8.5	7.0	1.4	25.0%
	25-54	9.4	9.1	8.8	9.9	8.3	8.4	-1.0	-10.6%
	55-64	7.8	8.8	7.1	7.6	9.2	12.0	4.2	53.8%
Lithuania	18-24	5.8	7.0	6.5	11.9	9.1	13.4	7.6	131.0%
	25-54	8.1	9.9	9.3	10.4	9.4	9.0	0.9	11.1%
	55-64	6.0	6.6	5.1	8.1	5.9	6.1	0.1	1.7%

Country	Age group	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Luxembourg	18-24	10.2	11.9	13.1	13.9	12.2	20.0	9.8	96.1%
	25-54	10.6	11.4	11.3	11.6	11.9	13.1	2.5	23.6%
	55-64	7.0	9.5	8.1	10.0	12.7	15.7	8.7	124.3%
Hungary	18-24	5.2	9.5	6.6	14.2	8.6	6.6	1.4	26.9%
	25-54	5.8	7.0	6.9	9.0	9.4	10.0	4.2	72.4%
	55-64	5.2	6.4	6.0	9.2	11.0	12.1	6.9	132.7%
Malta	18-24	3.7	4.1	2.7	3.4	3.6	5.1	1.4	37.8%
	25-54	5.8	6.6	6.6	6.0	6.0	6.1	0.3	5.2%
	55-64	3.3	3.5	3.2	2.8	5.5	5.2	1.9	57.6%
Netherlands	18-24	3.2	5.8	7.5	7.1	7.1	10.5	7.3	228.1%
	25-54	4.8	4.3	5.4	5.0	5.7	5.7	0.9	18.8%
	55-64	4.1	4.8	4.1	4.5	4.9	6.3	2.2	53.7%
Austria	18-24	12.5	9.8	8.0	9.9	12.4	8.4	-4.1	-32.8%
	25-54	7.9	7.9	7.2	7.9	7.9	8.0	0.1	1.3%
	55-64	5.6	6.6	6.5	5.6	7.1	5.9	0.3	5.4%
Poland	18-24	11.6	11.7	10.9	10.3	10.9	11.4	-0.2	-1.7%
	25-54	10.4	10.8	10.6	11.2	10.9	9.5	-0.9	-8.7%
	55-64	10.1	10.3	11.0	11.8	10.6	11.6	1.5	14.9%
Portugal	18-24	11.0	13.6	13.3	10.6	12.0	11.0	0.0	0.0%
	25-54	9.4	9.8	10.2	10.7	10.5	9.9	0.5	5.3%
	55-64	12.3	13.3	12.8	12.1	12.1	14.7	2.4	19.5%
Romania	18-24	30.5	28.4	32.8	33.5	31.2	28.2	-2.3	-7.5%
	25-54	17.8	17.3	18.7	17.9	17.9	16.1	-1.7	-9.6%
	55-64	19.7	19.1	20.3	17.4	18.6	19.6	-0.1	-0.5%
Slovenia	18-24	6.1	7.5	9.9	7.0	7.0	5.4	-0.7	-11.5%
	25-54	6.6	7.0	6.2	6.4	6.0	6.5	-0.1	-1.5%
	55-64	6.4	7.1	7.3	8.6	6.7	7.5	1.1	17.2%
Slovakia	18-24	5.6	3.3	4.6	6.1	2.7	3.8	-1.8	-32.1%
	25-54	6.6	6.2	6.1	6.4	7.0	6.9	0.3	4.5%
	55-64	3.8	4.0	4.1	4.3	5.3	4.7	0.9	23.7%
Finland	18-24	8.9	7.6	6.0	7.5	4.8	4.2	-4.7	-52.8%
	25-54	3.4	3.4	3.4	3.3	3.0	2.6	-0.8	-23.5%
	55-64	3.4	3.6	3.9	2.9	2.9	2.6	-0.8	-23.5%
Sweden	18-24	16.3	19.4	19.3	18.3	16.0	13.7	-2.6	-16.0%
	25-54	7.4	7.1	7.3	8.1	6.7	6.8	-0.6	-8.1%
	55-64	3.2	4.5	4.1	4.4	3.5	4.9	1.7	53.1%
United Kingdom	18-24	11.7	7.5	10.6	11.7	8.4	6.2	-5.5	-47.0%
	25-54	8.0	7.9	8.5	8.0	8.4	8.5	0.5	6.3%
	55-64	10.4	10.0	8.8	7.5	9.6	12.2	1.8	17.3%
North Macedonia	18-24	13.7	13.9	16.3	7.7	5.8	:	-7.9	-57.7%
	25-54	10.6	11.1	9.6	9.1	9.2	:	-1.4	-13.2%
	55-64	11.6	9.5	7.2	8.0	8.3	:	-3.3	-28.4%
Serbia	18-24	:	14.9	15.2	13.0	12.5	7.8	-7.1	-47.7%
	25-54	:	13.6	13.9	12.9	11.7	10.5	-3.1	-22.8%
	55-64	:	19.6	19.8	16.1	15.5	13	-6.6	-33.7%



Country	Age group	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Turkey	18-24	15.7	17.4	16.4	14.3	14.3	:	-1.4	-8.9%
	25-54	15.5	14.8	14.4	13.8	13.8	:	-1.7	-11.0%
	55-64	13.0	12.6	12.5	11.4	9.4	:	-3.6	-27.7%

Population 18-64 years old; Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website, EU-SILC [ilc\_iw01], extracted 15-01-2019.

Table C5: In-work at-risk-of-poverty rate by educational attainment level

Country	Education level	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Levels 0-2	17.3	17.8	18.6	18.9	19.3	20.1	2.8	16.2%
	Levels 3-4	8.8	8.9	9.5	9.4	9.4	9.3	0.5	5.7%
	Levels 5-8	4.1	4.2	4.5	4.6	4.8	4.6	0.5	12.2%
Belgium	Levels 0-2	10.1	10.1	9.6	9.2	9.9	12.1	2.0	19.8%
	Levels 3-4	4.2	4.7	6.1	5.8	6.1	6.2	2.0	47.6%
	Levels 5-8	2.9	2.5	2.5	2.6	2.3	2.4	-0.5	-17.2%
Bulgaria	Levels 0-2	26.9	30.2	35.5	31.2	38.3	39.5	12.6	46.8%
	Levels 3-4	5.9	5.0	7.2	5.9	10.5	8.1	2.2	37.3%
	Levels 5-8	2.1	1.5	1.7	1.6	2.5	1.5	-0.6	-28.6%
Czechia	Levels 0-2	9.5	9.3	6.7	11.3	16.2	11.4	1.9	20.0%
	Levels 3-4	5.1	4.6	4.2	4.4	3.8	3.7	-1.4	-27.5%
	Levels 5-8	1.4	1.1	0.8	1.3	1.8	1.8	0.4	28.6%
Denmark	Levels 0-2	8.9	6.8	5.1	8.9	7.6	11.6	2.7	30.3%
	Levels 3-4	4.5	6.0	5.8	5.0	5.1	4.5	0.0	0.0%
	Levels 5-8	3.6	3.3	2.4	3.3	4.1	3.6	0.0	0.0%
Germany	Levels 0-2	15.2	16.1	21.4	21.7	21.9	21.7	6.5	42.8%
	Levels 3-4	7.7	8.6	9.4	9.1	9.1	8.6	0.9	11.7%
	Levels 5-8	5.0	5.7	6.3	5.9	4.9	5.6	0.6	12.0%
Estonia	Levels 0-2	13.0	11.1	20.0	16.2	14.3	15.4	2.4	18.5%
	Levels 3-4	10.4	8.9	13.7	12.0	12.3	12.1	1.7	16.3%
	Levels 5-8	4.8	5.2	7.5	6.3	5.7	5.4	0.6	12.5%
Ireland	Levels 0-2	10.2	10.1	10.4	11.3	9.5	9.2	-1.0	-9.8%
	Levels 3-4	6.1	5.9	7.0	5.6	5.9	5.9	-0.2	-3.3%
	Levels 5-8	3.8	2.8	3.0	2.5	3.0	3.4	-0.4	-10.5%
Greece	Levels 0-2	29.5	27.8	28.1	28.4	27.1	25.5	-4.0	-13.6%
	Levels 3-4	14.9	13.6	14.5	13.5	15.0	13.5	-1.4	-9.4%
	Levels 5-8	5.6	3.6	3.2	4.9	5.8	5.2	-0.4	-7.1%
Spain	Levels 0-2	16.3	16.3	19.5	21.7	21.2	21.4	5.1	31.3%
	Levels 3-4	12.0	11.5	14.1	13.7	14.3	13.7	1.7	14.2%
	Levels 5-8	4.5	4.7	6.4	6.5	6.5	6.7	2.2	48.9%
France	Levels 0-2	14.4	16.3	17.8	14.0	16.0	14.9	0.5	3.5%
	Levels 3-4	9.4	8.4	8.7	8.8	9.1	8.3	-1.1	-11.7%
	Levels 5-8	3.5	3.6	3.6	3.8	3.7	3.6	0.1	2.9%
Croatia	Levels 0-2	19.9	19.1	13.9	19.0	16.7	17.2	-2.7	-13.6%
	Levels 3-4	5.7	5.9	6.0	5.8	5.9	6.1	0.4	7.0%
	Levels 5-8	1.0	1.4	1.3	0.8	0.6	1.3	0.3	30.0%
Italy	Levels 0-2	18.0	18.0	18.0	19.4	20.2	20.9	2.9	16.1%
	Levels 3-4	8.8	9.5	9.5	10.1	9.4	9.8	1.0	11.4%
	Levels 5-8	4.4	4.4	4.9	4.3	5.0	5.3	0.9	20.5%
Cyprus	Levels 0-2	14.5	15.3	15.8	17.5	16.2	19.2	4.7	32.4%
	Levels 3-4	9.0	11.0	9.6	12.0	10.9	9.9	0.9	10.0%
	Levels 5-8	3.1	3.4	2.4	3.0	2.5	1.9	-1.2	-38.7%

Country	Education level	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Latvia	Levels 0-2	20.8	18.1	17.5	20.4	21.9	16.8	-4.0	-19.2%
	Levels 3-4	9.7	10.5	9.4	11.3	9.6	11.8	2.1	21.6%
	Levels 5-8	3.2	3.4	3.6	3.5	3.3	2.5	-0.7	-21.9%
Lithuania	Levels 0-2	18.0	27.8	20.0	33.4	28.5	24.7	6.7	37.2%
	Levels 3-4	10.4	11.8	11.5	12.5	11.0	11.8	1.4	13.5%
	Levels 5-8	2.5	3.1	2.7	4.0	3.2	3.0	0.5	20.0%
Luxembourg	Levels 0-2	18.5	22.6	21.0	20.9	22.1	27.4	8.9	48.1%
	Levels 3-4	9.4	9.1	9.0	11.0	10.3	12.1	2.7	28.7%
	Levels 5-8	3.7	2.8	4.4	4.3	5.9	5.4	1.7	45.9%
Hungary	Levels 0-2	19.0	24.3	21.0	27.8	25.2	17.4	-1.6	-8.4%
	Levels 3-4	5.2	6.7	6.9	8.9	8.3	9.8	4.6	88.5%
	Levels 5-8	1.8	1.1	1.1	3.7	6.0	7.9	6.1	338.9%
Malta	Levels 0-2	8.9	10.6	10.1	10.2	10.5	10.6	1.7	19.1%
	Levels 3-4	2.9	2.4	3.5	2.7	3.6	4.7	1.8	62.1%
	Levels 5-8	0.4	0.4	0.6	0.6	1.0	0.4	0.0	0.0%
Netherlands	Levels 0-2	6.8	7.1	8.2	8.6	8.3	8.4	1.6	23.5%
	Levels 3-4	4.2	3.8	6.1	5.1	6.1	6.8	2.6	61.9%
	Levels 5-8	3.9	4.1	3.3	3.7	3.6	4.4	0.5	12.8%
Austria	Levels 0-2	10.8	13.8	15.8	13.3	16.2	14.6	3.8	35.2%
	Levels 3-4	8.3	7.0	6.1	7.7	8.0	7.5	-0.8	-9.6%
	Levels 5-8	6.1	7.4	5.9	6.0	6.3	6.1	0.0	0.0%
Poland	Levels 0-2	25.6	27.7	28.6	30.6	28.0	23.2	-2.4	-9.4%
	Levels 3-4	12.3	12.9	12.9	13.6	13.3	12.2	-0.1	-0.8%
	Levels 5-8	2.3	2.3	2.3	2.7	3.0	3.5	1.2	52.2%
Portugal	Levels 0-2	13.1	14.8	16.2	15.9	16.7	16.3	3.2	24.4%
	Levels 3-4	6.6	5.9	6.0	8.1	7.9	8.6	2.0	30.3%
	Levels 5-8	1.4	2.7	2.6	3.2	2.7	2.6	1.2	85.7%
Romania	Levels 0-2	48.0	46.1	53.2	37.6	37.6	51.0	3.0	6.3%
	Levels 3-4	14.7	14.0	16.2	15.2	14.1	14.0	-0.7	-4.8%
	Levels 5-8	1.0	0.7	0.8	0.8	3.1	0.9	-0.1	-10.0%
Slovenia	Levels 0-2	12.5	12.8	13.0	12.0	11.0	12.0	-0.5	-4.0%
	Levels 3-4	7.3	8.6	7.6	7.6	7.1	7.7	0.4	5.5%
	Levels 5-8	2.2	2.1	2.2	3.6	3.1	3.4	1.2	54.5%
Slovakia	Levels 0-2	16.6	16.5	14.7	13.8	14.1	13.3	-3.3	-19.9%
	Levels 3-4	6.5	6.2	6.6	6.5	6.8	6.7	0.2	3.1%
	Levels 5-8	3.8	3.2	2.4	4.1	4.6	4.5	0.7	18.4%
Finland	Levels 0-2	6.8	6.0	5.1	5.5	5.0	4.6	-2.2	-32.4%
	Levels 3-4	4.9	4.9	5.0	4.7	4.2	3.3	-1.6	-32.7%
	Levels 5-8	1.6	1.9	1.9	1.7	1.4	1.5	-0.1	-6.3%
Sweden	Levels 0-2	8.0	11.8	11.6	12.6	13.1	12.8	4.8	60.0%
	Levels 3-4	7.1	7.5	7.7	6.9	6.1	6.6	-0.5	-7.0%
	Levels 5-8	5.5	5.6	4.8	6.0	4.7	4.7	-0.8	-14.5%

Country	Education level	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
United Kingdom	Levels 0-2	16.0	12.8	12.4	12.3	12.3	14	-2.0	-12.5%
	Levels 3-4	9.4	8.7	9.6	8.4	8.4	12.6	3.2	34.0%
	Levels 5-8	5.4	5.4	5.8	5.7	6.8	5.6	0.2	3.7%
North Macedonia	Levels 0-2	25.9	25.2	25.1	19.4	25.5	:	-0.4	-1.5%
	Levels 3-4	8.7	7.6	6.7	7.7	6.2	:	-2.5	-28.7%
	Levels 5-8	1.3	1.9	1.0	2.4	1.6	:	0.3	23.1%
Serbia	Levels 0-2	:	35.2	32.3	37.6	28.4	31	-4.2	-11.9%
	Levels 3-4	:	14.1	14.4	12.9	12.9	10.8	-3.3	-23.4%
	Levels 5-8	:	3.0	6.9	4.5	6.0	3.4	0.4	13.3%
Turkey	Levels 0-2	19.3	18.8	20.8	20.4	20.3	:	1.0	5.2%
	Levels 3-4	7.1	7.8	8.4	8.2	8.5	:	1.4	19.7%
	Levels 5-8	0.9	1.0	1.2	1.0	1.3	:	0.4	44.4%

Levels 0-2: Less than primary, primary and lower secondary education

Levels 3- 4: Upper secondary and post-secondary non-tertiary education

Levels 5-8: Tertiary education

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website, EU-SILC [ilc\_iw04], extracted 15-01-2019.

Table C6: In-work at-risk-of-poverty rate by broad group of country of birth

Country	Country of birth	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Other EU country	11.2	12.9	13.8	13.2	12.3	12.3	1.1	9.8%
	Non-EU country	18.9	19.1	20.2	21.6	21.1	21.4	2.5	13.2%
	Foreign country	16.0	16.6	17.7	18.2	17.5	17.8	1.8	11.3%
	Reporting country	8.1	8.0	8.5	8.5	8.6	8.3	0.2	2.5%
Belgium	Other EU country	10.0	8.3	8.7	7.8	5.8	7.0	-3.0	-30.0%
	Non-EU country	19.1	19.8	17.9	12.8	19.5	19.9	0.8	4.2%
	Foreign country	14.7	14.0	13.4	10.3	12.4	13.4	-1.3	-8.8%
	Reporting country	2.8	2.6	3.3	3.6	3.3	3.5	0.7	25.0%
Bulgaria	Other EU country	:	:	:	:	:	:	:	:
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	:	:	:	:	:	:	:	:
	Reporting country	7.4	7.2	9.3	7.8	11.6	9.9	2.5	33.8%
Czechia	Other EU country	7.1	4.3	7.6	6.0	6.1	5.6	-1.5	-21.1%
	Non-EU country	25.8	12.8	8.1	12.6	5.4	5.5	-20.3	-78.7%
	Foreign country	14.1	7.6	7.8	9.1	5.8	5.6	-8.5	-60.3%
	Reporting country	4.3	3.9	3.5	3.8	3.7	3.5	-0.8	-18.6%
Denmark	Other EU country	8.4	8.8	13.6	18.9	7.3	17.2	8.8	104.8%
	Non-EU country	18.0	19.9	10.9	17.2	14.5	19.5	1.5	8.3%
	Foreign country	14.3	15.7	11.9	17.8	11.7	18.6	4.3	30.1%
	Reporting country	4.6	4.7	4.3	4.1	4.8	4.3	-0.3	-6.5%
Germany	Other EU country	5.6	9.4	10.5	11.3	11.0	10.3	4.7	83.9%
	Non-EU country	12.5	16.0	15.5	20.8	21.0	18.6	6.1	48.8%
	Foreign country	8.7	12.5	12.9	15.5	15.8	14.4	5.7	65.5%
	Reporting country	7.6	8.1	9.5	8.8	8.4	8.0	0.4	5.3%
Estonia	Other EU country	:	:	:	:	:	:	:	:
	Non-EU country	14.2	12.6	17.1	9.9	11.5	8.4	-5.8	-40.8%
	Foreign country	13.6	12.2	17.6	9.9	11.4	8.2	-5.4	-39.7%
	Reporting country	7.8	7.1	11.1	10.4	9.8	9.9	2.1	26.9%
Ireland	Other EU country	6.6	5.8	5.2	5.9	4.8	6.5	-0.1	-1.5%
	Non-EU country	11.7	8.4	15.0	7.1	14.9	11.8	0.1	0.9%
	Foreign country	7.8	6.5	7.5	6.1	7.1	7.8	0.0	0.0%
	Reporting country	5.0	4.5	4.8	4.4	4.3	4.4	-0.6	-12.0%
Greece	Other EU country	18.0	19.7	12.2	11.0	14.6	12.3	-5.7	-31.7%
	Non-EU country	30.7	33.1	32.8	33.7	27.7	28.5	-2.2	-7.2%
	Foreign country	27.2	29.6	28.0	29.9	25.4	26.2	-1.0	-3.7%
	Reporting country	13.5	11.2	11.7	11.9	12.8	11.5	-2.0	-14.8%
Spain	Other EU country	21.4	23.5	26.9	19.5	27.5	26.0	4.6	21.5%
	Non-EU country	30.9	26.6	34.7	37.7	33.5	34.1	3.2	10.4%
	Foreign country	28.2	25.5	32.1	31.5	31.6	31.7	3.5	12.4%
	Reporting country	7.7	7.9	9.5	10.3	10.0	9.8	2.1	27.3%

Country	Country of birth	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
France	Other EU country	11.8	10.2	12.1	13.9	9.9	10.8	-1.0	-8.5%
	Non-EU country	18.8	22.3	21.2	18.9	19.6	17.5	-1.3	-6.9%
	Foreign country	16.4	18.2	18.2	17.2	16.4	15.3	-1.1	-6.7%
	Reporting country	7.2	6.8	7.0	6.6	7.0	6.6	-0.6	-8.3%
Croatia	Other EU country	7.5	:	2.0	5.2	5.6	7.4	-0.1	-1.3%
	Non-EU country	8.0	13.6	11.5	11.4	9.0	5.2	-2.8	-35.0%
	Foreign country	7.9	12.1	10.1	10.4	8.5	5.6	-2.3	-29.1%
	Reporting country	5.8	5.6	5.2	5.3	5.2	5.8	0.0	0.0%
Italy	Other EU country	22.3	24.4	25.2	22.9	23.6	22.2	-0.1	-0.4%
	Non-EU country	23.6	24.6	24.9	26.8	27.8	31.8	8.2	34.7%
	Foreign country	23.2	24.5	25.0	25.6	26.5	29.1	5.9	25.4%
	Reporting country	9.3	9.1	9.0	9.3	9.3	9.3	0.0	0.0%
Cyprus	Other EU country	14.8	18.4	14.2	14.4	13.4	14.9	0.1	0.7%
	Non-EU country	29.8	27.7	28.7	27.9	28.5	26.9	-2.9	-9.7%
	Foreign country	22.4	23.1	21.2	20.9	20.5	20.6	-1.8	-8.0%
	Reporting country	4.1	5.1	3.7	5.5	4.8	4.5	0.4	9.8%
Latvia	Other EU country	:	:	:	:	6.9	:	:	:
	Non-EU country	8.5	8.4	6.7	10.0	9.3	9.8	1.3	15.3%
	Foreign country	8.2	7.8	6.9	10.7	9.0	10.0	1.8	22.0%
	Reporting country	9.0	9.2	8.4	9.3	8.4	8.9	-0.1	-1.1%
Lithuania	Other EU country	:	:	:	:	:	:	:	:
	Non-EU country	7.9	7.4	12.0	12.1	9.8	11.7	3.8	48.1%
	Foreign country	7.8	7.5	11.1	11.1	9.5	11.7	3.9	50.0%
	Reporting country	7.6	9.3	8.3	10.1	8.7	8.6	1.0	13.2%
Luxembourg	Other EU country	12.5	13.6	11.8	13.0	11.7	15.0	2.5	20.0%
	Non-EU country	29.1	27.4	30.4	32.7	37.6	32.2	3.1	10.7%
	Foreign country	16.1	16.4	15.8	17.2	17.6	18.5	2.4	14.9%
	Reporting country	4.3	6.2	6.3	5.7	5.9	8.0	3.7	86.0%
Hungary	Other EU country	8.1	3.6	3.3	10.1	9.7	6.2	-1.9	-23.5%
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	9.1	3.8	2.7	12.8	9.1	5.3	-3.8	-41.8%
	Reporting country	5.7	7.1	6.8	9.2	9.7	10.3	4.6	80.7%
Malta	Other EU country	1.9	2.5	7.3	9.2	5.0	7.6	5.7	300.0%
	Non-EU country	9.2	13.5	14.2	14.0	14.2	13.0	3.8	41.3%
	Foreign country	6.5	9.2	11.0	11.8	9.9	10.5	4.0	61.5%
	Reporting country	5.2	5.8	5.4	4.9	5.4	5.6	0.4	7.7%
Netherlands	Other EU country	5.7	6.2	6.9	11.4	11.8	13.5	7.8	136.8%
	Non-EU country	8.6	9.0	11.7	8.7	15.2	14.5	5.9	68.6%
	Foreign country	8.1	8.4	10.6	9.4	14.3	14.1	6.0	74.1%
	Reporting country	4.1	4.0	4.6	4.5	4.4	5.1	1.0	24.4%

Country	Country of birth	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Austria	Other EU country	20.1	16.7	18.5	18.8	24.3	15.8	-4.3	-21.4%
	Non-EU country	15.7	17.0	19.7	19.2	19.1	18.2	2.5	1.9%
	Foreign country	17.3	16.9	19.3	19.1	21.2	17.2	-0.1	-0.6%
	Reporting country	6.1	6.0	4.4	5.2	5.1	5.2	-0.9	-14.8%
Poland	Other EU country	:	:	:	:	:	:	:	:
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	:	:	:	:	:	:	:	:
	Reporting country	:	:	:	:	:	:	:	:
Portugal	Other EU country	6.7	14.2	9.1	9.0	7.7	9.0	2.3	34.3%
	Non-EU country	12.5	12.7	13.3	17.8	15.2	14.0	1.5	12.0%
	Foreign country	11.0	13.1	12.1	15.2	13.1	12.5	1.5	13.6%
	Reporting country	9.8	10.2	10.6	10.4	10.6	10.5	0.7	7%
Romania	Other EU country	:	:	:	:	:	:	:	:
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	:	:	:	:	:	:	:	:
	Reporting country	18.9	18.1	19.7	18.6	18.6	17.1	-1.8	-9.5%
Slovenia	Other EU country	11.5	14.0	11.0	10.1	8.7	12.7	1.2	10.4%
	Non-EU country	19.1	17.3	18.2	20.3	18.1	14.3	-4.8	-25.1%
	Foreign country	17.3	16.6	16.4	18.1	16.2	14.0	-3.3	-19.1%
	Reporting country	5.1	5.7	5.0	5.3	4.9	5.7	0.6	11.8%
Slovakia	Other EU country	10.5	4.1	8.8	:	:	:	:	:
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	9.8	3.8	7.0	:	:	15.2	5.4	55.1%
	Reporting country	6.1	5.8	5.7	6.0	6.5	6.3	0.2	3.3%
Finland	Other EU country	4.8	8.5	7.5	7.8	7.3	2.6	-2.2	-45.8%
	Non-EU country	11.9	9.7	9.2	9.4	6.7	7.4	-4.5	-37.8%
	Foreign country	8.6	9.1	8.4	8.6	7.0	5.4	-3.2	-37.2%
	Reporting country	3.6	3.5	3.5	3.3	2.9	2.5	-1.1	-30.6%
Sweden	Other EU country	13.7	11.8	14.0	8.0	9.3	11.3	-2.4	-17.5%
	Non-EU country	16.8	16.6	15.9	18.5	17.5	18.3	1.5	8.9%
	Foreign country	15.7	14.8	15.3	15.4	15.0	16.1	0.4	2.5%
	Reporting country	5.2	5.9	6.0	6.4	4.8	4.7	-0.5	-9.6%
United Kingdom	Other EU country	8.2	9.6	10.9	10.7	6.2	7.8	-0.4	-4.9%
	Non-EU country	16.5	14.6	17.2	17.2	15.1	14.8	-1.7	-10.3%
	Foreign country	13.7	12.6	14.6	14.4	11.3	11.8	-1.9	-13.9%
	Reporting country	7.9	7.5	7.6	7.0	7.9	8.4	0.5	6.3%
North Macedonia	EU country	:	:	:	:	:	:	:	:
	Non-EU country	:	:	:	:	:	:	:	:
	Foreign country	:	:	:	:	:	:	:	:
	Reporting country	:	:	:	:	:	:	:	:

Country	Country of birth	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Serbia	EU country	:	:	14.0	10.6	9.9	12.7	-1.3	-9.3%
	Non-EU country	:	14.6	13.9	8.6	10.5	4.2	-9.7	-69.8%
	Foreign country	:	14.6	14.0	9.5	10.2	8.3	-5.7	-40.7%
	Reporting country	:	:	14.9	13.7	12.5	11	-3.9	-26.2%
Turkey	EU country	0.6	0.8	2.5	2.6	3.5	:	2.9	483.3%
	Non-EU country	:	:	:	1.5	13.3	:	:	:
	Foreign country	1.8	1.4	2.6	2.2	6.8	:	5.0	277.8%
	Reporting country	15.5	15.1	14.6	13.8	13.6	:	-1.9	-12.3%

\* Except RS 2014-2017 and TR 2012-2017.

Population 18-64 years old; :=unreliable.

Source: Eurostat website, EU-SILC [ilc\_iw16], extracted 15-01-2019.



Table C7: In-work at-risk-of-poverty rate by most frequent activity (MFA) status

*Self-employed = Employed persons except employees.*

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Employees	6.9	6.9	7.4	7.3	7.4	7.4	0.5	7.2%
	Self-employed	21.7	22.1	22.9	23.1	23.4	22.2	0.5	2.3%
Belgium	Employees	3.3	3.3	3.5	3.1	3.4	3.8	0.5	15.2%
	Self-employed	15.2	13.9	15.4	15.8	15.2	13.8	-1.4	-9.2%
Bulgaria	Employees	7.1	6.4	8.8	7.0	11.3	10.1	3.0	42.3%
	Self-employed	10.1	15.6	13.7	14.7	13.7	8.8	-1.3	-12.9%
Czechia	Employees	3.5	3.0	2.8	3.2	3.0	2.6	-0.9	-25.7%
	Self-employed	9.6	9.0	7.4	8.0	7.8	8.1	-1.5	-15.6%
Denmark	Employees	3.8	3.9	3.7	3.9	4.5	4.2	0.4	10.5%
	Self-employed	19.7	20.0	16.5	19.3	18.7	23.7	4.0	20.3%
Germany	Employees	7.2	7.9	9.2	8.9	8.7	8.2	1.0	13.9%
	Self-employed	16.5	20.7	20.3	21.3	21.2	21.5	5.0	30.3%
Estonia	Employees	6.8	6.0	9.8	7.8	8.0	8.0	1.2	17.6%
	Self-employed	28.0	25.8	33.2	34.0	26.6	24.5	-3.5	-12.5%
Ireland	Employees	3.6	3.4	4.1	4.0	3.7	4.2	0.6	16.7%
	Self-employed	18.5	15.3	13.9	10.2	12.5	11.5	-7.0	-37.8%
Greece	Employees	8.7	9.2	8.5	8.2	8.4	7.8	-0.9	-10.3%
	Self-employed	28.3	20.3	22.6	23.5	25.6	23.6	-4.7	-16.6%
Spain	Employees	8.7	8.3	9.9	10.5	10.1	11.5	2.8	32.2%
	Self-employed	22.4	22.1	26.0	26.8	27.8	21.7	-0.7	-3.1%
France	Employees	6.5	6.7	6.5	5.9	6.3	6.1	-0.4	-6.2%
	Self-employed	19.6	16.5	19.7	19.1	20.5	17.4	-2.2	-11.2%
Croatia	Employees	4.6	4.8	4.7	4.9	4.9	4.8	0.2	4.3%
	Self-employed	17.8	16.0	14.7	14.3	12.0	15.1	-2.7	-15.2%
Italy	Employees	9.4	8.9	8.7	9.4	9.5	10.1	0.7	7.4%
	Self-employed	17.0	19.0	19.7	19.6	20.2	19.5	2.5	14.7%
Cyprus	Employees	7.5	8.6	7.8	9.0	8.6	8.0	0.5	6.7%
	Self-employed	12.2	12.4	8.1	10.1	6.6	7.9	-4.3	-35.2%
Latvia	Employees	8.0	7.7	7.1	8.0	7.2	7.2	-0.8	-10.0%
	Self-employed	19.1	23.3	22.4	22.3	19.4	26.1	7.0	36.6%
Lithuania	Employees	6.5	8.5	7.7	8.8	7.4	7.7	1.2	18.5%
	Self-employed	20.4	16.0	15.6	21.0	18.9	16.6	-3.8	-18.6%
Luxembourg	Employees	9.7	10.1	10.2	10.8	11.4	13.2	3.5	36.1%
	Self-employed	18.4	23.6	22.8	21.4	20.8	22.5	4.1	22.3%
Hungary	Employees	5.7	7.5	6.7	9.4	9.6	9.0	3.3	57.9%
	Self-employed	6.0	3.4	7.4	8.2	9.9	20.8	14.8	246.7%
Malta	Employees	4.4	4.7	4.7	4.6	4.8	5.1	0.7	15.9%
	Self-employed	11.5	15.8	14.0	11.5	13.1	11.9	0.4	3.5%
Netherlands	Employees	3.3	3.5	4.1	3.8	4.3	4.4	1.1	33.3%
	Self-employed	13.9	12.7	13.2	13.4	13.8	16.7	2.8	20.1%
Austria	Employees	7.8	7.2	6.4	7.3	7.5	6.9	-0.9	-11.5%
	Self-employed	11.0	13.9	13.2	12.3	14.5	14.4	3.4	30.9%
Poland	Employees	6.4	7.1	7.2	7.0	7.1	5.3	-1.1	-17.2%
	Self-employed	26.4	25.5	24.3	28.2	26.1	28.5	2.1	8.0%
Portugal	Employees	7.0	7.2	7.9	8.4	8.2	7.8	0.8	11.4%
	Self-employed	30.6	33.9	30.9	30.1	30.0	32.1	1.5	4.9%
Romania	Employees	5.9	4.9	5.8	5.2	5.8	5.0	-0.9	-15.3%
	Self-employed	54.4	54.5	58.8	58.3	57.8	55.1	0.7	1.3%
Slovenia	Employees	4.5	4.6	4.1	4.7	4.0	4.2	-0.3	-6.7%
	Self-employed	23.8	27.8	25.2	22.6	23.0	26.8	3.0	12.6%

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Slovakia	Employees	4.2	3.5	4.3	3.2	4.0	4.6	0.4	9.5%
	Self-employed	16.9	17.8	13.6	21.7	20.2	16.0	-0.9	-5.3%
Finland	Employees	2.1	2.0	2.1	1.8	1.3	1.3	-0.8	-38.1%
	Self-employed	14.1	15.2	13.8	13.7	14.3	11.5	-2.6	-18.4%
Sweden	Employees	6.5	6.8	6.3	6.8	5.8	5.7	-0.8	-12.3%
	Self-employed	16.7	17.7	20.5	19.6	15.5	18.3	1.6	9.6%
United Kingdom	Employees	7.7	6.8	7.5	7.1	7.0	7.6	-0.1	-1.3%
	Self-employed	16.7	19.6	18.5	17.0	19.3	17.6	0.9	5.4%
North Macedonia	Employees	5.6	6.5	6.6	6.1	5.8	:	0.2	3.6%
	Self-employed	26.0	22.0	18.1	17.2	18.6	:	-7.4	-28.5%
Serbia	Employees	:	6.4	8.3	8.6	9.0	6.8	0.4	6.2%
	Self-employed	:	39.1	38.3	37.2	31.7	35.1	-4.0	-10.2%
Turkey	Employees	10.7	11.1	11.6	11.2	12.0	:	1.3	12.1%
	Self-employed	23.3	22.0	20.4	19.2	17.1	:	-6.2	-26.6%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat web site, EU-SILC [ilc\_iw01], retrieved 21-01-2019.

Table C8: In-work at-risk-of-poverty rate by type of contract

*Employees only*

Country	Type of contract	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Permanent	5.5	5.5	5.8	5.7	5.8	5.8	0.3	5.5%
	Temporary	14.2	14.9	15.7	15.6	16.2	16.2	2.0	14.1%
Belgium	Permanent	2.7	2.7	2.5	2.6	2.5	3.0	0.3	11.1%
	Temporary	11.1	10.0	14.9	10.4	14.1	13.3	2.2	19.8%
Bulgaria	Permanent	5.9	4.9	6.5	5.5	9.1	7.5	1.6	27.1%
	Temporary	25.0	25.3	30.7	24.7	27.3	27.5	2.5	10.0%
Czechia	Permanent	2.7	2.3	2.3	2.5	2.6	2.1	-0.6	-22.2%
	Temporary	9.3	7.3	6.9	7.9	5.6	6.7	-2.6	-28.0%
Denmark	Permanent	3.6	3.2	3.9	3.6	3.4	2.5	-1.1	-30.6%
	Temporary	4.6	16.6	6.2	9.8	15.1	6.3	1.7	37.0%
Germany	Permanent	5.8	6.6	8.0	7.5	7.0	7.0	1.2	20.7%
	Temporary	16.1	17.0	17.5	18.1	20.5	18.3	2.2	13.7%
Estonia	Permanent	6.3	5.7	9.3	7.1	7.4	7.3	1.0	15.9%
	Temporary	21.5	13.4	33.9	25.7	20.7	21.1	-0.4	-1.9%
Ireland	Permanent	2.7	2.6	2.9	3.1	2.7	3.2	0.5	18.5%
	Temporary	5.7	6.9	11.0	11.9	10.3	9.3	3.6	63.2%
Greece	Permanent	4.7	5.8	5.1	4.7	5.3	4.7	0.0	0.0%
	Temporary	15.3	13.8	14.8	15.8	15.2	14.8	-0.5	-3.3%
Spain	Permanent	5.4	5.4	5.9	5.9	6.2	7.3	1.9	35.2%
	Temporary	17.6	17.5	22.9	23.3	20.9	23.1	5.5	31.3%
France	Permanent	5.2	5.0	4.8	4.7	4.9	4.8	-0.4	-7.7%
	Temporary	13.6	14.9	14.8	13.2	12.7	11.5	-2.1	-15.4%
Croatia	Permanent	3.9	4.1	4.0	4.2	4.1	4.0	0.1	2.6%
	Temporary	9.4	10.5	8.8	8.3	8.7	9.4	0.0	0.0%
Italy	Permanent	7.7	7.2	7.1	7.8	7.5	7.8	0.1	1.3%
	Temporary	19.8	20.4	17.9	19.1	20.5	22.5	2.7	13.6%
Cyprus	Permanent	4.9	6.2	5.8	6.6	6.5	5.8	0.9	18.4%
	Temporary	25.8	25.9	24.1	27.3	24.5	24.0	-1.8	-7.0%
Latvia	Permanent	7.7	7.2	6.7	7.3	6.4	6.7	-1.0	-13.0%
	Temporary	10.5	17.6	21.4	26.7	24.0	29.5	19.0	181.0%
Lithuania	Permanent	6.5	8.2	7.3	7.6	6.4	7.0	0.5	7.7%
	Temporary	6.1	11.5	12.8	20.6	19.8	18.8	12.7	208.2%
Luxembourg	Permanent	8.4	8.9	9.0	9.5	10.1	11.5	3.1	36.9%
	Temporary	22.0	23.1	24.2	23.1	25.6	31.4	9.4	42.7%
Hungary	Permanent	3.9	5.1	4.2	6.4	6.8	6.9	3.0	76.9%
	Temporary	19.1	26.3	28.8	32.0	28.9	22.9	3.8	19.9%
Malta	Permanent	2.7	3.5	4.6	4.6	4.8	5.0	2.3	85.2%
	Temporary	3.5	4.7	5.4	3.2	5.7	5.8	2.3	65.7%
Netherlands	Permanent	3.4	3.3	3.8	3.3	3.7	3.4	0.0	0.0%
	Temporary	9.2	6.8	7.8	9.9	7.9	9.1	-0.1	-1.1%

Country	Type of contract	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Austria	Permanent	7.0	6.8	6.0	6.8	6.6	6.1	-0.9	-12.9%
	Temporary	13.8	13.5	8.3	12.3	14.1	18.0	4.2	30.4%
Poland	Permanent	5.1	5.1	5.5	5.6	5.6	4.0	-1.1	-21.6%
	Temporary	10.3	12.2	11.4	10.8	10.9	9.1	-1.2	-11.7%
Portugal	Permanent	5.4	5.5	5.6	6.5	6.6	6.4	1.0	18.5%
	Temporary	9.1	11.7	12.9	13.3	13.5	11.4	2.3	25.3%
Romania	Permanent	5.8	4.9	5.5	5.1	5.4	5.0	-0.8	-13.8%
	Temporary	16.2	13.1	19.7	12.1	16.9	12.9	-3.3	-20.4%
Slovenia	Permanent	4.1	3.9	3.3	4.5	3.4	3.6	-0.5	-12.2%
	Temporary	11.4	8.1	14.6	12.5	9.3	9.9	-1.5	-13.2%
Slovakia	Permanent	3.8	3.0	3.7	2.6	3.7	4.0	0.2	5.3%
	Temporary	7.6	7.3	8.8	7.6	8.0	9.7	2.1	27.6%
Finland	Permanent	1.6	1.7	1.9	1.8	1.0	1.1	-0.5	-31.3%
	Temporary	5.2	6.5	4.9	5.3	2.3	5.2	0.0	0.0%
Sweden	Permanent	4.6	4.5	4.3	5.3	3.9	3.4	-1.2	-26.1%
	Temporary	19.5	18.9	19.5	15.9	17.7	18.1	-1.4	-7.2%
United Kingdom	Permanent	6.4	5.9	6.0	5.1	6.0	7.1	0.7	10.9%
	Temporary	9.2	8.0	12.5	7.3	12.0	13	3.7	40.2%
North Macedonia	Permanent	4.9	5.4	5.2	5.4	4.8	:	-0.1	-2.0%
	Temporary	9.8	8.6	8.6	6.7	5.9	:	-3.9	-39.8%
Serbia	Permanent	:	5.8	7.3	8.0	8.5	5.9	0.1	1.7%
	Temporary	:	10.3	14.5	11.6	12.0	11	0.9	8.7%
Turkey	Permanent	7.7	8.6	9.0	8.8	9.4	:	1.7	22.1%
	Temporary	27.4	26.9	26.3	25.5	27.6	:	0.2	0.7%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website, EU-SILC [ilc\_iw05], extracted 15-01-2019.

Table C9: In-work at-risk-of-poverty rate by full/part-time work

*Employees only*

Country	Working time	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Part-time	13.8	14.7	15.7	15.3	15.8	15.6	1.8	13.0%
	Full-time	7.4	7.2	7.7	7.7	7.8	7.7	0.3	4.1%
Belgium	Part-time	6.4	5.9	6.2	6.4	6.4	6.5	0.1	1.6%
	Full-time	3.4	3.5	3.9	3.7	3.7	4.3	0.9	26.5%
Bulgaria	Part-time	27.9	20.9	27.8	30.3	42.2	35.6	7.7	27.6%
	Full-time	6.6	6.4	8.1	6.7	10.2	8.3	1.7	25.8%
Czech Republic	Part-time	10.0	10.5	6.4	6.3	7.9	8.0	-2.0	-20.0%
	Full-time	4.2	3.5	3.3	3.8	3.5	3.2	-1.0	-23.8%
Denmark	Part-time	6.0	7.9	8.5	7.6	14.1	13.2	7.2	120.0%
	Full-time	4.4	4.2	3.5	4.0	3.2	3.7	-0.7	-15.9%
Germany	Part-time	11.3	13.4	14.9	14.5	15.2	14.0	2.7	23.9%
	Full-time	5.7	6.3	7.5	7.1	6.5	6.6	0.9	15.8%
Estonia	Part-time	18.9	16.4	20.2	18.1	15.0	18.4	-0.5	-2.6%
	Full-time	7.1	6.4	10.5	8.9	8.6	8.0	0.9	12.7%
Ireland	Part-time	10.2	8.7	10.7	9.7	9.5	9.7	-0.5	-4.9%
	Full-time	3.4	3.1	3.0	2.9	2.8	3	-0.4	-11.8%
Greece	Part-time	27.3	27.0	27.9	28.2	30.3	27.5	0.2	0.7%
	Full-time	13.4	10.7	11.9	11.6	12.2	11.2	-2.2	-16.4%
Spain	Part-time	21.2	18.7	22.9	27.1	24.3	26.9	5.7	26.9%
	Full-time	8.7	8.9	10.2	10.3	10.7	10.7	2.0	23.0%
France	Part-time	13.0	13.1	13.3	13.2	13.5	13.2	0.2	1.5%
	Full-time	6.6	5.9	6.3	6.0	6.5	5.8	-0.8	-12.1%
Croatia	Part-time	19.7	26.2	9.9	20.4	15.9	19.0	-0.7	-3.6%
	Full-time	5.6	5.3	5.5	5.4	5.0	5.2	-0.4	-7.1%
Italy	Part-time	18.0	19.2	17.4	18.5	19.9	18.6	0.6	3.3%
	Full-time	9.3	9.3	9.6	9.8	10.0	11.1	1.8	19.4%
Cyprus	Part-time	15.4	16.6	16.2	17.0	12.3	15.4	0.0	0.0%
	Full-time	6.9	7.8	6.3	7.6	7.3	7.0	0.1	1.4%
Latvia	Part-time	23.1	20.5	18.7	18.4	23.3	24.4	1.3	5.6%
	Full-time	7.1	7.7	6.8	8.2	7.0	7.4	0.3	4.2%
Lithuania	Part-time	26.2	24.7	24.2	28.1	29.2	29.4	3.2	12.2%
	Full-time	5.8	7.6	6.8	8.6	6.5	6.9	1.1	19.0%
Luxembourg	Part-time	12.9	14.0	14.8	16.5	17.6	17.4	4.5	34.9%
	Full-time	9.0	10.1	9.9	10.0	10.5	12.2	3.2	35.6%
Hungary	Part-time	15.8	17.9	20.1	18.2	22.0	:	6.2	39.2%
	Full-time	4.7	5.8	5.4	8.4	8.7	:	4.0	85.1%
Malta	Part-time	12.8	12.1	12.7	14.9	13.8	14.0	1.2	9.4%
	Full-time	4.4	5.3	5.1	4.7	5.1	5.0	0.6	13.6%
Netherlands	Part-time	4.5	4.5	5.1	4.5	5.0	6.7	2.2	48.9%
	Full-time	4.1	3.4	4.6	4.4	4.8	4.3	0.2	4.9%

Country	Working time	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Austria	Part-time	10.5	9.5	9.6	11.1	9.4	11.9	1.4	13.3%
	Full-time	6.4	6.8	5.6	5.9	6.9	5.8	-0.6	-9.4%
Poland	Part-time	18.1	20.2	17.1	18.3	20.4	21.7	3.6	19.9%
	Full-time	9.6	9.7	10.0	10.7	10.2	9.0	-0.6	-6.3%
Portugal	Part-time	23.4	28.0	31.1	29.5	30.2	31.5	8.1	34.6%
	Full-time	8.5	8.8	9.1	9.6	9.5	9.1	0.6	7.1%
Romania	Part-time	59.6	58.5	63.5	59.4	64.7	61.1	1.5	2.5%
	Full-time	15.9	13.6	15.0	14.7	14.3	13.3	-2.6	-16.4%
Slovenia	Part-time	10.2	13.4	13.0	14.6	15.6	15.2	5.0	49.0%
	Full-time	5.6	5.8	5.5	5.9	5.3	5.8	0.2	3.6%
Slovakia	Part-time	16.4	17.8	11.4	19.0	15.4	16.4	0.0	0.0%
	Full-time	5.8	5.3	5.2	5.4	6.1	6.0	0.2	3.4%
Finland	Part-time	9.3	10.6	8.5	9.0	6.4	7.5	-1.8	-19.4%
	Full-time	3.0	2.7	3.1	2.9	2.7	2.3	-0.7	-23.3%
Sweden	Part-time	10.8	12.0	10.8	11.1	10.3	9.5	-1.3	-12.0%
	Full-time	5.5	5.7	6.2	6.7	5.3	5.6	0.1	1.8%
United Kingdom	Part-time	14.3	13.6	16.1	13.0	14.1	16	1.2	8.4%
	Full-time	6.6	6.2	5.7	5.6	6.0	6.0	-0.6	-9.1%
North Macedonia	Part-time	32.0	24.3	31.6	25.7	24.7	:	-7.3	-22.8%
	Full-time	10.4	10.9	9.0	8.3	8.5	:	-1.9	-18.3%
Serbia	Part-time	:	35.6	37.0	44.1	33.3	36.0	-0.1	-0.3%
	Full-time	:	13.0	13.8	12.4	11.4	10.0	-3.0	-23.1%
Turkey	Part-time	23.5	20.9	19.8	17.8	15.3	:	-8.2	-34.9%
	Full-time	14.3	14.2	13.8	13.2	13.2	:	-1.1	-7.7%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website. EU-SILC [ilc\_iw07]. extracted 15-01-2019.

Table C10: In-work at-risk-of-poverty rate by household type and parenthood

*Dependent children are individuals aged 0-17 years and 18-24 years if inactive and living with at least one parent.*

Country	Household type	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Single	12.6	13.1	13.5	13.2	13.9	13.5	0.9	7.1%
	Single with dep. children	19.8	20.2	20.0	19.9	21.6	21.9	2.1	10.6%
	2+ adults without dep. children	5.7	5.6	6.1	6.1	6.2	6.0	0.3	5.3%
	2+ adults with dep. children	10.1	10.0	10.5	10.6	10.4	10.4	0.3	3.0%
Belgium	Single	4.9	6.6	5.4	6.6	6.9	6.0	1.1	22.4%
	Single with dep. children	14.7	13.6	20.4	14.0	14.0	15.4	0.7	4.8%
	2+ adults without dep. children	2.9	2.6	2.8	2.3	2.4	2.7	-0.2	-6.9%
	2+ adults with dep. children	4.7	4.3	4.8	4.7	5.2	5.6	0.9	19.1%
Bulgaria	Single	10.3	8.3	7.6	7.5	15.6	10.0	-0.3	-2.9%
	Single with dep. children	20.3	17.5	31.7	21.5	33.3	23.0	2.7	13.3%
	2+ adults without dep. children	4.2	4.3	5.3	5.3	7.5	6.3	2.1	50.0%
	2+ adults with dep. children	9.5	9.4	12.1	9.4	13.2	12.5	3.0	31.6%
Czechia	Single	5.9	6.8	6.0	6.9	8.2	7.0	1.1	18.6%
	Single with dep. children	14.1	11.5	16.2	13.6	15.5	17.4	3.3	23.4%
	2+ adults without dep. children	2.7	2.6	1.5	2.2	1.8	1.5	-1.2	-44.4%
	2+ adults with dep. children	5.4	4.3	4.3	4.4	4.1	4.0	-1.4	-25.9%
Denmark	Single	10.6	13.4	8.2	9.9	10.7	11.5	0.9	8.5%
	Single with dep. children	10.0	11.4	10.5	12.0	11.4	11.1	1.1	11.0%
	2+ adults without dep. children	3.2	2.3	2.8	3.7	2.7	3.2	0.0	0.0%
	2+ adults with dep. children	3.7	3.6	4.5	4.1	4.0	3.5	-0.2	-5.4%
Germany	Single	14.6	15.3	17.4	16.4	17.0	15.1	0.5	3.4%
	Single with dep. children	24.7	22.5	23.4	24.3	26.3	24.2	-0.5	-2.0%
	2+ adults without dep. children	4.5	5.8	6.5	6.4	5.7	5.7	1.2	26.7%
	2+ adults with dep. children	6.3	6.9	8.2	8.1	8.3	8.4	2.1	33.3%
Estonia	Single	10.5	10.8	20.3	15.0	16.5	15.2	4.7	44.8%
	Single with dep. children	20.5	22.1	23.7	25.2	23.8	21.6	1.1	5.4%
	2+ adults without dep. children	6.2	4.7	7.4	5.8	5.3	5.6	-0.6	-9.7%
	2+ adults with dep. children	8.2	7.3	11.7	11.2	10.0	9.5	1.3	15.9%

Country	Household type	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Ireland	Single	10.2	11.8	8.7	10.9	12.8	11.1	0.9	8.8%
	Single with dep. children	8.9	10.5	11.8	14.0	20.3	20.8	11.9	133.7%
	2+ adults without dep. children	3.4	3.2	4.3	2.1	2.5	3.6	0.2	5.9%
	2+ adults with dep. children	6.2	4.9	5.4	5.3	4.3	4.2	-2.0	-32.3%
Greece	Single	11.5	10.5	11.0	11.9	12.3	9.1	-2.4	-20.9%
	Single with dep. children	48.6	12.7	12.9	20.7	11.0	13.9	-34.7	-71.4%
	2+ adults without dep. children	11.5	10.7	10.8	11.0	12.7	11.5	0.0	0.0%
	2+ adults with dep. children	17.9	15.7	15.9	15.5	15.5	14.7	-3.2	-17.9%
Spain	Single	10.8	11.8	16.4	14.2	13.4	14.9	4.1	38.0%
	Single with dep. children	23.4	25.4	26.8	24.3	25.2	27.8	4.4	18.8%
	2+ adults without dep. children	6.7	6.4	8.1	9.2	9.0	8.9	2.2	32.8%
	2+ adults with dep. children	13.8	13.1	14.7	15.6	15.8	15.4	1.6	11.6%
France	Single	12.0	10.1	10.9	11.4	9.7	10.1	-1.9	-15.8%
	Single with dep. children	20.6	22.8	18.5	19.6	24.0	19.1	-1.5	-7.3%
	2+ adults without dep. children	4.5	4.7	4.7	4.1	5.2	3.4	-1.1	-24.4%
	2+ adults with dep. children	8.1	7.8	8.0	7.5	7.6	7.8	-0.3	-3.7%
Croatia	Single	4.9	3.9	2.9	2.5	2.0	5.6	0.7	14.3%
	Single with dep. children	8.1	13.9	11.8	12.4	12.3	15.2	7.1	87.7%
	2+ adults without dep. children	3.7	4.0	4.1	4.4	4.0	4.2	0.5	13.5%
	2+ adults with dep. children	7.7	7.7	6.9	7.1	6.8	6.8	-0.9	-11.7%
Italy	Single	13.2	15.2	14.0	13.9	15.6	16.5	3.3	25.0%
	Single with dep. children	26.6	24.6	23.1	22.1	18.7	25.3	-1.3	-4.9%
	2+ adults without dep. children	5.3	6.1	6.4	7.4	7.3	6.8	1.5	28.3%
	2+ adults with dep. children	13.8	12.5	12.5	13.1	13.4	14.2	0.4	2.9%
Cyprus	Single	14.1	10.8	10.0	12.4	12.0	8.4	-5.7	-40.4%
	Single with dep. children	8.9	15.3	18.0	10.9	8.9	12.1	3.2	36.0%
	2+ adults without dep. children	8.1	9.6	10.1	10.7	7.3	7.7	-0.4	-4.9%
	2+ adults with dep. children	6.7	7.7	5.4	7.3	8.1	7.7	1.0	14.9%
Latvia	Single	12.8	12.1	11.9	13.8	14.6	16.2	3.4	26.6%
	Single with dep. children	26.9	25.8	25.6	26.3	20.9	18.2	-8.7	-32.3%
	2+ adults without dep. children	5.6	5.9	5.2	6.3	6.7	6.8	1.2	21.4%
	2+ adults with dep. children	8.6	9.3	8.4	9.7	7.5	8.0	-0.6	-7.0%



Country	Household type	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Lithuania	Single	8.2	7.8	9.4	10.2	10.0	13.6	5.4	65.9%
	Single with dep. children	21.2	33.4	27.9	32.1	27.2	25.9	4.7	22.2%
	2+ adults without dep. children	3.8	5.2	3.3	6.1	4.6	3.7	-0.1	-2.6%
	2+ adults with dep. children	8.8	9.7	10.4	11.3	9.6	9.2	0.4	4.5%
Luxembourg	Single	11.2	11.7	12.7	18.3	22.7	24.2	13.0	116.1%
	Single with dep. children	34.8	32.6	30.8	36.2	33.8	34.0	-0.8	-2.3%
	2+ adults without dep. children	4.8	5.4	4.1	4.8	6.4	7.3	2.5	52.1%
	2+ adults with dep. children	12.4	13.1	13.6	12.6	11.7	14.1	1.7	13.7%
Hungary	Single	11.0	10.6	9.3	15.5	14.1	14.6	3.6	32.7%
	Single with dep. children	13.0	13.8	13.7	20.5	30.6	22.9	9.9	76.2%
	2+ adults without dep. children	3.2	4.9	4.0	6.4	6.4	8.1	4.9	153.1%
	2+ adults with dep. children	6.3	7.7	8.1	9.6	10.0	10.2	3.9	61.9%
Malta	Single	3.7	2.0	4.6	4.4	8.9	7.4	3.7	100.0%
	Single with dep. children	12.8	7.6	16.9	18.7	9.2	11.6	-1.2	-9.4%
	2+ adults without dep. children	1.8	2.0	1.8	2.4	2.4	1.9	0.1	5.6%
	2+ adults with dep. children	10.0	9.8	8.8	7.5	8.1	9.0	-1.0	-10.0%
Netherlands	Single	7.5	6.4	7.6	5.0	9.4	11.3	3.8	50.7%
	Single with dep. children	15.9	9.8	9.9	15.8	9.8	18.6	2.7	17.0%
	2+ adults without dep. children	2.2	2.7	3.7	3.2	3.0	2.9	0.7	31.8%
	2+ adults with dep. children	4.9	5.1	5.5	5.8	6.1	6.1	1.2	24.5%
Austria	Single	11.2	11.0	11.8	10.4	10.0	11.9	0.7	6.3%
	Single with dep. children	17.3	16.1	17.7	22.9	18.9	22.4	5.1	29.5%
	2+ adults without dep. children	6.4	4.9	4.3	4.7	5.8	4.4	-2.0	-31.3%
	2+ adults with dep. children	8.1	9.0	7.5	9.1	9.3	8.6	0.5	6.2%
Poland	Single	11.3	10.7	9.5	11.6	10.6	11.3	0.0	0.0%
	Single with dep. children	10.5	15.6	14.8	16.6	23.1	15.0	4.5	42.9%
	2+ adults without dep. children	7.0	6.1	7.6	6.7	6.4	7.4	0.4	5.7%
	2+ adults with dep. children	12.6	13.7	12.5	13.6	13.2	11.1	-1.5	-11.9%
Portugal	Single	10.5	11.8	10.1	10.0	9.8	13.1	2.6	24.8%
	Single with dep. children	16.8	19.6	23.5	21.1	23.1	22.3	5.5	32.7%
	2+ adults without dep. children	6.9	8.1	8.3	8.5	8.1	9.2	2.3	33.3%
	2+ adults with dep. children	11.7	11.6	11.9	12.2	12.4	11.0	-0.7	-6.0%

Country	Household type	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Romania	Single	23.6	22.1	20.9	21.3	22.6	21.4	-2.2	-9.3%
	Single with dep. children	23.7	25.8	22.3	27.3	27.9	19.6	-4.1	-17.3%
	2+ adults without dep. children	13.9	13.4	13.9	13.1	13.9	12.6	-1.3	-9.4%
	2+ adults with dep. children	21.7	21.0	23.6	22.1	21.8	20.2	-1.5	-6.9%
Slovenia	Single	15.9	10.5	12.4	15.5	14.1	17.4	1.5	9.4%
	Single with dep. children	14.8	18.0	10.8	17.5	12.5	19.0	4.2	28.4%
	2+ adults without dep. children	4.1	5.7	4.3	3.9	4.2	3.8	-0.3	-7.3%
	2+ adults with dep. children	5.9	6.7	6.3	6.1	5.4	5.9	0.0	0.0%
Slovakia	Single	8.6	9.5	6.3	8.2	12.1	15.9	7.3	84.9%
	Single with dep. children	13.5	16.9	16.6	16.2	15.6	26.7	13.2	97.8%
	2+ adults without dep. children	2.4	1.8	2.8	3.0	2.8	2.7	0.3	12.5%
	2+ adults with dep. children	8.4	7.6	7.9	7.9	8.7	8.0	-0.4	-4.8%
Finland	Single	7.0	7.3	5.7	4.5	4.5	3.9	-3.1	-44.3%
	Single with dep. children	9.5	11.6	12.8	8.1	8.0	5.7	-3.8	-40.0%
	2+ adults without dep. children	2.4	2.6	2.4	2.6	2.2	1.6	-0.8	-33.3%
	2+ adults with dep. children	3.2	2.6	3.3	3.5	2.9	3.0	-0.2	-6.3%
Sweden	Single	11.7	13.2	13.6	15.0	11.2	11.4	-0.3	-2.6%
	Single with dep. children	15.1	16.6	18.7	18.6	15.7	21.1	6.0	39.7%
	2+ adults without dep. children	4.6	5.6	4.6	4.5	3.8	3.9	-0.7	-15.2%
	2+ adults with dep. children	6.6	5.6	6.5	6.6	5.8	5.9	-0.7	-10.6%
United Kingdom	Single	14.5	16.0	14.3	12.9	16.6	14.6	0.1	0.7%
	Single with dep. children	16.1	17.8	18.9	15.5	20.4	24.4	8.3	51.6%
	2+ adults without dep. children	7.0	5.0	5.4	5.2	5.5	5.6	-1.4	-20.0%
	2+ adults with dep. children	9.3	10.0	10.6	10.1	8.9	9.8	0.5	5.4%
North Macedonia	Single	11.6	3.0	:	:	:	:	:	:
	Single with dep. children	:	:	:	13.2	30.8	:	:	:
	2+ adults without dep. children	9.1	6.0	4.8	4.9	5.6	:	-3.5	-38.5%
	2+ adults with dep. children	12.2	13.7	12.6	11.4	11.2	:	-1.0	-8.2%
Serbia	Single	:	13.5	21.1	17.4	21.3	9.6	-3.9	-28.9%
	Single with dep. children	:	11.8	18.7	13.5	12.7	11.6	-0.2	-1.7%
	2+ adults without dep. children	:	13.9	13.1	11.8	9.2	7.9	-6.0	-43.2%
	2+ adults with dep. children	:	15.9	15.7	14.3	14.1	12.9	-3.0	-18.9%

Country	Household type	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Turkey	Single	6.0	4.1	4.4	3.3	5.6	:	-0.4	-6.7%
	Single with dep. children	14.8	12.0	15.5	10.9	13.5	:	-1.3	-8.8%
	2+ adults without dep. children	6.5	5.7	5.9	5.4	4.3	:	-2.2	-33.8%
	2+ adults with dep. children	19.4	19.3	18.6	18.1	18.2	:	-1.2	-6.2%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK; : = unreliable.

Source: Eurostat website. EU-SILC [ilc\_iw02]. extracted 15-01-2019.

**Table C11: In-work at-risk-of-poverty rate by work intensity (WI) of the household - All households**

*The work intensity of a household is the ratio of the total number of months that all working-age household members have worked during the income reference year and the total number of months the same household members theoretically could have worked in the same period.*

*A working-age person is a person aged 18-59 years, with the exclusion of students in the age group between 18 and 24 years. Households composed only of children, of students aged less than 25 and/or people aged 60 or more are completely excluded from the indicator calculation.*

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Very high WI	4.8	4.7	5.2	5.1	5.6	5.1	0.3	6.3%
	High WI	8.9	9.1	10.1	10.0	10.0	10.9	2.0	22.5%
	Medium WI	19.8	19.5	20.4	22.0	20.3	22.1	2.3	11.6%
	Low WI	38.3	36.8	36.6	38.2	40.3	37.3	-1.0	-2.6%
	Very low WI	:	:	:	:	:	:	:	:
Belgium	Very high WI	2.3	1.7	2.1	2.6	2.4	2.5	0.2	8.7%
	High WI	3.1	4.5	5.1	3.0	3.7	4.0	0.9	29.0%
	Medium WI	12.1	14.2	14.3	14.7	13.6	14.0	1.9	15.7%
	Low WI	29.4	22.9	27.8	22.6	25.3	29.5	0.1	0.3%
	Very low WI	:	:	:	:	:	:	:	:
Bulgaria	Very high WI	2.6	2.4	2.7	2.5	6.1	4.0	1.4	53.8%
	High WI	6.6	6.9	11.5	10.4	14.0	12.9	6.3	95.5%
	Medium WI	21.4	16.4	26.6	21.2	22.8	30.0	8.6	40.2%
	Low WI	46.9	37.0	47.3	37.3	59.8	58.4	11.5	24.5%
	Very low WI	:	:	:	:	:	:	:	:
Czechia	Very high WI	2.5	2.2	2.1	2.5	2.5	2.3	-0.2	-8.0%
	High WI	5.4	4.9	4.7	4.2	4.6	6.3	0.9	16.7%
	Medium WI	13.1	12.8	11.1	14.9	10.5	9.8	-3.3	-25.2%
	Low WI	33.7	31.8	22.8	18.9	34.4	28.9	-4.8	-14.2%
	Very low WI	:	:	:	:	:	:	:	:
Denmark	Very high WI	3.2	3.9	3.3	3.8	3.0	3.4	0.2	6.2%
	High WI	10.3	5.9	7.7	7.3	11.4	8.6	-1.7	-16.5%
	Medium WI	10.2	15.2	9.7	11.4	4.1	12.5	2.3	22.5%
	Low WI	16.3	7.5	30.3	14.2	28.5	31.9	15.6	95.7%
	Very low WI	:	:	:	:	:	:	:	:
Germany	Very high WI	4.8	5.5	7.3	6.0	6.3	5.1	0.3	6.3%
	High WI	6.9	8.4	9.9	9.8	10.0	11.3	4.4	63.8%
	Medium WI	16.7	16.7	15.2	18.6	12.9	16.2	-0.5	-3.0%
	Low WI	34.9	34.3	29.1	36.8	41.5	34.4	-0.5	-1.4%
	Very low WI	:	:	:	:	:	37.5	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Estonia	Very high WI	4.8	4.3	8.6	6.9	7.3	7.8	3.0	62.5%
	High WI	9.6	9.2	12.2	14.3	11.9	12.0	2.4	25.0%
	Medium WI	18.8	18.2	24.8	21.8	24.6	20.4	1.6	8.5%
	Low WI	47.0	41.7	46.9	41.5	40.2	39.6	-7.4	-15.7%
	Very low WI	:	:	:	:	:	:	:	:
Ireland	Very high WI	1.9	1.6	1.7	1.4	1.5	2.1	0.2	10.5%
	High WI	4.0	3.4	3.5	2.1	4.2	3.4	-0.6	-15.0%
	Medium WI	6.4	7.4	6.5	7.9	8.0	11	4.7	73.4%
	Low WI	19.1	16.3	21.8	19.9	16.2	16	-2.9	-15.2%
	Very low WI	:	:	:	:	:	:	:	:
Greece	Very high WI	6.0	3.8	4.1	5.3	5.6	4.3	-1.7	-28.3%
	High WI	10.9	10.3	11.3	9.6	11.1	10.3	-0.6	-5.5%
	Medium WI	25.4	19.2	17.9	21.5	20.7	20.2	-5.2	-20.5%
	Low WI	44.5	39.5	41.9	37.0	40.6	42.0	-2.5	-5.6%
	Very low WI	:	:	:	:	:	58.8	:	:
Spain	Very high WI	4.3	4.7	5.9	6.2	7.2	6.7	2.4	55.8%
	High WI	10.5	9.1	12.4	13.7	11.3	17.7	7.2	68.6%
	Medium WI	19.3	19.1	21.2	24.5	25.3	25.8	6.5	33.7%
	Low WI	39.2	33.4	36.2	40.6	42.8	37.1	-2.1	-5.4%
	Very low WI	:	:	:	:	:	:	:	:
France	Very high WI	4.8	3.9	4.2	4.4	4.2	3.9	-0.9	-18.8%
	High WI	10.0	10.7	12.7	8.1	11.6	9.2	-0.8	-8.0%
	Medium WI	21.5	20.6	18.8	21.5	19.1	20.7	-0.8	-3.7%
	Low WI	32.6	38.6	31.2	33.1	44.0	36.0	3.4	10.4%
	Very low WI	:	:	:	:	:	64	:	:
Croatia	Very high WI	2.1	2.0	1.1	1.1	1.3	1.5	-0.6	-28.6%
	High WI	2.0	3.5	2.6	5.1	4.2	3.8	1.8	90.0%
	Medium WI	12.8	12.7	14.2	14.8	15.3	17.3	4.5	35.2%
	Low WI	28.9	26.6	30.3	26.3	25.9	34.4	5.5	19.0%
	Very low WI	:	:	:	:	:	60.0	:	:
Italy	Very high WI	5.4	5.4	5.3	4.9	6.4	7.1	1.7	31.5%
	High WI	8.8	9.0	9.3	11.0	9.3	11.6	2.8	31.8%
	Medium WI	22.8	22.7	22.5	23.4	24.1	25.3	2.5	11.0%
	Low WI	43.0	39.3	38.9	40.4	40.4	38.8	-4.2	-9.8%
	Very low WI	:	:	:	:	:	42	:	:
Cyprus	Very high WI	5.3	5.8	5.6	4.5	4.8	4.1	-1.2	-22.6%
	High WI	6.8	7.4	5.2	6.7	7.1	8.3	1.5	22.1%
	Medium WI	16.3	17.5	13.4	16.2	11.8	15.4	-0.9	-5.5%
	Low WI	31.5	30.3	19.8	35.5	32.3	30.6	-0.9	-2.9%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Latvia	Very high WI	3.8	5.1	4.6	5.6	4.6	5.0	1.2	31.6%
	High WI	11.6	9.0	7.8	10.8	10.0	11.6	0.0	0.0%
	Medium WI	21.5	23.0	22.8	23.7	22.8	23.3	1.8	8.4%
	Low WI	42.5	40.3	37.5	44.4	42.7	44.1	1.6	3.8%
	Very low WI	:	:	:	:	:	:	:	:
Lithuania	Very high WI	4.7	4.9	5.0	5.8	4.9	4.6	-0.1	-2.1%
	High WI	8.8	14.9	10.5	14.2	12.7	16.3	7.5	85.2%
	Medium WI	17.9	24.2	27.7	29.3	28.9	31.6	13.7	76.5%
	Low WI	44.0	50.3	43.4	63.8	40.9	43.7	-0.3	-0.7%
	Very low WI	:	:	:	:	:	:	:	:
Luxembourg	Very high WI	4.8	6.8	6.0	7.7	7.8	8.7	3.9	81.3%
	High WI	12.2	14.6	14.6	13.2	13.5	16.4	4.2	34.4%
	Medium WI	26.1	21.9	25.2	25.0	25.1	28.8	2.7	10.3%
	Low WI	43.1	27.2	33.7	34.0	30.9	31.3	-11.8	-27.4%
	Very low WI	:	:	:	:	:	:	:	:
Hungary	Very high WI	1.9	2.1	2.9	5.6	6.7	7.7	5.8	305.3%
	High WI	6.6	10.6	7.5	13.2	13.3	12.8	6.2	93.9%
	Medium WI	13.6	15.4	16.3	18.4	16.5	18.8	5.2	38.2%
	Low WI	35.2	42.2	41.4	51.7	35.7	31.3	-3.9	-11.1%
	Very low WI	:	:	:	:	:	:	:	:
Malta	Very high WI	0.6	0.8	0.5	1.4	1.2	1.4	0.8	133.3%
	High WI	2.0	2.5	3.8	3.8	5.1	6.2	4.2	210.0%
	Medium WI	16.6	22.1	20.1	21.2	24.1	25.9	9.3	56.0%
	Low WI	33.4	27.4	29.3	24.6	29.1	38.1	4.7	14.1%
	Very low WI	:	:	:	:	:	:	:	:
Netherlands	Very high WI	2.0	2.1	1.8	1.1	2.5	2.5	0.5	25.0%
	High WI	4.8	4.1	4.6	5.0	5.2	6.5	1.7	35.4%
	Medium WI	9.9	11.7	14.0	15.3	14.5	14.2	4.3	43.4%
	Low WI	22.2	17.1	29.1	27.8	21.9	25.4	3.2	14.4%
	Very low WI	:	:	:	:	:	49.0	:	:
Austria	Very high WI	5.3	4.7	4.3	4.9	5.4	4.8	-0.5	-9.4%
	High WI	8.9	9.0	7.9	8.6	10.6	8.4	-0.5	-5.6%
	Medium WI	16.2	15.4	11.5	14.8	12.9	18.4	2.2	13.6%
	Low WI	31.0	31.8	33.4	35.6	27.5	31.4	0.4	1.3%
	Very low WI	:	:	:	:	:	:	:	:
Poland	Very high WI	5.6	6.0	5.9	6.5	6.5	6.3	0.7	12.5%
	High WI	12.8	11.3	9.1	11.4	11.0	10.5	-2.3	-18.0%
	Medium WI	23.2	20.7	25.5	25.3	22.5	19.2	-4.0	-17.2%
	Low WI	37.7	42.3	42.3	40.9	45.7	33.6	-4.1	-10.9%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Portugal	Very high WI	4.6	5.3	4.8	5.3	5.3	5.4	0.8	17.4%
	High WI	10.0	10.4	10.9	13.1	12.9	13.3	3.3	33.0%
	Medium WI	27.3	22.3	25.1	27.8	30.9	31.2	3.9	14.3%
	Low WI	41.4	39.0	46.4	42.8	45.9	50.2	8.8	21.3%
	Very low WI	:	:	:	:	:	:	:	:
Romania	Very high WI	11.2	12.3	12.9	12.3	12.6	10.9	-0.3	-2.7%
	High WI	27.4	22.2	28.9	23.8	25.7	23.0	-4.4	-16.1%
	Medium WI	31.2	31.5	33.4	34.2	32.3	33.2	2.0	6.4%
	Low WI	59.7	54.4	57.1	65.4	60.4	62.1	2.4	4.0%
	Very low WI	:	:	:	:	:	:	:	:
Slovenia	Very high WI	3.8	3.5	3.0	3.4	2.6	4.0	0.2	5.3%
	High WI	6.8	8.7	6.8	7.3	7.0	7.7	0.9	13.2%
	Medium WI	21.8	24.2	21.1	22.3	23.3	20.3	-1.5	-6.9%
	Low WI	29.6	29.9	33.4	29.6	31.7	28.3	-1.3	-4.4%
	Very low WI	:	:	:	:	:	:	:	:
Slovakia	Very high WI	3.2	2.8	3.0	3.8	3.9	4.2	1.0	31.3%
	High WI	6.0	6.5	5.6	6.4	7.3	6.3	0.3	5.0%
	Medium WI	19.4	14.9	18.5	17.4	23.6	22.0	2.6	13.4%
	Low WI	33.8	34.0	37.0	33.4	42.4	48.1	14.3	42.3%
	Very low WI	:	:	:	:	:	:	:	:
Finland	Very high WI	2.1	2.4	2.5	2.2	2.3	1.6	-0.5	-23.8%
	High WI	4.3	4.8	3.5	3.8	2.8	4.1	-0.2	-4.7%
	Medium WI	9.0	7.1	8.8	8.1	7.4	5.2	-3.8	-42.2%
	Low WI	22.7	22.0	20.5	17.8	11.2	15.1	-7.6	-33.5%
	Very low WI	:	:	:	:	:	:	:	:
Sweden	Very high WI	4.6	5.0	5.3	6.2	4.6	4.8	0.2	4.3%
	High WI	13.4	11.1	13.0	12.7	11.6	10.1	-3.3	-24.6%
	Medium WI	19.9	24.6	19.4	18.8	19.2	18.0	-1.9	-9.5%
	Low WI	37.0	31.7	28.9	33.9	42.5	35.8	-1.2	-3.2%
	Very low WI	:	:	:	:	:	:	:	:
United Kingdom	Very high WI	4.5	3.6	3.9	4.0	5.1	3.5	-1.0	-22.2%
	High WI	9.0	9.7	10.9	9.8	8.8	11	1.5	16.7%
	Medium WI	17.8	20.2	24.1	24.1	19.8	28	10.0	56.2%
	Low WI	41.4	41.2	41.2	39.7	36.3	41	-0.3	-0.7%
	Very low WI	:	:	:	:	:	:	:	:
North Macedonia	Very high WI	5.2	5.4	4.4	4.2	3.5	:	-1.7	-32.7%
	High WI	7.5	9.4	5.4	2.5	3.4	:	-4.1	-54.7%
	Medium WI	15.4	14.7	13.3	16.1	16.1	:	0.7	4.5%
	Low WI	29.1	25.6	25.4	28.7	32.5	:	3.4	11.7%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Serbia	Very high WI	:	9.1	9.4	7.0	6.1	5.5	-3.6	-39.6%
	High WI	:	12.0	13.7	11.1	10.2	5.1	-6.9	-57.5%
	Medium WI	:	21.1	19.4	19.3	18.9	21	-0.5	-2.4%
	Low WI	:	36.6	31.5	34.1	32.5	33	-4.0	-10.9%
	Very low WI	:	:	:	:	:	:	:	:
Turkey	Very high WI	11.5	11.1	8.7	7.4	6.5	:	-5.0	-43.5%
	High WI	15.0	13.2	11.3	11.9	10.2	:	-4.8	-32.0%
	Medium WI	13.4	16.6	17.2	17.1	18.7	:	5.3	39.6%
	Low WI	29.9	25.3	29.7	26.3	30.6	:	0.7	2.3%
	Very low WI	:	:	:	:	43.8	:	:	:

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

Very low work intensity: 0-0.2

\* Period: 2017-2013 for RS; 2016-2012 for TR and MK.

Population 18-59 years old: : = unreliable.

Source: Eurostat website. EU-SILC [ilc\_iw03]. extracted 15-01-2019.



Table C12A: In-work at-risk-of-poverty rate by work intensity of the household and parenthood - Households without children

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Very high WI	4.5	4.7	5.2	5.2	5.8	5.1	0.6	13.3%
	High WI	8.6	8.5	9.9	9.9	9.6	10.3	1.7	19.8%
	Medium WI	12.3	13.0	13.8	14.6	13.2	14.9	2.6	21.1%
	Low WI	30.9	27.5	27.2	30.1	31.3	28.4	-2.5	-8.1%
	Very low WI	:	:	:	:	:	:	:	:
Belgium	Very high WI	2.2	2.4	2.2	2.5	2.4	2.4	0.2	9.1%
	High WI	2.5	3.7	3.6	2.6	2.4	2.0	-0.5	-20.0%
	Medium WI	4.9	6.6	7.9	7.9	11.1	5.7	0.8	16.3%
	Low WI	18.8	10.8	15.0	11.8	11.1	22.7	3.9	20.7%
	Very low WI	:	:	:	:	:	:	:	:
Bulgaria	Very high WI	1.8	2.0	2.3	2.1	5.3	2.4	0.6	33.3%
	High WI	5.5	5.2	8.9	9.4	12.9	11.6	6.1	110.9%
	Medium WI	14.6	6.2	17.2	15.7	18.1	27.3	12.7	87.0%
	Low WI	29.9	32.3	39.3	30.2	48.2	59.6	29.7	99.3%
	Very low WI	:	:	:	:	:	:	:	:
Czechia	Very high WI	1.8	1.6	1.2	1.9	2.0	1.7	-0.1	-5.6%
	High WI	3.2	4.4	3.6	3.3	4.1	6.2	3.0	93.8%
	Medium WI	15.7	18.1	10.2	16.8	12.9	8.6	-7.1	-45.2%
	Low WI	29.6	28.3	20.4	13.7	28.7	28.0	-1.6	-5.4%
	Very low WI	:	:	:	:	:	:	:	:
Denmark	Very high WI	4.1	5.0	2.7	3.7	3.2	3.5	-0.6	-14.6%
	High WI	10.7	7.6	8.7	8.3	11.2	11.7	1.0	9.3%
	Medium WI	10.3	15.9	1.6	11.2	9.4	13.1	2.8	27.2%
	Low WI	12.5	3.2	39.6	14.8	21.9	37.8	25.3	202.4%
	Very low WI	:	:	:	:	:	:	:	:
Germany	Very high WI	5.0	6.3	7.7	6.5	6.8	5.7	0.7	14.0%
	High WI	9.0	10.5	12.6	13.1	12.9	13.4	4.4	48.9%
	Medium WI	15.5	14.3	12.7	17.7	10.6	12.3	-3.2	-20.6%
	Low WI	36.3	36.4	25.2	32.5	36.5	29.8	-6.5	-17.9%
	Very low WI	:	:	:	:	:	:	:	:
Estonia	Very high WI	4.2	4.1	8.9	6.1	7.2	7.7	3.5	83.3%
	High WI	10.2	9.2	11.1	14.9	11.6	11.5	1.3	12.7%
	Medium WI	26.1	20.1	20.5	17.9	25.4	21.7	-4.4	-16.9%
	Low WI	48.0	40.2	45.7	32.5	51.3	58.4	10.4	21.7%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Ireland	Very high WI	2.4	1.6	2.1	1.2	2.3	2.3	-0.1	-4.2%
	High WI	1.8	2.4	3.5	1.7	2.4	2.5	0.7	38.9%
	Medium WI	6.0	6.6	3.4	4.9	6.4	14	7.5	125.0%
	Low WI	12.2	18.6	22.4	11.9	13.5	17	4.9	40.2%
	Very low WI	:	:	:	:	:	:	:	:
Greece	Very high WI	5.7	3.7	4.4	6.0	6.0	4.3	-1.4	-24.6%
	High WI	7.8	10.0	8.1	6.9	10.3	8.5	0.7	9.0%
	Medium WI	14.3	11.3	14.2	14.9	15.0	13.2	-1.1	-7.7%
	Low WI	30.1	28.7	27.5	26.5	31.8	32.8	2.7	9.0%
	Very low WI	:	:	:	:	:	50.1	:	:
Spain	Very high WI	4.1	4.9	6.9	6.7	7.9	7.5	3.4	82.9%
	High WI	7.4	5.9	9.8	10.9	7.2	10.6	3.2	43.2%
	Medium WI	9.7	13.2	15.5	14.2	13.6	14.5	4.8	49.5%
	Low WI	28.9	17.1	20.1	29.1	28.8	27.9	-1.0	-3.5%
	Very low WI	:	:	:	:	:	:	:	:
France	Very high WI	4.3	3.2	4.1	5.0	4.1	3.0	-1.3	-30.2%
	High WI	10.1	11.1	11.0	6.5	10.8	9.7	-0.4	-4.0%
	Medium WI	11.6	13.9	13.0	11.2	11.0	9.7	-1.9	-16.4%
	Low WI	29.7	28.2	22.2	26.0	33.2	22.8	-6.9	-23.2%
	Very low WI	:	:	:	:	:	:	:	:
Croatia	Very high WI	1.6	1.5	0.7	1.1	1.2	1.6	0.0	0.0%
	High WI	0.7	1.9	1.3	2.9	3.1	4.3	3.6	514.3%
	Medium WI	5.6	7.3	7.5	5.1	4.1	6.9	1.3	23.2%
	Low WI	18.9	15.0	26.8	28.0	21.2	25.5	6.6	34.9%
	Very low WI	:	:	:	:	:	:	:	:
Italy	Very high WI	5.3	6.4	6.2	6.0	8.0	8.5	3.2	60.4%
	High WI	8.8	9.4	9.9	11.1	8.8	9.0	0.2	2.3%
	Medium WI	9.8	12.2	13.5	15.5	15.2	13.1	3.3	33.7%
	Low WI	27.4	24.5	26.9	27.6	25.0	26.5	-0.9	-3.3%
	Very low WI	:	:	:	:	:	:	:	:
Cyprus	Very high WI	9.1	9.5	10.8	8.8	9.4	8.1	-1.0	-11.0%
	High WI	8.7	7.0	6.0	11.1	5.5	5.3	-3.4	-39.1%
	Medium WI	13.1	15.1	13.3	13.7	5.5	12.0	-1.1	-8.4%
	Low WI	21.1	28.6	16.0	38.9	25.6	22.8	1.7	8.1%
	Very low WI	:	:	:	:	:	:	:	:
Latvia	Very high WI	3.6	4.4	3.9	4.9	5.0	5.4	1.8	50.0%
	High WI	9.4	5.0	7.3	9.9	11.5	12.4	3.0	31.9%
	Medium WI	17.2	21.6	23.5	23.0	19.1	27.1	9.9	57.6%
	Low WI	41.2	34.7	26.2	48.0	49.8	46.2	5.0	12.1%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Lithuania	Very high WI	2.6	3.2	2.2	4.8	3.7	4.4	1.8	69.2%
	High WI	7.8	9.7	6.6	14.3	14.6	14.7	6.9	88.5%
	Medium WI	11.2	15.4	13.3	17.6	17.7	25.5	14.3	127.7%
	Low WI	26.5	49.7	46.5	49.4	39.4	27	0.5	1.9%
	Very low WI	:	:	:	:	:	:	:	:
Luxembourg	Very high WI	4.9	5.4	5.3	7.7	8.5	8.9	4.0	81.6%
	High WI	9.9	13.0	8.6	8.1	13.0	13.0	3.1	31.3%
	Medium WI	17.3	8.5	15.4	9.1	16.8	26.8	9.5	54.9%
	Low WI	13.5	14.1	17.3	28.9	22.4	17.2	3.7	27.4%
	Very low WI	:	:	:	:	:	:	:	:
Hungary	Very high WI	2.0	2.4	2.4	5.2	6.4	7.2	5.2	260.0%
	High WI	6.3	10.7	8.4	17.4	10.5	13.1	6.8	107.9%
	Medium WI	13.2	14.3	16.5	12.9	14.7	18.5	5.3	40.2%
	Low WI	23.9	38.8	28.4	46.7	35.6	41.3	17.4	72.8%
	Very low WI	:	:	:	:	:	:	:	:
Malta	Very high WI	0.5	0.5	0.4	1.6	1.8	1.6	1.1	220.0%
	High WI	1.6	1.3	1.3	2.5	3.0	1.3	-0.3	-18.8%
	Medium WI	5.4	8.3	8.5	4.8	5.1	12.1	6.7	124.1%
	Low WI	19.4	12.0	17.7	22.7	23.5	22	2.6	13.4%
	Very low WI	:	:	:	:	:	:	:	:
Netherlands	Very high WI	1.9	1.0	2.4	1.3	3.0	2.1	0.2	10.5%
	High WI	5.1	5.1	6.2	5.6	4.6	7.6	2.5	49.0%
	Medium WI	2.8	6.4	6.0	8.8	10.3	12.1	9.3	332.1%
	Low WI	16.1	13.5	23.2	15.6	13.0	13.8	-2.3	-14.3%
	Very low WI	:	:	:	:	:	:	:	:
Austria	Very high WI	5.2	4.6	4.3	4.3	5.4	4.6	-0.6	-11.5%
	High WI	12.3	9.1	9.6	7.8	9.4	9.1	-3.2	-26.0%
	Medium WI	17.9	7.6	8.3	8.6	6.7	13.1	-4.8	-26.8%
	Low WI	24.5	26.2	29.1	30.5	21.9	28.7	4.2	17.1%
	Very low WI	:	:	:	:	:	:	:	:
Poland	Very high WI	4.4	4.5	5.3	5.3	5.4	5.7	1.3	29.5%
	High WI	9.7	6.3	8.1	7.2	7.2	8.5	-1.2	-12.4%
	Medium WI	14.9	11.8	13.7	12.1	11.3	16.2	1.3	8.7%
	Low WI	29.2	26.7	30.2	33.9	34.8	31.5	2.3	7.9%
	Very low WI	:	:	:	:	:	:	:	:
Portugal	Very high WI	3.9	4.4	3.3	3.9	4.0	4.8	0.9	23.1%
	High WI	5.8	8.2	9.1	9.5	9.5	11.3	5.5	94.8%
	Medium WI	13.7	11.9	14.9	20.3	16.7	23.3	9.6	70.1%
	Low WI	27.7	23.8	35.2	30.9	32.4	34.7	7.0	25.3%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Romania	Very high WI	10.5	12.2	11.6	11.3	11.2	9.8	-0.7	-6.7%
	High WI	21.4	13.2	16.2	12.4	19.5	19.4	-2.0	-9.3%
	Medium WI	13.2	14.9	18.0	18.2	19.5	20.5	7.3	55.3%
	Low WI	46.0	34.8	40.9	45.7	50.2	45.0	-1.0	-2.2%
	Very low WI	:	:	:	:	:	:	:	:
Slovenia	Very high WI	5.5	4.8	4.5	5.0	4.2	4.9	-0.6	-10.9%
	High WI	5.8	6.8	5.1	6.6	6.6	7.2	1.4	24.1%
	Medium WI	10.5	15.1	8.7	11.0	15.4	10.5	0.0	0.0%
	Low WI	24.0	18.9	27.2	19.2	20.9	24.8	0.8	3.3%
	Very low WI	:	:	:	:	:	:	:	:
Slovakia	Very high WI	1.6	1.9	1.6	2.6	2.9	3.0	1.4	87.5%
	High WI	2.6	1.5	3.4	3.3	2.7	3.6	1.0	38.5%
	Medium WI	7.9	4.1	16.5	7.9	12.7	16.5	8.6	108.9%
	Low WI	29.9	28.9	33.0	27.0	33.9	34.7	4.8	16.1%
	Very low WI	:	:	:	:	:	:	:	:
Finland	Very high WI	2.2	2.4	2.2	1.9	2.2	1.5	-0.7	-31.8%
	High WI	4.8	6.7	4.0	5.0	3.3	4.2	-0.6	-12.5%
	Medium WI	9.3	5.2	7.2	8.2	5.0	2.3	-7.0	-75.3%
	Low WI	17.2	23.5	15.8	6.1	7.1	11.2	-6.0	-34.9%
	Very low WI	:	:	:	:	:	:	:	:
Sweden	Very high WI	5.5	5.7	5.9	7.8	5.5	4.8	-0.7	-12.7%
	High WI	13.5	14.0	12.4	12.1	11.5	11.4	-2.1	-15.6%
	Medium WI	13.1	22.0	15.4	14.5	10.6	7.1	-6.0	-45.8%
	Low WI	32.8	34.8	25.2	34.4	28.0	24	-8.8	-26.8%
	Very low WI	:	:	:	:	:	:	:	:
United Kingdom	Very high WI	4.7	3.5	3.3	3.4	4.7	3.1	-1.6	-34.0%
	High WI	8.8	8.1	10.9	11.7	9.3	9.7	0.9	10.2%
	Medium WI	16.1	16.3	19.5	17.2	17.3	27	11.0	68.3%
	Low WI	40.7	37.1	41.4	43.9	38.5	32	-8.6	-21.1%
	Very low WI	:	:	:	:	:	:	:	:
North Macedonia	Very high WI	6.3	1.3	1.8	2.6	2.5	:	-3.8	-60.3%
	High WI	5.9	3.4	1.1	1.1	2.7	:	-3.2	-54.2%
	Medium WI	6.3	5.5	3.5	4.2	6.7	:	0.4	6.3%
	Low WI	28.7	20.2	16.9	21.1	21.1	:	-7.6	-26.5%
	Very low WI	:	:	:	:	:	:	:	:
Serbia	Very high WI	:	9.7	11.0	8.5	7.4	4.9	-4.8	-49.5%
	High WI	:	10.7	11.8	8.1	7.6	3.1	-7.6	-71.0%
	Medium WI	:	14.9	13.3	14.5	8.4	13	-1.6	-10.7%
	Low WI	:	29.8	23.0	22.9	22.6	33	2.8	9.4%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Turkey	Very high WI	5.3	6.9	4.6	4.3	3.1	:	-2.2	-41.5%
	High WI	6.8	3.2	4.3	4.4	3.7	:	-3.1	-45.6%
	Medium WI	3.4	3.0	3.0	3.3	4.5	:	1.1	32.4%
	Low WI	9.2	7.2	11.5	8.7	9.7	:	0.5	5.4%
	Very low WI	:	:	:	:	:	:	:	:

*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*

*Very low work intensity: 0-0.2*

*\*Period: 2017-2013 for RS; 2016-2012 for TR and MK.*

*Population 18-59 years old.*

*Source: Eurostat website. EU-SILC [ilc\_iw03]. extracted 15-01-2019.*

Table C12B: In-work at-risk-of-poverty rate by work intensity of the household and parenthood - Households with children

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Very high WI	5.0	4.7	5.1	5.1	5.5	5.1	0.1	2.0%
	High WI	9.2	9.6	10.3	10.1	10.2	11.4	2.2	23.9%
	Medium WI	24.0	23.3	24.3	26.3	24.4	26.1	2.1	8.8%
	Low WI	45.3	45.2	44.7	46.1	48.2	46.1	0.8	1.8%
	Very low WI	:	:	:	:	:	:	:	:
Belgium	Very high WI	2.3	1.2	1.9	2.6	2.3	2.5	0.2	8.7%
	High WI	3.5	5.0	6.3	3.3	4.7	5.3	1.8	51.4%
	Medium WI	17.5	19.3	18.6	20.5	15.3	20.6	3.1	17.7%
	Low WI	38.9	38.9	41.9	33.8	35.8	33.8	-5.1	-13.1%
	Very low WI	:	:	:	:	:	:	:	:
Bulgaria	Very high WI	3.5	2.7	3.2	3.0	6.9	5.6	2.1	60.0%
	High WI	7.3	8.3	14.2	11.3	15.0	14.0	6.7	91.8%
	Medium WI	25.7	22.8	32.0	24.3	25.5	31.2	5.5	21.4%
	Low WI	58.8	40.1	51.1	41.1	65.6	57.7	-1.1	-1.9%
	Very low WI	:	:	:	:	:	:	:	:
Czechia	Very high WI	3.4	2.9	3.1	3.1	3.1	3.0	-0.4	-11.8%
	High WI	7.6	5.3	5.7	5.0	5.0	6.4	-1.2	-15.8%
	Medium WI	11.8	10.1	11.5	13.9	9.4	10.2	-1.6	-13.6%
	Low WI	36.3	34.9	25.5	22.5	39.3	29.6	-6.7	-18.5%
	Very low WI	:	:	:	:	:	:	:	:
Denmark	Very high WI	2.5	2.9	3.7	3.9	2.9	3.4	0.9	36.0%
	High WI	9.9	4.4	6.7	6.2	11.5	4.7	-5.2	-52.5%
	Medium WI	10.2	14.7	15.7	11.5	0.2	11.8	1.6	15.7%
	Low WI	19.8	11.5	14.5	13.2	37.0	24.7	4.9	24.7%
	Very low WI	:	:	:	:	:	:	:	:
Germany	Very high WI	4.3	3.5	6.1	4.8	5.2	3.6	-0.7	-16.3%
	High WI	5.4	7.0	8.2	7.7	7.8	9.8	4.4	81.5%
	Medium WI	17.5	18.6	17.0	19.3	14.7	18.7	1.2	6.9%
	Low WI	32.8	31.4	35.1	43.5	47.7	41.5	8.7	26.5%
	Very low WI	:	:	:	:	:	:	:	:
Estonia	Very high WI	5.6	4.5	8.1	8.0	7.3	8.0	2.4	42.9%
	High WI	9.1	9.1	13.0	13.7	12.1	12.5	3.4	37.4%
	Medium WI	15.4	17.4	26.4	23.5	24.3	19.9	4.5	29.2%
	Low WI	46.4	42.5	48.1	49.0	31.4	22.8	-23.6	-50.9%
	Very low WI	:	:	:	:	:	:	:	:
Ireland	Very high WI	1.4	1.6	1.4	1.5	0.9	2	0.6	42.9%
	High WI	5.1	3.7	3.6	2.3	4.9	3.9	-1.2	-23.5%
	Medium WI	6.6	7.7	8.0	9.4	8.7	10	3.6	54.5%
	Low WI	22.6	15.2	21.5	23.3	17.8	16	-7.0	-31.0%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Greece	Very high WI	6.3	4.0	3.9	4.7	5.2	4.3	-2.0	-31.7%
	High WI	14.1	10.6	14.6	12.6	12.1	12.2	-1.9	-13.5%
	Medium WI	32.1	24.1	20.1	25.6	24.3	24.5	-7.6	-23.7%
	Low WI	62.0	52.8	56.4	50.2	52.3	54.2	-7.8	-12.6%
	Very low WI	:	:	:	:	:	71.6	:	:
Spain	Very high WI	4.7	4.5	4.9	5.7	6.5	5.8	1.1	23.4%
	High WI	13.3	12.3	15.3	16.3	15.0	24.2	10.9	82.0%
	Medium WI	25.2	22.9	24.9	30.7	31.8	32.7	7.5	29.8%
	Low WI	48.1	47.8	49.3	53.3	56.2	46.4	-1.7	-3.5%
	Very low WI	:	:	:	:	:	:	:	:
France	Very high WI	5.2	4.5	4.2	4.0	4.4	4.7	-0.5	-9.6%
	High WI	9.9	10.4	14.3	9.5	12.3	8.8	-1.1	-11.1%
	Medium WI	27.9	24.4	22.3	26.8	24.0	26.9	-1.0	-3.6%
	Low WI	36.4	48.6	37.3	40.6	56.4	50.7	14.3	39.3%
	Very low WI	:	:	:	:	:	:	:	:
Croatia	Very high WI	2.4	2.4	1.4	1.1	1.3	1.4	-1.0	-41.7%
	High WI	3.2	4.9	3.7	6.6	5.1	3.3	0.1	3.1%
	Medium WI	17.6	15.9	17.5	20.7	23.0	24.0	6.4	36.4%
	Low WI	37.6	38.1	33.7	24.8	30.4	41.5	3.9	10.4%
	Very low WI	:	:	:	:	:	:	:	:
Italy	Very high WI	5.5	4.3	4.2	3.7	4.4	5.4	-0.1	-1.8%
	High WI	8.7	8.6	8.9	10.9	9.8	14.1	5.4	62.1%
	Medium WI	29.0	27.3	26.7	27.0	28.4	30.7	1.7	5.9%
	Low WI	56.4	51.7	51.0	53.0	51.5	50.6	-5.8	-10.3%
	Very low WI	:	:	:	:	:	:	:	:
Cyprus	Very high WI	2.0	2.6	0.9	0.6	1.4	1.0	-1.0	-50.0%
	High WI	5.5	7.7	4.7	4.2	8.2	10.2	4.7	85.5%
	Medium WI	18.0	18.7	13.4	17.6	15.3	16.7	-1.3	-7.2%
	Low WI	38.4	31.6	23.0	33.6	36.3	35.1	-3.3	-8.6%
	Very low WI	:	:	:	:	:	:	:	:
Latvia	Very high WI	4.0	5.8	5.4	6.4	4.1	4.4	0.4	10.0%
	High WI	13.4	12.6	8.2	11.7	8.9	10.8	-2.6	-19.4%
	Medium WI	24.6	24.1	22.4	24.1	24.9	21.2	-3.4	-13.8%
	Low WI	43.5	48.3	47.6	41.9	35.4	42.3	-1.2	-2.8%
	Very low WI	:	:	:	:	:	:	:	:
Lithuania	Very high WI	6.2	6.4	7.6	6.8	6.2	4.8	-1.4	-22.6%
	High WI	9.6	19.4	13.9	14.0	11.0	17.8	8.2	85.4%
	Medium WI	21.7	30.4	34.9	35.8	34.5	35.1	13.4	61.8%
	Low WI	56.3	50.7	40.1	69.2	41.6	51	-5.3	-9.4%
	Very low WI	:	:	:	:	:	:	:	:

Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Luxembourg	Very high WI	4.7	8.4	7.0	7.8	7.2	8.5	3.8	80.9%
	High WI	13.2	15.3	17.4	16.0	13.7	18.3	5.1	38.6%
	Medium WI	30.8	26.5	29.7	34.5	29.7	29.8	-1.0	-3.2%
	Low WI	55.5	36.1	44.6	37.8	36.4	39.4	-16.1	-29.0%
	Very low WI	:	:	:	:	:	:	:	:
Hungary	Very high WI	1.8	1.8	3.6	6.1	7.2	8.6	6.8	377.8%
	High WI	7.0	10.5	6.7	9.6	16.0	12.5	5.5	78.6%
	Medium WI	13.8	15.9	16.2	20.8	17.2	18.9	5.1	37.0%
	Low WI	42.9	44.1	50.0	54.9	35.8	25.5	-17.4	-40.6%
	Very low WI	:	:	:	:	:	:	:	:
Malta	Very high WI	0.8	1.2	0.6	1.3	0.7	1.3	0.5	62.5%
	High WI	2.5	3.4	6.3	5.0	7.2	11.0	8.5	340.0%
	Medium WI	22.6	28.7	25.0	28.4	31.9	31.4	8.8	38.9%
	Low WI	43.5	35.2	38.0	25.6	35.8	53.0	9.5	21.8%
	Very low WI	:	:	:	:	:	:	:	:
Netherlands	Very high WI	2.2	3.9	1.0	0.7	1.9	3.1	0.9	40.9%
	High WI	4.6	3.5	3.7	4.6	5.5	5.7	1.1	23.9%
	Medium WI	14.6	15.6	20.4	19.1	17.4	15.8	1.2	8.2%
	Low WI	28.6	21.0	35.1	38.6	31.4	39.0	10.4	36.4%
	Very low WI	:	:	:	:	:	:	:	:
Austria	Very high WI	5.7	4.9	4.3	5.9	5.5	5.3	-0.4	-7.0%
	High WI	6.7	9.0	6.7	9.3	11.4	8.0	1.3	19.4%
	Medium WI	15.3	19.7	13.5	18.2	15.8	21.8	6.5	42.5%
	Low WI	35.9	37.1	36.0	40.1	33.0	33.3	-2.6	-7.2%
	Very low WI	:	:	:	:	:	:	:	:
Poland	Very high WI	6.6	7.1	6.3	7.4	7.3	6.8	0.2	3.0%
	High WI	15.1	15.3	10.0	15.0	14.0	12.2	-2.9	-19.2%
	Medium WI	28.1	26.0	33.4	32.8	29.3	20.8	-7.3	-26.0%
	Low WI	44.4	53.7	52.2	47.2	54.8	35.4	-9.0	-20.3%
	Very low WI	:	:	:	:	:	:	:	:
Portugal	Very high WI	5.0	6.0	5.8	6.2	6.2	5.7	0.7	14.0%
	High WI	14.5	12.2	12.7	16.1	16.3	15.5	1.0	6.9%
	Medium WI	36.3	29.9	33.0	33.3	39.2	37.1	0.8	2.2%
	Low WI	57.6	57.3	57.0	57.0	60.4	70.4	12.8	22.2%
	Very low WI	:	:	:	:	:	:	:	:
Romania	Very high WI	11.7	12.4	13.9	13.0	13.8	12.0	0.3	2.6%
	High WI	32.4	29.4	37.6	31.9	31.1	25.7	-6.7	-20.7%
	Medium WI	39.8	39.4	42.4	42.9	39.5	40.2	0.4	1.0%
	Low WI	65.8	62.7	66.1	75.7	65.0	68.8	3.0	4.6%
	Very low WI	:	:	:	:	:	:	:	:



Country	Work intensity	Reference period						Change 2017 vs 2012*	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Slovenia	Very high WI	2.7	2.7	2.1	2.5	1.7	3.4	0.7	25.9%
	High WI	7.6	10.0	8.3	7.8	7.3	8.0	0.4	5.3%
	Medium WI	32.6	31.7	30.8	31.5	29.7	28.9	-3.7	-11.3%
	Low WI	35.8	43.1	40.9	43.2	42.1	33.0	-2.8	-7.8%
	Very low WI	:	:	:	:	:	:	:	:
Slovakia	Very high WI	4.5	3.4	4.6	4.8	4.8	5.6	1.1	24.4%
	High WI	8.8	10.2	7.4	8.8	10.6	7.8	-1.0	-11.4%
	Medium WI	24.8	19.4	19.2	22.1	29.1	25.0	0.2	0.8%
	Low WI	37.6	38.3	40.4	38.1	49.4	58.9	21.3	56.6%
	Very low WI	:	:	:	:	:	:	:	:
Finland	Very high WI	2.0	2.3	2.8	2.5	2.4	1.7	-0.3	-15.0%
	High WI	3.7	2.9	3.0	2.8	2.2	4.1	0.4	10.8%
	Medium WI	8.9	8.3	9.7	8.0	8.8	7.1	-1.8	-20.2%
	Low WI	30.0	19.9	26.9	30.7	15.1	19.9	-10.1	-33.7%
	Very low WI	:	:	:	:	:	:	:	:
Sweden	Very high WI	3.7	4.3	4.5	4.6	3.6	4.9	1.2	32.4%
	High WI	13.4	7.3	13.7	13.3	11.8	8.4	-5.0	-37.3%
	Medium WI	24.3	26.9	22.5	22.0	25.9	26.1	1.8	7.4%
	Low WI	41.4	28.1	32.9	33.4	51.0	48.0	6.6	15.9%
	Very low WI	:	:	:	:	:	:	:	:
United Kingdom	Very high WI	4.3	3.8	4.8	4.9	5.8	4.0	-0.3	-7.0%
	High WI	9.2	10.9	10.9	8.4	8.4	11.0	1.8	19.6%
	Medium WI	18.5	22.0	26.5	27.3	21.0	28.0	9.6	51.9%
	Low WI	42.1	44.5	41.0	37.2	34.8	48.0	5.9	14.0%
	Very low WI	:	:	:	:	:	:	:	:
North Macedonia	Very high WI	4.6	7.3	5.5	5.0	4.1	:	-0.5	-10.9%
	High WI	8.6	12.4	8.5	3.6	4.0	:	-4.6	-53.5%
	Medium WI	19.1	18.1	17.6	22.0	21.4	:	2.3	12.0%
	Low WI	29.3	28.6	29.6	32.7	39.0	:	9.7	33.1%
	Very low WI	:	:	:	:	:	:	:	:
Serbia	Very high WI	:	8.7	8.4	6.1	5.3	6.0	-2.7	-31.0%
	High WI	:	13.0	15.1	13.3	12.4	6.6	-6.4	-49.2%
	Medium WI	:	25.0	22.7	22.2	25.0	26.0	0.6	2.4%
	Low WI	:	41.9	38.2	44.4	39.4	41.0	-0.9	-2.1%
	Very low WI	:	:	:	:	:	:	:	:
Turkey	Very high WI	15.2	13.5	11.3	9.6	9.0	:	-6.2	-40.8%
	High WI	19.0	18.1	14.8	15.3	13.5	:	-5.5	-28.9%
	Medium WI	15.4	19.5	20.5	20.5	22.0	:	6.6	42.9%
	Low WI	36.7	32.2	35.6	32.8	38.2	:	1.5	4.1%
	Very low WI	:	:	:	:	:	:	:	:

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, Very low work intensity: 0-0.2, \* Period: 2017-2013 for RS; 2016-2012 for TR and MK Population 18-59 years old.

Source: Eurostat website. EU-SILC [ilc\_iw03]. extracted 15-01-2019.

Table C13: People at risk of poverty or social exclusion (AROPE) by most frequent activity (MFA) status

At risk of poverty or social exclusion, abbreviated as AROPE, corresponds to the sum of persons who live in a household that is at risk of poverty and/or severely materially deprived and/or with a very low work intensity. Persons are only counted once even if they are present in several sub-indicators. Severely materially deprived households are households who lack at least four out of the nine items of the following list:

Face unexpected expenses; afford a one-week annual holiday away from home; avoid arrears (in mortgage or rent, utility bills or hire purchase instalments); afford a meal with meat, chicken or fish every second day; afford to keep the home adequately warm; have access to a car/van for personal use; have a washing machine; have a colour television; and have a telephone.

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
EU-28	Employed persons	13.4	13.3	13.1	12.6	12.4	12.0	-1.4	-10.4%
	Employees	11.5	11.3	11.0	10.5	10.3	10.0	-1.5	-13.0%
	Self-employed	25.5	25.6	25.8	25.6	25.5	24.2	-1.3	-5.1%
Belgium	Employed persons	6.6	6.0	6.6	6.0	6.3	6.4	-0.2	-3.0%
	Employees	5.5	5.0	5.5	4.7	5.1	5.4	-0.1	-1.8%
	Self-employed	15.9	14.5	16.0	16.9	16.5	14.1	-1.8	-11.3%
Bulgaria	Employed persons	33.8	32.0	23.2	24.5	24.6	23.4	-10.4	-30.8%
	Employees	34.7	32.6	23.6	25.0	25.1	24.2	-10.5	-30.3%
	Self-employed	25.2	25.5	19.6	20.6	19.8	16.3	-8.9	-35.3%
Czechia	Employed persons	7.6	7.5	6.7	6.3	5.9	5.2	-2.4	-31.6%
	Employees	6.8	6.7	6.1	5.7	5.3	4.4	-2.4	-35.3%
	Self-employed	11.2	10.9	9.1	9.2	8.9	9.1	-2.1	-18.8%
Denmark	Employed persons	6.4	6.7	5.6	6.4	6.6	7.2	0.8	12.5%
	Employees	5.0	5.3	4.6	5.3	5.9	6.0	1.0	20.0%
	Self-employed	20.8	20.2	16.9	19.6	19.0	24.5	3.7	17.8%
Germany	Employed persons	9.8	10.6	11.2	10.1	9.6	9.4	-0.4	-4.1%
	Employees	9.0	9.8	10.4	9.3	8.9	8.7	-0.3	-3.3%
	Self-employed	20.2	21.9	21.8	21.5	18.8	19.9	-0.3	-1.5%
Estonia	Employed persons	12.8	11.5	14.7	11.8	11.7	11.0	-1.8	-14.1%
	Employees	11.4	10.0	12.9	9.4	9.9	9.4	-2.0	-17.5%
	Self-employed	28.5	26.9	33.7	34.0	27.0	24.6	-3.9	-13.7%
Ireland	Employed persons	11.1	10.6	9.8	8.3	7.3	7.7	-3.4	-30.6%
	Employees	9.6	9.3	8.9	7.6	6.4	7.0	-2.6	-27.1%
	Self-employed	20.7	19.3	15.4	12.5	13.5	12.1	-8.6	-41.5%
Greece	Employed persons	22.6	20.2	21.1	22.4	22.5	22.6	0.0	0.0%
	Employees	17.6	16.5	16.9	17.8	17.3	18.2	0.6	3.4%
	Self-employed	32.8	27.6	29.3	31.4	33.3	32.2	-0.6	-1.8%
Spain	Employed persons	13.2	13.1	15.1	15.7	14.9	14.9	1.7	12.9%
	Employees	11.2	11.1	12.7	13.2	12.1	13.4	2.2	19.6%
	Self-employed	24.4	23.1	26.9	28.1	28.4	23.2	-1.2	-4.9%

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
France	Employed persons	10.3	10.0	10.0	9.4	9.7	8.7	-1.6	-15.5%
	Employees	9.0	9.0	8.3	8.0	8.1	7.5	-1.5	-16.7%
	Self-employed	20.6	17.8	22.6	19.8	21.6	18.0	-2.6	-12.6%
Croatia	Employed persons	14.7	12.7	11.8	11.7	11.0	9.7	-5.0	-34.0%
	Employees	13.7	11.5	10.9	11.1	10.6	8.9	-4.8	-35.0%
	Self-employed	22.3	20.7	19.7	17.1	15.2	17.2	-5.1	-22.9%
Italy	Employed persons	17.9	16.9	16.4	16.9	17.1	17.1	-0.8	-4.5%
	Employees	16.7	15.0	14.5	15.1	15.0	15.5	-1.2	-7.2%
	Self-employed	22.1	23.7	22.9	23.3	24.4	22.6	0.5	2.3%
Cyprus	Employed persons	18.0	19.2	18.1	18.7	16.7	14.1	-3.9	-21.7%
	Employees	16.8	18.0	17.3	17.5	16.4	13.7	-3.1	-18.5%
	Self-employed	27.4	28.5	24.8	27.6	19.7	16.5	-10.9	-39.8%
Latvia	Employed persons	22.7	22.1	18.1	16.6	13.8	14.5	-8.2	-36.1%
	Employees	22.4	21.5	17.3	15.5	12.8	13.0	-9.4	-42.0%
	Self-employed	26.3	29.2	27.7	25.4	22.2	29.2	2.9	11.0%
Lithuania	Employed persons	17.4	15.9	13.5	14.7	14.9	13.6	-3.8	-21.8%
	Employees	16.7	15.3	13.2	13.9	13.8	12.7	-4.0	-24.0%
	Self-employed	25.3	20.6	16.7	21.7	23.3	20.1	-5.2	-20.6%
Luxembourg	Employed persons	11.0	11.8	11.7	12.2	12.8	13.9	2.9	26.4%
	Employees	10.5	10.7	10.9	11.5	12.2	13.4	2.9	27.6%
	Self-employed	19.0	23.6	23.0	21.5	21.9	22.5	3.5	18.4%
Hungary	Employed persons	20.9	23.7	20.3	18.8	18.5	19.0	-1.9	-9.1%
	Employees	22.2	25.3	21.3	19.5	19.4	18.6	-3.6	-16.2%
	Self-employed	11.7	11.1	12.8	12.6	10.7	23.0	11.3	96.6%
Malta	Employed persons	10.4	11.7	10.4	9.4	7.5	6.9	-3.5	-33.7%
	Employees	9.7	10.6	9.6	8.6	6.7	6.1	-3.6	-37.1%
	Self-employed	15.8	20.4	17.2	15.0	14.2	12.9	-2.9	-18.4%
Netherlands	Employed persons	5.6	5.8	6.2	6.1	6.5	7.0	1.4	25.0%
	Employees	4.4	4.8	5.0	5.0	5.2	5.3	0.9	20.5%
	Self-employed	14.5	13.4	14.2	13.5	14.2	18.2	3.7	25.5%
Austria	Employed persons	9.4	9.6	9.1	9.3	9.3	9.2	-0.2	-2.1%
	Employees	9.2	8.9	8.4	8.9	8.5	8.4	-0.8	-8.7%
	Self-employed	11.3	14.8	13.9	12.3	15.5	15.6	4.3	38.1%
Poland	Employed persons	17.0	16.5	15.2	14.5	13.5	12.0	-5.0	-29.4%
	Employees	13.8	13.4	12.2	10.6	10.2	7.7	-6.1	-44.2%
	Self-employed	29.9	28.8	26.6	29.9	26.9	29.5	-0.4	-1.3%
Portugal	Employed persons	13.8	15.6	15.1	14.8	14.1	13.2	-0.6	-4.3%
	Employees	11.2	12.7	12.4	12.3	11.8	10.5	-0.7	-6.2%
	Self-employed	32.4	36.3	33.7	33.1	30.8	33.2	0.8	2.5%
Romania	Employed persons	35.6	33.3	31.0	27.7	29.0	26.5	-9.1	-25.6%
	Employees	23.1	21.1	18.6	15.5	17.4	15.0	-8.1	-35.1%
	Self-employed	69.7	67.0	66.3	63.8	64.4	62.5	-7.2	-10.3%

Country	MFA status	Reference period						Change 2017 vs 2012	
		2012	2013	2014	2015	2016	2017	Absolute	Intensity
Slovenia	Employed persons	10.3	10.7	10.1	9.6	8.8	8.7	-1.6	-15.5%
	Employees	8.3	8.5	8.1	7.8	6.9	6.4	-1.9	-22.9%
	Self-employed	26.1	29.7	26.7	24.3	24.1	28.3	2.2	8.4%
Slovakia	Employed persons	11.0	10.5	9.7	10.0	10.2	9.0	-2.0	-18.2%
	Employees	9.5	8.6	8.6	7.5	8.0	7.5	-2.0	-21.1%
	Self-employed	19.3	20.8	15.5	23.3	21.5	16.7	-2.6	-13.5%
Finland	Employed persons	4.7	4.5	4.7	4.2	3.8	3.5	-1.2	-25.5%
	Employees	3.2	2.8	3.2	2.6	2.1	2.0	-1.2	-37.5%
	Self-employed	14.3	15.3	14.4	14.0	14.6	12.3	-2.0	-14.0%
Sweden	Employed persons	7.8	8.0	8.0	8.4	7.2	7.3	-0.5	-6.4%
	Employees	7.1	7.2	6.6	7.1	6.3	6.2	-0.9	-12.7%
	Self-employed	16.7	17.9	20.7	19.6	15.5	18.3	1.6	9.6%
United Kingdom	Employed persons	11.6	11.5	11.5	10.4	11.0	10.6	-1.0	-8.6%
	Employees	10.7	10.3	10.3	9.2	9.6	9.2	-1.5	-14.0%
	Self-employed	18.2	20.9	21.1	19.3	21.2	18.7	0.5	2.7%
North Macedonia	Employed persons	33.1	34.9	27.7	25.9	26.2	:	-6.9	-20.8%
	Employees	28.1	29.1	24.0	23.3	24.5	:	-3.6	-12.8%
	Self-employed	47.1	48.5	37.7	33.4	31.9	:	-15.2	-32.3%
Serbia	Employed persons	:	28.0	27.6	23.6	20.6	17.7	-10.3	-36.8%
	Employees	:	21.6	22.5	20.0	17.9	14.6	-7.0	-32.4%
	Self-employed	:	46.9	46.1	41.8	36.2	36.5	-10.4	-22.2%
Turkey	Employed persons	51.7	39.6	28.8	27.6	32.9	:	-18.8	-36.4%
	Employees	49.6	37.1	27.1	25.8	31.9	:	-17.7	-35.7%
	Self-employed	55.1	44.2	32.2	31.7	35.1	:	-20.0	-36.3%

Population 18-64 years old.

Time period: 2016-2012 for TR and MK.

Source: Eurostat website. EU-SILC [ilc\_peps02]. extracted 15-01-2019.

Table C14: Material and social deprivation rate (MSD) by most frequent activity (MFA) status

The material and social deprivation rate (MSD) is the proportion of people living in households that lack at least five out of the 13 items of the following list:

- 7 items relate to material deprivation at household level: Face unexpected expenses; afford a one-week annual holiday away from home; avoid arrears (in mortgage or rent, utility bills or hire purchase instalments); afford a meal with meat, chicken or fish every second day; afford to keep the home adequately warm; have access to a car/van for personal use; and replace worn-out furniture),
- 6 items relate to social deprivation at personal level: Replace worn-out clothes; have two pairs of properly fitting shoes; spend a small amount of money each week on him/herself; have regular leisure activities; get together with friends/family for a drink/meal at least monthly; have an internet connection.

Country	MFA status	Reference period				Change 2017 vs 2014	
		2014	2015	2016	2017	Absolute	Intensity
EU-28	Employed persons	12.9	10.9	10.1	9.4	-3.5	-27.1%
	Employees	12.4	10.4	9.6	7.4	-5.0	-40.3%
	Self-employed	16.2	13.9	12.6	22.2	6.0	37.0%
Belgium	Employed persons	5.7	5.0	5.9	5.2	-0.5	-8.8%
	Employees	5.9	5.2	6.2	5.4	-0.5	-8.5%
	Self-employed	3.8	3.3	3.9	3.6	-0.2	-5.3%
Bulgaria	Employed persons	38.5	36.6	33.5	31.4	-7.1	-18.4%
	Employees	39.3	37.9	34.8	32.7	-6.6	-16.8%
	Self-employed	29.9	24.4	21.2	20.0	-9.9	-33.1%
Czechia	Employed persons	6.5	5.4	4.7	4.3	-2.2	-33.8%
	Employees	6.9	5.8	5.2	4.7	-2.2	-31.9%
	Self-employed	4.5	3.4	2.4	2.1	-2.4	-53.3%
Denmark	Employed persons	3.6	5.4	3.5	5.0	1.4	38.9%
	Employees	3.8	5.6	3.6	5.0	1.2	31.6%
	Self-employed	1.5	2.9	3.0	4.6	3.1	206.7%
Germany	Employed persons	7.7	6.4	5.2	4.3	-3.4	-44.2%
	Employees	7.6	6.4	5.2	4.3	-3.3	-43.4%
	Self-employed	7.7	5.9	6.1	3.5	-4.2	-54.5%
Estonia	Employed persons	7.8	5.2	3.9	5.3	-2.5	-32.1%
	Employees	8.3	5.5	4.1	5.5	-2.8	-33.7%
	Self-employed	3.2	2.2	1.0	3.1	-0.1	-3.1%
Ireland	Employed persons	12	:	:	:	:	:
	Employees	12.5	:	:	:	:	:
	Self-employed	9.1	:	:	:	:	:
Greece	Employed persons	29.7	30.9	28.3	28.3	-1.4	-4.7%
	Employees	26.2	28.3	25.9	26.8	0.6	2.3%
	Self-employed	36.8	36.0	33.1	31.4	-5.4	-14.7%
Spain	Employed persons	12.0	9.7	10.2	8.6	-3.4	-28.3%
	Employees	12.2	10.2	10.5	8.6	-3.6	-29.5%
	Self-employed	10.9	7.7	8.7	8.7	-2.2	-20.2%

Country	MFA status	Reference period				Change 2017 vs 2014	
		2014	2015	2016	2017	Absolute	Intensity
France	Employed persons	9.5	8	8.2	8.0	-1.5	-15.8%
	Employees	9.5	8.2	8.3	8.1	-1.4	-14.7%
	Self-employed	9.0	6.4	7.3	7.3	-1.7	-18.9%
Croatia	Employed persons	12.2	9.7	8.2	7.1	-5.1	-41.8%
	Employees	12.5	9.8	8.3	7.3	-5.2	-41.6%
	Self-employed	9.3	9.6	7.3	5.4	-3.9	-41.9%
Italy	Employed persons	16.2	14.9	11.3	8.0	-8.2	-50.6%
	Employees	16.6	15.2	11.6	8.3	-8.3	-50.0%
	Self-employed	14.8	13.5	10.5	7.2	-7.6	-51.4%
Cyprus	Employed persons	23.8	18.1	16.2	13.7	-10.1	-42.4%
	Employees	22.7	17	15.6	12.9	-9.8	-43.2%
	Self-employed	33.4	26.8	21.6	18.6	-14.8	-44.3%
Latvia	Employed persons	23.6	19.5	15.8	17.0	-6.6	-28.0%
	Employees	23.8	19.9	16.0	16.7	-7.1	-29.8%
	Self-employed	21.8	16.2	14.4	19.9	-1.9	-8.7%
Lithuania	Employed persons	17.7	16.5	18.4	15.2	-2.5	-14.1%
	Employees	18.1	17	17.9	15.3	-2.8	-15.5%
	Self-employed	14.7	12.6	21.2	14.4	-0.3	-2.0%
Luxembourg	Employed persons	3.8	4.0	3.6	2.6	-1.2	-31.6%
	Employees	3.8	4.2	3.8	2.7	-1.1	-28.9%
	Self-employed	2.5	1.7	0.9	1.1	-1.4	-56.0%
Hungary	Employed persons	32.7	29.4	25.4	19.9	-12.8	-39.1%
	Employees	35.0	31.3	27.6	21.7	-13.3	-38.0%
	Self-employed	14.3	13.3	6.2	4.4	-9.9	-69.2%
Malta	Employed persons	15.4	9.6	5.9	4.3	-11.1	-72.1%
	Employees	15.6	9.5	6.1	4.4	-11.2	-71.8%
	Self-employed	13.1	10.6	3.9	3.4	-9.7	-74.0%
Netherlands	Employed persons	4.6	3.5	3.2	3.4	-1.2	-26.1%
	Employees	4.7	3.6	3.3	3.0	-1.7	-36.2%
	Self-employed	4.4	3.1	2.5	5.8	1.4	31.8%
Austria	Employed persons	5.6	4.6	3.5	3.6	-2.0	-35.7%
	Employees	5.9	4.8	3.7	3.6	-2.3	-39.0%
	Self-employed	3.8	2.7	1.7	2.9	-0.9	-23.7%
Poland	Employed persons	14.1	10.1	6.9	6.7	-7.4	-52.5%
	Employees	14.3	10.4	7.1	6.8	-7.5	-52.4%
	Self-employed	13.1	8.9	6.2	6.3	-6.8	-51.9%
Portugal	Employed persons	19.0	14.9	12.7	11.3	-7.7	-40.5%
	Employees	19.3	15.1	13	11.3	-8.0	-41.5%
	Self-employed	16.9	13.7	10.7	11.4	-5.5	-32.5%
Romania	Employed persons	46.2	41.9	41.4	38.5	-7.7	-16.7%
	Employees	38.5	34.1	34.2	31.0	-7.5	-19.5%
	Self-employed	68.2	65	63.3	62.2	-6.0	-8.8%
Slovenia	Employed persons	10.3	8.0	6.2	6.3	-4.0	-38.8%
	Employees	10.5	8.2	6.4	6.4	-4.1	-39.0%
	Self-employed	8.5	6.9	4.5	5.4	-3.1	-36.5%
Slovakia	Employed persons	9.8	9.0	8.4	7.1	-2.7	-27.6%
	Employees	10.7	9.6	9	7.8	-2.9	-27.1%
	Self-employed	5.3	5.6	4.7	3.5	-1.8	-34.0%

Country	MFA status	Reference period				Change 2017 vs 2014	
		2014	2015	2016	2017	Absolute	Intensity
Finland	Employed persons	1.8	1.4	1.9	2.3	0.5	27.8%
	Employees	1.8	1.5	1.9	2.4	0.6	33.3%
	Self-employed	1.7	0.8	1.5	2.3	0.6	35.3%
Sweden	Employed persons	1.3	1.0	1.3	1.3	0.0	0.0%
	Employees	1.4	1.1	1.4	1.4	0.0	0.0%
	Self-employed	0.5	0.1	0.8	0.4	-0.1	-20.0%
United Kingdom	Employed persons	10.2	9.0	8.4	6.4	-3.8	-37.3%
	Employees	10.2	8.9	8.3	6.6	-3.6	-35.3%
	Self-employed	10.1	9.5	8.2	5.1	-5.0	-49.5%
North Macedonia	Employed persons	40.0	:	:	:	:	:
	Employees	40.6	:	:	:	:	:
	Self-employed	34.9	:	:	:	:	:
Serbia	Employed persons	36.9	35.8	:	19.0	-17.6	-47.7%
	Employees	35.1	34.6	:	20.0	-15.6	-44.4%
	Self-employed	41.6	38.8	:	18.0	-23.4	-56.3%
Turkey	Employed persons	31.2	25.1	:	:	:	:
	Employees	30.0	24.4	:	:	:	:
	Self-employed	35.6	28.2	:	:	:	:

Population of 18-64 years old; data available since 2014; : = unreliable.

Source: Eurostat website. EU-SILC [ilc\_mdspd01]. extracted 15-01-2019.

Table C14: Low-wage earners as a proportion of all employees (excluding apprentices)

*Low-wage earners are defined as those employees earning two-thirds or less of the national median gross hourly earnings in that particular country.*

Country	Reference period		Change 2014 vs 2010	
	2010	2014	Absolute	Intensity
EU-28	17.0	17.2	0.2	1.4%
Belgium	6.4	3.8	-2.6	-40.5%
Bulgaria	22.0	18.2	-3.8	-17.4%
Czechia	18.2	18.7	0.5	2.7%
Denmark	8.2	8.6	0.4	5.4%
Germany	22.2	22.5	0.2	1.1%
Estonia	23.8	22.8	-1.0	-4.2%
Ireland	20.7	21.6	0.9	4.4%
Greece	12.8	21.7	8.9	69.4%
Spain	14.7	14.6	-0.1	-0.5%
France	6.1	8.8	2.7	44.9%
Croatia	21.4	23.1	1.8	8.2%
Italy	12.4	9.4	-2.9	-23.6%
Cyprus	22.6	19.3	-3.3	-14.5%
Latvia	27.8	25.5	-2.4	-8.5%
Lithuania	27.2	24.0	-3.3	-12.0%
Luxembourg	13.1	11.9	-1.1	-8.6%
Hungary	19.5	17.8	-1.8	-9.0%
Malta	17.6	15.1	-2.5	-14.4%
Netherlands	17.5	18.5	1.1	6.1%
Austria	15.0	14.8	-0.3	-1.7%
Poland	24.2	23.6	-0.6	-2.5%
Portugal	16.1	12.0	-4.1	-25.2%
Romania	25.8	24.4	-1.4	-5.5%
Slovenia	17.1	18.5	1.3	7.8%
Slovakia	19.0	19.2	0.2	0.9%
Finland	5.9	5.3	-0.6	-9.7%
Sweden	2.5	2.6	0.1	5.2%
United Kingdom	22.1	21.3	-0.8	-3.6%
Montenegro	:	27.3	:	:
North Macedonia	28.3	25.1	-3.1	-11.0%
Serbia	:	22.9	:	:
Turkey	0.4	0.5	0.1	15.0%

: = unreliable.

Source: Eurostat website. SES survey (earn\_ses\_pub1s). extracted 15-01-2019.

The Structure of Earnings Survey (SES) provides EU-wide harmonised structural data on gross earnings, hours paid and annual days of paid holiday leave, which are collected every four years. Data from the last two waves are shown here.

The statistics of the SES refer to enterprises with at least 10 employees operating in all areas of the economy except public administration. Employees 18 years old and over.



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## ANNEX F: PRESENTATION OF THE EUROPEAN SOCIAL POLICY NETWORK - MARCH 2019

### ESPN Network Management Team and Network Core Team

The European Social Policy Network (ESPN) is managed jointly by the Luxembourg Institute of Socio-Economic Research (LISER), the independent research company APPLICA and the European Social Observatory (OSE).

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