

# Poverty in Slovenia: Between Resilience and Resistance?

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## Introduction

Problems of poverty, social exclusion and income inequalities have become more outstanding in Slovenia after 2009. The assessment of circumstances and factors influencing the social protection system (MDDSZ 2013) shows that the rate of persons living below the poverty threshold in Slovenia was 11.3 % in the year 2009, in 2013 the rate was already 14.5 %. According to the data of the Statistical Office of the Republic of Slovenia (2013) the rate of people who live with the risk of social exclusion increased from the year 2012 to 2013 (from 19.6 % to 20.4 %). The same trend can be noticed when examining indicators of income inequalities. The Gini coefficient in the year 2012 was 23,7 % and in the year 2013 24,4 %.

Combating social exclusion and poverty is a concern in various institutional settings in the European Union (Jordan 1996). Johnson (2000) defines social exclusion as the process by which individuals or households experience the deprivation of resources and / or deprivation in the field of social ties. It is a process of diminishing social solidarity, where a part of the population no longer participates in significant opportunities within society (Gore 1995). This process is usually triggered by a combination of factors and circumstances: economic deprivation, lack of social capital, an unfavourable objective situation (e.g. a labour market with few employment opportunities, an ineffective social security system, education that is costly and difficult to gain access to), and loose integration within the social network (Trbanc et al. 2003).

The Europe 2020 Strategy emphasizes, among other priorities, inclusive growth and combating poverty. Strategies for combating poverty and / or increasing social inclusion in Europe have focused on labour market policies and social insurance as collective measures for social integration (Jordan 1996). The focus on employment as a solution of problems of poverty gets even more relevant in current European strategies as well as in Slovenia. In 2000, the first National Programme for the Fight against Poverty and Social Exclusion (MDDSZ 2000) was adopted. It included a great deal of statistical data about poverty and social exclusion. In 2004 the Action Plan on Social Inclusion (MDDSZ 2004) discussed the need to obtain more data on the most vulnerable social groups. The goal was to focus on the assessment of their employment and labour market situation to propose appropriate measures. In the latest Slovenian National Reform Programme 2014–2015 (2014) the key objectives are promoting social inclusion and combating poverty by the following measures:

- Active integration / inclusion by promoting equal opportunities and active participation and improving employability
- Availability of affordable, sustainable and high-quality services, including health and social services [...]
- Health care and social infrastructure investments [...] and the promotion of social in-

clusion through access to social, cultural and recreational services [...] The Promotion of social entrepreneurship and professional integration in social enterprises, and the promotion of a social and solidarity economy in order to facilitate access to employment for all.

Some social groups in Slovenia seem to be at a higher risk of poverty, for instance households with persons who are unemployed; single households; single parent's families; unemployed persons or older women (Statistical Office of Republic of Slovenia 2013). Thus it would be of great importance to plan the measures of combating poverty and social exclusion according to their perception of possible solutions and also include them in their everyday realities and existing coping strategies. The need for an in-depth study of the vulnerable social groups was identified by Jordan (1996: 243), who argued that the solution of poverty problems and social exclusion does not require the integration of "... the poor and excluded into mainstream employment, civic responsibility, ...", but rather that policy should study how the poor and excluded survive and seek ways to support these activities.

For this purpose, some small scale qualitative research studies have been conducted aiming at identifying coping strategies and everyday-life situations of homeless people, people suffering of violence, people using drugs and/or alcohol, people with mental health problems, people in post-penal treatment (Trbanc et al. 2003), working poor (Leskošek et al. 2009) or elderly persons living in rural areas (Hlebec et al. 2010). Some contemporary data is also available, collected by the students of the Faculty of Social Work under the supervision of the author of this article, focusing on the elderly, especially women, living alone or in more-generation families. Existing coping strategies might be guidelines when preparing concrete measures for combating poverty and social exclusion.

### **The welfare state in Slovenia and changes in the social assistance system**

Social assistance services and programmes are part of welfare state or social policy activities. Hence their role and purpose can be explained in this context (Deacon et al. 1997). In the literature, various typologies of welfare states are listed (Esping-Andersen, 1990; Deacon et al., 1997), yet it is evident that the majority of them are based on Esping-Andersen's (1990) typology, which distinguishes between liberal welfare states (USA, UK, Canada, Australia), conservative-corporatist welfare states (Germany, Austria), and social democratic welfare states (the Nordic states). Deacon, Hulse and Stubbs (1997) argue that there is also a special type of welfare state in Eastern European countries and Leibfried (in Deacon et al. 1997: 39) added a Southern European type (Portugal, Spain, Greece, France, Italy).

The welfare state in Slovenia has its origins in the 1920's when Slovenia was part of the Kingdom of Yugoslavia where the first systems of social insurances for cases of injuries, handicaps, old age and unemployment emerged (Kolarič 1990). After the Second World War a particular type of welfare state was developed. Some authors (Rus 1990; Črnak-Meglič 2000) emphasize similarities to the social-democratic type with its dominant role of the state in all areas of social policy (egalitarian social stratification was the final goal). Others (Deacon 1993: 177–183) have identified some similarities to the corporative type, since a considerable part of welfare was assured through business organizations and the social security system was based on the employment status. Welfare state administration was decentralised, and services were guaranteed in the institutions of the public sector (Kolarič 1990). In the 1970's, in Yugoslavia, the system of social protection was well

developed and had assured more social rights than other communist states in Eastern European countries (Deacon et al. 1997). A great deal of citizens' expectations focused on the state for assuring social welfare. At the end of the 1980's this was not feasible anymore due to a serious financial crisis. In the beginning of the 1990's (the phase of the attainment of independence in Slovenia) new social problems (unemployment, poverty, income inequalities) required new responses (early retirement, changes in insurance system for unemployment, active employment policy etc.), which have increased the costs for social security (Rhodes / Meny 1998). In 1991, a new social programme was adopted. It was planned that the means of social insurance provided by state funds would be diminished and that private social insurances would rise. Yet there has been less changes than expected (Črnak-Meglič 2000).

Recent analysis of the role of the welfare state in a post-industrial society (Powell / Hendricks 2009), based on data taken before the last economic crisis, clearly shows the negative effects of changes in social welfare policies for vulnerable groups and individuals. They are an admonishment concerning the imprudent utilization of neo-liberal ideologies while reshaping social welfare policies. It is obvious that the scenario of liberalism has prevailed. This is evident in Slovenia too.

In Slovenia, in the field of social assistance, we have been confronted with extensive changes of legislation in the last few years (ZUPJS 2010; ZSVarPre 2010; Proposal of Social Assistance Activities Act 2011). In several articles which deal with the new acts, the notion of a "controlling" role of the state is taken up and some other aspects of a neo-liberal type of welfare state are highlighted. It is stated that the role of the state in providing social services will become residual (Rihter 2011).

The field of social assistance in Slovenia is still mainly regulated by the Social Security Act (2007). In 2010, two acts regulating social assistance – the "Enforcement of Rights from Public Funds Act (ZUPJS 2010)" and the "Financial Social Assistance Act" (ZSVarPre 2010) – passed the Slovenian Parliament and are in force from 2012 onwards. Another one (Proposal of Social Assistance Activities Act) was presented as a proposal yet it did not pass. All three acts will form a substitute for the Social Security Act (2007). We have analysed the new legislation on the basis of the criteria used for the differentiation among welfare state types (Rihter 2011). The principle of means-tested needs as prevailing principle of redistributive justice becomes more obvious due to the Enforcement of Rights from Public Funds Act (ZUPJS 2010), where it is stated that the enforcement of various rights from public funds (supplements for children, financial social assistance, etc.) should be strictly means-tested and the rank of asserting rights is defined beforehand. For some social assistance services (first social assistance, planning and organizing assistance, etc.) the principle of universality is still existent, yet some of these free services (long-term care) are only available for persons that aren't able to pay for them.

The degree of the role of state in providing social assistance is seemingly narrowed. Even for some basic services, it is expected that private providers can enter the field.<sup>1</sup> All together it can be argued that the Slovenian social assistance field represents more characteristics of a neoliberal welfare state than in the past.

In the Enforcement of Rights from Public Funds Act (ZUPJS 2010) and especially in the Financial Social Assistance Act (ZSVarPre 2010) some articles reflect the role of activating social policy. Additional financial incentives are given to those financial assistance recipients that participate in active labour market policy measures or work for some limited time. Since in Slovenia active employment policy is planned in a "top-down" manner, it

is only rarely to be expected that users would have the opportunity to choose or co-create a solution in concordance with her or his needs or /and strengths. Such situations coerce users to choose a job just to survive and not to fully develop their potential.

In the Financial Social Assistance Act (ZSVarPre 2010) and in the Enforcement of Rights from Public Funds Act (ZUPJS 2010) many details (regarding incomes, property, family members) are to be checked by the state for estimating whether the users have the right to obtain financial social assistance. Controlling mechanisms strongly prevail over the counselling function which is contrary to the modern concepts of social work (Čačinovič Vogrinčič 2006).

### **How people respond to circumstances of social exclusion and poverty**

The various strategies on EU-level and in Slovenia encompass predominately employment measures as main means to combat poverty and social exclusion. Yet the data shows that employment itself is not necessarily a solution to end poverty. In Slovenia in 2011 there were about 6% of employed people living below the poverty threshold (Leskošek et al. 2013). They have different strategies to cope with their situation<sup>2</sup>. One group of coping strategies is linked to the working environment and the employment status; another one deals with other life circumstances.

Coping strategies that are linked to the working environment and the employment status can be divided into two groups (Brannon/Feist 2009): problem-oriented and emotion-oriented. Regarding emotion-oriented strategies people assess (precarious) employment as at least partly satisfying, since they can earn some money and have some rights from insurances' schemes; therefore they just wait patiently. Nearly half of the interviewed people show some kind of resignation-attitude arguing that their employment situation will not improve. Yet they have some ideas of how to improve it: working full-time instead of short-time, finding a job in another area where higher wages are available. Others have problem-oriented coping strategies, such as: requalification, looking for another job, or moving to place where someone can get a better job. Yet they are aware of the obstacles since continuing education or re-training is out of reach for many due to scarce financial resources. Also searching for another job needs much effort (writing applications, visiting potential employers). Therefore even if people see solutions they need some extra encouragement or support to help to overcome these obstacles that they themselves perceive as well (Leskošek et al. 2013).

Among problem-oriented that are linked to other life circumstances, we can identify the following: some of the people do garden work and grow vegetables, others work also after their regular job, offer part of their valuables for sale, rationalize costs (looking at prices, paying by instalments), borrow money (which facilitates the current situation, but may in the long run be an even greater problem) or seek for help in their networks. About half of the interviewed people have at least one person who can help. Mostly parents help with financial support (each month they devote a certain amount from their pension or assist in the repayment of loans), with material goods (food, clothing, toys), by taking care of children, or by the willingness to talk about distresses. Few persons have other social networks, like friends and acquaintances (neighbours or former partners). Most of the time, they only have one person as a source of support. As a significant proportion of people does not have anybody to whom they could turn for help, they often turn to various organizations. Frequently mentioned are the centres of social work. Their help is mainly

assessed as appropriate. Those who have an opposite opinion argue that the support is inadequate due to the low census for social assistance in cash or due to the low amount of social assistance. Both groups suggest a slightly higher amount of social assistance, allowing them to cover the costs. Some of the interviewed people seek for help at the Employment Service of Slovenia, but these forms of aid are not seen as satisfying. They have turned to municipalities<sup>3</sup> when applying for the right to free kindergarten or for subsidies for children's lunches in school. In certain cases, they seek help in non-governmental organizations such as the Red Cross, Caritas ... There they receive food and clothing; some of them also cover their costs for school supplies or organize holidays for children (Leskošek et al. 2013). Quite alarming is the fact that nearly half of all people are not informed about the possibilities of assistance in their immediate environment. Some people (especially those that are dependent on the financial support of their parents) have to deal with the fear that their parents will die. So they will lose important sources of assistance. Others are dealing with stigma and explicitly state that they are familiar to organizations providing support and assistance yet they do not turn to them because they are embarrassed (Leskošek et al. 2013).

One of the most vulnerable groups in Slovenia that has a high risk of poverty and/or social exclusion is elderly farmers. With a small-scale research Mali and Ovčar (2010), and students of the Faculty of Social Work at the University of Ljubljana have found out that elderly people, who had the status of farmers during their active ages, live in severe social situations. They have minimal incomes (retiring allowances) that cover mainly households' costs (for food, cleansers, electricity, water, phone, etc.). It is rarely possible to go on trips or holidays. It seems that their coping strategies are mainly emotion-oriented – they adapt to the situation by living as modestly as they were used to in their younger years at the beginning of the 20<sup>th</sup> century. Even if they have only 200–300 euro per month they don't borrowed any money. They even reject bank loans. Among problem-oriented coping strategies we can find one which is of great importance: the production of food for their own needs. Yet farming is closely tied to their health situation. If it gets worse, they will not be able to produce food anymore. That can make their situation even worse. Those who cannot live in their homes anymore and have moved to institutions for the elderly also live in a severe situation. Retiring allowances do not cover the costs for services. Therefore supplementary payments by their relatives (children) or by the local authorities are needed to be able to live there. They have basic services there (care, food, health services), yet no bonuses are available (only if their relatives are paying for them). Some of the elderly people living in rural areas admit they perceive their poverty as a burden; others do not explicitly mention their situation as poverty or social exclusion.

Hlebec, et al. (2010) have grouped the coping strategies of elderly in slightly different groups as for instance Brannon and Feist (2009) – active and passive strategies – yet it can be assumed that passive strategies have its origins in emotion-oriented coping strategies, since almost all of them are close to people's modesty. On the other hand active strategies are mostly problem-oriented. As active strategies Hlebec, et al. (2010: 48) list: "... search for additional sources of financial income and assets, food self-sufficiency, management of food, management of resources, maintenance of social networks and contacts, payment of services among family members, cost-sharing between family members, the division of labor between family members." Following passive strategies are listed: "... limiting the vital needs, limiting the bonuses, limiting urgent repairs, limiting the major investments and purchases, restriction of leisure activities – travel, trips, vacation, health, hobbies and

culture consumption; extraction of past savings, receiving assistance from organizations and associations (e.g. the Red Cross or Caritas); limitation when buying clothes.“ (Hlebec, et al. 2010: 61)

In the years after the crisis in Slovenia there were not only reactions of resignation and problem-oriented coping strategies, there were also some attempts of rebellion. Most rebellion was concentrated on the level of discussing legislation changes and criticizing the neo-liberal orientation of social policy. One attempt of rebellion was a local variation of the well-known Occupy movement, named 15o (i. e. 15<sup>th</sup> of October) and then renamed as 'Boj za' ('Fight for'). It was a grassroots movement with radical claims for direct responses to the individual needs and the needs of communities. Other claims were about self-organizing, open and free communities. As similar movements across Europe it had a focus on banks, representative democracy, capitalism etc. In Slovenia the claims focused on changes against precarious work and towards common well-being; on direct social work and changes in the educational system at universities. Numerous workshops were held, and a temporary occupation of the ministry responsible for social affairs was organized to call attention to the right of people to live in their own environment and not in institutions (homes for the elderly, special social institutions), to oppose changes in the legislation and opt for a decent life for all (Hrvatn 2013). Despite their endeavours, the movement didn't achieve major changes.

Since some of the above mentioned coping strategies have strong connections to the social networks of persons living in poverty or social exclusion, there has to be a reflection of possible changes of social capital in times of crisis as well. That is important when trying to find out adequate solutions. Iglič (2014) points out different arguments regarding the impact of the crisis on social capital. On the one hand, one can argue that the increased need for help strengthens social networks, but on the other hand this can become a huge burden to social networks and ultimately break them. The reaction of people depends on how the crisis is interpreted by them. Iglič (2014) argues that bonding social capital (integration into networks of strong bonds) in countries, where the state doesn't have a prevailing role in guaranteeing well-being, does not mean a high degree of social support. But it seems that formal systems of social protection (guaranteed by the state) stimulate the development of larger networks as a source of social support. Data for Slovenia (Iglič 2014) shows that after the year 2008 social inequalities have increased and political trust decreased. This had an important impact on social capital. Bridging social capital (connections into networks of weaker bonds such as neighbourhoods or organizations) is eroding, yet bonding social capital (family networks) is becoming stronger. Families offer material and social support. Iglič (2014: 22) concludes "... that the management of the crisis has just as big, if not a bigger, impact on social capital than the crisis itself." This is additional evidence to foster trust into institutions which is the basis for the building of wider social networks. It will be more likely established when concrete needs of the people are taken into consideration.

## Conclusion

The insight into the field of social assistance in Slovenia shows a similar picture on the level of legislation as a variety of researchers of the welfare state in post-industrial society have already presented (Powel / Hendricks 2009). We are facing an imprudent utilization of neoliberal ideologies while reshaping social welfare policies. This has various consequences for people living in poverty or / and experiencing social exclusion in Slovenia. A

majority of responses to the severe social situation can be marked as resilience. Yet there were also some attempts of resistance, mainly by grass-roots movements, but without significant consequences. Coping strategies of people living in poverty are often active, problem-oriented with a major focus on the help from their families and relatives. Yet also passive strategies that can be labelled as fatalism and modesty can be found especially among the elderly living alone or in poor households. Meanwhile, bonding social capital (family networks) has become stronger, bridging social capital (organizations, neighbours) is eroding. Therefore more effort of the state and measures that are much more in line with suggestions of people are needed. They have ideas and visions on how to improve their own situation (concerning education, jobs, management of finances etc.), yet there is no sufficient support or additional resources to aid their endeavours. To conclude with a more optimistic view it can be suggested that the notion of the social investment state with activities for increasing the employment rate and social investments (Sipilä et al. 2009) is a possible contra-position to prevailing neoliberal ideologies. In the Resolution on National Programme on Social Protection 2013–2020 (MDDSZ 2013) some principles and measures can be seen as more oriented towards the people and their needs, yet they still don't have adequate realization in the contemporary acts regulating the social protection field.

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## Notes

- 1 Regarding the last criterion it is not entirely possible to give a clear insight because two kinds of resources for providing social assistance are mixed – on the one hand, there is financial social assistance and on the other hand, some services are available to all people in need.
- 2 A small-scale research on 13 employed people with incomes below the poverty threshold who were selected on the basis of non-probability random sample was conducted in 2008.
- 3 With changes of legislation people apply for these rights at centres for social work now.