

The Risk of In-work Poverty and Family Coping Strategies

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Abstract—Labor market activity and paid employment should be a key factor in protecting individuals and families from falling into poverty and providing them with sufficient resources to meet the needs of their members. However, due to various processes in the labor market as well as the influence of individual factors and often insufficient social capital, there is a relatively large group of households that cannot eliminate paid employment and find themselves in a state of so-called working poverty. The aim of the research was to find out what strategies families use in managing poverty and meeting their needs and which of these strategies prevail in the Slovak population. A quantitative research strategy was chosen. The method of data collection was a structured interview focused on finding out the use of individual management strategies and also selected demographic indicators. The research sample consisted of members of families in which at least one member has a paid job. The condition for inclusion in the research was that the family's income did not exceed 60% of the national median equalized disposable income. The analysis of the results showed 5 basic areas to which management strategies are related - work, financial security, needs, social contacts and perception of the current situation. The prevailing strategies were strategies aimed at increasing and streamlining labor market activity and the planned and effective management of the family budget. Strategies that were rejected were mainly related to debt creation. The results make it possible to identify the preferred ways of managing poverty in individual areas of life, as well as the factors that influence this behavior. This information is important for working with families living in a state of working poverty and can help professionals develop positive ways of coping for families.

Keywords—Copying strategies, family, in-work poverty, quantitative research.

I. INTRODUCTION

DESPITE the fact that we are living in the third millennium, there are still people living among us who do not have enough money for their lives and who live in poverty. Defining in-work poverty is problematic. Poverty is a complex, multidimensional social phenomenon, in which it is not only a lack of material resources, but the phenomenon is also associated with other manifestations, e. g. such as mental strain, feeling helpless, etc. The World Bank, which monitors the state of global poverty, states the COVID-19 pandemic the number of people who live in extreme poverty could rise to 115 million in 2020 [1]. Poverty is mostly associated with unemployment or affects those who work. Eurostat states that in Slovakia in 2019 (more recent data are not available), of all

employees over the age of 18, 4.4% were at risk of poverty (5.2% for men and 3.2% for women) [2]. Poverty typically refers to a person who lives in a household that has an annual income below the poverty line [3]. In this article, the focus is on people who, despite working, are poor. These people are called in-work poverty.

Defining of in-work poverty is no easy because the definition is not uniform, nor are approaches to measuring it. In Europe, however, a definition is used which classifies individuals as poor (or 'at risk of poverty') if they live in households with equalized income below 60% of the national household median [4].

According to the most common definitions of in-work poverty, a poor person is considered to be working poor if he or she has worked at least 6 or 7 months during the past 12 months, another working criterion is set to only 1 month, but Nightingale and Fix [3] define working poor person who lives in a poor household containing one working person, but it can also be a person who set the working criterion to full-time full-year employment.

According to the Eurostat definition, in-work poverty is as persons who are at work and have an equalized disposable income below the risk-of-poverty threshold, which is set at 60% of the national median equalized disposable income (after social transfers). The indicator is based on the EU-SILC (statistics on income, social inclusion and living conditions) [2]. Work intensity and household structure are key factors driving the likelihood of in-work poverty.

McKnight [4] states that low pay work, low work intensity at household level, and household structure (mainly with children) are all associated with in-work poverty and families are most vulnerable where more than one of these characteristics apply.

The 'in-work poverty risk' is measured as the rate of poverty risk among people who are employed. This refers to people who have worked for more than half of the reference period. This leads to better understanding of the factors underlying these situations, the family structure or labor market problems [5].

Marx and Nolan [6] understand the working poor as those who worked mainly during the reference year, while they can work as employees, but they can also be self-employed person. At the same time, the equalized disposable income in the household of these persons is less than 60% of the median in the country concerned and employee or self-employed person must be 'in work' at least 7 months.

Halleröd [3] states that in-work poverty is mainly a problem for people establishing themselves on the labor market and for

those in a more permanent precarious labor market situation, mixing periods of employment with unemployment and activities outside the labor market and also high in-work poverty rates is among the self-employed.

In-work poverty has become a major concern at a time when policies began to focus strongly on maximizing levels of labor market participation [6].

Marx and Nolan also state that there are differences in trends of in-work poverty across countries. In-work poverty is closely linked to the income of the person and also to the low work intensity at the household level. They also mention that there is a connection with institutional settings and structures in the labor market, as well as with tax systems, benefit systems and the welfare state more than with low wages [6].

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 [4].

To fight against poverty is able more ways. Gojova et al. [7] identified 31 ways of coping with poverty or risk of poverty on the basis of their study of both Czech and foreign literature and embedded them into the context of the stages of social disqualification. For families at risk of poverty, intentional exclusion, passive adaptation, discrediting others and instrumentalization of the situation most often appear as ways of coping.

II. METHODOLOGY

Optimal fulfillment of the economic function of the family is one of the basic preconditions for its proper functioning. To ensure this, it is essential that the family has sufficient resources to cover all its needs. As mentioned above, the paid employment of family members should be a tool that will allow the family to secure an income sufficient to cover all their needs. However, for various reasons, there is an ever-growing group of individuals and families whose work activity fails to adequately protect them and find themselves on the brink of poverty.

The main goal of the research was to find out which coping strategies families use to meet the needs of their members.

A quantitative research strategy was used to meet the goal.

A. Sampling and Recruitment

The research group consisted of family members who are on the border or below the border of in-work poverty. The condition for inclusion in the research group was that at least one of the family members of working age has a paid job and the family's income did not exceed 60% of the national median equalised disposable income. The research group consisted of 82 families. Table I shows the detailed characteristics of the research set.

TABLE I
 BASIC CHARACTERISTICS OF PARTICIPANTS

Variable		Total sample N = 82
Gender	Male	33 (39.2%)
	Female	49 (59.8%)
Income	Mean (SD) (Euro)	493,79 ± 390,49
Age	Mean (SD)	41.85 ± 10.84
Place of Living	Urban areas	59 (72.0%)
	Rural areas	23 (28 %)
Type of Housing	Own house/flat	58 (70.7%)
	Rented house/flat	18 (22.0%)
	Hostel	2 (2.4%)
	Social housing	2 (2.4%)
	Other	2 (2.4%)
Main Source of Income	Income from work	64 (78.0%)
	Old age pension	5 (6.1%)
	Invalidity pension	2 (2.4%)
	Benefit in material need	4 (4.9%)
	Social security contributions	6 (7.3%)
	Other	1 (1.2%)
Status in the Labour Market	Permanent employment	55 (67.1%)
	Work on agreement	4 (4.9%)
	Temporary work	2 (2.4%)
	Self - employed activity	5 (6.1%)
	Unemployed	13 (15.9%)
	Other	3 (3.6%)
Type of Employment	Full-time employment	72 (87.8%)
	Part-time employment	10 (12.2%)

B. Procedures

The structured interview method was used for data collection. In the first phase, an interview structure was established, which includes 5 areas: (1) work, (2) financial security, (3) needs, (4) social contacts, (5) perception of the current situation. A total of 34 indicators were subsequently set within these areas. The defined areas of the related indicators were the result of a qualitative survey that preceded the qualitative survey [14], [15]. The task of the respondents was to express the degree of agreement with a specific question on a 5-point scale (1 = yes, 2 = rather yes, 3 = I can't express 4 = rather no, 5 = no). Based on the data analysis, the rate of use of individual strategies within families was determined.

III. RESULTS AND DISCUSSION

In the conditions of Slovakia, the main household income is income from work. Just paid work should be a protective factor against an individual or family falling into poverty. However, various socio-economic processes create conditions in which it is impossible for a certain group of people and their families, despite paid employment, to secure an income that would allow them to fully saturate their needs. Despite the increase in the minimum wage and other measures taken by the government in recent years, according to EUROSTAT [8], in 2018 the in-work at-risk-of-poverty rate in Slovakia was 6.0. Orthner et al. [9] also point to the fact that employment itself does not guarantee moving out of official poverty status.

As a result, many families live on the brink of poverty, despite active efforts to provide resources to meet the needs of their members. Most low-income families attempt to achieve the same basic conditions for their households as every family, including adequate shelter, nutritional meals, positive

educational experiences, appropriate clothing, and other basic requirements for subsistence whereas their ability to achieve these objectives is limited by their income and economic support there is a change in their functioning and families tend to use different compensation mechanisms or strategies. Our goal was to find out which compensation strategies are used by families to meet the needs and ensure their functioning. Through a structured interview, we found out how families living in a state of "working poverty" meet the needs in individual areas.

A. Activity on the Labor Market

The first area examined was the area of activity on the labor market.

Filandri and Struffolino [10] pointed out that employment and poverty are understood as analytically different, but scholars have increasingly analyzed them simultaneously, as they both contribute to household poverty. Several studies have confirmed that important factors influencing the economic status of individuals and families include their position in the labor market and its specifics. According to Eurostat [11] findings, in 2018 in-work at-risk-of-poverty rate was highest in households with low work intensity (36.1), while in families with medium work intensity the in-work at-risk-of-poverty rate was 22.1 and in households with high work intensity was risk of poverty rate 8.3. In terms of the type of contract, households with a temporary contract are more at risk of poverty (rate of risk 7.2 in 2019) than households with a permanent contract (rate of risk 2.3 in 2019). In terms of at-risk-of-poverty, we can consider part-time employment (in-work at-risk-of-poverty rate 8.9 in 2019) to be more risky than full-time employment (in-work at-risk-of-poverty rate 4.2 in 2019). In addition to the factors described above relating to the position on the labor market, households living conditions also play an important role. Filandri and Struffolino [10] state that for example, two employed persons, who share all costs (e.g. housing costs), play a crucial role in protecting low-income workers from poverty. However, the findings related to the problem of working poverty made by Halleröd et al. [3] reveal that in-work poverty is a problem that affects the self-employed and people in a marginal labor market position, that is, those who for different reasons move in and out of employment. The results of our research have shown that family members consider paid employment to be necessary to secure the means to meet their needs. The degree of agreement with this perception was 4,402. Such a perception of work in Slovak families is also confirmed, for example, by the research of Potocarova [12], but also of Burianek [13]. According to their findings, the work was placed in the first five places of the family value ranking. The statements of the respondents also showed the perception of work as a value (the agreement rate was 3,732).

In connection with the work, we were interested in how the respondents perceive its protective function. The results showed that work is not perceived as something that protects the person/family from poverty but allows him to provide

what is necessary for life. Level of agreement with this view was 3,600.

According to Halleröd et al. [3] in-work poverty is mainly an unemployment problem, not a low-wage problem. Promoting an active approach of the individual to finding a job and also staying in it are the goal of several measures by the state, but also by organizations working within the third sector. In our survey of job search strategies, areas such as search methods, motivation, and also "sacrifice" emerged. The analysis of the results showed that the respondents prefer to look for a job and address potential employers on their own initiative (the rate of agreement with this strategy was 4.235). The fact that members of low-income families are aware of the importance of work is also evidenced by the fact that in the case of the category "I am not looking for a job, I will wait until one appears" the agreement rate was only 1.321. The level of agreement below the median was also achieved by the strategy of looking for a job through the Office of Labor, Social Affairs and the Family (2,704), which could indicate a lack of confidence among jobseekers in this institution.

An important topic that emerged from the qualitative research carried out with families belonging to the category of in-work poverty was motivation to work, while the most important motivators were wage evaluation, work team, working conditions (working hours, shift work, safety at work, organizational culture) and the attractiveness of work for the worker himself. The analysis of quantitative data showed that the most important motivating factors are working conditions (average score 4,195) and the working team (average score 4,049). The salary evaluation was placed in the ranking of motivators only in the fourth place with the achieved average score of 3,744. We attribute this result to the fact that respondents who are active in the labor market work for a wage cut. In contrast, for various groups of employees with standard and higher incomes, the wage and the motivation factor were placed on higher rungs [16].

In eliminating in-work poverty through employment, it is essential that the demand for such employment meets its supply. However, the structure and processes influencing the labor market cause that the availability of well-paid employment is low in some regions of Slovakia, especially for some groups of the population (women, single parents, etc.). Orszaghova and Greganova [17] point out that Slovakia is characterized by significant regional disparities. Rjevajova and Klimko [18] also state that the labor market in the Slovak Republic has been in a state of imbalance for a long time from a regional point of view. The growing unemployment gap between regions, as well as differences in average wages, is one of society's most serious problems. One solution for household members who are unemployed or unable to find a better job in their region is to travel for work. However, statistics show that in an international comparison, the inhabitants of Slovakia tend to move for work much less than in the neighboring countries of the European Union [18]. Similar results have been shown by our research. In the area of strategies aimed at increasing the chances of finding a job, the willingness to work in an area outside your qualifications also

dominated. Respondents achieved an average score for this strategy of 4,329. Another preferred option whose average score exceeded the median was commuting to work from home (3,634). On the contrary, the respondents achieved a lower average score precisely in the strategy of moving for work (average score 2,888). From our point of view, the positive finding was the rejection of the so-called "undeclared work" (average score 2,008), which indicates that the respondents are aware of the risks of such conduct.

B. Financial Security

The second important area in the lives of families living in a state of working poverty was the area of financial security.

Optimal fulfillment of the economic function presupposes, on the one hand, the provision of an adequate income and, on the other hand, the ability of the family to keep a balanced budget. Disorders in the economic functioning of the family can negatively affect its members but also the further functioning of the family system. Drexler points out that insufficient financial security has an adverse effect on meeting the needs of all family members and the running of the household. Other consequences of the socio-economic problems of families include lack of time, stress, social insecurity, resulting in particular from the possibility of losing a job, and high competition in the labor market [19]. There are several ways to secure a family income. In the conditions of Slovakia, the primary source for most families is income from work. If this is not sufficient to cover all the needs of the family, its members are often forced to use different strategies to maximize it. As active managers of their financial lives, the family members adopt rules to help them make financial decisions. If they must, they borrow or negotiate, take on extra employment or use savings [20]. The results of the research showed that the attitude with which most respondents identified was to rely exclusively on income from work. The average score for agreement or agreement with this strategy was 3,866. An important source for securing and maximizing income is also the social security system (benefits, allowances, services to which family members claim) (average score 3,561). A positive finding was that the families included in our research are actively approaching the improvement of economic stability through the effort to obtain extra income on their own. It follows from their statements that most often it is an extra part-time activity, various services provided to the community (sewing clothes, baking cakes, etc.). The rate of agreement with this strategy was 3,317.

As we have already said, on the expenditure side, the aim of an economically stable family system should be to maintain a balanced budget. It was the effort to ensure that their expenses do not exceed the family's income, stated by our respondents in connection with current expenses (in accordance with this strategy, they achieved an average score of 4.667). Strategies for reimbursing expenses according to importance and setting priorities have also proved to be helpful for families, helping them to avoid indebtedness and inability to pay for basic needs. The average score in accordance with this item was 4,231. The use of discounts, coupons and the planning of

advantageous purchases, which will enable them to manage more efficiently, also proved to be beneficial for families (average score of agreement with this strategy was 4,024). Budgeting and money management loom large over the conduct of daily life and become almost survival skills. [21]

Similar conclusions in the research of low-income families were reached by Hogan et al. [22], who state that participants used a variety of resource management strategies to save money and meet their families' needs. The strategies identified included prioritizing and reducing expenditures, setting goals, committing to saving, creating and weighing alternatives, planning ahead, and organizing resources to meet family needs. From our point of view, dealing with unexpected expenses seems to be more problematic. The only strategy identified by our respondents was to use the loan to cover unexpected expenses (average score 4,037). Loans are a common part of almost every family's life nowadays. They are good as long as the family is able to repay them. Once the family loses this ability, a problem arises. Many families in their daily lives lose track of their loans, or their income and expenses, and thus get into even greater debts. It is not uncommon for the family to solve such a, already deadlock-free situation for it by taking another, "more advantageous" loan to repay the previous one. As a result, the family enters a vicious circle of debt [19]. However, the risk of the strategy described above is the fact that low-income families have considerably more difficult access to financial services provided by banks and financial houses. As Sherraden and McBride [20] point out, they use alternative financial services that are accessible. However, such loans are often economically disadvantageous. The problem is if the recipient is unable to realize all the consequences of using them.

C. Meeting Needs

Many studies have confirmed that the level of household income correlates with the degree of saturation of the needs of individual members. Many find it challenging to heat their homes, cover electricity bills, provide good quality food and keep their homes in a good state of repair [23]. Our respondents also perceived the needs associated with food and housing as the most problematic.

A significant share of total household expenditure is food expenditure. Kirkpatrick and Tarasuk [24] found in their research with low-income families that families make food purchasing decisions in the context of competitive resource constraints. Housing costs appear to be relatively inflexible, food costs are easier to change; families also said that rents and service charges were not only paid in extreme crises. Che and Chen [24] point out that the inability to obtain adequate food due to financial constraints is associated with compromised dietary intakes and poor physical and mental health. The statements of our respondents indicated that when deciding between the quality of food and diet, they would prefer a lower price in most cases. The average consent score for this item was 3,866. Among the frequently used strategies in connection with the purchase and consumption of food, respondents mentioned the planning and creation of menus

and price comparisons (the average level of agreement with this strategy was 4,171).

Another area related to meeting needs that our respondents perceived as problematic was the area of housing. According to them, the economic situation does not allow them to have the same level of housing as they would like. Also problematic is the fact that in order for a family to acquire their own housing, it is necessary to borrow (it covers the cost of buying real estate with a mortgage loan). This solution of the housing situation was detected as the predominant strategy for solving the housing issue among our respondents (the average rate of agreement was 4,071). However, with job insecurity and low-paid employment, the availability of such funding for families is severely limited. The lack of affordable rental housing also has an impact on the quality and affordability of housing for low-income families. [25] Jocson and McLoyd [26] also point to the fact that the effects of the recent affordable housing shortage are most pronounced among low-income households. The situation in Slovakia is also made specific by the fact that rental housing is assessed as "social housing" for the socially weaker sections of the population, so this attitude is also the reason why people prefer to get into debt just so they are not "ashamed" of living in a rental apartment. In economically more developed countries, owner-occupied housing is less preferred and rental housing is used by all social classes [27]. In the area of housing quality and household equipment, a frequently used strategy was to carefully plan the purchase of equipment, which could be economically demanding (the rate of agreement with this strategy was 4,268). On the contrary, we were surprised by the refusal to use second-hand equipment and furniture. Other resources that families use to save and effectively improve the quality of their housing include self-help repairs and housework to save money for a professional to do the work (often at the expense of the quality of the work done). The rate of agreement with this strategy was 4.642.

D. Social Contacts

Social contacts and the existence of functioning social networks can act as a significant preventive factor for low-income families. Gazso [28] also points to this fact, saying that they do not only provide family members with support but also with social capital, such as the loose connections to social contacts and opportunities through friendship networks, with the potential to improve both income security and mental and physical well-being. Low-income families may increase their reliance on wider circles or networks of support, including friends and/or community services, to supplement limited or absent formal support from the state. Our respondents are also aware of the importance of social contacts and relationships, especially with the family. In the context of developing and maintaining contacts, the strategy in our research group was to organize meetings with family and friends in one's own home, instead of going out. The identification rate with such a strategy was 3,598.

E. Perception of the Situation

The last area that we identified in the statements of our respondents was the perception of the current situation. A positive finding was that, despite the declared difficulties they face in their daily lives, a positive attitude towards life prevailed among the respondents. The most frequently used strategy can be described as a positive outlook for the future and making plans (average score 3,805) as well as an active effort to change the life situation of the family (average score 4.111).

IV. CONCLUSION

Many households in Slovakia, despite an active approach to work and also the constantly increasing minimum wage, income did not exceed 60% of the national median equivalised disposable income after social transfers and thus remain in a state of working poverty. This situation significantly affects not only the lives of individual family members, but also the entire family system and its functioning. It forces families to use various strategies to meet their needs. Research has shown that, from the point of view of families living in a state of "working poverty", paid employment still remains the most effective tool of securing means of subsistence, and these families, in line with this view, engage in significant labor market activity to find adequately paid employment or to keep the job. Also in several areas examined, strategies aimed at planning and efficient management prevailed. On the other hand, debt generation strategies were rejected by our respondents.

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