



BAROMETRIC STUDY ON POVERTY AND ECONOMIC PRECARIOUSNESS

2024

**Embargo is lifting on September 12,
5.00 AM - CEST**

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EUROPEAN SURVEY CONDUCTED IN 10 COUNTRIES

METHODOLOGY



SAMPLE

Survey conducted among 10,000 Europeans with representative samples of the national population aged 18 and over in each of the 10 countries surveyed: France, Germany, Greece, Italy, Poland, United Kingdom, Moldova, Portugal, Romania and Serbia.



Study prepared for :

Reading note : all results are expressed in percentage (%), each country is represented with the same weight in the overall results. These correspond therefore to an average of the results of the ten countries.



This report has been prepared in accordance with the international standard ISO 20252 "Market, social and opinion research". This report was reviewed by Etienne Mercier, Director of the Opinion Department (Ipsos Public Affairs).



FIELD DATES

From 13 June to 3 July 2024



METHOD

Sample interviewed through the Internet via Ipsos's Online Access Panel.

Quota sampling method (applied for each country):
The sex, age, profession of the respondent, the region and the agglomeration category.

Scope of the study



Europe

10 COUNTRIES

10,000 RESPONDENTS

Countries already observed in the similar survey conducted in 2023

Contextual factors related to the economic situation of the different countries surveyed



FRANCE

GDP per capita (PPP, World Bank 2022)	\$57 594
Unemployment rate (April 2024, OECD)	7.3%
Inflation (consumer price index, Moody's 2024)	119.71
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	11.2%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	20.4%
Gini coefficient (World Bank)	0.32
% of GDP devoted to social protection and healthcare (OECD 2016)	31.5%



France is the country among the 10 studied that devotes the largest share of its GDP to social protection (31.5%). Less than 15% of the total population (11.2% in 2018) lives below the social poverty threshold. Income distribution in France is moderately egalitarian (GINI coefficient of 32.4): huge inequalities before tax and before social benefits are compensated by high levels of taxation and income transfers. However, the high unemployment rate (7.3%) and problems with access to employment mean that over 20% of the total population is exposed to the risk of poverty or social exclusion.



GERMANY

GDP per capita (PPP, World Bank 2022)	\$66 616
Unemployment rate (April 2024, OECD)	3.2%
Inflation (consumer price index, Moody's 2024)	119.1
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	11.7%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	21.3%
Gini coefficient (World Bank)	0.32
% of GDP devoted to social protection and healthcare (OECD 2016)	25.3%



Germany is the richest country out of the 10. Inflation and unemployment are lower than in most other countries, and poverty affects only 11.7% of the population. Germany's GINI coefficient is low, but the share of GDP devoted to social protection is not particularly high compared to European standards (25.3%). The share of the population exposed to the risk of poverty or social exclusion is broadly the same as in France and Italy.

Contextual factors related to the economic situation of the different countries surveyed



GREECE

GDP per capita (PPP, World Bank 2022)	\$38 922
Unemployment rate (April 2024, OECD)	10.8%
Inflation (consumer price index, Moody's 2024)	117.66
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	17%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	26.1%
Gini coefficient (World Bank)	0.33
% of GDP devoted to social protection and healthcare (OECD 2016)	27%



Unemployment remains high in Greece (10.8%), but inflation is lower than the euro zone average. Poverty there is higher (17%) than in all EU countries, with the exceptions of Italy and Romania, and more than one in four Greeks (26.1%) is at risk of poverty or social exclusion. However, inequality in income distribution is not particularly marked (GINI coefficient of 32.9).



ITALY

GDP per capita (PPP, World Bank 2022)	\$55 442
Unemployment rate (April 2024, OECD)	6,9%
Inflation (consumer price index, Moody's 2024)	120,6
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	17,1%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	22,8%
Gini coefficient (World Bank)	0,35
% of GDP devoted to social protection and healthcare (OECD 2016)	28,9%



With a historically significant North-South divide, Italy always has one of the highest Gini coefficients in the European Union (35.2). 17.1% of the population lives below the social poverty line and 22.8% is at risk of poverty or social exclusion. Italy allocates a larger share of its GDP than average to social protection (28.9%), but, as in France, this is mainly due to the significant weight of pensions. Young unemployed Italians from the South are the most vulnerable population.

Contextual factors related to the economic situation of the different countries surveyed



POLAND

GDP per capita (PPP, World Bank 2022)	\$46 610
Unemployment rate (April 2024, OECD)	3%
Inflation (consumer price index, Moody's 2024)	254.6
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	12.4%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	16.3%
Gini coefficient (World Bank)	0.30
% of GDP devoted to social protection and healthcare (OECD 2016)	20.2%



Poland is one of the major EU countries least affected by poverty and inequality. 12,4% of the population lives below the societal poverty threshold (comparable to Germany) and only 16,3% is at risk of poverty or exclusion, which is the lowest proportion among the countries studied by Ipsos. The unemployment rate is low and social protection spending remains relatively low as well. Inequalities are also remarkably low (the Gini coefficient of Poland is 30,2). The "hidden" factor behind these remarkable results is emigration: with a significant part of its workforce emigrating to other European countries and sending funds to their families, Poland has found a particular way to solve the problems of poverty and inequality.



UK

GDP per capita (PPP, World Bank 2022)	\$57 461
Unemployment rate (April 2024, OECD)	4.3%
Inflation (consumer price index, Moody's 2024)	133.9
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	14.5%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	Not available
Gini coefficient (World Bank)	0.34
% of GDP devoted to social protection and healthcare (OECD 2016)	21.5%



The United Kingdom is characterized by high inflation and high levels of inequality, particularly between the South and the rest of Great Britain, as evidenced by the Gini coefficient (33,7), as well as by low levels of social protection spending. But the unemployment rate remains low (4,3) and the proportion of the population living below the societal poverty threshold was still not high (14,5%) in 2018. Since then, Brexit, Covid, and inflation have wreaked havoc among the less affluent Britons and the situation is deteriorating, particularly for access to food and energy.

Contextual factors related to the economic situation of the different countries surveyed



MOLDOVA

GDP per capita (PPP, World Bank 2022)	\$16 302
Unemployment rate (April 2024, OECD)	4.4%
Inflation (consumer price index, Moody's 2024)	276.47
Poverty – Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	10.5%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	Not available
Gini coefficient (World Bank)	0.26
% of GDP devoted to social protection and healthcare (OECD 2016)	Not available



Moldova is officially the poorest European country, with a GDP per capita of only 16,000 dollars. But individual poverty is mitigated by very low income inequalities (Gini coefficient of 25.7), and, at least until the Ukraine war, by a very low cost of living. In 2018, only 10.5% of the population lived below the societal poverty threshold. Things have changed in 2022 and inflation is now much higher than in the 9 other countries studied by Ipsos. Like in Poland, Romania, and Serbia, a significant portion of the working-age population migrates to richer Western European countries and their remittances help to mitigate the issues related to the cost of living.



PORTUGAL

GDP per capita (PPP, World Bank 2022)	\$44 484
Unemployment rate (April 2024, OECD)	6.3%
Inflation (consumer price index, Moody's 2024)	121.76
Poverty – Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	13.5%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	20.1%
Gini coefficient (World Bank)	0.33
% of GDP devoted to social protection and healthcare (OECD 2016)	24.1%



Portugal compares favorably to other Southern European countries studied by Ipsos (Italy and Greece): only 13.5% of the population live below the societal poverty threshold and no more than 20.1% are at risk of poverty or social exclusion. However, unemployment remains higher than the European average (6.3%) and inequality levels are also quite high (Gini coefficient of 33.5). Portugal also spends much less than Italy and Greece on social protection (24.1% of GDP).

Contextual factors related to the economic situation of the different countries surveyed



ROMANIA

GDP per capita (PPP, World Bank 2022)	\$43 240
Unemployment rate (April 2024, OECD)	5.3%
Inflation (consumer price index, Moody's 2024)	Not available
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	21.3%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	32%
Gini coefficient (World Bank)	0.36
% of GDP devoted to social protection and healthcare (OECD 2016)	Not available



Romania is the Member State of the EU where the level of poverty is the highest among the 10 countries studied. 21.3% of the population lives below the societal poverty threshold and 32% is at risk of poverty or social exclusion. Income inequality is also high relative to European standards, reflecting major differences between regions and professions (Gini coefficient of 35.8). GDP per capita is almost as high as in Portugal or Poland, but it is much less evenly distributed among the population.



SERBIA

GDP per capita (PPP, World Bank 2022)	\$25 062
Unemployment rate (April 2024, OECD)	9.4%
Inflation (consumer price index, Moody's 2024)	199.16
Poverty - Ratio of the population (%) at the societal poverty threshold (World Bank, 2018)	22.2%
% of people at risk of poverty or social exclusion (Eurostat, 2023)	Not available
Gini coefficient (World Bank)	0.35
% of GDP devoted to social protection and healthcare (OECD 2016)	Not available



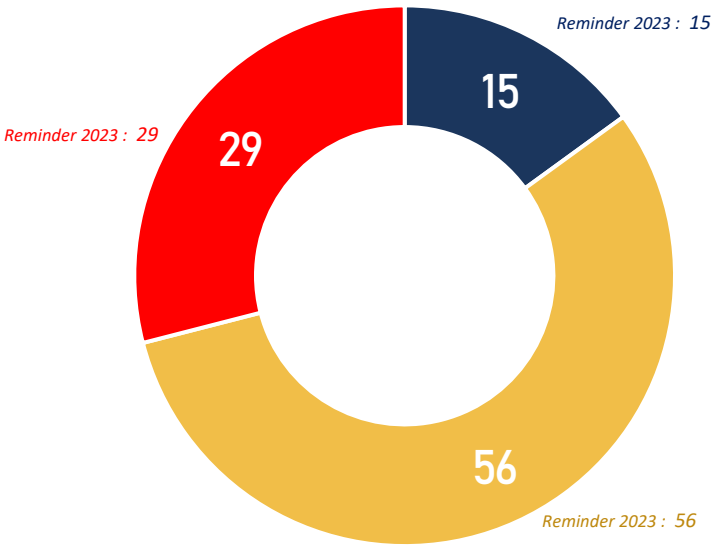
Serbia has the highest level of poverty among the 10 countries studied by Ipsos: 22.2% of the population lives below the societal poverty line. Income inequality is significant (Gini coefficient of 35) and close to 10% of the workforce is unemployed. Inflation is also higher than in the euro zone (CPI=199). The low standard of living is mitigated by the role played by the informal economy and by emigration, which provide additional, hard cash income to struggling Serbian families.

In Europe today, almost 3 people out of 10 claim to be in a precarious situation. In Greece and Moldova, the share of people considering themselves as precarious reaches very worrying levels.

Question : When you think about your current financial and material situation, you would say it is ...
 (Base: All)

Good : you don't really need to pay attention to your everyday expenses
Balanced : you get by but you need to be careful
Precarious : an unexpected expense can tip the balance

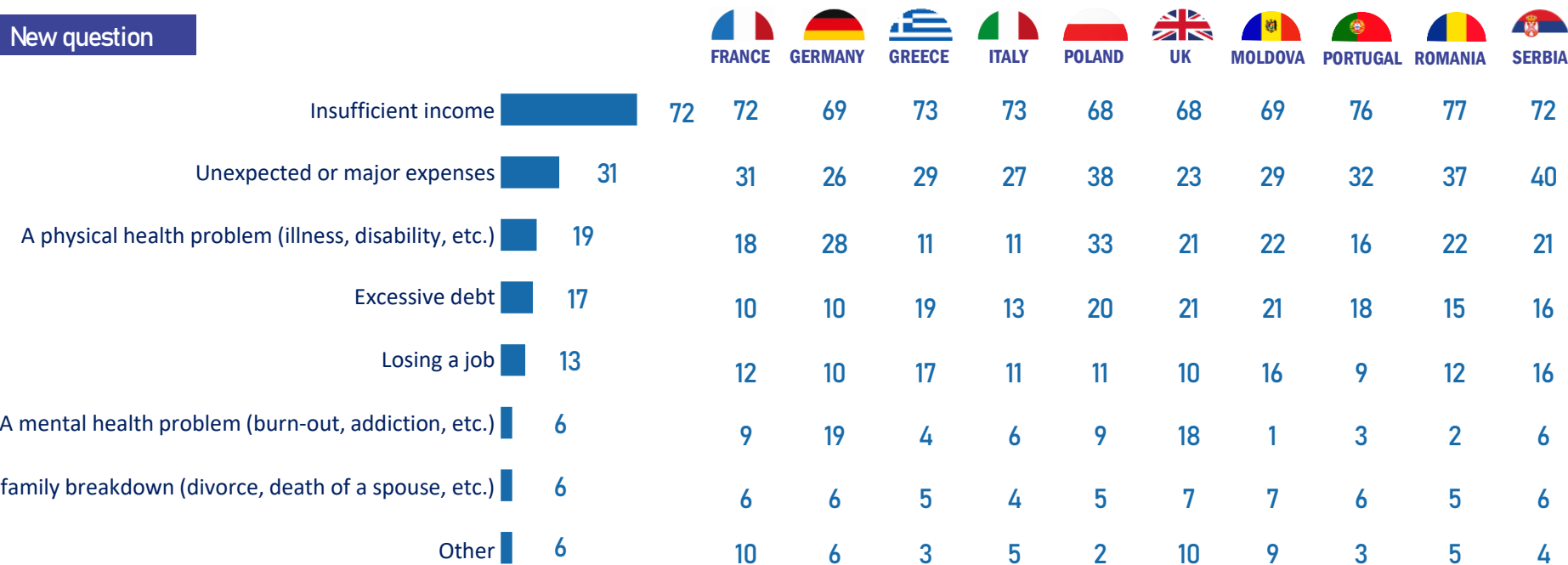
All of the Europeans surveyed



Insufficient incomes is the first reason explaining the precariousness of nearly 3 precarious people out of 4. If financial problems are clearly the primary explanation, other reasons are also put forward.

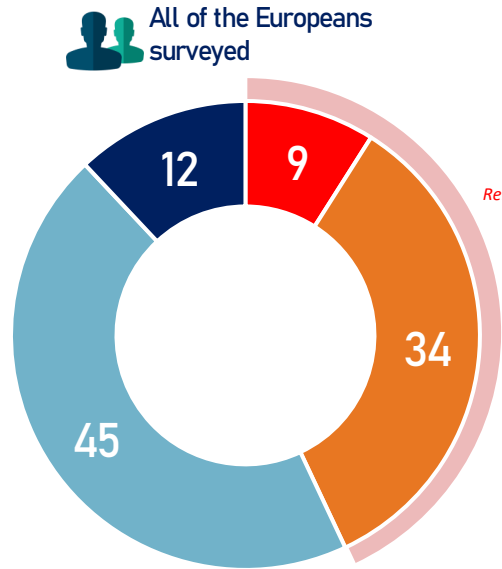
Question : You have said that you are in a precarious situation. Which of the following are the main reasons why you are in this situation ?
(Base: Those who declared themselves to be precarious)

New question

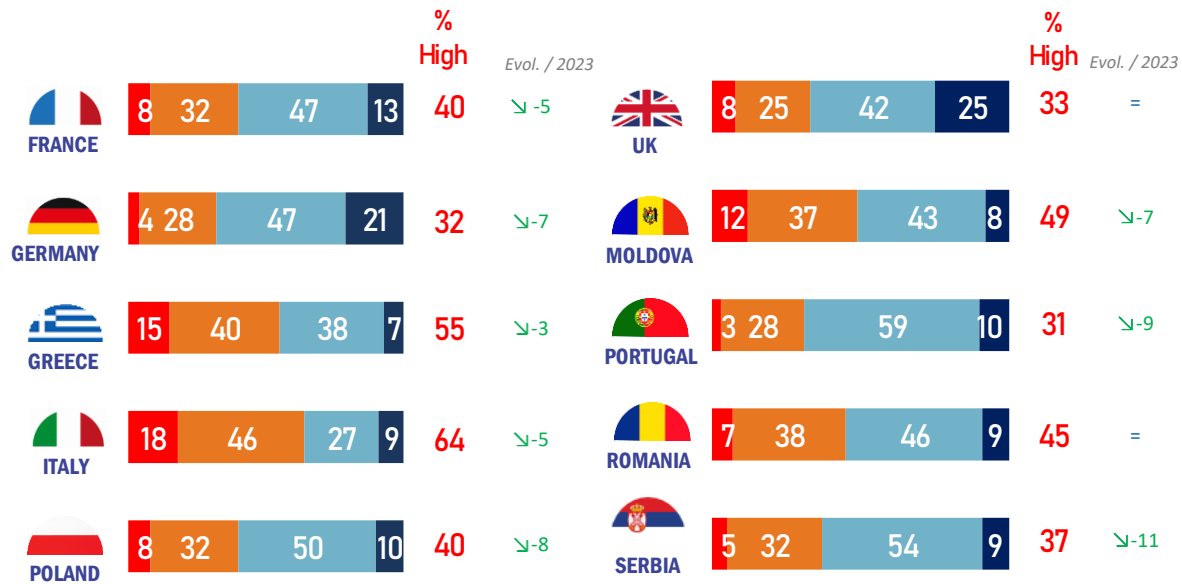


The risk of finding oneself in a precarious situation decreases this year in 9 countries, yet it still affects more than 2 Europeans out of 5.

Question: Do you think there is a very high, rather high, not so high or not at all high risk that in the coming months you will be in an unstable financial situation?
(Base: All)



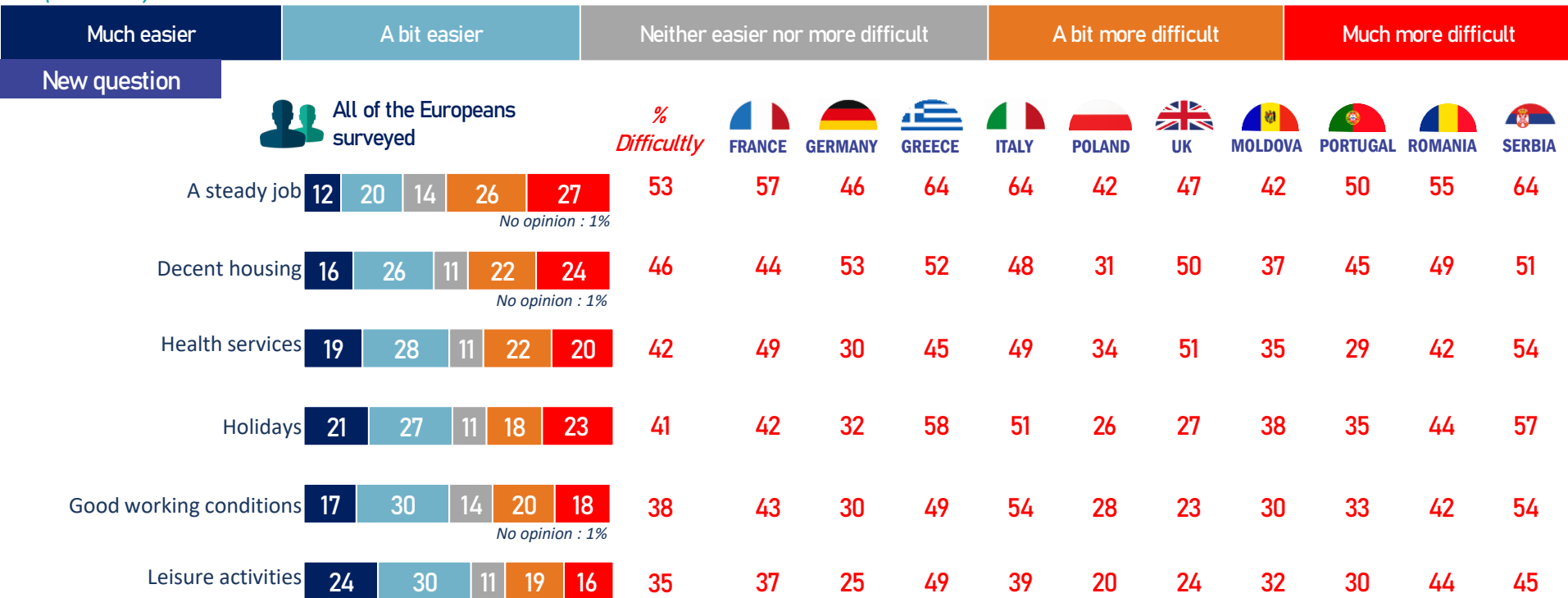
% High : 43
Reminder 2023 : 48



The share of Europeans reporting problems accessing employment, decent housing, or health services is extremely high.

Question : Compared to your parents' generation, would you say that you have easier or more difficult access to...?

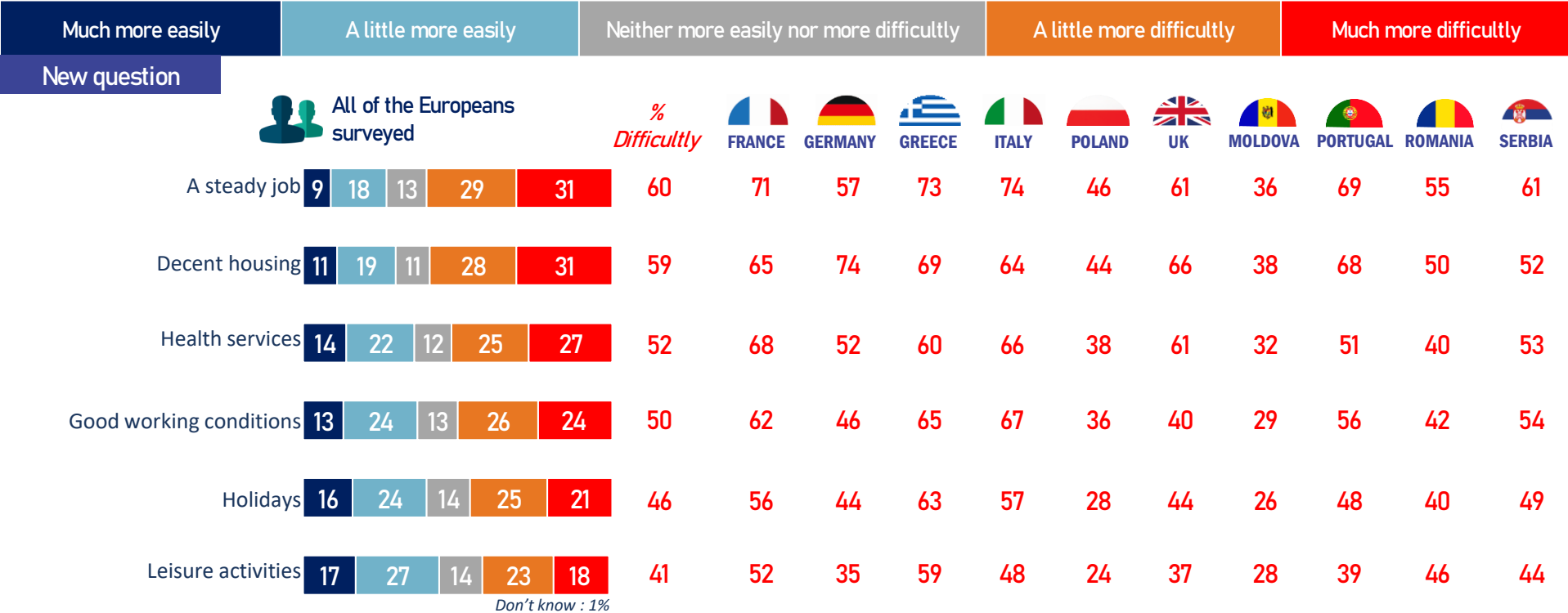
(Base: All)



The majority of Europeans mainly feel that the situation will continue to get worse for the next generations.

Question Compared to you, do you think future generations will find it easier or more difficult to access...?

(Base: All)



Don't know : 1%

Europeans face precariousness in their daily lives: in their neighbourhood, workplace, within their family and communities. In the countries of Southern and Eastern Europe, the situation appears to be particularly worrying.

Question: Do you have the impression that there are many, a few or no people around you who are in an unstable financial situation?

(Base: All)



All of the Europeans surveyed

% A lot



In your **neighbourhood**



Reminder 2023: 43



At your **place of work**
(for working people only)



Reminder 2023: 34



Among your **family and close friends**



Reminder 2023: 29



FRANCE

22

↘-6



GERMANY

25

↘-2



GREECE

58

↗+5



ITALY

44

↘-2



POLAND

45

↘-9



UK

26

↗+1



MOLDOVA

54

↘-2



PORTUGAL

19

↘-6



ROMANIA

58

↘-3



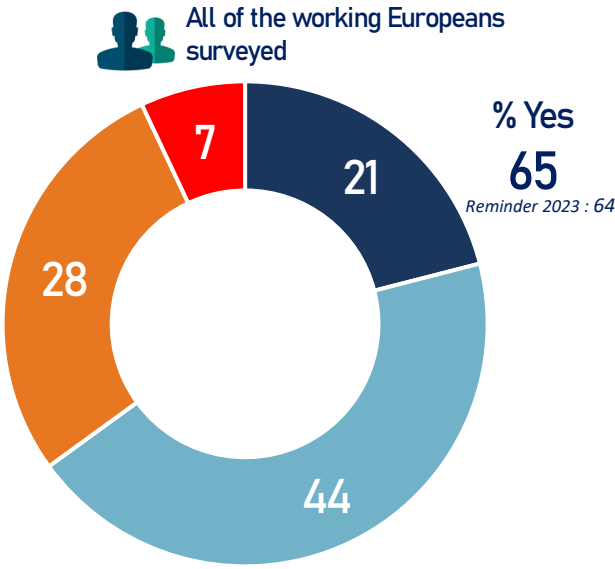
SERBIA

54

↘-5

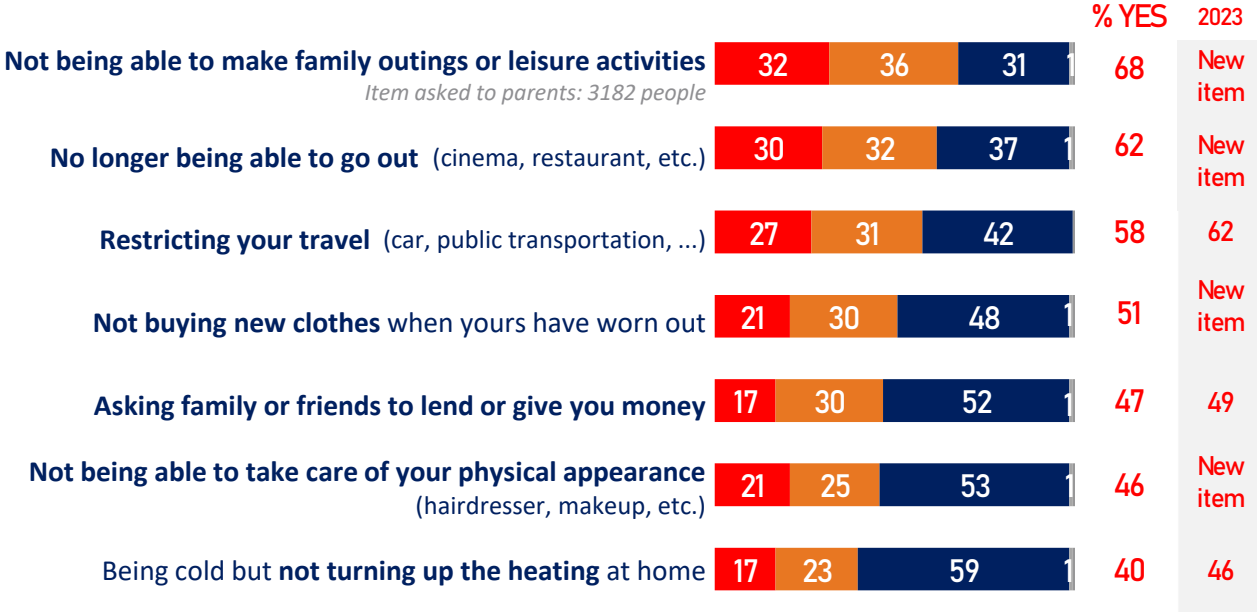
Working is not necessarily associated with financial stability. A third of working Europeans state that the income from their professional activity does not allow them to cover all their expenses today.

Question: Would you say that your income from your professional activity allows you to cover all your expenses today?
(Base: All working people)



Due to their financial situation, the majority of Europeans have already faced situations of deprivation.

Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation
(Base: All)



% At least one of these situations : 83
Average number of situations: 4,2

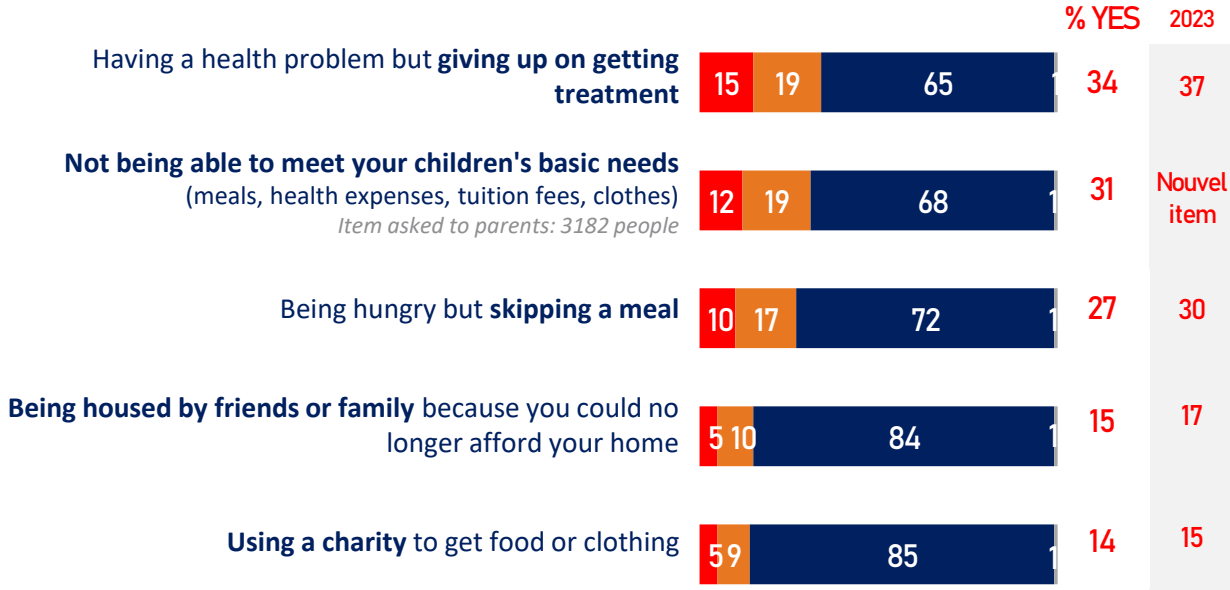
% At least one of these situations recently arrived : 52

Average number of recent situations : 1,8



Some deprivations continue to affect a significant number of Europeans: 1 in 3 has already given up on getting medical treatment due to their financial situation.

Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation
(Base: All)



% At least one of these situations : 83
Average number of situations : 4,2

% At least one of these situations recently arrived : 52

Average number of recent situations : 1.8

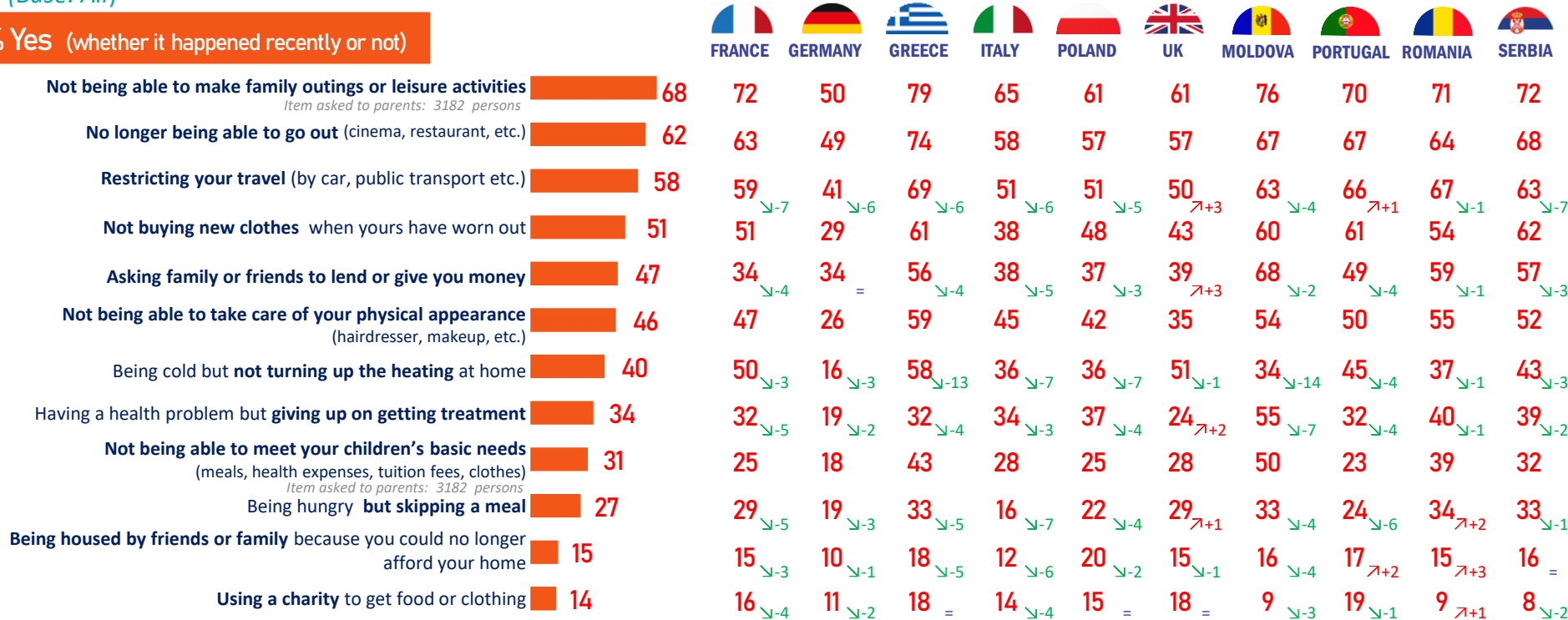


Deprivation is common in all European countries, particularly in Greece and in Moldova.

Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation

(Base: All)

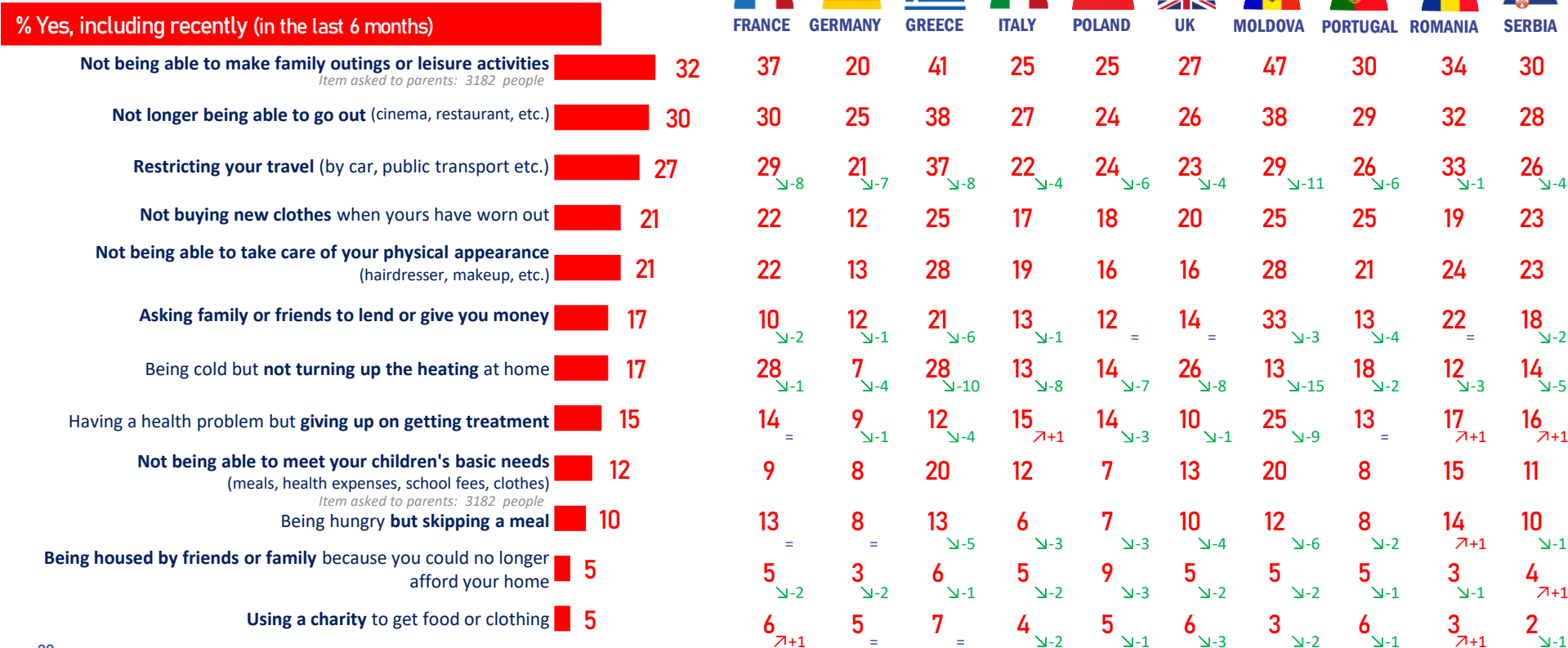
% Yes (whether it happened recently or not)



In the last 6 months, a third of Europeans had to miss out on family outings due to their financial situation.

Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation

(Base: All)

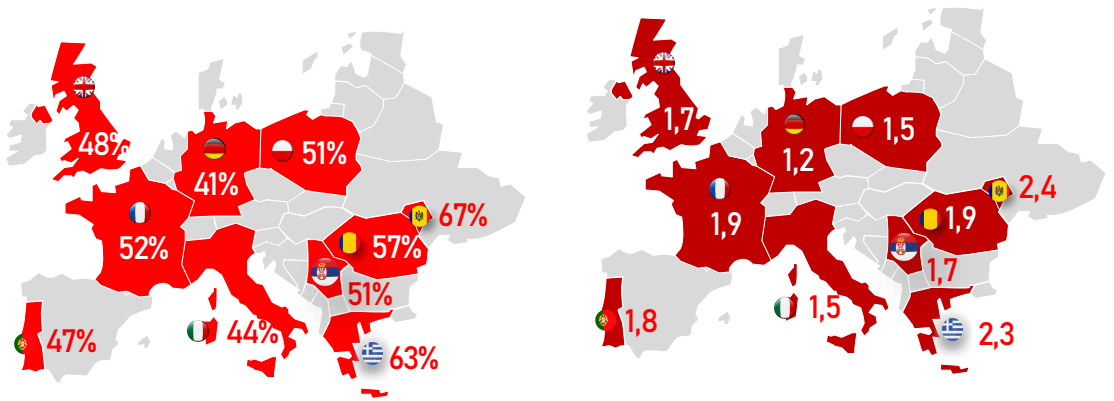


More than half of the Europeans have experienced at least one of these situations recently. On average, they have experienced almost 2 of these situations: a situation that has become globalized, Moldova and Greece are the countries where these situations are most frequent.

- Limit your travel (car, public transport, ...)
- Asking relatives to lend or give you money
- Being cold but not turning up the heating at your house
- Having a health problem but giving up on getting treated
- Being hungry but skipping a meal
- Being accomodated by friends or family because you could no longer pay for your housing
- Getting help from a charity to get food or clothes
- Not buying new clothes when yours have worn out
- Not being able to take care of your physical appearance (hairdresser, makeup...)
- No longer being able to go out (cinema, restaurant...)
- Not being able make family outings or leisure activities
- Not being able to meet your children's basic needs (meals, health expenses, tuition fees, clothing)

Has known at least one of these situation recently: **52%**

Average number of recent situations: **1,8**

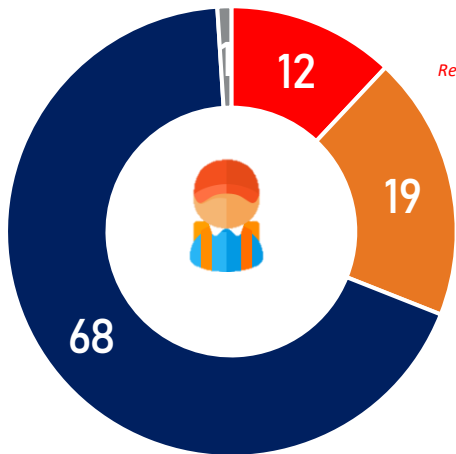


Nearly a third of parents have already experienced difficulties in providing for their children's basic needs.

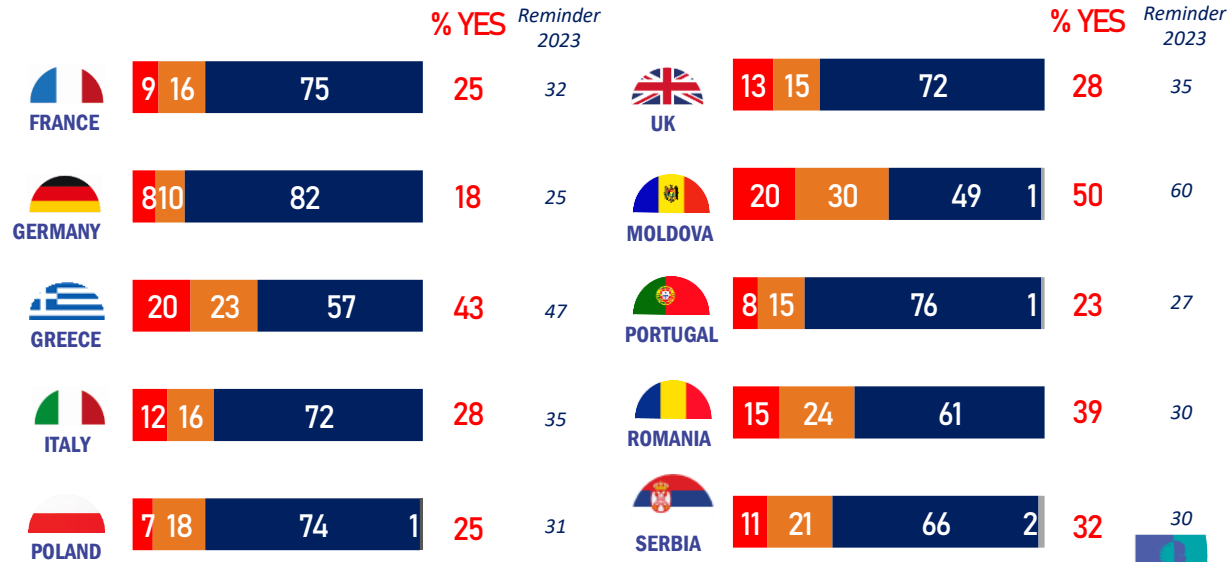
Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation
(Base: Parents of children under 18)



" Not being able to meet your children's basic needs (meals, health care, school fees, clothes)"



% YES :
31
Reminder 2023 : 36



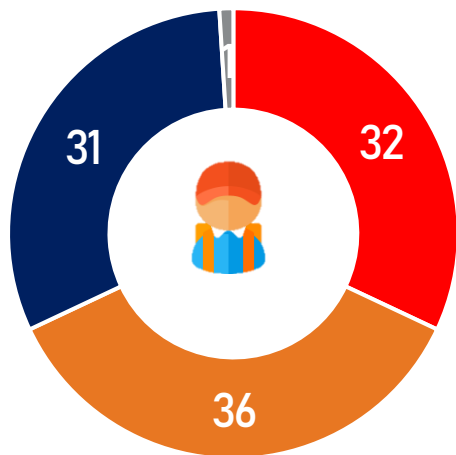
Two thirds of families have already had to give up family outings due to their difficult situation.

Question: Have you personally ever been faced with the following situations because you were in a difficult financial situation
(Base: Parents of children under 18)

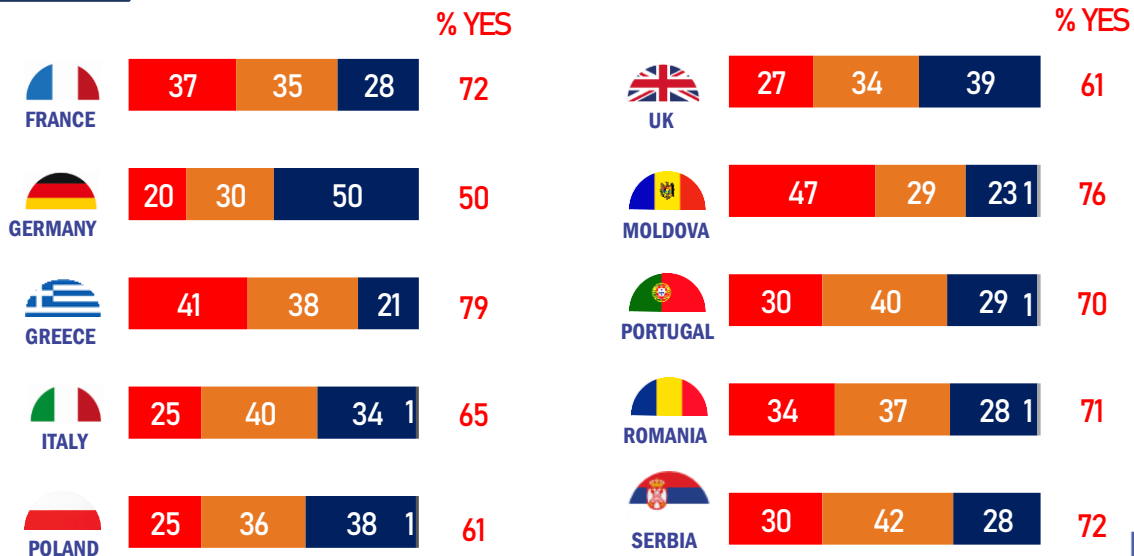


New item

« Not being able to make family outings or leisure activities »



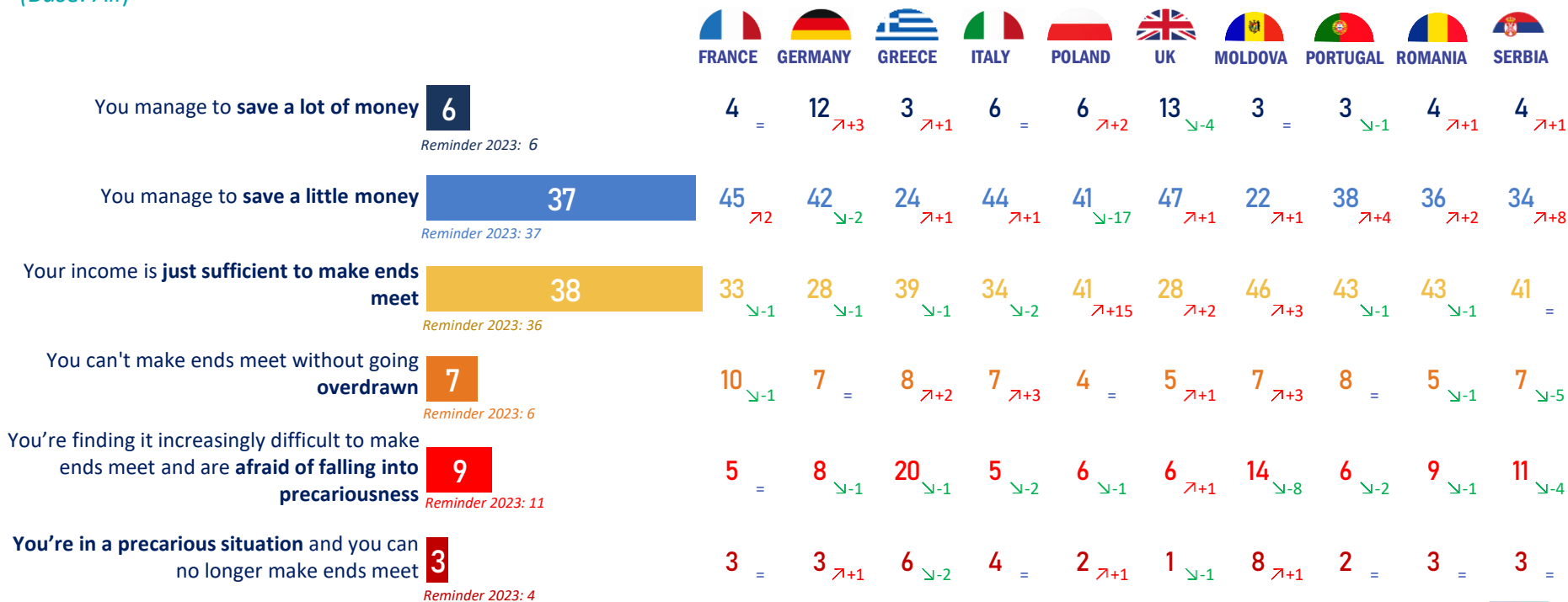
% YES :
68



Nearly 1 European out of 5 declares being in a difficult financial situation today.

Question: More specifically, which statement best describes your current situation?

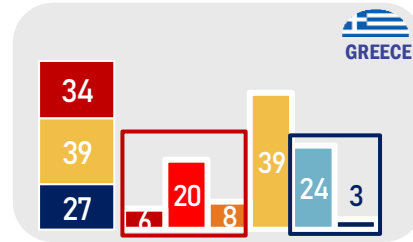
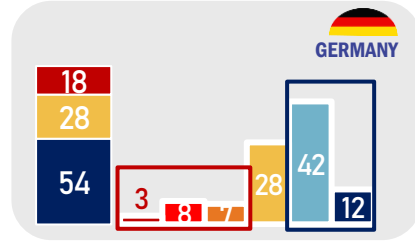
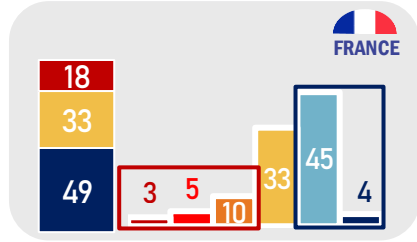
(Base: All)



The proportion of Europeans in a difficult financial situation or struggling to make ends meet is high everywhere in Europe, even more so in Greece and Moldova.

Question: More specifically, which statement best describes your current situation?

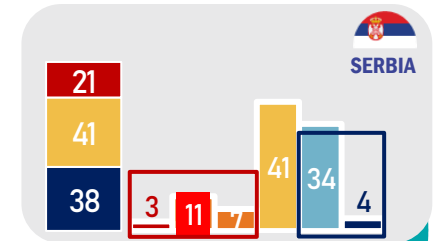
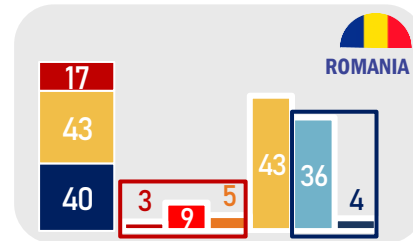
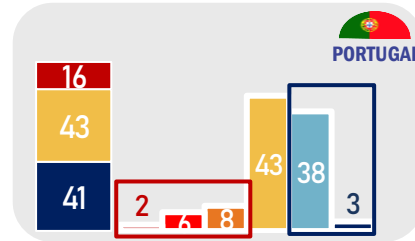
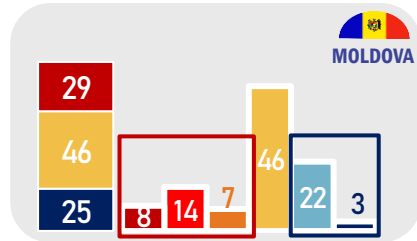
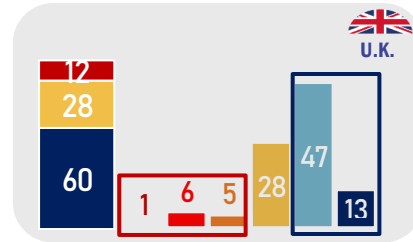
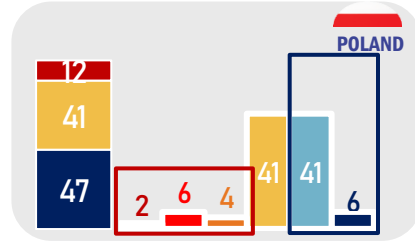
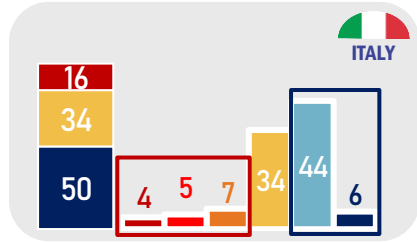
(Base: All)



% Cannot make ends meet

% Just manage to make ends meet

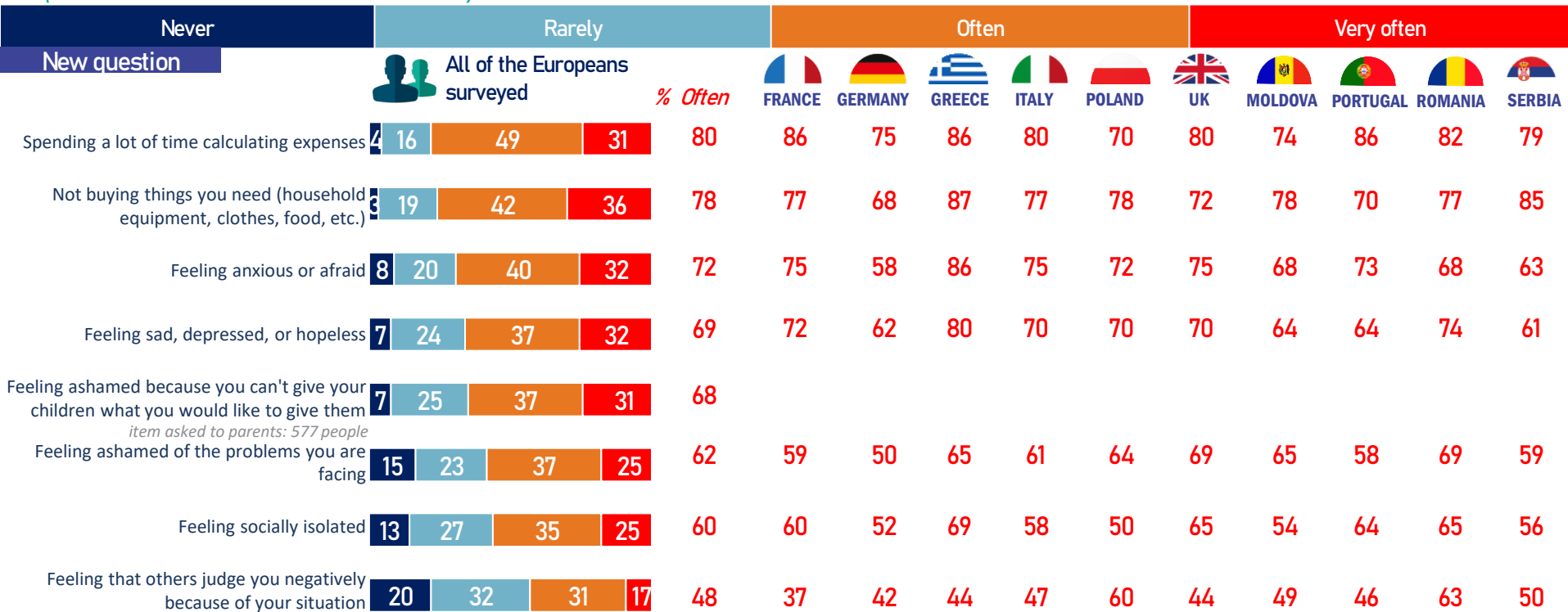
% Manage to put money aside



Nearly 7 out of 10 people who cannot make ends meet feel anxiety, fear, and shame.

Question : When you think about your current financial situation, do you find yourself in any of the following situations?

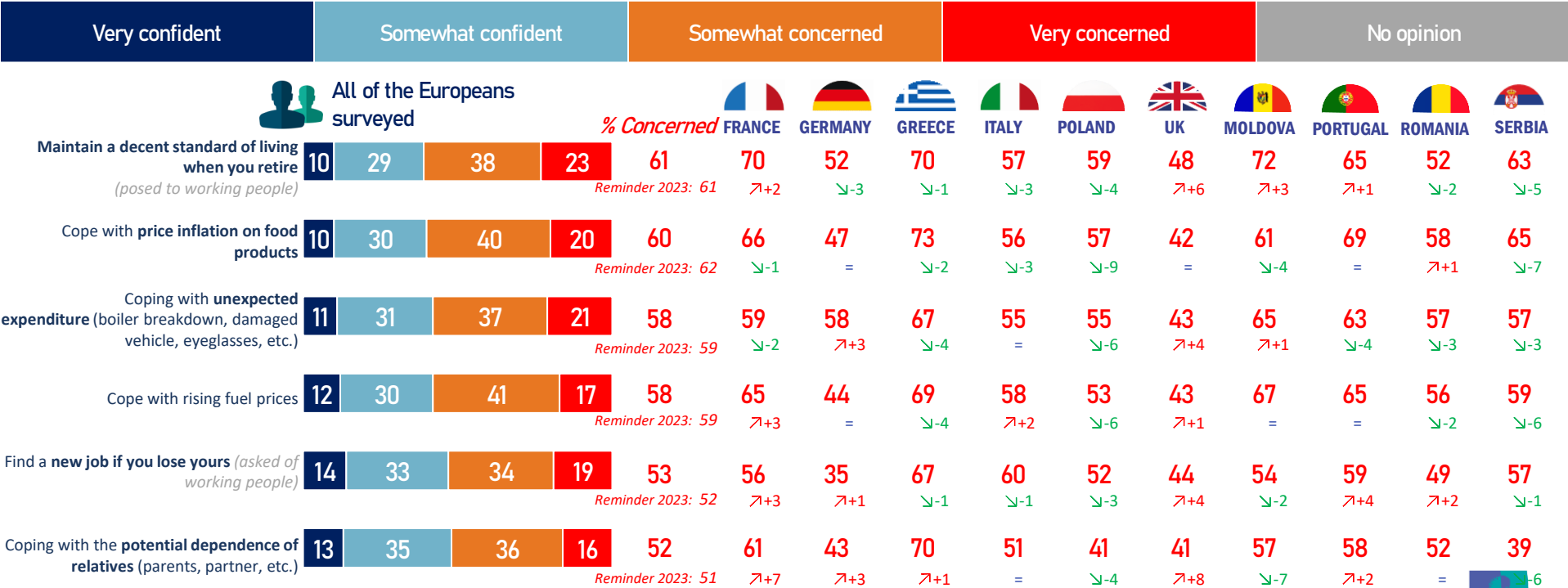
(Base: Those who can't make ends meet)



Europeans are worried about their ability to face a number of challenges, particularly dealing with food inflation, unexpected expenses, or even the rise of fuel prices.

Question: And are you confident or concerned about your ability to cope financially with each of the following?

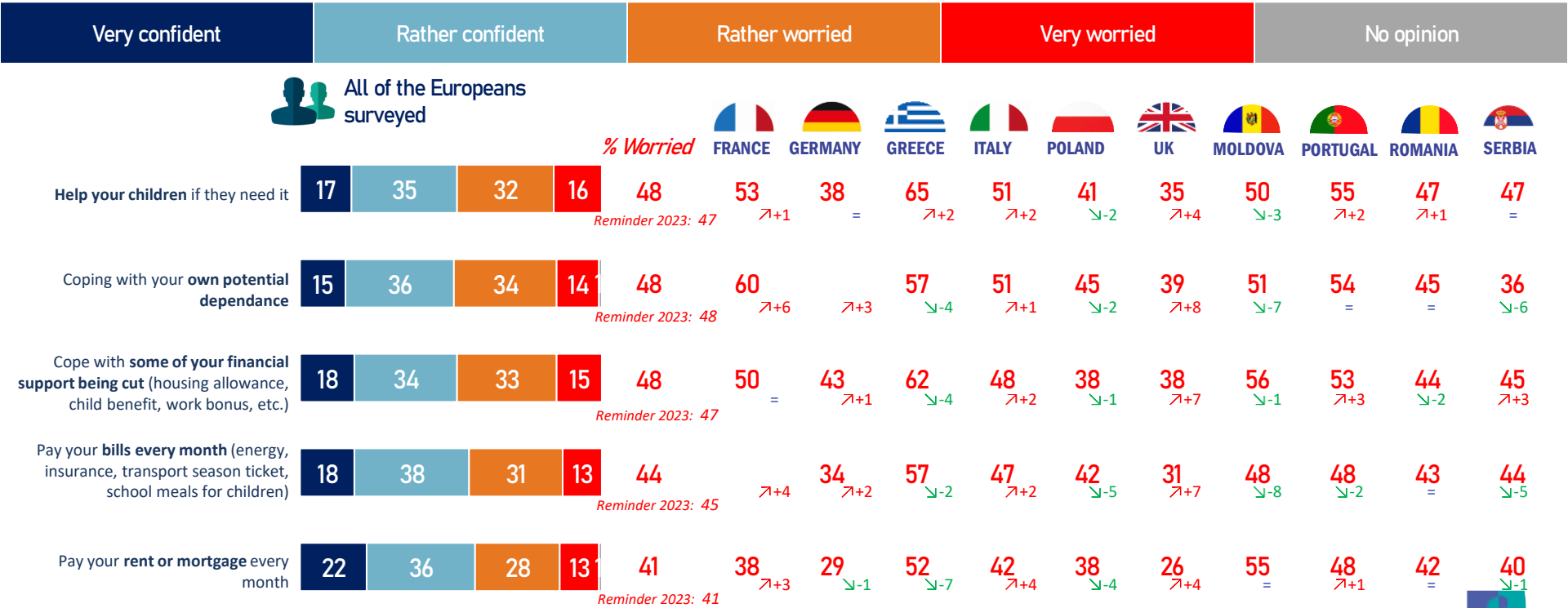
(Base: All)



More than 4 out of 10 Europeans are worried about their ability to pay their bills at the end of the month.

Question: And are you confident or concerned about your ability to cope financially with each of the following?

(Base: All)



Faced with an increasingly tense social situation, Europeans say they are ready to engage in numerous and varied actions to help people facing poverty.

Question : Would you be willing to do the following things to help people who are experiencing poverty?

(Base: All)

Yes, and I already do that

Yes, I don't do that but I would be willing to

No, I can't or wouldn't be able to do that

No, I would not be willing to do that

New question



All of the Europeans surveyed

% Yes



FRANCE

GERMANY

GREECE

ITALY

POLAND

UK

MOLDOVA

PORTUGAL

ROMANIA

SERBIA

Signing a petition demanding that tackling poverty be made a priority



76

64

72

78

69

75

74

77

84

81

90

Financially help your relatives



75

74

71

60

65

76

81

75

76

81

90

Donating food to a charity



71

61

64

66

61

75

77

72

76

74

85

Donating items to a charity



69

61

69

60

57

72

89

56

75

70

82

Volunteering your time to a charity



59

48

56

59

55

56

58

56

70

64

68

Getting personally involved in a charity



58

44

59

55

49

59

61

57

66

59

74

Donating money to a charity



58

48

55

39

47

67

74

54

63

61

76

Giving money to people on the street



53

48

49

49

46

49

47

59

54

57

70

APPENDICES



OUR COMMITMENTS

Professional codes, quality certification, conservation and protection of data

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- **SYNTEC** (www.syntec-etudes.com), Professional union of market research companies in France
- **ESOMAR** (www.esomar.org), **European Society for Opinion and Market Research**,

Ipsos France commits to apply **the ICC/ESOMAR code** of Market and Opinion Research. This code defines the ethical rules of market research professionals and establishes the measures of protection granted to the interviewed persons.

Ipsos France commits to respect the applicable laws. Ipsos has appointed a Data Protection Officer and has put in place a compliance plan for the General Data Protection Regulation (Regulation (EU) 2016/679). For more information on our policy on the protection of personal data: <https://www.ipsos.com/fr-fr/confidentialite-et-protection-des-donnees-personnelles>

The duration for keeping personal data of the interviewed individuals in a study is, unless a specific contractual commitment exists:

- 12 months following the end date of an Ad Hoc study
- for 36 months following the end date of each wave of a recurring study



Ipsos France is certified **ISO 20252: Market Research by AFNOR Certification**

- This document is developed in compliance with these codes and international standards. The technical elements related to the study are present in the methodology description or in the technical sheet of the study report.
- This study was conducted in compliance with these codes and international standards



RELIABILITY OF THE RESULTS

INTERVIEWER-ADMINISTERED STUDIES

The overall reliability of a survey is the result of the control of all error components, that's why Ipsos imposes strict controls and procedures at all phases of the study.

■ UPSTREAM OF THE COLLECTION

- **Sample:** structure and representativeness
- **Questionnaire:** the questionnaire is written following a writing standard that includes 12 mandatory standards. It is reviewed and validated by a senior level and then sent to the client for final validation. The programming (or questionnaire script) is tested by at least 2 people and then validated.
- **Collection:** the investigators are trained in survey techniques in a dedicated training module prior to any participation in a study. In addition, they receive or attend a detailed briefing at the start of each study.

■ DURING THE COLLECTION

- **Sampling:** Ipsos imposes very strict exploitation rules on its drawing bases in order to maximize the randomness of the sample selection: random drawing from a list for telephone, quota method, ...

- **Field monitoring:** the collection of questionnaires is followed (penetration, interview duration, consistency of responses) and the investigator's work is controlled either by listening to the complete questionnaire (5% of the questionnaires carried out,) or by telephone afterwards (10% in callbacks)

■ DOWNSTREAM OF THE COLLECTION

- The results are analyzed respecting statistical analysis methods (confidence interval versus sample size, significance tests). The first results are systematically checked versus the raw results from the collection. The consistency of the results is also checked (notably the observed results versus the comparison sources we have).
- In the case of a sample weighting (calibration on margins method), this is checked by the processing teams (DP) and then validated by the study teams.

RELIABILITY OF THE RESULTS

SELF-ADMINISTERED ONLINE SURVEYS

The overall reliability of a survey is the result of checking all error components, that's why Ipsos imposes strict controls and procedures at all phases of a study.

UPSTREAM OF THE COLLECTION

- **Sample:** structure and representativeness
- **Questionnaire:** the questionnaire is written following a drafting standard including 12 mandatory standards. It is reviewed and validated by a senior level then sent to the client for final validation. The programming (or questionnaire script) is tested by at least 2 people then validated.

DURING THE COLLECTION

- **Sampling:** Ipsos imposes very strict rules for exploiting its drawing bases in order to maximize the randomness of the sample selection: random drawing, solicitation rate, participation rate, dropout during the process, off-target...

- **Field monitoring:** The collection is followed and controlled (exclusive link or IP address check, penetration, interview duration, coherence of answers, monitoring of the panelist's behavior, participation rate, number of reminders,...).

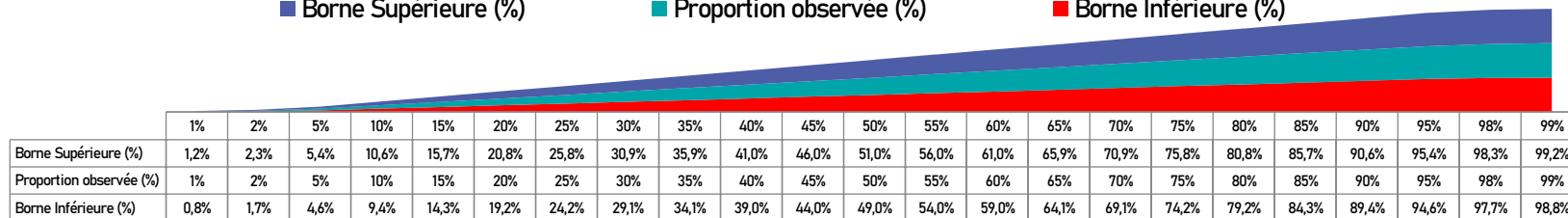
DOWNSTREAM OF THE COLLECTION

- The results are analyzed respecting the statistical analysis methods (confidence interval versus sample size, significance tests). The first results are systematically checked versus the raw results from the collection. The consistency of the results is also checked (notably the observed results versus the comparison sources in our possession).
- In the case of a sample weighting (calibration method on margins), it is checked by the processing teams (DP) then validated by the study teams.

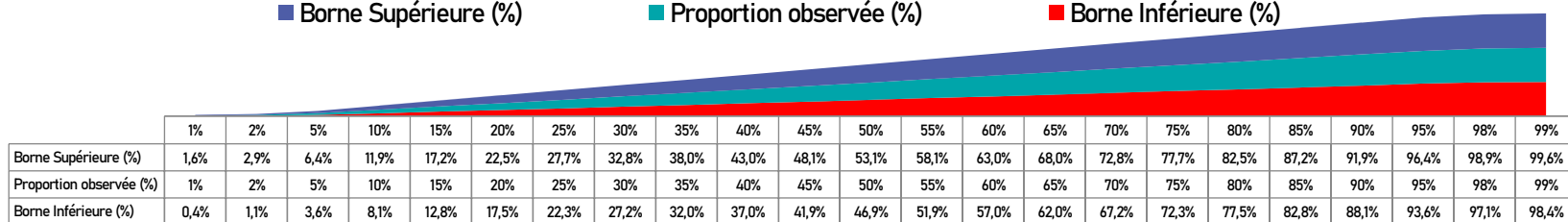
RELIABILITY OF THE RESULTS

In this case, concerning this study: The observed proportions range between:

■ Borne Supérieure (%) ■ Proportion observée (%) ■ Borne Inférieure (%)



■ Borne Supérieure (%) ■ Proportion observée (%) ■ Borne Inférieure (%)



ABOUT IPSOS

Ipsos is the third largest world group in studies. With an effective presence in 90 markets, it employs more than 18,000 employees and has the capacity to conduct research programs in more than 100 countries.

Our research professionals, analysts, and scientists have built a solid group around a unique positioning multi-expertise – marketing studies, opinion, citizens, patients, customer/employee relationship management. Our 75 solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques.

“Game Changers” – our slogan– summarizes our ambition to help our 5,000 clients navigate more easily in our deeply changing world.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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GAME CHANGERS

In a rapidly evolving world, relying on reliable data to make the right decisions has never been more important.

At Ipsos, we are convinced that our clients are looking for more than just a data provider. They need a real partner who provides them with accurate and relevant information, and turns it into knowledge to enable them to take action.

That's why our experts, curious and passionate, deliver the most exact measurements to extract the information that will allow for a true understanding of Society, Markets, and People.

We blend our know-how with the best of science and technology, and apply our four principles of safety, simplicity, speed, and substance to everything we produce.

To enable our clients to act with greater speed, ingenuity, and boldness.

The key to success is summed up by a simple truth:
« YOU ACT BETTER WHEN YOU ARE SURE* »

*To make the right decisions, you need to be sure.