

University of Ostrava in Ostrava
Faculty of Social Studies

ON THE WAYS OF COPING WITH POVERTY FROM THE PERSPECTIVE OF FAMILIES – INCENTIVES FOR SOCIAL WORK

Alice Gojová
Vendula Gojová
Marie Špiláčková
(eds.)

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CONTENTS

FOREWORD.....	5
INTRODUCTION	7
1 SOCIAL EXCLUSION AND POVERTY	8
1.1 Social Exclusion and Poverty	8
1.2 Poverty, its Definition and Measuring	11
1.3 Risk of Poverty	16
1.4 The Specifics of Poverty in the Family.....	17
1.5 Poverty and Risk of Poverty in the Czech Republic and their Exploration.....	19
1.6 Social Work, Poverty and Social Exclusion	25
2 COPING WITH POVERTY AND THE RISK OF POVERTY	30
2.1 The Ways of Coping with Poverty and the Risk of Poverty.....	30
3 METHODOLOGY OF THE RESEARCH ON THE WAYS OF COPING WITH POVERTY AND THE RISK OF POVERTY IN HOUSEHOLDS OF FAMILIES WITH MINOR CHILDREN	41
3.1 Research Objectives an Strategies	41
3.2 Description of the Structured Interview Design.....	43
3.3 Organisation of the Research	63
3.4 Data Collection and Data Analysis Methods.....	64
4 DATA INTERPRETATION	67
4.1 Description of the Data Set.....	67
4.2 Households of Families according to Phases of Social Disqualification.....	71

4.3 Households of Families according to Ways of Coping
with Life in Poverty or at Risk of Poverty 77

4.4 Results and Interpretation of Relational Analysis of Categories
of Ways of Coping and Phases of Social Disqualification 86

4.5 Households of Families which Do Not Fall within the Predefined
Categories of Ways of Coping 87

4.6 Research Conclusions..... 99

SUMMARY102

LITERATURE105

FOREWORD

The publication *Gojová, A., Gojová, V., Špilácková, M. (Eds.) On the Ways of Coping with Poverty from the Perspective of Families – Incentives for Social Work* is one of the outputs from the project *Enlargement and Development of the Scientific Research Team of the University of Ostrava, Faculty of Social Studies, CZ.1.07/2.3.00/20.0080*. The following lines will be devoted to the presentation of the project itself.

The project *Enlargement and Development of the Scientific Research Team of the University of Ostrava, Faculty of Social Studies, CZ.1.07/2.3.00/20.0080* (<http://fss.osu.cz/>) is a three-year project taking place at the University of Ostrava from June 1, 2011 to May 31, 2014 (i.e. 36 months) and co-funded from the European Social fund and the Czech Republic state budget. The project started within the framework of the 20th call for project proposals of the Education for Competitiveness Operational Programme, Priority Axis no. 2 – Tertiary Education, Research and Development, Area of Support: 2.3 – Human resources in research and development (<http://www.msmt.cz/file/17231>). The aim of 20th call (in 2010) was to support the creation of high quality research and development teams with emphasis on internationalisation and multidisciplinary making it possible to engage key scientific workers from abroad as a way of strengthening and enhancing the professionalism of the teams. The task was the permanently current effort to improve the quality of human resources in science and research, including improvement of the professional training of world class research workers with high research potential and managerial experience, i.e. a task which corresponds with the goals of the *National Research and Development Policy of the Czech Republic for the years 2009–2015* and *the National Research Programme*.

The aim of the VEDTYM project – *Enlargement and Development of the Scientific Research Team of the University of Ostrava, Faculty of Social Studies, CZ.1.07/2.3.00/20.0080* was to take advantage of the experience of the existing “senior” team of research workers from the Faculty of Social Studies of the University of Ostrava (FSS OU) with scientific research activities, to contribute to their enhancement (among other things by inviting a prominent foreign expert with extensive experience in the leading of international research teams), to expand the existing “senior” team with new workers from among young researchers and PhD students (i.e. a so called “junior” team) and to maintain this newly acquired quality of a top team of experts in the area of social impacts of the processes of modernisation and new social risks (or as the case may be in the area of social exclusion) in future publication and project activities of the faculty.

The Faculty of Social Studies of OU utilised its rich international experience acquired from its active participation in ERIS – European Research Institute of Social Work at OU as well as experience obtained through its engagement in the solving of a number of projects announced by domestic grant agencies (primarily the Czech Science Foundation – GACR). Among the personalities who have had a significant role in the defining and specification of the VEDTYM research project in the area of social exclusion (which develops the Main Research Areas of FSS OU for the years 2011–2014) are Professor Keller, leading Czech sociologist, Oldřich Chytil, Dean of FSS OU, and Dana Sýkorová, expert co-ordinator of the project in the years 2011 to 2012.

Jan Keller's monograph *Exclusion as a Social Problem and a Methodological Issue*, which is devoted to the theoretical reflection of the issue of exclusion, can be understood as the theoretical framework for the working out of the topic of exclusion in the following three publications:

- SÝKOROVÁ, D., NYTRA, G., TICHÁ, I. 2014. *Housing in Old Age and Poverty*. Ostrava: UO. 80 pp. ISBN 978-80-7464-556-3.;
- BAUM, D. H., VONDROUŠOVÁ, K., TICHÁ, I. 2014. *Characteristics of Socio-spatial Segregation in Comparison of Two Cities (Halle – Ostrava)*. Ostrava: UO. 76 pp. ISBN 978-80-7464-554-9.;
- GOJOVÁ, A., GOJOVÁ, V., ŠPILÁČKOVÁ, M. (Eds.). 2014. *On the Ways of Coping with Poverty from the Perspective of Families – Incentives for Social Work*. Ostrava: UO. 140 pp. ISBN 978-80-7464-555-6.

The collective monograph *On the Ways of Coping with Poverty from the Perspective of Families – Incentives for Social Work* offers an analysis of the ways in which families cope with the situation of poverty or being at risk of poverty. The first part of the text is devoted to the description of the theoretical starting points and to conceptualisation of poverty in relation to families with minor children. Phases of social disqualification, and ways of coping with poverty and with the risk of poverty are analysed. Results of the research are presented in the second part of the text, and here the aim of the research was to analyse the life situation of households with minor children in the various phases of social disqualification (i.e. in the phase of poverty or being at risk of poverty) and the ways they use to cope with these situations. The aim of the research was to obtain information and data for the development or modification of social work with families with minor children who live in poverty or who are at risk of poverty.

Jelena Petrucijová

Expert Co-ordinator of the project for the years 2013 to 2014

INTRODUCTION

The implementation team for the project „Enlargement and Development of the Scientific Research Team of the University of Ostrava, Faculty of Social Studies, CZ.1.07/2.3.00/20.0080”, implemented between the years 2011 and 2014, was divided into several sub-teams with each of the sub-teams focusing on one area specific not only as a result to the topic selected but also due to the research procedures used. The aim of this text is to inform about the activities of the sub-team which formed around the topic of poverty in society and what possibilities social work has to deal with this social issue.

The problem of poverty, material deprivation and social exclusion has come to the forefront of interest of social policy and research in Europe and around the world since at least 1980s. The Czech Republic is no exception to that. The analysis of the Czech Statistical Office from June 2013 suggests that so far the years 2011 and especially 2012 were the worst years in terms of prosperity of Czech households since mid-1990s. Many authors (for instance Keller, 2010; Krumer-Nevo, Weiss-Gal, Monnickendam, 2009; Ferguson, 2009; Klimplová, 2010) criticise social work for failing to deal with poverty and the risk of poverty.

This was the main starting point for the design of the research and the question which members of the project sub-team asked was whether the ways in which families cope with their situation of poverty and primarily being at risk of poverty could work as a source of inspiration for the development of social work methods. In other words, what we were contemplating was whether what “worked” in families at risk of poverty could be used to prevent other families from their decline into poverty. This is why the project sub-team decided to conduct research to explore the ways of coping with poverty and the risk of poverty the results of which could bring stimuli for finding effective ways to help such families.

This text guides readers through the activities of the research sub-team which were divided into two phases – the theoretical one and the exploration one.

Output from the theoretical phase is presented in the first two chapters of this book. The topic that is discussed first is the relation between the concept of social exclusion and the concept of poverty and at the same time, methods for measuring poverty and the risk of poverty and the specifics of poverty in the context of families with underage children are presented in more detail. The next passage describes the reaction of social work to the issue of poverty. An overview of the ways of coping with poverty and the risk of poverty is provided in the second chapter.

The next two chapters give an account of the research procedures as they were implemented by the project sub-team. The aim of the research, the results of which are presented in the fourth chapter, was to obtain information and data for the development or for modification of social work with families with minor children living in poverty or at risk of poverty on the basis of an analysis of the life situation of households with minor children in various phases of social disqualification (i.e. in the phases of poverty or being at risk of poverty).

1 SOCIAL EXCLUSION AND POVERTY

Alice Gojová, Oldřich Chytil, Eva Nedomová, Marie Špiláčková

Even though in the disciplines of Social Sciences the concept of poverty has gradually been replaced with the concept of social exclusion, as a result of its ability to depict the causes and consequences of life on the margins more precisely, the socio-economic phenomenon of poverty should not be overlooked entirely. Its definition, the possibilities of its measuring and its exploration may contribute to the understanding of what poor people or those at the threshold of poverty experience or feel, how they behave or act. This may contribute to the adjustment of the procedures used by social work where the main goal is to prevent social exclusion, or as the case may be, help those excluded to return back to society. The aim of this chapter, then, is to discuss the relation between the two aforementioned concepts, to define poverty as a social phenomenon, and to address the ways of its exploration and the procedures which might lead to its mitigation.

1.1 Social Exclusion and Poverty

The concept of social exclusion was already mentioned by Weber who describes exclusion as one of the forms of social „closure“ (Parkin in Hills, Grand, Piachaud, 2002). Weber understands this discriminating closure to be the effort of one group of people to protect their privileged position (access to expenditures) against another group through the process of subjugation / subordination. One of the first authors who described the socially excluded in France was Lenoir. The modern conception of the term social exclusion has its origins in France where it was used to describe those who fell through the Bismarck's system of social insurance (Lenoir in Toušek, 2007). The socially excluded were those who were administratively excluded by the state, i.e. people who fell through the network of social protection, which in the 1970's meant people with disabilities, single parents, or the unemployed without insurance. With the growing intensity of social problems, especially at the peripheries of big cities, the definition of the socially excluded also covered the discontented youth and isolated individuals. Later definitions of the socially excluded in French thought placed emphasis on unemployment, especially long-term unemployment (more details can be found in: Paugam, 1991).

Until that time, the more likely concept used in European countries was the concept of poverty. From the mid-1980's, in the area of social policy, this concept started to be replaced by the “French” concept of exclusion at the level of the European Union (Toušek, 2007). Later on, the effects of globalisation started to be discussed in European countries, a process which still continues, The European Observatory on Social Exclusion was established, and there exist strategic documents on social inclusion at

the level of EU and at the level of the individual European states (and their regions and cities) (Hills, Grand, Piachaud, 2002).

The two closely interconnected terms of social exclusion and marginalisation are often used as synonyms, but they do not overlap completely (they are furthermore related to the terms stigmatisation, underclass, the culture of poverty, the culture of deprivation). Those who threaten the system by their thinking, actions or by being different may be pushed to the edge of society (marginalised) and/or excluded from it (Mareš in Sirovátka, 2002). Even though at first sight, it may seem that the marginalised or socially excluded thus lose their identity or as the case may be, have a natural desire to be included/reintegrated into mainstream society, these groups usually create their own system which provides the space for building one's identity (Toušek, 2007).

The problem of social exclusion has been at the forefront of European interest since the 1990's (Mareš, Sirovátka, 2008), especially due to the fear of segmentation and particularisation of society as a result of inequalities, and also due to the growing proportion of immigrants who are often unwilling to integrate or incapable of integration into the new culture, just in the same way as the majority culture is unwilling to accept them. The concept of social exclusion has gradually replaced the concepts of poverty and underclass. With regard to the future, it is not only the situation of ethnic subcultures that may be a problem, also the growing number of senior citizens and other groups (Sirovátka, 2004) pose a problem. Social exclusion is understood as a threat to the social integrity and cohesion of a particular society (Mareš, Sirovátka, 2008).

Giddens likens the concept of social exclusion to a mechanism which excludes people from the mainstream of society. While the European Commission defines social exclusion as incomplete or unfulfilled citizenship, Cousins (1999) observes that it is a condition caused by incomplete citizen's rights and inequalities in the status of citizenship.

People who are usually perceived as socially excluded are the citizens of society who due to reasons beyond their control cannot participate in the usual activities which their citizenship entitles them to and which they aspire to (Burchardt, Le Grand, Piachaud, 1999). Mareš a Sirovátka (2008: 273) describe social exclusion as a process which "deprives individuals of their rights as well as duties which are interconnected with their participation in society". In this way, the concepts of social exclusion refer to human and citizen's rights (Mareš, Sirovátka, 2008).

The concept of social exclusion has replaced the concept of poverty and according to Mareš and Sirovátka (2008: 273) this replacement in fact reflects the "effort to retell the basic social problems of present-day Europe in a language which transfers attention from vertical inequalities understood in the traditional terms of social stratification ("upper" versus "lower", or wealth/power versus poverty/powerlessness, or privileges versus deprivation, with emphasis on redistribution) to horizontal inequalities ("inside" versus "outside", or separation versus participation, with emphasis on inclusion and integration)." In connection with the replacement of the concept of poverty with the concept of social exclusion, Rakoczyová, Mareš (2005) speak about a paradigmatic change in the interpretation of society. This replacement may compensate for the handicap of the one-dimensional concept of poverty because the concept of social exclusion is a multidimensional concept and it is therefore better at describing the

nature of social problems of today's society (Mareš, 2006). According to some authors, it thus makes it possible for the elites to obscure the growing inequalities and the dismantling of the welfare state (Keller, 2010; Levitas, 1998). Mareš and Sirovátka (2008) also mention authors according to whom the shift away from the concept of poverty to social exclusion is an effort to depict new features of poverty, such as its persistence in time, social concentration accompanied by marginalisation and social pathology, dependence on the welfare state, disintegration of traditional institutions and resistance against the norms of majority society. According to Gregg, Waldfogel and Washbrook (2006), the term social exclusion emphasises the social dimension of being disadvantaged, and the long-term and intergenerational nature of poverty.

Poverty is thus perceived as one of the dimensions and causes of social exclusion. However, it is not a precondition (a socially excluded person does not have to be poor). Social exclusion has other dimensions which include economic, social, political, community, individual, group and spatial dimensions. (Percy-Smith, 2000).

And according to Mareš and Sirovátka (2008), this multidimensionality is what makes social exclusion a challenge for social policy.

Since 2004, the Czech Republic has had national action plans on social inclusion in which it emphasises the so called social partnership. According to the "Strategy for combating social exclusion for the period 2011–2015" (Strategy, 2011), one of the most visible effects of social exclusion is the emergence and existence of localities with low quality of housing and apartment stock¹.

Socially excluded localities emerge as a result of the concentration of socially excluded persons or groups of people in a certain area and also as a result of certain characteristics of the locality (poor quality of housing, lack of services etc.)².

In connection with spatial exclusion, concepts like collective poverty or socially disadvantaged localities and neighbourhoods (Rossa, Deng, Nair, Burrell, 2005) are used. The expression we may also encounter in Czech literature is "ghetto" which is an expression for an extreme form of residential segregation³ but it does not necessarily comply with the condition of segregation on the basis of ethnicity (Toušek, 2007).

¹ Sanitary conditions in these apartments are often substandard (damp walls, mould) and their technical condition is unsatisfactory and deteriorates over time. The places which usually are in poor condition include the entrance area, cellar, electric-power distribution and water piping (GAC, 2006).

² The emergence of socially excluded localities in the Czech Republic was interconnected with the post-1989 transformation of the society (termination of the state system of apartment allocation, property restitutions, apartment stock privatisation which lacked a conception, gentrification of city centres) (GAC, 2006).

³ Toušek differentiates between voluntary spatial (residential) separation and involuntary segregation.

Living in a spatially excluded locality brings, besides the aforementioned multiplication of exclusion, many other consequences. Rossa, Deng, Nair, Burrell, (2005) emphasise the limited sources of support and assistance which people living in these places have.

The economically demanding⁴ nature of life in a segregated locality may lead to indebtedness or over-indebtedness which decrease the motivation to find a job in the legal labour market⁵. On the basis of economic calculation, inhabitants of socially excluded localities may prefer short-term or illegal employment opportunities because they are momentarily more profitable even though ultimately they are less advantageous (Růžička, 2011).

The houses in socially excluded localities are mostly in poor technical condition. This is often explained to be the result of bad use on the part of tenants and the process of so called “vybydlovani”⁶. However, the substandard conditions also need to be understood as the consequence of limited investment into these houses by the property owners (Růžička, 2011). Unintentionally, also municipal policies, in an effort to solve the situation, may contribute to the processes of socio-spatial exclusion (Mareš, 2000).

In the opinion of Toušek (2007), segregation may also have some positive aspects in certain circumstances. The inhabitants of the excluded locality may feel a sense of belonging to the place, it can be the source of identity, it can protect them against marginalisation on the part of the majority, provide opportunity for the development of economic activities (including the illegal ones).

At present, the concept of social exclusion is being replaced by the concepts of social inclusion and social cohesion (integration) (Mareš, 2006).

1.2 Poverty, its Definition and Measuring⁷

Poverty is a social and economic phenomenon described by a wide range of concepts. A theoretical concept is always used as a starting point for its measurement (cf. Mareš, 2004). There exists a wide range of poverty typologies.

⁴ For instance, Růžička (2011) mentions the costs of public transport for the whole family and possible debts with transport companies, high costs related to heating using electricity or solid fuel in combination with poorly insulated windows and poor building insulation, cooking on gas bought in gas cylinders, etc.

⁵ Because debts are deducted from legally obtained wages.

⁶ Translator’s note: “Vybydlovani” – devastation of a flat due to improper or destructive use by tenants.

⁷ Completed text to be published: Špiláčková, M., Nedomová, E. Poverty, its definition and the possibilities of its measuring. *Social Policy Forum* 1/2014. In preparation for print.

The first described model by Rowntree was formulated already in 1901. In his first study from York, Rowntree differentiates among various degrees of poverty. “Primary poverty meant to be without any income necessary to maintain physical efficiency. Secondary poverty meant living in manifest deficiency and deprivation due to ineffective use of accessible resources.” (Rowntree, 1901, Ringen, 2005: 127). Rowntree’s study dates back to the beginning of the 20th century but it is still frequently cited. However, Professor Stein Ringen (2005), University of Oxford, points out Rowntree’s mistaken assumption that every individual either is or is not poor.

From the sociological point of view, poverty is a social problem which has both objective and subjective aspects (Rabušic, 1998). These two views are significant for the two polar types of poverty – **objective and subjective poverty**. The difference between the two lies in how the participants view poverty – i.e. in the perspective of the actors (Sirovátka in Sirovátka, Mareš, Večerník, Zelený, 2002). Objectivity means measurability according to criteria which are most often defined normatively or through a wide social consensus in each country individually. This suggests that if a person is objectively poor in one country, they do not have to be objectively poor in another country because every country uses a different set of its own criteria (most often determined as a percentage of median income or as subsistence minimum, and the like).

Income poverty is a good example of the objective concept of poverty, while perceived poverty (situational poverty) can be mentioned as an example of the subjective concept of poverty (Sirovátka, Mareš, Večerník, Zelený, 2002). The objective perspective is decisive for absolute poverty while the subjective one is linked to relative poverty.

At present, poverty is most often described as **multidimensional deprivation**. This term marries the two aspects of poverty, the objective and the subjective one. Deprivation is explained as the limited possibility of obtaining the things that most people have or achieving the average living standard of most of the population in a society. What is common for the concepts of poverty and deprivation is that those affected by it are at risk of social exclusion. Among other authors, also Sirovátka Mareš, Večerník, Zelený (2002) describe the close interconnection between poverty and social exclusion. In relation to poverty, social exclusion is understood as the broader concept, and so are the two concepts of “social status” and “social inequality” (Sirovátka Mareš, Večerník, Zelený, 2002).

Wagle (2008), with regard to the multidimensional nature of poverty, recommends defining the rate of poverty using multiple dimensions, i.e. avoiding accounting merely for the economic aspects of poverty in the form of material subsistence and considering the degree of political, civic and cultural inclusion, too. Likewise, Sirovátka and Mareš (2006) observe that income provides only an indirect indication of poverty and material deprivation and that it moreover does not have to mean social exclusion with regard to social contacts, institutions and chances in life. This is why even Eurostat introduced the use of indicators for measuring poverty and social exclusion which are based on the subjective evaluation of deprivation in various areas of life. It is therefore obvious that the individual concepts of poverty are not clear cut and that they may somehow overlap. This is the view that is primarily reflected in the multidimensional nature of poverty.

Another important circumstance to do with poverty is its length. In connection with this, Mareš (2004) offers a classification of poverty from the point of view of its duration in which he differentiates among situational, short-term, long-term and intergenerational poverty. Mareš (2004) observes that among the aforementioned types, the most serious one is long-term poverty that is socially inherited. This is the situation which leads to the development living strategies that are very different from those usual in mainstream society.

Defining Poverty

Even though many people have ideas about what poverty is, who is poor and who is not, for many years, endless debates have been held in professional literature as to its definition, measurement and causal factors.

Rabušic (1998) notes that defining poverty is not easy at all as it has its social, economic and cultural dimensions and politically, it is a very sensitive concept. Because it is a social issue, it is therefore necessary, in line with the theory of social issues, to take into account its two aspects. The objective aspect contains the factually existing conditions which are defined as problematic. The subjective aspect is how these conditions are perceived by the social actors (Rabušic, 1998).

In Czech literature, the first attempts at defining poverty and a poor person can already be found in archival documents. As early as in 1935, a publication of the State Statistical Office entitled *Péče o chudé* {*Caring of the Poor*} (1935) mentions that there does not exist a unified definition of poverty. Most definitions were based on the legal regulations related to indigence. For instance, according to the Home Act 1863 and the Czech Indigence Act 1868, a person was considered to be poor if they were unable to obtain the means of subsistence on their own (i.e. through their income or property). According to the Indigence Act 1868, poverty was understood as a condition in which an individual was unable to make one's living without public support.

Poverty is a very abstract and ambiguous term and its definition is therefore complicated. A consensus has not yet been reached in professional literature as to the definition of what poverty is and how it should be measured, and these discussions are bound to continue in the future (Niemietz, 2010).

Poverty therefore is and remains to be an abstract concept, and that means that every new definition will still be imprecise. Managers of the Divisions of Social Affairs (at municipal or regional authorities) in the Moravian-Silesian Region also point this out when they warn that the absence of a definition of poverty and its relative nature causes difficulties to social workers in practice (Gojová, 2011). Also Mareš, Rabušic (1996) note that there does not exist a "correct" or scientific definition of poverty arrived at through general consensus. It is obvious that the definitions of poverty develop in reaction to the description of the concepts of poverty and they correspond with the multidimensional nature of poverty as a social construct.

Measuring Poverty

Poverty as a social construct is always measured by employing a theoretical concept as a starting point (Mareš, Rabušic, 1996). As Mareš (2004: 4) observes, “we do not measure poverty as such, we measure its individual concepts”.

The necessary prerequisite of any poverty analysis is to have data on household income that are of satisfactory quality – this is always crucial and indispensable (Zelený, 2002).

Poverty can be measured in several ways. In line with the concept of absolute poverty, a household is poor if it is unable to satisfy its needs to do with basic survival. According to the relative concept, a household is considered to be poor if its income does not allow it to attain what is considered as standard needs in a specific society (Notten, Neubourg, 2011). However, Vergolini (2011) warns that empirical research reveals that both approaches have their limits. Consumption and income represent objective indicators but poverty may be measured also through subjective accounts of one's experience, i.e. how individuals themselves perceive their situation.

One of the effects of monitoring poverty as a social phenomenon is information about the condition of this phenomenon at a certain specific moment, or information about a change in the condition of this phenomenon within a longer period of time.

Most of the commonly used definitions of poverty point to two common elements that are requisite for its measurement. The first one is determining the indicator of wellbeing that is then followed by determining the threshold where the poverty line, i.e. a certain dividing point is drawn (Želinský, 2010).

The “*official poverty line*” has been determined since the beginning of the 1980s, its function was, and still is, to work as a point of reference when the amounts of various types of social allowances are calculated by state administration bodies (Večerník, 1991). Večerník (1991) specified that the following methods were used in the 1990s to determine the poverty line:

- a) the official poverty line defined by the zone of social need at the specified time,
- b) the standard OECD method – a percentage of median income per consumption unit,
- c) a poverty line defined by the first decile of equivalent income distribution per consumption unit,
- d) households were considered poor if their response to the question: “Do you think you are a poor family?” was “definitely yes”,
- e) a poverty line defined by the Kapteyn's method, i.e. based on subjectively determined “absolutely minimal” income for one's household,
- f) a poverty line determined on the basis of “*income evaluation question*” of B. van Praag, with the level of usefulness determined to be 0.4.

Over time, there arose a need to create simple standards which would contain all of the three key moments of poverty definition, i.e. selection of the indicator according to the type of income, selection of consumption unit and specification of the poverty line.

Another important factor is whether poverty is measured directly, i.e. as a lack of property with deprivation as the result of this, or indirectly, i.e. through the lack of income to obtain such property (Mareš, 2004, Večerník, 2004).

A so called *aggregate poverty indicator* was developed from the multidimensional approach to measuring poverty. Its use in Slovakia is described in a publication by authors Ivančíková and Vlačuha (2010). Eurostat defines this indicator as the number of people who are at risk of poverty and/or material deprivation and/or live in households with low employment intensity. Experts from Eurostat use the expression “*vulnerable groups*”, i.e. groups of people at risk of poverty to describe these people (Ivančíková, Vlačuha, 2010).

The Ways of Measuring Poverty in the Czech Republic⁸ and EU Context

At the end of the 20th century, social policy primarily used the concepts of objective poverty in the Czech Republic in order to measure poverty levels (Rabušic, 1998).

The most widely used method for determining the threshold of poverty is the standard OECD method based on the percentage of median income, this use has also been confirmed by a number of research investigations implemented in the Czech Republic (Sirovátka, Kofroň, Rákoczyová, Hora, Trbola, 2005; Sirovátka, Kofroň, Jahoda, 2011). It is an indicator that allows international comparison, which is the reason for its prevalent use. In the Czech Republic, people whose income is below 60% of median equivalised⁹ disposable income per consumption unit are considered to be poor at present. This method for determining the poverty cut-off point is also used in the selective EU-SILC investigations for the description of the living conditions of Czech households. In European countries, the poverty threshold is determined to lie between 50% – 70% of the median average income.

The European Union has also responded by introducing new instruments for poverty measuring. Since the accession of the new member states, new indicators of namely material deprivation have gained importance (Sirovátka, Kofroň, Jahoda, 2011). The main reason for this is that the new members have a much lower median income level than the other EU countries.

⁸ A survey of the ways of measuring poverty in the history of the Czech Republic is provided in the article by Špiláčková, M., Nedomová, E. *Chudoba – Historie a současnost jejího měření. (Poverty – the Past and Present of its Measuring.)* In: Collected Works from the 10th year of The Days of Social Work in Hradec Králové, under preparation.

⁹ Equivalised income is calculated by dividing the total household income according to the size of the household using the following coefficients: 1st adult: 1.0; 2nd adult: 0.5; children aged < 14: 0.3 (Eurostat, 2012).

The present methods which prevail in Europe emphasise non-monetary forms of measuring poverty and focus on ascertaining deprivation indexes. The effort is to reflect the multidimensional concept of poverty in spite of the difficulties with the operationalisation of input indicators. With a view to providing professional assistance to people in their fight against poverty, a more meaningful approach would be to investigate the strategies of people living at the threshold of poverty. Panel research is one of the alternatives proposed by Mareš (2004).

1.3 Risk of Poverty

The situation of being at risk of poverty may be described by the **so called concept of vulnerability** which defines the middle position of an individual between reliable integrity and complete exclusion, a phenomenon which started to spread in the 1980's, together with the emergence of mass unemployment. Poverty is often a transitional phenomenon here. A certain proportion of families which are poor in a given year are better off in the following one. But other households immediately take up their position in the vicinity of the line of poverty, again, part of them temporarily. Thus the overall number of poor households does not change (Keller, 2013).

The recent empirical studies likewise reveal a socio-structural category which has so far been widely neglected in the research of social inequalities: it is the dynamic position of households that live in the neighbourhood of the threshold of poverty which, however, does not represent those with prospering positions in society (Budowski, Tillmann, Keim, Amacker, 2010).

A relatively new concept is the concept of new social risks, a concept that Keller (2011) used in order to draw attention to a blend of traditional social issues (poverty, destitution, social vulnerability) and new social risks (the connection between poverty and the different stages of the life-cycle, unpredictability of the development of the different life stages, absence of effective insurance schemes). Poverty in this sense is not merely material insufficiency, it is also interconnected with the phenomena of the new social risks and the risk of poverty.

The new nature of these social risks lies in the fact that it is impossible to cope with them using the traditional instruments, such as the welfare state and the system of assisting professions¹⁰ or by relying on solidarity within one's family (Keller, 2011, Sirovátka, Winkler, 2010). The system of support against the traditional social risks rested on three pillars – a well-functional labour market with its insurance systems, stable and traditional, i.e. two-parent, family, and the welfare state. The turn of the 1970's and 1980's brought about a transformation of the existing pillars of support into the source of new social risks. The phenomena included by Keller (2011) among the new social risks, which can be found in the areas of insurance, family or the labour

¹⁰ Within the framework of the research, a collective of authors (Špiláčková et al., 2011) investigated the possibilities for the use of modern social work methods when coping with the new social risks in the Moravian-Silesian Region.

market, are for instance incomplete families, single mothers, the difficulties women experience when trying to balance family life and employment, gainful activity, or caring for sick and senior members of the family, graduates trying to find their first stable employment, privatisation of insurance systems, working poverty, indebtedness, failure to fully utilise one's qualifications, flexibilisation of work, the working poor, senior citizens, substandard employment contracts, and other issues.

From the description of these new social risks, it is possible to infer new groups of poor people and people at risk of poverty. The emergence of new target groups of clients can be seen as another specific feature of these new social risks together with their accumulation and overlapping with the old risks (Keller, 2011; Sirovátka, Winkler, 2010).

Keller observes that at present, there exist two strategies how to protect oneself against the threats which the new social risks bring. These are trying to obtain the highest attainable education and the strategy of childlessness. Further strategies of coping with poverty and the risk of poverty are the object of further scientific study and will surely remain a topic of interest also in the future.

As was already mentioned, poverty is not an isolated phenomenon, quite the opposite, it is interconnected with many factors which contribute to poverty, aggravate it or are the cause. It is difficult to identify unambiguously which factors cause poverty, but research made it possible to reveal factors which significantly increase the risk of a decline into poverty. These are unemployment, precarious work, poor health condition, physical or mental disability, disintegration of family either due to divorce or widowhood, insufficient education, living in a poor region, cohabitation with a poor person, leaving home too young, age – both retirement age and being too young, ethnic origin, homelessness, indebtedness, and others. (Dekkers, 2008; Rákoczyová, Mareš, 2005; Aassave et al., 2007).

The concept of the new social risks describes the spread of the risk of poverty to further social strata, for instance university graduates or members of the middle classes, and the like.

1.4 The Specifics of Poverty in the Family

Research has shown that one of the groups most at risk of poverty are single mothers (Misra, Moller, Budig, 2007; Kiernan, Mensah, 2009). These authors observe that even though welfare benefits are an important tool in mitigating poverty, in the situation of families with children, it is essential that welfare benefits (transfers) are combined with finding employment in the labour market and that may be difficult for single mothers.

It is children who are most affected by poverty in families. Bäckman and Ferrarini (2010) believe that child poverty is a more serious problem than poverty in adults because children have little influence over the circumstances of their lives. According to the authors, living one's childhood in poverty has serious consequences for future life.

To a certain degree, the risk of poverty and social exclusion in adulthood starts already during childhood when cognitive abilities form. There are three sets of factors which influence childhood poverty: the family, labour market and the state. The main family factors are: parents' average age, their education, number of children in the household and whether a child lives with one or with both parents. Magade (2010) offers this list of risk factors for childhood poverty:

- unemployment of both parents
- parents have low levels of qualification
- living in rented accommodation or in sub-tenancy
- no savings
- large families (four or more children)
- being a member of an ethnic minority group
- disability of one of the adult members of the household

Poverty has many negative consequences for children. According to findings made by Roosa, Deng, Nair, Burrell (2005), children from low-income families have higher incidence of health problems which start during the first year of their life than children from families which are not poor. Inadequate nourishment which is often linked to poverty also influences children's health condition and its negative impact on children is more severe than on adults. Persistent poverty increases the probability of poor adaptability during childhood and may lead to problems with handling difficult situations in adulthood.

The consequences of childhood poverty persist into adulthood, i.e. they translate into lower attained education and poorer employment opportunities (Feinstein, 2003). Kiernan and Mensah (2009) studied the influence of living in permanent poverty on children's cognitive development and behaviour. They found a strong interconnection between poverty and intellectual development of children in early childhood and their behaviour. Long-term poverty primarily has strong influence on their cognitive development.

Brooks-Gunn and Duncan (1997) explored what influence life in poverty has on children's school performance. They found that family income is one of the most decisive factors influencing success at school. Especially children who experience poverty during their pre-school and early-school age have lower success rates at school than children and adolescents who experience poverty later.

In adolescents, economic pressures in the family (also meant to include unstable working conditions) may lead to the deepening of conflicts between parents, and translate into worse school performance and disorders in social relationships in general (Brooks-Gunn, Duncan, 1997).

Financial Behaviour of Poor Families

Gregg, Waldfogel and Washbrook (2006) examined changes in expenditure patterns and ownership of durable goods for low- and higher-income families in Great Britain in the period from 1995 to 1998 and then in the post-reform period between 2000 and 2003, on the basis of data provided by families. The usual idea is that lower-income households spend a far larger percentage of their income on housing and heating and on food and far less on household goods and services, leisure goods and services and especially motoring and travel. The analysis by Gregg, Waldfogel and Washbrook (2006) provided new evidence that the reforms in Great Britain have helped children in the lowest-income families catch up to children in higher-income families, in terms of both family expenditures on items used by children as well as family ownership of durable goods. Low-income families are found catching up in terms of spending in the areas of housing and utilities, food, clothing, leisure goods and services, and motoring and travel. The evidence also suggests reduced spending on alcohol and tobacco in low-income families, perhaps because of an increase in other opportunities for leisure. Moreover, when we look in detail within these broad spending categories, we find that low-income families spend more on specific items than higher income families (such as children's clothing and footwear, fruit and vegetables, and books). Low-income families are also catching up in terms of ownership of durable goods, in particular, a car and a telephone, both items that are increasingly essential for employment and for social relations. Another finding was that expenditures on child-related items are increasing faster than expenditures on other items.

1.5 Poverty and Risk of Poverty in the Czech Republic and their Exploration

Exploring poverty has had a long tradition in the Czech lands. Already at the beginning of independent Czechoslovakia, empirical exploration of poverty was seen as the natural part of interest in the living conditions of the population. The “Masaryk” tradition of understanding social policy has greatly contributed to this (Večerník, 2011). Already since the time of the traditional support for the poor in The Middle Ages, the usual approach to poverty was to deal with the consequences most often through financial or in-kind support (Večerník, 1991). The term support for the poor meant a system of state and communal measures to help the poor, through which the state complemented religious charity during the decline of feudalism when the numbers of poor people grew (Tomeš, 2010). However, the state, community, church or charities only intervened when the situation of the individual or family deteriorated so much that they were unable to cope with it on their own. This greatly limited the possibilities for prevention, i.e. of forestalling poverty. Evidence of this can be found in historical records where it is possible to find references about the various forms of care provided by the Czech state and the private sector to the poor population (Večerník, 1991).

Help was for instance offered by a poorhouse in Prague called *Home in Petrská Čtvrť* which was founded in 1733. Its main source of income was from collections in the

community, bequests, or subsidies from provincial and state institutions. There was an organised system in which inmates from poorhouses were allotted a church in front of which they would beg for alms. Bakers had the obligation to supply bread to the poorhouse free of charge and they regularly took turns to fulfil this obligation. Another measure adopted by the state was Maria Theresia's regulation dating back to 1763 which introduced a special *"poor tax"* that was levied on tea, coffee and cocoa. The money obtained in this way was paid to the general poorhouse in Prague (Tvrdoň, 1937). Historical records are the source of interesting information from which we may draw inspiration.

The first questionnaire survey of public poverty was carried out in Czechoslovakia already in 1886. 83 municipalities with more than 5000 inhabitants participated in the survey. Representatives of the selected municipalities were sent forms and were asked to fill in the tables contained in the forms with data about the poverty situation within the territory of their municipality. The second survey of poverty in the Czech lands was carried out for the years 1901 and 1902, and unlike in the first survey, this time it was the poor people themselves who filled in the forms. The results were processed by Engliš and published in his principal work entitled "Poverty in the Kingdom of Bohemia at the beginning of the 20th century". Engliš's work illustrated nicely the importance and the same time the difficulty of researching poverty "as a mass social phenomenon" already at the beginning of the 20th century (Tvrdoň, 1935:7).

In 1912, the Land Statistical Office of the Kingdom of Bohemia repeated the statistical investigation of poverty but the results were never processed, nor published. Further surveys followed in 1921 and 1931 (Tvrdoň, 1935).

A well arranged overview of the development of empirical research of poverty in the Czech Lands with emphasis on the poor and low-income population was written by Večerník (2011). He explored three developmental stages. The first stage included the period before the WWI and the inter-war years, the second stage covered the period after 1948 and the final one the period after 1989. The scopes of the described research undertakings reflected the economic and social policies of the time in Czech Lands including the actual possibility to implement research investigations that were characteristic for the individual periods.

In the Czechoslovak Republic of the interwar years, the basic social entitlements were tied to the so called right of domicile which made it possible not only to be staying in a municipality but also ask for food and shelter in case of poverty or disease. Večerník (2011) also names the so called Ghent System of Unemployment Insurance introduced in 1925 and the Act on Social Insurance of Employees against Sickness, Disability and Old Age which came into force in 1926 to be other alternatives of fighting poverty used. Both professional (Večerník, 1991, 2011) and lay public describes the pre-war social security system as relatively highly advanced and generous.

At the beginning of the 1930's, the arrival of the economic crisis slowed down the expansion of the compulsory social insurance of the Bismarckian type (allowances were granted depending on the previous amount of wages) against all the basic social risks to a larger number of those in need.

During the inter-war years, researchers' attention was mainly drawn to finding solutions to specific and practical problems. Specific examples can be found in the publication *Péče o chudé (Caring for the Poor)* (1935, 1937). The National Institute of Public Health, which was founded in 1925 with support from the Rockefeller Foundation, dealt with the issue of determining the amount of subsistence minimum. Since its establishing in 1920, The Masaryk Academy of Work was active in the social area, for instance, by publishing the journal *Czechoslovak Emigration* which was devoted to one of the alternatives of solving one's unfavourable social situation. Other journals, such as *Sociální Revue (Social Review)* or *Sociologické problémy (Sociological Issues)* also paid due attention to the issues of poverty. The State Statistical Office studied family budgets of unemployed blue-collar workers and it also described the network of institutions which had a role in the system of care for the poor (Večerník, 1991, Večerník, 2011, adapted).

After 1948, the research of poverty was reduced to a minimum due to the fact that poverty as a social phenomenon was a political taboo. In spite of that, some investigations were implemented. For instance, A. Bláha's research in Brno (In Večerník, 2011: 137), in which, unfortunately, the collected data had to remain unanalysed. We assume that Bláha's research is not the only one when this was the case.

After 1968, it was mainly Miroslav Hiršl who dealt with the description of current poverty. Within the limitations of the laws of that time, he turned his attention to "households with a reduced possibility of consumption". He used calculations based on micro census data to document the number, proportion and composition of low-income households. He was aware of the need for deeper research of the needy households but his efforts to have a sociological investigation carried out, which would complement and enrich the hard statistical data, remained unanswered (Večerník, 1991).

All the taboos against empirical research of poverty fell after 1989. In his article entitled *Introduction to the Study of Poverty in Czechoslovakia*, Večerník (1991) summarised the approaches to investigation of poverty used in the world and demonstrated them on data obtained from research undertaken in 1990 and 1991. It was in this research that questions about subjective poverty were asked here for the first time. The questions focused on income which the respondents considered as minimal for their household, how well they coped with financial difficulties and whether they felt to be a poor family. Sirovátka, Trbola (2005) followed the trends in social policy in the Czech Republic after 1989. The authors used the traditional approach, i.e. they studied "*policy effort*" using expenditures on the individual areas of social policy as the indicator. Social policy in Europe had stabilised between 1991 and 2001. Sirovátka, Trbola (2005: 7) speak about the stabilisation of the welfare state in Europe which confirms both the hypothesis of Castles (2004: 168) "*steady state welfare state*" and at the same time the convergence to (i) the average, (ii) to the suppressing of high expenditures but at the same time (iii) to the improvement in the low standards of social protection. The proportion of public social expenditures in the Czech Republic (around 22% of GDP) during the period between 1991 and 2001 confirmed this trend. On average, social expenditures within EU fluctuated at around 24% of GDP and in the Czech Republic, their previous level of 20% was increased by another 2% of GDP. Authors Sirovátka, Trbola (2005), having compared the individual areas of social policy in the Czech Republic, observed that in *policy effort*, the Czech Republic found itself at a markedly lower level than what the

average was for members of the EU15, but that the country was gradually getting closer to the European standard. This evaluation was based on the fact that social expenditures lagged behind in most areas, with the exception of healthcare. If we look at what the Czech Republic spent on active social expenditures compared to the average in the EU15, then specifically in the area employment, housing and family policy, the country spent 1.5% of GDP against the EU15 average of 3.4 of GDP. The same applied to the educational system. Here, the Czech Republic contributed 4.4% against the EU15 average of 5.4%. Expenditures into the area of education moreover had a declining tendency in the following years. Expenditures into the traditional risk areas related to the life-cycle were also lower in the period between 1991 and 2001. Unemployment benefits and welfare benefits were likewise lower, including social services. Sirovátka, Trbola (2005) believe that the reason for this is the insufficient generosity of the system of unemployment benefits compared to the European standard. The overall evaluation of **the profile of Czech social policy between 1991 and 2001** that Sirovátka, Trbola (2005) arrived at using the *policy effort* indicators was that the country adopted *a passive strategy* which has further consolidated over time.

According to data from Eurostat, in 2001 the Czech Republic had the lowest proportion of the poor within the EU as the number of people with equivalised income below the poverty line was a mere 8% while the average in the EU countries was 15% of the population. However, income poverty is more markedly linked to unemployment in the Czech Republic than in other EU countries (Rakoczyová, Mareš, 2005).

In 2006, Mareš (2006) worked out a study entitled *Faktory sociálního vyloučení {Factors of Social Exclusion}* which was based on accessible data from two major selective surveys:

- Household Situation Survey (Czech Statistical Office, 2001)
- Investigation of socially weak households (Faculty of Social Studies of Masaryk University, Brno, carried out at the turn of 2004/2005)

The results illustrate the dominant mechanisms which work as the immediate factors leading to poverty or social exclusion in the Czech Republic. These are loss of employment, loss of a partner in old age, and single motherhood (cf. Keller, 2011). Protection of children against the risk of poverty and social exclusion is also insufficient. In 2002, the child poverty rate rose to as much as 15%. These circumstances most often occur in households where there is no other income except welfare benefits and a high number of household members dependent on income, which most often means children (Mareš, 2006). The author believes that the remedy for the situation of these households lies in the combination of individual approach through individual social work and complex approach with emphasis on the key importance of (Mareš, 2006: 33):

- Inclusion into the labour market,
- availability and good quality of housing,
- accessibility of education,
- availability of health-care,
- adequate support of income.

The Czech Republic has been lagging behind with inclusion into the labour market. Even though the country's general unemployment rate is low, the rate of long-term unemployment (more than 12 months) is above average. Another serious problem in the area of housing is the lack of crisis interventions for instance for the homeless or victims of domestic violence and the low availability of social housing (Mareš, 2006).

Documents Dealing with the Strategies for Tackling Poverty

The national action plans for social inclusion (abbreviated as NAPS) present strategies of the individual countries adopted in order to fight poverty and social exclusion. At the same time, they are an element of the Open Method of Coordination which is now applied in the area of employment policy, social protection policy and social inclusion policy and in the area of health-care and long-term care. The first National Strategy Reports on social protection and social exclusion were produced by EU member states for the period 2006-2008, followed by National Reports for the three-year period 2008-2010 (including 2010). The Lisbon Process came to its end in 2010. The new action plans against poverty and social exclusion will already be based on the newly adopted EU 2020 Strategy (National Action Plans, 2010).

People who have experienced poverty participate in the decisions which personally affect them. In 2010 and 2011, the Czech operation of the EAPN Civic Association initiated nationwide meetings of people living in poverty. The conclusions from the meetings were used for the creation of the National Action Plan on Social Inclusion. The meeting in 2011 was held in Brno and organised by The IQ Roma Servis Civic Association in cooperation with other organisations (Černá, 2010).

The Present Situation of Households in the Czech Republic

According to the methodology of the Statistical Office for the processing of data from the 2011 Population and Housing Census, a **shared household** is formed by persons who manage their household together, i.e. they pay the expenditures of the household together which means the costs of food, housing, and the like. This also includes children who belong to the household, even though they themselves cannot cover any of the expenditures.

In this methodology, a **family household** is defined as follows: it may be formed by one full family (a married couple, a cohabiting couple – so called de facto marriage, same-sex civil partnership or cohabiting same-sex couple – so called de facto partnership – in all of these cases with or without children) or one incomplete family (one of the parents with at least one child), or it may also be a household formed by two or more families.

According to the latest data from the selective investigation EU-SILC describing the living conditions in households in the Czech Republic in 2012, the poverty rate has stabilised at **9.6%**, if the poverty line is determined to be 60% of the median income. This is a tiny decrease of two tenths of a percentage point against the figure for 2011. The number of people living under the threshold of poverty in 2012 was just under

one million, the exact number is **990.3 thousand**. If the threshold of poverty is set to 70% of median income, the proportion of people at risk of poverty in the Czech Republic is **16.6%**, and this is the same number as in 2011. In 2012, the number of people who lived under the poverty line including those who were at risk of poverty was **1,712.7 thousand**. Kalmus (2013) from the Social Surveys Unit of the Czech Statistical Office made the following comment in connection with this: "Growth of the number of people at risk of poverty witnessed in the previous years has halted." In 2012, the income poverty line stabilised at CZK 134,122.

It is possible to infer the level of poverty in the individual types of households from the data. As in 2011, the highest poverty levels can be seen in persons from incomplete families with at least one dependent child. Members of families with three or more children are another group at high risk of poverty. One-member households are also at greater risk compared to the population of the Czech Republic. (Šustová, 2013).

Within the framework of her lecture on the topic of measuring poverty and on income poverty in the Czech Republic, Šustová (2013) introduced information about the effect of social transfers on poverty levels in the Czech Republic. Their effectiveness is relatively high in the Czech Republic but depends on the specific type of household. For instance in members of incomplete families with at least one dependent child, their effectiveness falls short of 31%, which is less than for instance the figure for non-working pensioners at risk of income poverty where 90% of them manage to get above the poverty line as a result of these transfers.

Kalmus (2013) also comments the legislative changes which influenced household income in 2011. Seemingly, there occurred very slight changes in the social and tax system, but these changes had significant influence on the income distribution of households and as a result of this also on the development of the at-risk-of-income-poverty rate. The first change was the area of pension adjustment. As a result of this change, the overall at-risk-of-income-poverty rate decreased from 9.8% in 2011 to 9.6% in 2012. The second change was the introduction of a flood tax which increased the tax burden on working people by CZK 100 a month. This second change mainly affected the so called middle classes and its effect was that the proportion of people living under the poverty line increased (Kalmus, 2013).

The analysis of the Czech Statistical Office published in June of this year suggests that the years 2011 and especially 2012 turned out to be the worst period for the prosperity of Czech households since the mid-1990's (Dubská, 2013). Also Sokačová (2013: 8) states that the situation of families with children, women from low-income families caring for family members or of groups of people living under the poverty line deteriorated in 2012.

While household consumption fell significantly (-2.7%) in 2012, net savings rose sharply in the same year (+23.3). Czech households mainly focused on the increase of their financial assets by strengthening mainly their non-fixed term deposits which indicates their uncertainty regarding the future development of their financial situation and their effort have money "at hand". The structure of Czech household indebtedness mainly comprises of bank loans for housing (mortgages) and consumer credit loans from instalment-sale companies. Households primarily use instalment purchasing plans as short-term loans (Dubská, 2013).

1.6 Social Work, Poverty and Social Exclusion

One of the instruments for tackling and coping with the issue poverty may be social work which can simultaneously intervene at the level of an individual and at the same time at the macro-level, primarily in the area of the social housing system and effective solutions to critical life situations (Mareš, 2006). It is obvious that without the support from the state and general society, social work can hardly be successful in this respect.

Ferguson and Lavalette (2013) note that before the emergence of the welfare state in Great Britain, especially in the 1930's, the dominating feeling of the four million working people there was the fear of poverty, unemployment, illness and old age. In Great Britain of the second decade of the 21st century, the fear of poverty, loss of employment and old age is becoming dominant again for many people.

Harman (2009: 138), when evaluating the development of social protection in the last 180 years in Great Britain, writes that it has been a history of attempts on the part of capital to avert discontent. Ferguson and Lavalette (2013) contemplate whether the present British government still needs social work. They come to the conclusion that social work has the important role of a mediator between the state and the underclass, i.e. the lowest social strata and the "difficult families" whose behaviour is considered dangerous and risky.

The phenomena of poverty and social exclusion place considerable demands on social work, primarily due to their dynamism and multidimensionality (Elsen, 2005; Pierson, 2002; Defourny, 2001; Dowling, 1999; Postle, Beresford, 2007; Jordan, 2001) and they also call into question the existing goals and values which have been to achieve social justice, equality and social inclusion. If we try to look for answers to the question of what possibilities there exist for social work in its effort to tackle the problem of poverty, we encounter a discussion in professional literature about the possibilities and future of social work in present-day society. Humphries (1996) for instance asks what social work can offer to the marginalised and excluded groups whose possibilities are growing ever smaller after the traditional premise of social justice was shattered. Social work has not yet given up on its goals of social justice and inclusion (Definition of Social Work by IFSW¹¹; Elsen 2005; Pierson, 2002; Defourny, 2001; Postle, Beresford, 2007). In spite of the described phenomenon of precarisation of work, the idea of integration into society through inclusion into the labour market is perceived as the key issue in all types of the welfare state. Besides being the source of income, paid work is also the source of social status, identity and self-confidence. For instance, in connection with Roma integration in the Czech Republic, the starting point of the main strategic documents of the current national social policy is the idea of the importance of integration into the labour market. Another example may be a study by (Výžvaldová, 2010) which focuses on solutions to the unemployment of socially disadvantaged Roma women and

¹¹ International Federation of Social Workers. Definition of Social Work: <http://ifsw.org/policies/definition-of-social-work/>, June 8, 2012.

which was prepared as part of the Strategic Plan of Social inclusion¹². According to the author, the solution lies in the support of Roma women aimed at finding a job (both through counselling, job clubs, retraining courses, and self-employment of the women on the basis of trade licences, and finally through a social firm which would employ these women). The question is whether in the context of present social developments, these ideas about the solutions to the social issues and about the role of social work in this effort can in fact be implemented. Also Mareš warns about this (2000:289) when he writes: “Uncertainty about one’s job or about the labour market has become the central experience of life for a great number of people ... How can we continue working in a situation when the strategies dominating until now are failing because there has been a breakdown of traditional certainties that were originally structured through age, gender and social class [Beck, 1992] ... and at the same time, the space for solidarity has been diminishing?”

There are different opinions about the possibilities of social work to influence social exclusion and poverty. Castel (in Keller 2007) does not see any possibilities for social work to react to these conditions. According to Keller (2010), social work has been put into an unenviable position because it may neither rely on the integration which a well functioning labour market used to offer en masse nor on funds from social insurance any more. If until now, according to Keller (2010:151), the role of social work was to “fine-tune integration in individuals handicapped in various ways, today, using the same devices, it should handle integration of large groups of people whom the labour market has doomed to uncertainty while the welfare state has fewer and fewer means to ensure them effectively against the growing uncertainty affecting their jobs and lives”. Keller (2010:152) moreover notes that social work “approaches this new task with tools which it acquired to tackle the old task that was much less demanding. It treated those who even during the times of growing affluence remained poor as someone who is lacking something. Social work aspired to reform the antisocial individuals, educate the uneducated, treat the sick, adapt those maladapted and integrate those marginalised. And to understand them all”. According to Keller, social work has accepted the logic of the clients’ individual responsibility for their problems.

This point of view is aptly summed up by Castel (in Keller, 2010:152): “In the new conditions, it is ever more illusory to set oneself the goal of re-inclusion of one’s clients back to society. We are still living in a society where the basic precondition of permanent inclusion is full-fledged employment – the very thing that is in short supply and that social work itself cannot create. Social work responds to this situation by, instead of integration, speaking merely about advertising – accompanying people on their way to find firm ground themselves ... and the accompanying which was originally meant to be a transitional state has become a permanent situation – the task has changed – instead of re-integration into society, it is an effort to delay one’s fall, or to make it at least a little more bearable”.

¹² Socially disadvantaged Roma women face multiple discrimination. They are members of an ethnic minority, their attained education is limited or none and they are long-term unemployed.

Only very few texts deal with the possibilities available to social work in its effort to tackle the issue of poverty. Reisch (2013) notes how ironic it is that social workers in the USA pay so little attention to the growing poverty and inequality. This is hard to understand, especially today when more than fifty million people in the USA suffer from, to put it euphemistically, “food insufficiency”. Hunger in the USA has become the chronic problem of the last decades. One third of American population, i.e. about 100 million inhabitants, are considered to be poor.

Zander and Rasch (2005) investigated how school children experience poverty and they observe that there is a lack of social work theories and concepts that respond to this issue. The task of social work in this area is to overcome the consequences of poverty, such as the loss of social contacts, stigmatisation and shame which lead to social isolation and social exclusion.

Also other authors believe social work has been failing to tackle poverty and exclusion (for instance Krumer-Nevo, Weiss-Gal, Monnickendam, 2009) and this is the reason why poverty is becoming marginal for Social work. Economisation of social work also plays a role in this process¹³ and it may result into the exclusion of the poor and excluded from the systems of social care (Holasová, 2012; Keller, 2010; Sanderson, 2000). Fergusson (2009:83) believes that in the form it has acquired during the last twenty years, social work is “painfully incapable” of solving social issues.

For many social workers, these transformations of their profession are unacceptable. According to research carried out by Jones (2001) in Great Britain, social workers (especially the older generation) are convinced that the processes of economisation and Managerialism “wrenched out the heart of social work” and that social work has given up on its emancipation ideals. Instead of building a personal relationship with the client, provision of assistance and accompanying, social workers for children and family in Great Britain spend 80% of their time recording their actions with the client into the computer (Pithouse et al., 2009).

The roots of social issues are individualised by politicians and the structural nature of these issues is ignored. Most social workers have adapted to this situation rather than to respond to this development. The characteristic response of social work practice is to turn away from the provision of individual help to clients to modification of their behaviour, from long-term stabilisation to emphasis on short-term results, from voluntariness to the obligation to respect the rules of social assistance systems (Reisch, 2013).

Reisch (2013) observes that the obstacle which makes it impossible for social work to look for answers to the aforementioned challenges generated by modern society at the current stage of development is the persistence of the “mainstream discourse” in social work which has accommodated to the neoliberal discourse and has been obscuring the influence of the changing economical and political context. An example of the “mainstream discourse” influence is the present emphasis on research which deals with

¹³ The term economisation of social work means introducing economic rationality and market principles into social work (Holasová, 2012).

the measuring of effectiveness of social work intervention instead of analysing the structural roots of the problems of clients who are the recipients of this intervention.

In their works, Ledwith (2011) and Andersen (1996) draw attention to the tendencies to individualise and pathologise social issues. Anderson (1996) gives an example of a program which focused on work with poor women in the USA. The women received training in family budget management, finding a job and child nutrition. The results were paradoxical because the women did not have enough money to manage, there were no jobs for them, and they knew how to prepare nutritious meals but had no means to buy the ingredients with. Their poverty was perceived as their individual failure. Anderson (1996) perceives the isolation of the poor (often caused by the feelings of shame) as a barrier to the solution of the problems.

Also Fraser (Fraser, Honneth, 2004: 101) describes the tendencies to stigmatise recipients of social welfare, “to distinguish them from *“wage-earners”* and *“taxpayers”* who *“pay their own way”*. Welfare programs of this type *“target”* the poor not only for material aid but also for public hostility.” She speaks about aid to single mothers in the USA¹⁴ which was interpreted as “getting something for nothing”. The author warns that welfare reform cannot be successful unless it is joined with struggles for cultural change¹⁵. In the liberal discourse, the poor are presented as *“incapable and greedy”* and as someone who wants *“more and more”* (Fraser, Honneth, 2004: 118).

Šanderová (2007: 13) discusses the trend to disguise the problem of social inequality as individual pathology. Social problems are mostly related to unemployment which “at the level of social policy is often implicitly, but very often also quite openly, linked to low working morale - if not chronic laziness, to dysfunctional value preferences and to antisocial behaviour”. This is the reason why, as Šanderová notes (2007) besides payment of welfare benefits, various programs are implemented which strive to provide qualifications and strengthen work habits. Šanderová (2007: 13) adds this pertinent note: “it is possible to say with some exaggeration that the most important characteristic of those affected by this is that they are not well suited for the requirements of the labour market and it is therefore necessary to teach them to give the performance appreciated by the market. This is why they need to be trained for the needs of the market, so that they can give the ever-more-meticulously-defined “performance” and win the recognition of the labour market”.

On the other hand, the so called “critical discourse” in social work warns of the contradictions between the rhetoric generated by the “mainstream discourse” and the reality of social work practice. Phenomena like disciplining of clients or penalisation of poverty and social exclusion have been described to be part of social work practice (Vyhliďal, Šimíková, 2010). The question is whether this mere improvement of the clients’ adaptability will remain the goal of social work (Klimplová, 2010).

The so called “critical discourse” has been presented as one of the ways out of this situation and it is characterised by structural analysis of social problems and by analytical and synthetic perspectives rather than the ideological one. When applying

¹⁴ Aid to Families with Dependent Children (AFDC).

¹⁵ In the words of Fraser: „no redistribution without recognition“ (Fraser, Honneth, 2004: 102).

this critical perspective, it is necessary to change the objectives of social work from the focus on self-reliance to the creation of a more egalitarian society (Reisch, 2013).

Many authors (Elsen, 2005; Pierson, 2002; Defourny, 2001; Bauman, 2004; Hautekeur and Henderson, 2008) expect that social work will come to terms with the challenges described here both at the theoretical and the practical level and will formulate theories and develop methods on their basis that will respond to the changing nature of social issues.

Summary of the Chapter

Poverty is not a precondition of social exclusion, even though it is perceived as one of its dimensions and causes. It is a socio-economic phenomenon that is described through many diverse concepts, including a large number of poverty typologies. In the context of sociology, the dichotomous division into objective and subjective poverty can be used. The conception which marries both of these extremes is the currently most widely accepted concept of multidimensional deprivation the key characteristic of which is that a person is at risk of exclusion in various areas of social life. Social exclusion is therefore understood as the broader concept.

The multidimensional nature of poverty gets reflected in the frequently utilised indicators (e.g. Eurostat) for measuring poverty and social exclusion which are based on the subjective assessment of deprivation in various areas of life.

Until recently, research monitored the life of those who were poor and of those who were not. The new social phenomena implying new social risks draw attention, ever more urgently, to those groups of people who may be described as at risk of poverty. Single mothers and families with minor children (especially three or more children) are the prominent representatives of these groups. In the case of these groups, welfare benefits are not sufficient as the instrument of support any more, what is essential is the possibility for the adult members to find work in the labour market. The poverty of families is significant for society primarily because it is children who are most affected by it and who bring their experience with life in poverty into their adulthood.

One of the main tasks social work has from society is prevention of social exclusion in at-risk groups of the population, and at the same time provision of support and assistance to those already excluded to enable their return to the mainstream social structures. Likewise, social work should also intervene in the case of poor families and families at risk of poverty. However, social work is also criticised and itself calls into question its possibilities in this area.

2 COPING WITH POVERTY AND THE RISK OF POVERTY

Alice Gojová, Eliška Lindovská

The analysis presented in the previous chapter suggests that poverty may acquire various forms in various contexts and that it manifests itself in various dimensions. When thinking about the possibilities available to social work to deal with the issue of poverty, we asked what we knew about the strategies employed by people to cope with poverty or the risk of poverty. This is why we attempted to search for the various ways of coping with poverty and the risk of poverty already described in professional literature.

2.1 The Ways of Coping with Poverty and the Risk of Poverty

One of the prominent authors paying attention to this topic is the French sociologist Serge Paugam. As Paugam (1991) published his significant works on this topic exclusively in French, we relied on the translations of his texts which were worked out within the framework of the research project by Jan Keller and which were published as separate publications, *Posvácení bezdomovců (A Great Time for the Homeless)* (2013) and *Exclusion as a Social Problem and a Methodological Issue* (2014).

Paugam (in Keller, 2014) believes that the stage of social disqualification in which a family finds itself is essential for the selection of the specific way of coping. According to Paugam, social disqualification progresses in three phases - which Paugam calls **fragility, dependence** and **fracture of the social bond**. In the situation of fragility, there are problems with employment and housing. In this phase, people still believe that they have a chance to find a good job again but they fear the loss of work habits. They try to overcome the situation on their own and consider asking for social assistance to be the loss of social status and dignity. This is usually the case of the middle aged and older generation. The younger ones agree with the provision of emergency assistance. The phase of dependence, according to Paugam, comes when problems with employment deepen. People in this phase usually have experience with unsuccessful job hunting and have gone through a series of retraining courses. Their health condition may get worse during this phase, primarily due to stress. People gradually get used to receiving social assistance which they perceived as something humiliating at the beginning. They start to accept their roles of those assisted and give up part of their autonomy. The proportion of social allowances in their income grows significantly. The assisted do not have enough financial means but they can avoid extreme poverty. In the phase of fracture of the social bond, handicaps accumulate. These people are outside the labour market, have health problems, lose their homes and contacts to family. They often end up without any income whatsoever, and are not registered in the system of state support. The social services they use are mostly limited to the basic sanitation and food

services. There may be drug and alcohol abuse. These people experience the feelings of uselessness and the loss of meaning in life (Paugam in Keller, 2014).

Paugam's typology describes three different situations which people can go through, however, the phases do not necessarily follow one another with all people sequentially experiencing all of them. From the stage of fragility, a person can directly move to fracture of the social bond. Likewise, a person can get over the stage of fragility and be reintegrated back to society. The individual phases may also partially overlap.

The various strategies which people use to respond to the risk of poverty and their behaviour in the situation of deepening poverty are described by authors Budowski, Tillmann, Keim, Amacker (2010); Duvoux, Paugam; Gaulejac, Léonetti, Dubet (in Keller, 2013); van der Land, Doff (2010); Sirovátka (2000); Leisering, Leibfried (1999); Wadsworth (2011). In total, we managed to identify 31 ways of coping with poverty and the risk of poverty in the works of the aforementioned authors. For better clarity, we list them in Table 1. The original names (translated into Czech in the Czech version of this document)¹⁶ which the authors used for these ways of coping are shown in this table. If, however, an author described a way of coping without actually giving it a name, we created such a name while also trying to depict and preserve the content of the text as accurately as possible.

Table 1 List of the Ways of Coping¹⁷

<i>Number</i>	<i>Ways of Coping</i>	<i>Author</i>	<i>Source of Name</i>
1.	„The deserving poor“	Paugam (in Keller, 2013a)	Original name
2.	„Avoidance“	Paugam (in Keller, 2013)	Original name
3.	„Interiorised autonomy“	Duvoux (in Keller, 2013)	Original name
4.	„Your world shrinks“	van der Land, Doff (2010)	Original name
5.	„Broken career“	Sirovátka (2000)	Original name
6.	„Discrediting of others“	Paugam (in Keller, 2013)	Original name
7.	„Turning Round“	Gaulejac, Léonetti (in Keller, 2013)	Original name
8.	„It's better to adapt“	van der Land, Doff (2010)	Original name
9.	„Passive adaptation“	Sirovátka (2000)	New name
10.	„Secondary coping“	Wadsworth (2012)	Original name
11.	„Social support“	Wadsworth (2012)	Original name
12.	„Religious coping“	Wadsworth (2012)	Original name
13.	„Positive adaptation“	Budowski, Tillman, Keim, Amacker (2010)	New name
14.	„Voluntary modesty“	Sirovátka (2000)	Original name
15.	„Pragmatic fighters“	Leisering, Leibfried (1999)	Original name

¹⁶ Translator's note: their names in the English version of the study are translated into English from their translations into Czech

¹⁷ Source: own construction

16.	„Situation instrumentalisation“	Gaulejac, Léonetti (in Keller, 2013)	Original name
17.	„Carefully calculating“	Sirovátka (2000)	Original name
18.	„Strategic users“	Leisering, Leibfried (1999)	Original name
19.	„Backing away“	Wadsworth (2012)	Original name
20.	„Defence“	Gaulejac, Léonetti (in Keller, 2013)	Original name
21.	„Complete submission“	Gaulejac, Léonetti (in Keller, 2013)	New name
22.	„Sullen autonomy“	Duvoux (in Keller, 2013)	Original name
23.	„The role of victim“	Leisering, Leibfried (1999)	Original name
24.	„The dependent“	Sirovátka (2000)	Original name
25.	„Intentional exclusion“	Gaulejac, Léonetti (in Keller, 2013)	New name
26.	„Let's do something about our situation“	van der Land, Doff (2010)	Original name
27.	„Primary coping“	Wadsworth (2012)	Original name
28.	„Life's fighters“	Leisering, Leibfried (1999)	Original name
29.	„Release“	Gaulejac, Léonetti (in Keller, 2013)	Original name
30.	„Explosive nostalgia“	Dubet (in Keller, 2013)	Original name
31.	„Substitute“	Sirovátka (2000)	New name

After a detailed study, some ways of coping offered by different authors were found to have identical content. Such ways of coping were united into “batteries” of the ways of coping, received a unified name which was deemed to be the most fitting one with regard to the content of the “battery”. In two cases, two different forms of one way of coping were identified (in ways of coping No. 4 and 8). These were classified according to their specific forms into the corresponding “batteries”. Also the ways of coping listed under no. 10, 11 and 27 included several more specific ways of coping with a difficult situation. However, this “fine division” was not reflected when working with the text because we progressed inductively – from the more general, summarising “batteries” of the ways of coping. As a result of this process, 11 ways of coping were obtained. Furthermore, three clusters of “batteries” of the ways of coping were created and in this way, three umbrella categories of **distinction**, **adaptation** and **defence** were established (shown in Table 2 for better clarity). Their more detailed characteristic comes in the following text.

Table 2 The Finalised Categories of the Ways of Coping¹⁸

<i>Category of the ways of coping</i>	<i>Name of the “battery” of the ways of coping</i>	<i>Includes the following ways of coping</i>
Distinction	“The Deserving Poor” A1	(1) “The deserving poor” - Paugam (in Keller, 2013); (31) “Substitute” - Sirovátka (2000)
	“Avoidance” A2	(2) „Avoidance” - Paugam (in Keller, 2013); (3) “Interiorised autonomy” - Duvoux (in Keller, 2013); (4) “Your world shrinks” - van der Land, Doff (2010); (5) – “Broken career” - Sirovátka (2000)
	“Discrediting of Others” A3	(6) “Discrediting of others” - Paugam (in Keller, 2013); (7) “Turning Round” - Gaulejac, Léonetti (in Keller, 2013); (4) “Your world shrinks” - van der Land, Doff (2010)
Adaptation	“Passive adaptation” B1	(9) “Passive adaptation” - Sirovátka (2000); (8) “It’s better to adapt” - van der Land, Doff (2010)
	“Positive adaptation” B2	(10) “Secondary coping” - Wadsworth (2012); (11) “Social support” - Wadsworth (2012); “Religious coping” - Wadsworth (2012); (13) “Positive adaptation” - Budowski, Tillman, Keim, Amacker (2010); (15) “Pragmatic fighters” - Leisering, Leibfried (1999); (14) “Voluntary modesty” - Sirovátka (2000)
	“Situation Instrumentalisation” B3	(16) “Situation Instrumentalisation” - Gaulejac, Léonetti (in Keller, 2013); (17) “Carefully calculating” - Sirovátka (2000); (18) “Strategic users” - Leisering, Leibfried (1999)

¹⁸ Source: Own construction

Defence	“Escape from Reality“ C2	(19) “Backing away“ - Wadsworth (2012); (20) “Defence“ - Gaulejac, Léonetti (in Keller, 2013)
	“Complete submission“ C3	(21) “Complete submission“ - Gaulejac, Léonetti (in Keller, 2013); (22) “Sullen autonomy“ - Duvoux (in Keller, 2013); (23) “The role of victim“ - Leisering, Leibfried (1999); (24) “The dependent“ - Sirovátka (2000)
	“Intentional Exclusion“ C4	(25) “Intentional exclusion“ - Gaulejac, Léonetti (in Keller, 2013)
	“Let’s do something about it“ C1	(26) “Let’s do something about our situation“ - van der Land, Doff (2010); (27) “Primary coping“ - Wadsworth (2012); (28) “Life’s fighters“ - Leisering, Leibfried (1999)
	“Release“ C5	(29) “Release“ - Gaulejac, Léonetti (in Keller, 2013); (30) “Explosive nostalgia“ - Dubet (in Keller, 2013)

In the ongoing process of social exclusion when finding employment is ever more difficult, there may occur deterioration of people’s health condition and disruption of their family ties, which often leads to their seeking institutional assistance and to contacts with the institution of social work. Social work is understood as an instrument which helps clients maintain their autonomy. It is just **in the phase of being at risk** of social exclusion and poverty that clients change their understanding of autonomy for a new one, better suited to their burdensome situation. One of the ways of coping with this situation is “*interiorised autonomy*” when individuals try to hide their fragility which could be interpreted as their unwillingness to fulfil the role of “the assisted”. Demonstration of one’s will to maintain one’s autonomy is the last source of how to stave off the gradual deterioration of one’s situation (Duvoux in Keller, 2013). An analogous response is distancing oneself from people who are in the same situation. The elements of such distancing from others are contained in another way of coping – “*avoidance*”. People distance themselves from the environs in which they live. They withdraw into themselves, do not leave their homes, or avoid contacts with people who have similar problems (Paugam in Keller, 2013). Sirovátka (2000) points out that this category of people often has a “*broken career*”, for instance due to the need to take care of children in the case of women or as a result of their poor health condition in the case of men. In spite of that, these people still aspire to have adequate employment for adequate wages.

Also authors van der Land and Doff (2010) identify two forms of distinction in their research. The authors explore in what way inhabitants of a neighbourhood cope with the fact that the locality in which they live is perceived as problematic. Their point of departure is the work of Albert Hirschman “*Exit, Voice and Loyalty*”. Hirschman (1970)

insists that consumers react to the deterioration in the quality of a product either by expressing their dissatisfaction – the “*voice*” option, or by stopping buying the products – the “*exit*” option. “*Exit*” does not necessarily mean leaving the neighbourhood in which one lives and which one is not satisfied with, it rather means withdrawal from one’s social contacts in the environs, avoiding certain places. Some of the interviewed mentioned retreating from the social life of the neighbourhood, not going to the local shops or community centre, going for walks outside of the locality and maintaining contacts through the Internet. This is how Paugam defines “avoidance”. This is accompanied by a decline of faith in the other inhabitants and also in official institutions (such as the police, local administration and community organisations) (van der Land, Doff, 2010).

The aforementioned **ways of coping are related to the denial of the situation** in which an individual finds himself or herself. However, if you accept your situation but still try to distinguish yourself from others in a similar situation, we may speak about the so called “*deserving poor*” when the socially needy emphasise that unlike the others, they do not abuse the offered assistance. A similar motif can be found in those who admit they are not successful with regard to work and who try to compensate for this in other areas. These people point out that unlike the others, they are doing a great job taking care of their children. This is a certain compensation of their low social status (Paugam in Keller, 2013). Sirovátka (2000) arrives at very similar conclusions in the conclusion to his research of welfare recipients when he notes that these people typically distance themselves from other welfare recipients who in their opinion abuse welfare and do not deserve to receive the benefits. In the situation of individual failure on the legal labour market, welfare recipients highlight their other important social roles, especially bringing up children, which in their opinion qualifies them to receive assistance.

Another common form of “*distinction*” is the effort to show that it is the others who are really excluded. In an extreme form, this may also manifest as an effort to divert discrediting towards others and to stigmatise them (for instance people act superior to foreigners, married women to single mothers) (Paugam in Keller, 2013). Van der Land, Doff (2010) identify a way of coping in their research called “*Your world shrinks*”. Elements of discrediting of others appear within the framework of this way of coping (Paugam has also described this), with many of the interviewed interested to discuss merely the way in which their neighbourhood has changed for the worse over the last five to ten years, for which they blame their newly moved-in neighbours, very often immigrants from other countries. Gaulejac, Léonetti (in Keller, 2013) likewise describe a way of coping with one’s situation using the elements of the discrediting of others when individuals protect the remnants of their self-respect by mocking those who stigmatise them or by considering them to be “weird”.

According to authors Gaulejac and Léonetti (in Keller, 2013), **adaptation to life in poverty** and exclusion can have the form of “*situation instrumentalisation*”, the essence of which partially corresponds with “*sullen autonomy*” from Duvoux (in Keller, 2013). Externally, the socially needy person openly admits and often exaggerates his or her vulnerability in order to obtain the assistance offered by social services in exchange, there are also elements of pretence and game present. In his research of welfare recipients, Sirovátka (2000) calls the group of people who use this way of coping as those “*carefully calculating*”. Sirovátka continues to say that those representing this group sometimes

switch between welfare and employment, sometimes they are dependent on welfare for long periods of time and in any case are a strongly marginalised group in the labour market. This coping strategy is often adopted by unskilled workers who evidently calculate, compare salaries, welfare benefits and wages guaranteeing the subsistence minimum. If they have a job, their salary is low, close to the subsistence minimum level, and their employment is often uncertain and unstable. They sometimes say that accepting a poorly paid job is not worth the risk of losing their entitlement to welfare benefits (Sirovátka, 2000, p. 192). This way of coping is based on Ellwood's model of "**rational choice**". However, rational choice often comprises of many more aspects than a mere comparison of the amount of subsistence minimum and expected wages. This is also about the possibility to reconcile work with care for children, interest in an activity or the possibility to be part of a team. In some cases, it is an effort to get rid of the stigma of an unemployed person or an effort to achieve independence (Sirovátka, 2000). "Situation instrumentalisation" can also be found in the coping strategy of "**strategic users**" described by Leisering and Leibfried (1999) in which the "strategic users" view social support as one of the instruments enabling them to live a certain lifestyle. They have no problem with requesting social assistance which they perceive as one of the sources of their income. It is usually them who decides that they are going to be without a job for some time. It is part of their plan.

The risk inherent in the application of "situation instrumentalisation" is that the others may view the person with the same contempt with which the person treats himself or herself (Gaulejac, Léonetti in Keller, 2013).

Another manifestation of adaptation to poverty is a liberal and positive approach, supported by social interactions with neighbours which are generally harmonious and based on mutual respect. People focus on the good things in their neighbourhood (van der land, Doff, 2010). Leisering and Leibfried (1999) call these people "**pragmatic fighters**" who use social support as a means to achieve further goals. They are able to adapt to the limited financial possibilities and still achieve their small wishes. In connection with this, Wadsworth (2012) writes about secondary control which includes the following ways of coping: "**acceptance**" – i.e. realising that a change in the circumstances is improbable; "**self-distraction**" – taking part in activities which distract one's attention from the stressful, difficult situation; "**positive thinking**" – trying to see the positive side even during stressful periods; "**reframing**" thinking about the situation – what it brings and what lessons one can take away from it. This "package" of coping strategies is useful especially for problems over which an individual has little control. They are therefore very relevant for the situation of poverty, especially because poverty is often associated with structural barriers, feelings of powerlessness and loss of control. Social support from one's family can also be helpful in these situations (financial support, help with childcare) but poverty frequently reduces availability of such support. Coping through one's faith can be a certain alternative. Religion and affiliation with a religious group may provide accessible resources, social networks, acceptance, respect and appreciation.

Similar ways of coping can be found in the comparative research of households in the conditions of uncertain prosperity which was carried out by Budowski, Tillmann, Keim and Amacker (2010). Another way of adapting to an unfavourable situation is the **passive form of adaptation**. Individuals opt for adaptation to problems, or at least

their acceptance, which is often interconnected with giving up one's hope that the others in their surrounding will change their behaviour. Acceptance of the situation is not brought about by positive motifs but comes as a result of resignation of hope that the inhabitants of the neighbourhood could change their ways. Disrupted neighbourly relations occur in this form of adaptation (van der Land, Doff, 2010). Sirovátka (2000) describes adaptation to life on welfare benefits, i.e. a situation when in some cases, as a result of disability or loneliness, people's aspirations decline and they become passive. Another category of welfare recipients which the author distinguishes may be characterised by their weak interest in the legal labour market. In households with a larger number of small children and poor prospects of both partners to find legal employment, reorientation to permanent economic inactivity may occur in the case of the women.

The **defensive ways of coping** encompass a totally different type of response to a difficult situation which suggests that the individuals have not come to terms with their life situation.

One of the defensive ways of coping is "**complete submission**" when individuals stop looking for ways out and accept the negative picture of themselves. All reality is reduced to the present moment and it is filled with the gratification of immediate needs at the lowest satisfactory standard. These people have no problem with turning to social services to ask for help in this situation. They switch between self-degradation and aggression (Gaulejac, Léonetti in Keller, 2013). If it turns out that the provided assistance does not lead anywhere, people may choose the way of coping called "**sullen autonomy**" when they try to highlight their fragility in any possible way to justify why it is impossible for them to comply with the requirement for autonomy called for by social work (Duvoux in Keller, 2013). Within the framework of his research, Sirovátka (2000) identified individuals who have been long-term unemployed or who have never even worked at all. These people did not have a good job in the past nor the prerequisites needed to find one. There is no pressure of a socially responsible role present in their life – they often live with parents or relatives and participate in their household. They survive on very low welfare benefits, often only thanks to help provided to them by their social surrounding. Leisering, Leibfried (1999) describe a small number of people in the role of a "victim". These people have gone without a job for a long period of time and believe that finding one is out of their reach so they remain dependent on welfare benefits. There may be feelings of hopelessness and powerlessness.

Another of the defensive ways of coping identified was summed up by authors van der Land and Doff (2010) as "**do not retreat or adapt, do something about it**". Specifically, this involves behaviour aimed at maintaining control over life in the place of one's residence even at the expense of physical intervention of the inhabitants of the neighbourhood. This also includes the effort to organise various social functions (e.g. a musical in which young people of different ethnic groups meet) with the aim of strengthening the mutual contacts of people in the locality. In the case of a loyal inhabitant, it is much more probable that he or she will opt for the "**voice**" option. The "voice" option is an active tactic of expressing one's dissatisfaction verbally, either as an individual or collectively. It also involves an active attempt to change circumstances (van der Land, Doff, 2010). Leisering, Leibfried (1999) call these people "**life's fighters**" who have their big dreams but also the idea of what their future should look like. Wadsworth speaks

about “primary control coping” or “active coping” which includes “*problem solving*”, “*emotional expression*” and “*emotional modulation*” as the ways of active coping with difficult situations. At the same time, she warns that poverty often undermines these solutions. This is why when working with people living in poverty, interventions should be set to include training of these skills.

Dubet (in Keller, 2013) is one of the first sociologists who systematically investigated responses of young people aged 16 to 26 years, often descendants of immigrants, to life in the suburbs of big cities. Their behaviour can be characterised by the unpredictable switch-overs from deep apathy to sudden explosions of uncontrollable rage. They live in an environment of permanent uncertainty, in a world in which stimuli are exceptionally rare. They have lots of time but little money. They do not have any means to move somewhere else. These young people have problems with their identity. There is no past they would like to reminisce about and they prefer not to think about the future. What is left is the present moment, the instant experience. They reject solidarity with others saying nobody will help them either. They only respect the cult of strength and believe that someone who is stronger than the others can really be free. Keller summarises these reactions to life in social exclusion as “*explosive nostalgia*”. Also Gaulejac, Léonetti (in Keller, 2013) speak about the same way of coping. People get rid of their feelings of guilt by blaming others and the system. They oscillate between a temptation to fit in after all and the desire to reject the system completely.

On the basis of Gaulejac’s and Léonetti’s text, Keller (2013) describes another defensive strategy – “*escape from reality*”. The milder form of this is the denial of the situation the person got into. The situation is played down and embellished. People overestimate their possibilities. The socially excluded often dream about moving away and starting a new life but it is highly improbable that they could succeed in this. Confrontation with the real reality is avoided through alcohol and drugs in many cases. Wadsworth (2012) describes similar types of disengagement coping, mainly “*avoidance*”, “*denial*” and “*wishful thinking*”. If you try to deny your financial problems, it is improbable that you will manage to do so in the long term. In the end, you will have to confront the situation and may feel even worse due to feelings of guilt and incompetence for failing to do anything about the situation. This is why the support of active coping strategies is recommended.

As was already mentioned, it is possible to classify these ways of coping with difficult life situations according to whether the person facing these difficulties admits the situation or denies it (denial); and in case people admit the situation, whether they accept or reject it (non-acceptance) (see Figure 1). In practice, it is highly probable that the various ways of coping mingle and different ones manifest in different situations. Just as it is impossible to discern a linear progress between the individual phases of social disqualification, it is not possible to clearly determine the individual ways of coping in their “pure” form. Individuals may moreover use several different ways of coping with life situations and combine them in various ways.

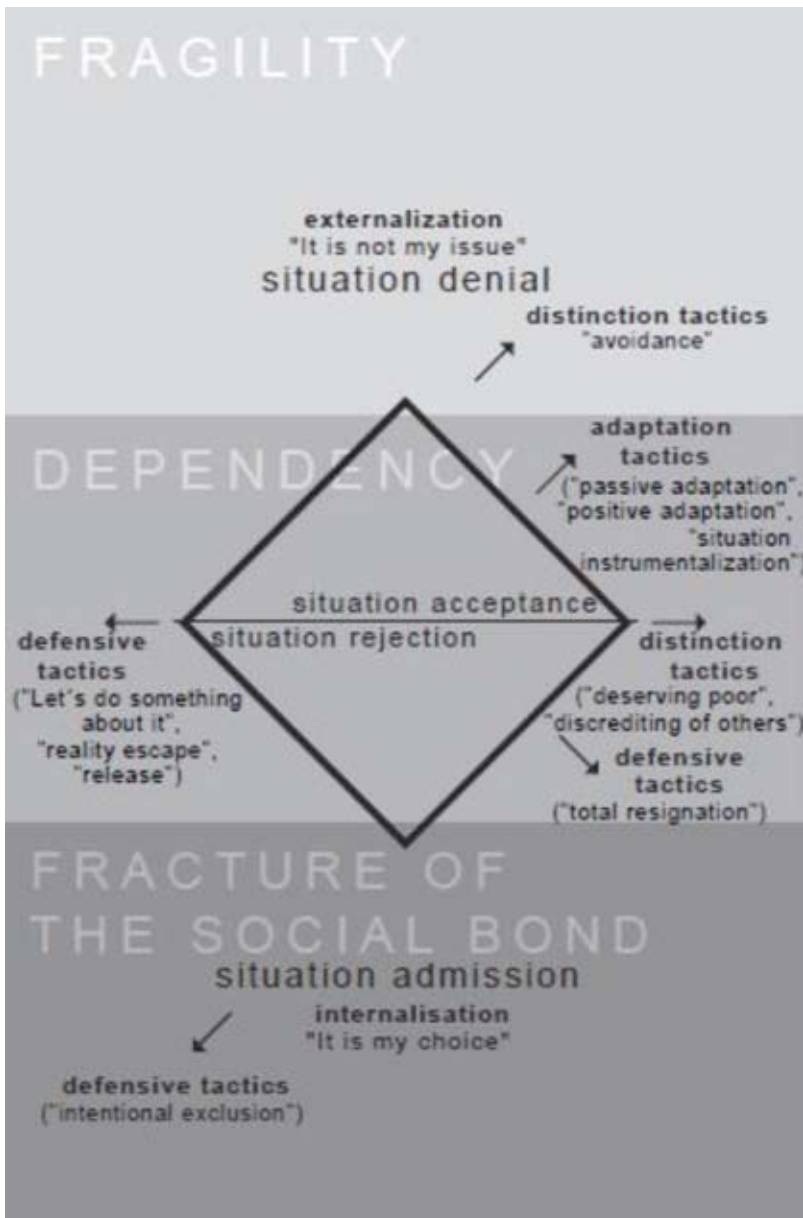


Figure 1 Ways of Coping with Poverty and the Risk of Poverty and the Phases of Social Disqualification¹⁹

¹⁹ Source: own construction

Figure 2 depicts our attempt to show the dynamism of the individual ways of coping.

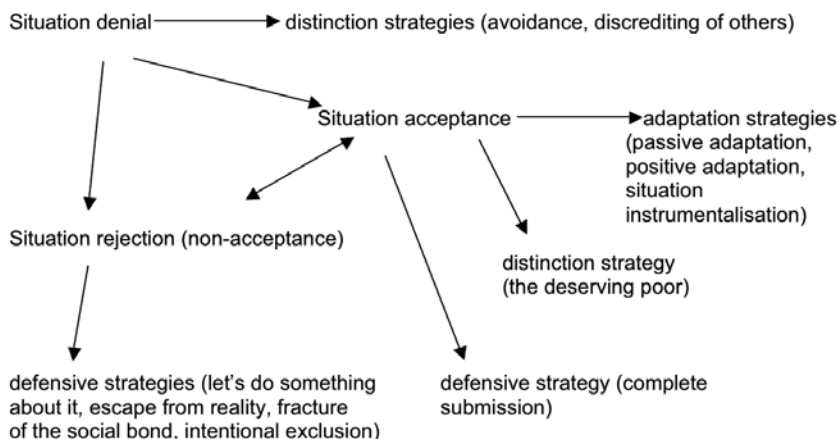


Figure 2 Response to a Deteriorating Situation²⁰

Summary of the Chapter

We managed to identify 31 ways of coping with poverty and the risk of poverty in professional literature. On the basis of their analysis, we created three basic umbrella categories of distinction, adaptation and defence. Then the various types of the ways of coping in each of these categories were described and they were classified according to the phase of social disqualification. Attention was also paid to the role of social work in connection with the individual ways of coping.

²⁰ Source: own construction

3 METHODOLOGY OF THE RESEARCH ON THE WAYS OF COPING WITH POVERTY AND THE RISK OF POVERTY IN HOUSEHOLDS OF FAMILIES WITH MINOR CHILDREN

Alice Gojová, Vendula Gojová, Eliška Lindovská, Eva Nedomová, Iva Tichá, Kamila Vondroušová

As is evident not only from the previous chapters, poverty is an ever-more serious and society-wide issue, and especially worrying is the growing rate of child poverty. Social work is heavily criticised both for the ineffective ways it employs to deal with this issue and for its inactivity in the area of prevention. In spite of that, it is not possible to say that social workers do not have enough work. What could social workers do differently in order to contribute more to the solution of this issue and to the prevention of life in poverty? When trying to find answers to this question, we believe it is useful to look at how families themselves cope with life in poverty and what they do when they are faced with the risk of poverty.

3.1 Research Objectives and Strategies

Description of the Research Problem

The old and new social risks alike are closely interconnected with the topic of poverty, which is accompanied with the failure of the three basic pillars which used to mitigate the influence of the old social risks in industrial society: it is the failure of the family pillar in the form of growing fragility of families; the failure of the labour market pillar in the form of precarious work; and changes in insurance systems as a result of the diminution in solidarity within society (Keller, 2011).

Keller (2011) describes the process of individualisation which in combination with the new social risks leads to the decline of the middle classes. Middle classes thus fall among those who are at risk of poverty or they may even drop into poverty directly.

One of the most vulnerable groups are families with minor children, and primarily lone parents and families with three or more children (Šustová, 2013). Life in poverty brings children and also their parents a number of risks which were described in the theoretical part. Social work fails in dealing with poverty and the risk of poverty. This is why we believe that research into how people cope with poverty and the risk of poverty is important for finding efficient ways of helping these families. We believe that understanding the ways through which families put up with their situation of

poverty and the risk of poverty may be significant for innovation and (re)construction of the methods of social work.

The subject of the research then are the ways of coping with poverty and the risk of poverty. The focus of the investigation is on households of families with minor children.

Research Objectives

The aim of the research is to obtain information and data for the development or modification of social work with families with minor children who live in poverty or who are at risk of poverty on the basis of an analysis of the life situation of households with minor children in the various phases of social disqualification and the ways they use to cope with such situations.

Main Research Question

What ways of coping with poverty or the risk of poverty are used in the various phases of social disqualification in which families with minor children find themselves and what role does social work play in these ways of coping?

On the basis of the aforementioned theoretical starting points, we have formulated one main hypothesis and three related sub-hypotheses.

Main Hypothesis

There is an interdependence between the ways of coping with poverty and the phases of social disqualification of households with minor children.

Sub-hypotheses

SH1: In households of families with minor children, there is not an interdependence between the phase of social disqualification and the way of coping with it based on distinction.

SH2: In households of families with minor children, there is an interdependence between life in poverty and the way of coping with it on the basis of adaptation.

SH3: In households of families with minor children, there is an interdependence between life in poverty and the way of coping with it using defensive ways of coping.

Research Strategy

The quantitative research strategy was selected for the purposes of the research, specifically the method of structured interview.

3.2 Description of the Structured Interview Design

The research thus focuses on the identification of the ways of coping used in families with minor children and the households which are the focus of the investigation are divided into two groups according to their phase of social disqualification, i.e. into poor families (in the phase of dependence) and families at risk of poverty (in the phase of fragility). That means that for the construction of the structured interview, it was necessary to operationalise both the ways of coping as well as the phases of social disqualification.

Operationalisation of the ways of coping with difficult situations

Each of the given categories of the ways of coping comprises of certain essential characteristics which were used for the identification and elaboration of the individual elements composing the ways of coping in order to create questions and variants of answers for the controlled interview.

The main characteristics of the coping strategies were worked out into the following sub-indicators: position of family members in the labour market, financial situation of the family, subjective evaluation of own life situation by the family (in this category, the focus was on own perception of one's life experience, on values and attitudes in general and on then specifically on attitudes to do with handling difficult situations), social life of the family and perceptions about social work.

Table 3 Overview of Indicators²¹

Indicators	Question numbers in the interview
Situation of family members in the labour market	9–22
Financial situation of the family	23–33
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	34–50
Subjective evaluation of life situation of the family – attitudes to solutions	35–39, 50, 58, 49
Social life	51–57
Perceptions about social work	60–71

²¹ Source: own construction

As the number of questions suggests, we were struggling with a large number of them and we strove to find a compromise between accuracy of the measuring instrument and comprehensibility and time needed to answer the individual questions. Attention also had to be paid to the order in which the individual topics followed.

Key indicators were defined for each of the ways of coping with poverty or the risk of poverty, i.e. elements that are typical for the specific way of coping on the basis of its description in literature. Unlike in foreign source literature, we did not include the indicator of “housing situation”. We consider the Czech situation to be very specific. A description and analysis of the households’ housing situation will be part of the output of the research, and a separate set of questions was devoted to the topic.

A. Distinction-based Ways of Coping

A1 – “The Deserving Poor”

The socially needy emphasise that unlike the others, they do not abuse assistance. In the situation of individual failure in the labour market, they point out their other social roles: especially bringing up children. Their social situation is unsatisfactory and that is why they use social assistance. The deserving poor cooperate with social workers. They say that they are entitled to receive assistance.

Table 4 Operationalisation of ways of coping: A1 “The Deserving Poor”²²

Indicator	Description	Question	Answer (incidence of at least one variant in multiple-choice answers)
Situation of family members in the labour market	respondents distance themselves from the illegal labour market (i.e. from the abuse of social assistance)	14 – <i>“What is your opinion about the existence of the “black labour market”?”</i>	c) I don’t agree with this, it reduces the possibilities of the legal labour market
Subjective evaluation of life situation of the family –perceptions about life experience, values and attitudes	Respondents describe themselves as poor or rather poor	46 – <i>“How would you rate yourself and your household?”</i>	a) very poor b) rather poor c) neither poor nor rich

²² Source: own construction

Subjective evaluation of life situation of the family – attitudes to solutions	Respondents say they want to change their situation	35 – <i>“If you think about your present life – is there anything you would like to change?”</i>	a) yes
Relation to social work	Respondents respect the conditions (requirements) of social work, believe it is important for their life	62 – <i>“Could you please let us know your opinion – is social work necessary?”</i>	a) social work is necessary, also for me
		67 – <i>“What do you think of the requirements made by social workers towards you (what they expect from you, tell you to do, and the like...?”</i>	a) I understand their requirements and follow them because they help to solve my situation
	In the situation of failure in the labour market, they point out their other important social roles – especially caring for and bringing up children	70 – <i>“Do you think it is correct that payment of welfare benefits is suspended for those parents whose children do not attend school regularly?”</i>	a) I agree with suspension of welfare benefits to parents whose children do not attend school regularly

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

A2 – “Avoidance“

People distance themselves from the environs in which they live. They try to hide their fragility which may be interpreted as their unwillingness to accept the role of those assisted. In fact, it is their effort to maintain individual and social identity when faced with administrative and stigmatising procedures. Their difficulties are often of short-term nature – usually, they have to do with a recent loss of one of the “life’s certainties” – loss of a job, partner, health. They try to be independent from the social system. Another version of this strategy is limiting contacts with one’s surroundings which is often accompanied by distrust of official institutions and neighbourly relations.

Table 5 Operationalisation of ways of coping: A2 “Avoidance“²³

Indicator	Description	Question	Answer
Financial situation: Respondents subjectively overestimate their financial situation considering the objective situation	Income sufficient to cover living expenses	25 – “Is your income sufficient to cover your living expenses?”	a) fully sufficient b) rather sufficient c) sometimes sufficient, sometimes insufficient
	Satisfaction with household income	26 – “How satisfied are you with the income of your household?”	a) fully satisfied b) rather satisfied c) neither satisfied nor dissatisfied
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	No fear of falling into poverty within one year	48 – “Are you afraid that you might fall into poverty in the near future (within one year)?”	c) no, rather not d) no, decidedly not e) I don’t think about this / worry about such things
	Autonomy – respondents manage to keep things / life under control	43 – “In your opinion, do you manage to keep things / your life under control?”	a) yes, definitely b) rather yes c) Neither yes nor no
Social life	Distrust of institutions – especially Employment Office which pays allowances and unemployment benefits, Social Departments and Financial Counselling Centres	55 – “Can you please tell us how much you trust the following organisations to help you deal with your problems?”	I rather distrust / completely distrust the Employment Office (allowances, unemployment benefits), Social Departments and Financial Counselling Centres

²³ Source: own construction

Relation to social work	Respondents do not use social work services – or used them only on a single occasion or for the short term	63 – “Have you or someone in your household ever used social work assistance or social services?”	a) No, not yet
		64 – “What type of cooperation is / was it?”	b) short-term cooperation (not exceeding 3 months) c) visit / assistance only on a single occasion

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

A3 - „Discrediting of Others“

These people blame others for the deterioration of the conditions in their surroundings, often their newly moved-in neighbours, they put on airs, believe they are better than the others. They protect the remnants of their self-respect by mocking those who stigmatise them or by considering them to be “weird”.

Table 6 Operationalisation of ways of coping: A3 “Discrediting of Others”²⁴

Indicator	Description	Question	Answer
Situation of family members in the labour market	Respondents perceive their position in the labour market as difficult – it’s difficult to find a job	21 – “Do you think that for you finding a job is:”	d) rather difficult e) very difficult
	Respondents blame discrimination for their difficulties	22 – “Why is finding a job difficult for you?” (more answers are possible)	d) due to discrimination e) there are jobs but positions are filled with cheap work force from abroad
Social Relations	Society is unjust to him/her	53 – “Do you have a feeling that society has not treated you justly in any respect?”	b) yes

²⁴ Source: own construction

Subjective evaluation of life situation of the family – attitudes to solutions	Support sought from family or friends, etc., respondents do not want to draw attention to their problems	58 – “Do you have someone you can turn to in case of problems?” (more answers are possible)	a) yes, mainly my family b) yes, mainly friends and neighbours e) I mainly rely on myself
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Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

B. Adaptation-based Ways of Coping

B1 – “Passive Adaptation“

These people choose to adapt to problems and accept them, they give up any hope of change. They see no possibility for change. They often view themselves negatively. They make use of social assistance but their interest in the legal labour market has been weakened. They are passive and have no aspirations.

Table 7 Operationalisation of ways of coping: B1 “Passive Adaptation“²⁵

Indicator	Description	Question	Answer
Situation of family members in the labour market	Finding a job is difficult	21 – “Do you think that for you, finding a job is:”	c) neither easy nor difficult d) rather difficult e) very difficult

²⁵ Source: own construction

Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents are not satisfied with their life situation	34 – “If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?”	c) neither satisfied nor dissatisfied d) rather dissatisfied e) very dissatisfied
	Respondent view themselves negatively	42 – “When you think about your life, do you have the feeling that you are:”	c) neither successful nor unsuccessful d) rather unsuccessful e) very unsuccessful
	Respondents feel they do not have things under control	43 – “In your opinion, do you manage to keep things / your life under control?”	c) Neither yes nor no d) rather no e) not at all
Subjective evaluation of life situation of the family – attitudes to solutions	Respondents do not see a possibility for change or perceive change as unrealistic or very distant in time	35 – “If you think about your present life – is there anything you would like to change?”	b) no
		37 – “Do you think that change in this area is possible / can be achieved?”	c) change is quite improbable d) change surely cannot be achieved
		38 – “How soon can change be achieved?”	c) in a very long time, in very distant future
Relation to social work	Social work services are used	63 – “Have you or someone in your household ever used social work assistance or social services?”	b) yes
		64 – “What type of cooperation is / was it?”	a) relatively long-term cooperation b) short-term cooperation

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

B2 – “Positive Adaptation“

Looking at the good things, these people try to find positive aspects in their situation or engage in other activities which they consider more important than their difficult situation. They believe in values of immaterial nature. What is out of reach is unimportant for them. They perceive that it is difficult to change circumstances. They rely on help from family members (especially with finance and material help) and on the system of social assistance. Some of them may live with their relatives. This way of coping is often adopted by single mothers.

Table 8 Operationalisation of ways of coping: B2 “Positive Adaptation“²⁶

Indicator	Description	Question	Answer
Situation of family members in the labour market	Finding a job is rather difficult – life’s circumstances are viewed as rather difficult to influence	21 – <i>“Do you think that for you, finding a job is:”</i>	c) neither easy nor difficult d) rather difficult e) very difficult
Financial Situation	Income sufficient to cover living expenses – they try to view their situation positively	25 – <i>“Is your income sufficient to cover your living expenses?”</i>	b) rather sufficient c) sometimes sufficient, sometimes insufficient
	Respondents have almost no savings	27 – <i>“Some households have savings, others do not. What about you, do you, as a household, have savings?”</i>	a) no, we don’t b) yes, less than CZK 10,000

²⁶ Source: own construction

Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Subjectively, respondents are satisfied with their life situation	34 – “If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?”	a) very satisfied b) rather satisfied
	Even though their household does not have any savings, they do not rate it as downright poor, they choose mean values	46 – “How would you rate yourself and your household?”	b) rather poor c) neither poor nor rich d) rather well off
	Focus on values of immaterial nature	41 – “How important are the following values for you?”	Respondents tick off as essential or rather important: good health, happy family life, good relations with neighbours, friends and social bonds, focus on spiritual life, leisure activities, working for others and for society, nature, learning about society and the world, creative activities
Subjective evaluation of life situation of the family – attitudes to solutions	Respondents deal with the situation using external support	58 – “Do you have someone you can turn to in case of problems?” (more answers are possible)	a) yes, mainly my family b) yes, mainly friends and neighbours c) I mainly rely official organisations d) yes, on someone else
Relation to social work	Social work perceived as rather necessary	62 – “Could you please let us know your opinion – is social work necessary?”	a) SW necessary, also for me b) SW necessary, not for me c) neither necessary not unnecessary

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

B3 – „Situation Instrumentalisation“

The socially needy openly admit and often exaggerate their vulnerability, trying to get to assistance. Their behaviour is calculated. They have no problem requesting social assistance which they view as one of the sources of their income. It is a group of people that is highly marginalised in the labour market and its members sometimes say accepting an uncertain and poorly paid job is not worth the risk of losing their entitlement to allowances. These people calculate and compare salaries and welfare benefits and sometimes switch between employment and living on welfare. This coping strategy is often adopted by unskilled workers.

Table 9 Operationalisation of ways of coping: “Situation Instrumentalisation”²⁷

Indicator	Description	Question	Answer
Situation of family members in the labour market Financial Situation	emphasises the financial aspect when deciding whether or not to accept employment	13 – <i>“What is the most important thing for you when you start employment?”</i>	a) It is financially advantageous
	Respondents do not condemn Informal labour activities, these activities are a calculated choice for them	14 – <i>“What is your opinion about the existence of the “black labour market”?”</i>	a) It's good illegal work exists – it's the only way how to make some small money in a bad situation b) I don't care – if people want to work illegally, let them do it, it's none of my business
Financial Situation	Respondent indicate a difficult financial situation	25 – <i>“Is your income sufficient to cover your living expenses?”</i>	d) rather insufficient e) decidedly insufficient
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents admit or exaggerate their vulnerability – and indicate they are poor or rather poor	46 – <i>“How would you rate yourself and your household?”</i>	a) very poor b) rather poor c) neither poor nor rich

²⁷ Source: own construction

Relation to social work	Respondents make use of social assistance	63 – “Have you or someone in your household ever used social work assistance or social services?”	b) yes
	Attitude to people who make use of assistance – Respondents say social work is one of the sources of income	71 – “What do you think about people who make use of assistance of social workers?” (more answers are possible)	c) It's natural to ask for help if one is in a difficult situation e) It's right for them to do so - if help is offered, why not to use it

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

C. Defensive-based Ways of Coping

C1 – “Let’s do something about it”

These people are actively trying to change their situation, for instance by checking what is going on in their neighbourhood, or organising social events. They do not give up, they are actively engaged in their situation, and they participate in various interest groups. They often cooperate with social workers and have conflict-free relationships with them. Even though they are long-term unemployed, they hope to find a job. They try to take care of their affairs themselves.

Table 10 Operationalisation of ways of coping: C1 “Let’s do something about it”²⁸

Indicator	Description	Question	Answer
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Focus on change	35 – “If you think about your present life – is there anything you would like to change?”	a) yes
	Emphasis on one’s own autonomy	43 – “In your opinion, do you manage to keep things / your life under control?”	a) yes, definitely b) rather yes

²⁸ Source: own construction

Subjective evaluation of life situation of the family – attitudes to solutions	Focus on change	37 – “Do you think that change in this area is possible / can be achieved?”	a) change can decidedly be achieved b) change is quite probable
		38 – “How soon can change be achieved in your opinion?”	a) very soon – it’s a matter of days b) in some time – it’s a matter of months
	Change achieved through one’s own efforts, autonomy	39 – “Who do you think will contribute most to the change? Who or what will set things into motion?”	a) I myself
		40 – “In your opinion, how important are the following things for success in life?”	Essential or rather important: to be ambitious, work hard
Social life	Preference of good social relations, especially in place of residence	41 – “In your opinion, how important are the following values for you?”	Essential or rather important: good neighbourly relations, safety in place of residence
	Respondents feel to be part of society	54 – “If you think once again about the possibilities that you yourself have, can you say you feel to be part of society, that you belong to it and have your place in it?”	a) decidedly yes b) rather yes
Relation to social work	Social workers’ requirements perceived as understandable	67 – “What do you think of the requirements made by social workers towards you (what they expect from you, tell you to do, and the like...?”	a) I understand their requirements and follow them because they help to solve my situation b) I understand their requirements but this isn’t how it works in real life, so I don’t follow the requirements
	Respondents have positive attitude towards cooperation with social workers	66 – “How would you describe the behaviour of social workers towards their clients?”	a) responsive d) social workers treat clients as partners

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

C2 – “Escape from Reality“

These people deny the situation they got into, play it down and embellish it. They often overestimate their own possibilities. They may speak about moving and finding a job, but this is unrealistic with respect to the objective situation. There may be feelings of failure, incapability, and self-accusation.

Table 11 Operationalisation of ways of coping: “Escape from Reality“²⁹

Indicator	Description	Question	Answer
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents feel satisfied with their life situation	34 – “If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?”	a) very satisfied b) rather satisfied
	They feel they are successful in life	42 – “When you think about your life, do you have the feeling that you are:”	a) very successful b) rather successful
	They feel they manage to maintain control over their life	43 – “In your opinion, do you manage to keep things / your life under control?”	a) yes, definitely b) rather yes
	Respondents overestimate the financial situation of their family	46 – “How would you rate yourself and your household?”	c) neither poor nor rich d) rather well off e) very well off
	No fear of poverty in the future	48 – “Are you afraid that you might fall into poverty in the near future (within one year)?”	c) no, rather not d) no, decidedly not e) I don't think about this / worry about such things

²⁹ Source: own construction

Subjective evaluation of life situation of the family – attitudes to solutions	Respondents want change	35 – <i>“When you think about your present life – is there anything you would like to change?”</i>	a) yes
	Respondents believe change can be achieved	37 – <i>“Do you think that change in this area is possible / can be achieved?”</i>	a) change can decidedly be achieved b) change is quite probable
	Change will come soon	38 – <i>“How soon can change be achieved in your opinion?”</i>	a) very soon – it’s a matter of days b) in some time – it’s a matter of months
Social life	Respondents feel to be integrated	51 – <i>“We all live in a society which either gives or doesn’t give us opportunities to find our place, satisfy our needs. What about you? What are your possibilities and chances in the following areas?”</i>	“I don’t have an opportunity for this” must not be ticked off for any of the areas

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

C3 – “Complete Submission“

This is the “adapted type” and especially the long-term unemployed who disregard work ethics and often family ethics as well. They try to highlight their fragility in any possible way and reason why it is impossible for them to comply with the requirements for autonomy called for by social work. They have no faith in the labour market and lack the prerequisites for finding a good job. They often live with their parents or relatives. They live on welfare benefits and rely on assistance from their surroundings.

There may be feelings of hopelessness or powerlessness.

Table 12 Operationalisation of ways of coping: C3 “Complete Submission”³⁰

Indicator	Description	Question	Answer
Situation of family members in the labour market	Finding a job is very difficult	21 – “Do you think that for you, finding a job is:”	e) very difficult
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents are very dissatisfied with their life situation	34 – “If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?”	e) very dissatisfied
	Respondents feel to be very unsuccessful	42 – “When you think about your life, do you have the feeling that you are:”	d) rather unsuccessful e) very unsuccessful
	Respondents consider their household to be poor	46 – “How would you rate yourself and your household?”	a) very poor b) rather poor
Subjective evaluation of life situation of the family – attitudes to solutions	Respondents do not want to change anything or do not believe that change can really be achieved	37 – “Do you think that change in this area is possible / can be achieved?”	c) change is quite improbable d) change surely cannot be achieved

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

³⁰ Source: own construction

C4 – “Intentional Exclusion“

Exclusion is accepted as an intentional and deliberate process by these people. The remnants of safety are lost and a decline in social situation occurs. They want to maintain the illusion that if nothing else, they can at least control their own self-destruction. They may express dissatisfaction with their difficult situation but they insist it is their choice.

Table 13 Operationalisation of ways of coping: C4 “Intentional Exclusion“³¹

Indicator	Description	Question	Answer
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents are not satisfied with their present life situation	34 – “If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?”	c) neither satisfied nor dissatisfied d) rather dissatisfied e) very dissatisfied
	Respondents believe they are fully autonomous	43 – “In your opinion, do you manage to keep things / your life under control?”	a) yes, definitely b) rather yes
	Respondents perceive themselves as poor	46 – “How would you rate yourself and your household?”	a) very poor b) rather poor c) neither poor nor rich
Subjective evaluation of life situation of the family – attitudes to solutions	Respondents do not want change	35 – “When you think about your present life – is there anything you would like to change?”	b) no
	If respondents want change, they do not consider its achievement realistic	38 – “How soon can change be achieved in your opinion?”	c) in a very long time - in very distant future

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

³¹ Source: own construction

C5 – “Release“

These people blame others and the system for their situation. They reject the system but on the other hand, they would like to belong – they are unstable. In extreme forms, these people may reject solidarity, believe in the cult of strength and live in an atmosphere of constant uncertainty. They do not have enough money and means to move away. They do not think about the future. They think injustice is a more general characteristic of society. In extreme forms, they may sympathise with protests and vandalism. They are indifferent to the situation of others.

Table 14 Operationalisation of ways of coping: C5 “Release“³²

Indicator	Description	Question	Answer
Situation of family members in the labour market	Respondents' attitude to the informal labour market is rather positive – in the eyes of clients, lying to and cheating the social administration is not a big problem	14 – “ <i>What is your opinion about the existence of the “black labour market”?</i> ”	a) It's good illegal work exists – it's the only way how to make some small money in a bad situation b) I don't care – if people want to work illegally, let them do it, it's none of my business
Subjective evaluation of life situation of the family – perceptions about life experience, values and attitudes	Respondents are not satisfied with their present life situation	34 – “ <i>If you consider all the circumstances of your life (housing, employment, finances): How satisfied are you with your present life situation?</i> ”	d) rather dissatisfied e) very dissatisfied
	Respondents perceive themselves as victims of external factors	40 – “ <i>In your opinion, how important are the following things for success in life?</i> ”	Essential or rather important: to be from a rich family, from an educated family, to know the right people, the period which we live in, the society which we live in, gender, nationality
	Focus on material values	41 – “ <i>In your opinion, how important are the following values for you?</i> ”	Essential or rather important: money, social recognition, owning a home, owning a car

³² Source: own construction

Subjective evaluation of life situation of the family – attitudes to solutions	Respondents sympathise with protests, vandalism or tolerate them	49 – “ <i>What do you think about some of the poor who are angry and upset and vent their anger in public (for instance by setting cars on fire, looting shops, protesting and the like)?</i> ”	a) I fully understand their motifs and agree with their actions b) I don't understand them but if that is how they feel, let them do it OR approval with protests expressed in open answers
Social life	Respondents have limited or no possibilities in society	51 – “ <i>We all live in a society which either gives or doesn't give us opportunities to find our place, satisfy our needs. What about you? What are your possibilities and chances in the following areas?</i> ”	Respondents have limited or no opportunities in key areas, i.e. consumption and services, employment, housing, healthcare
	Respondents perceive injustice	53 – “ <i>Do you have a feeling that society has not treated you justly in any respect?</i> ”	b) yes

Another precondition for inclusion of a family into this type of coping was its placement into a certain phase of social disqualification – see operationalisation below.

Operationalisation of the Phases of Social Disqualification

As was already mentioned in Chapter 1.2, some authors consider the use of median income as the indicator for determining the poverty line as arguable (Pacáková, Hlavsa, 2011; Niemietz, 2010; Keller, 2011). The criticism is based on the multidimensional approach and most often, it is also directed against insufficient reflection of the social context of a given country and the failure to account for regional differences. Sirovátka, Kofroň a Jahoda (2011) extend this criticism with a note about the possible methodological problems when determining the rate of the risk of poverty. Tomeš (2001) offers an alternative way of defining the poverty line that can be used for practical measuring of poverty. Tomeš relies on the minimum level of income, below which poverty emerges, that is determined by legal standards. This is the subsistence minimum which represents a legally-defined poverty line.

Living Minimum represents minimum monetary income which is necessary to obtain sustenance and satisfy other basic needs. Besides Living Minimum, another reference amount was introduced with the aim to increase the motivation of adults in material

need, called Subsistence Minimum³³. Living Minimum and Subsistence Minimum are regulated by Act no. 110/2006 Coll., On Living and Subsistence Minimum, as amended, with the specific amounts stipulated in Government Decree No. 409/2011 Coll., On Indexation of Living Minimum and Subsistence Minimum Amounts (Ministry of Labour and Social Affairs (MoLSA), 2013).

Table 15 Amounts of Living Minimum in CZK per month³⁴

for an individual	3 410
for first adult in a household	3 140
for second and other adults in a household who are not dependent children	2 830
For dependent children:	
for a child up to the age of 6 years	1 740
for a child aged 6 – 15 years	2 140
for a child aged 15 – 26 years (if dependent child)	2 450

The Living Minimum of persons who are evaluated together as one household (within intentions of Act no. 110/2006 Coll. on Living and Existence Minimum) is the sum of all living minimum amounts for the individual members of the household (MoLSA, 2013).

Living minimum is the decisive reference amount for the granting of welfare benefits and for the calculation of the amount to be granted. If a family's income does not reach the amount of the living minimum or its certain multiple (the current multiple being 2.4), the family is entitled to certain allowances from the state social support system (for instance child allowance or the birth grant). Living Minimum is also decisive for the assessment of material need.

For the purposes of this research, it was necessary to divide the research sample of families into two groups, i.e. fragile families and dependent families. The aforementioned **living minimum** was used as the indicator defining the poverty line. Families where the sum of incomes of the individual members of the family was below the living minimum amount specified for such a household, or at the level of such a minimum, were classified as poor (dependent). Families classified as at risk of poverty were those families where the income was above the poverty line but the families at the same time suited at least one of the following criteria – uncertainty of employment of at least one family member, unemployment of at least one family member (registered at the Employment Office), total household savings below CZK 50,000, or the fact that a member of the household assessed the situation with debt, mortgage or loan

³³ Subsistence minimum is the minimum threshold of income which is considered necessary in order to obtain sustenance and other basic personal needs allowing an individual to survive.

³⁴ Source: Ministry of Labour and Social Affairs (2013)

repayment as difficult. These parameters of the life situations of the investigated families were ascertained during the interviews themselves.

The amount of Living Minimum is stipulated by law for the individual household members (see Table 5) and this enables flexible adjustment of the amount guaranteeing the minimum standard of living for various types of families. Another positive aspect of this approach is that, unlike in the case of median income, the numerical calculation of the specific amount of living minimum for a specific type of household is not so complicated.

FRAGILITY / RISK OF POVERTY

The main criterion will be the **Living Minimum threshold**. Fragile households will be the ones living **above the living minimum line** where at the same time, **at least one person will manifest at least one element** from the following two areas: **financial situation, employment**.

Table 16 Indicators of the Phase of Fragility³⁵

Indicator	Question	Answer
Income	23	Income above the threshold of Living Minimum - up to the 2.4 multiple of Living Minimum
Financial situation – small savings	27	a-e savings up to CZK 100,000
Debts the repayment of which starts to be a problem	32	b household has difficulties with repayment
Uncertainty of present employment	15	c-e neither certain nor uncertain, rather uncertain, absolutely uncertain
Unemployment of at least one household member	19	yes

³⁵ Source: own construction

DEPENDENCE / LIFE IN POVERTY

The main criterion will be income at or below the threshold of Living Minimum

Table 17 Indicators of the Phase of Dependence³⁶

Indicator	Question	Answer
Income	23	Income at or below the threshold of Living Minimum

3.3 Organisation of the Research

Creation of the Selected Set

The selected set was defined on the basis of intentional, special-purpose selection (Miovský, 2006). The basic criterion for selective consent was for the household to have at least one child below 15 years of age. Another criterion was that the household may be classified as “poor” or “at risk of poverty”. We expected that part of these families would already be in touch with social services. Part of the respondents was addressed through organisations which provide help to families with children. Schools worked as another channel to address families. The researcher prepared leaflets with information about the project and in case families were interested in participation, they could use it to provide their contact data. The third approach used was the snowballing technique. The families which participated in the research could give us contacts to further families.

This selected design brought many risks and limitations of the research. Part of the respondents were addressed by “their” social workers. They may have been motivated by the effort to “please” or “cooperate” with social workers and, even though they were assured about the independence of the interviewers and researchers, they may have adjusted their answers to satisfy assumed expectations. The fact that families which actively expressed their interest to participate (for instance by filling in the contact note) represents another restraint.

We managed to contact 262 families through the methods described above and the investigation focused on their households.

Selection of Interviewers

The data for the research were collected with the participation of students studying in the programs of the Faculty of Social Sciences of the University of Ostrava in Ostrava.

³⁶ Source: own construction

Namely, 12 students from a doctoral degree study program in Social Sciences and 19 students from the follow-up master's degree program in Social Work were involved in data collection. The students' motivation was to obtain professional experience with the implementation of research which they could then utilise when working out their university theses. A training course was organised for the students/interviewers which, in compliance with Hendl (2008), introduced them to the concept of the research and prepared them for the implementation of the interviews.

Pre-research

Within the pre-research stage, procedures designed for the implementation of the interviews were verified. The focus was mainly on the length of the interview and how much time was needed to complete it. After this pre-research verification, some of the questions in the structured interview were partially modified within the research stage.

3.4 Data Collection and Data Analysis Methods

The collection of data was performed in the period between **November 2012 and January 2013**.

The course and length of the structured interview were mainly affected by the respondent and the environment in which the interview took place. The average interview lasted for about 45 minutes. Interviews were conducted in various places, most often in the homes of the families or at workplaces of social services. Respondents were offered the possibility to complete the interview at the “neutral” premises of the Faculty of Social Studies of the University of Ostrava. In spite of that, some of the interviews were held in the organisations providing social services. The interviewers were instructed that they should arrange for a quiet place where the interviewees would not be disturbed. This primarily meant to minimise the presence of other social workers from the organisations or other clients.

Data Analysis Methods

The analysis was performed using the **IBM SPSS version 21** statistical software, with the use of one-dimensional, two-dimensional and multi-dimensional methods.

In the first place, a **one-dimensional analysis** for the whole set of 262 families was carried out, serving as the basic description of the selected set. Single-level sorting (sorting according to one variable, i.e. one-dimensional analysis) is based on the distribution of frequencies of various variants of values for each investigated variable and on the computation of their summarising characteristics. Methods of the one-dimensional analysis vary according to the type of variables which we work with. For

the nominal variables, frequency tables and diagrams were constructed and the basic measures, such as the minimum, maximum and mode were calculated. Frequency tables and diagrams were also constructed for the ordinal variables and their basic measures, such as the minimum, maximum, mode and median values were calculated. For the numerical variables, only diagrams of frequency distributions were constructed and the basic measures of central tendencies (modus, median and arithmetic mean) and variability (variance dispersion, scatter, and standard deviation) were calculated.

After the basic analysis of the whole selected set, it was necessary to use selective methods for identification of the individual families using specific ways of coping with poverty and falling within a specific phase of social disqualification. In accordance with the theoretical concept, 11 groups of families were formed belonging to one of the coping strategies described (A1 through to C5) and three groups of families belonging to a specific phase of social disqualification. The method used for this was primarily the **Method of Select Cases** which was designed for a situation when it is necessary to choose a subset of data from the whole data matrix so that the subset of data corresponds with the key indicators defined (see operationalisation of the individual ways of coping and phases of social disqualification). Out of the total set of 262 families, 136 families did not correspond with any of the ways of coping (but it was possible to match them to one of the phases of social disqualification) and for this group of respondents, it was therefore necessary to conduct another, detailed investigation with the use of methods of multidimensional analysis.

Furthermore, testing of the relations between the ways of coping and the phases of social disqualification was carried out using **two-dimensional analysis of the categorised data**. The essence of this two-level sorting lies in the fact that the variant distribution of the element of one variable is sorted by the variant distribution of the element of the other variable. The result of this analysis is a contingency table representing two-dimensional distribution of frequencies of the investigated variables, and from the values in this table, it is already possible to deduce either the relationship of dependence or the relationship of independence between the two variables tested. So the table serves both descriptive and deductive purposes. In order to confirm dependence between the tested variables, the contingency table was tested using an independence test – so called Pearson's Chi-square test. According to the result of significance of the chi-square test, it was possible to determine whether or not the investigated variables are statistically dependent.

The descriptive function of the contingency tables was then also used in the search for the relationship of dependence between the individual questions of the interview and inclusion of the interviewed family into a certain way of coping and phase of social disqualification. The usual contingency table was thus enriched with another variable through which breaking up the variants of the investigated elements occurred.

The multidimensional analysis of the selected set was primarily used for the identification of the typological characteristics of those families which could not be matched with any coping strategy and also in order to check the applicability of the selected ways of coping to the selected set. The main methods used for this purpose were factor analysis and cluster analysis.

The **factor analysis** was applied on the basis of the assumption that every family uses deep-rooted approaches and attitudes which are discernible in the mutual relationships of the investigated variables. This type of analysis has the ability to explain the correlation between the individual variables (the questions of the interview) which are closely interconnected through a smaller number of common factors, and the analysis can thus reveal the mutual relations and regularities of the process of coping with poverty, which cannot be inferred individually from separate variables. Retroactively then, it is possible to define the “key factors” which differentiate them significantly from all the other, categorisable ways of coping.

Using **cluster analysis**, it was then possible, within the framework of these “uncategorised” families to trace typologically natural groups of families and according to their similarity or dissimilarity to further categorise this big set of 136 families into several smaller, more homogeneous units.

4 DATA INTERPRETATION

Alice Gojová, Vendula Gojová, Iva Tichá, Kamila Vondroušová

The text is divided into five parts – the first one describes the whole data set, the second one deals with the description and analysis of families according to the phases of social disqualification, and the third one is devoted to the analysis and depiction of families which fall into the predefined categories of the ways of coping. The fourth chapter is devoted to the interpretation of the relational analysis of the phases of social disqualification and the ways of coping. The fifth chapter then deals with the households of those families which were not included into the predefined ways of coping.

4.1 Description of the Data Set

The investigation focused on the research of households of families with minor children. The selected set was represented by the total of 262 respondents (representatives of these families), 90% of them being women. Most of the respondents lived in the municipal districts of Moravská Ostrava and Přívoz (28%), Poruba (52 families – 19.8%) and Ostrava – Jih (43 families – 16%).

There was at least one minor child in each of these families. Composition of the respondents' households is shown in Figure 3.

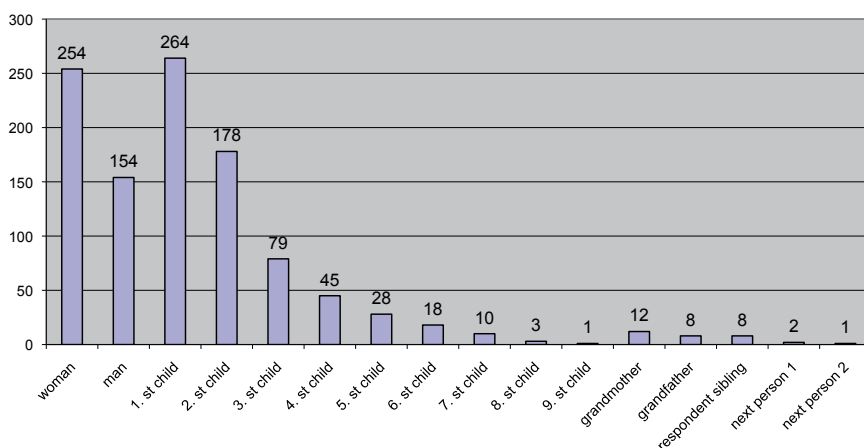


Figure 3 Composition of respondents' households³⁷

³⁷ Source: own construction

The age of women represented in the data set ranged from 18 to 62 years. Women aged 31-40 years were the most represented category; the average age of a woman was 35 years, the average age of a man was 36.5 years. The number of preschool children living in the investigated families was 221, i.e. 84% of families had a child of preschool age. Children up to 6 years of age represented 31% and children aged 6 -15 years represented a full half (52%) of all the children. The representation of children aged over 16 years was markedly lower, the proportion of children aged 16 and 17 years was 3%, and of those aged 18 years only 2%.

With regard to the educational structure – in the selected set of women, the highest attained education for 44% of the women was primary education, one third of the women completed secondary school without the school-leaving examination, and one fifth of them secondary school with the school-leaving examination. A similar educational profile could be seen in men who, however, in contrast to women, had a lower level of attainment of both secondary education with the school leaving examination and university education.

A significant part of the research dealt with housing.

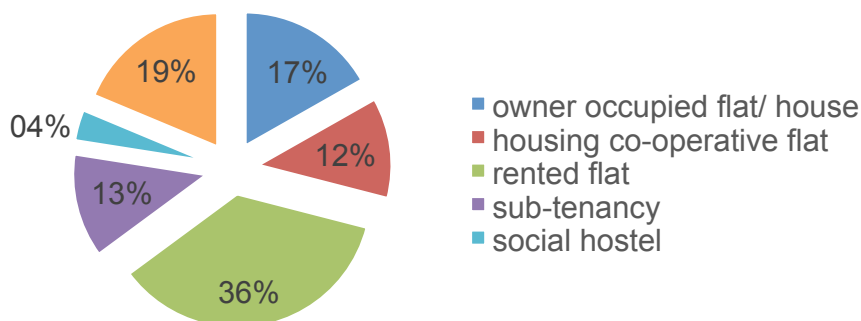


Figure 4 Distribution of data set according to type of housing³⁸

Out of the families which report other types of housing, 38 families live in establishments of social services and 10 families obtained flats through non-profit organisations. The above distribution is reflected in the relative uncertainty of the housing situation – full three quarters of the families (76%) have leases for definite periods of time (most often for 12 months), only less than a quarter of them for an indefinite period of time (families living in owner occupied / housing co-operative flats and in rented flats).

³⁸ Source: own construction

The families that we addressed live together with their children primarily in smaller flats with the predominating size being one bedroomed flats (i.e. there are two rooms and a kitchen/dining recess in the flat).

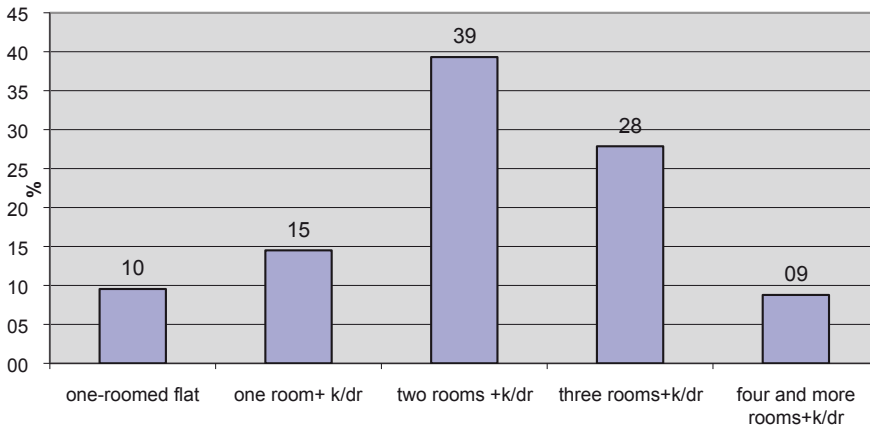


Figure 5 Household size by number of rooms³⁹

There are 443 adult household members in the investigated families. Almost one third of them is unemployed, i.e. 138 (31.2%). As families with children are the focus of our investigation, at the time of the research, 88 household members (20%) were on maternity or parental leave. The jobs most often represented among the employed household members were blue-collar workers: 99 (22%), office workers: 52 (12%) and technicians: 14 (3%).

³⁹ Source: own construction

The composition of respondents' household income is shown in Figure 6.

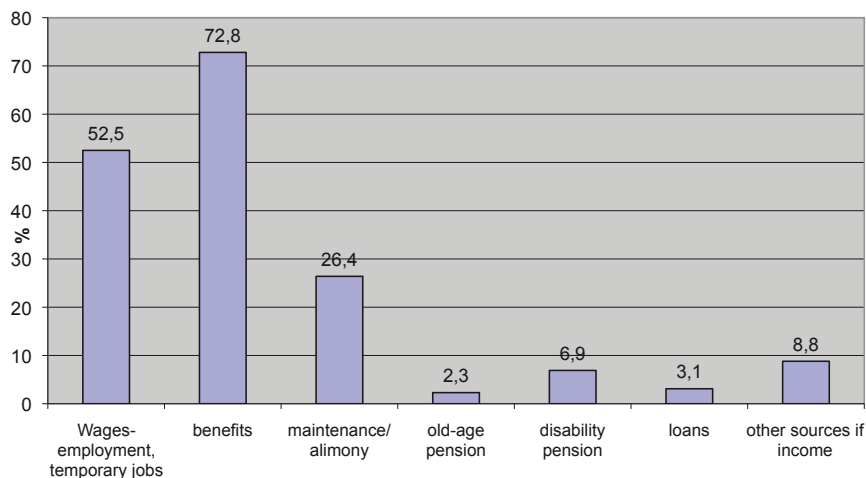


Figure 6 Composition of household income⁴⁰

Most respondents (72.8%) state that benefits represent a significant part of their monthly household income and among these households, benefits account for 91-100% of income in 40.7% of these households.

The second largest source of income is that from employment and temporary jobs and 52.5% of households have such income. Among this group, wages represent 91-100% of income in 42% of these households.

Payments of maintenance/alimony are part of the income of more than a quarter of households (26.4%) and among these households, the payments represent up to 10% of their monthly income for almost half of the households (43.1%). Other types of income were mentioned only rarely (up to 10%) and included disability and old-age pensions, loans and other sources of income.

⁴⁰ Source: own construction

4.2 Households of Families according to Phases of Social Disqualification

The following text divides respondents' households into two big groups according to the phase of social disqualification in which the family finds itself at the moment. They are divided into households which are at risk of poverty and which are described as fragile families in the literature used, and into households whose members can be included into the category of poor families which professional sources identify as households of families in the phase of dependence.

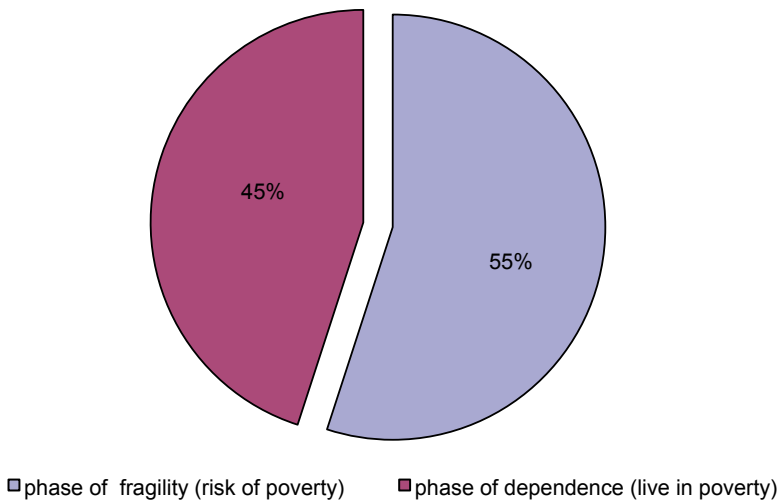


Figure 7 Composition of the data set by phase of social disqualification⁴¹

The aim of this subchapter is to offer a clearer picture of the households of families which are in the phases of social disqualification called “fragility” or “dependence” and also, in its conclusion, to compare these families in areas highlighted by the research (finance, housing, employment, attitudes to solutions, subjective assessment of their situation, social relations). Special attention was paid to the role of social work in the situation of these families.

⁴¹ Source: own construction

Households of Families in the Phase of Fragility

Based on the predetermined criteria (see Operationalisation), there were 199 respondents who fell within this category, out of which 88 corresponded with a certain way of coping and 111 did not correspond with any of the categories of coping defined on the basis of theory.

The number of household members varied from 1+1 (one parent + one child) to 2+7 (both parents + seven children), and a typical family in this phase consists of a mother and father/partner and two children (27.1% of cases), the 1+1 and 2+1 models were also frequent. 67% of respondents live in rented housing (rented flats, sub-tenancy, social hostels, establishments run by social services) in flats with two rooms and a kitchen and with the lease for a definite period of time, most often for 12 months. Even though they do not fear losing their flats, most of these families wish to move away because of the substandard type of housing they live in.

Adult members of the household usually have secondary education. The total monthly household income exceeds CZK 20,000, with the most usual source of income being benefits (67% of answers) and wages (63% of answers). Most households have loans (75%). Just like the respondents in the phase of dependence, also respondents at risk of poverty identified housing and food as the largest expenditures of their households. Generally, expenditures to do with the running their household were the most frequently mentioned area where respondents perceived lack of money. Vacation was the second most frequent answer.

Most respondents are employed (blue-collar workers, office workers), usually full time, or they are on maternity/parental leave. They perceive their present employment as rather stable even though they are not quite happy with the amount of their salary. 42% of respondents are unemployed and a significant part of all respondents have already been unemployed for a long period of time (more than 12 months) at least once. If they lost a job (or in their present situation of unemployment), most respondents (80%) would be/are willing to do retraining (85% of answers), commute further (35%) and furthermore move within the Czech Republic in order to find work (27% of answers). The biggest motivation for accepting employment is if a salary is significantly higher than the present income of the household (71%).

The respondents assess their families as neither poor nor rich, and in spite of the fact that one half says they are in control of their life and the other half that they are not, most of the respondents express their desire for change (70%). Respondents wish to change things in the area of housing (37% of answers), employment (29% of answers) and finance (27% of answers). The specific problems they mention are lack of money due to housing costs and the loss of employment or the risk of such a loss.

It is then possible to say that in principle, the fragile are satisfied with their life situation, and feel to be part of society. If they do think society has not treated them justly, this has to do with discrimination and the judgments of courts and other public bodies. They express strong trust in community centres and various counselling centres.

Social work is necessary according to two thirds of the fragile. One third of them say social work is necessary, but not for them. Respondents from three quarters of

households have used it at least once and the assistance usually brought results, if it did not, it was in the area of housing. Some of the respondents believe that social work clients abuse assistance, or that they are weak people because “people should rely on themselves for help”.

Households of Families in the Phase of Dependence

Based on the predetermined criteria (see Operationalisation), there were 56 respondents who fell within this category, out of which 51 corresponded with a certain way of coping and 5 did not correspond with any of the categories of coping defined on the basis of theory.

The number of household members varied from one parent + one child to both parents + nine children, often these were households of single mothers, and a typical family in this phase of social disqualification consists of a mother, possibly also a father/partner, and two to three children. Almost all of the respondents (93%) live in rented housing (rented flats 21x, social hostels 3x, establishments run by social services 15x, flat obtained from non-profits 4x) in flats with one room and a kitchen, or two rooms and a kitchen, and with the lease for a definite period of time, most often for 12 months. They would like to move away because of the substandard type of housing. Adult members of the households usually have primary education, a quarter of them have secondary education without the school-leaving examination. The main sources of income are benefits (100% of answers) and payments of maintenance/alimony (21% of answers). The total monthly income of most households is between CZK 5,001 and 8,000 which is not sufficient for the running of their household in the opinion of most of the respondents. This is also the reason why they have problems with the repayment of debts which most of these households have. Besides the lack of money for running the household, most of them also lack money to pay for children's needs and for clothes.

Most of the adult members are unemployed, and most of them long-term unemployed. 18% of them are employed, usually part time or on the basis of various contracts for work. This may be the reason why they say that their job is highly uncertain. If they lost a job (or in their present situation of unemployment), most respondents would be/were willing to do retraining (84% of answers), followed by their willingness to move within the Czech Republic in order to find work (38% of answers) and then to commute further (33.9% of answers). Those respondents who did not choose any of these possibilities express their unwillingness to accept these conditions saying that this is due to family reasons. The biggest motivation for accepting employment is if a salary is significantly higher than the present income of the household (75%).

Respondents assess their families as poor, and in some cases, they fail to provide any assessment in this respect. They are not satisfied with their life and do not think they have their life in their hands. They believe that society has treated them unjustly (especially in the area of housing and social issues). Most respondents (88%) express their desire for change, namely in the areas of housing and their household (50% of answers), employment (27% of answers) and better living conditions (23% of answers).

Besides the usual perception of social work activities – i.e. to manage and allocate social services, or defend clients’ rights and interests, social work (according to families in the phase of dependence) also helps them in communication with institutions. Does it mean that respondents think that social work itself can do very little to help them in their situation? Our attention should be drawn to the fact that when respondents said that social work helped them, it was in the area of housing, and when they said social work failed in helping them, it was likewise in the area of housing. With regard to their housing situation (living in rented accommodation, in a large number of cases in establishments of social services) and to the fact that respondents often mentioned using social work in the area of residential services, we may assume that these people may have solved their acute problem with housing thanks to social work but such a solution was nonetheless only temporary. However, in this phase, social work assistance is already absent.

Respondents in the phase of dependence described social worker’s behaviour and conduct as satisfactory, they however at the same time pointed out insufficient reflection of the client’s individuality (“First, find out what the cause is, then take steps”).

Comparing Households of Families in the Phase of Fragility and in the Phase of Dependence

It may come as a surprise that the typical model of household of families in the phase of fragility is both parents + two children, or as the case may be one parent/both parents and one child. Households of families in the phase of dependence are usually formed by one parent (usually the mother) and two children.

In spite of the fact that most respondents in both groups live in rented accommodation with the lease for a definite period of time, the fragile do not fear losing their home while the dependent rather fear they might lose it.

Table 18 Comparing the area of housing in households of families in the phase of fragility and in the phase of dependence⁴²

FRAGILITY	DEPENDENCE
70% rented (rented flat, sub-tenancy, establishments of social services, social hostels, flats through non-profits)	93% rented (rented flat, sub-tenancy, establishments of social services, social hostels, flats through non-profits)
Size of flat: 2-3 room +1 kitchen/dining recess	Size of flat: 1-2 rooms +1 kitchen / dining recess
Lease for definite period of time; on average for 12 months	Lease for definite period of time; on average for 12 months

⁴² Source: own research. Note: In all of the following tables, differences in the items being compared are given in blue ink, details are given in red ink.

Do not fear loss of housing	Half of the respondents fear, the other half do not fear loss of housing
Wish to move – because of substandard type of housing	Wish to move – because of substandard type of housing

The type of housing and respondents' confidence about its stability are naturally related to the amount of monthly income and here, the differences between the two groups are marked.

Table 19 Comparing the area of finance in households of families in the phase of fragility and in the phase of dependence⁴³

FRAGILITY	DEPENDENCE
Monthly income exceeds CZK 20,000	Monthly income: CZK 5,001 – 8,000
Main source of income benefits (67% of answers) and wages (67% of answers)	Main source of income benefits (100% of answers) and payments of maintenance/alimony (21.4% of an.)
Income sufficient to cover living expenses both sufficient and insufficient	Income sufficient to cover living expenses insufficient
75% do not speak about the necessity to pawn/sell something	61% do not speak about the necessity to pawn/sell something
81% have loans	86% have loans
Loan repayment is sometimes difficult, sometimes is not difficult	Loan repayment is difficult
Largest expenditure housing and food	Largest expenditure housing and food
There is a lack of money for household/housing and vacation	There is a lack of money for household/housing and children

It is the situation in the area of employment which determines the different financial situation of the investigated families. Although almost all of the adult members of households in both groups have experienced unemployment at least once, at the time of implementation of the research almost half of the adults in the fragile families were employed, usually full time. On the other hand, 93% of adult members of families in the phase of dependence were unemployed. Those who had employment worked only part time or on the basis of various contracts for work. In their situation, we can see the consequences of precarisation of work as it is mentioned by Keller (2011).

⁴³ Source: own research

Most of the respondents in both phases express their wish for change – typically in the area of housing and employment. The fragile also in the area of finance, while the dependent long for a change in their living conditions. This can also be interpreted to suggest that for families in the phase of fragility, an increase in their monthly income could contribute to their satisfaction, while those in the phase of dependence are in a situation when discomfort is not only linked to their low income but is also related to the image which society associates with the status of the poor.

Fragile families expect that in the process of change, besides them themselves and their families, also the municipality and other official organisations will play a role. The poor do not expect any contribution to this process from the two latter sources. Nevertheless, it is these dependent people who identify official organisations as those to which they may turn in case of need. They probably perceive them as a place where they can seek emergency assistance, but nothing else, i.e. no development or change in their situation. The fragile, contrarily, pin their hopes on exactly this scenario – if there is a problem, the organisations can bring about change.

The following table compares the attitudes of both groups of respondents to social work, again, differences between the two groups are marked in blue ink, details in red.

Table 20 Comparing the area of social work in households of families in the phase of fragility and in the phase of dependence⁴⁴

FRAGILITY	DEPENDENCE
2/3 „social work is necessary, also for me“; 1/3 „is necessary, but not for me“	¾ „social work is necessary, also for me“
Social work = help, protection, support	Social work = help, protection, support
SW manages and allocates social services, defends its clients' interests and rights	SW manages and allocates social services, defends its clients' interests and rights; helps them in communication with institutions
¾ used its services	100% used its services
SW helped in the area of finance (benefits) and housing and provided advice	SW helped in the area of housing, finance and provided advice
SW failed to help in the area of housing	SW failed to help in the area of housing
Social workers' behaviour and conduct is satisfactory for me	Social workers' behaviour and conduct is satisfactory for me but there is a lack of emphasis on client's individuality

With regard to social work, both groups primarily used residential services, benefits and counselling, the dependent often used services of mainly non-profit organisations.

⁴⁴ Source: own research

CONCLUSIONS – FAMILIES IN THE PHASES OF FRAGILITY AND DEPENDENCE

It seems that the status of being at risk of poverty is exactly the thing which separates people at risk of poverty from those “really poor and needy” and helps them believe in their own independence. People at risk of poverty often perceive themselves as those who do not need help and in fact, they directly or indirectly express their opinion that the “others” (i.e. poor people) are those who are unable to help themselves. And this is, in their opinion, the reason why work of official organisations and interventions on the part of the state are necessary, including social work organisations.

The question is whether on the basis of such an attitude, it is possible to infer the image of social work as something which is exclusively for “the most disadvantaged or needy”, i.e. social work is seen as a saviour and someone who deals with the most acute situations. And therefore as someone to whom people for whom the preventive function of social work could be useful do not turn to.

Nevertheless, if we compare the objective conditions of the respondents in both phases of social disqualification, it is obvious that for a family at risk of poverty, even a single change in one of the monitored areas (loss of employment, housing or loss of entitlement to welfare benefits) can result in the sudden fall of such a family into poverty. This conclusion is further supported by the high percentage of indebtedness in both groups of families.

4.3 Households of Families according to Ways of Coping with Life in Poverty or at Risk of Poverty

The following text deals with those households of the investigated families for which it was possible to link them with the categories of the ways of coping with life in poverty or at risk of poverty (see Operationalisation), using a one-dimensional quantitative analysis. Namely, there were 176 families for which this was possible (i.e. 55% of the investigated households). The other households in the selected set (i.e. 45%) were not linked with a specific way of coping.

The investigated families are divided into three categories according to the ways of coping with life in poverty or at risk of poverty. The first group was formed by households where elements typical for coping strategies based on distinction were identified (36% of families linked to a way of coping). The second one by households distinguished by elements typical for ways of coping based on adaptation (34%) and the third group by families falling into the category of defensive ways of coping (30%).

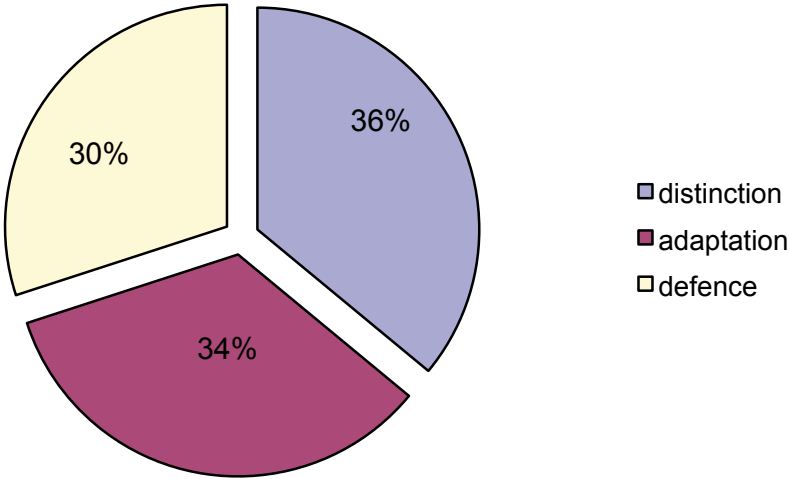


Figure 8 Categories of the ways of coping identified in the investigated households that manifest one of the types of coping with life in poverty or at risk of poverty⁴⁵

The question we asked within our research was: what ways of coping with poverty or the risk of poverty are used in the individual phases of social disqualification in which households of families with minor children find themselves? The following table quantifies the division of the households in those families which were linked with the predefined categories of the ways of coping.

Table 21 Families included into the categories of the ways of coping – according to the phases of social disqualification⁴⁶

	NOT AT RISK OF POVERTY	PHASE OF FRAGILITY	PHASE OF DEPENDENCE	TOTAL
DISTINCTION	4	40	19	63
	6%	64%	30%	100%
The Deserving Poor		11	9	20
Avoidance	4	11	1	16
Discrediting of Others		18	9	27

⁴⁵ Source: own construction

⁴⁶ Source: own research

ADAPTATION	0	43	16	59
	0%	73%	27%	100%
Passive Adaptation	0	15	7	22
Positive Adaptation	0	8	1	9
Situation Instrumentalisation	0	20	8	28
DEFENCE	0	38	16	54
	0%	70%	30%	100%
Let's Do Something about it	0	6	3	9
Escape from Reality	0	6	0	6
Complete Submission	0	3	4	7
Intentional Exclusion	0	15	6	21
Release	0	8	3	11
TOTAL	4	121	51	176
	2%	69%	29%	100%

If we look at how the most frequent ways of coping are represented in the individual phases (Table 22), we can see that defence (specifically the strategy of Intentional Exclusion) is more likely to be found in families at risk of poverty. The strategies of Situation Instrumentalisation and Discrediting of Others are represented in both phases. In poor families, unlike those at risk of poverty, also the strategy of the Deserving Poor can be seen more often, and on the other hand, in families at risk of poverty, we can see passive adaptation.

Table 22 The most frequent categories of the ways of coping in the individual phases of social disqualification – the number of families⁴⁷

FAMILIES AT RISK OF POVERTY		POOR FAMILIES	
Situation Instrumentalisation (adaptation)	20	Discrediting of Others (distinction)	9
Discrediting of Others (distinction)	18	The Deserving Poor (distinction)	9
Passive Adaptation (adaptation)	15	Situation Instrumentalisation (adaptation)	8
Intentional Exclusion (defence)	15		

⁴⁷ Source: own research

However, if we use the phases of social disqualification and the batteries of the ways of coping as the key to the further structuring of the selected set, then we can see a relatively proportional division – see Figure 9.

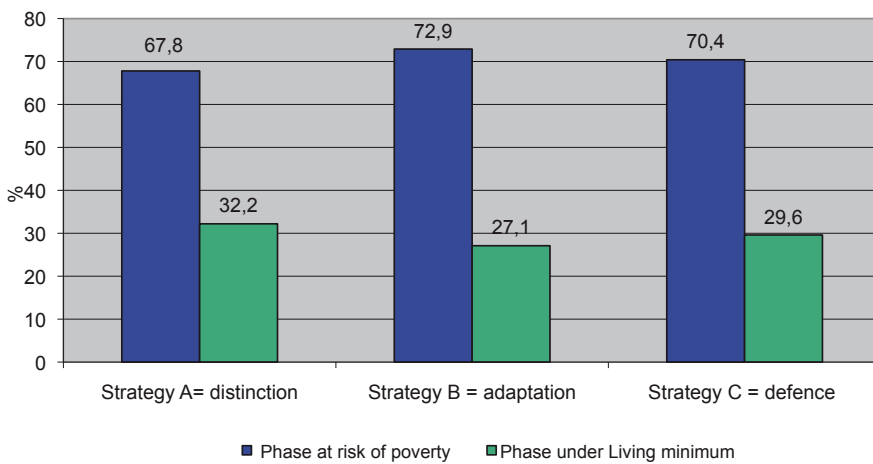


Figure 9 Categories of the ways of coping used by respondents in the individual phases of social disqualification⁴⁸

⁴⁸ Source: own construction

Families in the Category of Coping Based on Distinction

Based on the predefined elements (see Operationalisation), 63 respondents were included into this category of the ways of coping with life in poverty or at risk of poverty, i.e. 35.8% of all respondents who use the defined ways of coping. Most of these respondents at the same time fell into the phase of fragility.

As the category comprises of three ways of coping which differ from one another in certain aspects but in the category as a whole, they also manifest some common specific elements, we will first describe the category in general and then we will describe the exclusive elements of the two ways of coping (The Deserving Poor and Discrediting of Others) which respondents used most often.

The number of household members of the respondents varied from one parent + one child to both parents + five children and the typical family consisted of the mother (and in most cases also the father/partner) and two children. The average age of parents was 35 years and the average age of children was 8 years. Another adult member in the household was very rare, if there was one, it was an adult child.

The biggest part of household income is from benefits and according to most of the respondents, the total monthly income is insufficient for the running of the household. Respondents express dissatisfaction with their income, they have no savings, nevertheless, they are only exceptionally forced to pawn something in order to manage on their monthly income. However, most households have some loans and respondents have certain difficulties with their repayment.

They usually live in rented accommodation with contracts for a definite period of time (12 months), the size of the flats is two rooms and a kitchen/dining recess; or in residential establishments run by social services, or as the case may be in flats obtained through some non-profit organisations.

The adult members of the respondents' households are usually long-term unemployed, women are on maternity/parental leave. If they are employed (mostly men), then as blue-collar workers. In their opinion, finding a job is difficult, probably because of the limited offer of jobs in the labour market but also due to their insufficient qualification or discrimination against them. One of the motifs for accepting a job is "to be among other people". However, finding a job is difficult in their opinion.

Save for an occasional exception, they express their desire for change, especially in the area of housing and employment. They think that it is them and their family who can contribute most to the achievement of change. To be successful in life, people have to be ambitious, competitive and hard-working. Local self-administration should also have an important role in the process of change. Similarly, they expect that the state will intervene into the issues to do with poverty and the poor. They also expect significant support from official organisations with regard to finding solutions for their own problems.

Most respondents say social work generally provides help, protection and support. But in the more detailed description, they identify management and allocation of services to be the main activities of social work. This is also the form which respondents used most often. All respondents have had contact with social workers on at least one occasion.

Cooperation was usually beneficial for respondents, especially in the area of housing. Their overall evaluation is that social work is necessary and also for them.

In connection with people who utilise the services of social work, they think that it is natural to ask for help if they have problems, and moreover – they are entitled to such help.

Those representing the “Deserving Poor” ways of coping – absolutely all of the respondents express their disapproval with illegal work. In their opinion, also those who work in blue-collar jobs are poor, i.e. their income is too low, and so are single mothers. The respondents report self-education to be one of their hobbies. They think that the state, the municipality and also official organisations should take care of them.

Those representing the “Discrediting of Others” ways of coping – they speak about the discrimination against them as the reason why finding work is difficult. They would like to change several areas of their life but change is most wanted in the area of living conditions, however, they do not think that change is probable. They do not want to speak about their possible decline into poverty. Some of them do not know what they should understand by the term “social work”. Those who do understand consider the requirement for cooperation made by social work as making no sense. This may be perceived as their effort to distance themselves from social work. They are relatively critical of social work and social workers. Social workers should show more interest in people and in the individual roots of their problems. According to them, punitive measures, such as withdrawing benefits, only makes things worse.

Families in the Category of Coping Based on Adaptation

Based on the predefined elements (see Operationalisation), 59 respondents were included into this category of the ways of coping with life in poverty or at risk of poverty, i.e. 33.5% of all respondents who use the defined ways of coping. Most of these respondents at the same time fell into the phase of fragility.

As the category comprises of three ways of coping which differ from one another in certain aspects but in the category as a whole, they also manifest some common specific elements, we will first describe the category in general and then we will describe the exclusive elements of the two ways of coping (Passive Adaptation and Situation Instrumentalisation) which respondents used most often.

The number of household members of the respondents varied from one parent + one child, to both parents + seven children and the typical family consisted of the mother (and in half of the cases also the father/partner) and one to three children. The average age of parents was 35 years and the average age of children was 8 years. Very rarely, there was also another adult member in the household.

The biggest part of household income is from benefits and according to most of the respondents, the total monthly income is insufficient for the running of the household. Respondents express their dissatisfaction with their income, they have no savings, nevertheless, they are only exceptionally forced to pawn something in order to manage on their monthly income. However, most households have some loans.

They usually live in rented accommodation with contracts for a definite period of time (12 months), the size of the flats being two rooms and a kitchen/dining recess; or in residential establishments run by social services, or as the case may be in flats obtained through some non-profit organisations.

The adult members of the respondents' households are usually long-term unemployed, women are on maternity/parental leave. In their opinion, finding a job is difficult, probably because of the limited offer of jobs in the labour market but also due to their insufficient qualification or discrimination against them.

With an occasional exception, they express their desire for change, especially in the area of housing. They think that it is them and their family who can contribute most to the achievement of change, and the important changes should be mediated by the labour market, i.e. through employment. To be successful in life, people have to be ambitious, competitive and hard-working.

All respondents have had contact with social workers on at least one occasion, it was always a relatively long-term cooperation (more than three months) which involved the use of residential services and help with claiming benefits. The cooperation was usually beneficial for respondents, especially in the area of housing and finance. Their overall evaluation is that social work is necessary and also for them. They usually understand the requirements made by social workers in case of mutual contact and follow the requirements.

Those representing the “Passive Adaptation” ways of coping express dissatisfaction with their situation and in spite of the fact that they speak about their desire for change, they do not think it can be achieved in the foreseeable future. What potential providers of assistance can hear from them is this: “If you want, you can help us but it won't do any good, anyway”.

Those representing the “Situation Instrumentalisation” ways of coping - the typical opinion of these respondents is that it is primarily the state and official organisations that should take care of those in need. Some respondents personally distance themselves from the importance of social work. The biggest motivation for accepting a job is if the salary is significantly higher than the present income of the family. This may be related to their unanimously expressed approval of the existence of the black labour market.

Families in the Category of Coping Based on Defence

Based on the predefined elements (see Operationalisation), 54 respondents' households were included into this category of the ways of coping with life in poverty or at risk of poverty, i.e. 30% of all households of respondents who use the defined ways of coping. Most of the investigated households at the same time fell into the phase of fragility.

As the category comprises of five ways of coping which differ from one another in certain aspects but in the category as a whole, they also manifest some common specific elements, we will first describe the category in general and then we will describe the exclusive elements of one of the ways of coping (Intentional Exclusion) which respondents used most often.

The number of household members of the respondents varied from one parent + one child to both parents + six children and the typical family consisted of the mother (and in half of the cases also the father/partner) and one to three children. The average age of parents was 36 years and the average age of children was 9 years. Very rarely, there was also another adult member in the household.

In one half of the households, the biggest part of household income is from benefits, in the other half of households, it is from wages. Respondents say that their monthly household income is insufficient for the running of the household. Respondents express their dissatisfaction with this situation, they have no savings. In order to deal with the situation, instead of selling or pawning things, they take out loans and a large part of the households have loans. However, they usually have certain problems with their repayment.

They usually live in rented accommodation with contracts for a definite period of time (12 months), the size of the flats being two rooms and a kitchen/dining recess. One third of the respondents live in establishments run by social services.

Adult men in the households are usually employed, most women are on maternity / parental leave and half of the remaining women are employed. In their opinion, finding a job is rather difficult in today's society, primarily due to the lack of jobs but also as a result of their insufficient qualifications.

Without fail, all respondents express their desire for change, most of all in the area of housing. They are convinced that it is them and their family who can contribute most to the achievement of change. Change will come soon. Respondents perceive their most acute problem to be housing and finance.

The families of households which were included into the "Let's Do Something about it" and "Escape from Reality" categories of coping strategies express satisfaction with their life up to now. On the other hand, families of households representing the "Complete Submission", "Intentional Exclusion" and "Release" ways of coping express dissatisfaction with their lives. Nevertheless, all five of these sub-groups say they have their life in their hands and feel to be part of society (with the exception of "Release").

The main activities of social work in the opinion of the respondents are management and allocation of social services. All respondents have used social work services at least once, usually in the area of benefits and residential services. They assess the cooperation as beneficial, especially in the area of housing. They generally say that social work is a necessary activity, and also for them. They accept the requirements made by social workers but express criticism of their behaviour and conduct. They believe they should be more helpful and more aware of the individual needs of individual clients.

The respondents who represent the most prevalent type of coping based on defence – "**Intentional Exclusion**" – speak of themselves as rather poor but in spite of that are satisfied with their situation and convinced that they have their lives under control. Nevertheless, they want change, especially in the area of housing. They expect a highly individualised approach from social work and expect it to work with those who really need it. The idea they have about social work is that it manages and allocates services.

Comparing Households of Families within the Categories of the Ways of Coping

Each of the categories of the ways of coping with life in poverty or at risk of poverty is characterised by a certain attitude which is identified already in the name of the category itself and which to a greater or lesser degree projects into all of the monitored areas.

The typical opinion for the category of distinction is that the state, self-administration bodies and related official organisations are those who should take care of people in difficulties. Their status of people in need entitles them to this assistance. On the other hand, representatives of this category distance themselves strongly from people who use the services of social work. When speaking about themselves, however, they say self-education is an important leisure activity for them and one of the reasons why people should work is to be among other people. Unlike the others, i.e. the poor people, they are not interested in money only. We can assume from these statements that these respondents strive to distinguish themselves from other people who also objectively live at the threshold of poverty or at risk of poverty. They also try to transform this distinctiveness of theirs into a positive value (self-education, money as not the most important thing, and the like).

In contrast to the first category of the ways of coping, the category of adaptation is characterised by a certain resignation to one's situation (if you want, you can help us but it won't do any good, anyway) and acceptance of one's situation or its renaming (we're satisfied with our situation, it's not that much that we lack at the moment, we're thinking about our future and primarily about the future of our children).

The category based on the defensive ways of coping, on the other hand, is specific for its high degree of the respondents' activity. Of all the categories, this is the one with the highest proportion of respondents living in establishments of social services – a fact which in itself might rather imply resignation and passivity. In spite of that, these respondents are usually employed, i.e. most of their family budget is not covered by benefits. They are aware of their position among the rather poor strata of society but they still are satisfied with their situation. Absolutely all of them express their desire to change their life, from which it is possible to infer that in this category of the ways of coping, the people are typically aware of their situation, understand it, they are able to define it, accept it, but they do not resign, they opt for active defence.

CONCLUSION – FAMILIES INCLUDED INTO CATEGORIES OF WAYS OF COPING

In principle, the ways which Czech families with minor children use to cope with poverty or the risk of poverty correspond with the theoretical framework.

With respect to the role of social work, or as the case may be, the way in which it is perceived, as suggested by the results of the research, social work is generally understood as support to people who find themselves in a difficult situation. If respondents in the

research identified it as beneficial for them in the past, this was in connection with housing.

However, housing was also usually reported as presently their most problematic area. The question is, then, how can a successful intervention of social work into the area of housing be described. It seems that arranging for substitute housing is not enough.

If we summarise opinions on social work, two basic standpoints emerge. The first group of families does not consider social work to be an effective tool for the solving of their problems (they either distance themselves from it – “it’s good, but for somebody else” – or they do not believe it could help in their situation). The second group has accepted the role of social work clients and relies on its assistance.

4.4 Results and Interpretation of Relational Analysis of Categories of Ways of Coping and Phases of Social Disqualification

It is necessary to emphasise that with regard to the size of the research sample, it is possible to infer merely signs of potential relations. Tables of correlations and contingency tables were used to verify existence and describe the nature of a relation between two variables and these make it possible to test and visualise the existence of relations between two variables.

Existence of a relation between the individual ways of coping and the individual phases of fragility was tested by means of the Chi-square. With the asymptotic significance of the result of the chi-square being **0.833, we do not reject (i.e. we adhere to) the zero hypothesis about independence between the row and column variable** (i.e. that strategies and phases are not dependent on one another).

It seems that respondents who opt for one of the ways of coping and who at the same time are in the phase of fragility feel more certainty in all of the monitored areas (housing, employment, financial situation). They believe they are quite successful in their lives and have their life under control. This can be interpreted in two ways – (1) objectively (with regard to their financial, housing and employment situation), this is actually the case, or (2) their situation is very similar to that of people in the phase of poverty, but their status of those who are only fragile is the very thing which separates them from the “really poor and needy” and helps them believe in their own independence.

In other words, the fragile rather feel as those who do not need help and they in fact directly or indirectly express their opinion that “the others” (i.e. people in the phase of dependence) are those who are unable to help themselves in their situation. And this is, in their opinion, the reason why work of official organisations and interventions on the part of the state are necessary, including social work organisations. The question is whether on the basis of such an attitude, it is possible to infer the image of social work as something which is exclusively for “the most disadvantaged or needy”, i.e. social work is seen as a saviour and someone who deals with the most acute situations. And

therefore as someone to whom people for whom the preventive function of social work could be useful do not turn to.

Nevertheless, if we compare the objective conditions of respondents in both phases of social disqualification, it is obvious that even a single change in one of the monitored areas (loss of employment, housing or loss of entitlement to welfare benefits) can result in the sudden fall from the phase of fragility into the phase of dependence.

We were mainly interested to know how social work was perceived by people using the different coping strategies identified in both of the phases of social disqualification. Let us have a look at the most frequently represented ways of coping with respect to the understanding of the role of social work. The typical opinion in those who used Situation Instrumentalisation was that the needy should be assisted by the state and official organisations, while at the same time, they personally distanced themselves from the importance of social work.

The respondents who fall into the category of Discrediting of Others often say they do not know what they should understand by the term “social work”. Those who do understand it are relatively critical of it. Social work is for those who are “incapable”. This can be understood as their attempt to distance themselves from social work and its clients. Families using Passive Adaptation, in spite of the fact that they proclaim their desire for change, do not think that change is possible any time soon. Their motto is: “If you want, you can help us but it won’t do any good, anyway”. Families using Intentional Exclusion see themselves as rather poor but are satisfied with their situation and convinced that they have control over their life. They expect a highly individualised approach from social work and think it should work with those who need it – which is not them. The Deserving Poor feel as those whom the state, their municipality and official organisations should take care of.

The results of the research suggest that the role of social work is generally understood as necessary support and help to people who are in a difficult situation in their life. Social work helped most of the respondents.

But our attention should be drawn to the fact that social work primarily/mainly helped them with housing. Housing was also identified by respondents as currently the most problematic area for them. The question is, then, how can a successful intervention of social work into the area of housing be described.

4.5 Households of Families which Do Not Fall within the Predefined Categories of Ways of Coping

In this chapter, we will deal with households of families which did not meet the criteria allowing them to be linked to the individual ways of coping with poverty or the risk of poverty predefined on the basis of theory. We will first provide the characteristics of these families. We will focus on areas considered to be of key importance for the operationalisation of the individual ways of coping, i.e. on the position of family members in the labour market, financial situation of the family, subjective assessment

of their life situation by the family (in this category, the focus was on own perceptions of one's life experience, on values and attitudes in general and on specific attitudes to do with handling difficult situations), social life, and perceptions about social work. For the sake of clarity and to make the text more readable, we will call these families “uncategorised” families.

There were 136 households of families that did not fall within any of the predefined ways of coping, i.e. 52% of the data sample. With regard to the phases of social disqualification, 111 families were at risk of poverty (81.6% of uncategorised families) while 22 families can be identified as poor families (16.2% of uncategorised families). There were only three families which did not comply with the criteria for either a poor family or a family at risk of poverty.

Basic Characteristics of the Set of “Uncategorised Families”

The number of household members in these families varied from one parent + one child to both parents + nine children, and the typical uncategorised family consisted of the mother and the father or partner in 60% of the cases. Most often, there were one to two children in the household, and around a quarter of the “uncategorised” families had three children. The theoretical assumption that it is primarily families with three or more children and households of lone parents who are at risk of poverty (e.g. Šustová, 2013) were not confirmed.

One third of the women-mothers has basic education, half of them have secondary education (both with and without the school-leaving examination), and less than a tenth of them are university graduates. The educational structure of the men was similar. The families most often lived in the big wards of the city of Ostrava, i.e. in Moravská Ostrava and Přívoz, Poruba, Ostrava – Jih and Slezská Ostrava.

Financial Situation of the “Uncategorised Families”

There appears to be a certain disproportion in how the families describe the structure of their income (wages, benefits, pensions, etc.). Most families (76.2%) say most of their income comes from wages (wages make up at least 70% of their income).⁴⁹ In spite of these claims, it is possible to speak about a high proportion of benefits in their household income (more than half of all answers), these benefits most often included child allowance, parental allowance and benefits in connection with their housing situation. For instance, almost one third of the families (27%) state that more than 90% of their income comes from benefits and almost half of the families (46%) say that welfare benefits represent one third of their income.

⁴⁹ Specifically, 43.5% of respondents say that wages make up more than 90% of their income, 12% say wages make up 81% and more of their income and 20.7% of families say they make up more than 70%.

We can discern a certain tendency to overestimate the financial means obtained through paid work. This overestimation may have to do with the respondents' tendencies to preserve the feeling that their life is in their own hands, or as the case may be, with the atmosphere in today's society and the negative attitude towards welfare recipients.

Almost half of the families (45.2%) state that their income is insufficient to cover living expenses, 27% of families evaluate their situation in this area as "income is sometimes sufficient, sometimes insufficient", and 27.8% of families say their income is insufficient. However, almost half of the families (48.1%) express dissatisfaction with their income. One third of the families is satisfied.

The families' largest expenditures are towards housing (52.2% of answers) and food (36.8%). Households do not have enough money for other forms of housing (13.2% of answers), household furnishings and articles (19.9% of answers), vacation (11% of answers) and clothing (9.6% of answers). It is possible to claim that most families lack money for housing expenditures, especially if we add up expenditures for the acquisition of other forms of housing and household furnishings and articles.

Most families (81%) have had experience with owing money in the form of loans, credits, debts, fines or penalties. Out of this, 62.5% of families have debts at the moment, 19.1% say that repayment of these debts is a significant problem for them and 8.1% perceive this as rather problematic. We may sum up that for almost one third of the families (27.2%) debt repayment is difficult. One third of the families also has experience with pawning or selling things in order to obtain money for essential living expenses. This is a rather recurrent situation for 21.3% of the families. We may infer that pawning or selling a thing is one of the ways of coping with the difficulties related to the repayment of loans and debts. More than half of the families (66.7%) say that they have no savings, 12% of families report savings of less than CZK 10,000. Most families thus have no or only minimal savings.

Uncategorised Families and Housing

One third of the uncategorised families live in rented flats, another more than one third of them live either in owner-occupied flats (21.3%) or housing cooperative flats (16.2%). 10% of families live in sub-tenancy, less than 4% in social hostels and 14% state that they live in establishments run by social services or in flats rented from non-profit organisations.

Half of the respondents from the uncategorised families live in flats with leases for a definite period of time. 30.9% of families live in flats with three rooms and kitchen, almost half of them (43.4%) in a flat with two rooms + kitchen, 10% in a flat with one room + kitchen and 6% of them even live in one-roomed flats. More than half of the families do not fear losing their home but a quarter of the families (23%) are afraid of this. Most families (70%) would like to move away, mostly to some other type of housing (one third of the reasons stated), and a tenth of the families says they want to move due to unfavourable environmental conditions.

Labour Market and Uncategorised Families

Another area of our interest was the situation of the uncategorised families in the labour market. One third of the mothers were on maternity or parental leave and a quarter of them were unemployed, i.e. at the time of the investigation, half of the respondents were economically inactive. Among the working mothers, 20% do manual work, 15% are office workers and most of them are employed full time. Three quarters of the men (73%) are employed, out of which 35% are manual workers and 19% office workers.

One third of family members had experience with being dismissed from employment in the past. Most men and women in the interviewed households have had experience with unemployment. The situation of the interviewed families in the labour market can be evaluated as rather uncertain.

If they lost their job, most of the respondents would be willing to take retraining courses (85.9% of answers), or move within the Czech Republic to find a job (26.7% of answers) or commute (37% of answers). Only 6.7% of respondents answered that they “would not be willing to try any of the possibilities”, primarily due to their family or their health condition. The answers illustrate a relatively high degree of the respondents’ declared effort to actively search for a job and to adapt to the conditions in the labour market.

Women respondents when deciding whether to start working tend to take into consideration how demanding the job is with regard to time, probably because they have to balance it with caring for children.

Financial benefit is the main motivation to start working (“that it is profitable”) (64.4% of answers). The need for social contact was a much less frequent reason (13.3%) and the decisive factor for around the same number of respondents when they are looking for a job is that the work is interesting.

The Respondents’ relationship to the illegal labour market was rather positive. A quarter of them approves of its existence (“It’s good it exists.”) and almost half of the respondents tolerate it (“if people want to work illegally, let them do it”). Disapproval with its existence was expressed in one fifth of the answers (22.1%). On the basis of these answers, it is possible to infer that activities in the illegal labour market are one of the legitimatised ways which families use to handle their situation.

Respondents who are employed at present speak about their jobs as rather certain (one third of those employed), another third perceives it as neither certain nor uncertain. Satisfaction with the amount of their salary is balanced among respondents, one third is satisfied, one third is dissatisfied and one third is neither satisfied nor dissatisfied. Most respondents are satisfied with their working hours and type of work.

Generally, the employed interviewed assessed the conditions of their employment positively and expressed their satisfaction or a neutral attitude. At the same time, however, more than half of the employed respondents believe that the present working conditions cannot be influenced in any way. The interpretation of this might be that people are glad they have work or do not worry about the problems because there is very little chance they could influence them. Respondents perceived that they had most influence over the choice of local accessibility and type of work.

In the opinion of most respondents, finding a job is difficult. Most often, respondents believe that the reason for these difficulties is their qualifications (27.5% of answers), insufficiency of the labour market (27.5% of answers) and discrimination of their person (17.5% of answers).

Attitudes of “Uncategorised” Families to the Handling of their Difficult Situation

Respondents' Assessment of the present situation of their families was balanced. A larger part of them was rather satisfied (42% of respondents), one third of the respondents (32%) was not satisfied with their present life situation and a quarter of them gave a neutral answer (“neither satisfied nor dissatisfied”).

In spite of that, 67.9% of families would like to change something in their life. Out of those who wanted a change in their life, 34.8% of the families wanted to change their housing situation, 16.9% of answers mentioned changes in employment and 14.6% of answers changes to do with the financial situation of the family. Almost half of the respondents (44.9%) who wanted change believe change is possible. More than a half of them (55.1%) however believe that change is improbable.

One third of those who think change is probable are convinced that it will come in a long time, in the distant future. The rest think change can be achieved within several months. To achieve change, respondents primarily rely on themselves (51.6% of answers) and their family (21.9% of answers), while 9.4% expect that an organisation or a group of which they are members will influence things, the same number of respondents then expect the state will provide significant help to achieve change. On the other hand, the lowest expectations were associated with municipalities (3.1% of answers).

More than a third of the respondents condemn social unrest related to dissatisfaction over the economic situation, one third of the respondents understand those involved in them but do not approve of this form of expressing one's opinion. The solution to poverty should come through the labour market (27.8% of answers), 15.3% of the respondents say there should be changes in politics and according to 14% of the respondents, the key to this is to provide help, motivation and to check whether the way assistance is provided makes sense. Provision of material help (i.e. financial support, arranging for housing) as a tool to tackle poverty was mentioned in about one tenth of the answers.

With regard to who respondents turn to in case they have problems, most of them (77.9%) stated they relied on their family, friends and neighbours (32.4% of answers). As a source of help, official organisations were mentioned in 15.4% of answers. A quarter of the respondents said they mainly relied on themselves.

When speaking about the areas where they experience the biggest problems, most respondents mentioned the areas of finance (60.2% of all answers), employment (30.5% of answers) and housing (27.1% of answers). As their specific problems, respondents most often mention finance (65.1% of all answers) and housing (29.4% of answers).

“Uncategorised” Families’ Own Assessment of their Life Situation

Within the framework of the research, we were also interested to know what factors members of the “uncategorised” families considered to be important. We divided these factors into external ones that are given and basically cannot be influenced, and internal ones which the respondents have in their hands.

To be successful in life, it is not, according to respondents, important to come from a rich family, but the educational level of the original family is considered to be somewhat more important. More than half of the respondents (56.6%) marked it as important.

In contrast, aspirations and ambition were marked as important by 82.1% of respondents and hard work is considered to be of key importance for successful life according to 88.3% of respondents’ answers. Social contacts are also viewed as highly important for successful life (“to know the right people”) with 72.5% respondents marking them as such. Importance is also given to the contextual conditions of life – 61.5% of respondents consider the character of the period in which we live to be important, and 65.7% respondents emphasise the importance of the state of the society.

Gender is also seen as an important factor of success in life (46.7% of respondents’ answers marked it as important for successful life)⁵⁰. We have to mention that most of the respondents of the research were women. Almost the same degree of importance was attributed to nationality (47.4% of answers).

From the perspective of value orientation, we wanted to find out whether families prefer material or immaterial values. Unquestionably, “good health” took the highest place among the “essential” values, followed closely by “happy family life”, the third place in this priorities ranking was taken by “owning a home” (71.3% of the respondents’ answers) and the fourth one was occupied by money (60.3% of respondents’ answers). Half of the respondents considered owning a car or spiritually oriented life as unimportant.

If we add up both of the positive answers (“essential” and “rather important”), the first places are taken equally by values of both material and immaterial nature. More details can be found in Table 23.

⁵⁰ The way this question was asked does not make it possible to answer the question of which of the genders is an advantage for successful life. The aim of the question was to find out how much influence respondents attribute to the external (given) factors and to the internal factors which can be influenced. Gender was considered to be an external/given factor.

Table 23 Value Orientation of “Uncategorised” Families⁵¹

Answer	The sum of positive answers (a value that was ticked off as “essential” or “rather important”) Percentage of respondents’ answers
good health	99,2%
happy family life	97,7%
safety in place of residence	96,3%
owning one’s home	94,8%
money	89,7%
satisfying job	85,2%
friends and social bonds	83,8%
good neighbourly relations	73,0%
social recognition	71,0%
spending leisure time the way you want	63,9%
getting information about society and the world	61,7%
working for others, society, nature	55,9%
creative activities (both intellectual and manual)	53,3%

We may summarise that the representatives of “uncategorised” families perceive as important a combination of material and immaterial values which are important for the fulfilment of the basic human needs.

More than half of the respondents speak of their life as neither successful nor unsuccessful. A quarter of them say it is successful and 17.6% of the respondents think their life is unsuccessful. Half of the respondents believe they manage to have their lives in their hands. One third gave a neutral answer and 18.4% of respondents do not think they have their life under control.

In their ideas about the future, the respondents most often focus on the future of their children (22.9% of respondents’ answers), on their happy life and old age (14.9% of respondents’ answers), good health (12.8% of answers), family (11.2% of answers) and employment (11.7% of answers). The answers to this open question thus concerned with more distant future and respondents rather focused on the topics of family life or health than their specific economic situation. But the fact they think about the future of their children or satisfaction in their old age may reflect the issues of financial security.

According to the respondents, a poor person in the Czech Republic is a person who does not have a home (16.7% of respondents), 14.2% of the respondents consider the unemployed or those who collect welfare benefits to be poor; single mothers are poor in the opinion of 12.1% of respondents. The group that follow in these rankings are those with low income (10.1% of respondents), however, it is not clear from the answers

⁵¹ Source: own research

whether or not the respondents meant income from employment. There were also 8.6% of respondents who marked the middle class as poor.

Three quarters of the respondents speak of their households as “neither poor nor rich”. One quarter of the interviewed consider themselves to be rather poor. Their original family was seen very similarly. The only more represented answer was “rather well off”. 12.7% of the respondents’ original families were described as “rather well off” (while only 2.9% of the interviewed people said that their present situation was the same).

Almost half of the respondents fear a decline into poverty in the near future (within one year). People are mainly afraid of losing their entitlement to welfare benefits or a decrease in the amounts of benefits (41.2% of respondents), increasing prices (23.5% of respondents) and the loss of their home (11.8% of respondents).

Social Relations of “Uncategorised” Families

Most respondents think that they do not have a chance to be successful and/or to satisfy their needs in the following areas (in descending order according to the frequency of answers) – housing, employment, spending their leisure time (more than half of the respondents ticked off all three of these categories), and furthermore in the areas of education and consumption (more than a third of the respondents marked these in their answers). On the other hand, respondents see possibilities to satisfy their needs in the areas of social contacts with people, availability of transport services and in healthcare.

In total, 71.9% of the respondents said they felt to be part of society. Most respondents do not think that society has been unjust to them (71.4%). Those who think otherwise believe that injustice was done to them and still is in the area of social services and social care and furthermore in the area of housing.

With regard to institutions, respondents most trust school institutions (schools and kindergartens – 85.3% of the respondents’ answers), followed by social departments of local authorities (48.1% of the respondents’ answers), the places where they receive their benefits (45.6% of the respondents’ answers), and Police of the Czech Republic (44% of the respondents’ answers). Respondents tended to have lower trust in the institutions which, according to their answers, they did not have experience with.

In connection with the feelings of injustice in the area of social services and social care and with regard to the relatively lower trust in the social departments of local authorities and places where welfare benefits are paid, we have to ask the question about the role of social work in the lives of our respondents. In the interviews (due to lack of time), it was not possible to spend time analysing the feelings of injustice and distrust. But even without knowing what their causes are, we believe they are a significant obstacle hindering good quality provision of social work. In the area of the preventive function of social work, this is even multiplied by the revealed distrust of institutions with which respondents did not have personal experience.

Hobbies were also considered to be an opportunity to develop social relations in our research, they are often organised or done in social groups. Most respondents said they

had some hobbies and their biggest pastimes were the family, the household and sports activities (half of the answers), followed by art and culture (almost one third of the answers). Most respondents are not members of any hobby clubs or initiatives.

“Uncategorised” Families’ Perceptions of Social Work

In response to the question about what they understood by the term social work, respondents most often said it was “help, protection, support” (76.5% of answers), and a somewhat less frequent answer was “working with people” (37% of answers).

All respondents had an idea about the area where social workers may be of greatest help to people. According to 87.5% of answers, people most expect social workers to help them with communication with institutions, 69.1% of respondents expect them to defend the interests and rights of their clients and according to 44.9% of answers, they most help by managing and allocating social services and help to those who need it. Almost all of the interviewed believe that social work contains all of the aforementioned components.

According to a high number of respondents (88.2% of the respondents), social work is a necessary area, and 60.3% of the respondents also rely on it themselves. Two thirds of the respondents or members of their households have already used the services of social work. Social work is primarily used by women and is somehow connected with children. It mainly includes welfare benefits (38.4% of answers), residential services (30.2% of answers) and counselling (27.9% of answers). Three quarters of the respondents said the cooperation was long term and it was evaluated as helpful.

Respondents perceived the social workers’ behaviour towards people as primarily responsive or as individual. Social workers’ requirements were evaluated as rather understandable and respondents try to follow them. What people expect from social workers is mainly help, individual approach and their positive attitude towards clients (one third of answers for each of the items).

The predominant opinion among the respondents is that the clients of social work are people who make use of their right, and in their opinion it is natural to ask for such help. A quarter of the answers however reflected the opinion that people abuse this assistance and act as parasites on the system.

Typology of Uncategorised Families

Using cluster analysis, it was possible to trace typologically natural groups of families among the “uncategorised” families based on their mutual similarity. Out of the set of 136 families, five groups of families characterised by identical features emerged. A summary of these groups can be found in Table 24.

Table 24 Typology of “Uncategorised” Families⁵²

	Families at risk of poverty	Poor families	Similarity with the defined coping strategies
Indebted homeowners	48	2	distinction / avoidance
Grateful clients of social work who are dissatisfied with their housing situation	18	12	adaptation /Positive Adaptation
Families with an unrealistic idea of their situation	27	4	Defence / Escape from Reality
Autonomous people with bad employment oriented towards social contacts	15	2	Defence / „Let’s Do Something about it“
Unemployed people fearing loss of home	3	2	In poor families: Adaptation /Passive Adaptation or defence / Complete Submission In families at risk of poverty: adaptation with features of Situation Instrumentalisation

Indebted Homeowners

This was the most numerous group which consisted of 50 families, out of which 48 were at risk of poverty (these families reported small savings and problems with repayment of debts). Families in this group do not have personal experience with social work but the group is characterised by their negative perception of social work and social workers. They cannot understand the requirements of social workers, they distrust them and evaluate their behaviour negatively.

They express satisfaction with their situation mainly in the area of housing. All families own their homes and do not wish to move. They are also optimistic with regard to the labour market. It is easy to find a job in their opinion. They describe their families as poor but they consider themselves to be part of society.

It is possible to sum up that the most numerous group of families outside those using the predefined ways of coping were families which accumulated debts due to the acquisition of a home. Their attitudes, i.e. the negative attitude towards social work on the one hand, and their optimistic view of their chances in the labour market on the other, may be interpreted as the fear of dependence on social work and welfare benefits. From among the described ways of coping with poverty or the risk of poverty, the most similar one is Distinction, specifically Avoidance.

⁵² Source: own research

Grateful clients of social work who are dissatisfied with their housing situation

This group consisted of 30 families, out of which 12 were poor families and 18 were at risk of poverty (these were families which reported no savings and problems with repayment of debts). Their attitudes towards social work and social workers were positive. They have had personal experience with social work, the requirements of social workers are understandable for them, they evaluate them positively and trust them. They view social work as beneficial for them and have relied on it repeatedly.

They are not satisfied in the area of housing. They do not own their home and express their wish to move away. They say they emphasise immaterial values. Creative work, working for others and spending their leisure time doing what they like is important for them.

With regard to the described ways of coping with poverty or the risk of poverty, most similarities can be observed with Adaptation, specifically with Positive Adaptation.

Families with an unrealistic idea of their situation

There were 33 families in this group, out of which 4 were poor, 27 at risk of poverty and two did not meet the criteria for a family at risk of poverty (these two families were excluded from the description). The families at risk of poverty reported small savings and problems with debt repayment, and in six of these families, one member of the household was unemployed. In spite of being poor or at risk of poverty, the families perceived themselves as being integrated into society and with access to resources. They are satisfied with their income and savings and also with their own situation in the labour market. They do not have experience with social work and social workers, or as the case may be, report only one single event in this respect. They have no opinion about social work.

With regard to the described ways of coping with poverty or the risk of poverty, the strategy most similar to theirs is the defensive one, specifically “Escape from Reality”.

Autonomous people with bad employment oriented towards social contacts

This group comprised of 17 families, out of which two were poor and 15 were at risk of poverty (with small savings and problems with debt repayment). It is especially their situation in the labour market that is problematical. Their employment is insecure and they are not satisfied with their wages. They present themselves as autonomous people. They do not consider external circumstances to be important for their success in life (i.e. the period in which we live, their gender or nationality and the like) and they accentuate individual capabilities. They focus on contacts with people.

From among the described ways of coping with poverty or the risk of poverty, most similarities were observed with the defensive strategy, specifically with the strategy “Let’s do something about it”.

Unemployed people fearing loss of home

This was the least numerous group of five families, out of which two were poor and three were at risk of poverty (they reported debts and small savings). Both parents in these families were unemployed, the fathers reported repeated unemployment. The families fear they might lose their homes.

In the poor families, we observed similarities with Passive Adaptation (Adaptation) or Complete Submission (Defence). In our opinion, however, the situation in the families at risk of poverty can rather be described as Adaptation with features of Situation Instrumentalisation.

CONCLUSIONS – FAMILIES OUTSIDE THE WAYS OF COPING

In connection with the families which do not fall within any of the predefined ways of coping, the crucial topic is housing. This is the area with which one group of the families is dissatisfied or they fear losing their home due to the situation in the labour market. Families from another, and relatively numerous, group of the families have resolved their housing situation by buying their own home, but in order to do so, they got themselves into substantial debt. So although the families did solve their problems with housing, this at the same time lay the basis for further possible problems in the future.

According to how they cope with their situation, all of the identified groups of families may roughly be divided into those using defence, distinction or adaptation. Classification according to the coping strategies is only approximate and further investigation would be necessary for better accuracy.

These families can also be divided into two groups according to their opinion on social work. One group has a distinctly negative relation to social work which we interpret as a certain manifestation of a defensive mechanism and their distinction from the reality of their life situation. In the other group, the relation to social work ranges from neutral to positive.

Our research has also revealed another important feature in the behaviour of the families, it is their delaying solving the problem. Many families are denying the gravity of the situation (61% of the uncategorised families were classified using “Avoidance” or “Escape from Reality”) and in case problems arise, the families try to solve them themselves, with the help of friends and family. If the initial activities fail, the problems may intensify or the unwillingness to solve them may grow. We also observed that clients had problems with accepting the role of a client of social work. We at the same time feel that some of the potential that social work has goes unused. In spite of the positive image of social work in some of these families, and their trust in local

authorities, the families make use of social work and social services primarily in the area of welfare benefits and residential services (probably in connection with care for senior citizens).

Another finding is that the labour market does not protect families against poverty. In the set of families which did not fall within the predefined ways of coping, only less than a quarter men, and a quarter of women, were unemployed.

In connection with poverty, families feel threatened by external factors over which they have no control. Specifically, they fear decreasing benefit payments and increasing prices.

4.6 Research Conclusions

The aim of the research was to carry out an analysis of the life situation of households with minor children in various phases of social disqualification and of the ways they employ to cope with the situation and thus to obtain information and data for innovation of social work with families with minor children living in poverty or at risk of poverty.

On the basis of data acquired through the research, a relational analysis was carried out which however did not substantiate the existence of dependence between the ways of coping with poverty and the phases of social disqualification in households of families with minor children.

However, the interim results of the research contributed to the understanding of the strategies which the investigated families with minor children use to cope with their status of poor people or people at risk of poverty. These conclusions thus contributed to the achieving of the objectives of the research.

In principle, the ways of coping with poverty or the risk of poverty in Czech families with minor children correspond with the theoretical framework. In families at risk of poverty, the most often encountered ways of coping are Intentional Exclusion, Passive Adaptation, Discrediting of Others and Situation Instrumentalisation. The coping strategies of Situation Instrumentalisation and Discrediting of Others are also used by the poor who moreover position themselves as the Deserving Poor. There was also a large group of families in which none of the aforementioned ways of coping were identified. According to their concordant features, there emerged five groups of such families, which were characterised within the framework of interpretation of the acquired data. The topic of housing proved to be crucial once again. According to the ways of coping they used, the identified groups of families were roughly divided into those using defence, distinction or adaptation.

Another area which proved to be problematical in our research is the possibilities for the implementation of the preventive function of social work. Many families overlook their poverty or their being at risk of poverty, or they even deny this altogether. We have also seen that the difference between poor families and families at risk of poverty is only very slight and the risk of poverty does not exclusively affect the unemployed,

single mothers or families with three or more children. Social work is perceived as the place of “last resort” and not as an institution which may help prevent clients’ decline into poverty.

Social work can understand this both as a challenge and a question to be analysed: what can social work offer to families facing the risk of a decline into poverty and in what ways can it help these families to cope with their situation?

Besides being an incentive for the development of the methods of social work with families, the results of our research should also be used to influence the living conditions of families. In the area of methods and techniques of social work, what we should ask ourselves is whether some of the specific ways of coping perhaps do not deserve the employment of different strategies on the part of social work. Our research furthermore confirmed the urgency of the problem with housing. When it comes to asserting systemic changes in this area, the role of social workers is very weak and limited.

CONCLUSION

The text of the interim analysis was created as one of the outputs from the activities of the sub-team which within the framework of the project dealt with the topic of poverty in society at the theoretical level, and at the level of exploration it dealt with the analysis of the situation of households of families with minor children. The theoretical starting points contributed to the description and understanding of the research problem.

The relationship between two concepts - social exclusion and poverty - was discussed in the introductory chapters. Even though poverty is perceived as one of the dimensions and causes of social exclusion, it does not necessarily have to be its precondition. The dichotomous division into objective and subjective poverty arising from the sociological context has been incorporated into the currently predominant concept of multidimensional deprivation. Social exclusion is the key characteristic of multidimensional deprivation and is therefore understood as the broader concept. Multidimensionality is also reflected in the ways or in the methods of measuring poverty and social exclusion. It allows accounting for the subjective evaluation of deprivation in various areas of life. Distinctive representatives of people at risk of poverty are single mothers and families with minor children. The situation of poverty in families with minor children is all the more grave because children bring their experience with life in poverty into their adulthood. It is the task of social work to prevent social exclusion of the at-risk population and at the same time to provide support and assistance to those already excluded. The issues to do with prevention and tackling of poverty and the risk of poverty should be arranged in the same way.

The aim of the implemented research was to carry out an analysis of the life situation of households with minor children in various phases of social disqualification and of the ways they employ to cope with the situation. Even though existence of a dependence between the ways of coping with poverty and the phases of social disqualification of these households was not substantiated, the interim results contributed to the understanding of the strategies which the investigated households use to cope with their status of poor people or people at risk of poverty. We can say that the ways of coping with poverty or the risk of poverty of families with minor children are in correspondence with the presented theoretical starting points.

In the introduction we asked whether the ways which families use to cope with their situation of poverty and the risk of poverty could work as a source of inspiration for the revision or development of social work methods. The results of the research suggest that they are an important stimulus, but not the only one. Together with the development of social work methods, it is also necessary to call for the advancement of systemic changes which could influence living conditions. The most pressing problem is housing, this is both discussed in professional literature and confirmed by the conclusions of the research.

The previous text leads us to another question social work should deal with: In what ways can social work help families cope with their situation and what can it offer to them at present to forestall their decline into poverty?

SUMMARY

This publication was written within the project entitled Enlargement and Development of the Scientific Research Team of the University of Ostrava, Faculty of Social Studies which is funded from the ESF Education for Competitiveness Operational Programme. Within the framework of this project, members of the research teams dealt with several areas, namely social exclusion, spatial segregation, poverty in senior citizens and poverty in households with minor children. The authors of this publication analysed the last issue mentioned, i.e. poverty in households with minor children. The focus was not only on families that can be described as poor but also on families at risk of poverty.

The publication was written on the basis of research conducted with the objective to analyse the life situation of households of families with minor children and to identify the ways these families use to cope with these situations. The objective was also to identify the role of social work in tackling these situations. Last but not least, one of the objectives was also to obtain impulses for possible innovation of social work with families with minor children living in poverty or at risk of poverty.

The publication is divided into two main parts. In the first part, the authors focus on the description of the theoretical starting points and the main focus is on the definition of the concept of poverty, the current situation of families, specifics of poverty in the family, stages of social disqualification and ways of coping with poverty. The second part is devoted to the methodological aspects of research, methods of analysis, interpretation of the data obtained and last but not least, the difficulties encountered during the implementation of the research.

Attention is paid especially to the definition of poverty on the basis of the theoretical starting points. In correspondence with the contemporary trends in defining poverty, the authors do not perceive poverty as a “mere” lack of material resources but understand it as a multidimensional phenomenon related to several areas which can include finance, social bonds with a person’s surrounding, success in the labour market, access to education, access to good quality housing, health care etc. What is also regarded as an important aspect of poverty by the authors is the persistence of poverty. Attention is also paid to the specifics of poverty in the family; the authors focus specifically on the risk factors related to the emergence of poverty in children. These factors include unemployment of both parents, parents’ low qualifications, living in a rented flat or sublet, non-existence of savings, many children in the family (families with four or more children), being from a different ethnic minority, and a physically handicapped adult member in the family.

The main focus of the theoretical part is on the description of the stages of social disqualification and the particular ways of coping with poverty and the risk of poverty. The stages of social disqualification are described in the context of new social risks. The authors focus both on the characteristic features and the course of the particular stages, i.e. fragility, dependence and fracture of the social bond, as well as the possible factors contributing to their emergence. The authors identified 31 ways of coping with poverty or the risk of poverty on the basis of their study of both Czech and foreign literature and incorporated them into the context of the stages of social disqualification.

As the authors state in the theoretical starting points, life in poverty can expose parents and their children to a number of risks and contribute to the development of various social problems. Social work still fails in solving these problems. Research focusing on families with children who already live in poverty or are at risk of poverty can bring information about the ways these families use to cope with this situation and help social work with innovating the methods of working with this group.

This objective corresponds with the research question asked by the authors, namely: What are the ways of coping with poverty or the risk of poverty in the particular stages of social disqualification in which households of families with minor children find themselves, and what is the role of social work in these ways?

The authors applied the quantitative research strategy with the technique of structured interview in order to find answers to this question.

The theoretical starting points were used as the basis for the design of a questionnaire which served as the source material for the structured interviews. The questionnaire was mainly based on the identified ways of coping with difficult situations (poverty and risk of poverty) which were grouped into 11 basic categories according to the similarity of content. Subsequently, clusters of “batteries” of mutually corresponding ways of coping were created. Three umbrella categories were created in this way, namely distinction, adaptation and the defensive ways of coping. The main characteristics of the ways of coping were elaborated into partial indicators mapping the family members’ situation in the labour market, financial situation of the family, subjective evaluation of the life situation of the family (this category dealt with people’s perceptions about their life experience, values and attitudes and specifically about the attitudes to solutions), social life of the family and perceptions about social work.

In total, the authors and the trained interviewers addressed 262 families which were contacted on the basis of recommendations from social workers in non-governmental organizations and municipal authorities, through schools and on the recommendations of previous respondents with respect to the set criteria. These criteria included the precondition that the family has at least one child under 15 years of age. Another criterion was that the family may be classified as poor or at risk of poverty. Families whose income was below the amount of the living minimum were classified as poor families. Families classified as at risk of poverty were those families where the income was above the poverty line but the families at the same time suited at least one of the predefined criteria - compliance with these parameters was ascertained during the interviews themselves.

The obtained information was analysed by means of the IBM SPSS version 21 statistical software, using one-dimensional, two-dimensional and multidimensional methods, and factor and cluster analyses. The interpretation of the data and the reflection of the outcomes are closely related to the ways of coping with poverty and the risk of poverty as they are described in the theoretical part. On the basis of selective methods, the families were classified into groups according to the particular ways of coping with poverty and according to the particular stages of social disqualification in which they found themselves. Besides that, also families which did not correspond with any of the predefined categories were identified. In connection with these families, based on their mutual similarity, the authors traced typologically natural groups of families among

the families which did not fall within any of the predefined ways of coping. Thus, the typology of coping with poverty or the risk of poverty was enriched with five new categories.

The outcomes were discussed in the context of the stages of social disqualification of these families and the ways of coping which the families used. The authors offered a general description of the particular categories in each group; they then focused on what distinguished the particular groups from one another and on the typical features characterising the particular groups. Within the framework of interpretation, attention was paid to various areas, such as composition of the household and number of household members, composition of household income and overall financial situation, family members' employment situation, housing situation, satisfaction with one's situation, attitude to changes in one's current situation, and last but not least, the relationship to social work and the role of social work within the particular stages or within the particular ways of coping.

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Annex 1 Structured interview for the research of families

STRUCTURED INTERVIEW FOR THE RESEARCH OF FAMILIES

A word of introduction by the interviewer:

Thank you for your willingness to participate in our research program. We are going to ask you several questions to better understand the situations which families with children in the Czech Republic deal with. Your answers will be anonymous and they will be linked neither with your name nor with your family. If you feel a question is inconvenient for you, you do not have to answer it.

The results of the research will be used to propose changes in social work and social policy affecting families with children.

Information about the interviewed person:

Any information observable are recorded by the interviewer, or interviewers ask further questions:

Interviewer:

Date and time interview started:

Respondent's gender:

Place of residence – street, ward/ city (town):

Place where interview conducted:

Other persons present:

Information for the interviewer: *Unless the instructions say otherwise, answers are to be circled. Unless specified otherwise for the question, only one variant of answer is to be marked.*



HOUSEHOLD MEMBERS

1. Who are the members of your household ? Can you list the individual members of your household?

.....

.....

.....

.....

2. If adult members other than the parents of children live in the household (e.g. grandparents, adult children, step parents, children’s partners, acquaintances), do these persons contribute to the running of the household and in what way?

Interviewer: *Mark the corresponding variant with a cross in the table, together with the adult member’s relationship to the respondent.*

	Contributes financially			Contributes in kind (e.g. with food)		
	Yes	No	I don’t want to answer	Yes	No	I don’t want to answer
Another adult member						



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3. What are the ages and attained education of all members of your household?

Interviewer: Please list the individual household members including children and their ages into the correct cell for attained education of the specific person. First ask about the education and then about the age of the household member.

Attained Education	Preschool Age		Basic Education	Secondary Education without Maturita ⁵³	Secondary Education with Maturita	Post Secondary Technical School	University Education
Household members							
Mother	age:		age:	age:	age:	age:	age:
Father	age:		age:	age:	age:	age:	age:
Child 1	age:		age:	age:	age:	age:	age:
Child 2	age:		age:	age:	age:	age:	age:
Child 3	age:		age:	age:	age:	age:	age:
Child 4	age:		age:	age:	age:	age:	age:
Child 5	age:		age:	age:	age:	age:	age:
Child 6	age:		age:	age:	age:	age:	age:
Grandparent 1	age:		age:	age:	age:	age:	age:
Grandparent 2	age:		age:	age:	age:	age:	age:
Another household member 1	age:		age:	age:	age:	age:	age:
Another household member 2	age:		age:	age:	age:	age:	age:
Another household member 3	age:		age:	age:	age:	age:	age:
Another household member 4	age:		age:	age:	age:	age:	age:

⁵³ Translator's note: Maturita – school leaving examination



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II. HOUSING

4. What type of housing do you live in?

- a) Owner occupied flat / house
- b) Housing co-operative flat
- c) Rented accommodation (leased from the owner)
- d) Sub-tenancy (leased from someone who leases the place from the owner)
- e) Social hostel
- f) Other type of housing, specify:

Interviewer: *If respondent specifies variant a) in Question 4, go to Question 6.*

5. What is the term of your lease? (Open answer)

.....

6. What is the size of the flat / house you live in?

- a) One-roomed flat (the dwelling unit consists of one room)
- b) one room + kitchen (dining recess) (=k/dr)
- c) two rooms + (=k/dr)
- d) three rooms + (=k/dr)
- e) four and more rooms + (=k/dr)

Interviewer: *In the previous answers, you said that (see question 4) you live in (type of housing).*

7. How much do you fear losing this accommodation?

- a) I'm very concerned
- b) I'm rather concerned
- c) I don't have certainty but I'm not concerned either
- d) I'm not really afraid
- e) I'm not afraid at all

8. If the decision were only up to you, would you want to move? Where to and why? Please give your reasons: (Open answer)

.....

.....



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III. EMPLOYMENT

9. What employment and type of employment do adult members of your household (including adult children) have?

Interviewer: *List family members: first ask about employment (e.g. shop assistant, office worker, ...) and then ask about the type of employment (e.g. full-time, part-time, work on the basis of Contract for Work, self-employment, temporary jobs, maternity leave, disability pension, old-age pension, unemployed, annuity). Do this for every adult member of the household.*

.....

.....

.....

10. Have you ever had to change your job? (due to involuntary termination of employment)?
If so, how many times?

.....

.....

11. Were you or a member of your household ever unemployed in the past? Who, how many times, for how long?

.....

.....

.....



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12. If you lost your job, or in case you already are unemployed, would you be /are you willing to do the following (several alternatives can be marked out):

- a) attend a retraining course (a course that will lead to the change in your qualifications)
- b) commute farther (journey lasting more than an hour)
- c) accept a job even if the place of work was further away from your home (more than 50km)
- d) accept a job even if you had to move to another place within the Czech Republic
- e) accept a job abroad
- f) Other options, specify
- g) No, I wouldn't be willing to do so + please state reasons why not:

.....

.....

13. What is the most important thing for accepting/starting a job?

- a) It is financially advantageous
- b) Being part of a team, to be with other people
- c) I'll have something to do in my free time
- d) That the work is interesting
- e) Other things, specify

Interviewer: *Introduce the following question: You know that there exists the so called black labour market. Opinions about it differ, some agree with it, others disagree.*

14. What is your opinion about the existence of the "black labour market"?

- a) It's good illegal work exists – it's the only way how to make some small money in a bad situation
- b) I don't care – if people want to work illegally, let them do it, it's none of my business
- c) I don't agree with this, it reduces the possibilities of the legal labour market
- d) My opinion differs from the above – specify what you think:

.....

.....

Interviewer: *If the respondent's answer to Question 9 is that he/she is unemployed at present, go to Part IV Unemployment, Question 18.*

If the respondent is on maternity/parental leave, go to Part IV Unemployment, Question 21.

If the respondent is employed, continue with Question 15.



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15. How certain is your present employment?

Interviewer: *Explain – how certain is it that you will not lose your job, that you will not be dismissed from work.*

- a) fully certain
- b) rather certain
- c) neither certain nor uncertain
- d) rather uncertain
- e) absolutely uncertain

16. Please indicate in the following table how satisfied or dissatisfied you are with your present employment:

Interviewer: *Respondents are shown cards to make selection of the answers easier. Answers are to be marked out with a cross in the answer sheet. The table is to be filled in from top to the bottom.*

DEGREE OF SATISFACTION	VERY SATISFIED	RATHER SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	RATHER DISSATISFIED	VERY DISSATISFIED
AREAS OF SATISFACTION					
amount of salary					
type of employment					
Type of work					
Certainty of job					
Proximity of job location					

Interviewer: *If the respondent's answer to Question 16 for any of the areas is rather dissatisfied or very dissatisfied, ask Question 17.*



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17. Do you think that you could change or do something about the things you are dissatisfied with in your job (can you influence them)?

Interviewer: Respondents are shown cards to make selection of the answers easier. Answers are to be marked out with a cross next to the individual area (depending on the answers to Question 16) in the answer sheet. The table is to be filled in from top to the bottom.

In your opinion:

POSSIBILITY OF CHANGE	VERY EASY	RATHER EASY	NEITHER EASY NOR DIFFICULT	RATHER DIFFICULT	IMPOSSIBLE
AREAS OF SATISFACTION					
amount of salary					
type of employment					
Type of work					
Certainty of job					
Proximity of job location					

IV. UNEMPLOYMENT

Interviewer: Continue with this part – Unemployment – only if the respondent's answer to Question 9 is that he/she is or other members of the household are unemployed at present.

If the respondent is on maternity/parental leave, continue with this part from Question 21. In other cases, go to Part V – Finance, Question 23.

18. How long have you or has a member of your household been unemployed?
(Specify months or years for the individual unemployed members of your household)

.....

.....

19. Are you or anyone in your household registered as unemployed with the Employment Office? Who? How long for?

.....

.....



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Interviewer: *Continue with Question 20 only if it is the respondent who is unemployed. In case other members of the household than the respondent are unemployed, continue with Part V – Finance, Question 23.*

20. How long have you been trying to find a job? (Open answer)

.....

.....

21. Do you think that for you finding a job:

- a) Very easy
- b) Rather easy
- c) Neither easy nor difficult
- d) Rather difficult
- e) Very difficult

Interviewer: *Continue with Question 22 only if the respondent chose alternatives d) or e) in his/her answer to Question 21*

22. Why is it difficult for you to find a job? (more alternatives can be marked out)

- a) Due to my skills
- b) Due to the insufficient labour market, there are no jobs in this region
- c) Due to my qualifications (education, practice in the field)
- d) Due to discrimination
- e) There are jobs but companies hire cheap work force from abroad
- f) Other reasons:

V. FINANCE

23. Would you be willing to tell us what your net income for the whole household is for one month?

Interviewer: *Explain what is meant by net income: Net income means how much money you get, either physically into your hands or into your bank account for your household.*

- a) Up to CZK 5,000
- b) CZK 5,001–8,000
- c) CZK 8,001–10,000
- d) CZK 10,001–12,000
- e) CZK 12,001–15,000
- f) CZK 15,001–20,000
- g) More than 20,001



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24. What is your income comprised of? (*several alternatives can be marked out*) Also state what part of your total income is covered by the source, at least approximately.

Interviewer: *Explain that a part of a total means one half, third, quarter, fifth, etc. Record this part of the answer into the space after the colon for each of the alternatives of the answer mentioned by the respondent.*

- a) Wages (from employment or temporary jobs):
- b) Welfare benefits – what type of benefits do you collect?
- c) Maintenance / Alimony:
- d) Old-age pension:
- e) Disability pension:
- f) Loans:
- g) Other sources of income – specify? (e.g. from rent, things sold, gambling machines and the like)

25. Is your income sufficient to cover your living expenses?

- a) Fully sufficient
- b) Rather sufficient
- c) Sometimes sufficient, sometime insufficient
- d) Rather insufficient
- e) Decidedly insufficient

26. How satisfied are you with your household income?

- a) Fully satisfied
- b) Rather satisfied
- c) Neither satisfied nor dissatisfied
- d) Rather dissatisfied
- e) Very dissatisfied

27. Some households have savings, others do not. What about you, do you, as a household, have savings?

- a) No, we don't
- b) Yes, less than CZK 10,000
- c) Yes, CZK 10,001– 20,000
- d) Yes, CZK 20,001 - 50,000
- e) Yes, CZK 50,001 – 100,000
- f) Yes, more than CZK 100,000



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28. Can you please say what, in your opinion, the largest expenditures of your household are? (Open answer)

.....

.....

29. Is there something you lack money for? Is there something you would like to but cannot buy? (Open answer)

.....

.....

30. Have you had to pawn or sell something recently (within the last year) in your household in order to pay the bills and cover the ordinary living expenses? How often?

- a) All the time
- b) Very often
- c) From time to time
- d) Exceptionally
- e) Never – we have never had to sell or pawn anything

31. Does your household have any loans, mortgages, credits or debts in the form of fines or penalties and the like?

- a) Yes
- b) Not now, but we did in the past
- c) No, neither now nor in the past

Interviewer: *Continue with Question 33 if the respondent chose alternatives b) or c) in his/her answer to Question 31. If the respondent chose alternative a) to Question 31, continue with Question 32.*

32. How would you describe your situation regarding the repayment of any debts, mortgages or loans which your household has now?

- a) Repayment is a very significant problem
- b) Repayment is rather difficult for the household
- c) Repayment is sometimes difficult, sometimes not difficult
- d) The household rather does not have problems with repayment
- e) Repayment is no problem at all



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33. How accessible (financially) is healthcare for you (your partner, children)? Financially, healthcare is:

- a) Fully accessible
- b) Rather accessible
- c) Neither accessible nor inaccessible
- d) Rather inaccessible
- e) Completely inaccessible

VI. PERCEPTIONS ABOUT LIFE EXPERIENCE, VALUES, ATTITUDES

34. If you consider all of the circumstances of your life (housing, employment, finance):

- a) How satisfied are you with your present life situation?
- b) Very satisfied
- c) Rather satisfied
- d) Neither satisfied nor dissatisfied
- e) Rather dissatisfied
- f) Very dissatisfied

35. When you think about your present life, is there something you would like to change in it?

- a) Yes
- b) No

Interviewer: *Continue with Question 40 if the respondent chose alternative b) in his/her answer to Question 35.*

36. What would you most like to change? Specify, please:

.....

.....

37. Do you think change in this area is possible and can be achieved?

- a) Change can decidedly be achieved
- b) Change is quite probable
- c) Change is quite improbable
- d) Change surely cannot be achieved

Interviewer: *Continue with Question 40 if the respondent chose alternatives c) or d) in his/her answer to Question 37.*

38. How soon can change be achieved in your opinion?

- a) Very soon – it's a matter of days
- b) In some time – it's a matter of months
- c) In a very long time – in very distant future



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39. Who or what do you think will contribute most to the change; who or what will set things into motion?

Interviewer: *Write down the first three items mentioned.*

- a) I myself
- b) My family
- c) Our organisation / group
- d) The community – citizens, interest groups
- e) The municipality – self-administration
- f) The state
- g) Something/Someone else, what/who?

40. In your opinion, how important are the following things for success in life?

Interviewer: *Show cards to the respondents. Answers are to be marked out with a cross in the answer sheet. The table is to be filled in from top to the bottom.*

DEGREE OF IMPORTANCE	ESSENTIAL	RATHER IMPORTANT	NEITHER IMPORTANT NOT UNIMPORTANT	LESS IMPORTANT	ABSOLUTELY UNIMPORTANT
AREAS OF SUCCESS					
to be from a rich family					
to be from an educated family					
to be ambitious and competitive					
to work hard					
to know the right people					
the period which we live in					
the society which we live in					
being a man or a woman					
nationality					
other:					



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41. How important are the following values for you?

Interviewer: *Show cards to the respondent. Answers are to be marked out with a cross in the answer sheet. The table is to be filled in from top to the bottom.*

DEGREE OF IMPORTANCE	ESSENTIAL	RATHER IMPORTANT	NEITHER IMPORTANT NOT UNIMPORTANT	LESS IMPORTANT	ABSOLUTELY UNIMPORTANT
VALUES					
money					
satisfying job					
good health					
happy family life					
good relations with neighbours					
social recognition					
owning a home					
owning a car					
friends and social bonds					
spiritually oriented life					
spending leisure time the way you want					
working for others, society and nature					
safety in place of residence					
getting information about society and the world					
Creative activity (intellectual, manual)					
Others - what?					



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42. When you think about your life, do you have the feeling that you are:

- a) Very successful
- b) Rather successful
- c) Neither successful nor unsuccessful
- d) Rather unsuccessful
- e) Very unsuccessful

43. In your opinion, do you manage to keep things / your life under control?

- a) Yes, definitely
- b) Rather yes
- c) Neither yes nor no
- d) Rather no
- e) Not at all

44. When you think about your future, what comes into your mind? (open answer)

.....

.....

45. Who is as a poor person in the Czech Republic in your opinion? (open answer)

.....

.....

46. How would you rate yourself and your household?

- a) Very poor
- b) Rather poor
- c) Neither poor nor rich
- d) Rather well off
- e) Very well of

47. How would your rate your original family (the family in which you grew up)?

- a) Very poor
- b) Rather poor
- c) Neither poor nor rich
- d) Rather well off
- e) Very well of

Interviewer: Continue with Question 49 if the respondent chose alternatives a) or b) in his/her answer to Question 46. If the respondent chose alternatives c), d) or e) to Question 46, continue with Question 48.



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48. Are you afraid you might fall into poverty in the near future (within one year)?

- a) Yes, I am very concerned
- b) Yes, I am rather concerned
- c) No, rather not
- d) No, decidedly not
- e) I don't think about this / worry about such things

If you are afraid, in what situation would you fear most:

- a) in the case of disease or disability
- b) in the case of unemployment
- c) in the case of going into retirement
- d) in the case of maternity leave
- e) in the case of a sudden loss of partner or family member
- f) in another situation, specify:

49. What do you think about some of the poor who are angry and upset and vent their anger in public (for instance by setting cars on fire, looting shops, protesting and the like)?

- a) I fully understand their motifs and agree with their actions
- b) I don't understand them but if that is how they feel, let them do it
- c) I understand their motifs but I still cannot agree with their actions
- d) I totally condemn such behaviour and disagree with this
- e) I don't know – I don't care
- f) I have another opinion – specify:

50. What should be done about poverty and the poor? (open answer)

.....

.....

.....

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VII. SOCIAL LIFE

51. We all live in a society which either gives or doesn't give us opportunities to find our place, satisfy our needs. What about you? What are your possibilities and chances in the following areas?

Interviewer: *Explain the individual areas using the notes in the brackets. Circle one of the alternatives describing what opportunity the respondent has in this area – i.e. **have** – I have an opportunity in this area, **limited** – my opportunities in this area are limited, or **don't have** if the respondent doesn't have opportunities in the area.*

Opportunities:

- | | |
|---|-------------------------|
| a) Education (get education, finish a school) | have/limited/don't have |
| b) Healthcare (good medical care, medications) | have/limited/don't have |
| c) Transport (getting around by train, car,...) | have/limited/don't have |
| d) Consumption (shopping for the usual things) | have/limited/don't have |
| e) Spending leisure time (the way you want) | have/limited/don't have |
| f) Housing (having a home that suits your needs) | have/limited/don't have |
| g) Employment (having a job you like) | have/limited/don't have |
| h) Social contacts with people (to have someone you can talk with and rely on if you need help) | |

with your family	have/limited/don't have
with your acquaintances, friends, neighbours	have/limited/don't have

- i) Another area, specify have/limited/don't have

Interviewer: *If the respondent chose alternatives **limited** or **don't have** for any of the areas in Question 51, go back to these areas and gradually ask question 52 for each of the areas separately. The form of the answer should be as follows: "the area – respondent's explanation". If the respondent confirmed having opportunities in all of the areas, continue with Question 53.*

52. Why do you think your opportunities in this area are limited or none? (open answer)

.....
.....

53. Do you have a feeling that society has not treated you justly in any respect?

Interviewer: *You can suggest areas to think about – see in the brackets (e.g. unjust treatment at work, in your access to housing – arranging for a lease, rescinding a lease, suspending the payment of benefits or refusal to grant them, and the like).*

a) No

b) Yes, in what area?



INVESTMENTS IN EDUCATION DEVELOPMENT

54. If you think once again about the possibilities that you yourself have in society, can you say you feel to be part of society, that you belong to it and have your place in it?

- a) Decidedly yes
- b) Rather yes
- c) Neither yes nor no
- d) Rather no
- e) Decidedly no

55. Can you please tell us how much you trust the following organisations to help you deal with your problems?

Interviewer: Show card to the respondent. Answers are to be marked out with a cross in the answer sheet. The table is to be filled in from top to the bottom.

DEGREE OF TRUST	I FULLY TRUST IT	I RATHER TRUST IT	I NEITHER TRUST NOR DISTRUST IT	I RATHER DISTRUST IT	I COMPLETELY DISTRUST IT	I DON'T HAVE ANY EXPERIENCE WITH IT
INSTITUTION						
Police of the Czech Republic						
Social Departments of local authorities						
Employment Office - benefits						
Employment Office - unemployment						
Community Centres – focus on leisure time						
Counselling Centres (psychological or marriage counselling centres, ...)						
Counselling Centres (financial counselling)						
Schools, kindergartens						
Courts						
Others – what?						



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56. Do you have any hobbies or interests?

a) No,

b) Yes, what are they?

.....

57. Are you a member of a club, organisation, community or initiative (hobby or sports club, etc.)? (several alternatives are possible)

a) No

b) Sports club (including angling)

c) Professional association (e.g. The Medical Chamber, The Czech Association of Nurses, ...)

d) Religious group

e) Political group, movement

f) Cultural organisation (amateur theatre, music band, dancing ensemble, etc.)

g) Trade unions

h) Local council or assembly

i) Block committee⁵⁴, managing board of a housing cooperative, etc.

j) Educational boards (e.g. school board)

k) Self-help groups

l) Non-profit and civilian sector (e.g. The Scout Association, Red Cross, ecological movements, etc.)

m) Others – please specify:

How many altogether? (Number):

58. Do you have someone you can turn to in case of problems?" (more answers are possible)

a) Yes, mainly my family

b) Yes, mainly my friends and neighbours

c) Yes, mainly official organisations

d) Yes, someone else – specify

e) I mainly rely on myself

No

Interviewer: *Now that we have looked together at the individual areas: housing, employment, finance, your values, attitudes, and your place in society as you perceive it (Show card with bubbles):*

54. Can you specify in which area you are now experiencing the biggest problems? What is your biggest problem in this area?(open answer)



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INVESTMENTS IN EDUCATION DEVELOPMENT

Interviewer: Respondent chooses an area where problems are experienced; interviewer together with the respondent summarises the specific problems experienced in that area – answers are to be recorded into the answer sheet.

Area:

.....

.....

Problems:

.....

.....

Interviewer: Thank you for your openness, we are now going to do the last part of the questionnaire.

VIII. SOCIAL WORK

60. What is social work in your opinion, what do you understand by this term?
(open answer)

.....

.....

Interviewer: Thank you for your answer. For the purposes of this questionnaire, we understand social work to mean social services (such as counselling centres, homeless hostels, community centres for children, outreach services), as well as Employment Office, social departments of local authorities, and the help and support that is offered and provided there to people.

61. Do you have an idea where social workers can be of greatest help to people?

- a) Social workers (SWs) manage and allocate social services and offer help to those who need it
- b) SWs defend people's rights and interests (e.g. in case injustice is done to somebody, for instance his/her lease or employment contract may be terminated unlawfully)
- c) SWs help people overcome difficulties in their contacts with institutions, i.e. with authorities
- d) SWs help in another area, specify:.....
- e) I don't know at all – I have no idea



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INVESTMENTS IN EDUCATION DEVELOPMENT

62. Could you please let us know your opinion – do you think social work is necessary?

- a) Social work (SW) is necessary, also for me
- b) SW is necessary, but not for me
- c) Neither necessary nor unnecessary
- d) It's totally useless – it's good for nothing
- e) I don't have an opinion

63. Have you or someone in your household ever used social work assistance or social services?

- a) No, not yet
- b) Yes. Who? What type of SW?

.....

.....

Interviewer: *Continue with Question 64 if the respondent chose alternative b) in Question 63 and said it was he himself / she herself who made use of assistance from social work. In other cases, go to Question 70.*

64. What type of cooperation is/was it?

- a) Long-term cooperation (more than three months)
- b) Short-term cooperation (not exceeding three months)
- c) Visit / assistance only on a single occasion

65. Do you think that this cooperation helped you solve your problem (was it useful)?

- a) No, it didn't + why?

.....

- b) Yes, it did – what with?

.....

66. How would you describe the behaviour of social workers towards their clients?

- a) Responsive
- b) Without interest in the client
- c) Arrogant
- d) SWs treat clients as partners
- e) I would describe it differently. How?
- f) I don't know, I'm not able to describe this



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67. What do you think of the requirements made by social workers towards you (what they expect from you, tell you to do, and the like...)?

- a) I understand their requirements and follow them because they help to solve my situation
- b) I understand their requirements but this is not how it works in real life so I don't follow them
- c) Their requirements don't make any sense but I follow them so that they give me a rest
- d) Their requirements don't make any sense, they have no idea about my needs and so I don't follow them

68. What do you expect most from social workers? (open answer)

.....

.....

69. In your opinion, what should social workers change or do differently? (open answer)

.....

.....

70. Do you think it is correct that payment of welfare benefits is suspended for those parents whose children do not attend school regularly?

Interviewer: *Explain that payment of welfare benefits is suspended for three months if a child has unauthorised absence at school.*

- a) Yes – why?
- b) No – why?
- c) I don't know

71. What do you think about people who make use of the assistance of social workers? (more answers are possible)

- a) They make use of their rights in a difficult situation (they are entitled to ask for assistance)
- b) It's usually those groups of inhabitants who need it the least, abuse assistance and act as parasites on the system
- c) It's natural to ask for help if you are in a difficult situation
- d) they are weak people, there's no need for help from social workers, you can always manage by yourself
- e) It's right for them to do so – if help is offered, why not to use it
- f) If they have children, what else can they do
- g) I don't have an opinion about them
- h) I have a different opinion – specify:



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Interviewer: *Thank you for your time and willingness. We are almost finished. Ask the following questions to conclude the interview:*

Are you willing to participate in another similar investigation in the future? In case you are, how can we contact you?

.....

.....

Do you know someone (a family with children where at least one child is under the age of 15 years) who you think might be interested in participating in this research? Who is it? Could you give the family our contact information?

.....

.....

Is there something you would like to ask about?

.....

.....

Would you like to comment something or suggest something in connection with the interview?

.....

.....

Time interview ended:

Interviewer's first name and surname:

LIST OF TABLES

Table 1 List of the ways of coping	31
Table 2 The finalised categories of the ways of coping.....	33
Table 3 Overview of indicators.....	43
Table 4 Operationalisation of ways of coping: A1 “The Deserving Poor“	44
Table 5 Operationalisation of ways of coping: A2 “Avoidance“	46
Table 6 Operationalisation of ways of coping: A3 “Discrediting of Others“	47
Table 7 Operationalisation of ways of coping: B1 “Passive Adaptation“	48
Table 8 Operationalisation of ways of coping: B2 “Positive Adaptation“	50
Table 9 Operationalisation of ways of coping: “Situation Instrumentalisation“.....	52
Table 10 Operationalisation of ways of coping: C1“Let’s do something about it“ ...	53
Table 11 Operationalisation of ways of coping: “Escape from Reality“	55
Table 12 Operationalisation of ways of coping: C3 “Complete Submission“	57
Table 13 Operationalisation of ways of coping: C4 “Intentional Exclusion“	58
Table 14 Operationalisation of ways of coping: C5 “Release“	59
Table 15 Amounts of living minimum in CZK per month	61
Table 16 Indicators of the phase of fragility	62
Table 17 Indicators of the phase of dependence.....	63
Table 18 Comparing the area of housing in households of families in the phase of fragility and in the phase of dependence	74
Table 19 Comparing the area of finance in households of families in the phase of fragility and in the phase of dependence	75
Table 20 Comparing the area of social work in households of families in the phase of fragility and in the phase of dependence	76
Table 21 Families included into the categories of the ways of coping – according to the phases of social disqualification	78
Table 22 The most frequent categories of the ways of coping in the individual phases of social disqualification – the number of families.....	79
Table 23 Value orientation of “Uncategorised Families“	93
Table 24 Typology of “Uncategorised Families“	96

LIST OF FIGURES

Figure 1 Ways of coping with poverty and the risk of poverty and the phases of social disqualification	39
Figure 2 Response to a deteriorating situation	40
Figure 3 Composition of respondents' households	67
Figure 4 Distribution of data set according to type of housing	68
Figure 5 Household size by number of rooms	69
Figure 6 Composition of household income	70
Figure 7 Composition of the data set by phase of social disqualification.....	71
Figure 8 Categories of the ways of coping identified in the investigated households that manifest one of the types of coping with life in poverty or at risk of poverty.....	78
Figure 9 Categories of the ways of coping used by respondents in the individual phases of social disqualification	80

LIST OF ANNEXES

Annex 1 Structured interview for the research of families.....	115
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ON THE WAYS OF COPING WITH POVERTY FROM THE PERSPECTIVE OF FAMILIES – INCENTIVES FOR SOCIAL WORK.

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