LIVING CONDITIONS IN ROMANIA IN EUROPEAN CONTEXT. STATISTICS ON REVENUE DISTRIBUTION, MATERIAL DEPRIVATION AND ECONOMIC STRAIN

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Abstract: How can we define living conditions? How can we build a map that reflects as accurately as possible their relief elements? Could it be built? In general, in any process of measuring the quality of life, both "objective indicators" and "subjective indicators" are used. If the first describes the "state of life" (living conditions), the others are the result of a process of evaluating it, a "perception filtered through expectations, aspirations, values." The present article does not propose an exhaustive description of the quality of life, but rather build a comprehensive picture of the living conditions in Romania in a European context, using statistical data related to the living conditions of the Romanian population. Practically, we try to capture different aspects of Romanians' lives by using socio-economic indicators that affect their daily lives. In this case, income, poverty and social exclusion and material deprivation. Aspects of life that contribute to a certain extent to increasing of the migration phenomenon in the recent years.

Keywords: GDP, GDP per capita, health, housing conditions, income, living conditions, material deprivation, migration, objective indicators, poverty, social exclusion, subjective indicators, social integration, social participation, quality of life

JEL Classification: I32, I24, O15, Z13

1. Income distribution and income inequality

If Gross Domestic Product (GDP) is generally the unit of measure used for the overall size of economy, GDP per capita (GDP per capita)

is the most commonly used indicator in comparing living standards or monitoring the economic convergence / divergence within the European Union (EU).

Looking back, as expected, the global financial and economic crisis has felt its presence in the EU in 2009, a year marked by a severe recession (down 4.3% of GDP). In fact, over the last 10 years, it has been the only serious decline in GDP, with the exception of 2012, when there was a slight decrease of 0.4% (in 2012 only half of the EU countries declared economic growth).

After drastic decreases in 2009 and 2010 (-5.5% and -3.9%), Romania registered an upward trend, practically only GDP growth rates. If **in 2017 Romania was on the podium with GDP growth of 6.9%** (Ireland 7.2% and Malta 6.4%), in 2018 it grew by only 4.1% (the seventh economic growth in the EU, after Ireland - 6.7%, Malta - 6.6%, Poland - 5.1%, Hungary - 4.9%, Latvia - 4.8%, Slovenia - 4.5%).

Figure 1
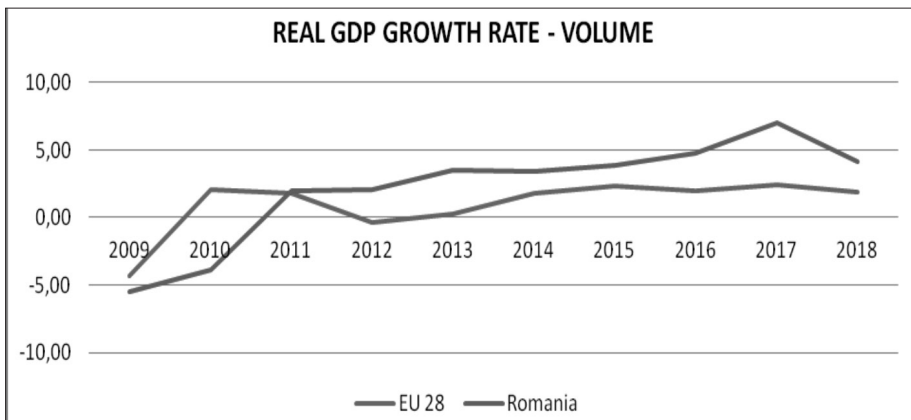
As can be seen from Figure 1, over the last ten years, the annual GDP growth rate at EU level was below 1%. It must be say that on the one hand, **Malta (4.2%), Ireland (4.1%) and Poland (3.3%) had the highest annual average growth rates.** On the other hand, Greece, Italy,
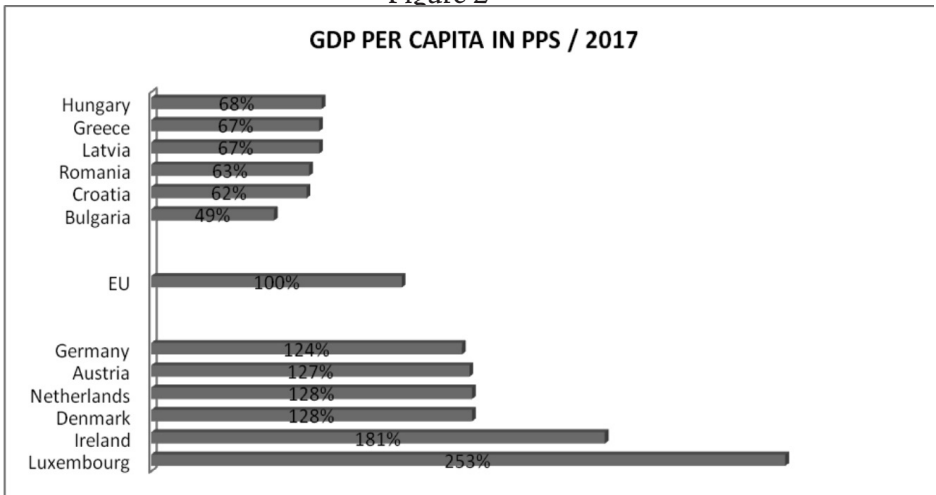
Portugal and Croatia, had a real negative evolution of GDP over the past ten years.

It should also be noted that **in 2017 Germany accounted for about 20% of EU-28 GDP** (measured in purchasing power standards – SPC, which adjusted the values to reflect price differences between countries).

At EU-28 level, **in 2017 GDP per capita had an average of 29,900 EURO** (values expressed in SPC, taking into account price differences between countries). Surprisingly, Ireland was the second highest GDP per capita in the EU-28, 81% above the EU average (the first place was Luxembourg with 153% above average). Denmark, the Netherlands, Austria and Germany also had values well above the EU-28 average.

The data show very large differences recorded in ex-communist states (except Greece). The last place was Bulgaria, which at the level of 2017 had a GDP per capita of 49% of the European average. In this ranking, **Romania ranks third with a GDP per capita lower by 37% than the European average** (Romania has recovered 8% over the past four years).

Figure 2

GDP PER CAPITA IN PPS / 2017

Source: https://ec.europa.eu/eurostat/tgm/table.
do?tab=table&init=1&language=en&pcode=tec00114&plugin=1

However, in order to analyze the living standards in each EU economy, is used the median of the equivalent distribution of disposable income. Basically, the income level divides the population into two groups of equal size: one includes half of the population with a higher level of disposable income than the median, and the other half with a level of disposable income below than the median.

1.1. Income distribution

EU-28 average disposable income (PPS) varied in 2017 between EUR 29,341 in Luxembourg and EUR 5,303 in Romania (see Figure 3). On the hand, western and Northern European countries recorded values well above the average of the average disposable income, while the South has positioned itself somewhat on its median. On the other hand, Eastern European countries as well as the Baltic countries recorded the lowest average disposable income. It should be also noted that the smallest values of GDP were recorded in the former communist states, with the exception of Greece, which occupies the fourth place and who is behind Latvia (Romania - 5,303 EURO, Bulgaria - 7,527 EURO, Hungary - 8,306 EURO, Greece - 9,018 EURO, Latvia - 9.224 EURO).

Figure 3
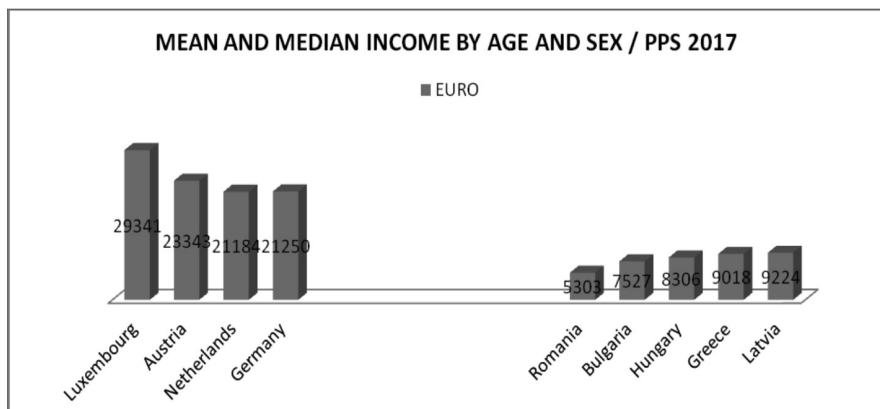
Source: http://appsso.eurostat.ec.europa.eu/
nui/show.do?dataset=ilc_di03&lang=en

The following points should also be highlighted:

- **For all categories of people (18-64 years old) who have completed tertiary education** (they went through the three specific stages - primary, secondary and post-secondary schools), **the average incomes were much higher than in those with a level of lower education;**
- **The largest income gaps that had as a criterion the human capital (education stock) were registered in Luxembourg, Belgium, Germany and Malta;** at the opposite end, in Slovakia, **Romania,** Greece and Denmark the revenue gap was much lower;

Figure 4

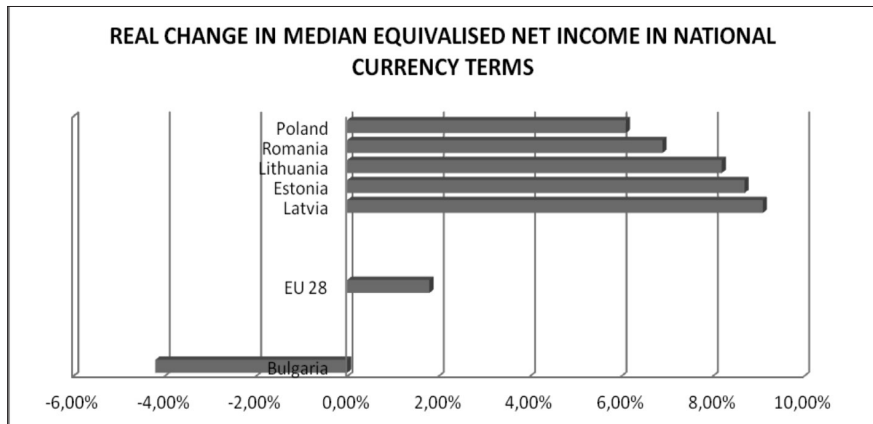MEAN AND MEDIAN INCOME BY EDUCATIONAL ATTAINMENT LEVEL - EU-SILC SURVEY / 2017
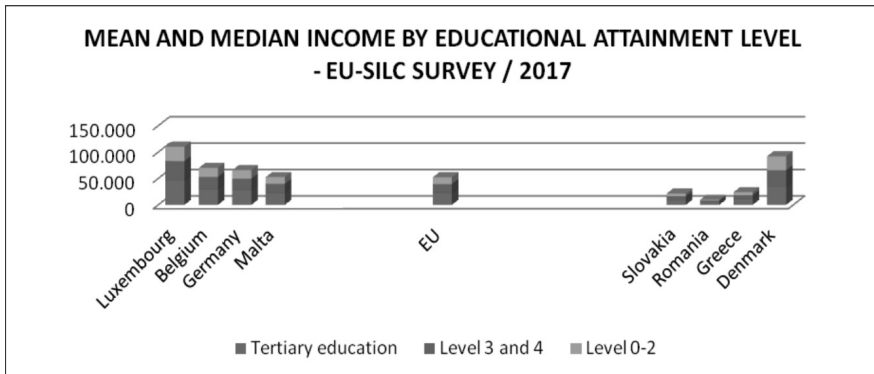
Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_di08

- **Between 2015 and 2016,** the largest fall in average income (adjusted for inflation) was in Bulgaria (-4.2%), while **the highest increases were recorded in Latvia (9.1%), Estonia (8.7%), Lithuania (8.2%), Romania (6.9%) and Poland (6.1%);**

Figure 5

Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_di08

- **In 2016, approximately 38.5% of the total EU-28 disposable income was attributed to the top quintile** (the top 20% of the hierarchy), while those **in the lower quintile were attributed 7.7% of total income available;**
- In 2011-2016, at EU-28 level, the share of disposable income for the two quintiles fell from 7.9% to 7.7% for the lower quintile and from 38.8% to 38.5% for the upper quintile;
- For the same period, **the share of the population affected by the mobility of rising incomes decreased from 17.8% to 15.2%, while the share of the population affected by the declining revenues transitions decreased from 17.2% to 14.6%** (in Lithuania, Latvia, Ireland and Bulgaria, the mobility of rising incomes declined at a particularly fast pace, while declining income mobility declined at a relatively fast pace in Romania, Ireland and Latvia);
- **Social transfers have led to an increase in average disposable income in the EU 28 by 4,821 PPS in 2016**, taking into account pensions (when excluded from the analysis, the income was with 1327 PPS higher);

- From this perspective, **the biggest differences were recorded in Romania and Poland**, where transfers that including pensions were six times higher than the transfers that excluded them;
- In 2016, the average disposable income before social transfers was higher for people living in nuclear households comprising two or more adults without dependent children (13,815 PPS) than for the other two types of households - 10,141 PPS for living people in households with two or more adults with dependent children, respectively 8,487 PPS for single-person households with dependent children;
- It should be stressed that **the impact of social transfers was very high**, the average level of disposable income for people living in households with two and more adults with dependent children grew by 82.3% after social transfers in 2016 (from 10,141 PPS to 18,492 PPS);
- **The largest increases in income were recorded in Luxembourg for people living in households with one or more adults with dependent children** (increase by 15,921 PPS as a result of social transfers in 2015);
- Significant increases in average income for people living in this type of household were also recorded in France, Belgium, Sweden, Austria and Finland (increases of over 10,000 PPS, 2016).
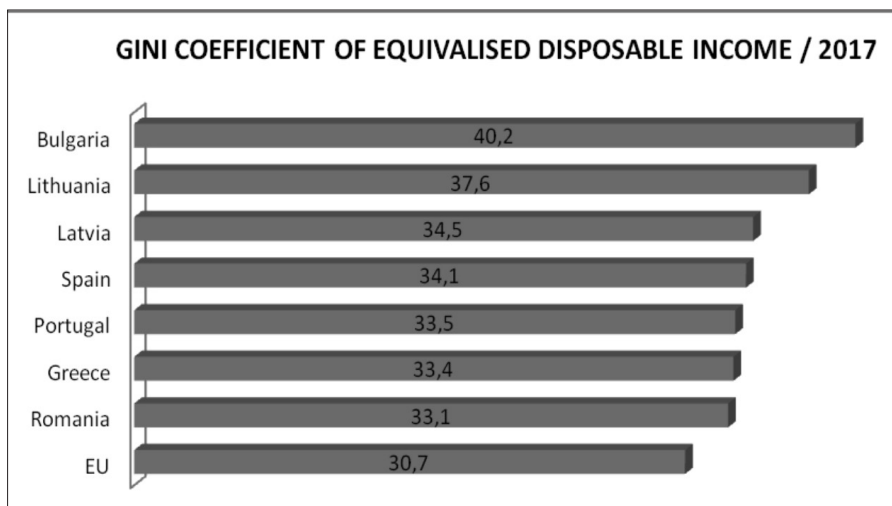
1.2. Income inequality

The most used indicator for measuring income inequality is the Gini coefficient. It can range from 0 (perfect equality in income distribution) to 100 (perfect inequality, all revenue distributed to one person).

In 2017, the Gini coefficient for the EU27 was 30.7, with the highest values in Bulgaria (40.2) and Lithuania (37.6). In this ranking, **Romania ranks 7th, the Gini coefficient registered a value of 33.1 in 2017** (see Figure 6).

At the other end, the Netherlands, Belgium, Finland, Czech Republic, Slovenia and Slovakia make up the group of countries with a Gini coefficient of less than 27.0.
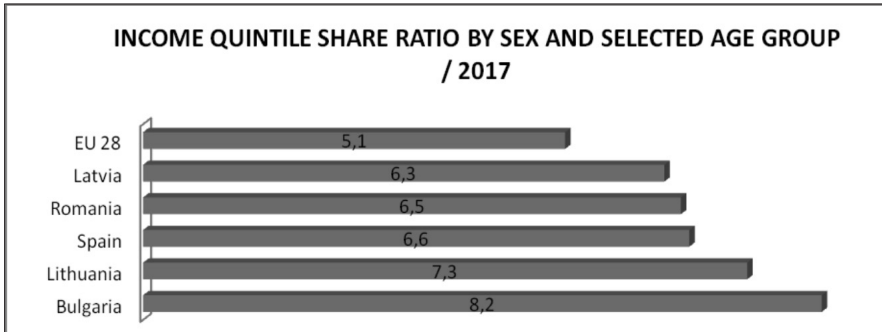
Figure 6

GINI COEFFICIENT OF EQUIVALISED DISPOSABLE INCOME / 2017

Country	Value
Bulgaria	40,2
Lithuania	37,6
Latvia	34,5
Spain	34,1
Portugal	33,5
Greece	33,4
Romania	33,1
EU	30,7

Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_di12&lang=en

Income inequalities can also be represented by the quintile income quote ratio (ratio between upper quintile income and lower quintile income or 20% of the highest income population / 20% of the lowest income population).

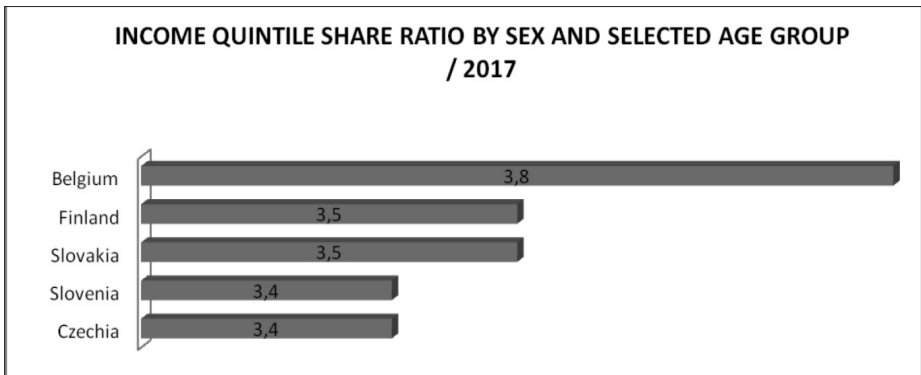The following points should also be highlighted (2017, Figure 7):

- The income quintile weight ratio for the EU 28 was 5.2 (the average income received by 20% of the highest income population was more than five times higher than the average of the incomes received by 20% of the least income population)
- **The highest income inequalities were recorded in Bulgaria (8.2), Lithuania (7.3), Spain (6.6), Romania (6.5) and Latvia (6.3);**
- At the other pole there are countries such as the Czech Republic (3,4), Slovenia (3,4), Slovakia (3,5) and Finland (3,5), at a rate less than or equal to 3,5 (see Figure 8).

Figure 7

INCOME QUINTILE SHARE RATIO BY SEX AND SELECTED AGE GROUP / 2017

EU 28	5,1
Latvia	6,3
Romania	6,5
Spain	6,6
Lithuania	7,3
Bulgaria	8,2

Source: http://appsso.eurostat.ec.europa.eu/

Figure 8

INCOME QUINTILE SHARE RATIO BY SEX AND SELECTED AGE GROUP / 2017

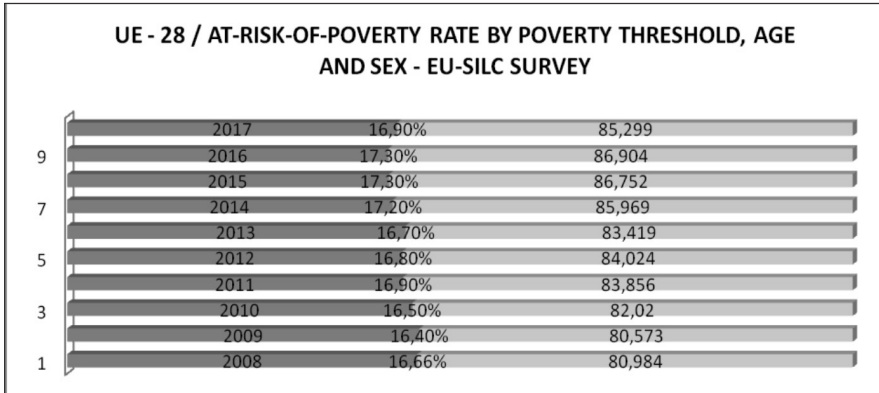|	
Belgium	3,8
Finland	3,5
Slovakia	3,5
Slovenia	3,4
Czechia	3,4

Source: https://ec.europa.eu/eurostat/tgm/table.
do?tab=table&init=1&language=en&pcode=tessi180&plugin=1

2. Effects (consequences) of income on living conditions

As you know, two of the three priorities of the EU 2020 Strategy place a strong emphasis on smart and sustainable growth. The third priority seems to be the most important and has social inclusion as a goal. Practically, the EU wants that about 20 million European citizens to get out of poverty and social exclusion by well-targeted public policies by

the end of 2020. **At 2017, in the EU-28 area, there were 85,299,000 people on the risk of poverty or 16.9% of the EU-28 population.**
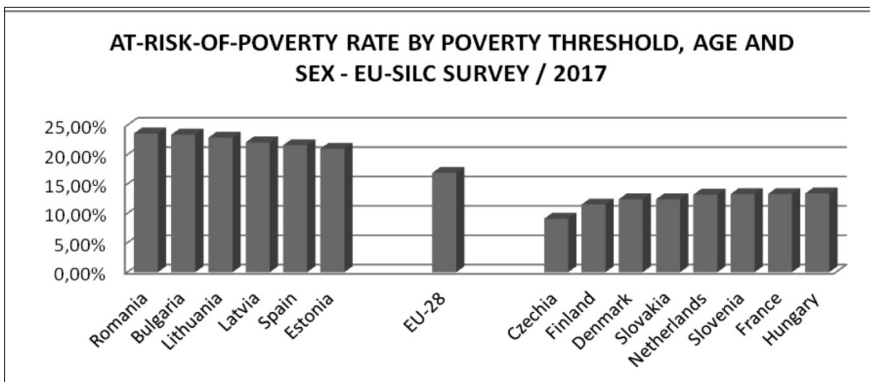
Figure 9

UE - 28 / AT-RISK-OF-POVERTY RATE BY POVERTY THRESHOLD, AGE AND SEX - EU-SILC SURVEY

	2017	16,90%	85,299
9	2016	17,30%	86,904
	2015	17,30%	86,752
7	2014	17,20%	85,969
	2013	16,70%	83,419
5	2012	16,80%	84,024
	2011	16,90%	83,856
3	2010	16,50%	82,02
	2009	16,40%	80,573
1	2008	16,66%	80,984

Source: https://ec.europa.eu/eurostat/tgm/table.
do?tab=table&init=1&language=en&pcode=tessi014&plugin=1

From this perspective Romania occupied the first place in 2017 with a population of approximately 4,646,000 people who was at risk of poverty rate (23.6%).

Figure 10

AT-RISK-OF-POVERTY RATE BY POVERTY THRESHOLD, AGE AND SEX - EU-SILC SURVEY / 2017

Source: https://ec.europa.eu/eurostat/tgm/table.
do?tab=table&init=1&language=en&pcode=tessi014&plugin=1

As can be seen in Figure 11, **Romania recorded the highest number of people at risk of poverty rate by poverty threshold in 2015** (5,056 million people / 25.40% of the country's population).

Figure 11

ROMANIA - AT-RISK-OF-POVERTY RATE BY POVERTY THRESHOLD, AGE AND SEX / 2008 - 2017
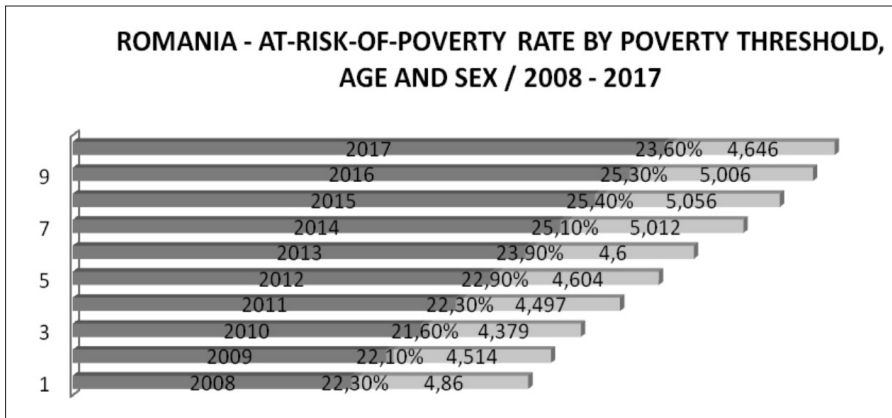
It should be underlined that people at risk of poverty or social exclusion generally find themselves in one of the following situations:
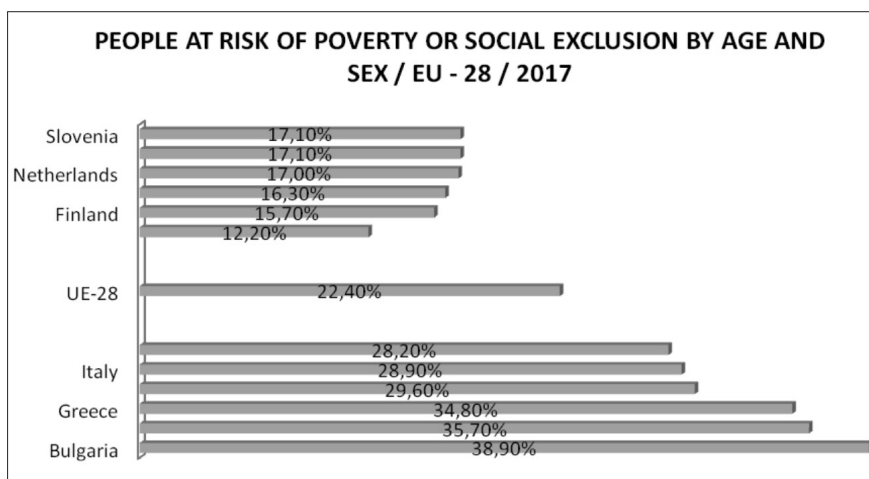
- People with an income below the risk of poverty,
- People who are suffering from serious material deprivation (they can not afford at least four of the nine articles considered essential by the specialists for an acceptable quality of life standard),
- People who live in a household where work intensity is very low, which means that the income is extremely small.

2.1. Poverty and Social Exclusion

Even though between 2012 and 2017 the number of poor people decreased by 10,796 million (in 2012 123,774 million people in the EU-28 population were at risk of poverty and social exclusion), in 2017, 112,978 million people in the EU-28 (22.4%) were on the brink of poverty. A careful look at the progress made in recent years shows that beyond the record of some important steps in achieving the objectives of the EU 2020 strategy, the effects of the financial and economic crisis of 2010-2012 have been felt (about one in four people in the EU-28 were at risk of poverty and social exclusion in 2017).
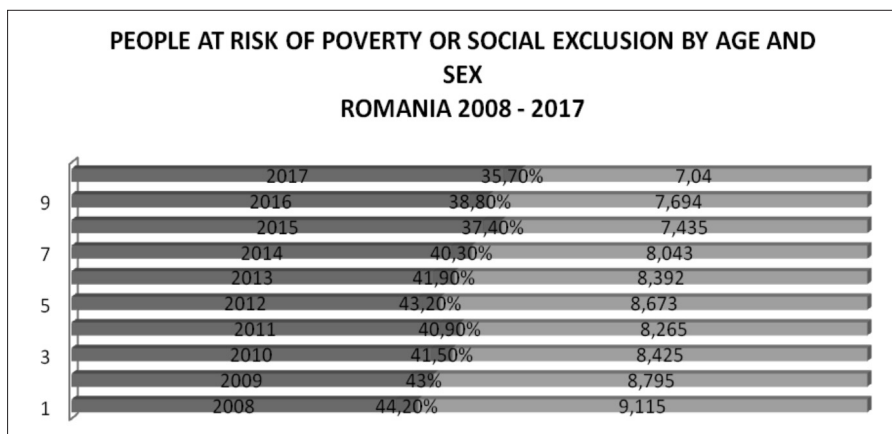
In this respect, the states that had the lowest poverty and social exclusion rates in 2017 were the Czech Republic (12.2%), Finland (15.7%), Slovakia (16.3%), the Netherlands (17.0%), France (17.1%) and Slovenia (17,1%). In the opposite, Bulgaria (38.9%), Romania (35.7%) and Greece (34.8%) are the countries that registered the highest number of people at risk of poverty and social exclusion in 2017 (see Figure 12).

Figure 12

Source: http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do

Figure 13

Source: http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do

As can also be seen from Figure 13:

- In 2017, approximately 7,040 million Romanians (35.7% of Romania's population) were on the risk of poverty and social exclusion; of those most exposed to the risk of poverty and social exclusion were those aged 16-24 (43.7%);
- In 2008, 44.2% of Romania's population was at the risk of poverty and social exclusion (9.115 million Romanians);
- In the period 2008-2017, the cohort of the poor exposed to social exclusion decreased by about 8.5% (2.075 million romanians);
- It must be stressed that we are talking about a reduction in absolute terms; the influence of the migration phenomenon is not exactly known;
- The global financial and economic crisis of 2010-2012 has also probably influenced the negative adjustment of the percentage of the Romanian population on the poverty line and social exclusion, which again rises from 40.9% in 2011 (8.265 million people) to 43.2% in 2012 (8.673 million people).

According to data in EU-28, the profile of the most exposed to poverty and social exclusion in 2017 was as follows:

- **People with a lower education stock** - approximately 34.3% of people aged 18 and over with low education (ISCED 0-2) were at risk of poverty and social exclusion compared to about 10, 9% of people in the same age group but with a high level of education (ISCED 5-8);
  - In **Romania the exposure of people with low education stock to poverty and social exclusion was 56.2%** compared to the ones with high education stock who was 7.1%.
- **Unemployed** - 33.2% of unemployed people with 18+ age were at risk of poverty and social exclusion compared with about 10.0% of people in the same age group but with a job;
  - In Romania, 42.4% of unemployed people with 18+ age were at risk of poverty and social exclusion compared with 15% of people in the same age group but with a job.
- **The cohort of young people aged 18-24 was the most exposed to poverty and social exclusion in EU-28** - 29.2%;
  - In Romania, the cohort of young people aged 16-19 was the most exposed to poverty and social exclusion - 46.8%.

- **Women - the cohort of 18-24 year-olds was exposed to 30.2% of poverty and social exclusion in EU-28** compared to 28.2% of men in the same age group.
  - **In Romania, the cohort of males aged 16-19 years has been exposed to poverty and social exclusion in a proportion of 47.1%** compared to women in the same age group - 46.5%;
- **Approximately 47% of the population living in one-person households with dependent children was exposed to the risk of poverty and social exclusion in EU-28**; this rate varies from 65.9% in Ireland to 35.5% in Estonia;
  - In Romania, 46.7% of the adult population aged 65 and older was most at risk of poverty and social exclusion;
- **In 2017, approximately 23.9% of people living in the EU-28 rural area were exposed to poverty and social exclusion** (compared with 22.6% in the urban area);
  - In Romania, **almost half of the population living in rural areas - 48.5% - was exposed to poverty and social exclusion (4.444 million people)**, compared with 19.6% of the population living in the urban area (1.117 million people).

2.2. *Material deprivation*

The poverty level can also be highlighted if some aspects of material deprivation are also analyzed in addition to monetary poverty. More accurately, taking into account data that describe inability of people to afford themselves a life that society considers it normal.

- **Material economic deprivation** - issues that are the consequence of financial gaps (lack of the money who assure: the specific expenditure to the consumption of basic food, the proper home maintenance, the current obligations and payments, the recovery outside of the household, payment for unexpected expenses, etc.);
- **Material deprivation in terms of goods endowment** (washing machine, color TV, telephone, car, computer, etc.);
- **Material deprivation from the point of view of the quality of living conditions** (damp walls, damaged windows, proper lighting
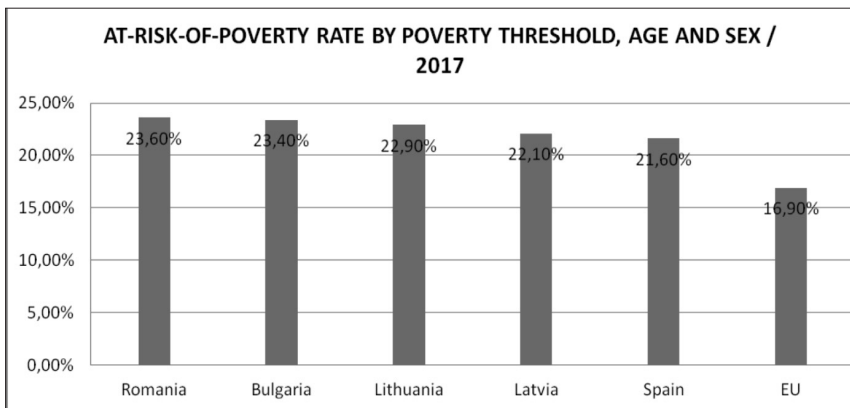
of the dwelling, lack of bath / shower or sanitary group inside the dwelling, etc.).

As can be seen from Figures 13-14 in 2017, the rate of the severe material deprivation in the EU-28 was 6.6% and was smaller than the poverty rate (16.9%). Also, the two rankings are not identical. In the sense that the countries who ranked first in terms of the highest rate at risk of poverty are not on the same ranking with the countries who had the highest rates of the severe material deprivation.

The average rate of severe material deprivation varied in 2017 across the EU-28 according to Eurostat data as follows:
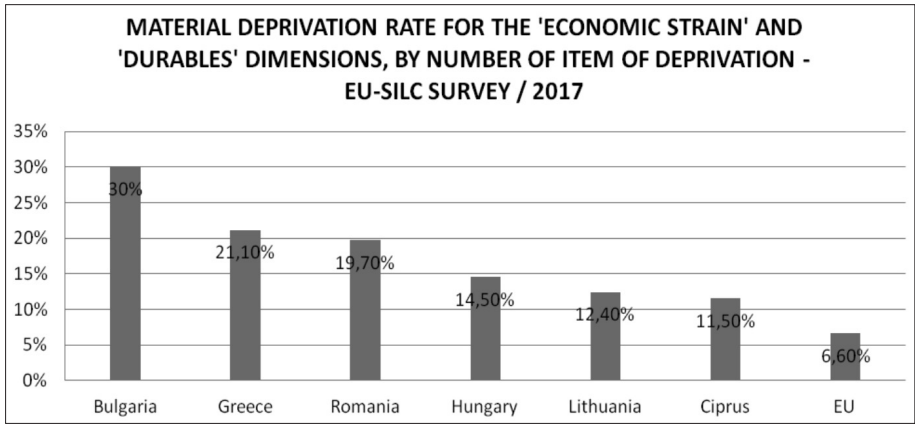
- The lowest values were registered in Sweden (1.1%), Luxembourg (1.2%), Finland (2.1%), the Netherlands (2.6%) and Denmark %);
- The h**ighest values were registered in Bulgaria (30%), Greece (21.1%), Romania (19.7%), Hungary (14.5%), Lithuania (12.4%) and Cyprus (11.5%**).

Figure 13

Source: https://ec.europa.eu/eurostat/tgm/table.
do?tab=table&init=1&language=en&pcode=tessi014&plugin=1

Figure 14

MATERIAL DEPRIVATION RATE FOR THE 'ECONOMIC STRAIN' AND 'DURABLES' DIMENSIONS, BY NUMBER OF ITEM OF DEPRIVATION - EU-SILC SURVEY / 2017

Source: https://ec.europa.eu/eurostat/web/products-datasets/product?code=tepsr_lm420

- 13.3% is the severe material deprivation rate for the European people who living in single person households with dependent children (11.2% for the adults aged less than 65 years who were in the same situation in 2017);
  - **The tendency of severe material deprivation rate available for Romania, in 2017**: 26.8% of people who living in single person households without dependent children, 25.9% of adults aged less than 65, 27.4% of people aged 65 and older and 23.5% of people living in single person households with dependent children.

Figure 15
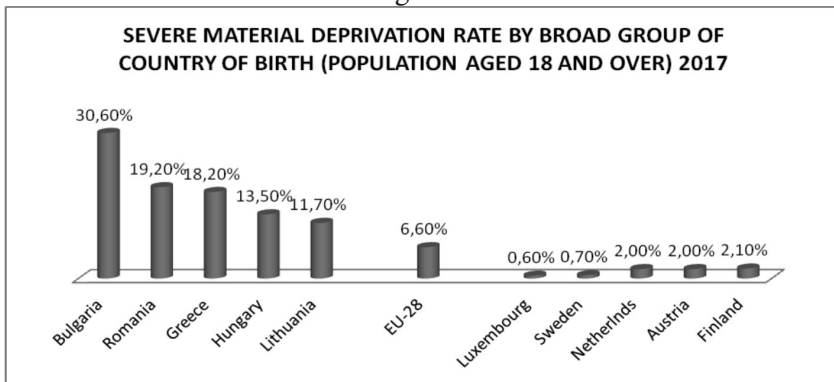
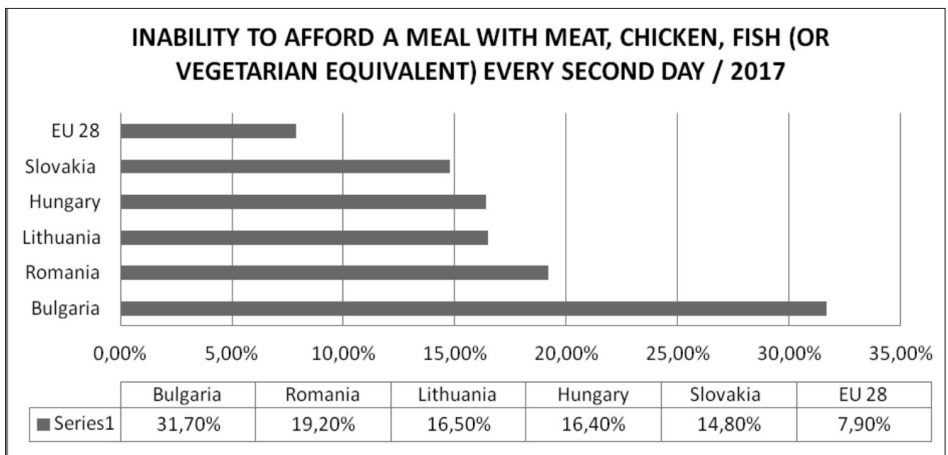**SEVERE MATERIAL DEPRIVATION RATE BY BROAD GROUP OF COUNTRY OF BIRTH (POPULATION AGED 18 AND OVER) 2017**

Source: https://ec.europa.eu/eurostat/statistics-explained/index.php/Material_deprivati-on_statistics_-_early_results#Severe_material_deprivation_by_household_type

- In 2017, in the EU-28, about 6.6% of the population aged over 18 suffered severe physical depression;
- As can also be seen from Figure 15, the lowest severe material deprivation rates were recorded in Luxembourg (0.6%) and Sweden (0.7%);
- **Bulgaria (30.6%), Romania (19.2%) and Greece (13.5%) were on the podium with the highest rates of severe material deprivation registered in the EU-28 area.**
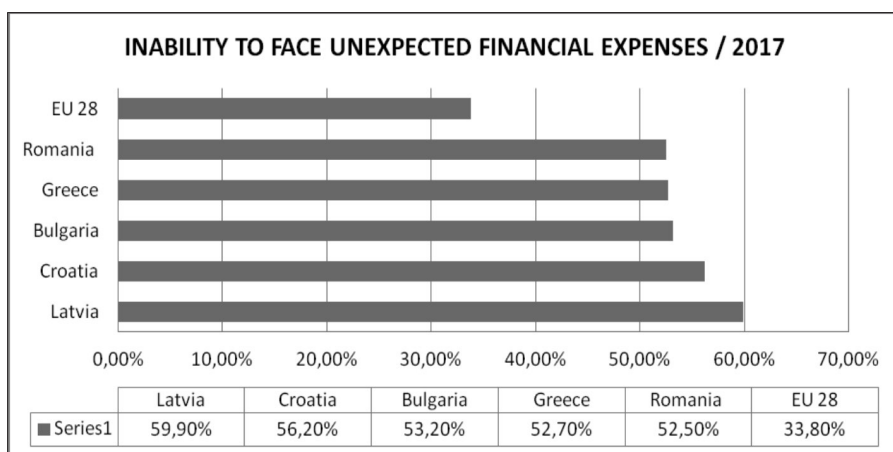
Figure 16

	Bulgaria	Romania	Lithuania	Hungary	Slovakia	EU 28
■ Series1	31,70%	19,20%	16,50%	16,40%	14,80%	7,90%

Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdes03&lang=en

As can also be seen from Figures 16 and 17:

- Approximately 7.9% of people living in EU-28 in 2017 were unable to afford a meal with meat, chicken, fish or vegetarian equivalent every second day;
    - The most complex situation is in Bulgaria, where on average about 31.7% of people face such difficulties;
    - The situation is rather tough for countries like **Romania (19.2%)**, Lithuania (16.5%), Hungary (16.4%) and Slovakia (14.8%);
- On the opposite side, states such as Ireland (1.7%), Sweden (1.8%) and the Netherlands (1.9%) are hardly faced with such difficulties;

– In 2017, 33.8% of the population living in the EU-28 area could not meet unexpected spending;

  * The most complex situation from this perspective was registered in Latvia where almost 60% of the population was in the situation;
  * In a similarly complex situation were also the populations of Croatia (56.2%), Bulgaria (53.20%), Greece (52.59%) and **Romania (52.5%)**.
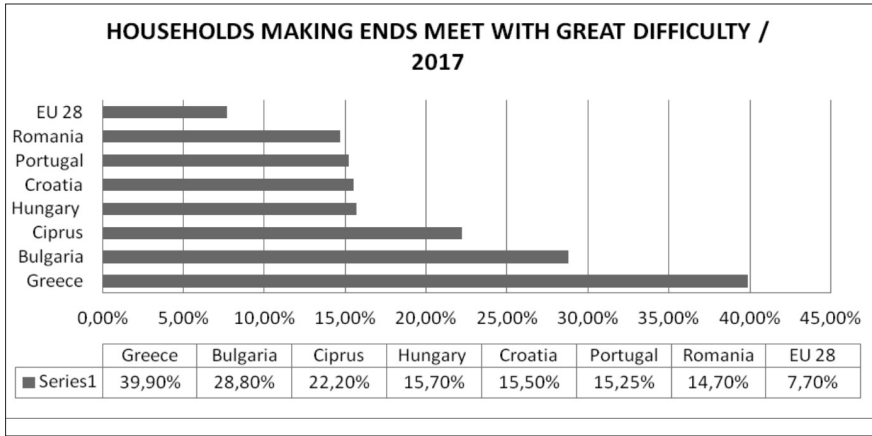
Figure 17

INABILITY TO FACE UNEXPECTED FINANCIAL EXPENSES / 2017

	Latvia	Croatia	Bulgaria	Greece	Romania	EU 28
■ Series1	59,90%	56,20%	53,20%	52,70%	52,50%	33,80%

Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdes04&lang=en

Concerning inability to make ends meet in 2017 (Figure 18):

  * Only 7.7% of the population living on the EU-28 territory encountered such difficulties;
  * A more complex situation was recorded in Greece (39,90%), Bulgaria (28,80%) and Cyprus (22,2%);
  * In the opposite direction, low values were recorded in Germany (2.1%), Finland (2.3%), Sweden (2.9%) and Netherlands (3.2%);
  * **In Romania percentage of people living in a households with great difficulty to make ends meet is 14.7%**

Figure 18

	Greece	Bulgaria	Ciprus	Hungary	Croatia	Portugal	Romania	EU 28
■ Series1	39,90%	28,80%	22,20%	15,70%	15,50%	15,25%	14,70%	7,70%

Source: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_mdes09&lang=en

Conclusions

According to the last Eurostat data:

– Even if Romania advances faster than most European states (6.9 percent GDP growth in 2017 and 4.1 percent in 2018) has much to recover (Figure 1) - Romania ranks third with a **GDP per capita lower by 37% than the European average** (Figure 2),

– **Romania** is part of the group of countries with **the highest inequalities registered in the EU-28** (6,5, Figure 7),

– Romania recorded **the highest number of people at risk of poverty rate by poverty threshold in 2015** (5,056 million people / 25.40% of the country's population, Figure 10)

– Romania had **the highest population at risk of poverty rate by poverty threshold - 23.6%** (4,646,000 people, Figure 10),

– **35.7% of Romania's population were on the risk of poverty and social exclusion;**

  ✦ Most exposed to the risk of poverty and social exclusion were those aged 16-24 (**43.7%**),

  ✦ **The exposure of people with low education stock to poverty and social exclusion was 56.2%** compared to the ones with high education stock who was **7.1%**,

- **42.4% of unemployed people with 18+ age were at risk of poverty and social exclusion** compared with 15% of people in the same age group but with a job,
- **Ranks first in terms of the poverty rate of 18-24 year-olds - 28.2%,**
- The **young people aged 16-19 was the most exposed to poverty and social exclusion - 46.8%,**
- **The males aged 16-19 years has been in 2017 the most exposed to poverty and social exclusion - 47.1%**, compared to women in the same age group - 46.5%,
- **46.7% of the adult population aged 65 and older was at risk of poverty and social exclusion in 2017,**
- **Almost half of the population living in rural areas - 48.5% - was exposed to poverty and social exclusion** (4.444 million people), compared with 19.6% of the population living in the urban area (1.117 million people),
- **Romania registered one of the highest values concerning the material deprivation rate - 19.7%** (Figure 14),
  - **Romania (19.2%) had one of the highest rate of severe material deprivation registered in the EU-28 area** (Figure 15),
  - **52,5% of the Romanian population living in the EU-28 area could not meet unexpected spending** (Figure 17),
  - The percentage of people living in a households with great difficulty to make ends meet was 14.7% (Figure 18),
- **Romania remains one of the poorest countries in the EU-28.** All these aspects of life, described in this article, contribute to a certain extent to increasing of the migration phenomenon in the recent years. They are part of a fairly complex puzzle that describes the objective well-being of the Romanian population ten years after EU integration.

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