Indicators of poverty. Comparison between two Regions

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Abstract. Poverty is a social issue: many families are living in a state of social, economic, cultural and housing difficulty. Poverty manifests itself in different ways, depending not only on the social context but also on the territorial one. This paper analyses poverty in two regions – Friuli Venezia Giulia and Lazio – through a series of indicators chosen to highlight both the dynamics of family poverty and the systems to combat poverty. The more families find themselves in a situation of hardship, the more social welfare policies a State should implement to contrast poverty.

Key words. Poverty, Housing problems, Social welfare.

1. Poverty and its measurement. Poverty is a term that defines a social issue: the fact that many people cannot adequately satisfy their needs, necessities, capabilities and aspirations. Living in poverty means, as Sen (1985) said, being deprived of one's freedom: not being able to translate one's capabilities into functionings or not being able to express one's capabilities because they lack resources.

Thus, the concept of poverty is directly associated with a condition related to the lack of economic and material resources (income, consumption), but it also concerns an immaterial dimension of existence, such as training, the possibility of putting one's skills to work, the possibility of choosing the desired occupation. For these immaterial aspects, "poverty is not only a moral problem, nor only

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a problem of equity or social justice, but also a problem of democracy" (Saraceno 2011). In order to determine the thresholds and parameters of poverty, it is necessary to carry out an evaluation.

The European Union defines poverty as the condition in which a poor person finds him/herself, that is, the person who has an income equal to or lower than the median income of his country. Reinwater (1974) states that "poverty is not only about the loss of income or basic services, but about the structures of wealth, savings, distribution, housing, educational opportunities, the structure of social mobility and the channels for political participation and the formation of collective decisions". In fact, since the Middle Ages, poverty was counterbalanced with a form of social welfare, which indicates a minimum level of subsistence under which individuals may see their chances of survival compromised (Rowentree 1901).

The 1795 Speenhamland system provided for the fixing of a minimum income that each worker would have to obtain "both from his work and from the family, and from the social security allowance", evaluating the amount at the price of the grain on the market according to a "sliding scale" and the number of members of the family (Webb S. and B. 1963). This system was amended in 1834 becoming the New Poor Law, because supporting the poor means reducing their number and abolishing poverty. The Speenhamland system provided for full assistance, the New Poor Law provided for less attractive assistance than paid work. The law of 1834 did not provide for an additional provision of support for those who were able to work, who had to enter specially created structures, the workhouses, "disciplinary devices" (Foucault 1975) where they worked in wage conditions and regulations worse than the external ones. Assistance must educate to independence, emancipation, work discipline and the free expression of one's ability to work. In this way, it is possible to intervene on the conditions of poverty that Spicker (2007) summarises in three concepts: social situation; social position: material conditions of life. According to Simmel (2015) "the poor as a sociological category does not arise from a certain measure of lack and deprivation, but from the fact that he receives assistance or should receive it according to social norms".

The poor people thus defined are the ones who live on the margins and are excluded from other social classes, and if they are not led out of this condition, they enter the system of the culture of poverty (Lewis 1973). To be able to build a good system of social assistance and welfare that is truly anti-poverty it is necessary to be able to analyse poverty and understand its parameters.

Conventionally, poverty is usually analysed through two distinct measures: absolute and relative. The first is to consider families and people who cannot afford minimum expenses to lead an acceptable life. It is therefore defined as the incidence of absolute poverty, calculated on the basis of a

threshold corresponding to the minimum monthly expenditure necessary to purchase a basket of goods and services which, in the Italian context and for a given family, is considered essential to a minimum acceptable standard of living. Households with a monthly expenditure equal to or less than the threshold value (which differs according to the size and composition of the household by age, geographical distribution and demographic size of the municipality of residence) shall be classified as absolutely poor¹.

In fact, according to Istat, a family is absolutely poor if it incurs a monthly expenditure for consumption equal to or less than this threshold value.

Relative poverty expresses the economic difficulties, either for people or geographical areas, in the enjoyment of goods and services in relation to the average economic level of life.

"The estimate of the incidence of relative poverty (percentage of households and poor people) is calculated on the basis of a conventional threshold (poverty line) which identifies the value of consumption expenditure below which a household is defined as poor in relative terms. The poverty line for a two-member household is set at the average monthly expenditure per person in the country. Households of two persons having

a monthly expenditure equal to or less than this value are classified as poor. For larger families, the value of the line is obtained by applying an appropriate equivalence scale² that takes into account the economies of scale achievable as the number of components increases³".

This distinction makes it easier to analyse the data and to differentiate the different indicators according to a given numerical logic.

The data show that over the years the poverty condition of families has changed: it grows or decreases depending on both the social and working conditions and on the social welfare and social assistance policies implemented. In 2017, Istat estimated 1.778 million resident families in which 5.58 million people live in absolute poverty, an increase in the number of families and individuals compared to 2016 and 2015. As shown by the official Istat data on poverty in Italy, the incidence of absolute poverty has increased both in the North (5% in 2016 and 5.4%) in 2017) and in the South (8.7% in 2016 and 10.2% in 2017), but has decreased from 5.9% in 2016 to 5.1% in 2017. There is an increase in the incidence of relative poverty; there is an increase of about two percent in Italy from 10.6% in 2016 to 12.3% in 2017. Also in the North, in the Centre

¹ Istat definition of absolute poverty.

² Istat definition of relative poverty.

³ The equivalence scale is the set of correction coefficients used to determine the poverty line if households have a different number of members from two. For example, the poverty line for a four-person household is 1.63 times that for two members (&1,768.91), the line for a six-person household is 2.16 times that for two members (&2,344.08).

and in the South. Respectively for the North there is an increase from 5.7% in 2016 to 5.9% in 2017, to the Centre from 7.8% in 2016 to 7.9% in 2017. Specifically, reference is made to the North-East, observing that here too there is an increase in the incidence of both absolute and relative poverty of families: absolute poverty from 4.4% in 2016 to 4.8% in 2017; relative poverty from 5.4% in 2016 to 5.5% in 2017. More specifically, by analysing the regions of Friuli Venezia Giulia and Lazio, it is possible to detect a relative poverty inverse to that of the territorial distribution, since there is a reduction in the incidence of poverty of families from 2016 to 2017. Friuli Venezia Giulia has shown a reduction of the incidence of poverty of about 3.5 percentage points, shifting from 10.4% in 2016 to 6.9% in 2017. Lazio, on the other hand, has shown a reduction of about 1.5 percentage points, going from 9.7% in 2016 to 8.2% in 2017.

Such data do not attest that there are actually no families in a condition of economic, housing or social hardship, but that there is an improvement in one or more conditions, determined by various causes, such as the employment rate growth within the region, the increase in interventions against poverty.

Through selected indicators with reference to previous studies on poverty, the experience in Caritas and data on poverty, this paper will examine the condition of poverty and economic hardship of families in the two regions of Friuli Venezia Giulia and Lazio, focusing on housing hardship,

and then it will observe the interventions put in place to combat poverty.

2. Poverty indicators. As stated, poverty brings with it a wide range of mechanisms that are not so easily assessed. It has been decided to divide the analysis of the data and the choice of indicators into two phases. The first section of indicators examines a condition of poverty or risk of poverty: indicators to show the condition of poverty of individuals and families, which investigate the living conditions, the possibilities of expression of their capabilities and their well-being. The number of households will not be used as an indicator to show that not only are the largest households at risk of poverty but that poverty or risk of poverty can occur in all households. Moreover, in this analysis, the number of families and their composition can be excluded because general data of social, economic and housing hardship are observed. The second section is about the remedies to this situation, i.e. social and welfare investments. The latter could give an idea of the social welfare policies adopted and planned.

Condition of Poverty:

- Accommodation and Conditions of Accommodation:
 - Families by type of problem in the house where they live
 - Gas and light supply methods
 - Characteristics of the house
 - Household Crowding index
- Tenure status
- Consumption

- Income
- Unemployment
- Condition of the families

Combating poverty:

- Tobs
- Occupation
- Investment in services

The data used for the analysis are the latest data published by Istat on poverty and household status. Data on poverty are extrapolated both from the available micro-data and from the reports on poverty in Italy; data on the condition of households refer to the data collected by the Eu-Silc survey (Statistics on Income and Living Conditions, Regulation of the European Parliament, n, 1177/2003) which is one of the main sources for the collection of data for the periodic reports of the European Union on the social situation and on the spread of economic distress in Member States. The indicators focus on income and social exclusion, and in particular on material deprivation aspects.

The two regions taken as reference are Friuli Venezia Giulia and Lazio. These differ not only in geographical position but also in the number of inhabitants and economic development sector. Analysing these two areas in relation to the Italian background allows us to observe how the condition of discomfort changes, or how it is expressed, but above all how in two different contexts there can be a different approach to find a solution. Compared to Friuli Venezia Giulia, Lazio has a larger population and more densely populated cities,

such as Rome. But this data is to be weighed up because what is interesting to examine is the number of people and families in a condition of poverty and economic hardship, which is not always directly related to the number of inhabitants present, but to the living conditions of individuals, the policies applied and the territorial context in which they live. Specifically, the regional analysis allows to have a complete picture of the territorial dimension, given by all the Provinces, and, given the heterogeneity of each Region, it allows to make comparisons between the different Administrative Units and territorial divisions (Pintaldi 2009). The social indicators that are analysed in the territorial dimension are interpreted on the basis of the influence and the relationship they have with the territory and with economic resources.

In relation to this analysis approach, the indicators listed above are observed according to their correspondence and the scientific value of the analysis.

2.1. Accommodation and Conditions of Accommodation. The first indicator at the basis of the research is Accommodation and its condition. This is because the house is a central element in the dimension of man and in his expression. In this regard, Tosi (2006) says: the house is the expression of inequality and social stratification.

The home and the dimension of living is essential for individual and family well-being, it is the basis for the quality of life in contemporary

Table 1. Families by type of housing problem.

Year	Geographical area		using oo high		ing too ıall	far i from	ing too way family abers	Housing in poor condition		Irregularities in the water supply		They don't trust drinking tap water	
2016		%	n.	%	n.	%	n.	%	n.	%	n.	%	n.
	Italy	61.8	15737	11.2	2850	22.9	5823	4.6	1177	9.4	2393	29.9	7605
	Friuli VG	56.3	307	10.4	57	15.7	86	3.7	20	1.4	8	10.4	57
	Lazio	64.1	1665	12.7	330	28.7	744	5.5	142	10.7	278	30.1	781
	North-East	60.2	2951	10.6	519	19.4	950	3.4	169	1.4	151	18.0	883
	Centre	64.6	3399	12.1	636	24.6	1295	5.3	278	8.5	448	32.7	1717
2017		%	n.	%	n.	%	n.	%	n.	%	n.	%	n.
	Italy	59.9	15275	12.5	3183	22.2	5668	5.2	1317	10.1	2568	29.1	7714
	Friuli VG	55.1	310	9.9	56	20.1	113	3.8	22	2.4	14	8.3	47
	Lazio	62.2	1581	12.0	305	25.0	635	5.4	138	13.6	346	25.2	641
	North-East	56.9	2859	11.4	574	24.4	1023	3.8	190	3.5	173	18.6	935
	Centre	63.8	3311	12.2	634	21.8	1133	5.4	241	10.2	531	29.1	1512

societies. According to Poggio (2005), the house is at the centre of the dimension of living, so much so as to be considered as an area of welfare, since it responds to basic social, economic and symbolic needs.

The condition of Housing Disorder and Housing Condition illustrates what is housing poverty. Housing is an important dimension because it represents the person him/herself, their psychophysical well-being ⁴ and their position in the social class. Lewin (1970) states that "one will have to represent the physical environment of the individual

to a certain extent, for instance the room where he is and the position of the furniture and other objects that are important for him at the moment; in certain cases also the house in which the room is, the city. and even the country. One will have to represent his social environment, his relationships to other persons, their positions and personalities, and his own place in society, for instance his vocation". Housing confers status and is one of the first expressions of economic and social capital. Bourdieu, in his text The social structures of the economy (2004), shows how

⁴ Living in a comfortable space, with all goods and services, bright and spacious, changes the perception of living space and time, you are more cheerful, increases the motivation to live and also has benefits on health. It was also demonstrated by Mayo in his study of factory work.

Table 2. Households and gas service supply.

Year	Geographical area	The house is connected to the natural gas network (methane)		The house is conncted to the distribution network other than methane gas (LPG)		The gas is purchased in cylinders		The house has an external cylinder with periodic refuelling		The house has no gas supply	
2016		%	n.	%	n.	%	n.	%	n.	%	n.
	Italy	79.0	20126	1.9	473	12.1	3092	4.4	1132	2.0	521
	Friuli VG	82.0	447	1.1	6	10.3	56	3.3	18	2.8	15
	Lazio	84.2	2187	1.8	47	5.8	149	6.3	165	0.4	11
	North-East	84.6	4147	1.1	56	5.4	266	4.5	219	3.9	190
	Centre	84.6	4446	2.4	125	5.4	285	5.9	309	0.9	49
2017		%	n.	%	n.	%	n.	%	n.	%	n.
	Italy	78.6	20053	2.0	512	12.4	3152	4.6	1162	2.1	526
	Friuli VG	83.4	469	1.0	6	7.5	42	5.0	28	2.8	16
	Lazio	84.5	2148	1.7	43	6.0	153	6.2	158	1.0	24
	North-East	85.4	4290	1.6	81	4.4	220	4.2	209	4.0	201
	Centre	85.0	4409	2.0	104	5.4	305	5.7	298	1.0	52

the choice of the house is made on the basis of the combined income status and the state of the offer for housing. This combination encompasses the relationship between social and housing discomfort.

In Italy, the most inhabited cities have a greater incidence of problems related to the home and its condition.

Through the Istat data on the *Economic Condition of Families*, it is possible to observe how families live their homes and what types of families are in a condition of uneasy housing, which is a "more general condition of exclusion that represents a challenge for the entire system of social protection" (Zuccari 2007).

The housing and conditions indicator is divided into: Families by type of housing problem in which they live; Gas and Light Supply methods; Housing Characteristic and Household Crowding Index. We start from less incisive variables to reach those that show a more incisive correspondence between housing and social

Analysing the data, it is possible to observe how different families in Italy and in the two regions of reference live in a different situation of hardship. There is a stark difference in the living conditions between Lazio and Friuli Venezia Giulia. According to Istat, it is in the latter that a minimum number of families live in a situation of housing distress, both in comparison with Italy as a whole, and in the North- East. Lazio, on the other hand, is in a more evident situation of uneasiness in housing.

Tabella 3. Families with Problems in the Home.

	Damaged structures		High h	umidity	Low lighting		
Geographical area	2016	2017	2016	2017	2016	2017	
Italy	12.9	10.9	14.7	10.5	5.9	4.0	
Friuli Venezia Giulia	14.5	8.6	17.0	8.9	4.4	2.3	
Lazio	14.5	13.8	14.2	13.0	9.9	6.2	
North-East	11.2	8.2	13.8	9.3	4.1	2.1	
Centre	13.7	11.4	14.6	11.0	7.5	4.3	

As can be seen from Table 1. Friuli Venezia Giulia, both in 2016 and 2017, seems to have more support in all items. In fact, there are few families that experience problems in their housing conditions. Lazio, on the other hand, shows several families who complain about problems in all categories, of which the highest percentages fall under: Housing costs too high; Housing too small; Housing too far away from family members; They do not trust drinking tap water. This is for both 2016 and 2017, although there is a slight improvement in 2017.

Table 2 shows that 153 thousand (6%) households in Lazio still purchase gas in cylinders and 158 thousand (6.2%) continue to use an external gas cylinder with periodic refuelling. In Friuli Venezia Giulia only 42,000 (7.5%) households buy gas in cylinders and 28,000 (5%) continue to use an external gas cylinder with

periodic refuelling. The supply of gas is one of the goods and services that families use, and is one of the indicators that provide the classification of housing and social hardship because generally the houses where there is no gas supply network are those more marginal, peripheral or border areas, difficult to reach⁵. Lazio, being much larger than Friuli Venezia Giulia, has more marginal areas with greater difficulties in the network of services and transport.

Table 3 shows the percentage of families living in a more difficult housing situation, such as: damaged structures, high humidity and low light. These variables are incisive in demonstrating the condition of discomfort experienced by certain families and how this condition affects the quality of life of individuals, as noted above. Also in this case, Friuli Venezia Giulia has a lower percentage in both 2016 and 2017 compared to

⁵ http://www.regione.lazio.it/binary/rl_main/tbl_documenti/PER_Lazio_Parte_1.pdf

Table 4. Household Crowding Index for Italy, Region and Territorial Sections.

		Householding crowding index (number of household membersper square me				
Geographical area	2014	2015	2016			
Italy	2.7	2.7	2.7			
Friuli Venezia Giulia	2.4	2.3	2.3			
Lazio	2.8	2.8	2.8			
North-East	2.5	2.5	2.5			
Centre	2.7	2.7	2.7			

both the percentage of households in Lazio and Italy as a whole. In Lazio, 13.8% of families live in damaged structures, 13% in humid conditions and 6.2% in dwellings with poor lighting. In contrast to Friuli, where there is a percentage of 8.6%, 8.9% and 2.1% respectively.

Finally, Table 4 shows the Household Crowding Index (number of household members per square metre), which indicates the relationship between the dwelling, space and expression of personal living. It should be noted that here too there is discomfort not only at the regional level but also in the entire Italian territory. According to the Ministerial Decree of 5 July 1975, each person must have a living area of no less than 14 square metres. In Italy, on the other hand, 2.7 people live per square metre and in Lazio 2.8. In Friuli Venezia Giulia 2.3, a value below the Italian index. Living in a restricted context involves a psychophysical discomfort that emerges not only among the members of the family but also in the external social dimension. The suffocation and deprivation of the space necessary for the expression of one's own ego may involve external claims.

The report Abitabile versus Abitato (habitable vs. inhabited) highlights a different connotation of the dimension of living space. People who are economically disadvantaged live in an inhabited area, which in many cases it is inhabitable, such as very damp houses, without heating, very small and not very bright. The living space has a real pedagogical value, since there is a strong link, according to Gennari (1997), between the space and its condition and the index of education. This index is created by three different dimensions of space occupation: 1. Home; 2. Furniture; 3. Living space of its object. The architectural space is a system of relationships (Becchi, Riva 1980) that presents itself in daily life but that arises from the culture of the core family group. The personal space where one can create one's own personality, a system of values, where

	20	015	20	016	2017		
Geographical area	Rent acco- modation	Owner-occu- pied home	Rent acco- modation	Owner-occu- pied home	Rent acco- modation	Owner-occu- pied home	
Italy	19.0	81.0	19.7	80.3	20.1	79.9	
North-East	17.5	82.5	18.0	82.0	19.2	80.8	
Friuli VG	15.9	84.1	14.5	85.5	18.1	81.1	
Centre	17.7	82.3	18.0	82.0	18.5	81.5	
Lazio	18.3	81.7	19.1	80.9	19.9	80.1	

one's own personality and abilities emerge through games, relationships and bonds is necessary not only for individual but also for social wellbeing. The daily space shapes and educates each individual in his or her own way of life. Living in a condition of uneasy housing involves social unease, which in turn results in a dimension of social exclusion and marginalisation.

2.2. Tenure Status. Going back to the relationship between housing and discomfort, it can also be observed that in recent years there has been an increase in rented housing and a decrease in owned housing, throughout Italy and especially visible in the Friuli Venezia Giulia Region.

In Italy the ownership of the main house is widespread, also because owning one's own home is considered an investment on the long term. Housing costs in recent years are, according to Istat surveys, in sharp decline, in fact, it has gone from 320 euros in Italy (average monthly expen-

diture), 12.8% of average monthly income in 2016 to 296 euros, 11.6%. In the respective Regions: in Friuli Venezia Giulia, the average monthly income rose from 309 euros, 11.5% in 2016 to 290 euros and 10.6% in 2017; in Lazio, it rose from 336 euros, 13.5% average monthly income in 2016 to 308 euros and 11.7%. The problem is that there is a decrease in the income available for buying or renting a house.

2.3. Consumption and income. The average monthly expenditure in 2017 in Italy is 2,563.94 euros on an average annual income (data on incomes in 2016) of 30,595 euros, equivalent to approximately 2,549 euros. In Friuli Venezia Giulia the average annual income in 2016 is 32,725 euros, about 2,727 euros monthly and in Lazio 31,477 euros, about 2,623 euros; respectively, the average monthly expenditure is 2,603.51 euros and 2,703.58 euros. Families in both regions spend their income mainly on paying for housing, related

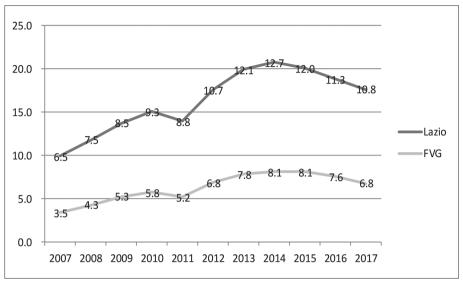


Chart 1. Historical Trend 2007-2017 Unemployment Rate 15-64 of Friuli Venezia Giulia and Lazio. (Source: Istat data processing).

services and rent, with food and nonalcoholic drinks coming second. Last, there are the expenses for education for Friuli Venezia Giulia of 14.34 euros and 16.99 euros for Lazio. The monthly average of expenditure data in relation to monthly income reveals a difficulty for households not only in making ends meet, but also, in many cases, in making such expenditures and in saving money that can be used for emergencies or future investments. The house, the most necessary good for a subject, is the one that has a higher cost and that requires a greater concentration of the resources of the families.

Between the two regions, it is possible to state that families in Lazio have greater difficulties in making ends meet.

The main source of income for families in both Lazio and Friuli Venezia Giulia comes from working as an employee, which follows public transfers, but which have decreased from 2015 to 2016. For Friuli Venezia Giulia it has shifted from 21.9% to 40.2% and in Lazio from 35.5% to 34.7%. As it can be seen, Friuli Venezia Giulia has a higher percentage of public transfers, but this figure cannot be said to be higher in terms of resources or transfers than the Region of Lazio, since the number of inhabitants is different. The Lazio Region, in fact, has a much higher number of inhabitants than Friuli Venezia Giulia, as of January 1, 2018 there were 5,896,693 residents in Lazio compared to 1,215,538 in Friuli Venezia Giulia.

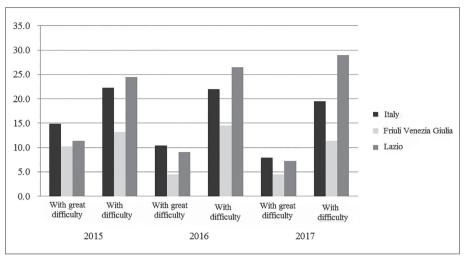
2.4. Unemployment. So far, the indicators show both material and immaterial poverty. Above all, income brings into play material poverty, which depends not only on income and the weight it has on the expenses of families but, also, on the lack of it derived from a deprivation of work. In fact, those who do not gain an income have always been considered people without rights because they could not participate in social life, express their value and fulfill their duties, such as paying taxes. The poor person was considered a drifter, a deadbeat. The issue of unemployment has different reasons, but one of them is the lack of correspondence between supply and demand of labour. Both Friuli Venezia Giulia and Lazio have experienced a fluctuation in the unemployment rate for the 15- 64 range over the last 10 years. This rate is worsening, especially for Friuli Venezia Giulia in the years of the crisis, because of the industrial chain, with an increase since 2011 and worsening recorded at 6.8% in 2017 compared to 8.1% in 2015. Lazio recorded its lowest unemployment rate in 2011, slow growth and a decline that began in 2015, going from 12% in 2015 to 10.8% in 2017.

2.5. Condition of the families. According to Istat data, from 2015 to 2017, the number of families who have great difficulty in making ends meet decreased from 14.9% in 2015 to 7.9% in 2017; the percentage of families who have difficulty in making ends meet also decreased, from 22.3% in 2015 to 19.5% in 2017. Graph

2 shows that families in Lazio have more difficulties than those in Friuli Venezia Giulia in making ends meet. In Lazio, families with this problem increased steadily from 24.5% in 2015 to 29% in 2017, decreasing, in fact, the percentage of families that have only some difficulties or manage with some ease or easily to make ends meet, which aggregate figure shifted from 64.1% in 2015. 64.4% in 2016 to 63.7% in 2017.

The families of Friuli Venezia Giulia, on the other hand, follow the opposite trend to those in Lazio, since from 2015 to 2017 there are fewer families who have both great difficulties and difficulties in making ends meet, and there are more families with some difficulties or with a certain ease, or with ease to make ends meet. If we consider the aggregate figure considering the data that combine both families that make ends meet with ease or very easily, it shifted from 76.6% in 2015, to 81% in 2016 to 84% in 2017.

The decrease in the number of families, both at Italian and regional level, who have great difficulty in making ends meet and the increase in the number of families who make ends meet with some difficulty and with some ease is due to the decrease in the number of families in difficulty and therefore at risk of poverty, according to Istat data on consumption, the quality of food, beverages, clothing and footwear, personal care and hygiene, medical examinations and periodic check-ups decreased in 2017 compared to 2016. Moreover, the quantity of food products de-



Graph 2. Families by ability to make ends meet-With great difficulty and with difficulty. (Source: Istat data processing).

creases, as the families that buy less goods shifted from 19% in 2016 to 19.4% in 2017.

These observations are also confirmed by data on households and the ability of families to save and face unforeseen expenses. In fact, the families of the two regions reflect the choices made in order to be able to better manage expenses.

The Region of Friuli Venezia Giulia, as already noted, from 2015 to 2017 has shown a sharp decrease in the percentage of families with great difficulties and with difficulties in making ends meet, and an increase in families that have more ease in in the same situation. This figure is confirmed by the increase in the percentage of families who are unable to save and face unforeseen expenses (families who are unable to save in

2015 67.1% and families who are unable to meet unforeseen expenses 32.7%, in 2017 67.9% families were unable to save and 37.0% families were unable to face any unexpected expenses). Evidently, there is a percentage of families that prefer to invest in goods and services rather than save money.

The Lazio Region, on the other hand, from 2015 to 2017, has shown a decrease in the number of families that can easily make ends meet and a decrease in the percentage of families that cannot save and face unexpected expenses (families that cannot save in 2015 75% and families that cannot meet any unexpected expenses 37.6%, in 2017 67.2% families could not save and 34.2% families could not face any unexpected expenses). This is also because in Lazio there

has been a decrease in the number of families and a decrease in certain expenses.

All these indicators highlight how much a family, today, to be considered poor, is recognized by the inequality with other families. In fact, it is not always possible to say that a family is poor and that it lives with great difficulty its daily life. Being poor means not being able to afford even non-primary goods, such as education or housing. A family that invest little in education and training. as noted, is a family poor in economic capital, but also in social and cultural capital. This will lead them to live in a condition of exclusion and marginality compared to other families. Not investing in education or housing means not expressing oneself, not being able to build one's own life and a link with it and those around it.

Social inequality, income differentials and lifestyle differentials generate personal, cultural and symbolic as well as social poverty.

3. Combating poverty. Poverty and social inequality are not easy to combat and resolve. According to Lewis, poor people create a circuit of culture of poverty from which it is difficult to escape, not economically, but culturally and socially. It means exiting from a state of minority (Kant, Foucault 2012) that hinders families from living their own lives.

Social assistance policies focused on work and investment in social services bring an improvement in social conditions and contrast the dynamics of family poverty. Intervening in the workplace means activating those services focused on integration into the world of work.

According to Istat data for 2015, Italy spends a total of 8,952,393,203 of the social expenditure of municipalities, 3,025,389,922 to support families and children for facilities. interventions and social and health services and cash transfers provided for by the different laws on family support. To combat poverty, the discomfort of adults and the homeless in total, it spends 597,387,526. Friuli Venezia Giulia - out of a total of 375,810,993 – provides for a total expenditure of 77,638,284 for families and children and 33,986,690 for poverty, the hardship of adults and the homeless. Lazio - out of a total of 839,164,594 – provides for a total expenditure of 391,466,657 for families and children and 80,131,514 for poverty, the hardship of adults and the homeless. As can already be seen from the total expenditure of the sum of the different municipalities, the two regions invest heavily in the expenditure of families and children. If we look at the services provided to families and children and poverty and social distress, we observe that regardless of the different monetary value, Lazio has more revenues and more expenses, being not only more extended but also more populated, they spend differently investing in expenses for social service. Friuli Venezia Giulia spends a lot on the provision of socio-educational services for families and minors compared to the Lazio Region (4,195,603 euros vs. 2,507,494 euros), at the same time both spend little for housing and work support. Friuli Venezia Giulia invests much less than Lazio in work support because it also has fewer unemployed people. For both regions, there was a high level of employment support for people in conditions of poverty and extreme hardship, specifically 896,642 euro for Friuli Venezia Giulia and 1,433,470 euro for Lazio

4. Conclusions. The data for 2017 show a remarkable improvement at country level of the poverty of families; the comparison, between the two regions shows that Lazio is in a situation of greater housing and social

hardship than Friuli Venezia Giulia, even if the families of the latter are experiencing a special situation because even if they manage to make ends meet, according to the latest Istat data, they have more difficulty in saving and cope with unforeseen expenses. The data on housing deprivation show that even today, there is a lack of awareness that this could be an indicator to combat a type of poverty that focuses mainly on families. Data on families are important because they allow to monitor the trend of poverty and social and cultural hardship. Families are the future and it is therefore important to be able to overcome and prevent, above all, intangible poverty.

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