



BAROMETRIC STUDY ON POVERTY AND ECONOMIC PRECARIOUSNESS

17TH EDITION- 2023

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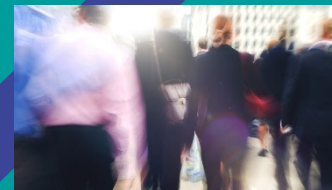
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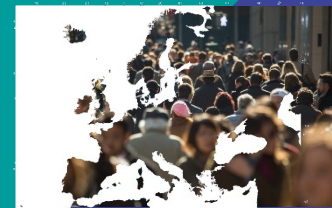


A 2-part study

1 ▶ Barometric survey in France,
among adultspage 3



2 ▶ European semi-barometric survey
conducted in ten countries.....page 18





1

BAROMETRIC SURVEY IN FRANCE

METHODOLOGY



TARGET

Survey conducted in France among a sample of 996 people representative of the French population aged 16 and over.



Study prepared for the :

Reading note: all results are expressed as a percentage (%)



COLLECTION DATES

June 17th to 18th 2023



METHODOLOGY

Sample interviewed by **telephone.**

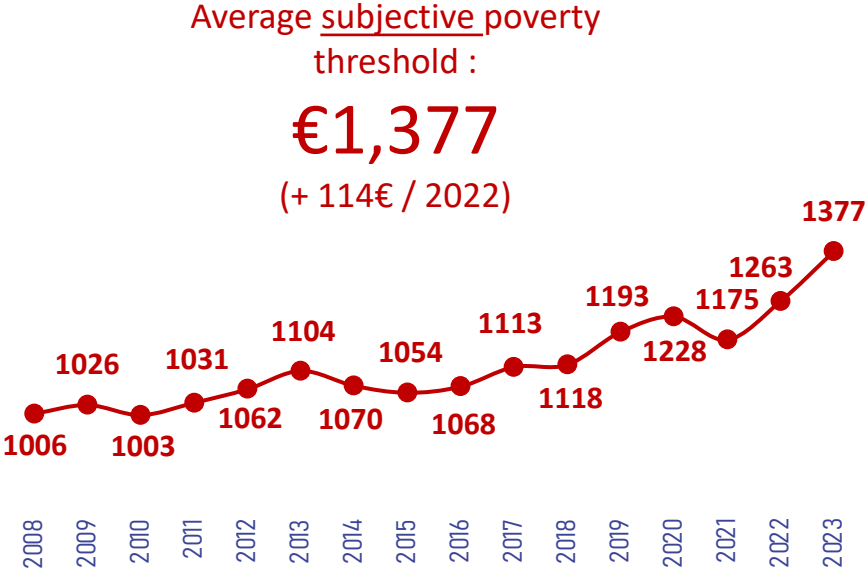
Quota method applied to gender, age, occupation of respondent, region and urban area.



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

On average, the French consider a single person to be poor when their net monthly income is less than €1,377. This figure is €114 higher than last year, while inflation has continued to rise this year, putting an increasing strain on household budgets.

Question: In your opinion, below what net income per month can a single person be considered poor in a country like France?



By comparison, this is 275 euros more than the official INSEE poverty line, and only 6 euros less than the minimum wage.

The average subjective
threshold

€ 1 377

(+114€ / 2022)



The official poverty line
of INSEE with a threshold of 60%* :

€ 1,102 (stable vs 2022; +39€ / 2021)

i.e. 9.3 million poor people in France



Net minimum wage 2023 :

€ 1,383 (+79 € vs 2022)

for a 35-hour / week contract

*INSEE poverty threshold calculated on the basis of 60% of median income in 2022, for a person living alone.

In detail, the subjective poverty threshold changes a lot according to profile, with a tendency for wealthier categories to consider more people as poor.

Question: Below what net monthly income do you think a single person can be considered poor in a country like France?

Average subjective poverty threshold: **€1,377** (+€114 / 2022)

With major differences in perception depending on...

... REGION ▶ **€1,351** (+100€ / 2022)
outside the Paris region



€1,495 € (+177€ / 2022)
in the Paris Region
+ €144 compared with outside the Paris region

... INCOME ▶ **€1,209** (+121€ / 2022)
according to those whose net household income is less than €1,200



€1,425 € (+127€ / 2022)
according to those with a net monthly household income of €3,000 or more
+ €216 compared with those whose income is less than €1,200

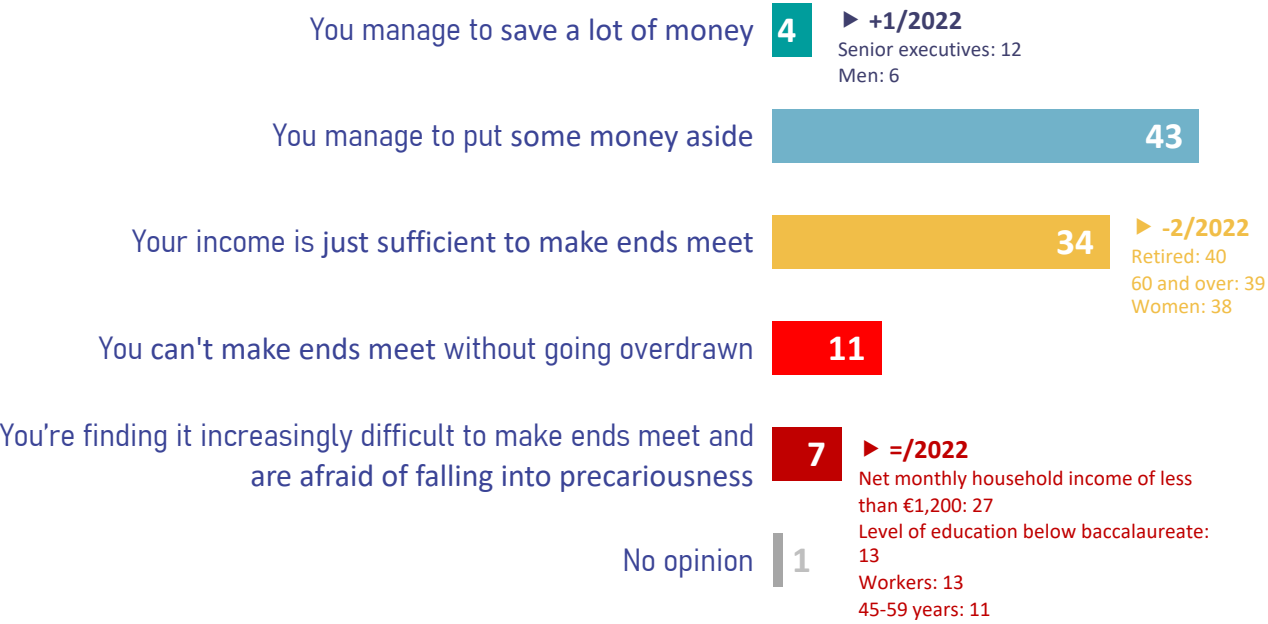
... NUMBER OF CHILDREN ▶ **€1,363** (+128€ / 2022)
according to those who do not live with children



€1,422€ (+€110 / 2022)
according to those living with at least one child under the age of 18
+ €59 compared with those living without children

After a deterioration that began in 2022, the financial situation of the French continues to worsen this year, against a backdrop of rising prices.

Question: Which statement best describes your current situation?



47% put money aside (-1/2022)
 Senior executives: 60
 Level of education above baccalaureate: 56
 Men: 54

18% live overdrawn (+3/2022)
 Net monthly household income of less than €1,200: 42
 Workers: 31
 Employees: 25
 Level of education below baccalaureate: 24



At the same time, the most vulnerable sections of the population are increasingly feeling that they are about to fall into poverty, particularly blue-collar workers and parents.

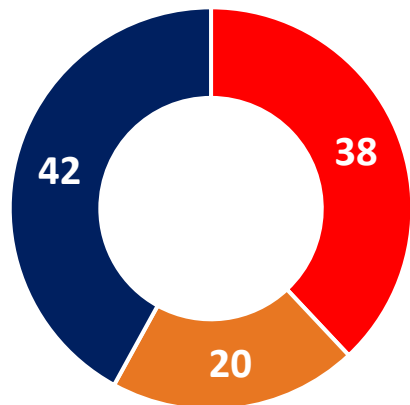
Question Has there ever been a time in your life when you thought you were about to fall into poverty?

Yes, and I've been in a similar situation

Yes, but I've never been in such a situation.

No, this has never happened

% YES: 58 (↗ +1 / 2022)

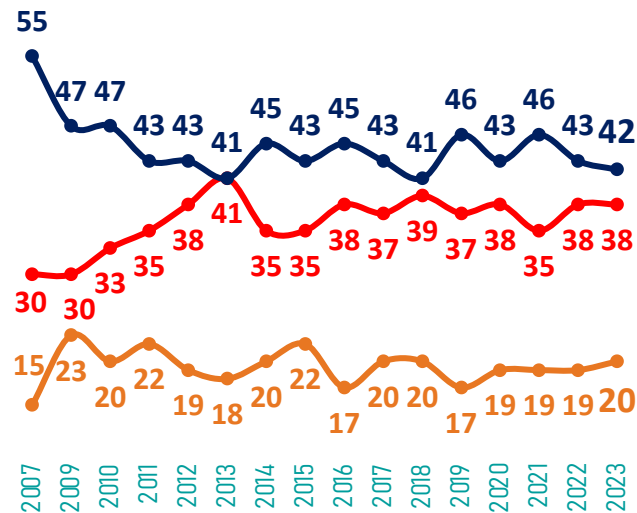


▶ Less than €1,200 net per month in the household: 76 (+2/ 2022)
of whom have experienced this situation: 53

▶ 35-44 years: 76 (+9/ 2022)
of whom have experienced this situation: 48

▶ Workers: 74 (+5/ 2022)
of whom have experienced this situation: 53

▶ People living with a child under 18: 71
(+4/ 2022)
of whom have experienced this situation: 46



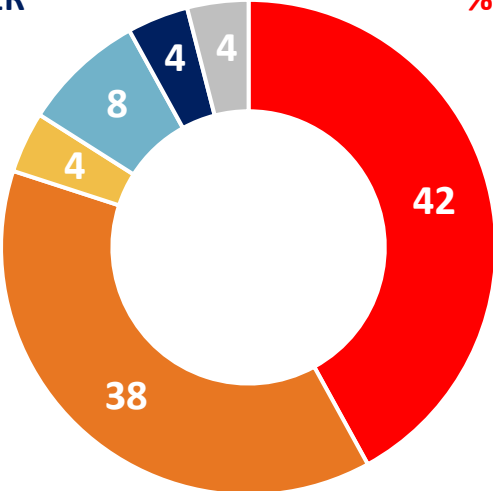
In this complicated environment, however, the French are slightly less pessimistic about the risk that their children will one day experience poverty, even if the overall picture remains very worrying for 8 out of 10 people.

Question: In your opinion, is the risk of your children one day experiencing poverty much higher, a little higher, a little lower or a lot lower than for your generation?



% LOWER

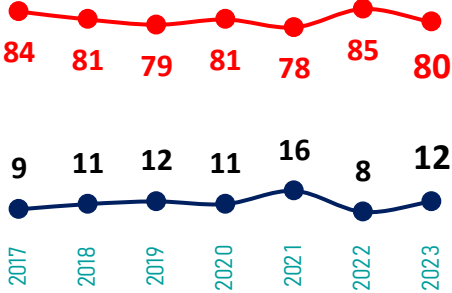
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% HIGHER

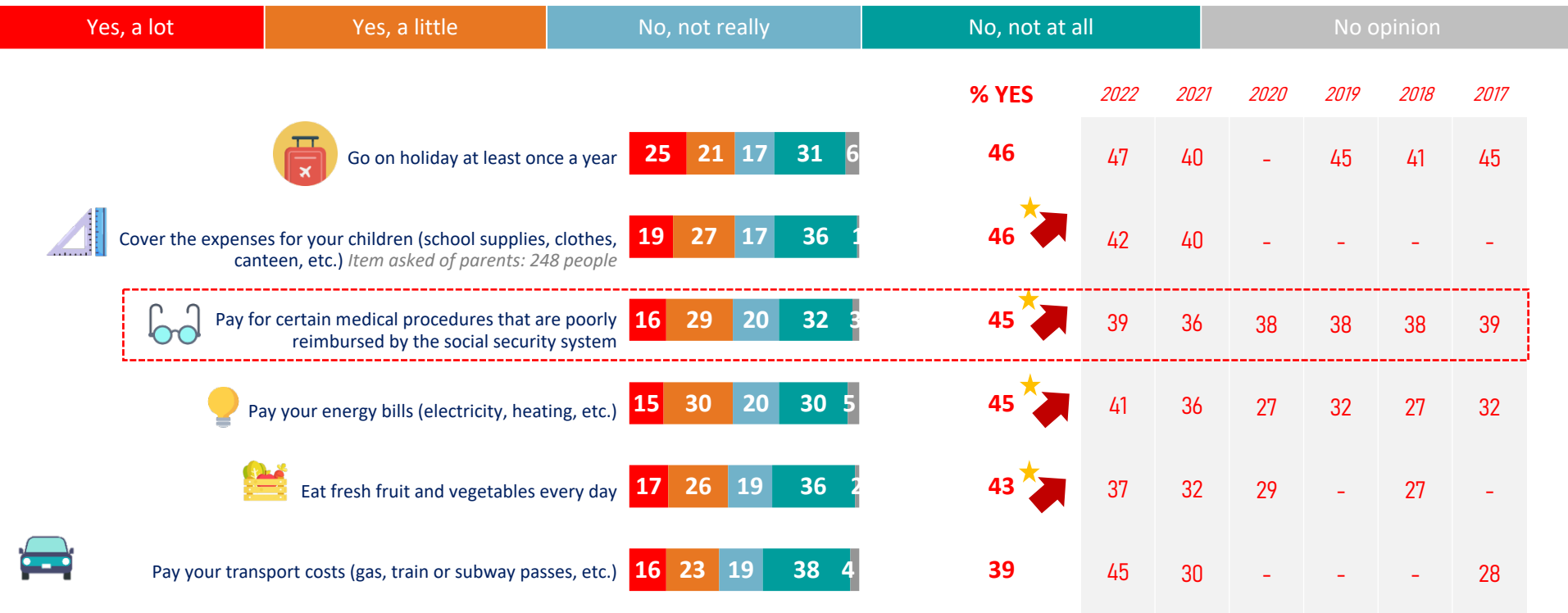
80 (↘-5 / 2022)

▼
People with a child under 18: 80
 Who indicated % much higher: 48



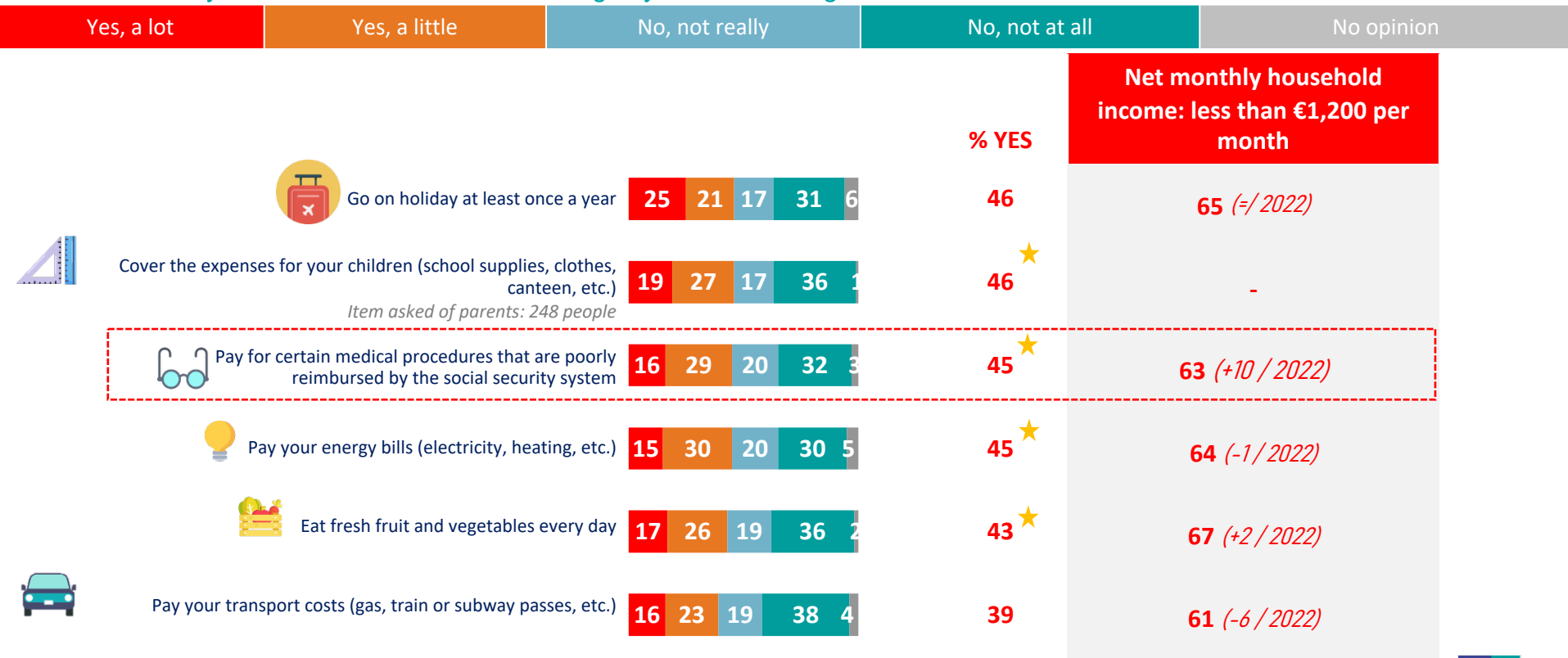
Difficulties in meeting living expenses are on the increase again this year, with new records being set for children's budgets, healthcare costs, energy and the purchase of fruit and vegetables.

Question: Do you have financial difficulties doing any of the following?



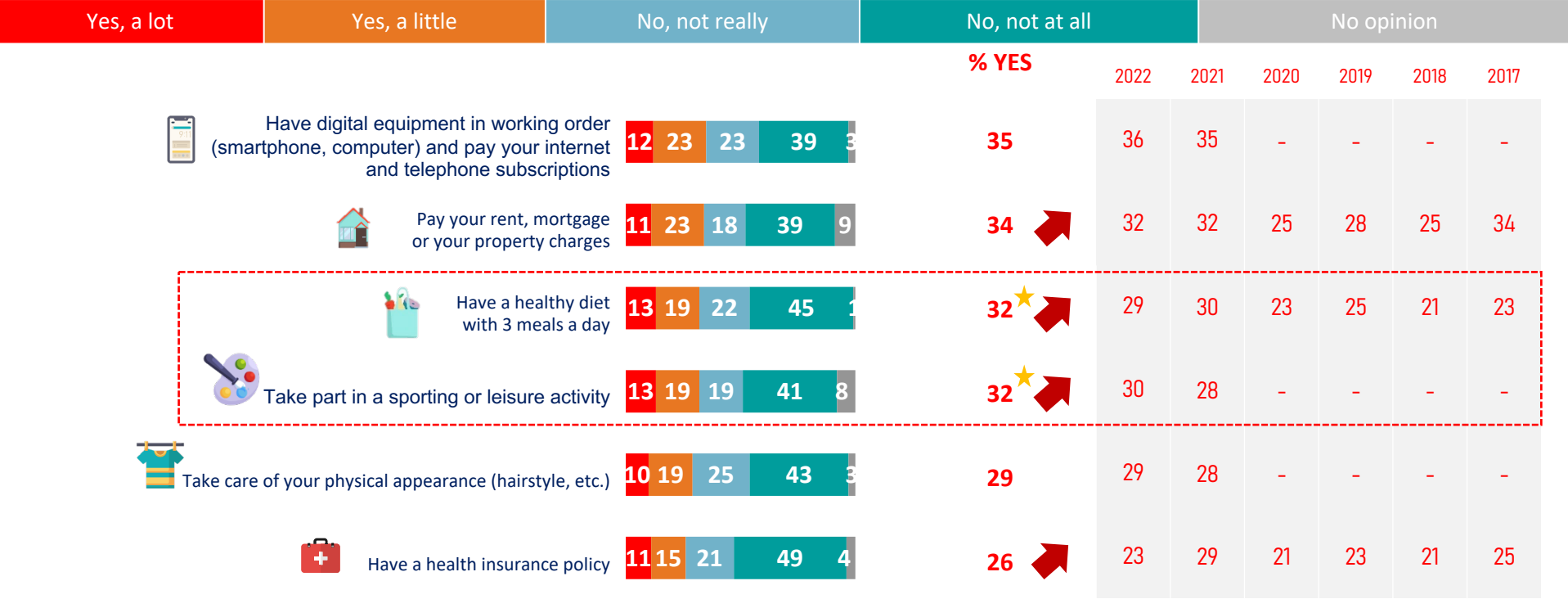
The financial difficulties of the poorest households remain high in almost all areas of expenditure, with a significant increase in health costs.

Question: Do you have financial difficulties doing any of the following?



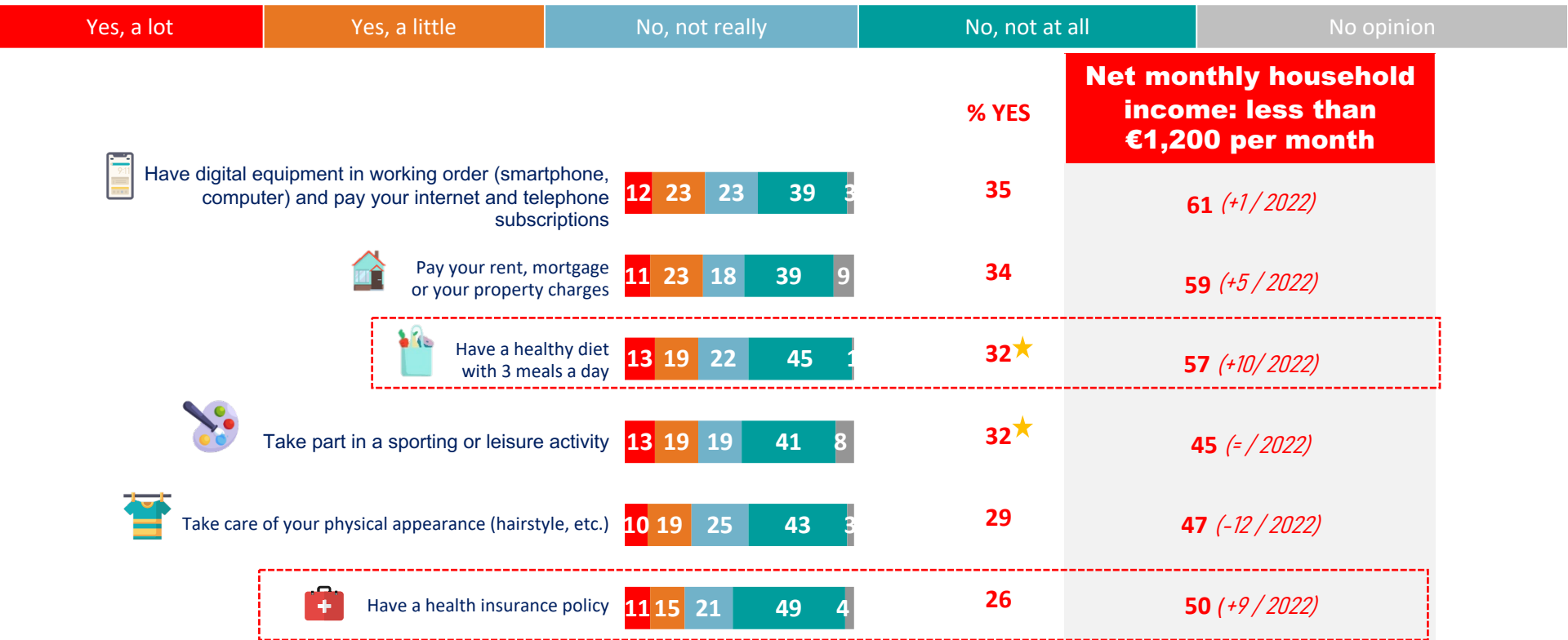
More and more French people are finding it financially difficult to have three meals a day (a third), take part in sporting or leisure activities or pay for health insurance (a quarter).

Question: Do you have financial difficulties doing any of the following?



The majority of the poorest people in France now find it difficult to buy healthy food on a daily basis, and 1 in 2 people find it hard to afford health insurance.

Question: Do you have financial difficulties doing any of the following?



Moreover, as prices rise, a majority of French people are adopting strategies to limit their spending, with a quarter even going so far as to eat less often.

Question: Have you experienced the following situations over the last two years because of inflation and the fall in your purchasing power?



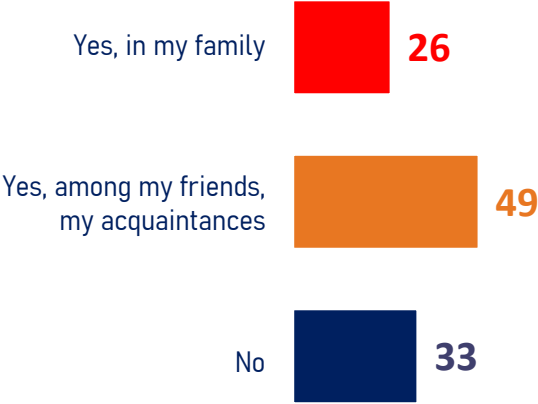
New question



The proportion of French people who know someone close to them who is living in poverty continues to rise this year, exceeding two-thirds

Question: Do you know anyone close to you who you think is currently living in poverty?

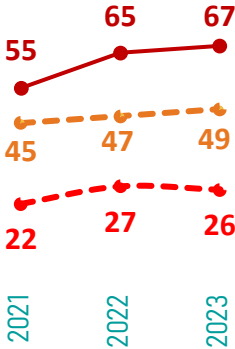
Total over 100 because several "Yes" answers possible



% YES :

67

(+2 / 2022)

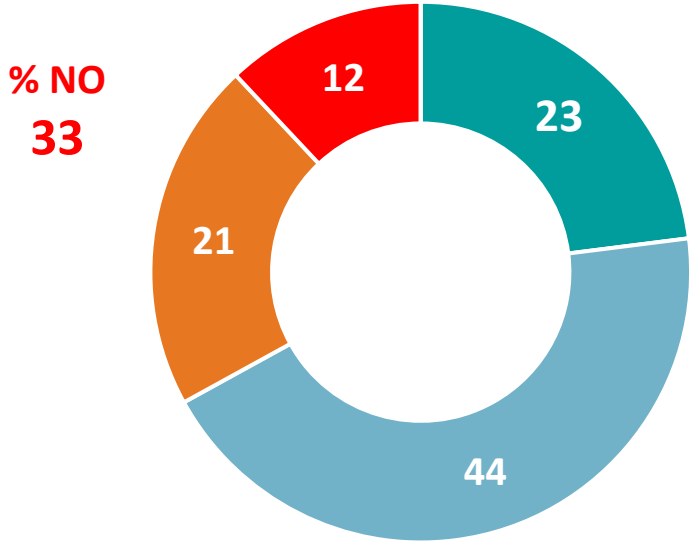


- - - Yes, in my family
- - - Yes, among my friends and acquaintances
- Sub-total YES



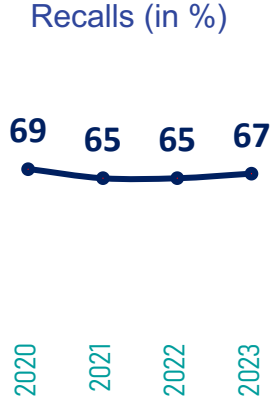
The majority of French people questioned say they are prepared to help people experiencing poverty, a proportion that is slightly higher than in 2022.

Question: Would you be prepared to get personally involved in helping people experiencing poverty?



% YES :
67
(+2 / 2022)

73% of those with at least one of their family member living in poverty





2



EUROPEAN SURVEY CONDUCTED IN 10 COUNTRIES

METHODOLOGY



TARGET

Survey conducted among 10,000 Europeans

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



COLLECTION DATES

June 7th to June 27th 2023



METHODOLOGY

Online interviews

Quota method, applied for each country to :
Gender, age, respondent occupation, region and market size.



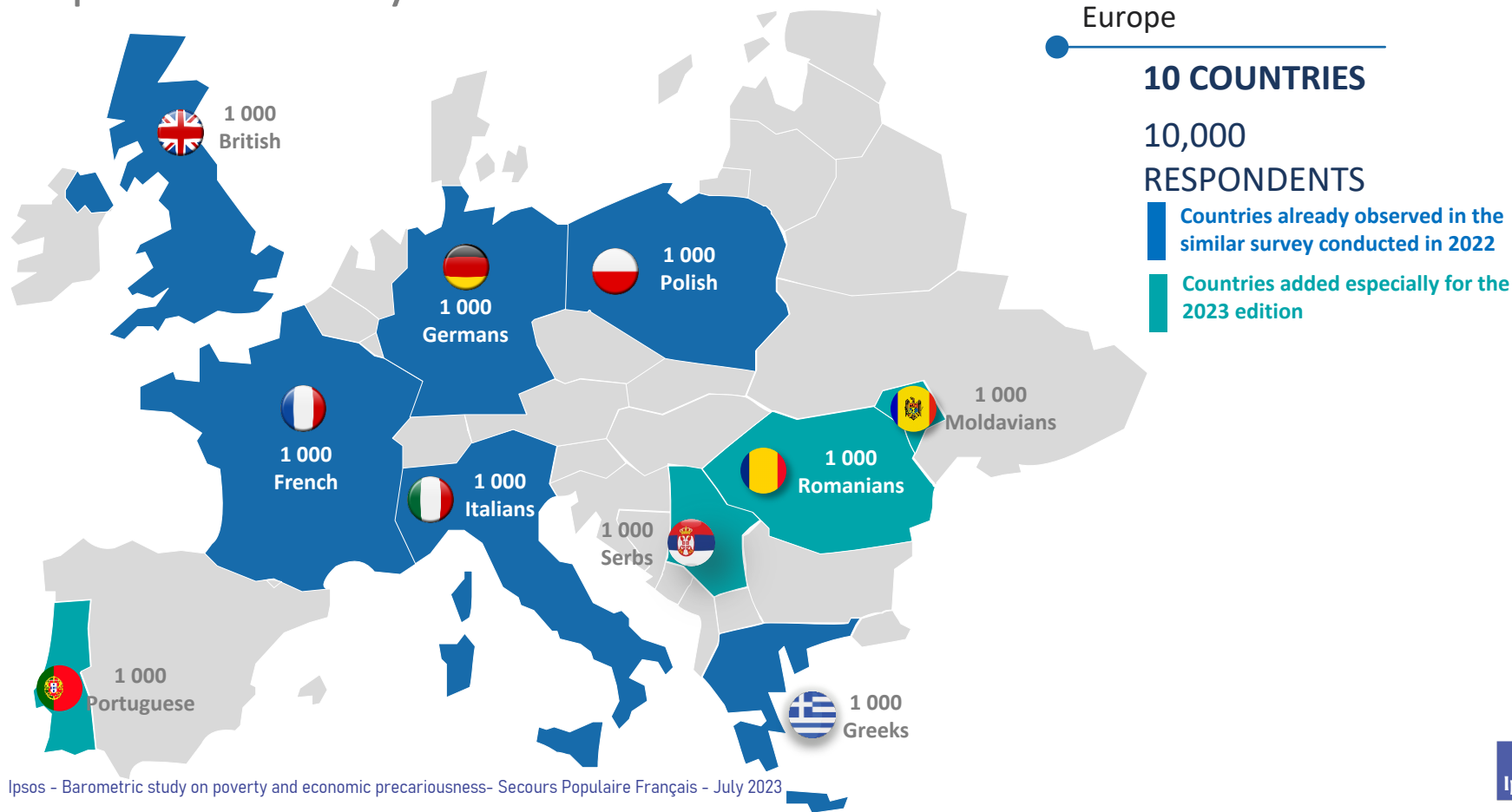
Study prepared for :

Reading notes : all results are expressed as a percentage (%), with each country represented at the same weight in the overall results. The overall results are therefore an average of the results for the ten countries.



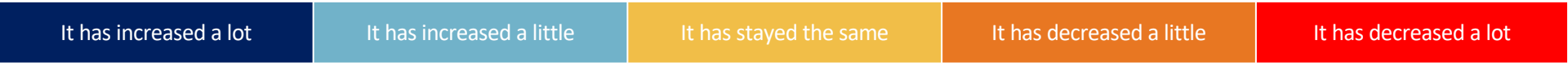
This report has been prepared in accordance with the international standard ISO 20252 "Market, social and opinion research". This report was reviewed by Etienne Mercier, Director of the Opinion Department (Ipsos Public Affairs).

Scope of the study

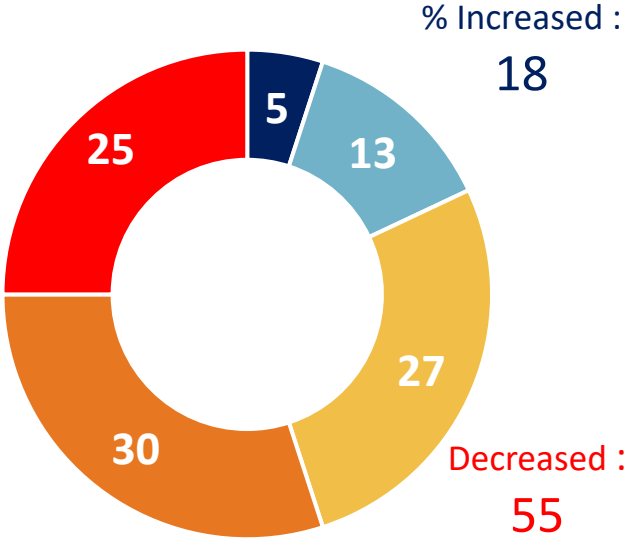


In the countries covered by the survey, a majority of Europeans feel that their purchasing power has decreased over the last 3 years.

Question: over the last 3 years, would you say that your purchasing power has increased, stayed the same, or decreased?
(Base: All)



All Europeans surveyed

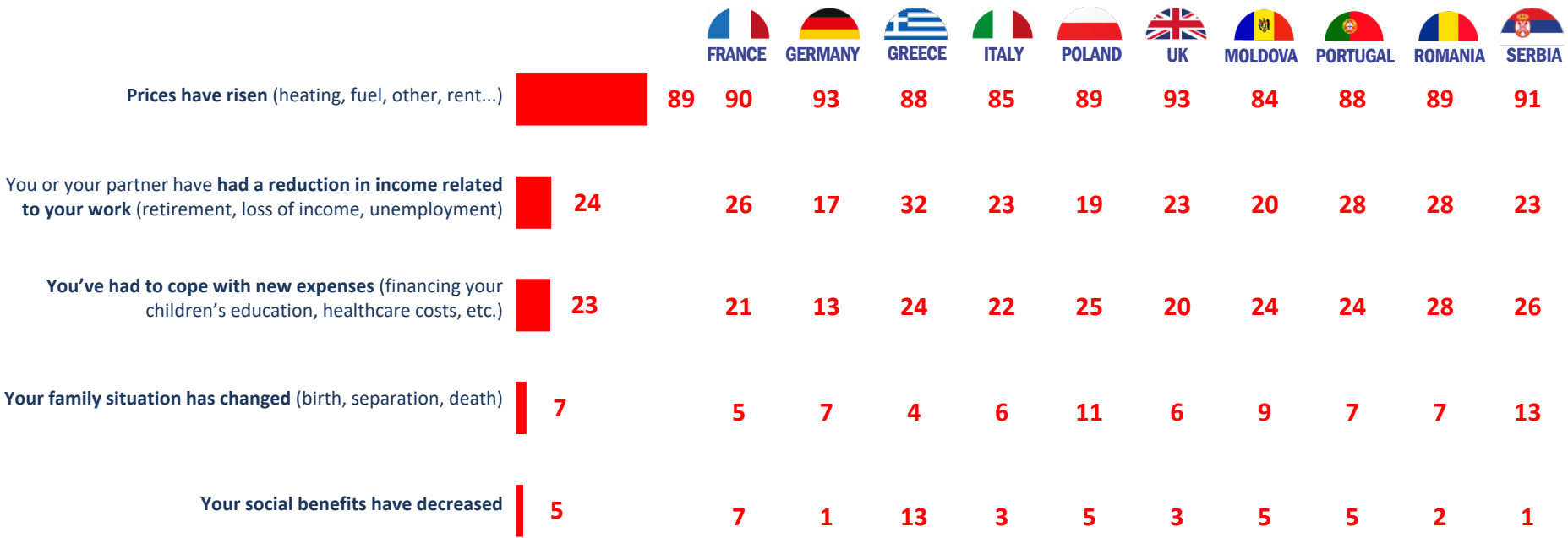


Country	It has increased a lot	It has increased a little	It has stayed the same	It has decreased a little	It has decreased a lot	% Increased	% Decreased
FRANCE	7	9	24	34	26	16	60
GERMANY	4	11	28	31	26	15	57
GREECE	4	10	22	25	39	14	64
ITALY	3	9	29	32	27	12	59
POLAND	4	18	39	22	17	22	39
UK	11	15	28	28	18	26	46
MOLDOVA	8	16	23	26	27	24	53
PORTUGAL	4	14	27	35	20	18	55
ROMANIA	4	18	28	29	21	22	50
SERBIA	3	13	21	35	28	16	63

For the vast majority of those affected, price rises are the main reason for the drop in their purchasing power, far ahead of other explanations.

Question: And which of the following reasons best explain why your purchasing power has decreased?

(Base: Those whose purchasing power has fallen) - Total over 100 because two answers possible



3 out of 10 people surveyed say they live in precarious financial and material conditions. The situation is particularly worrying in Greece and Moldova, where almost half the population considers itself to be in this situation.

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

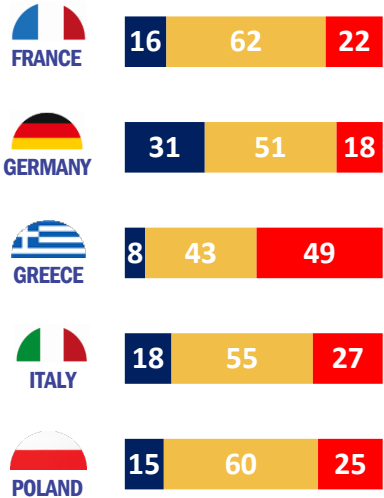
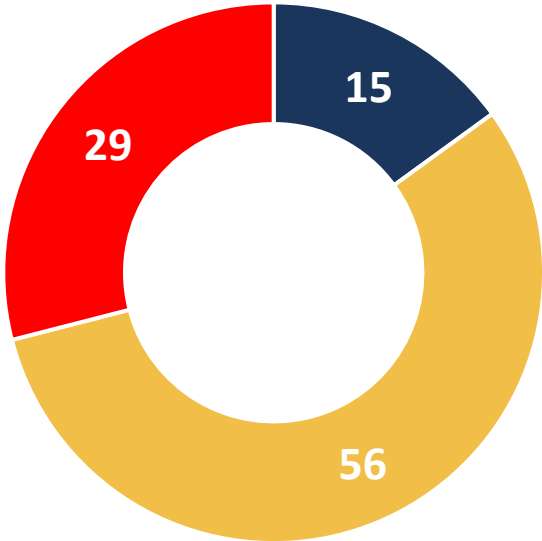
Good: you don't really need to pay attention to your everyday expenses

Balanced: you're managing, but you need to be careful

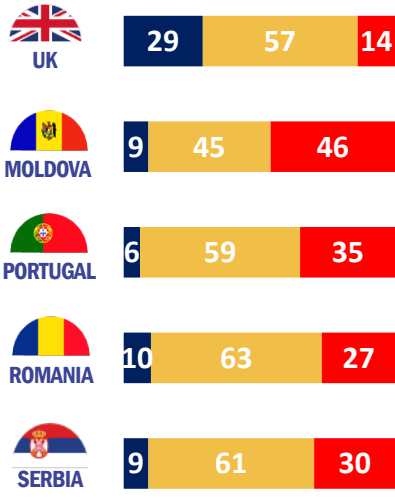
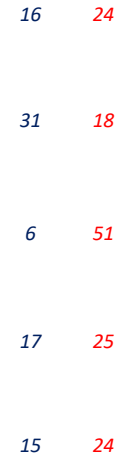
Precarious: an unexpected expense can tip the balance



All of Europeans surveyed



2022 Figures



2022 Figures



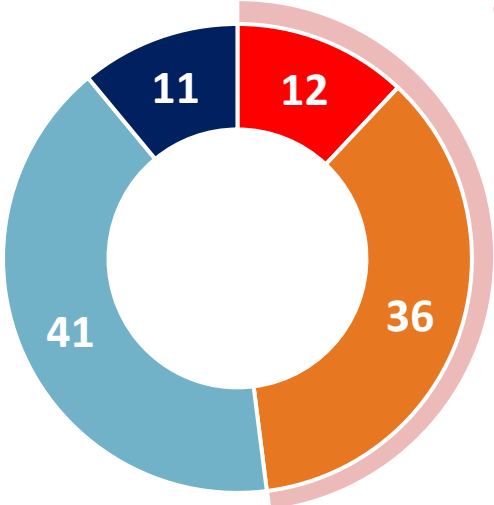
The feeling of being at risk of financial insecurity in the short term remains high. However, it is lower than in June 2022, a period marked by a sharp rise in energy prices and geopolitical instability in Europe.

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

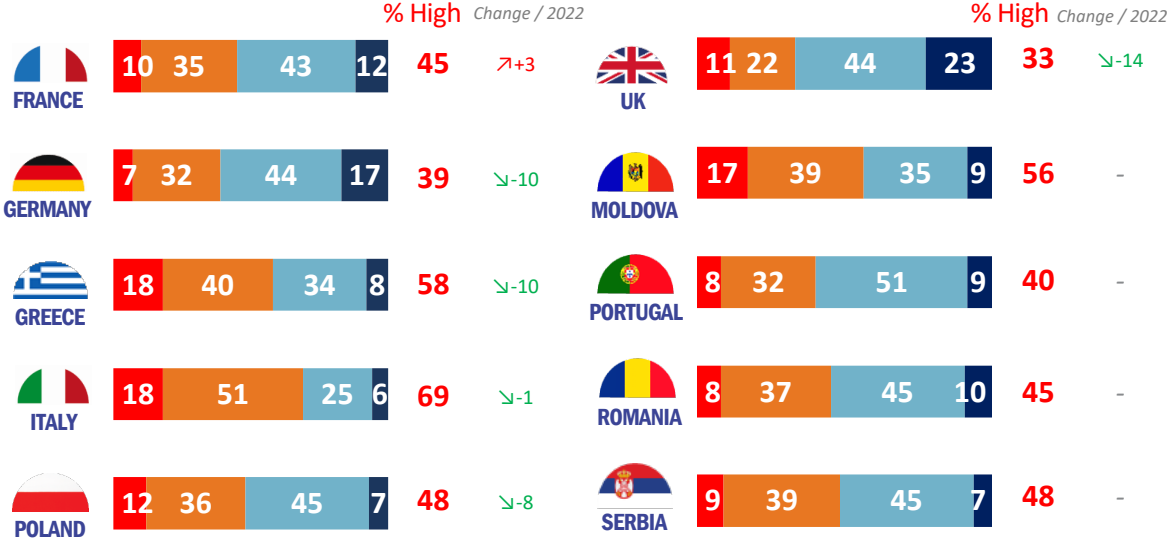
(Base: All)



All of Europeans surveyed

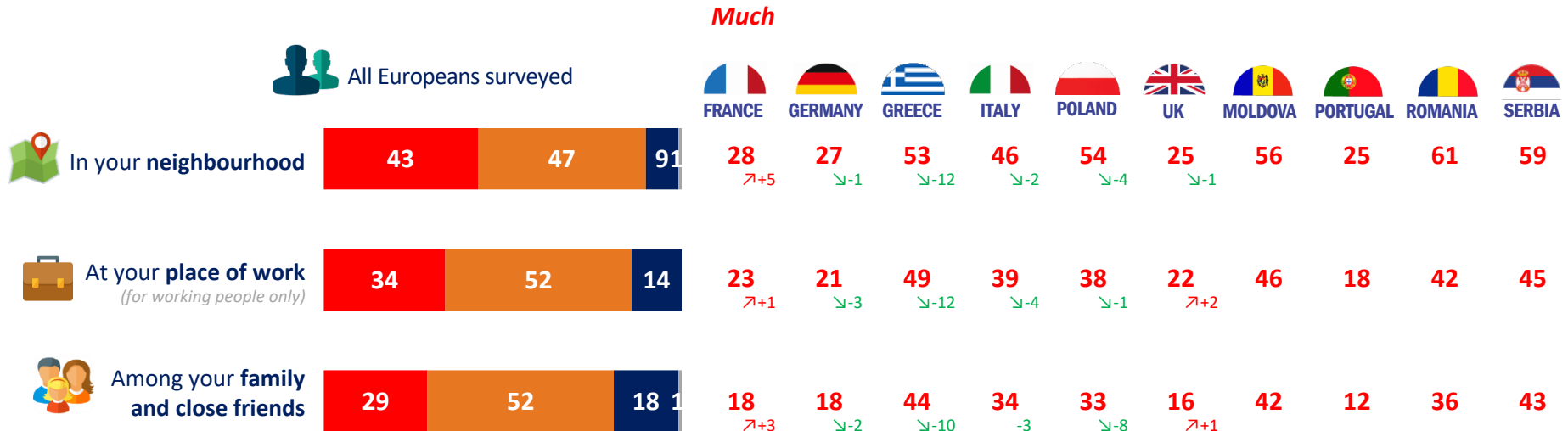


% High :
48



For Europeans, people in precarious situations are now visible everywhere: in their neighbourhoods, in their families, in their close circle of friends and even in their workplaces.

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

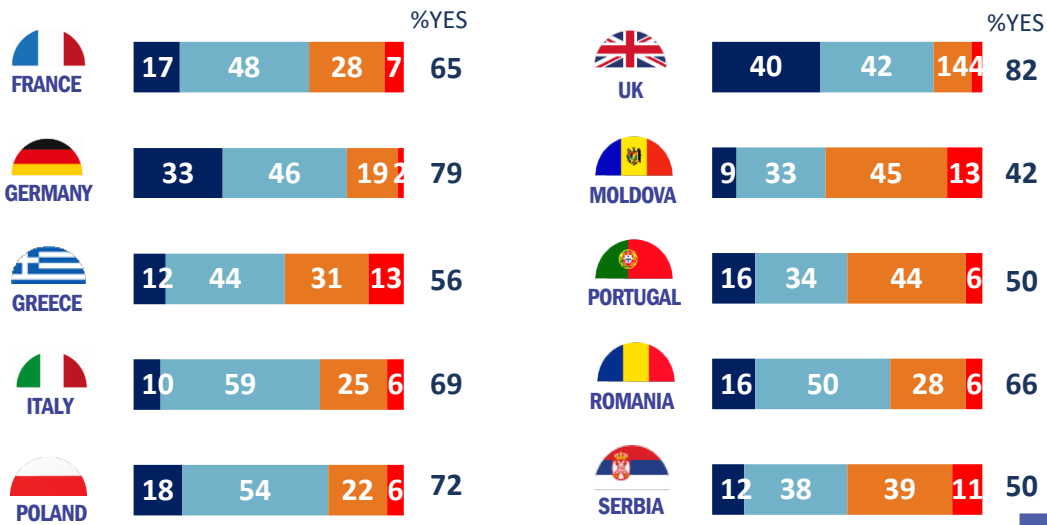
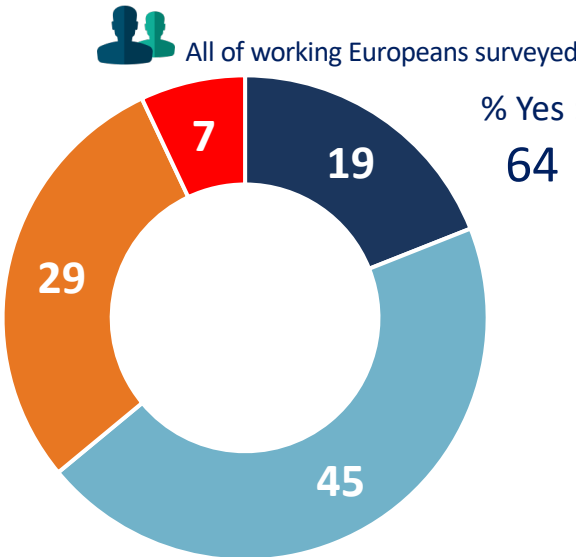


Having a job does not guarantee a comfortable financial situation: in the countries covered by the survey, more than a third of working people are unable to meet all their expenses.

Question: Would you say that your income from your professional activity allows you to cover all your expenses today?

(Base: All working people)

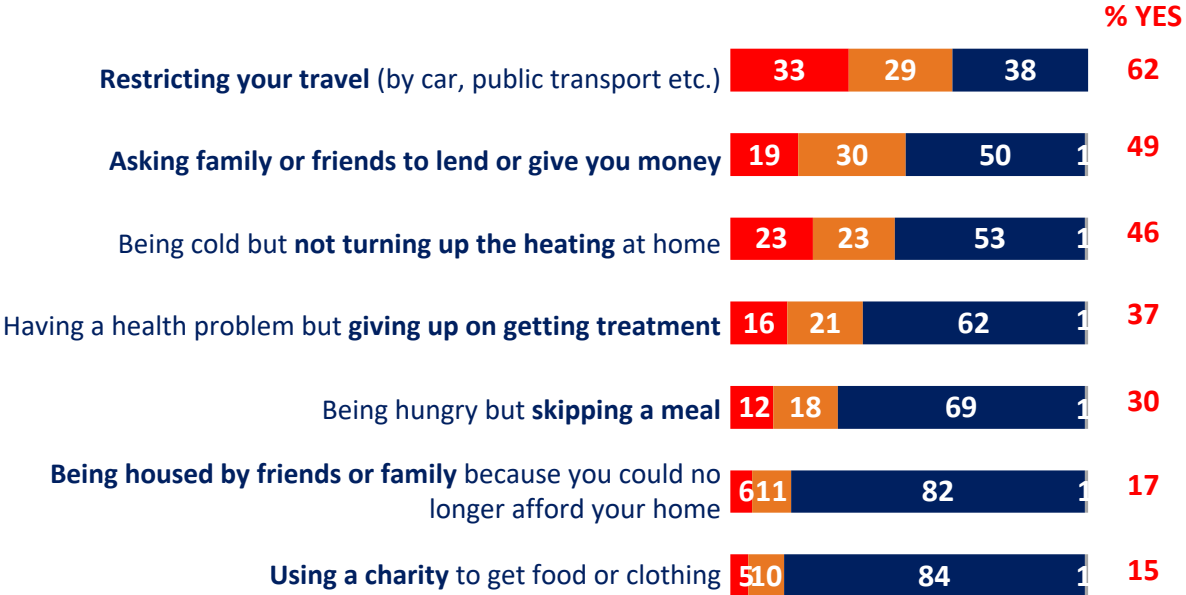
New question



The vast majority of Europeans have already had to make complicated choices because of a difficult financial situation: **restricting travel, calling on the help of relatives or not heating their home as they should.**

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

Yes, including recently (within the last 6 months)	Yes, this has already happened to you, but not in the last six months.	No, never	(No opinion)
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% At least one of these situations: 80
Average number of situations: 2.1

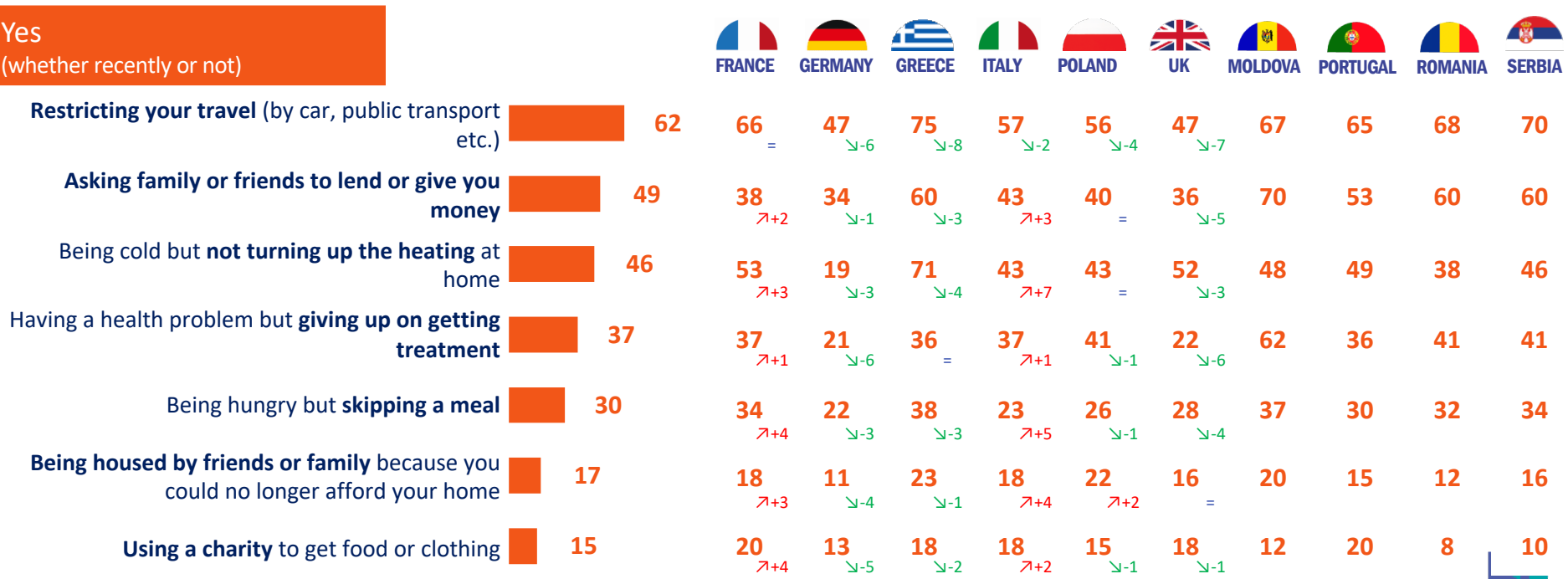
% At least one of these situations recently arrived: 51
Average number of recent situations: 1.2



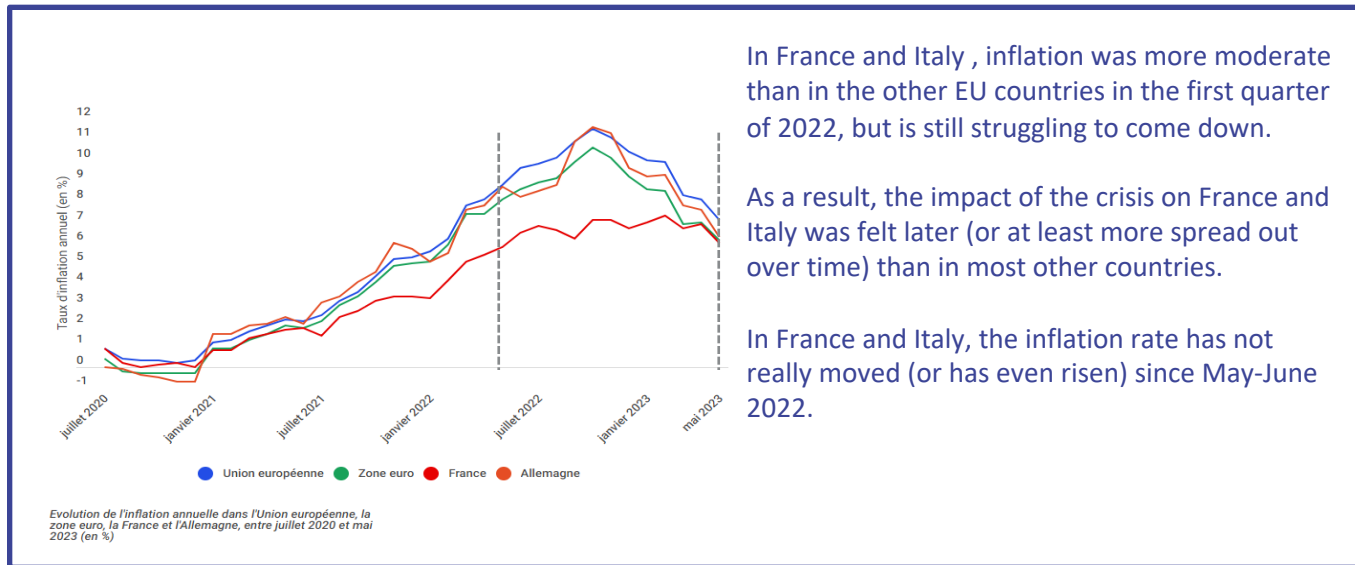
Compared to last year, the situation has improved slightly in the countries that were hardest hit by the price rises (notably Greece), but the situation remains very worrying in all the countries covered by the survey.

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

Yes
(whether recently or not)



Contextual elements : Eurostat data on inflation



	12-month inflation measured in May 2022	12-month inflation measured in May 2023
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France	5,8	6	↗+0,2
Germany	8,7	6,3	↘-2,4
Greece	10,5	4,1	↘-6,4
Italy	7,3	8	↗+0,7
Poland	12,8	12,5	↘-0,3

In the UK, the method of calculating inflation is different (it no longer depends on Eurostat), but data from the ONS (the UK's national statistics office) seem to indicate a recent fall in inflation, to 8.7% in May 2023 (over 12 months), compared with 9.1 in May 2022, after remaining above the 10% mark between August 2022 and March 2023. The peak therefore seems to have been exceeded, which should reassure the population somewhat after a particularly complicated year.

*Eurostat data, HICP (Harmonised Index of Consumer Prices)

Over the last 6 months, the restrictions have affected many Europeans, with almost one in five having to ask friends and family for money.

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

(Base: All)

% Yes, including recently
(within the last 6 months)

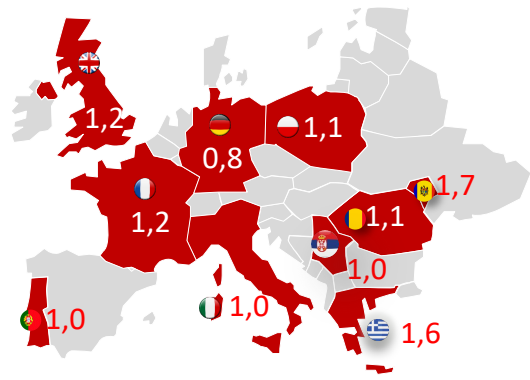
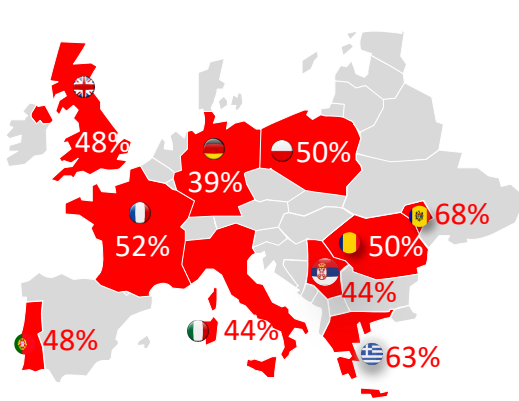


In the last 6 months, half of the Europeans questioned have encountered at least one of these situations, a proportion which rises to 63% in Greece.

- Restricting your travel (by car, public transport etc.)
- Asking family or friends to lend or give you money
- Being cold but not turning up the heating at home
- Having a health problem but giving up on getting treatment
- Being hungry but skipping a meal
- Being housed by friends or family because you could no longer afford your home
- Using a charity to get food or clothing

Has experienced at least one of these recent situation: **51**

Average number of recent situations: **1.2**



More than a third of parents with children under 18 were unable to meet their children's basic needs

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

(Base: Parents of children under 18)

Yes, including recently
(within the last 6 months)

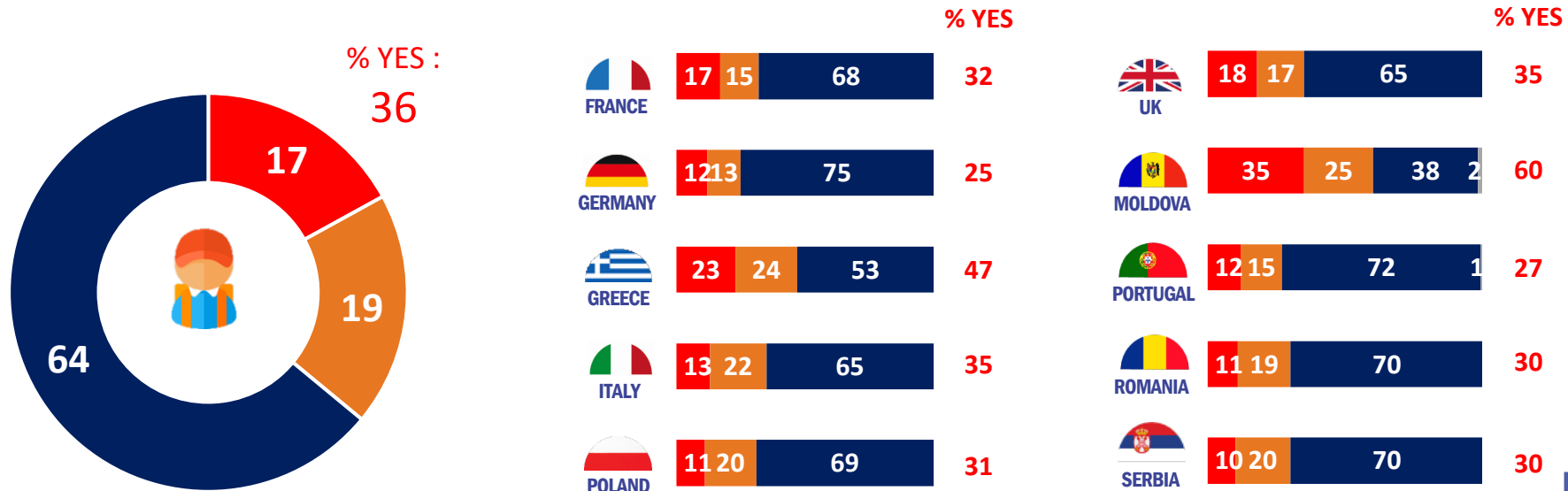
Yes, this has already happened to you,
but not in the last six months.

No, never

(No opinion)

"Not being able to meet your children's basic needs (meals, healthcare costs, school expenses, clothes)".

New question

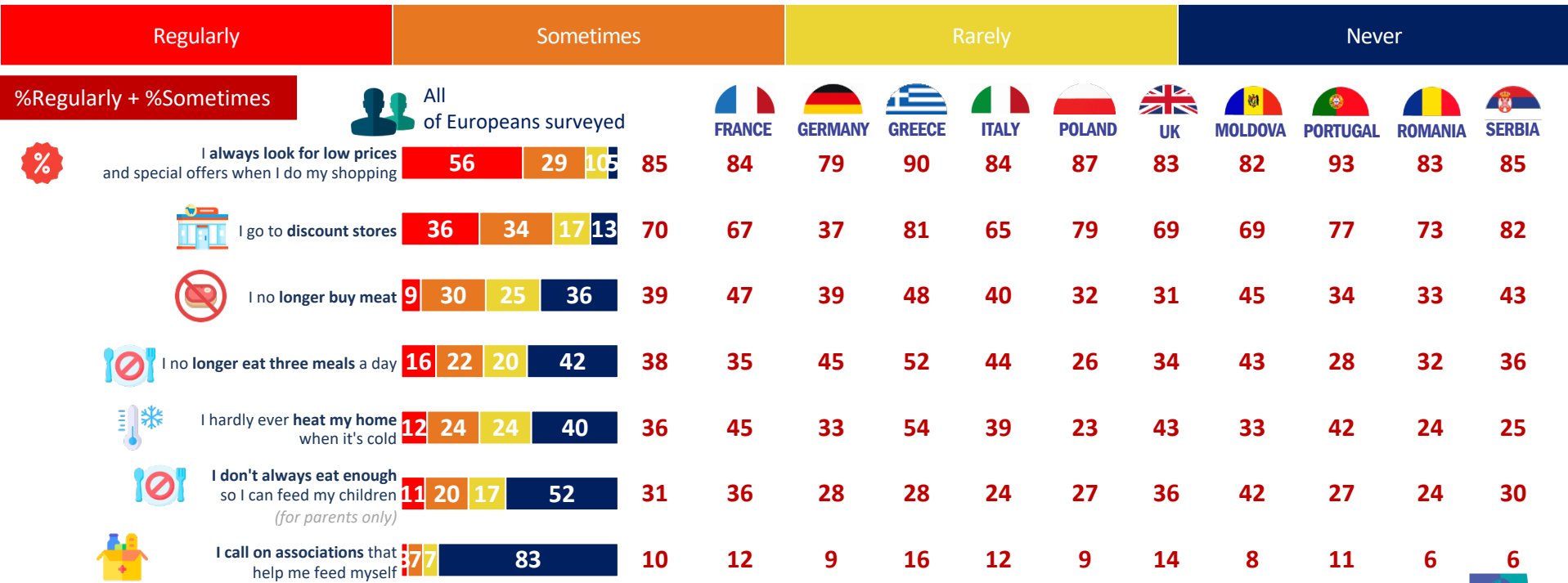


More generally, as a result of their reduced purchasing power, more than a third of Europeans regularly restrict the amount of food they eat.

Question: Have you experienced the following situations over the last two years because of inflation and the fall in your purchasing power?

(Base: All)

New question

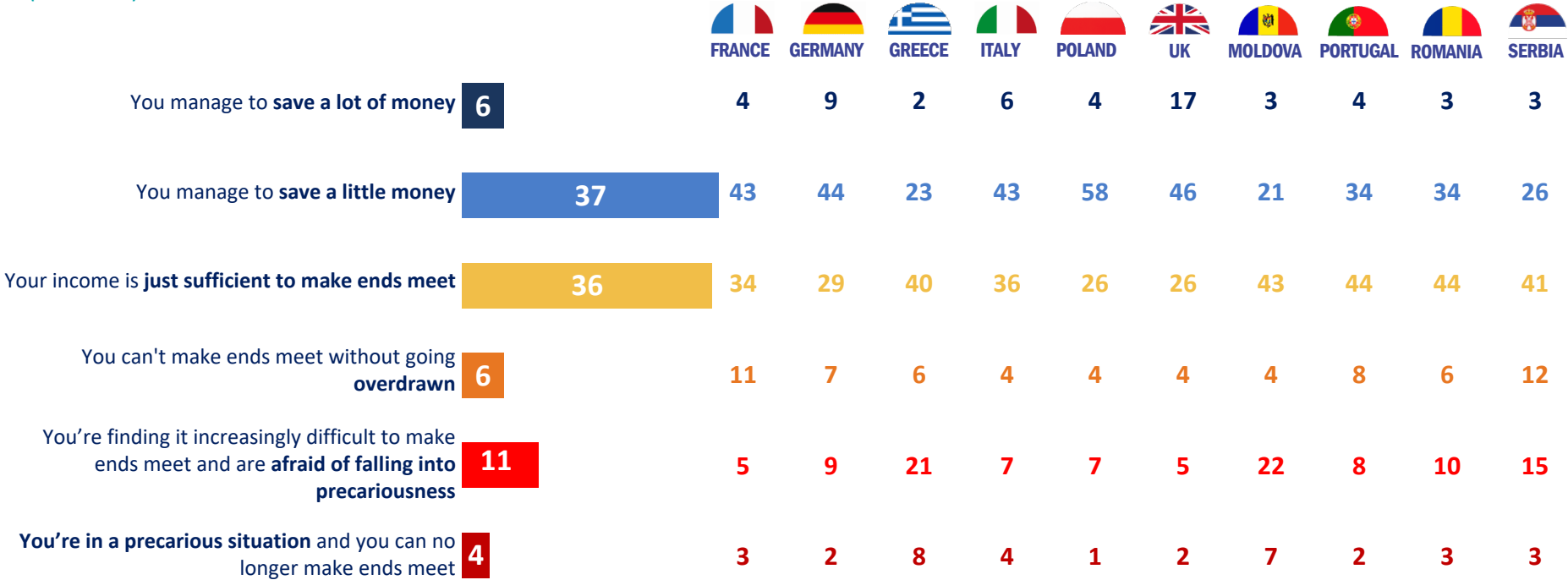


Despite these efforts, a large majority of Europeans surveyed say they are unable to put money aside (57%), and more than one in five are unable to make ends meet without going overdrawn (21%).

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

(Base: All)

New question

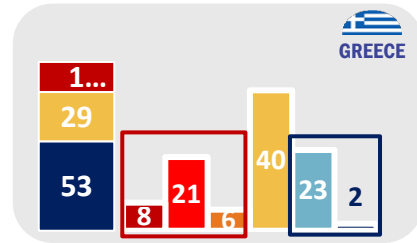
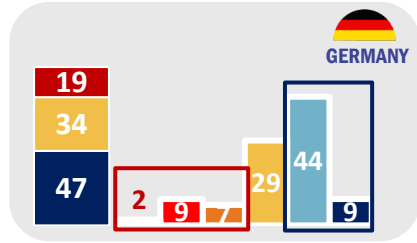
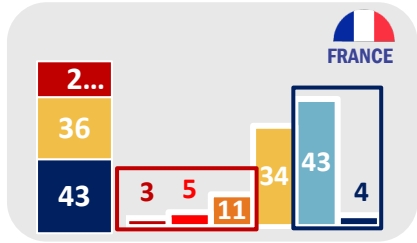


... in Greece and Moldova, almost 3 out of 10 are unable to make ends meet.

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

(Base: All)

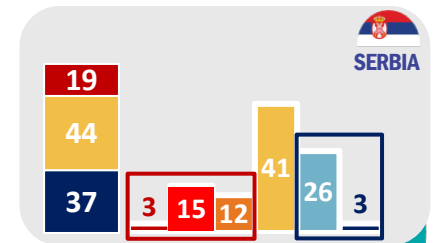
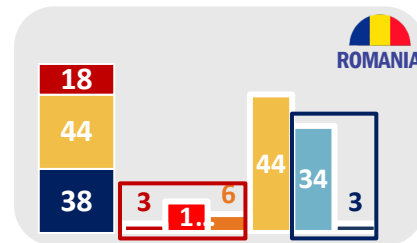
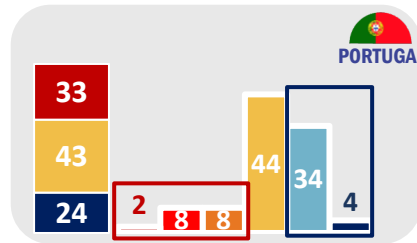
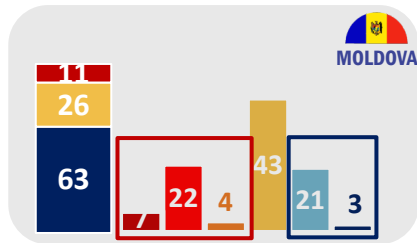
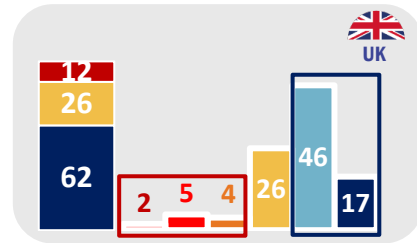
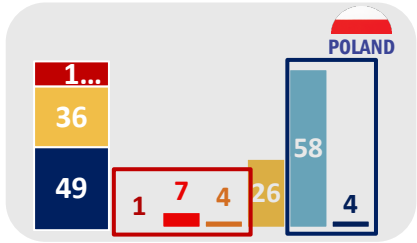
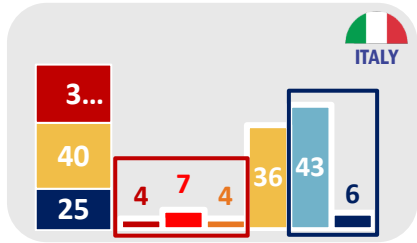
New question



% Can't make ends meet

% Just managing to make ends meet

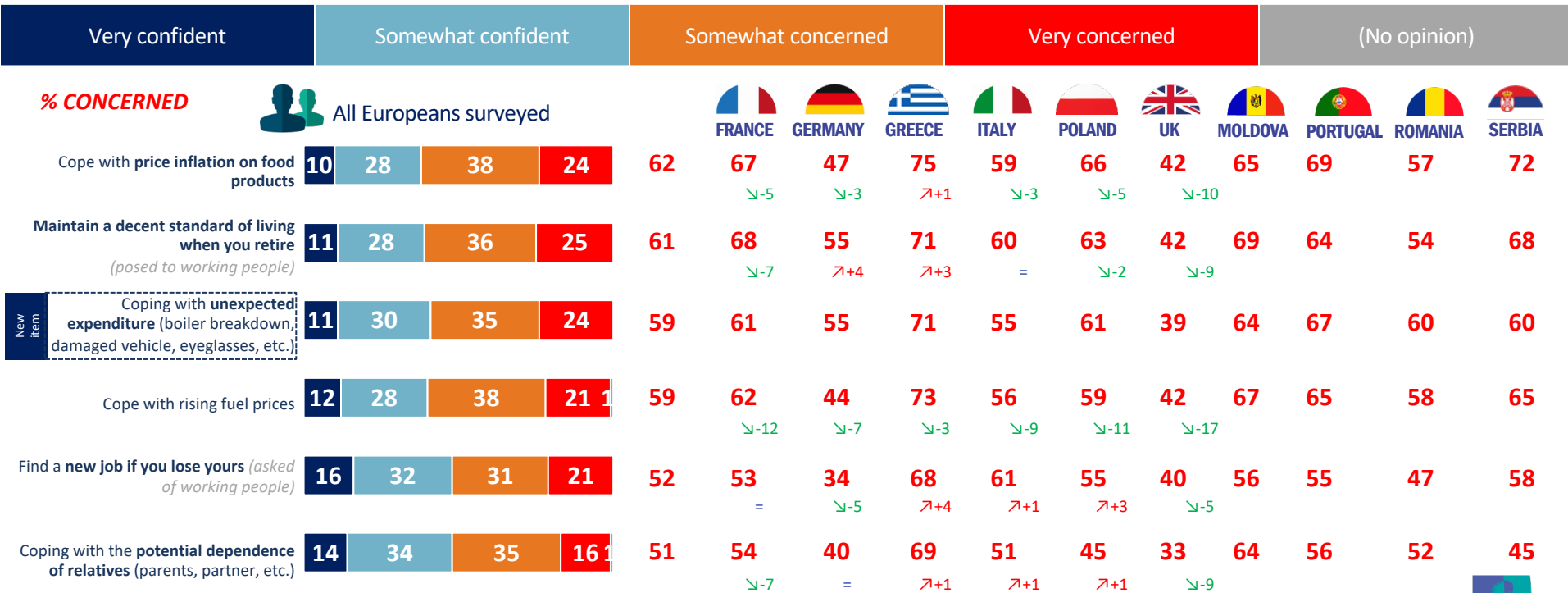
% Manage to put money aside



The majority of Europeans are still worried about their ability to cope with inflation, but slightly less so than in 2022.

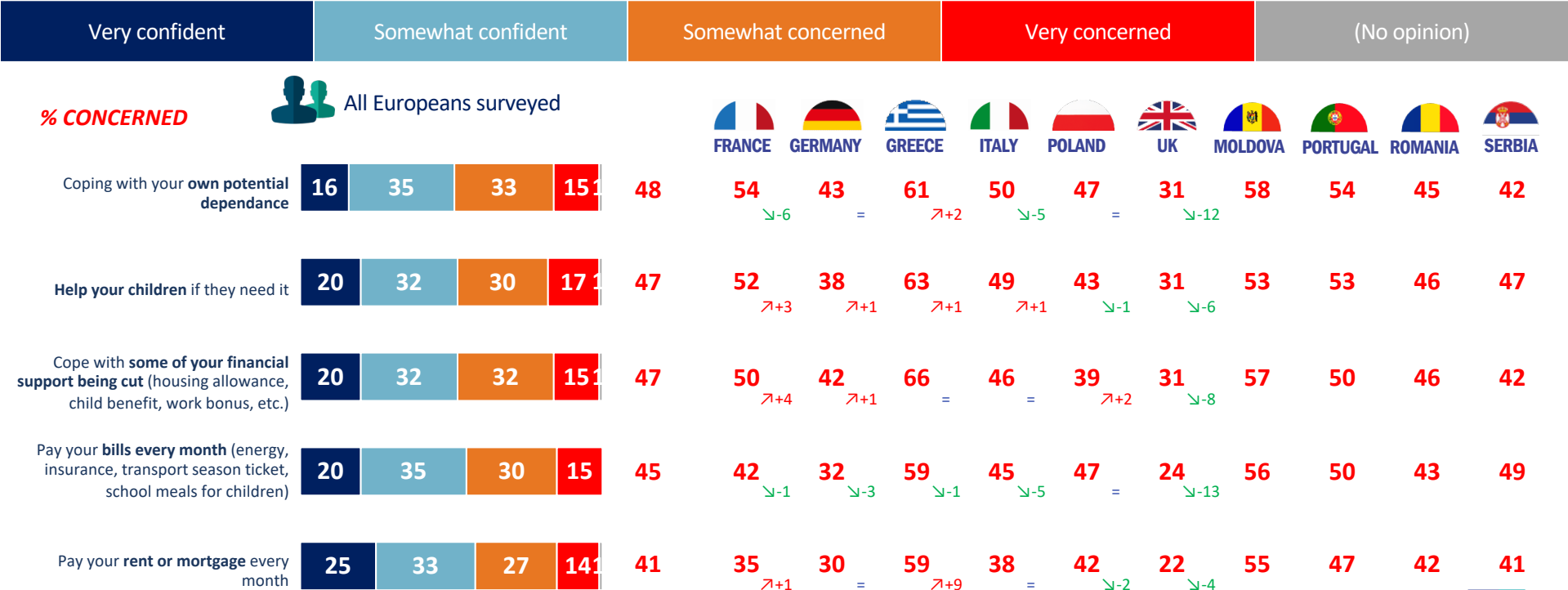
Question: And are you confident or concerned about your ability to cope financially with each of the following?

(Base: All)



Nearly half of Europeans are also worried about not being able to pay their bills every month.

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



In this context, more than three quarters of Europeans say they are willing to get personally involved in helping those living in poverty.

Question: Would you be willing to get personally involved in helping people experiencing poverty? (Base: All)

New question

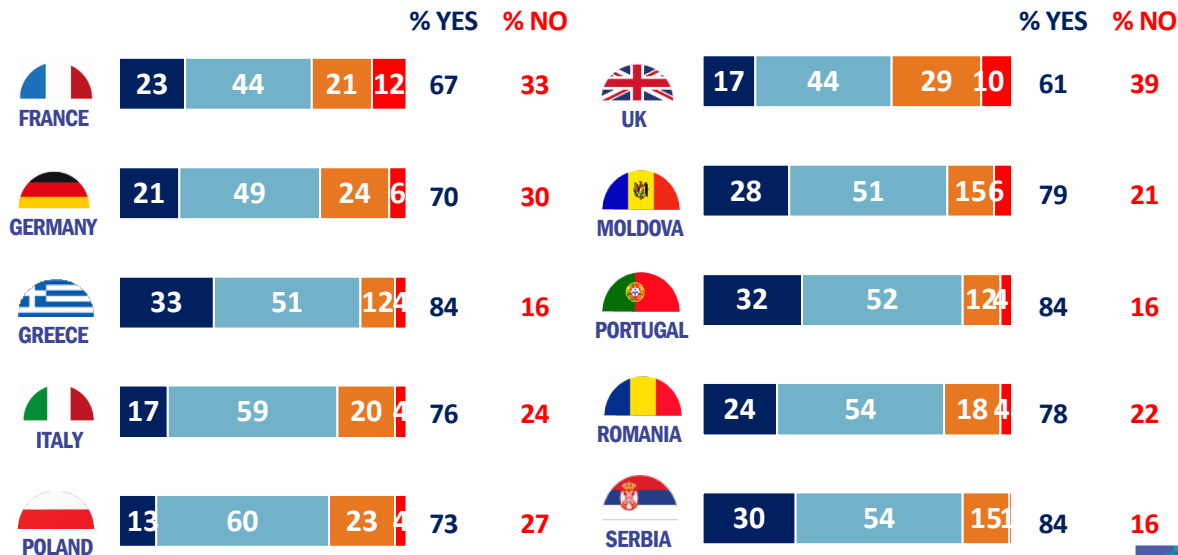
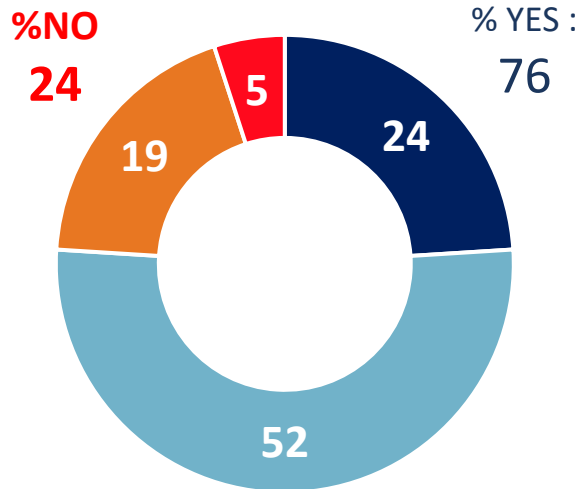
Yes, really

Yes, a little

No, not really

No, not at all

All Europeans surveyed



APPENDICES

OUR COMMITMENT

Professional codes, quality certification and data protection

Ipsos is a member of the following French and European professional Market Research and Opinion bodies:

- **SYNTEC** (www.syntec-etudes.com), French Union of Market Research companies
- **ESOMAR** (www.esomar.org) the European Society for Opinion and Market Research

Ipsos France is consequently committed to applying **the ICC/ESOMAR code** for opinion and market research. This code of conduct defines the ethical rules for Market Research professionals and sets out the protection offered to participants.

Ipsos France complies with the applicable laws. Ipsos has appointed a Data Protection Officer and has implemented a compliance plan to GDPR (Règlement (UE) 2016/679). For more information about the Ipsos Data Protection & Privacy Policy relative to personal data :

<https://www.ipsos.com/en/privacy-data-protection>

The retention period applicable to interviewees' personal data be as follows, unless otherwise agreed with the client :

- 12 months upon Ad Hoc Study completion
- 3 years upon each wave completion of a Continuous Study.



Ipsos France has received ISO 20252: 2012 certification by AFNOR CERTIFICATION

- This document was drawn up in accordance with these international Codes and Quality standards. The technical elements relative to the execution of the project are described in methodological approach or survey overview in the report.
- This project was carried out in accordance with these international Codes and Quality standards



RELIABILITY OF RESULTS (PART 1 - BAROMETER AMONG FRENCH PEOPLE) : SURVEYS CARRIED OUT BY AN INTERVIEWER

To ensure the overall reliability of a survey, all possible error components must be taken into account. That is why Ipsos imposes strict controls and procedures at each stage of the survey process.

UPSTREAM OF THE DATA COLLECTION

- **Sample** : structure and representativeness
- **Questionnaire** : the questionnaire is worded by following an editing process with 12 compulsory standards. It is proofread and approved at a senior level and then sent to the client for final validation. The programming (or questionnaire script) is tested by at least 2 people and validated.
- **Data collection** : the interviewers are trained in survey techniques through a dedicated training module prior to any participation in a survey. In addition, they receive or attend a detailed briefing at the start of each survey.

DURING THE DATA COLLECTION

- **Sampling** : Ipsos imposes very strict operating rules for its selection frame in order to maximize the random nature of the sample selection : random selection from telephone listings, quota method, etc.

- **Fieldwork monitoring** : the collection of questionnaires is monitored (penetration, interview length, consistency of responses) and the interviewer's work is checked either by listening to the whole questionnaire (5% of questionnaires conducted) or by telephone afterwards (10% call-backs).

DOWNSTREAM OF THE DATA COLLECTION

- The results are analyzed in accordance with the statistical analysis methods (confidence interval versus sample size, significance tests). The first results are systematically checked against the raw results from the data collection. The consistency of results is also checked (particularly the results observed versus comparison sources in our possession).
- In cases where sample weighting is used (margin calibration method), this is checked by the processing teams (DP) and then validated by the survey teams.

RELIABILITY OF RESULTS (PART 2 - STUDY CONDUCTED IN TEN COUNTRIES) : SELF COMPLETION ONLINE SURVEYS IIS

To ensure the overall reliability of a survey, all possible error components must be taken into account. That is why Ipsos imposes strict controls and procedures at each stage of the survey process.

UPSTREAM OF THE DATA COLLECTION

- **Sample** : structure and representativeness
- **Questionnaire** : the questionnaire is worded by following an editing process with 12 compulsory standards. It is proofread and approved at a senior level and then sent to the client for final validation. The programming (or questionnaire script) **is tested by at least 2 people and validated.**
- **Data collection** : the interviewers are trained in survey techniques through a dedicated training module prior to any participation in a survey. In addition, they receive or attend a detailed briefing at the start of each survey.

DURING THE DATA COLLECTION

- **Sampling** : Ipsos imposes very strict operating rules for its selection frame in order to maximize the random nature of the sample selection : random selection from telephone listings, quota method, etc.

- **Fieldwork monitoring** : collection is monitored and checked (exclusive link, IP validation, panelists' behavior monitoring penetration, interview length, consistency of responses, participation rate, number of reminders, etc.)

DOWNSTREAM OF THE DATA COLLECTION

- The results are analyzed in accordance with the statistical analysis methods (confidence interval versus sample size, significance tests). The first results are systematically checked against the raw results from the data collection. The consistency of results is also checked (particularly the results observed versus comparison sources in our possession).
- In cases where sample weighting is used (margin calibration method), this is checked by the processing teams (DP) and then validated by the survey teams.

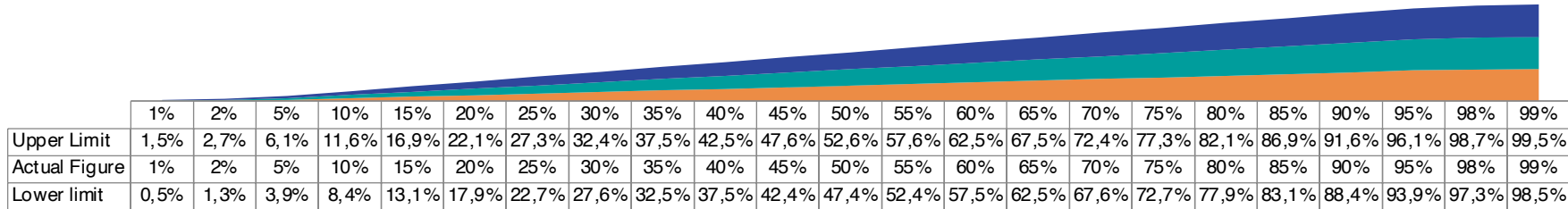


RELIABILITY OF RESULTS SPREADSHEET

In this instance, with regard to part 1 (Barometer among French people) :

Confidence interval: **90%** Size of sample: **1 000**

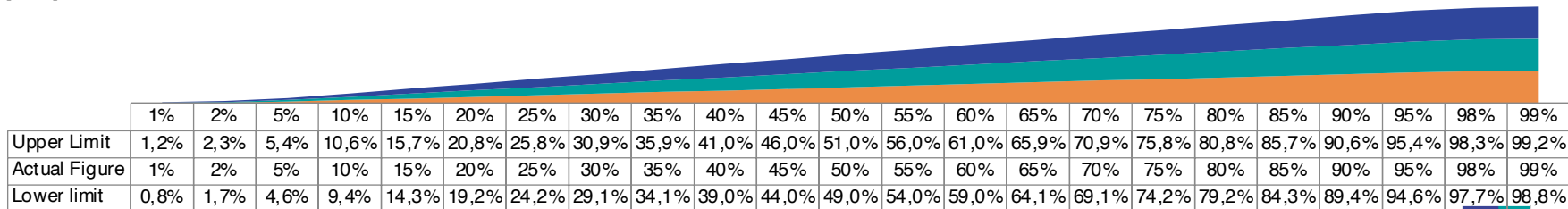
The proportions observed are between : ■ Upper Limit ■ Actual Figure ■ Lower limit



With regard to part 2 (Study conducted in 10 countries) :

Confidence interval: **95%** Size of sample: **10 000**

The proportions observed are between : ■ Upper Limit ■ Actual Figure ■ Lower limit



ABOUT IPSOS

Ipsos is the world's third largest market research company, present in 90 markets and employing more than 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

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

ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP
www.ipsos.com

GAME CHANGERS

In our world of rapid change, the need of reliable information to make confident decisions has never been greater.

At Ipsos we believe our clients need more than a data supplier, they need a partner who can produce accurate and relevant information and turn it into actionable truth.

This is why our passionately curious experts not only provide the most precise measurement, but shape it to provide True Understanding of Society, Markets and People.

To do this we use the best of science, technology and know-how and apply the principles of security, simplicity, speed and substance to everything we do.

So that our clients can act faster, smarter and bolder. Ultimately, success comes down to a simple truth:
You act better when you are sure.