

# **MULTIDIMENSIONAL POVERTY IN THE ROMA COMMUNITY**

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## **LIST OF ABBREVIATIONS**

**MPI** – Multidimensional Poverty Index

**MPM** – Multidimensional Poverty Measurement

**OPHI** – Oxford Poverty and Human Development Initiative

**UNDP** – United Nations Development Programme

**SDGs** – Sustainable Development Goals

**MPPN** – Multidimensional Poverty Peer Network

**SILC** – Statistics on Income and Living Conditions

**NHIF** – National Health Insurance Fund

**TELK** – Territorial Expert Medical Commission

**EO** – Employment Office

**SAA** – Social Assistance Act

**SSA** – Social Services Act

**EPA** – Employment Promotion Act

**NRA** – National Revenue Agency

**EA** – Employment Agency

**MoI** – Ministry of Interior



## SUMMARY

The present article results from a case study research with in-depth interviews conducted by the Integro Association from March 1 to July 31, 2024. The examined cases cover the territory of the following ten municipalities: Botevgrad, Gurmen, Isperih, Kotel, Nikolaevo, Novi Pazar, Peshtera, Sliven, Tvarditsa, and Yablanitsa. A total of 30 respondents were interviewed, including 24 representatives of families in situations of social exclusion, one educational mediator, one health mediator, two facilitators under the ROMACT Program, and two representatives of local authorities.

The research data is supplemented by an analysis of statistical data from the annually conducted “Statistics on Income and Living Conditions (SILC)” for 2023 and by document analysis, including reports, articles, and other publications on poverty and social exclusion.

The study aims to reveal the nature of multidimensional poverty experienced by a significant share of the Roma community and to examine the need to rethink the approach to the social inclusion of Roma living in poverty. Through an analysis of the multidimensional nature of poverty in Roma communities, the study emphasises the need for an individualised assessment encompassing income and access to basic services, material deprivation, and development prospects.

At the core of this article is the thesis that only through an integrated and long-term approach tailored to the actual needs of individuals and families can the vicious cycle of generational poverty be broken and conditions for social justice be created.



## INTRODUCTION

Imagine a world where children do not know what it means to dream and where invisible barriers thwart adults' efforts for a better life. For thousands of Roma in Bulgaria, this is not just a metaphor—it is their daily reality. Poverty in Roma communities goes beyond the simple calculation of income. It affects multiple aspects of life—access to quality education, adequate healthcare, stable employment, housing security, and opportunities for social inclusion. This multidimensional poverty, passed down through generations, deepens social isolation and increases vulnerability to marginalisation.

It is impossible for Roma families to overcome these challenges alone due to a specific form of racism that, deeply embedded in institutional policies and public attitudes, creates invisible barriers to their equal access to fundamental rights. The historical discrimination against Roma places them in a constant struggle for acceptance and human dignity. In this context, based on fixed eligibility criteria, Bulgaria's current social assistance system often fails to reflect the actual needs and deprivations of families. As a result, hundreds of Roma households living in extreme poverty remain outside the scope of social transfers. Even those who receive social assistance face significant barriers—the aid is barely sufficient for survival but offers no pathway to social inclusion or sustainable development.

This article sheds light on the multidimensional nature of poverty and the social inequalities faced by the Roma community, offering an analytical and empathetic perspective. The personal stories of those affected illustrate both individual struggles and the systemic failures that create a vicious cycle of poverty and social exclusion. These examples are not merely testimonies—they are a call to recognise that poverty is neither a personal choice nor a failure but the result of structural barriers that demand urgent solutions.

## I. MULTIDIMENSIONAL POVERTY



Poverty is often understood as lacking sufficient financial resources to meet basic needs. However, from the perspective of those living in poverty, it is much more than a mere shortage of money—poverty affects all aspects of human well-being. A poor person may simultaneously face multiple challenges, such as poor health or malnutrition, lack of clean water or electricity, low-quality employment, or limited access to education. Focusing solely on one aspect, such as income, is not enough to truly understand the nature of poverty.

A widely cited description of poverty states: *“Poverty is hunger. Poverty is the lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is being without a job, living in fear for the future, and surviving day by day.”*<sup>1</sup> This description highlights the multidimensional nature of poverty and the need for integrated approaches to address it.

Not all countries worldwide have adopted a method for measuring multidimensional poverty. Those who have developed and implemented different measurement tools tailored to their specific contexts and realities.

## Indices for Measuring Multidimensional Poverty

Various internationally recognised methodologies exist to assess the complexity of poverty. The Multidimensional Poverty Index (MPI) and Multidimensional Poverty Measurement (MPM) are among the most widely used, which offer complementary perspectives on the phenomenon.

The **Multidimensional Poverty Index (MPI)**<sup>2</sup> the Oxford Poverty and Human Development Initiative (OPHI) was developed in partnership with the United Nations Development Programme (UNDP) and introduced in the **Human Development Report** in 2010.

MPI examines poverty through three key dimensions, assessed using ten specific indicators<sup>3</sup>:

- **Health** (Indicators: Nutrition, Child mortality)
- **Education** (Indicators: Years of schooling, School attendance)
- **Standard of living** (Indicators: Cooking fuel, Sanitation, Access to drinking water, Electricity, Housing conditions, Basic assets)

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<sup>1</sup> Economic and Social Inclusion Corporation, What is poverty?:

[https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what\\_is\\_poverty.html](https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what_is_poverty.html)

<sup>2</sup> Oxford Poverty and Human Development Initiative (OPHI) global Multidimensional Poverty Index (MPI):

<https://ophi.org.uk/what-global-mpi>

<sup>3</sup> The table with the ten indicators, their weights, and main definitions can be found here.:

<https://ophi.org.uk/what-global-mpi>

The **Multidimensional Poverty Index (MPI)** does not directly include monetary poverty but analyses deprivations across various spheres of life.

In 2018, the **Global MPI** was updated to better reflect the **Sustainable Development Goals (SDGs)**, with modifications to some of its indicators. Although the three core dimensions remained the same, the update improved the measurement of deprivations, providing a more accurate picture of poverty.

MPI can be used for **international comparisons**, but it also enables **poverty analyses within a country**, distinguishing between different **social and ethnic groups, urban and rural areas, and age categories**. This makes MPI and its related **data platform invaluable analytical tools** for identifying the most vulnerable populations—the **poorest among the poor**. By revealing patterns of poverty within countries and over time, MPI allows policymakers to **allocate resources more effectively and design more targeted policies**.

#### Multidimensional Poverty Measurement (MPM)

On the other hand, the **Multidimensional Poverty Measurement (MPM)**<sup>4</sup>, developed by the **World Bank**, includes **monetary poverty** as a key component, measuring it against the **international poverty line of \$2.15 per day**. In addition to economic indicators, **MPM also assesses limited access to education and basic infrastructure**, providing a more comprehensive view of poverty.

The **main difference** between the two methodologies lies in their approach:

- **MPI** focuses on **non-monetary** aspects of poverty, measuring the deprivations people experience.
- **MPM** combines **economic indicators with non-monetary factors**, showing how income poverty interacts with education, infrastructure, and access to services.
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MPM is particularly useful for countries that seek to **integrate traditional income-based indicators with broader social dimensions**. For example, **MPM analysis reveals how a lack of education and basic services—such as electricity or drinking water—exacerbates economic inequalities and limits social mobility**.

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<sup>4</sup> World Bank, Multidimensional Poverty Measure:

<https://www.worldbank.org/en/topic/poverty/brief/multidimensional-poverty-measure>

Both approaches provide valuable insights into the state of poverty and direct policymakers' attention to **different aspects that require action**. **MPI is particularly useful for international comparisons**, while **MPM offers flexibility and adaptability to national and local contexts**. It serves as a tool for **better resource allocation and the development of targeted poverty reduction policies**.

### The Connection Between Monetary and Multidimensional Poverty

Although monetary poverty is often accompanied by deprivations in other areas, such as access to education, healthcare, and infrastructure, the relationship between them is not entirely linear.

According to the World Bank's report "Poverty, Prosperity, and the Planet" (2024)<sup>5</sup>, around 700 million people worldwide live in extreme poverty, surviving on less than \$2.15 per day, while nearly 3.5 billion people (44% of the global population) live on less than \$6.85 per day. Deprivations in non-monetary aspects—such as limited access to quality education, healthcare, and essential services—further deepen poverty and restrict opportunities for social mobility, reinforcing long-term inequalities.

Viewing poverty as a multifaceted issue provides policymakers valuable tools for planning and tracking progress. This approach helps improve living conditions by offering a clear direction for improving people's well-being.

### The Role of the International Network for Poverty Reduction

The **Multidimensional Poverty Peer Network (MPPN)**<sup>6</sup> plays a key role in encouraging governments to use multidimensional poverty indicators in developing social policies.

- MPPN is a growing global community of 64 countries, and 20 organisations focused on multidimensional poverty.
- The network provides a platform for dialogue, capacity building, knowledge exchange, and lessons learned.
- Its main objectives include:
  - More efficient use of public resources;
  - Developing policies aimed at poverty eradication;
  - Establishing links between different dimensions of poverty;

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<sup>5</sup> Poverty, Prosperity, and Planet Report **Pathways Out of the Polycrisis**: [https://www.worldbank.org/en/publication/poverty-prosperity-and-planet?utm\\_source=chatgpt.com](https://www.worldbank.org/en/publication/poverty-prosperity-and-planet?utm_source=chatgpt.com)

<sup>6</sup> Multidimensional Poverty Peer Network (MPPN), <https://www.mppn.org/about-us/mppn-en/>



- Monitoring the effectiveness of social programs over time;
- Targeting social programs toward the most vulnerable populations.

## II. POVERTY STATISTICS IN THE ROMA COMMUNITY

Understanding poverty within the Roma community is essential for formulating effective social inclusion policies. When discussing inclusion, participation, and equality for Roma, poverty reduction should be a key priority as a fundamental step toward achieving sustainable solutions.

Despite some positive trends in the Roma community in recent years—such as an increasing share of Roma completing secondary and higher education—statistics indicate that they remain the most affected ethnic group by poverty in Bulgaria.

The latest 2023 statistical data reveal the depth and specific nature of economic inequalities faced by the community.

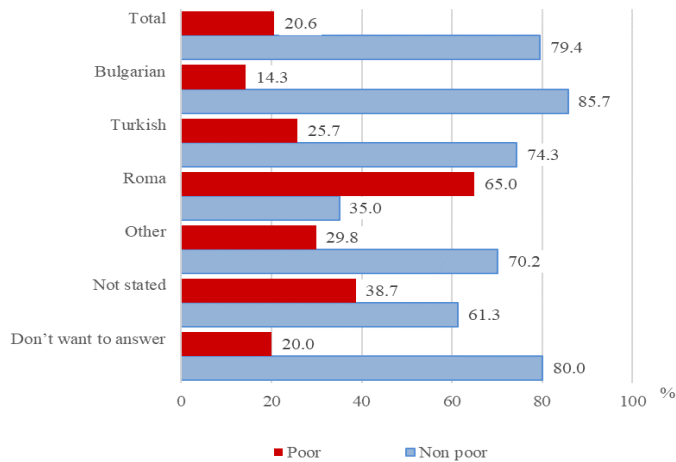
### Risk of Poverty Among Roma

Data from the annual “Statistics on Income and Living Conditions (SILC)” survey highlight significant disparities in poverty levels among the country’s main ethnic groups.

In 2023, the relative share of people living in poverty among those who self-identified as Roma was 65%, compared to 14.3% among the Bulgarian ethnic group and 25.7% among the Turkish ethnic group (Figure 1).



**Figure 1: Distribution of Individuals by Ethnic Group and Poverty Risk in 2023<sup>7</sup>**



These disparities can be explained by Historical accumulations, including economic and social inequalities, as well as ongoing structural discrimination, which limits Roma people’s access to quality education, stable employment, and adequate housing conditions. Furthermore, the lack of targeted social policies addressing the multidimensional aspects of poverty further deepens inequalities.

### The Impact of Education on Poverty

Data indicate that education is a key factor in poverty reduction, yet gaps between ethnic groups remain significant. In 2023, among Roma with higher education, 22.3% were at risk of poverty. While this share is lower than the community average, it remains multiple times higher compared to Bulgarians (3.2%) and Turks (1.6%). Among Roma with secondary education, 48.5% were at risk of poverty, compared to 9% among Bulgarians and 16.8% among Turks (Figure 2). This may be due to a combination of factors, including discrimination in the labour market, limited access to managerial or better-paid positions, and a lack of mentoring programs and social networks that support career development.

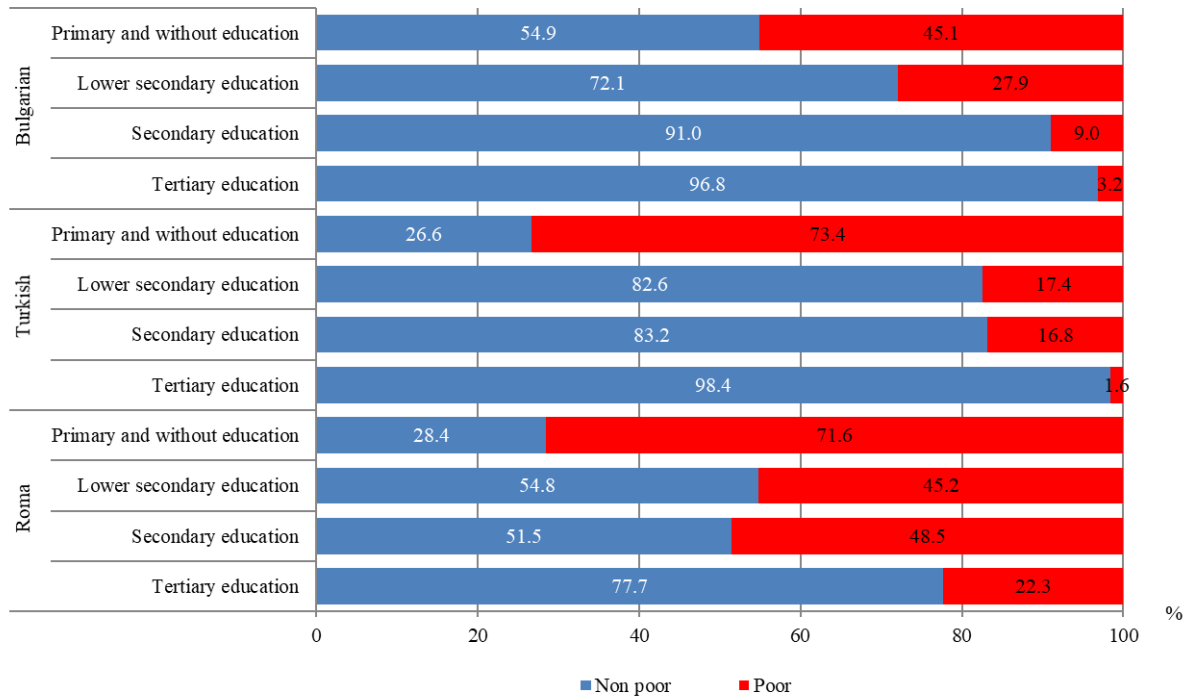
**The conclusion** is that even with a higher level of education, a significant portion of Roma continues to experience poverty and social exclusion, further emphasising the need for targeted efforts to address these challenges.

**Figure 2: Relative Share of Employed Individuals Aged 18-64 by Education, Poverty Risk, and Ethnic Group in 2023<sup>8</sup>**

<sup>7</sup> NSI, Poverty and Social Inclusion Indicators in 2023: [https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023\\_08NKATC.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023_08NKATC.pdf)

<sup>8</sup> NSI, Poverty and Social Inclusion Indicators in 2023: [https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023\\_08NKATC.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023_08NKATC.pdf)





### Ethnic Disparities in Employment and Poverty

Even employment does not guarantee protection from poverty—especially in low-wage sectors. Among Roma, **34% of those living in poverty are employed**, indicating that having a job alone does not ensure financial stability.

Regarding unemployed individuals, the highest relative share of those in poverty is observed among the **Roma ethnic group (30.9%)**, compared to **16.3% among the Turkish ethnic group and 13.5% among the Bulgarian ethnic group**. This highlights the ineffectiveness of social policies, which need to better address vulnerable groups through measures that actively support labour market inclusion.

### Material and Social Deprivations Among Roma Families

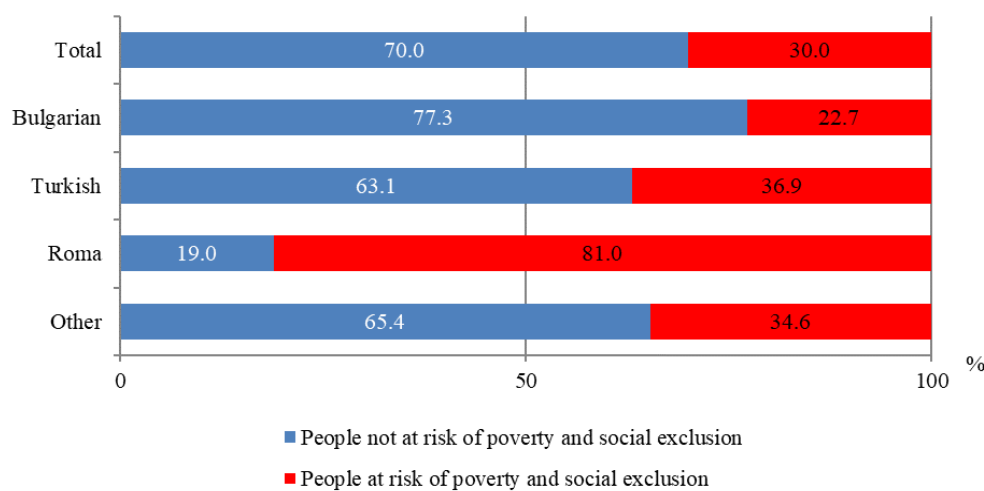
In 2023, **58.3% of Roma** experienced severe material and social deprivation<sup>9</sup>, compared to **12.7% of Bulgarians and 20.6% of Turks**. This indicator reflects the unequal access to essential resources and services among different ethnic groups, **highlighting the severe**

<sup>9</sup> The general indicators for assessing poverty also include subjective indicators related to material deprivation. Since 2021, a new indicator for severe material and social deprivation has been included, which reflects the lack of necessary and desirable items for leading a decent life. It is calculated as the share of individuals in the population.

**economic and social hardships faced by the Roma community.** It confirms the lack of basic resources and necessities for a dignified life in many Roma households.

The combined indicator of poverty and social exclusion risk in 2023 further underscores these inequalities. According to the data, **81% of the Roma community is at risk of poverty and social exclusion**, a drastically higher rate compared to 36.9% among the Turkish ethnic group and 22.7% among Bulgarians (Figure 3). For the country as a whole, this share stands at 30%.

**Figure 3: Population at Risk of Poverty and Social Exclusion by Ethnic Group in 2023<sup>10</sup>**



**Roma are the only ethnic group in which the majority of individuals fall into this category.** This indicates serious barriers to education, employment, and healthcare, which limit social mobility and opportunities for improving quality of life. These barriers are often exacerbated by discrimination, insufficiently targeted policies, and a lack of access to effective social support. The result is deep-rooted social exclusion, requiring systemic interventions and sustainable solutions.

### Child Poverty and Access to Resources

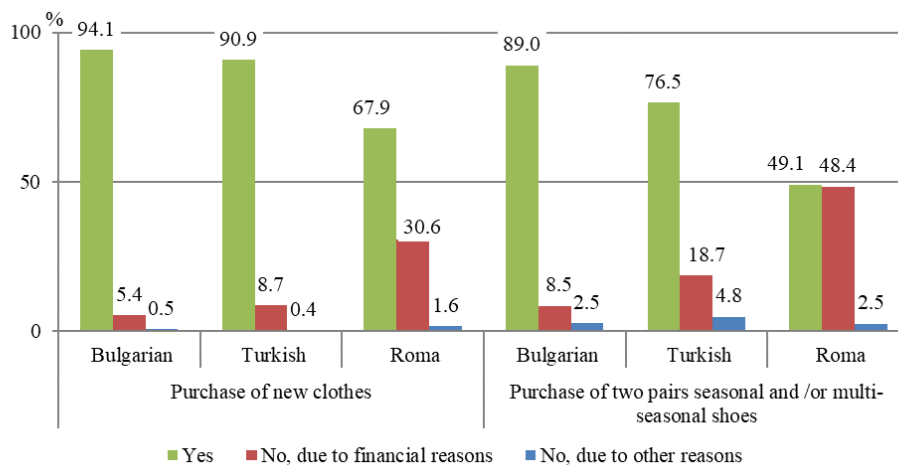
The ability to provide for children’s basic needs varies by ethnic group. **Material deprivation among Roma children is particularly alarming.**

### In 2023:

<sup>10</sup> NSI, Poverty and Social Inclusion Indicators in 2023:  
[https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023\\_08NKATC.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023_08NKATC.pdf)

- **77% of Roma children** were deprived of at least one of 13 key indicators of material well-being, compared to **20.6% of Bulgarian children** and **29.9% of Turkish children**. Complete deprivation (lack of access to all 13 indicators) affected 0.9% of Bulgarian children, 0.8% of Turkish children, and 5.3% of Roma children.
- **Only 49.1% of Roma children** have **two pairs of seasonal shoes**, compared to **89% of Bulgarian children**.
- **67.9% of Roma families** can provide **new clothes for their children**, compared to **94.1% of Bulgarian families**.
- **43.3% of Roma children** do not have a **suitable home study place**, and **42.8% lack appropriate books**, limiting their educational opportunities.
- **60.7% of Roma children** consume **fresh fruit daily**, while this share is **93.3% among Bulgarian children** (Figure 4).

**Figure 4: Material Deprivations Among Children by Ethnic Group in 2023 – Consumption of Fresh Fruits, Vegetables, Meat, Poultry, or Fish<sup>11</sup>**



Approximately **74.6% of Roma children experiencing material deprivation** also live **at risk of poverty**. For the other ethnic groups, the relative shares are **34.0% among the Turkish ethnic group** and **27.5% among the Bulgarian ethnic group**.

Material deprivation among Roma children is **higher** and is combined with **deeper forms of poverty**, which **severely limit access to education, healthcare, and social services**.

The data highlight the **urgent need for comprehensive, targeted policies** to address the needs of the **most vulnerable children** and prevent the **intergenerational transmission of poverty**.

<sup>11</sup> NSI, Poverty and Social Inclusion Indicators in 2023:  
[https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023\\_08NKATC.pdf](https://www.nsi.bg/sites/default/files/files/pressreleases/SILC2023_08NKATC.pdf)

## II. POVERTY TRAPS IN THE ROMA COMMUNITY – CASE STUDY ANALYSIS

In the following pages, we will meet the faces of poverty—people who, despite the obstacles they face, strive for a dignified life, challenging us to look beyond stereotypes and recognise the human cost of social injustice.

### 1. INCOME

**Roma families living in poverty and social exclusion do not have adequate income to ensure a decent standard of living. Their low and unstable earnings make it difficult to plan household budgets, often leading to over-indebtedness.**

Some families survive on incomes far below the national average<sup>12</sup>, while others have no stable or secure income at all. The income of most families does not even reach the poverty line<sup>13</sup>, which in 2024 is set at 526 BGN.

**G.I. is 47 years** old and has been unemployed for many years. She lives alone in a single room in her brother’s house. Since early 2023, she has been receiving monthly social assistance, which at the time of the interview amounted to approximately 250 BGN. She has no other income and cannot have any because if she did, she would lose her social assistance. G.I. shares that she has health problems and is unable to perform physically demanding labour:

*“I can’t go work in the fields like the others. My back hurts, and I have swelling in my legs. I am grateful for the social assistance I receive—I have enough for food. I mostly shop at the weekly market that comes here once a week because it’s cheaper. I buy beans, sometimes potatoes and flour to bake my bread when I run out of money. Otherwise, I buy bread from the supermarket—I know when they mark it down, and that’s when I buy it. My money is enough*

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<sup>12</sup> In 2023, the average annual total household income was 21,718 BGN, while the average annual total income per person was 10,846 BGN. (Source: NSI, Demographic and Social Statistics, Household Income, Expenditure, and Consumption)

<https://www.nsi.bg/bg/content/3218/%D0%B4%D0%BE%D1%85%D0%BE%D0%B4%D0%B8-%D0%BD%D0%B0-%D0%B4%D0%BE%D0%BC%D0%B0%D0%BA%D0%B8%D0%BD%D1%81%D1%82%D0%B2%D0%B0%D1%82%D0%B0>

<sup>13</sup> With the 2023 amendments to the Social Assistance Act, individuals or families are eligible for monthly assistance if their income for the previous month is lower than a defined differentiated income. The differentiated income is determined based on the support base, which is set at 30% of the poverty line for the respective year, adjusted by the corresponding percentage for the group to which the individual belongs. In most cases, individuals receive 100% of the support base, i.e., 30% of the poverty line. Individuals living alone receive 165% of the support base, while a parent raising a child under 18 years old receives 120% of the support base.

*for food, but I can't afford to buy medicine.” Once a year, she also receives a one-time heating allowance of around 500 BGN, which helps her pay for electricity.*

Families receiving **monthly social assistance and child benefits** share that this income gives them **some sense of security**, primarily ensuring they do not **go hungry**. However, the amount is **too low to offer even minimal comfort**.

*“We are a six-member family—my wife and I, our two younger children, and our daughter who moved back in with her baby after separating from her husband. We receive about 600 BGN. My daughter has not received anything yet because she has just returned to live with us. First, we pay the bills when we get the benefits because it's terrible to be without water and electricity. Then, whatever is left goes for food and milk for the baby. I can't buy good clothes and shoes for the kids. My eldest wants a phone, but I just can't afford it.” (T.D., 36, Sliven)*

To cover a broader range of needs, most families **work in the informal economy** despite the **fear of losing their social benefits** if they are discovered to have additional income. This **mainly affects younger individuals in relatively good health**, who can perform **physically demanding jobs available in their area**.

*“We receive about 600 BGN per month. We have two children who attend school regularly. But it's not enough—just enough for food. I sometimes go with the women to the fields to dig. My husband can do construction work. He occasionally gets hired to build something for someone, and with the money he earns, we buy materials to finish building our house. We didn't have a house—my husband and his father built it themselves. But the money is never enough. My husband and I have never been on vacation, and neither have our children...” (A.I., 28, Novi Pazar Municipality)*

While **social assistance recipients** feel **some relief knowing they can afford basic food products**, families **not receiving monthly social benefits** face a **much higher risk of hunger**.

A.T. is a single mother of three children, living in a one-room dwelling made of clay located outside the city's regulated area near Nikolaevo. The house lacks basic furnishings; the children sleep on the floor and no mattresses or blankets. The family gets water and electricity from neighbours. The Family does not receive social assistance because the mother has no ID card. An ID card cannot be issued without an official address registration, and registering an address in an informal settlement outside city regulations is impossible. The social assistance system is structured so that if you do not receive social benefits, you are also ineligible for Hot meals and Food packages distributed through the European aid program, which are primarily given to social assistance beneficiaries.



The mother takes on any work she can find, often collecting and selling waste materials and earning a daily income. The children are enrolled in school and attend regularly. They have clothing and shoes, which they receive as donations through the health mediator.

Each evening, the mother usually brings home food—mostly bread and processed meats. However, there have been times when they have gone to bed hungry. She told the health mediator: *“Last night, I had nothing to give my children. When my four-year-old daughter told me she was hungry, I gave her water and told her that tomorrow God would take care of us.”*

The problem of insufficient income for this family is likely to persist. The mother may eventually obtain an ID card<sup>14</sup>, but they still will not qualify for social assistance, as social welfare assessments are conducted based on a person’s current registered address, not an administrative (service) address. A legal amendment to the Social Assistance Act is necessary to allow families with an administrative address to apply for social assistance.

Consideration should also be given to ensuring direct access to social assistance for children with severe material and nutritional needs. Under the current legal framework, children receive social benefits as part of their family, and only adults with an identity document and a registered address can apply for assistance. However, if parents are sanctioned for failing to meet the requirements of the Social Assistance Act or are absent from the household, the entire family loses access to social support, putting children at greater risk of hunger and extreme poverty.

**N.K.**, a 58-year-old grandmother from Novi Pazar, has been raising her grandson since infancy. The child’s mother lives abroad and has no contact with him, while the father struggles with drug addiction and is unable to care for the boy. *“I receive nothing for the child. Only my husband and I get assistance. We have raised him since he was a baby. Thank goodness for the people who help us...”*

Many adolescents in low-income or no-income families work to support the family budget. **T.T.**, a 15-year-old student in the 9th grade at a vocational agricultural high school in Ispereh Municipality, frequently missed his early morning classes, accumulating unexcused absences. As a result, the family’s social assistance was reduced by 70%. His mother explains that the boy works night shifts in a warehouse, assisting with loading and unloading goods: *“He doesn’t skip school on purpose. He really wants to graduate, but he has to help us because my husband is ill. Everything he earns, he gives to me—to buy food, medicine, and whatever the little ones need.”*

Another major issue for families experiencing poverty and social exclusion is the lack of an emergency fund in their household budget to cover unexpected expenses. Most families report

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<sup>14</sup> According to various sources, as of 2024, approximately 70,000 people in Bulgaria do not have an identity card due to a lack of address registration. In 2024, amendments to the Civil Registration Act introduced the possibility for such individuals to be registered at an official address..

that their income is immediately spent—first on electricity and water bills, then on food and medicine, and only if anything remains, on other needs. Since almost no one has savings, their situation becomes critical in emergencies, such as hospitalisation of a family member or home repairs due to disasters like fire or flooding. **D.I.** from Sliven recounts how, after their house roof burned down, they could not afford to repair it for a long time due to a lack of savings. **P.K.** from Gradec shares how difficult it was when her husband needed urgent surgery: *“We didn’t have a single penny saved. We had nothing to sell or pawn. Our only option was to borrow money from several neighbours. We are still repaying them.”*

For families without savings, borrowing from neighbors, relatives, or local moneylenders is often the only available strategy in emergencies. Access to formal bank loans is impossible for those without labour contracts but more likely for families receiving pensions or social assistance. A **municipal official from Yablanitsa** shares that DSK Bank has granted consumer loans to several families receiving monthly social assistance:

*“One of these families came to the municipality to buy a plot for building a house. Unfortunately, the others threw long drinking parties, which only stopped when the money ran out. Now, they will likely request their benefits in cash at the post office because if the money is sent to a bank account, it will just be taken to cover their debt.”*

Families often resort to quick loans to cover unexpected expenses or larger costs, such as family celebrations, home repairs, and other urgent needs. *“I took out a quick loan because we needed money for my daughter’s wedding,”* shares **R.V. from Garmen Municipality**, adding: *“They don’t require a work contract there. But I had to leave my card—the one where my social benefits are deposited. The guy withdraws the money and says he’ll stop once the loan is repaid. But the loan never ends. Other people do the same. What else can we do when we have no other option...”* Most borrowers are unaware of the high interest rates on quick loans. They claim they rely on them out of necessity, as they have no alternative to cover urgent family expenses.

## 2. HOUSING

### **The lack of long-term housing stability for families living in informal Roma settlements creates deep and nearly insurmountable poverty, affecting entire generations.**

Informal Roma neighbourhoods exist throughout the country. These are areas inhabited by Roma families who have built their homes without an urban development plan and official approval from authorities, often on land outside the regulated boundaries of settlements.

The lack of a general urban development plan and proper regulation prevents municipal authorities from investing public funds in these areas to develop basic infrastructure. As a result, informal settlements typically lack access to water supply, electricity grids, internet, television, and telephone services.



*“You ask me what I dream about. I’ll tell you without even thinking: to have water at home! I don’t want anything else. Our house, and about 50 others around it, have been without water for over 30 years. Back in the communist times, we had water, but at some point, someone cut off the pipeline—nobody knows why—and I grew up in this house without water!” (H.H., 29, Stoyan Mihaylovski village, Novi Pazar Municipality)*

A resident of an informal settlement in Yablanitsa shares: *“We have never had water here—we carry it in canisters and barrels from the tap in the cemetery park.”* Many Roma households in Kotel (Gradec village), Tvarditsa, Botevgrad, Gurmen, and Lukovit also report carrying water from public taps and other sources. Meanwhile, residents of the Nadezhda neighbourhood in Sliven complain about frequent water shortages due to low pressure in the pipeline network.

The lack of proper sewerage systems is widespread. Even in neighbourhoods where a water supply network exists, there is no sewage system. In most cases, families have built their own septic pits to dispose of wastewater. In other areas, wastewater flows directly onto the streets, nearby rivers, or drainage ditches.

*“The houses in our neighbourhood are not connected to a sewer system because there isn’t one here. We also don’t have septic pits because the ground beneath is rocky and impossible to dig. We really want a sewage system, but nothing is being built. The wastewater just runs down the street.” (I.I., Tvarditsa)* In some cases, sewage flowing through the streets leads to outbreaks of hepatitis A and dysentery.

One of the most frequently mentioned issues by respondents from nearly all surveyed areas is the poor condition of roads in Roma neighbourhoods. *“We wade through mud. Our children go to school covered in mud, and then the teachers get upset about it. Well, how else should they look when everything here is just mud?” (D.P., young mother, Gradec village)* Similar responses were received from respondents in Isparih, Nikolaevo, Yablanitsa, and Lukovit.

Many respondents also raised the important concern of the lack of children’s playgrounds and sports facilities in Roma neighbourhoods. While such facilities exist in central parts of towns, they are absent in the areas where Roma families—especially children—are most concentrated.

Regular waste collection does not occur in informal settlements, leading residents to pile garbage near their homes. Some do not perceive this as a problem, while others recognise it as a health hazard due to the risk of disease outbreaks. A resident of Yablanitsa shared that the municipality removed tons of waste that had been accumulating for decades near their neighbourhood: *“But after everything was cleaned up, we started dumping trash there again, even though they placed bins for us. We don’t have the awareness—we are used to living in garbage; that’s just how it is!”*

A respondent from Tvarditsa also acknowledged the waste issue but mentioned that the

community had raised concerns with local authorities, who responded by placing more bins. The problem, however, stems from the fact that Roma households tend to be larger and often keep livestock, generating more waste. At the same time, many households do not pay taxes because their homes are not legally recognised. Nevertheless, after discussions with the community, local authorities agreed to increase the number of bins.

In many informal Roma neighbourhoods, an electricity supply is either non-existent or only partially available. Households take electricity from neighbours with a legal connection, paying an informal fee agreed upon. Mobile phones and internet services are commonly used, as telecom providers cover most areas.

The lack or inadequate provision of basic public services, such as water supply, sewerage, road infrastructure, and waste collection, creates extremely poor living conditions, further deepening poverty and social exclusion.

The lack of legal status for homes in informal settlements exacerbates housing insecurity.

Only a few families have obtained tolerance status for their homes, as many cannot prove ownership or land rights on the plots they have built upon.

Local authorities have encouraged legal housing construction in some municipalities by designating regulated plots for sale. In Yablanitsa, the prices of these plots are below market value, but few families take advantage of this opportunity. *“We can’t afford to set aside 1,200 BGN to buy a plot for a house. Even if we buy it, we’ll need much more money for planning, electricity, water, materials, and builders. It’s too difficult—we won’t be able to do it,”* says **I.I. from Yablanitsa**, whose only income comes from monthly social assistance.

While some houses built in informal settlements are decent and may meet structural safety requirements, living conditions in others are shocking. Typically, these are one-room dwellings of 10-20 square meters, built from discarded construction materials, sometimes from wooden and tin sheets or clay bricks dried in the sun. These homes are overcrowded, sparsely furnished, and offer no personal space for family members. *“There are eight of us living in this room. It’s hard for all of us to sleep at the same time, so we try to take turns—some sleep while others stay outside and work,”* shares **I.I. from Yablanitsa**.

Another respondent from a village in **Botevgrad** shows us a trailer where she lives with her family and explains that the space is enough for their seven-member household. *“We have two beds. The children sleep on them, and my husband and I sleep on a mattress on the floor.”* The children include an 11-year-old boy, a 12-year-old girl, and a young mother, aged 21, with two children aged 2 and 3. Mediators from the surveyed settlements report that children from families living in such overcrowded spaces often fall asleep in school during lessons.

Most homes are heated with solid fuel. Families receiving heating assistance usually buy firewood, but they say it is not enough, forcing them to limit heating in the house during winter. *“In the winter months we only heat this room, which serves as our living room, kitchen, and bedroom. My mother-in-law, father-in-law, and our youngest son sleep here, while my husband, our daughter, and I sleep in the bedroom,”* shares **M.P. from Novi Pazar**. Families that do not receive heating assistance primarily collect firewood from the forest. However, many also burn various discarded materials. *“It’s warm, we’re not cold. PVC window frames burn best,”* says **I.I. from Yablanitsa**. Unfortunately, people are unaware of the dangerous toxins released when burning tyres, PVC, particle boards, and other resin-coated materials.

Maintaining hygiene is a significant challenge for families living in such conditions and for all households without access to a central water supply. In Stoyan Mihaylovski village, respondents shared that they carry water from the river to do laundry. In some places, such as Botevgrad, authorities have installed a water pipeline nearby. In other areas, people use wells, while in some settlements, public fountains have been built where people fetch water, transporting it by any means they can—by car, cart, or most often carrying it by hand, usually by the women in the household. Some families openly admitted that they bathe and do laundry infrequently.

Mediators from different locations reported that children from households without running water are bathed in some schools and kindergartens, and teachers collect clothes to provide for them.

Housing insecurity is not just a problem of lacking a home; it is a **systemic issue** that affects all aspects of family life. Its consequences are typically as follows:

1. **Deeper poverty and additional financial difficulties** due to:
  - Limited access to social services – the lack of a permanent address makes it harder to obtain social assistance, healthcare, and education.
  - Risks of demolition and eviction – illegal housing structures may be torn down, forcing families into additional relocation expenses.
  - Uncertainty in planning for the future – families in unstable housing conditions struggle to make long-term plans for their stability.
2. **Negative educational consequences for children**, including:
  - Lack of a suitable learning environment – overcrowded homes, absence of electricity or internet, and no quiet space for studying prevent children from performing well in school.
  - Frequent relocations and lack of stability – children forced to move often experience school changes and educational disruptions.



- Early school dropout – unstable housing conditions lead to lower motivation and an increased risk of leaving school prematurely.
3. **Severe health consequences for family members**, including risks to:
- Physical health – poor housing conditions (dampness, mold, overcrowding, lack of water and sanitation, and heating with toxic materials) result in respiratory diseases, skin infections, and chronic health problems.
  - Mental health – constant uncertainty, stress, and lack of a stable home contribute to anxiety, depression, and other mental health issues, affecting both adults and children.
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4. **Social isolation and marginalisation**, leading to:
- Stigmatisation – people living in illegal settlements, slums, or poor housing conditions often face discrimination and social exclusion.
  - Community conflicts – tensions between those living in insecure housing
5. **Intergenerational Poverty and Inequality**:
- Transmission of poverty across generations – children growing up in housing insecurity are more likely to remain in poverty and face the same difficulties as adults.
  - Limited development opportunities – lacking a stable home restricts access to better jobs, education, and social inclusion, perpetuating social inequalities.

### III. ACCESS TO SUPPORT AND SOCIAL INCLUSION SERVICES

#### 3.1. Access to Education

#### **Poverty and social exclusion hinder children’s access to quality education, limiting their future life and professional opportunities.**

The total number of children aged 0-18 in the interviewed families is 54. All parents stated that their children of compulsory preschool and school age are enrolled and attend school. However, almost all also mentioned that their children do not always attend regularly.

The most common reason for irregular school attendance is the inability to provide money for school meals. *“The hardest thing for me is when I don’t have money to give my child for breakfast at school. I pack her food from home, but she’s unhappy because the other kids make*



*fun of her for not buying from the school shop.”*  
**(M.P., Novi Pazar)**

Another frequent reason for school or preschool absences is the lack of seasonally appropriate clothing and shoes. **R.I. is a 36-year-old mother from Novi Pazar**, raising her two underage daughters alone. The family’s primary source of income is social assistance, which until recently amounted to around 480 BGN per month. This amount is insufficient to cover food, utilities, and the most basic needs for the three of them. Their situation became even more difficult when their social assistance was reduced by 70%. *“We were sanctioned because my older daughter missed a few school days. The weather turned cold, and she didn’t have a coat or shoes. I went looking for a loan, found one, and bought her what she needed, but the damage was done. This month, I only received around 130 BGN. If I can’t find money, neither of my daughters will go to school—we won’t even have food to eat.”*

This case demonstrates how existing social policies and mechanisms can unintentionally deepen families’ vulnerability instead of alleviating the effects of poverty. While linking social assistance to school attendance is intended to encourage educational inclusion, in practice, it fails to consider the structural barriers faced by families living in extreme poverty.

The reduction of social assistance further limits families’ ability to provide for their children’s basic needs, including their participation in the educational process. This highlights the need for a more comprehensive approach to social support, which considers not only formal compliance with requirements but also the factors preventing families from meeting these conditions.

Parents highly value the provision of free school textbooks. Still, they also share that it is difficult for them to afford additional learning materials, notebooks, and other school supplies that schools do not provide.

Free kindergarten is also greatly appreciated by families. *“My children are warm, they learn good things, and they are fed. I send them to kindergarten every day,”* shares **D.P. from Gradec village**.

However, the situation is different for **I.P. from a village in Botevgrad**: *“The kindergarten is very far—it’s all the way in the village centre. We don’t have a car, so we’d have to take them with the horse and cart, but in winter, we just can’t.”* Apart from distance, another reason for not attending kindergarten is the lack of clothing and shoes. I.P. adds: *“Children grow up so fast, and you constantly have to buy new jackets and shoes. And they’re more expensive than adult ones!”*

Policies providing free access to preschool education have significant potential for social inclusion, but their effectiveness depends on their ability to address the complex barriers faced by vulnerable families. Eliminating kindergarten fees creates opportunities for regular attendance, but it is not enough when additional obstacles prevent children from accessing

education. Lack of transportation in rural areas and the high costs of children’s clothing limit the ability of some families to benefit from available educational services. An effective policy in this area requires a multifaceted approach, integrating financial support with measures for physical accessibility and material assistance for the most vulnerable families.

Parents express concern that their children complete school grades without acquiring essential reading, writing, and math skills. I.P. from a village in Botevgrad shares: *“I went to school until 7th grade, but I know how to read, write, and do mental math. My two younger children still can’t read or write, even in 4th and 5th grade. Their older sister never learned to read or write either, and now that she’s a mother, I have to help her with everything.”*

In 8 of the interviewed families, some teenagers continue their secondary education. However, unlike younger students still within the mandatory school age, adolescents who turn 16 prefer to leave school. Parents share that these teenagers help support the family—girls assist with household chores, while boys enter informal labour markets. Many families believe that 10th grade is important because completing it allows them to obtain a driver’s license. However, there is little understanding among families that finishing secondary education provides professional qualifications that could improve their chances of finding well-paid jobs.

### 3.2. Access to Healthcare

Limited access to healthcare services and discriminatory treatment within the system lead to deterioration of health status and early disability among vulnerable groups.

A major issue for 20 interviewed individuals is unpaid health insurance contributions, either their own or that of a family member. According to the legal framework, health insurance contributions for recipients of monthly social assistance are covered by the state budget. This should grant them the right to be included in the healthcare system and to receive medical services covered by the National Health Insurance Fund (NHIF). However, paying current health contributions alone is insufficient to regain access to healthcare services. Under the Health Insurance Act, an individual’s health insurance rights are suspended if they fail to pay more than three monthly health contributions within 36 months. Once a person’s health insurance rights are suspended, they can only be reinstated if all outstanding health insurance debts for the last 60 months are fully paid.<sup>15</sup>

Social assistance recipients typically owe more than three health insurance contributions over the past five years, which excludes them from the health insurance system, even if the state later covers their contributions.

As a result, they remain without access to a general practitioner or specialised medical care, further deepening health inequalities and increasing the risk of untreated and chronic diseases.

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<sup>15</sup> NAP, How to Restore Your Health Insurance Rights? <https://old.nra.bg/page?id=350>

The situation is even more critical for individuals who do not receive social assistance, as some have never paid health insurance contributions. Many believe there is no point in paying for health insurance, as *“either way if you want proper attention from doctors, you have to pay in cash.”*

This reflects not only the lack of access to healthcare but also a deep crisis of trust in the system, which forces the most vulnerable individuals to rely on informal payments rather than guaranteed rights.

People from poor and marginalised areas face significant difficulties accessing highly specialised medical examinations and consultations. A.I., a 36-year-old man from Gradec village, lives in severe social and health conditions. After a childhood surgical intervention at a leading clinic in the capital, he was left with an anus praeter (colostomy). Upon returning to his home village, his access to medical care became extremely limited, and his parents lost the hospital discharge report issued after his surgery. As a father of five children, he relies on social assistance and irregular work as a lumberjack. His biggest obstacle is within the healthcare system itself—despite multiple hospitalisations, hospitals refuse to document his actual condition, issuing discharge reports with fabricated diagnoses. This prevents him from obtaining a disability certification (TELK), which would grant him disability pension and targeted social support.

This case reveals systemic gaps and discriminatory practices that prevent individuals from accessing their legal rights. Instead of ensuring treatment and protection, the system excludes them through administrative barriers. The lack of integrated health and social services, combined with the absence of proactive support, leaves individuals like A.I. in a state of despair.

Creating mobile health and social teams for consultation and advocacy could help vulnerable individuals navigate the system and receive the necessary assistance. In the long term, the social support system must transform from a passive mechanism—which requires citizens to seek support on their own—into a proactive model that identifies and assists the most vulnerable groups, preventing social isolation and extreme poverty.

Another case highlighting the inadequacy of both the social and healthcare systems in providing effective support for socially vulnerable individuals is that of F.H., a 52-year-old man from Kotel. He has been diagnosed with advanced cataracts and urgently needs surgery. However, despite being health-insured, the system does not cover the cost of consumables, which amounts to 800 BGN. He cannot afford the necessary medical expenses and has no savings or relatives to support him. The only possible option is to apply for one-time social assistance, which requires proof of prior payment, creating an administrative trap—he cannot receive assistance without paying first, but he cannot pay without assistance.

This case illustrates how the lack of coordination between the social and healthcare systems deepens social exclusion. The formal mechanisms intended to support vulnerable groups do not function effectively, making healthcare services inaccessible to those who need them most. As a result, F.H. lives in a near-blind state and cannot improve his situation.

A mechanism for full coverage of medical expenses for socially vulnerable individuals must be established to prevent similar cases. Additionally, the requirement for upfront payment when applying for social assistance should be eliminated. Stronger coordination between social and healthcare institutions is necessary to ensure timely and effective support, preventing people from being trapped in bureaucratic dead ends.

### 3.3. Access to Employment Services

Marginalised groups, including Roma, face significant barriers in accessing employment services.

All interviewed social assistance recipients are registered at Employment Offices (EO) because this is a mandatory requirement for receiving benefits. To prove their status as unemployed and actively seeking work, they must visit the EO every month and sign before an official.

None of the interviewees knew what services the EO offers, nor were they familiar with national programs and projects promoting employment or the incentive measures available for unemployed individuals. *“We go there, they tell us to sign, and we sign. Sometimes they ask if we want to work and send us somewhere for a few months. But no one has ever asked me if I want to take a course. No one has ever asked me what I want.”* **(A.I., Novi Pazar Municipality)**

Only one young man from a village in Botevgrad completed a vocational training course through an NGO project and registered at the EO with the NGO’s support. Shortly afterwards, he found a job in Sofia. Initially, there was an agreement that he would receive travel reimbursement under the Employment Incentive Measure “Promoting Territorial Mobility.” However, he later discovered that this measure only applies to individuals using public transport. The problem was that there was no public transportation from his village to Sofia, which eventually led to the termination of his employment contract.

The motivation of unemployed individuals to engage with EO staff is low. Most interviewees do not know what kind of specialist assists them during their EO visits. Apart from a Roma labour mediator in some locations, they were unaware that EOs employ labour mediators, case managers, and psychologists. Instead, they referred to staff with generic terms such as *“the office worker,” “the woman from the bureau,”* or *“the man from the job centre.”* Their reluctance to interact with EO services is based on perceived indifference from staff: *“They don’t really pay attention to us.” “They don’t talk much with us.” “I don’t understand what they’re saying.”*

Some interviewed men stated categorically that they do not want to waste time at these offices. Similarly, women who do not receive social assistance explained that they do not apply for benefits because they do not want to fulfil the mandatory community work requirement imposed by the Social Assistance Act. *“Instead of working for them 10 days for 400-500 BGN, we’d rather stay home. We’ll work privately and make that money ourselves. Why should we go there just to be yelled at?” (Female respondent, Novi Pazar)* Another respondent from **Gradec village** expressed disappointment with the Roma labour mediator: *“He’s supposed to be one of us, but he doesn’t respect us. He thinks we always try to cheat the system and don’t want to work! He always says we get as much in benefits as his salary.”*

Despite their distrust in Employment Offices (EOs), most respondents expect to receive job offers and would accept a job with a contract, provided it meets their requirements. Almost all young women with small children shared that their main priority is to finish work before 4:00 PM, as they need to pick up their children from kindergarten, cook, and prepare the household for dinner. Older respondents, whose children are already grown, expressed willingness to work outside their town or village as long as transportation is organised and they don’t have to cover travel costs.

Many welcome working 24-hour shifts followed by two consecutive rest days, believing this schedule would allow them more free time for their families. Those currently receiving social assistance stated that they would only give up benefits if both spouses were employed: *“That way, there would be two salaries coming into the household, which makes a difference. If only one of us works and earns minimum wage, nothing will change—the salary will be just slightly higher than the assistance, but we’d be working all day, every day, with no free time to make extra money elsewhere.” (Young respondent, Peshtera)*

The same respondent expressed frustration that his wife, registered with the EO, cannot get a job as a hospital cleaner because she does not have a high school diploma: *“She’s young, healthy, strong, and wants to work. But they don’t look at that—they only care if she has a high school diploma. She finished 7th grade, she can read, write, and speak Bulgarian—why won’t they hire her?”*

Young interviewees have an interesting perspective on social security contributions. Most see no point in paying into the pension system, as they are not sure they will live long enough to benefit from it. Regarding health insurance, they believe it is pointless to pay since, in their experience, *“if you need to see a doctor, you still have to pay out of pocket.”*

A young couple from Novi Pazar shared that they want to start their own business—the husband plans to open a small fast-food restaurant, while the wife wants to work as a nail technician. Both have completed vocational training courses with the support of an NGO.

Despite the modernisation of employment services and the diversification of available programs, greater efforts are needed to promote the work of case managers, psychologists, and



Roma and youth employment mediators. Increasing the number of these specialists would allow for more personalised and group-based support, covering a larger number of unemployed individuals.<sup>16</sup>

To ensure effective and equitable access to employment programs, targeted measures must be implemented to address the barriers faced by marginalised individuals and groups:

- Flexibility in educational requirements—Revising eligibility criteria for vocational training courses would allow individuals with lower levels of education to access professional training and basic work skills development.
- Accessible and clear information on employment measures and programs – Developing targeted communication strategies to inform socially excluded groups understandably, including visual materials, linguistically adapted resources and assistance from Roma mediators.
- Overcoming cultural and social barriers—Introducing cultural mediators and intercultural training for Employment Office staff will ensure more effective communication with diverse target groups and reduce discriminatory attitudes.
- Decentralisation of services and mobile employment offices – Expanding access to employment through mobile labour offices, outreach consultations, and partnerships with local organisations in Roma communities, reducing physical and administrative barriers.
- Active participation of Roma individuals—organising awareness campaigns through local leaders, social networks, and community events, motivating and encouraging registration at Employment Offices and participation in vocational training programs.

## Conclusion

Implementing these measures can ensure equal access to employment programs, reduce structural barriers, and create real opportunities for integrating marginalised groups, including the Roma community, into the labour market.

### 3.4. Social Inclusion Services

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<sup>16</sup>According to a publication on the EA (Employment Agency) website, Case Managers (27 in total) support the labor and social integration of unemployed individuals, youth, and long-term unemployed persons. The Case Manager acts as a mediator between individuals from vulnerable groups in the labor market and institutions that provide appropriate social, health, educational, and other services, effectively complementing the mediation services offered by employment offices. (EA, Activation of Inactive Persons – Services) - [https://www.az.government.bg/pages/aktivirane-na-neaktivni-lica-uslugi/?utm\\_source=chatgpt.com](https://www.az.government.bg/pages/aktivirane-na-neaktivni-lica-uslugi/?utm_source=chatgpt.com) )

People experiencing multidimensional poverty and social exclusion face significant barriers in accessing support services tailored to their specific needs, which hinders their social and economic integration.

They have limited access to key social inclusion services, such as social work, counselling, mentoring, and psychological support. Their access to other essential support services, including early childhood education and care, healthcare, long-term care, vocational training, and housing assistance, is also restricted. This further deepens their social isolation, limits opportunities for development, and reduces civic engagement.

To implement effective social inclusion measures for individuals in multidimensional poverty and social exclusion, it is necessary to identify appropriate mechanisms for assessing their needs and opportunities.

In Bulgarian legislation, several legal acts regulate the mechanisms for assessing vulnerable groups' social situations and needs. The most relevant among them are:

- **The Social Assistance Act (SAA)** focuses on providing social benefits as temporary financial support for individuals and families in disadvantaged situations. Assessments under this law are primarily based on income criteria without considering the complex dimensions of poverty.
- **The Social Services Act (SSA)** – Covers individual needs and social risks, ensuring access to support measures, social services, and integration mechanisms. Assessments under this law focus on social inclusion, personal needs, and the individual's development potential.
- **The Employment Promotion Act (EPA)**—This law relates to labour market access and offers employment promotion and integration measures but lacks mechanisms for comprehensive social inclusion. Assessments under this law are primarily focused on employability and the need for qualification.

This analysis will examine the different assessments conducted under these laws and their role in the social inclusion of individuals living in multidimensional poverty.

## 1) Assessments under the Social Assistance Act (SAA)<sup>17</sup>

### Purpose and Role

Assessments under the Social Assistance Act (SAA) are conducted to determine eligibility for financial support for individuals and families who are unable to meet their basic living needs.

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<sup>17</sup>Social Assistance Act: <https://lex.bg/laws/ldoc/2134405633>

These assessments are designed to provide short-term economic relief but do not address other dimensions of social exclusion.

### **Types of Assessments**

- Social Assessment – Analyses the applicant’s income, property, family status, and health condition.
- Needs Assessment – Conducted when applying for social assistance to determine the required type and amount of support.

#### Target Groups

- Low-income individuals and unemployed persons
- People with disabilities
- Single parents and large families
- Elderly individuals without close relatives
- Individuals in crisis situations (e.g., victims of violence, natural disasters)
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#### Limitations

- Primarily focused on income criteria without fully considering other dimensions of poverty (e.g., social isolation, lack of access to education).
- Does not provide long-term solutions – Social benefits serve as temporary assistance but do not ensure lasting social inclusion.

## **2) Assessments under The Social Services Act (SSA) <sup>18</sup>**

### **Purpose and Role**

The Social Services Act (SSA) provides a broader, more individualised approach to social inclusion. Assessments under this law focus on identifying social barriers to integration and providing non-financial support through social services.

#### Types of Assessments

- Individual Needs Assessment – Analyses the individual’s social, health, and economic status, as well as their level of dependence on social services.
- Risk Assessment – Identifies risks of social exclusion and determines the need for long-term support.

#### Target Groups

- Children at risk – Victims of violence, abandoned children, school dropouts.
- Persons with disabilities – Those in need of specialised services.
- Elderly individuals requiring care.

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<sup>18</sup> Social Services Act: <https://lex.bg/bg/laws/ldoc/2137191914>

- People transitioning from institutions – Former residents of children’s homes, prisons, and psychiatric facilities.
- Victims of domestic violence and human trafficking.
- Homeless individuals.

#### Advantages for Social Inclusion

- Evaluate complex factors of multidimensional poverty – including access to housing, healthcare, education, and social networks.
- Provides long-term support – through rehabilitation programs, social mentoring, and integration services.
- Encourages participation in society – through social inclusion and integration services.

#### Limitations

- Does not include mechanisms to address the economic aspects of poverty (employment and income).
- People experiencing multidimensional poverty and social exclusion are not explicitly included as a target group under this law, which may limit their access to social services. Including this group as a specific target would enable better integration and more accessible support measures.

### 3) Assessments under The Employment Promotion Act (EPA) <sup>19</sup>

The Employment Promotion Act (EPA) aims to facilitate access to the labour market for unemployed and economically inactive individuals through career counselling, training, and employment mediation services. Although the law does not explicitly use the term “assessment,” it includes mechanisms for analysing employability and identifying training needs.

#### Assessment-Related Processes

1. Career Counseling and Professional Orientation (Article 26, EPA)
  - Employment offices analyse individuals’ work skills, professional interests, and motivation.
  - Social and personal barriers to employment are assessed (e.g., long-term unemployment, lack of work habits).
  - Individuals are guided toward retraining programs or direct employment.
  - Article 26 of the EPA describes employment mediation services, including informing, counselling, and motivating job seekers.
2. Adult Training (Article 63, EPA)
  - Assessment of qualifications and need for further training based on labour market demands.

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<sup>19</sup> Employment Promotion Act: <https://lex.bg/laws/ldoc/-12262909>

- Employers and employment offices identify skill gaps among unemployed individuals.
  - Article 63 of the EPA regulates the organisation of adult training, which involves analysing individuals' qualification needs.
3. Motivation and Psychological Support (Article 26, Paragraph 2, EPA)
- Evaluation of motivation for employment.
  - Identification of personal factors that may hinder workforce integration.

### Target Groups

- Registered unemployed individuals.
- Long-term unemployed persons (over 12 months without a job).
- Young people under 29 seeking their first job.
- Individuals over 50 at risk of labour market exclusion.
- People with disabilities.
- Inactive individuals who are not officially registered as unemployed but have potential for employment.

### Advantages for Social Inclusion

- Provides economic independence through employment opportunities.
- Expands labour market integration options via training and qualification programs.
- Directs unemployed individuals toward support measures that increase their chances of stable employment.

### Limitations

- Does not address social barriers related to healthcare, housing conditions, or social services (unlike the SSA).
- Does not provide direct financial support but only facilitates employment or training opportunities.

### Comparative Table of Laws

Criteria	Social Assistance Act (SAA)	Social Services Act (SSA)	Employment Promotion Act (EPA)
<b>Main Goal</b>	Financial Support for Disadvantaged Individuals and Families	Providing Support Services for Social Inclusion	Promoting Labor Integration and Access to Employment
<b>Type of Support</b>	Different Types of Social Assistance	Social Work, Counseling, Mentorship, Psychological Support	Training, Qualification, Professional Orientation

<b>Needs Assessment</b>	Focuses on Income Criteria and Material Conditions	Assesses Social, Health, and Economic Conditions	Assessment of Work Skills, Motivation, and Barriers to Employment
<b>Target Groups</b>	Low-Income Individuals, Unemployed, People with Disabilities, Single Parents, Elderly, Individuals in Crisis Situations	Children at Risk, People with Disabilities, Elderly, Victims of Violence and Trafficking, Homeless Individuals	Unemployed, Long-Term Unemployed, Youth up to 29 Years, People Over 50, People with Disabilities
<b>Advantages</b>	Provides Financial Assistance Under Specific Conditions	Individualised Approach, Long-Term Support, Focus on Empowerment and Integration	Expands Opportunities for Sustainable Employment, Economic Independence
<b>Limitations</b>	Does Not Address Social Barriers and the Complex Dimensions of Poverty, Lacks Long-Term Solutions	Does Not Address Economic Aspects of Poverty (Employment and Income), Limited Coverage for People in Multidimensional Poverty	Does Not Address Social Barriers, Lacks Financial Support

### Conclusion

An integrated and coordinated approach is the only way to achieve sustainable social and economic inclusion for people living in multidimensional poverty.

Ensuring long-term inclusion requires better coordination between social assistance, social services, and employment policies. Although the three legal frameworks regulate different aspects of social inclusion, their effectiveness depends on their integrated application. Lack of coordination between social services, financial support, and employment programs limits lasting inclusion and sustainability opportunities. Only by addressing all dimensions of poverty simultaneously—financial, educational, social, and employment-related—can a real and lasting impact be achieved for individuals and communities facing multidimensional poverty and social exclusion.

### Recommended Steps for Improvement

- Develop an integrated coordination system between social assistance, social services, and employment policies, ensuring continuous and consistent support.<sup>20</sup>

<sup>20</sup> **Example of Coordination:** An effective model would include an integrated process in which social services (SSA) provide individual assessment and social support, financial assistance (SAA) ensures basic stability, and employment programs (EAA) guide individuals towards qualification and work. In this way, people living in multidimensional poverty will have access to comprehensive support that includes both economic and social inclusion.

- Introduce mechanisms for individualised support planning, including personalised training and career development plans.
- Strengthen cooperation between institutions responsible for social policy, employment, and education to create flexible and adaptive support programs.
- Expand the scope of target groups under the Social Services Act (SSA) to explicitly include people living in multidimensional poverty and social exclusion.

To achieve these objectives, the Ministry of Labor and Social Policy must develop mechanisms for identifying and supporting vulnerable groups in cooperation with local authorities and social services. This will ensure better access to social services and facilitate the creation of specialised measures for their integration.

## **Summary, Conclusions, and Recommendations**

### **1. Insufficient Social Assistance and Lack of Sustainable Solutions**

- Social assistance is limited and covers only basic needs without offering a long-term pathway out of poverty.
- Lack of individualised assessment and adaptation of benefits to real needs further exacerbates the situation.
- There is no developed procedure for assessing the needs of individuals and families experiencing multidimensional poverty, nor are there qualified professionals to conduct such assessments.
- Personalised, integrated plans are not developed to address the diverse needs of individuals and families, including healthcare, education, and housing support. No coordinated cross-sectoral teams are ensuring sustainable development and a pathway out of poverty.

### **2. Lack of Integrated Social, Health, and Educational Services**

- Ineffective coordination between healthcare and social institutions leaves people without adequate support.
- Limited access to education and vocational training maintains low qualification levels and hinders social inclusion.
- Improving inter-institutional coordination is key to providing effective, integrated services that address the multidimensional nature of poverty.

### **3. Punitive Measures Instead of Support**

- Sanctions (e.g., reduction of benefits due to school absences) without accompanying support measures further deepen poverty and exclusion among the most vulnerable.



- No individualised assessment of children’s and families’ needs—no designated entity is responsible for conducting these assessments.
- Children at risk of dropping out of school are not considered “at-risk children” under the Child Protection Act, meaning no evaluation or individualised intervention plan is applied to address their needs.

#### 4. Housing Poverty and Social Isolation

- Lack of access to adequate housing remains a significant barrier to social inclusion and everyday life for affected families.
- The Social Assistance Act does not provide financial support for rent payments, except for a limited number of beneficiaries of municipal housing.
- Marginalised families experiencing multidimensional poverty require access to social housing, but social housing is not defined as a public-interest service.
- No regulations exist for social work with marginalised families to prepare them for all stages of social housing placement—from application, adaptation to life in social housing, and preparation for long-term sustainable housing solutions.
- Developing targeted policies to address housing poverty, including rent subsidies and creating social housing programs, is critical for the long-term integration of vulnerable groups.

#### 5. Inadequacy of Institutional Approaches

- Institutional passivity (e.g., Employment Offices’ lack of proactive support) limits labour and social integration opportunities.
- Beneficiaries of monthly social assistance who lack motivation to seek employment or invest in professional and personal development are not targeted by social services that could motivate, encourage, and coach them to discover and develop their potential.
- The expectation that Employment Offices (EOs) engage in motivational activities with unemployed individuals is unmet, as many EOs lack case managers or trained staff capable of conducting impactful social work. After the monthly social assistance assessment, the only actions taken regarding unemployed beneficiaries are: Mandatory monthly visits to the EO for a signature, proving their unemployed and actively seeking status. Completing 40 hours of community work, intended to motivate beneficiaries and develop work habits and skills. Both activities are imperative conditions for receiving monthly social assistance. However, practice shows their low effectiveness, suggesting they should be reevaluated and potentially reformed.



- Institutions must implement personalised approaches that stimulate individual motivation and unlock potential.

## 6. Systemic Barriers and Administrative Burdens

- Bureaucratic procedures and rigid requirements, such as mandatory prepayment for healthcare services or strict educational criteria for employment, hinder access to jobs and essential services.

## Recommendations

### 1. Increasing Social Assistance and Individualising Support

- Adjusting the amount of social assistance based on the actual needs of households, considering health conditions, educational needs, and age-specific characteristics.
- Developing social assistance programs that incorporate employment and education incentives.
- Introducing self-assessment approaches for social assistance beneficiaries, unemployed individuals, and residents of marginalised communities, enabling them to evaluate their poverty levels and develop personal strategies to overcome aspects of poverty and social exclusion.

### 2. Integrated Social, Health, and Educational Services

- Establishing mobile social teams to identify vulnerable groups and provide targeted counselling and services.
- Providing free literacy and vocational training courses for people with low education levels, including covering fees, transportation, daily expenses, and other costs.
- Creating integrated programs for the legalisation of informal employment, with guarantees for social protection.

### 3. Improving Access to Healthcare

- Fully covering medical diagnostic and treatment expenses for individuals experiencing multidimensional poverty.
- Optimise the procedures for issuing disability (TELK) documents by removing administrative barriers.
- Subsidising transportation costs for extremely poor individuals with deteriorating health in rural areas to enable them to access specialised medical care.



- Developing and implementing preventive programs to address socially significant diseases in communities experiencing multidimensional poverty.

#### **4. Addressing Housing Poverty**

- Expanding municipal housing programs with flexible rental conditions for low-income families.
- Amending the Social Assistance Act to diversify social benefits, including rent subsidies and utility support for low-income households.
- Amending the Social Services Act to define social housing placement as a public-interest service.
- Regulating social work with marginalised families and those experiencing multidimensional poverty, ensuring they are prepared for all stages of social housing placement—from application, adaptation to social housing, and preparation for long-term housing solutions.

#### **5. Rethinking Sanctions in the Social System**

- Replacing punitive measures in the Social Assistance Act (SAA) with incentives, such as providing educational materials, clothing, and food for children from poor families.
- Introducing family consultations and individualised assessment and support plans.
- Amending the SAA to ensure access to social assistance for the most marginalised families, including those with official addresses but without registered residences or identity documents.

#### **6. Expanding the Role of Case Managers in Employment Offices**

- Transforming Employment Offices (EOs) into proactive institutions, offering individualised needs and potential assessments, career counselling, and access to vocational training.
- Developing labour market integration programs, specifically targeting individuals without basic education.
- Offering flexible employment options, support for adaptation, and other measures to facilitate sustainable employment.

#### **7. Promoting Social Inclusion**

- Providing mobile community outreach services in marginalised communities, ensuring easy access to social services such as information, counselling, encouragement, and advocacy.



- Conducting permanent awareness campaigns on the rights and opportunities of vulnerable groups.
- Creating a supportive school environment by training teachers to work with children from poor families and implementing anti-stigmatisation programs.

## **8. Regular Monitoring and Evaluation**

- Establishing a monitoring system to assess the effectiveness of social and health policies targeting vulnerable groups.
- Involving non-governmental organisations (NGOs) and local communities in evaluating and planning social services.

## Conclusion

The proposed measures aim to alleviate the daily challenges of people living in poverty and create long-term conditions for their social and economic inclusion. An integrated and personalised approach is essential for overcoming systemic barriers and developing sustainable solutions.



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