

## Socio-geographic transformation as a result of a subjective sense of poverty in selected regions of Slovakia

### *Abstract*

*Poverty as a socio-pathological phenomenon is one of the most important wide-scale issues under focus at both regional, national and international levels. Slovakia, as a post-socialist country, has survived transformation changes connected to the decline in the standard of living, inflation, the loss of jobs, economic crisis, the formation of new wealth, etc, which have influenced all aspects of contemporary life. An examination of poverty at the regional level in terms of the transformation changes is the current problem, which is being deeply discussed from the perspective of seeking avenues of resolution. In our contribution, we debate the social transformation of society and subjective poverty in three selected regions of Slovakia.*

**Keywords:** *socio-geographic transformation, poverty, life strategies.*

### Introduction

Poverty as a socio-pathological phenomenon is scarcely definable, even though we all intuitively understand the term. There are many definitions and causes of poverty. Poverty exhibits itself in different forms in each geographic area and at all stages of the development of a given society. It can be based on social exclusion or subjective absolute poverty, resulting from a deficiency in basic living needs, or relative poverty related to inadequate income and higher consumption, or possibly from the feeling of a limited ability to participate in the life of society.

This article deals with subjective poverty at the lowest possible social level, represented by individual households. We seek to analyse poverty in Slovakia in the period before and after 1989, which is an important milestone in the development of Slovakia due to the significant changes in the political, economic, social and cultural development of our society that have deeply affected people's lives and which have created significant regional disparities in Slovakia. We take a close look at three of the wealthier regions of Slovakia for more detail amongst households, at which level we examine selected phenomena using qualitative methods outlining life within the region. The selection of the regions was based on the assumption of their non-depressed nature in terms of selected studies into poverty in Slovakia.

The aim of this article is to present the Orava, Záhorie and Považie regions with the help of the subjective perception of poverty by their inhabitants alongside a brief description of the period before and after the transformation of Slovakia to a market economy.

## The period of socialism

The socialist period brought a model which sought to balance the disparities between the Czech Republic and Slovakia, based on the strong urbanisation and industrialisation of Slovakia. However, the industrialisation which was carried out in Slovakia was based on the Soviet model of industrialisation, via the heavy engineering and chemical industries. This type of industrial activity did not arise from the internal resources of the selected regions at all; it was implemented in a directive manner from headquarters and affected not only the socialist development of these regions but, in particular, their stumbling with the economic and social problems arising after 1989. In this period, the economic and social development of the regions of Slovakia was planned, but the land use documents compiled in the spirit of achieving communist ideology often objectively facilitated the further deformation of the development of regional structures and a deepening of the existing distortions created by previous stages in the historical development of Slovakia.<sup>1</sup>

By 1948, Slovakia's inadequate industrial development, poor material situation and lack of employment opportunities, as well as emigration and migration for work abroad, had been one of the few foreshadows of the many poor areas in Slovakia. Poverty concerned a large part of the population and not only the unemployed and the rural poor: low incomes generated a class of the working poor. Those who found themselves in acute financial necessity were considered poor.

At the turn of the 1940s and 1950s, the economy and social development experienced changes which persisted until the 1980s.<sup>2</sup> Central planning determined the development of all sectors and fields of economic, social and cultural life. Five-year plans meant a diversion from actual development and a withdrawal from the principles of a market economy, as well as a transition to the soviet system of governance based on a centrally-planned economy. Radical changes occurred in the form of ownership, the system of management, the economy and the structure of industry and foreign trade, as well as in the orientation of internal economic relations, in social and regional policy and in the formation of the single-sector economy.<sup>3</sup>

One of the main objectives of this regime was to increase the living standards of the population (to maintain the standard of living of the population and consolidate its social security) and to provide full employment. Kalinová<sup>4</sup> claims that the share of the economically active population in the former Czechoslovakia in the 1970s and 1980s was over 80 %, which was fifteen percentage points higher than in most European

1 Institute for Public Affairs (2002) *The vision of the development of the Slovak Republic to 2020*.

2 Jirová, H (2003) 'Deformace na českém trhu práce – historický exkurs' in T. Sirovátka and P. Mareš *Trh práce, nezaměstnanost, sociální politika* Brno: FSS MU, pp. 54-62.

3 Džambazovič, R (2007) *Chudoba na Slovensku: Diskurz, rozsah a profil chudoby* Bratislava: Univerzita Komenského.

4 Kalinová, L (1998) *Sociální vývoj Československa 1969-1989* Praha: Ústav pro soudobé dějiny AV ČR.

countries. At the beginning of the building of socialism, Slovakia had been an agricultural, lowly urbanised country.<sup>5, 6</sup>

In the 1960s and 1970s, Slovak society was changed to an industrial society, but its rural nature still remained.<sup>7</sup> The centralisation of people around the central villages and towns was a strong influence and that led to the transformation to a predominantly urban society (in the 1980s, the proportion of the urban population in Slovakia grew to over 50 %)<sup>8</sup> happening about twenty years after industrialisation.<sup>9</sup> Rapidly-growing industry brought about the collectivisation of agricultural production. Incomes in the labour market changed: wages were increased in sectors where lower skill levels were sufficient; and were decreased in education, health, banking and social services. There was a mass movement of male workers from traditional sectors of light industry and services to mining, metallurgy and heavy engineering.<sup>10</sup> The whole process of employment restructuring implied the deskilling of Czechoslovak labour, an unfavourable position of women in comparison with men, an undervaluation of ‘female’ work and lower wages.<sup>11, 12</sup> The labour market was heavily distorted by regulatory interventions from the planning centre, as well as by administration and the centralised wage policy. The employment structure was obsolete, with a high number of manual workers; a state which had remained stable in the past twenty years of socialism, indicating a general stagnation. The deformation of wages, egalitarianism, excessive effort towards equalising regional differences, paternalism and many other phenomena was a consequence of the officially-proclaimed solution to the problem of poverty – its official non-existence and the creation of taboos around it in socialist Czechoslovakia.

Related to this is the lack of information and data for determining the extent of poverty in this period. The first author who tried to identify poverty in these times was Hiršl.<sup>13</sup> He examined poverty on the basis of the subsistence minimum. According to the findings of the OECD in this period (1950s-1970s), 9 to 11 % of households (it was 21 % of households in 1985, according to Korec) existed below the social minimum (represented by 56 % of average income per person). At the end of the 1980s, the number had dropped to 7.7 % (according to Korec,<sup>14</sup> to 13 % in 1980 and to 9.6 % in 1989). The statistics are inconsistent in this situation because of the unavailability of relevant information and data and the concealment of the true position. In 1958, 5.5 %

5 Kusá, Z (2003) ‘Pokus o sociálny štát’ *História* 3(4): 29-32.

6 Korec, P (2005) *Regionálny rozvoj Slovenska v rokoch 1989 – 2004* Geografika: Bratislava, p. 227.

7 Faltán, E and J. Pašiak (2004) *Regionálny rozvoj Slovenska, Východiská a súčasný stav. Sociologický ústav SAV* Bratislava.

8 Szélenyi, I et al. (1996) *Cities after Socialism. Urban and regional change and conflicts in post-socialist societies* Oxford: Blackwell.

9 Džambazovič, R. (2007) *op. cit.*

10 Jírová, H (2003) *op. cit.*

11 Londáková, E (2004) ‘Pochybné rovnostárstvo’ *História* 4(9-10): 33-36.

12 Jírová, H (2003) *op. cit.*

13 Hiršl, M (1992) *Analýza štruktúry chudého obyvateľstva v Československu v roce 1988* VÚPaSV: Bratislava.

14 Korec, P (2005) *op. cit.*

of households existed below the subsistence threshold (per capita income of 42 % of the average income per capita in the national economy) but, at the end of the 1980s, it was only 1 %. This period was deeply embedded into people's lives and influenced the further development of the areas in which they lived.

### Development after 1989

The transformation changes after 1989 brought a new phase in the development of society. Capitalism disturbed the stable socialist society and people were thrown into a spiral of change in which their standard of living fell dramatically, their savings were destroyed by inflation and many of them lost their jobs or were unpaid for a long period of time. The economic and social practices of everyday household life had been transformed in dramatic and unexpected ways, especially in the context of the deep economic crisis provoked by the transition to a market economy.<sup>15</sup> These changes affected all areas of social life. The transformation to a market economy led to profound changes in the socio-economic situation of large swathes of the population, which mainly affected standards of living and the way of life. New forms of business ownership and unknown spheres of business appeared on the one hand while, on the other, other phenomena appeared, such as long-term unemployment and social exclusion. The decline in real incomes and purchasing power, the disclosure of previously hidden poverty and the creation of a new system of stratification and social inequalities affected a large proportion of the population.<sup>16, 17</sup> Prior social structures began to split, and new wealth and previously prestigious options appeared. Households were left to their own resources to survive, or else to improve for the sake of progress.<sup>18, 19</sup> In order to maintain their households, people combined work with domestic work and childcare, which options have created new circumstances. People radically changed their jobs, they had to undertake more work, work on an 'under the counter' basis, increase the domestic production of goods and services and rely on social networks (family, relatives and friends).<sup>20</sup> To quieten their needs and secure household survival, they showed unprecedented creativity in the use of all available resources and the finding of new ones. These fundamental changes in the everyday life of ordinary households have been overlooked.

The post-Soviet transition to capitalism is characterised as a systemic change, which includes the transformation of central planning to a market-based economy and democ-

- 15 Pavlovskaya, M (2004) 'Other transitions: multiple economies of Moscow households in the 1990s' *Annals of the Association of American Geographers* 94/2: 329-351.
- 16 Džambazovič, R (2007) *op. cit.*
- 17 Sópoci, J (2000) *Sociológia a spoločenská zmena* Bratislava: Stimul pp. 93-108.
- 18 Walker, M (1998) 'Survival strategies in an industrial town in east Ukraine' in S. Bridger and F. Pine (Eds.) *Surviving post-socialism. Local strategies and regional responses in eastern Europe and the former Soviet Union* London: Routledge, pp. 188-202.
- 19 Pavlovskaya, M (2004) *op. cit.*
- 20 *ibid.*

racy, and empire totalitarianism to the nation state.<sup>21, 22, 23</sup> Under these conditions, when circumstances change very quickly, the study of post-socialist household society indicates that it was necessary to use a range of resources outside the formal sector in order to have sufficient.<sup>24</sup> The transformation of society after 1989 not only visualised poverty, but significantly expanded it.

People dependent on the state have become particularly vulnerable to poverty.<sup>25</sup> Due to the lack of data on households that have revealed a relevant vulnerability to poverty, we have only a distorted view of this phenomenon available to us. The majority of approaches studying different social phenomena focus on the macro level and the national scale, and ignore the local scale approach and the experience of ordinary people. The new system was meant to destroy the division of structural policy and let everyone start from scratch, with all members having the same opportunities in an impersonal, but fair, market place. Nevertheless, Soviet-era class and gender hierarchies still play an important role in shaping the new social and economic situation and in determining the nature of the everyday lives of ordinary households. Neither is the dominant discourse of transition, based on industrial and regional restructuring, understood by many households.<sup>26</sup>

In the various types of restructuring, whether post-socialism or post-fordist, until we understand households we will not understand why poverty, life and some strategies appear and others do not. Restructuring has affected all members of households and their interactions, as well as the role of households in the social structure.<sup>27</sup>

Analytical methods state that studies will only look to general findings at the macro level and will not reveal the deeper connections related to the formation of households in the regions until they are able fully to understand the causes of changes and strategies within the region. According to Beall and Kanji,<sup>28</sup> policy will be more effective and fairer if it starts from a basis of an understanding of the links between such smaller units as households and communities with the larger economic, social and political processes operating concurrently and with an understanding of the life strategies of these small units.

- 21 Offe, C (1991) 'Capitalism by design? Democratic theory facing the triple transition in East Central Europe' *Social Research* 58(4): 865–92.
- 22 Dallin, A (1995) 'Where have all the flowers gone?' in G. W. Lapidus (Ed.) *The new Russia: Troubled transformation* Boulder, CO: Westview Press, pp. 245–263.
- 23 Bradshaw, M. J (Ed.) 1997 *Geography and transition in the post-Soviet republics* Chichester, U.K.: John Wiley and Sons.
- 24 Wallace, C (2002) 'Household Strategies: Their Conceptual Relevance and Analytical Scope in Social Research' *Sociology* 36(2): 275–292.
- 25 Korec, P. (2005) *op. cit.*
- 26 Pavlovskaya, M (2004) *op. cit.*
- 27 Wallace, C (2002) *op. cit.*
- 28 Beall, J and N. Kanji (1999) *Households, livelihoods and urban poverty. Urban Governance, Partnership and Poverty* DFID  
[http://www.idd.bham.ac.uk/research/Projects/urbangovernance/resource\\_papers/theme\\_papers/3\\_households\\_livelihoods.pdf](http://www.idd.bham.ac.uk/research/Projects/urbangovernance/resource_papers/theme_papers/3_households_livelihoods.pdf) [last accessed 27 January 2011].

## Brief description of the three selected regions<sup>29</sup>

The Orava region consists of the districts of Tvrdošín, Námestovo and Dolný Kubín, located in the northern part of Slovakia in the Žilina region. Námestovo and Tvrdošín are also districts of Slovakia that border Poland. The population density in all districts is lower than the national average, although the population is steadily increasing, despite Tvrdošín having only half the average district population in Slovakia. The largest population belongs to the district of Námestovo (58 549 inhabitants), followed by Dolný Kubín (39 435 inhabitants) and Tvrdošín (35 741 inhabitants) (2007 figures). In terms of nationality, the highest share of citizens with Slovak nationality is found in Námestovo (99.2 %); this is also the highest share among all regions in Slovakia although both Dolný Kubín and Tvrdošín have more than 98 % of inhabitants with Slovak nationality. In the past, Orava had been one of the poorest regions in Slovakia, with poor conditions for agriculture, and suffering from the lack of industry as well as from its frontier location. Orava preserved its agricultural-forest nature until the mid-twentieth century, when extensive industrialisation and urbanisation processes were underway as an effect of socialism.

The part of Považie region which is the object of our study consists of the districts of Považská Bystrica, Púchov and Ilava. It is located in the north-west of Slovakia and belongs to the Trenčiansky region. All of the districts border the Czech Republic. Their population density is higher than the national average; the most densely populated district is Ilava (170.3 pop/km<sup>2</sup> in 2007). The population in these districts has decreased in recent years and, in 2007, there were 64 232 inhabitants in Považská Bystrica, 61 048 in Ilava and 45 523 in Púchov. The predominant nationality is Slovak – with Slovaks making up 96.7 % of the district of Ilava, 98 % of Považská Bystrica and 97.8 % of Púchov. Another relatively well-represented nationality in the region is Czech/Moravian/Silesian, a consequence of the already-mentioned frontier position of the region. Overall, this region has a very good position, which influences its further development. Good access to the region arises from its location on the main transport routes.

The region of Záhorie is also a border region situated in the west of Slovakia. It consists of the districts of Skalica, Senica and Malacky. The district of Skalica and a small part of the Senica district border the Czech Republic; while Senica and Malacky border Austria. These regions belong among the less-populated regions according to population density: only Skalica has a population density above the Slovak average (132.9 pop./km<sup>2</sup> in 2007). The population of the region has not changed significantly in recent years; in 2007, Malacky had 67 506 inhabitants, Senica 60 957 and Skalica 47 478. The ethnic structure of the districts is affected by its frontier location; this influence is apparent in the numbers of those with Czech/Moravian/Silesian nationality. In the case of Malacky, the share of those with Hungarian nationality is also increased. The Slovak nationality is dominant – reaching 96.7 % in Malacky and in Senica, and 95.14 % in Skalica. Among all the studied regions, the region of Záhorie has the greatest

29 všetky štatistické údaje v tejto kapitole sú prevzaté z stránky Štatistického úradu. [www.statistics.sk](http://www.statistics.sk)

Aj napriek tomu, že existujú novšie údaje, z dôvodu lepšej prehľadnosti a porovnateľnosti s mapou marginálnych území sme použili údaje z roku 2007.

opportunities for further development. This is a result of its proximity to Bratislava and to the economically developed country of Austria, as well as by its convenient traffic position since it is situated on the main Bratislava – Prague route.

In terms of the average monthly wage, the lowest average monthly salary is in Orava region (€566), followed by Považie (€666) and Záhorie (€712) (all figures from 2007).<sup>30</sup> Consequently, the hypothesis that respondents of Orava regions should be least satisfied with their financial situation remains.

Analysis of spatial inequalities on a basis of the broad spectrum of various indicators point to several remaining, and increasing, regional disparities which may be observed on different scales – regional, district or municipality (Džupinová *et al.*,<sup>31</sup> Džambazovič,<sup>32</sup> Korec,<sup>33</sup> Gajdoš,<sup>34</sup> and Michálek).<sup>35</sup> Our selected regions are not among the most marginal regions. This is demonstrated by the national indicators of poverty and social exclusion in Slovakia (Figure 1),<sup>36</sup> which are calculated via eight parameters which define marginality.<sup>37</sup> The different shades of green on the map identify marginal regions; while yellow, orange and white colours identify non-depressed regions, according to the number of marginal variables.

30 OKEC (2007); own calculations.

31 Džupinová *et al.* (2008) *Periférnosť a priestorová polarizácia na území Slovenska* Bratislava: Geografica.

32 Džambazovič, R. (2007) *op. cit.*

33 Korec, P. (2005) *op. cit.*

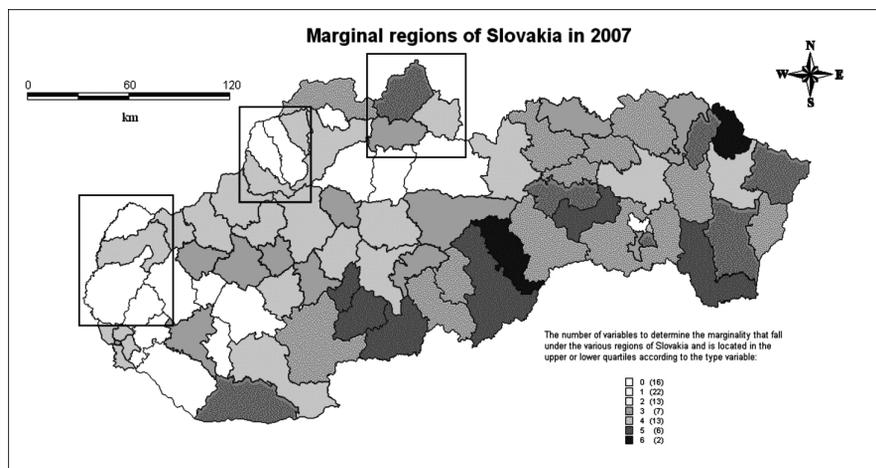
34 Gajdoš, P (2002) *Človek, spoločnosť, prostredie* Bratislava: Sociologický ústav SAV, 2002.

35 Michálek, A (2005) 'Koncentrácia a atribúty chudoby na lokálnej úrovni Slovenskej republiky' *Geografický časopis* 57(1):1-16.

36 Džambazovič, R, M. Horňák, A. Hrabovská, A. Michálek, A. Rochovská and J. Rusnáková (2008) *Národné indikátory chudoby a sociálneho vylúčenia: referenčný manuál* Bratislava: Euroformes.

37 Medzi indikátormi sa nachádzajú: index starnutia, očakávaná stredná dĺžka života u mužov aj žien, saldo sťahovania, miera evidovanej nezamestnanosti, priemerná mesačná mzda zamestnancov, podiel osôb v hmotnej núdzi z počtu obyvateľov, počet hlásených ochorení na 100000 obyvateľov – tuberkulóza.

Figure 1 – Marginal regions of Slovakia, 2007



Source: Selected indicators and indicator I38<sup>38</sup> (Source: [www.statistics.sk](http://www.statistics.sk), [www.upsvar.sk](http://www.upsvar.sk), [www.nczi.sk](http://www.nczi.sk), 2009, own calculations).

Furthermore, Michálek<sup>39</sup> has analysed the geographic aspects of poverty in his work, via an examination of poverty in Slovak regions on the basis of seven selected and quantified indicators. Subsequently, he identified sixteen of the poorest districts of Slovakia (from which ten were in the East and four in the south, plus Zlaté Moravce and Žarnovica). From among our selected regions, none was identified as poor. Korec,<sup>40</sup> in his study of less developed regions, used eleven indicators to determine the ‘appropriate’ level of regional economic and social differentiation. On the basis of his results, he certified that the ‘rich north and poor south’ had been specified.

It is assumed that, in the coming years, differentiation at the micro level can be expected, while the internal resources of the regions will be especially important, including, in particular, human potential.

#### Research into subjective poverty in the selected regions

In terms of our methodology, we selected three of the richer regions of Slovakia (Orava, Považie and Záhorie) and, on the basis of quality indicators, attempted to assess the current situation in each of these regions. We selected one hundred households from

- 38 <http://px-web.statistics.sk/PXWebSlovak/index.htm> [last accessed 27 January 2011]; [http://www.upsvar.sk/rsi/rsi.nsf/vdb\\_SubSections?OpenView&id=5E9BC616563234F0C125728300479B68](http://www.upsvar.sk/rsi/rsi.nsf/vdb_SubSections?OpenView&id=5E9BC616563234F0C125728300479B68) [last accessed 27 January 2011]; [http://www.nczisk.sk/buxus/generate\\_page.php?page\\_id=497](http://www.nczisk.sk/buxus/generate_page.php?page_id=497) [last accessed 27 January 2011].
- 39 Michálek, A (2004) ‘Meranie chudoby v regiónoch (okresoch Slovenska)’ *Sociológia* 36(1): 7-30.
- 40 Korec, P (2005) *op. cit.*

each region which were willing to co-operate according to the specific structure of the households, so that all possible types were covered in a random range of selected villages in each region. The total set consists of 301 households in three regions. The results are generalised and applied across the entire region, even though we worked only in those selected municipalities that agreed to co-operate.

We examined several variables and, from the amount of information provided by households, we use for the purpose of the development of our theme particularly those which relate to the financial situation of households and to the sense of subjective poverty. We worked with indicators of satisfaction or dissatisfaction with current household income, financial difficulties and financial security in the past, assumptions for the future and current perceptions of poverty. We seek to compare these three regions and to draw conclusions on subjective poverty between them on the basis that they do not belong among the so-called 'poor regions'.

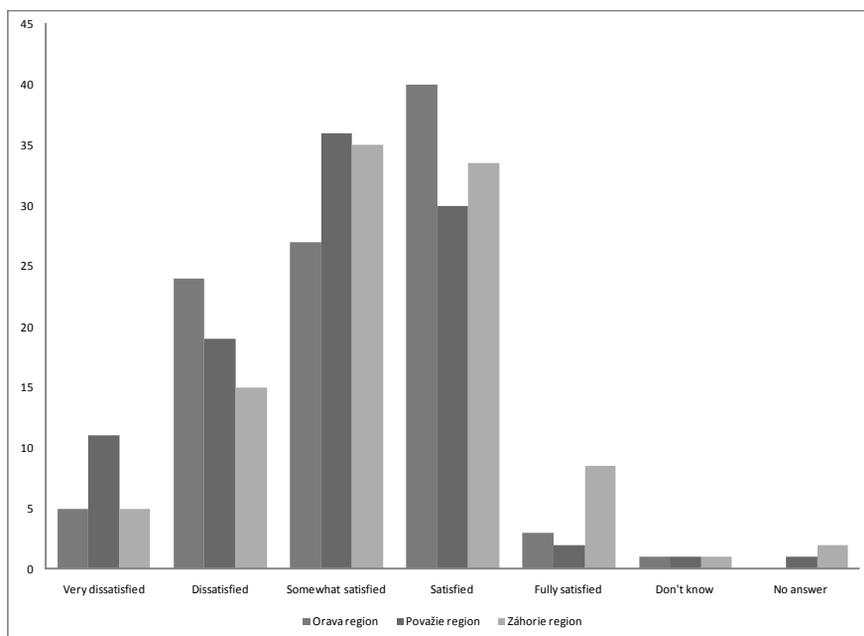
Household income is one of the more important indicators of poverty (many authors have used this indicator in their work; for example: Michálek;<sup>41</sup> Džambazovič;<sup>42</sup> and Korec).<sup>43</sup> By 1989, income inequalities did not exist in Slovakia, or they were only minor. However, the processes of transformation have been bringing greater evidence of the emerging income inequalities. Our research shows that the largest number of respondents who are dissatisfied with their incomes lies in the regions of Považie and Orava; on the other hand, more than 79 % of households from Záhorie are somewhat or else fully satisfied with their current financial situation.

41 Michálek, A (2004) *op. cit.*

42 Džambazovič, R., Horňák, M., Hrabovská, A., Michálek, A., Rochovská, A., Rusnáková, J. (2008) *op. cit.*

43 Korec, P (2005) *op. cit.*

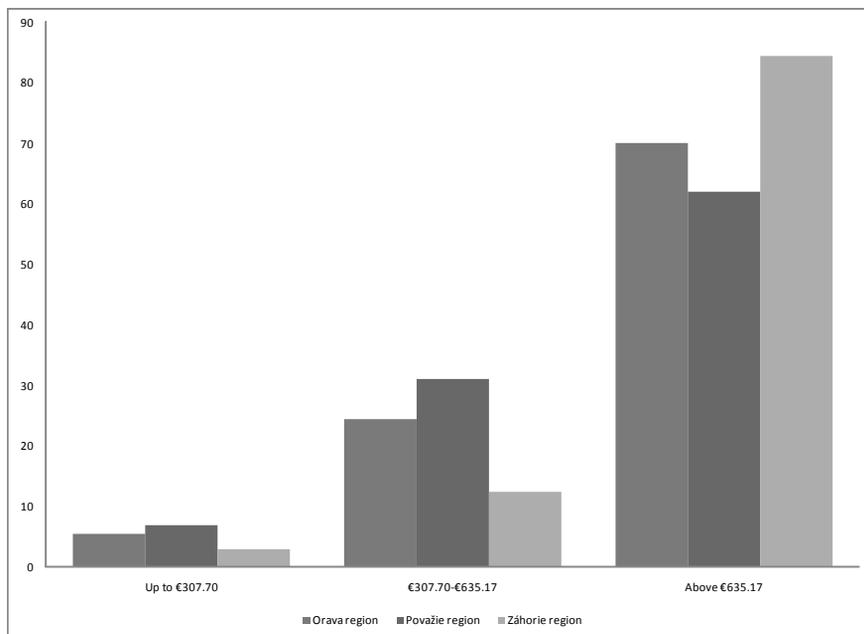
**Figure 2 – Satisfaction of residents with household incomes (%)** <sup>44</sup>



Households dealing with significant financial difficulties in recent years were not dominant in any of these regions, even though, in connection with the level of dissatisfaction with the income situation, 24 % of selected households in the region of Považie were experiencing some financial difficulties.

Actual household income was divided into three selected intervals. The first interval is bounded by the minimum monthly wage of an individual in Slovakia (€307.70); the second by the average net monthly wage in Slovakia (€635.17; figures for 2007); while the third interval represents above average income.

44 Source: own research.

**Figure 3 – Distribution of household income by income brackets in three Slovakian regions (%)<sup>45</sup>**

Average household income usually moved in the range above €635.17. The largest majority of households with this level of income (84 %) was found in the region of Záhorie.

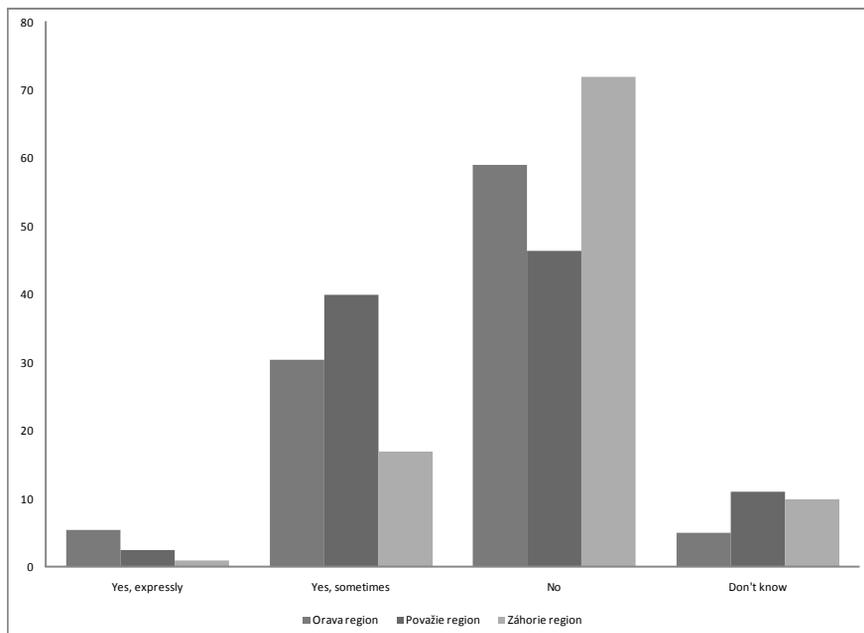
According to the majority of respondents, their financial situation has not changed in recent years. Up to 42 % of respondents in Považie admitted to a moderate or considerable deterioration in their financial situation, while those in the Orava region showed a similar trend – 28 % of respondents experienced a deterioration and 29 % an improvement in their financial situation. The complete opposite was the picture in Záhorie region, where up to 41 % of respondents expressed satisfaction with an improved financial situation. We could see significant differences in the various regions, while the feelings of respondents subsequent to the transformation differed. Those in the region of Záhorie spoke of a gradual improvement and, whereas all respondents from Orava had different opinions, those concerning an improvement or deterioration in the financial situation were in balance. Respondents in the Považie region experienced a significant worsening of their financial situation.

In the future, most households across all regions expect no change in their financial situation, or else they anticipate a slight deterioration. Among the reasons for this are

45 Source: Own research.

mainly the political situation, retirement pensions and the economic crisis, among others.

**Figure 4 – Do you consider your household to be poor? (%)<sup>46</sup>**



According to Figure 4, we can conclude that subjective feelings of poverty are expressed most in the region of Považie; here, most households expressed dissatisfaction with their financial situation and income, and expect no change or, otherwise, a worsening of their situation in the future. The residents of Záhorie considered themselves to be the least poor; their incomes exceeded incomes in both the other two regions.

This survey simply confirms the assumption that the financial situation of households predicts their continued behaviour into the future as regards the terms of their position.

## Conclusion

The aim of this article was to provide a brief overview on subjective poverty in our selected regions of Slovakia. Our aim was to extract some important indicators of poverty and examine them using qualitative research at the micro-regional level; in our case, among households. Our research represents long-term research into regions on the basis of various socio-geographical levels but, for the purposes of this article, we

<sup>46</sup> Source: Own research.

have used only a few selected indicators. Despite this, we come to the conclusion that these individual regions are not among the most marginal of regions, but that they still differ in the perceptions of subjective poverty.

The region of Považie is more distinct than the other two regions in terms of the financial situation of inhabitants and their satisfaction with incomes (which are important indicators of poverty and social exclusion). It is also more distinct in terms of the financial difficulties experienced in recent years, the deterioration in the financial situation and the assumption of a further worsening in the future, and feelings of subjective poverty. In the region, most households are discontented with their income.

The advantageous location of Záhorie – given by its proximity to Bratislava as the economic centre; to Austria, as a developed country of Europe; and by its position on the main traffic route from Bratislava to Prague – provides better average monthly wages for its inhabitants and better opportunities for employment.

Orava region has the lowest average monthly salary compared to the other two regions, and also fewer opportunities for employment both due to the small number of large-scale enterprises and also in terms of poorer transport accessibility. Our hypothesis that people in Orava region would be the least satisfied was, however, not vindicated. The perception of respondents in this direction is most likely to be related to other important factors, such as agricultural production, housing conditions, social relationships, the history of the region, and others.

Overall, we can conclude that we can not draw adequate conclusions regarding poverty while taking into consideration only those indicators of average monthly wages, financial difficulties and changes in financial security. What we can state is that, despite the present income status of the selected regions, we have to reach deeper into household problems in order fully to understand the context of poverty.