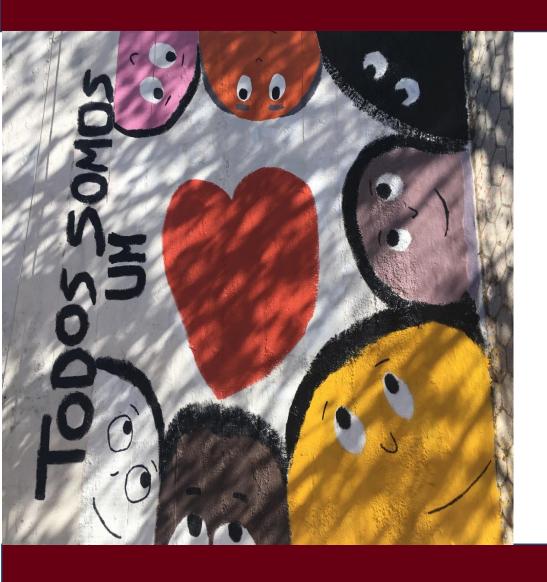
Poverty Watch

PORTUGAL 2019



EAPN Portugal
September/2019





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1. Introduction

EAPN - European Anti-Poverty Network / Portugal (EAPN Portugal) is a non-governmental organization based in Portugal since 1991. The mission of EAPN Portugal is to contribute to the construction of a fairer and more solidary society, in which everyone is co-responsible for ensuring citizens' access to a dignified life based on respect for human rights and the full exercise of informed, participatory and inclusive citizenship. EAPN Portugal is implemented throughout the national territory through a nucleus present in each of the 18 districts of the country and a nucleus in the Autonomous Region of Madeira.

This document is part of a broader action promoted by EAPN Europe which is concerned with the preparation of short national reports which, based on the work of the national networks themselves and people living in poverty, allow to monitor poverty and social exclusion in Portugal and Europe, raise awareness of the challenges and priorities in these areas and make some recommendations.

The current state is a challenge, both at European and national level. If, on the one hand, we have a new European Parliament and a new Commission (led by Ursula von der Leyen), on the other hand, we are at the final stretch of the Europe 2020 strategy. At the national level, the situation is also of expectation in view of the October elections to form a new government. Though the future remains unknown, it is certain that the fight against poverty must be a national and European political priority.

2. The current state of poverty in Portugal

Poverty and social exclusion indicators in Portugal have shown a significant improvement over the last period. According to the latest data from INE, the risk of poverty and social exclusion was 21.6% in 2018 (1.7 pp less than in 2017). We also found that the indicators that make up the AROPE indicator also decreased: 17.3% of Portuguese residents were in 2017 at risk of monetary poverty (1 pp less than in 2016); the very low intensity per capita was 7.2% (0.8 pp less than in 2017); Severe material deprivation reached 6% of the population in 2018 (0.96 pp less than the previous year)¹.

This reduction was not observed in all age groups. In the group of children (under the age of 18) the reduction was 1.7pp, ie, in 2017, the child poverty rate was 19%. The rate for adults (aged 18-64) was 16.7%. In the case of the elderly there was an increase of 0.7pp, ie, the poverty rate for this population group was 17.7%.

One of the relevant indicators of the social situation in Portugal is income inequality, which despite having decreased from 5.7 (2016) to 5.3 (2017) remains one of the highest at UE28 (eighth highest of the 21 countries for which data are already available).

¹ For more information: Observatório Nacional de Luta contra a Pobreza, *Inquérito às Condições de Vida e Rendimento (ICOR 2018). Análise dos dados provisórios*, Porto, EAPN Portugal, dezembro 2018.

A relevant aspect of the ICOR 2018 data² presented in May this year relates to the regional analysis of Poverty indicators. For the first time it was possible to understand the extent and severity of poverty at the regional level. This analysis is also highlighted in the European Commission Report for Portugal (Country Report Portugal 2019, presented in February).

As can be seen in the following chart, it is the autonomous regions of the Azores and Madeira that present in 2017 the highest risk of poverty, respectively, 36.4% and 31.9%.

36,4 % 31,9 22,8 23,0 22,9 21,1 Portugal =21,6% 16,7 Norte Centro A.M. Lisboa Alentejo Algarve R.A. R.A. Madeira Açores

Chart 1: Poverty or social exclusion rate, Portugal and NUTS II, 2018

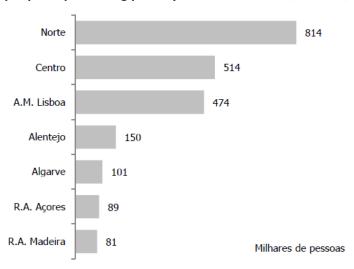
Source: INE, I.P.

Although the greatest exposure to poverty is in these territories, INE data show that most people experiencing poverty or social exclusion are in the Northern Region (814.000), Center (514.000) and Lisbon Metropolitan Area (474.000).

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² INE, *Rendimento e Condições de Vida 2018*, Destaque do INE de 7 de Maio de 2019.

Chart 2: Number of people experiencing poverty or social exclusion, NUTS II, 2018



Source: INE, I.P.

Regarding the labor market, it is important to mention that, according to INE³, in the 2nd quarter of 2019, the unemployment rate was 6.3% (0.4 pp less than in the same period of last year). From a gender perspective the unemployment rate was higher for women 6.7% than for men at 5.9%.

The employment rate, in turn, increased slightly between the second quarter of 2018 and the second quarter of 2019, from 55.1% to 55.5%. The rate was higher for men (60.3%) compared to women (51.3%). Age differences also need to be addressed as Portugal continues to have a high youth unemployment rate (18.1%), but even this fell by 1.3pp versus the same period last year and by 0.5 pp versus the 1st quarter of 2019.

Young people who are neither employed nor in education or training (NEET youth) were, in the second quarter of 2019, 2204.2 thousand (8.7%), ie, 1.3pp less than in the first quarter. This situation resulted from the reduction in the women's group that offset the increase in the men's group.

Long-term unemployment (proportion of unemployed looking for a job for 12 or more months) was 53.1%, 6.3 pp up on the first quarter and 0.8pp up on the same period last year.

Associated with long-term unemployment but also a process of labor market insecurity, we have another extremely worrying indicator. In 2018, only 28.9% of the unemployed looking for a new job received unemployment benefits, and only 16.9% of young people (15-34 years) looking for a new job had access to this social protection measure. Despite having increased by 1 pp the proportion of unemployed people with unemployment benefit compared to 2017, in the group up to 34 years old this rate decreased by 2 pp, clearly exposing the precarious employment to which younger people are subjected. It should also be noted that a recent amendment was passed by the Portuguese President, promulgating an amendment to labor legislation that could reinforce work insecurity, especially for young people and long-term unemployed. This amendment provides for the extension of the period from 90 to 180 days to extend the probationary period in the open-ended contracts signed with long-term unemployed or those looking for their first job. This amendment increases the risk that this law will be used to hire short-term workers, who may be sent to unemployment before

³ INE, Estatísticas do Emprego - 2º trimestre de 2019, Destaque do INE de 7 de Agosto de 2019.

the 180-day expiration without the need to justify termination of the contract and without compensation for termination of contract.

3. The most affected groups and the main challenges:

In Portugal the groups most at risk of poverty are, as we have seen before, children (although the risk of poverty rate has been decreasing), the elderly (unlike children we are witnessing an increase in their vulnerability), single parents, families with three or more children, but also isolated and unemployed people. It is also important to highlight the vulnerable situation associated with certain groups such as ethnic minorities, notably Roma communities, and homeless people.

One of the major challenges associated with the country's situation is, right from the beginning, related to income inequality, which in Portugal has always presented significant values. "In 2016, Portugal had the 5th worst result in the UE28 concerning Gini coefficient and the 8th worst result in the S80/S20 indicator"⁴.

Another challenge to highlight concerns housing. Since the economic crisis Portugal has seen significant increases in housing prices, with relevant impacts on the most vulnerable people. The European Commission itself in its reports to Portugal, both 2018 and 2019, warned that "affordability of housing could be a problem for low-income households, given recent increases in real estate prices. (...) Almost 30% (29.1%) of the lowest income resident population is overwhelmed with housing costs. In addition, the recent rise in housing prices is likely to worsen the situation for low-income and socially disadvantaged people, especially in the country's two largest cities (...)"⁵.

The same concern was noted in the 2019 report, which states that "indicators of the burden of housing costs are not a challenge for Portugal compared to the EU average. However, the percentage of overwhelmed tenants represented by housing costs (28.2% in 2017) is higher than the EU average (26.2%). In addition, the rate of severe housing deprivation in cities, although decreasing, is above the EU average (5.3% vs. 3.8%). The recent rise in housing prices is likely to worsen the situation for people on low income, especially in the two largest Portuguese cities"⁶.

To address the situation, the national government presented what it called a New Generation of Housing Policies, that is, a set of policy measures that "aim to address both the remaining structural problems and those that result from new development dynamics and trends of the residential real estate sector". At the same time, in July this year, the first Housing Bases Law (Law No. 83/2019 of 3 September) was approved in Portugal, which will come into force on 1 October and which provides for a national housing policy, the granting of income benefits for single or large families in situations of economic vulnerability, greater independence by municipalities to program and implement their housing policies, greater protection in eviction, and taking on homeless people (the current National Strategy) as one of the priority interventions, among other orientations.

⁴ Observatório Nacional de Luta contra a Pobreza, Op. Cit, Porto, EAPN Portugal, dezembro 2018, p. 4

⁵ European Commission, Country Report Portugal 2018, Brussels, SWD(2018) 220 final, 7.3.2018, p. 48.

⁶ European Commission, *Country Report Portugal 2019*, Brussels, SWD(2019) 1021 final, 27.2.2019, p. 51.

⁷ Programa Nacional de Reformas 2016-2023 (Atualização de Abril de 2019)

"In 2008 I had to sell my house because I couldn't afford it and went to live with my son because my disability pension was not enough".

Member of EAPN Portugal CLC⁸

According to INE⁹, housing prices at local level have been increasing significantly in recent years. The following chart shows the high prices in the two largest cities in the country (Lisbon and Porto) compared to the national average.

 $€/m^2$ 3 111Lisboa 3 000 2500 2 000 1 682 Porto 1 542 Funchal 1 500 1 286 1 227 1011 PORTUGAL 1 000 1 004 V.N.Gaia 950 881 875 500 0 1°T2016 2°T2016 3°T2016 4°T2016 1°T2017 2°T2017 3°T2017 1°T2018 2°T2018 3°T2018 4°T2018 1°T2019

Chart 3: Local housing price statistics

Source: INE, I.P.

A survey carried out by the National Observatory¹⁰ on real estate advertising aggregation platforms corroborates one of the risks that EAPN Portugal has been detecting and which underlies the European Commission's own analysis, namely, "this trend of strong increase in the real estate market price seems to attract homeowners to the home market over the permanent home rental market." This leads us to question the impact of such a situation on economically vulnerable people. The Observatory's research reports that on March 19, 2019, one of the platforms "returned as a result of research on the sale of accommodation in the district of Lisbon 44.461 advertisements. For rental, (...) the search returned only 4.582". The same can be said of Porto, where the results "suggest an even more significant reduction in the supply of accommodation in the permanent rental market: 901 ads, making up 2.5% of the 35.590 sale ads".

⁸ The testimonies presented here are part of the preparatory document of the VIII National Forum to Fight Poverty and Social Exclusion, 18 and 19 October 2016. The Local Citizens Councils are working groups organized by EAPN Portugal and are made up of people who live or lived in poverty and social exclusion.

⁹ INE, Estatísticas de preços da habitação ao nível local, 1º trimestre de 2019, Destaque do INE de 25 de julho de 2019.

¹⁰ Observatório Nacional de Luta contra a Pobreza, *Pobreza e condições de habitação: o impacto dos preços de arrendamento*, Em Foco nº 3, EAPN Portugal, Março de 2019.

In fact, Portugal remains the country with the highest property rate (people who own homes) in Europe. 74.7% of the population owns their own home (37% with mortgage or real estate loan in progress, 37% with no mortgage pending) and 25.3% are tenants.

On the other hand, the median value per m2 of new rental agreements has reached very high values for the median income of the population, especially in the large urban centers, especially Lisbon and Porto. A 90m2 house for a nuclear family with one child will cost around 8.478 € a year in Porto and 12.052.8 € in Lisbon, according to data from the second half of 2018. Note that in 2017 the median income annual income per adult equivalent in Portugal was 9.346 € (about 16.822 € for a nuclear household with a minor child) and 58% of the tax households had a declared gross income up to 13.500 € and, in 72%, the declared gross income reached a maximum of 19.000 € per year (3rd and 4th income bracket of the PIT (personal income tax, respectively). These figures indicate that the problem of access to housing in large urban centers is an issue that is not restricted to the most vulnerable groups. There is a large fringe of the population whose income makes it impossible for them to access housing programs specifically targeting the needlest and which, on the other hand, are vulnerable to new rental agreements that push them to the frontier of poverty and social exclusion.

"My house is very cold in winter due to the lack of insulation of the old windows and doors"

Member of EAPN Portugal CLC

Another dimension to consider concerns housing conditions¹¹. Although the latest data refer to a 1pp decline between 2016 and 2017 in terms of housing overcrowding, respectively by 10.3% and 9.3%, it is also important to note that overcrowding has particularly affected poor households (17.7%), families with dependent children (15.4%) and families residing in densely populated areas (11.5%).

The same is true for the severe housing deprivation rate that mainly affected the population at risk of poverty (9.3%) and the median burden of housing expenditure which was for this population group of 24.1% (2017).

"I have been living in a house for 17 years, always with a lot of difficulties, but in recent times those difficulties have increased, after all with a RSI (Rendimento Social de Inserção – Social Insertion Income) of $178 \in I$ have to fight hard to pay the rent of $200 \in I$ "

Member of EAPN Portugal CLC

One point to note is that social housing in Portugal remains very limited, which in a way causes major difficulties in access to housing for the most vulnerable people as they cannot access social housing, but neither can they rent in the normal rental market.

¹¹ INE, *Reduziu-se a população que vive com sobrecarga de despesas em habitação*, Destaque do INE de 7 de maio de 2018.

"Several times I resorted to social housing. They tell me they have many applications, I pay half the minimum wage to pay the rent, but I know there are a lot of closed houses where I live. The Municipality says they are under construction but I don't think is true"

Member of EAPN Portugal CLC

The housing sector in Portugal needs particular attention. Something that the recently passed Basic Law could help. It is important to remember that the European Pillar of Social Rights highlights housing and homeless assistance as one of the central principles of people's lives and at this time the risk associated with rising housing prices also undermines this principle. While on the one hand, people on low incomes have a hard time renting a house, the same is true for other groups such as young people, but also for groups in extreme situations such as the homeless.

A second challenge that we want to highlight in this Poverty Watch is the social protection system. Between 2014 and 2018, EAPN Portugal participated in the EMIN - European Minimum Income Network Project, in which it sought to strive for the existence of adequate income at national but also at European level. Once again, it should be stressed that the European Pillar 14 principle of Social Rights states that anyone who does not have sufficient resources is entitled to adequate minimum income benefits that guarantee a decent standard of living at all stages of life, as well as effective access to support goods and services. For those able to work, minimum income benefits should be combined with incentives to (re) integrate the labor market. This description, presented here as it is in the European Pillar of Social Rights, points us in a direction that we must take, since an adequate social protection system necessarily has a considerable impact on the fight against poverty.

In Portugal, Social Insertion Income (RSI) (social protection measure created to support people and families in situations of economic vulnerability and at risk of social exclusion) underwent some changes during 2010 and 2012 in terms of household concept and capitation household income or the equivalence scale that allows you to calculate the income weight for each household element. Following these changes, we saw a decrease in the average RSI between 2012 and 2015.

"In 2012, my RSI was cut off and I went without receiving any kind of benefit and income".

Member of EAPN Portugal CLC

"We had two years without being able to apply for RSI. I am currently receiving the RSI worth 260 €. This value barely pays me the food and the household expenses and I have no help from anyone else. I'm unemployed, as is my partner."

Member of EAPN Portugal CLC

"My husband's unemployment led me to resort to RSI. In 2014, the new RSI allocation rules severely compromised my household, making it all the more difficult to pay all expenses."

Member of EAPN Portugal CLC

In late 2015, the new government approved new RSI rules, reversing the cuts applied since 2012, raising their benchmarks, restoring the 25% cut imposed in 2012 and increasing the percentage paid to adults from 50% to 70%. % and children from 30% to 50%.

In 2017, with the update of the Social Support Indexing, the average value per family increased 0.33 €. However, despite the increase in 2016 and 2017, the value of the RSI provision (183.84 € for an adult) remains well below the poverty risk threshold. Its impact will therefore be invisible in reducing the risk of poverty rate and, although it may be relevant in analyzing the intensity of poverty reduction and severe material deprivation in 2017, it should be noted that the distance between the poverty line and the average RSI per beneficiary is such that one no longer having support for his survival will be in extreme poverty: in 2017, the difference of an individual living on RSI alone and the poverty threshold was 281.32 €; and while the monthly poverty line increased by 14 € compared with 2016, the increase in RSI was less than 3 €.

By the end of 2018, there were 134.198 families and 282.195 individuals benefiting from the RSI. In terms of age, 86.638 were under 18, which is indicative of the weight of minors among the beneficiaries of the measure. In terms of gender, women (144,701) are still outnumbered, but the difference from men (137.494) is not very high. Still compared to 2018, the average benefit per individual was 115.17 € and per family of 258.23 €.

In 2019, the total amount of RSI increased to 189.66 € for an adult. Despite these continuous increases, we are still facing a benefit that, while relevant in reducing extreme poverty, is still far from adequate in promoting a decent life for those who benefit from it. In a European context marked by unemployment, fragile living conditions and social exclusion, the adequacy of minimum income schemes is fundamental for fostering greater social and employment participation of people. Looking at the social security expenditure on this benefit, compared to others, namely those directed towards old age and towards family / children, we find that "the proportion of old age expenditure is the only one that has been gradually increasing since 1997. This is mainly a reflection of an aging population, although there is also an increase in the average value of old-age pensions. (...) The average annual value of pensions in 2017 was 5.131.4 € (in 1997 it was 2.584.8 €). In the case of families / children, in 1997 they had "a weight of 5.3%, 0.4pp more than the provisional 2017 data (...) and benefits for social exclusion increased in the 90's with the implementation of Income Guaranteed Minimum [current RSI] (...), but since 2013 the weight of these benefits is less than 1%" 12.

This discrepancy in Social Security spending also reveals that although this is a measure that has received particular political attention, it still needs to be worked out in the way that is advocated by the European Pillar of Social Rights. Something that could be possible when framed in a truly National Anti-Poverty Strategy. At this level it is important to recall Fintan Farrell's statements at the seminar promoted by EAPN Portugal in 2018¹³:

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¹² Observatório Nacional de Luta contra a Pobreza, *Rendimento Social de Inserção: proteção social no combate à pobreza,* Em Foco nº 6, EAPN Portugal, julho de 2019.

¹³ EAPN Portugal, Relatório Nacional da Atividade "Everyone on the Bus" Portugal, 5 a 10 de Maio de 2018. Available at: www.eapn.pt

"When systems are very poor, we get stuck in them. But when the system is adequate and designed with beneficiary support in mind, these schemes often allow people to get out of poverty, find work, find new ways of being active, which is very important when you think about system quality. (...) RSI "is not a system for poor people, it is a system for everyone who needs it: for when and when they need it"

Fintan Farrell, EMIN Project Coordinator

4. The European Union and the national political reality: warnings

In April this year the Government presented an update of the National Reforms Program. The current NRP was set in 2016 with a horizon until 2021 and has been subject to annual updates. Overall, the NRP gathers information on national policies that are or will be implemented and also demonstrates how Portugal is complying with the Europe 2020 strategy. In the 2019 update the NRP incorporates, for the first time, information on the European Pillar of Social Rights and the social indicators panel.

Despite this positive progress, EAPN Portugal considers that the European Pillar of Social Rights should be transversal to the whole report and all policies. For this it would be essential that it was translated into a concrete intervention plan or even an effective Strategy to Fight Poverty and Social Exclusion.

One aspect that EAPN Portugal has been paying particular attention to is also related to the governance process and the involvement of civil society. Both in the European Semester and in the European Pillar of Social Rights, civil society involvement is considered fundamental, but in practice the processes of listening and participation do not always take place in the best way, as is the case with the social partners.

The Specific Recommendations presented by the European Commission to Portugal in June included a warning that EAPN Portugal considers of utmost relevance. Recommendation No 2 states that Portugal should *Improve the effectiveness and adequacy of the social safety net*. This item that includes one of the recommendations to Portugal is, for EAPN Portugal, extremely relevant. As mentioned above, it is important to work on building a suitable minimum income system and this recommendation also draws attention in this regard.

The recommendation also emerges as a warning from the Commission itself that, in the specific report presented in February, states that Portugal is in a critical situation regarding the impact of social transfers on poverty reduction, highlighting that the adequacy of minimum income schemes still constitute a challenge.

One final warning focuses on Annex D of the Portugal Specific Report which should deserve our best attention. In this annex the Commission sets out *investment guidelines for cohesion policy financing for 2021-2027*. As the next financial framework will be presented, a set of strategic goals will be set out in this annex which will underpin future programming of cohesion policy funds. At this level, we underline *strategic goal 4 - A more social Europe - to implement the European Pillar of Social Rights* and the *factors necessary for the effective implementation of cohesion policy*. One of these factors is the adoption of a national strategy to fight inequalities and aging (integrated care). Concerning the fight of inequalities, the foundations for an effective national anti-poverty strategy could be laid.

5. What is EAPN Portugal doing.

Similar to what we did in Poverty Watch 2017, we highlight here some of the activities that EAPN Portugal has been carrying out in the fight against poverty and social exclusion.

Advocacy for a National Anti-Poverty Strategy

In 2015, EAPN Portugal, along with other civil society organizations and social experts, presented the proposal: *To Eradicate Poverty Commitment to a National Strategy*. This proposal includes a set of strategic orientations: The inscription of the fight against poverty as a priority goal of the Government program; Strengthening Citizenship and Civil Society Participation, with a view to good governance and the participatory component of democracy; The subordination of new public policies to the prior assessment of their expected positive or negative impact on poverty and social exclusion; Participated monitoring / observation of results: evaluation; and listening and boosting the active participation of citizens facing poverty situations.

This proposal has been presented and discussed in several contexts and at the political level, notably with the Portuguese President. One of the steps taken so far also focuses on the establishment of the National Anti-Poverty Observatory in early 2018. This framework has been reviewing recent public policy measures and indicators on poverty and social exclusion. Its results were presented to the Assembly of the Republic, political parties, Intermunicipal Communities, local authorities, associated parties and other partners.

National Anti-Poverty Observatory: https://on.eapn.pt/

Lisbon City Anti-Poverty Observatory: http://observatorio-lisboa.eapn.pt/

National Anti-Poverty Strategy Paper: https://www.eapn.pt/publicacao/204/rediteia-48-2015-

erradicar-a-pobreza-compromisso-para-uma-estrategia-nacional

National Forums with People Experiencing Poverty / European Meeting of People Experiencing Poverty

National Anti-Poverty Forums exist now for 10 years. They have been relevant moments of reflection on the themes of poverty and social exclusion, but also of participation of people experiencing poverty. The forums will be held on the 17th October - European Day to Fight Poverty and Social Exclusion and bring together members of all Local Councils of Citizens of EAPN Portugal.

The work of the Councils also extends to the European level with the participation in the European Meeting promoted by EAPN Europe.

Participation Portugal: http://participacao.eapn.pt/

European Meeting: https://www.eapn.eu/voices-of-poverty/

• Follow-up to the European Semester and European Pillar of Social Rights

Since the implementation of the Europe 2020 strategy (which is coming to an end), EAPN Portugal, as an active member of EAPN Europe, regularly follows-up its implementation. The Strategy is implemented and followed-up through a process called the European Semester which EAPN seeks to follow through the analysis of some of its key documents (Portugal Specific Report; National Reforms Program; Country Specific Recommendations), which it shares with EAPN Europe, seeking to influence these processes and to follow-up the implementation of its goals, namely Goal 5 on the fight against poverty.

Since the enactment in 2017 of the European Pillar of Social Rights, EAPN Portugal has also been promoting outreach sessions in some districts of the country (actions essentially promoted by district nuclei or where EAPN is invited to address this issue), but has also tried to include the theme transversally at different times such as seminars, internal meetings and training. This visibility given to the Pillar is also present in various produced documents / positions. For 2019, 7 local sessions for reflection and discussion on the European Pillar of Social Rights are scheduled.

EAPN Portugal's European Dimension: https://www.eapn.pt/dimensao-europeia

6. Key Recommendations

At the European level:

- Definition of an integrated Poverty Eradication and Social Exclusion Strategy.
- Strengthening of the European Pillar of Social Rights in all Member States and definition of concrete strategies for its effective implementation.
- Promote the development of a European Minimum Income Directive.
- Definition of a set of guidelines for Member States to strengthen the participation of civil society, alongside social partners as well as people experiencing poverty.

At the national level:

- Promote the definition and consolidation of a National Strategy for the eradication of poverty and social exclusion across all key sectors of society. A National Strategy that promotes the human rights of all people and also focuses on prevention. The European Pillar of Social Rights, as well as the 2030 Agenda, are key resources for boosting and framing this Strategy.
- Ensure the strengthening of social protection and lay the foundations necessary for the definition of an adequate minimum income regime. Minimum income schemes should be considered as investing in the people who need them.
- Increase investment in social protection mechanisms, ensuring greater protection in unemployment for young people and long-term unemployed. Labor insecurity must be tackled and perceived as an essential element for the social and demographic sustainability of the country. Increasing understanding about the impact of youth labor insecurity on the current and future risk of poverty of this population (including old age) and its potential demographic impact (reducing birth rate and increasing women's age average at the birth of their first child) is crucial.
- Continue to raise lower wages, including the national minimum wage, and create mechanisms that encourage the reduction of high levels of pay inequality within companies and organizations.
- Invest in quality training, differentiating and capable of a lasting professional integration of young people.
- Address demographic changes in the country by promoting a policy of birth rate incentives,
 protection of older people and inclusion of immigrants. To this end, it is important to ensure
 greater public investment in social protection measures for children and families with dependent
 children. Data on the risk of poverty in households with dependent children and child poverty,
 as well as the analysis of the impact of social transfers on these groups, demonstrate that social
 protection within these households is clearly insufficient.
- Access to health and housing should be treated as investment. House prices are significantly high, especially for vulnerable groups and the situation is serious not only in the country's major cities Porto and Lisbon but also in other district capitals.
- Equity in access to health is not yet ensured. There must be an investment in more equitable
 access from a territorial point of view. Regional disparities in terms of access to consultations,
 especially of specialties, whether in the public or through the private system, remain a weakness
 of the system and must be addressed.

- Better regulation of the housing market is important, fighting real estate speculation and
 promoting a housing market that is accessible to resident population income. Affordable rental
 promotion policies, which are essential at the moment, should be based on the median income
 of the population, ensuring that the steady increase in new rental agreements does not make
 affordable income inaccessible to a significant part of the population.
- The lack of an adequate transport network is a major obstacle to mobilizing people outside the district capitals, impacting on access to public and private services and social exclusion of these populations. It is important that policies to encourage the reduction of public transport tariffs, which have a major impact on the Lisbon Metropolitan Area, be adapted and appropriate to the remaining national territory, ensuring investment and fostering strategies to improve the mobility of these populations, and thus, contributing to a better territorial cohesion.
- Promote the effective participation of civil society and people experiencing poverty in political decision-making, both at national and local level.

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