



# Some Non-monetary Indicators of Poverty in Bosnia and Herzegovina: A Subjective Measurement



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- Background
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- Living Conditions of Children
- Conclusions and future steps

## Background (1)

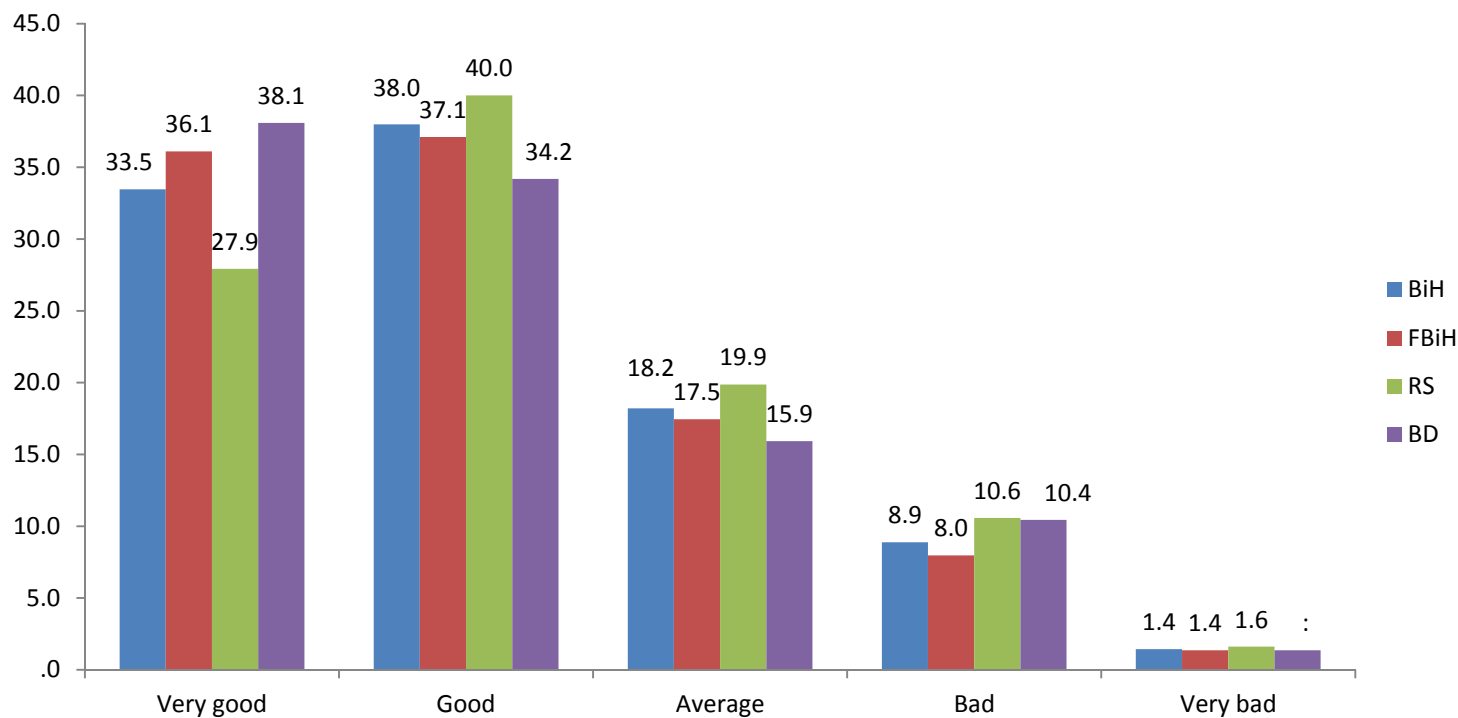
- Poverty profile of B&H has been described by presentation of several classic indicators of this phenomenon
- Very little or nothing was done in order to describe non-monetary components of poverty
- Insufficient data on social exclusion and access to basic public services, material deprivation financial restrictions, etc.

## Background (2)

- Paper presents basic non-monetary components of the poverty profile of Bosnian population in 2015
- These components are related to:
  - (i) social inclusion and access to basic public services
  - (ii) living conditions of children
- Subjective perception of living standard of Bosnian population from HBS 2015

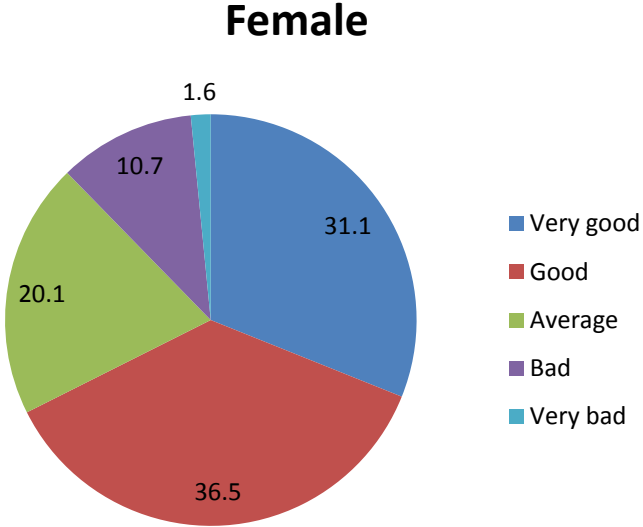
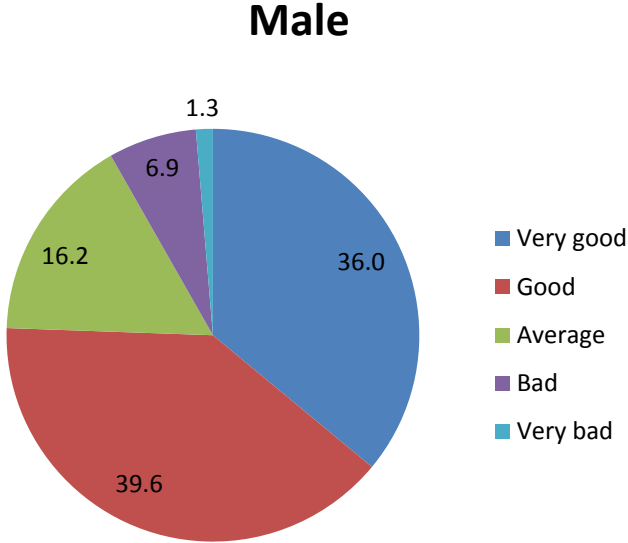
# Social Inclusion and Access to Basic Public Services (1)

- 71.5% of the population feels that their general health condition is very good or good
- Approximately every tenth resident reported a very bad or bad general health condition



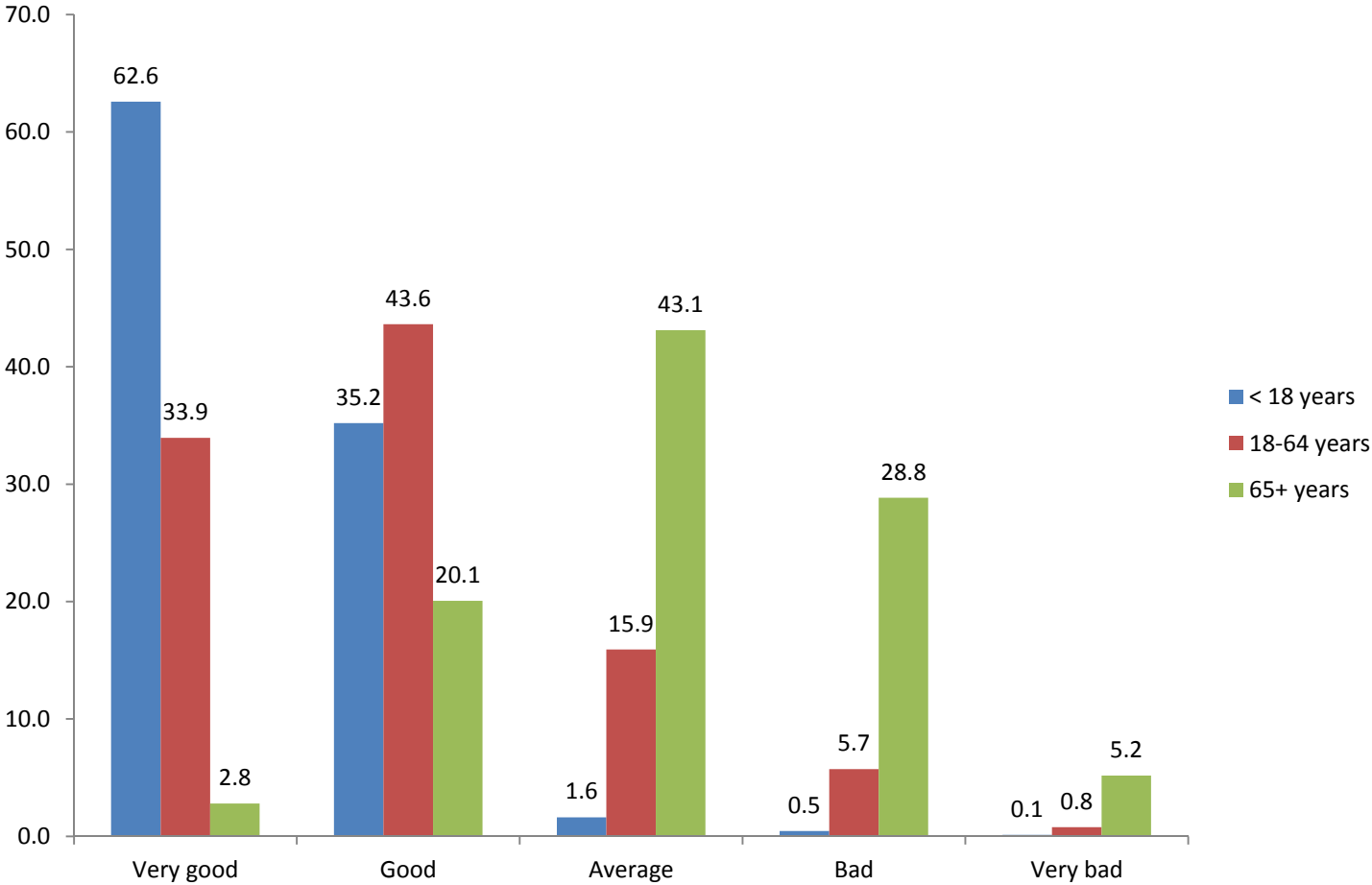
# Social Inclusion and Access to Basic Public Services (2)

- Men assess their health better than women



# Social Inclusion and Access to Basic Public Services (3)

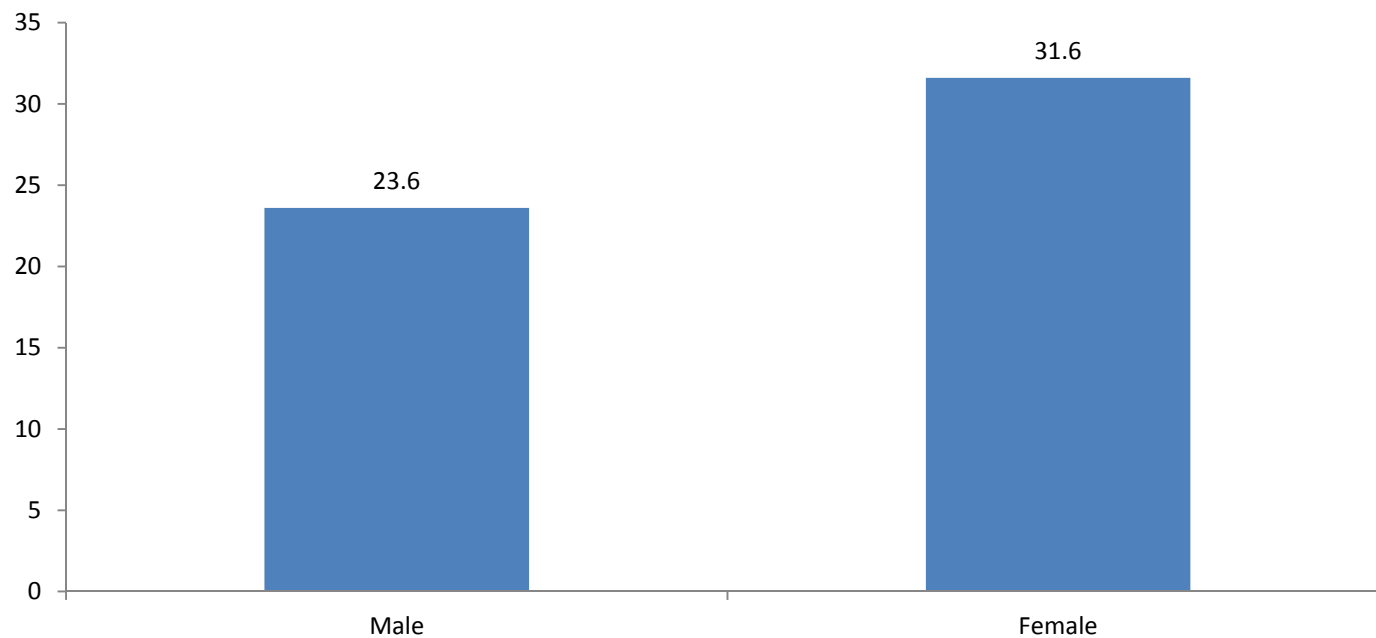
- The oldest population (65 years or above) reported the worse health



## Social Inclusion and Access to Basic Public Services (4)

- Women suffer more from chronic diseases

	BiH	FBiH	RS	BD
With chronic disease	27.7	27.3	28.2	33.4
Without chronic disease	72.3	72.7	71.8	66.6
Total	100.0	100.0	100.0	100.0





# Social Inclusion and Access to Basic Public Services (5)

- Private health insurance is very rare

	BiH	FBiH	RS	BD
	Obligatory health insurance			
With insurance	97.6	97.4	97.9	99.0
Without insurance	2.4	2.6	2.1	:
Total	100.0	100.0	100.0	100.0
	Private health insurance			
With insurance	0.8	0.9	(0.4)	:
Without insurance	99.2	99.1	99.6	99.5
Total	100.0	100.0	100.0	100.0

- More than 5% inhabitants can not afford medical examination

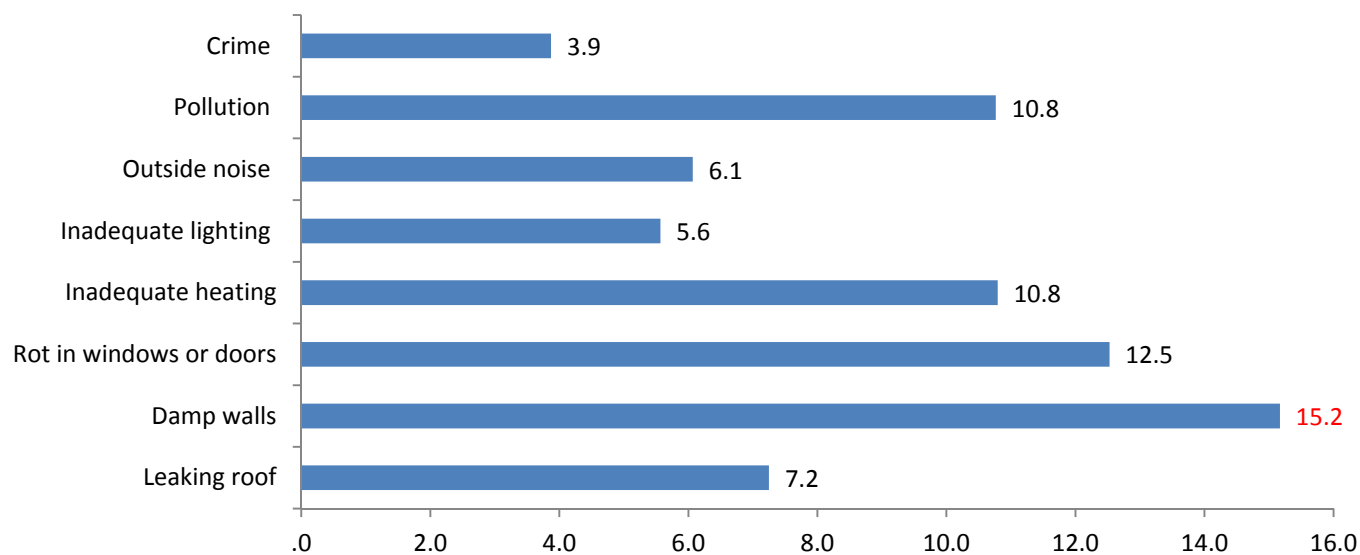
	BiH	FBiH	RS	BD
	Medical examination by doctor			
Needed at least once	5.1	6.1	3.2	(3.3)
Did not need	94.9	93.9	96.8	96.7
	Medical examination by dentist			
Needed at least once	2.2	2.5	1.7	:
Did not need	97.8	97.5	98.3	99.5

## Social Inclusion and Access to Basic Public Services (5)

- Population is most satisfied with their family, friends and themselves

Geographical area	Subjective opinion	Family satisfaction	Friends satisfaction	School satisfaction	Satisfaction with yourself	Satisfaction with your life so far
BiH	Very satisfied or satisfied	98.0	97.8	91.8	95.6	91.4
	Very dissatisfied or dissatisfied	2.0	2.2	8.2	4.4	8.6

- Damp walls are the most serious problem with the housing



## Social Inclusion and Access to Basic Public Services (6)

- Differences in access to public services greater between urban and rural areas than between entities/district

Public service	Hard or very hard			Easily or very easily			Not applicable		
	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural
Mixed merchandise store	20.1	5.7	31.2	79.7	94.1	68.6	:	:	:
Banking services	38.1	16.1	55.0	53.8	80.1	33.6	8.1	3.8	11.4
Postal services	33.6	12.6	49.7	61.9	85.4	43.8	4.6	2.0	6.5
Public transport	25.4	8.9	38.0	61.0	76.7	48.9	13.6	14.4	13.1
Primary health care	32.1	8.4	50.3	67.3	90.9	49.2	(0.6)	(0.7)	(0.4)
Pre-school and primary education	9.7	3.6	14.3	29.3	35.6	24.5	61.0	60.8	61.1

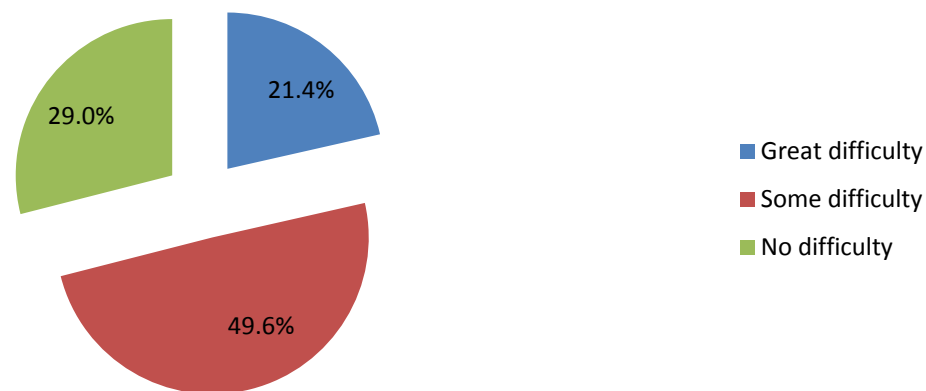
Public services	Hard or very hard			Easily or very easily			Not applicable		
	FBiH	RS	BD	FBiH	RS	BD	FBiH	RS	BD
Mixed merchandise store	17.3	25.7	13.3	82.5	74.1	86.7	:	:	-
Banking services	36.6	41.2	30.9	54.8	51.7	57.0	8.6	7.1	12.1
Postal services	32.9	35.3	25.4	62.2	61.4	58.6	4.9	3.3	16.0
Public transport	22.3	31.4	17.8	62.4	58.0	67.1	15.3	10.6	15.1
Primary health care	29.2	38.3	18.1	70.1	61.4	81.7	(0.7)	:	:
Pre-school and primary education	8.0	13.1	:	29.5	29.5	22.6	62.5	57.4	75.9

# Social Inclusion and Access to Basic Public Services (7)

- Poor have more difficulty experienced to pay for its usual and necessary expenses

Ability to pay the usual monthly costs	Poverty status of household		
	Total	Poor	Non-poor
	% of households		
Total	100.0	100.0	100.0
Very hard	10.6	26.0	7.6
Hard	18.7	32.6	15.9
Certain difficulties	33.4	24.1	35.2
Fairly easily	20.5	11.8	22.2
Easily	15.5	5.1	17.6
Very easily	1.3	:	1.5

- Housing costs represent a burden for 7 out of 10 households



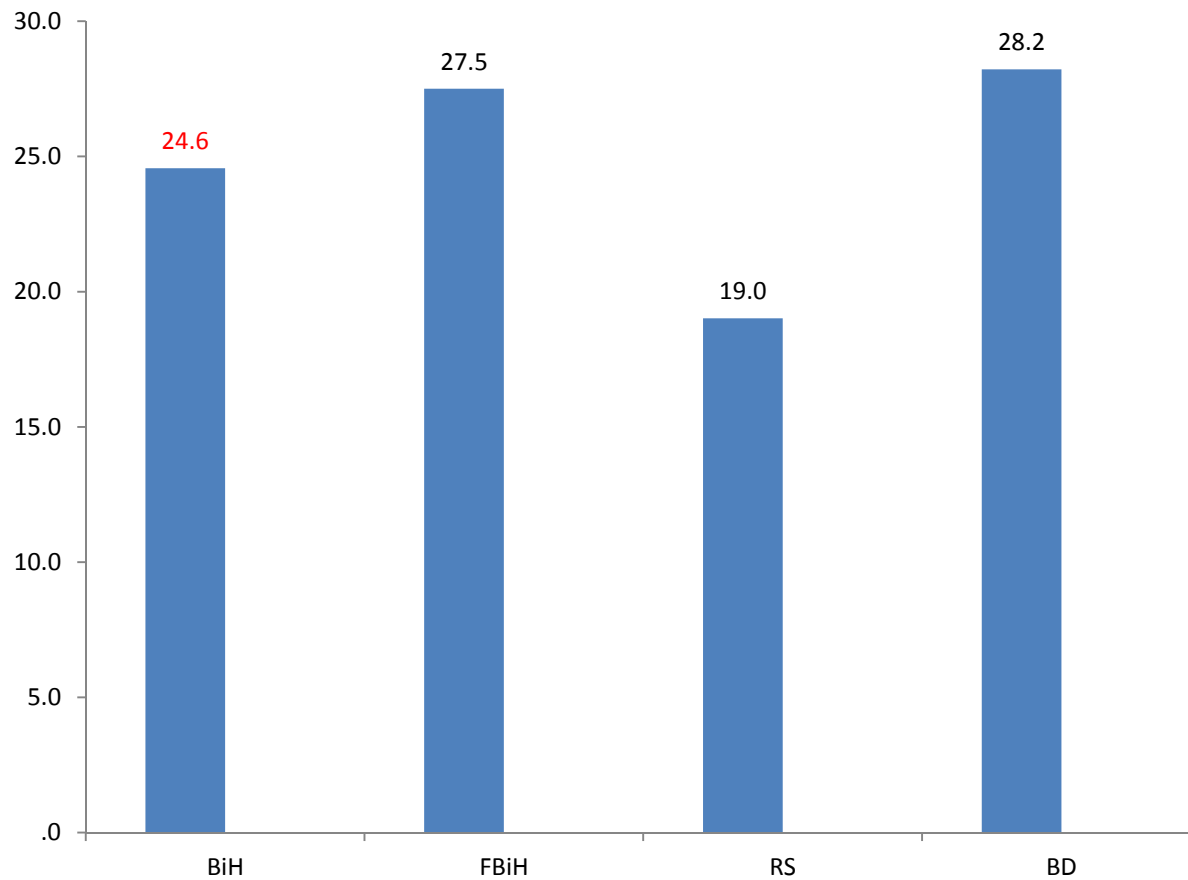
# Social Inclusion and Access to Basic Public Services (8)

- Material deprivation indicators

Indicator	% of households
Inability to face financial difficulties in paying rent, household's costs or loan installments	21.4
Can't afford to go on holidays for one week	71.3
Can't afford to eat meat or fish (or vegetarian equivalent) every second day	27.2
Inability to pay unexpected expenses of 380 KM	65.4
Can't afford an adequate heating of the dwelling	10.8
Do not have a car	51.0
Do not have a washing machine	7.0
Do not have a TV	2.2

# Living Conditions of Children (1)

- Children under the age of 16 live in approximately every fourth household



# Living Conditions of Children (1)

- Product and services for children that HHs can not afford

Household can not afford:	% of households
New clothes	9.9
Two pairs of shoes of the appropriate size	8.5
Fresh fruits and vegetables at least once a day	11.2
Three meals a day	(1.7)
Meat, fish or vegetarian equivalent a day	14.1
Appropriate books for their age at home	2.7
Out-of-home play equipment	9.9
Toys to play at home	7.0
Participation in regular free activities	9.7
Participation in celebrations for special occasions	3.2
Invitation friends to play together from time to time	(1.4)
Attendance to school excursions and paid events	5.6
Adequate place for learning	11.4
Place in the outdoor area where children can safely play	12.6

## Conclusions and future steps

- Poverty should be measured by three components:
  - (i) lacking socially perceived necessities;
  - (ii) being subjectively poor;
  - (iii) having a relatively low income
- Ad hoc module(s) to HBS core survey instruments made a bridge to EU-SILC and facilitate the calculation of several non-monetary indicators of people`s well-being
- There is a possibility for disaggregation of those indicators by several basic socio-economic variables of individuals or households
- Further improvements in poverty diagnostic should be gained from launching the first full-scale EU-SILC in nearest future and from its coordination with HBS







# Thank you for the attention!

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