Chapter

Poverty in Portugal: Multidimensional Challenges and Social Work Approaches

Jacqueline Marques, Cristiana Dias de Almeida and Ana Paula Caetano

Abstract

This chapter explores poverty in Portugal through a multidimensional lens, emphasising public perceptions across key domains such as housing, health, energy, transportation, and essential goods. It situates poverty within a broader socioeconomic framework, highlighting the interconnected nature of these dimensions. Data were collected *via* an online survey between December 2022 and May 2023, targeting 838 participants aged 18 or older residing in Portugal. The survey, disseminated through social networks and community organisations, gathered information on sociodemographic characteristics, employment status, household composition, income, and the perceived effects of rising costs on essential areas. Descriptive statistics summarised respondent profiles, while inferential analyses, including Chi-square tests and Spearman's correlation, explored associations between variables. The findings reveal significant impacts of rising costs across various domains. Although 62.5% of respondents reported a monthly income equal to or above the national average, 96.7% perceived a decline in purchasing power. Nearly half (48.2%) experienced difficulties in affording energy consumption, while 90% indicated that fuel costs significantly impacted their finances. Regarding food, 96.2% acknowledged price increases, 92.8% altered consumption habits, and 64.2% stopped purchasing certain items. Housing costs were problematic for 41.1% of respondents. In terms of healthcare, 49% of respondents had private health insurance, while 47.7% relied solely on the National Health System, with 21.4% unable to access specialist care. Furthermore, 55.1% of participants attributed psychological or mental health challenges to rising prices and reduced disposable income, highlighting the profound and multifaceted effects of economic pressures on Portuguese households.

Keywords: social work, multidimensional poverty, public perception, social policy, poverty in Portugal

1. Introduction

Poverty is a complex and multifaceted concept, often defined in relation to living standards and conditions. Whether conceptualised in absolute, relative, or subjective terms, it fundamentally relates to the conditions required or the resources needed to achieve an acceptable standard of living.

In Portugal, poverty remains a structural issue, evident in the persistently high number of people living in poverty over time. Although the trajectory in recent years has shown some improvement, Portugal continues to experience high levels of inequality and pronounced regional disparities in poverty rates [1].

In this study, poverty is approached as a multidimensional phenomenon. Key dimensions, such as inadequate access to basic goods, energy, housing, and healthcare – which hinder the fulfilment of basic human needs and place individuals in situations of poverty – were considered in the analysis. The study examines public perceptions in Portugal regarding poverty and its effects across these dimensions.

A survey was conducted with 838 participants to assess the extent to which rising inflation contributes to an increased risk of poverty by identifying the most affected areas, examining people's perceptions of its effects on their lives, and exploring the measures they consider most appropriate to mitigate or combat its impact.

Poverty remains a significant challenge in Portugal, particularly in the context of widening socioeconomic inequalities and the escalating cost of living. This issue is multidimensional, encompassing key areas such as housing, health, energy, transportation, and essential goods, which collectively shape the lived experiences of individuals and households. A comprehensive response to poverty requires both the analysis of statistical indicators and a nuanced understanding of its impacts on vulnerable populations, alongside the development of targeted social work interventions.

2. Poverty: From its conceptualisation to the Portuguese reality

In the twenty-first century, poverty continues to be one of the most significant social challenges despite the progress made in recent decades. According to the UN, "although the global poverty rate has fallen by more than half since 2000, one in ten people in developing regions still lives on less than $1.90 a day (...) and millions more live on little more than this daily amount" [2].

To begin with, it is essential to clarify what poverty is. Failure to establish a clear definition may lead to misunderstandings, as the literature offers a wide variety of definitions, and poverty is often conflated with deprivation, social exclusion, or inequality.

Absolute poverty is defined by the poverty line, which corresponds to the value of a basket of essential goods. This concept was first used in 1995, at the Copenhagen Summit on Social Development, as a "condition characterised by severe deprivation of basic human needs, including food, health, housing, education and information" ([3], p. 73). However, although the concept was formally established at that time, Rowntree had already approached a similar definition in the 1970s, describing the poverty threshold as "the minimum expenditure necessary to maintain mere physical health" (Rowntree, 1971, cit. in Ref. [4], p. 32). This remains a normative concept, focusing on an individual's ability to meet their basic needs, such as food, clothing, housing, and healthcare.

In contrast, most studies conducted within the European Union (EU) adopt a broader perspective based on the concept of relative poverty. This approach does not reduce poverty to mere economic deprivation but considers that "people are in poverty if their income and resources are so inadequate that they are unable to live up to the standard of living considered acceptable in the society in which they live" ([5], p. 6). The EU determines the risk of poverty threshold based on net monetary income. Since 2000, poverty risk assessment has been conducted by comparing a household's net income with the national median income. Individuals or families with an income below 60% of the country's median equivalent income are classified as being at risk of poverty.

Based on this definition, poverty can be broadly understood as "a situation in which certain needs are unmet, or in which a minimally acceptable standard of living is not achieved due to a lack of resources" ([6], p. 23). Fundamentally, the absence of resources underpins the problem, hindering the fulfilment of basic needs while preventing individuals or families from integrating into a socially acceptable way of life. This perspective aligns closely with the concept of relative poverty, which argues that poverty arises when individuals lack the necessary resources to achieve the standard of living deemed acceptable within a specific society [4, 7] and is excluded from mechanisms of social participation [3]. Consequently, this concept is shaped by historical and cultural contexts, varying not only between cultures but also within the same society over time.

Poverty is often defined as deprivation caused by a lack of resources. However, it is essential to distinguish between deprivation and resource scarcity, as these are related yet distinct phenomena. As Perista and Baptista ([8], p. 2) note, "a situation of deprivation not caused by a lack of resources is not considered poverty, and the type of support required involves the proper use of existing resources". This distinction refers to cases where individuals fail to utilise available resources effectively.

This differentiation is crucial for shaping policies and interventions to address poverty. Efforts to tackle deprivation typically focus on providing essential goods and services necessary for a dignified existence. These measures often take the form of social assistance, such as food distribution or other necessary goods, which, while addressing immediate needs, may perpetuate dependency. In contrast, addressing resource scarcity involves transforming the individual's circumstances to enable them to obtain resources through "one of the sources society considers normal" ([8], p. 2). This approach emphasises empowerment and sustainable solutions, aiming to reduce dependency and promote self-sufficiency.

Amartya Sen's perspective on poverty emphasises the need to address both deprivation and resource scarcity, defining poverty as a deprivation of basic capabilities rather than merely an income below a predefined threshold [9]. According to Sen, poverty arises when individuals cannot enhance their capabilities to secure the resources necessary for a fulfilling and healthy life [10]. However, this capabilities-based approach to poverty introduces challenges in identifying cases of poverty, particularly beyond extreme or absolute poverty. As Sen ([11], p. 7) notes, "the identification of the poor and the diagnosis of poverty may be far from obvious when we move away from extreme and stark poverty".

Another frequently misconstrued concept is social exclusion, which originated in French social sciences following René Lenoir's 1974 publication, *Les exclus - Un Français sur dix*. The term gained prominence in Europe during the 1990s when the European Commission incorporated it into its policy discourse. As Costa ([12], p. 10) explains, "for both scientifically debatable and politically understandable reasons, the European Commission introduced the term social exclusion to replace poverty", broadening its scope to describe not only the final stage of marginalisation but the entire process leading to it. Given the diversity of interpretations across academic, political, and journalistic spheres, the conceptualisation of social exclusion remains complex. Reflecting this complexity, Bruto da Costa ([12], p. 21) argues for the use of the term "social exclusions" in the plural, while Paugam [13] characterises it as a "horizon concept" encompassing a wide range of marginalisation processes.

Social exclusion is closely related to poverty, yet it extends beyond economic deprivation. Poverty can be viewed as one stage or form of social exclusion, but exclusion does not always entail poverty. Bruto da Costa et al. ([4], p. 63) emphasise that "poverty represents a form of social exclusion; there is no poverty without social exclusion. However, not all social exclusion involves poverty". For instance, socially isolated elderly individuals may experience exclusion without being impoverished.

Social exclusion is not merely a state but a dynamic and cumulative process of progressive ruptures across social spheres. Castel [14] highlights the heterogeneity of the term, which often serves as a vague label for deprivation without specifying its precise nature or origin. He argues that exclusion represents the final stage of broader processes, in which individuals transition through stages of integration, vulnerability, assistance, and ultimately disaffiliation [15]. Disaffiliation, the most severe form of exclusion, involves the severing of ties with family and close networks.

In Metamorphoses of the Social Question [16], Castel examines the impact of modern capitalist societies, characterised by labour instability, precarious work, and mass unemployment. These phenomena, described as the "fragmentation of the wage society", expand vulnerability zones and increase risks of disaffiliation globally. Castel ([16], p. 442) contends, "there are no individuals outside society, only varying degrees of detachment from its center". Thus, integration, vulnerability, assistance, and disaffiliation represent different levels of social connectedness, reflecting the progressive rupture of social ties.

It is essential to clarify that poverty is not synonymous with social inequality. While the two concepts are interconnected, "theoretically, high levels of inequality can exist without poverty, just as high poverty rates can occur with minimal inequality" ([4], p. 54). According to Silva ([17], p. 30), social inequality involves the private appropriation or usurpation of goods, resources, and privileges driven by mechanisms of competition and conflict. This encompasses assets, capital, opportunities, and access to essential services.

Biogenetic diversity, physical attributes, or other forms of horizontal inequality arising from role differentiation and the division of labour [10, 18, 19], while relevant, do not constitute the foundation of social inequality. Instead, its core lies in vertical inequalities, characterised by disparities in power, control over resources, and systematic barriers to upward mobility.

Thus, poverty is widely recognised as a complex and multidimensional phenomenon, as demonstrated by recent studies that extend beyond material deprivation to include additional social indicators. The poverty rate, a key metric employed by the European Union's statistical framework under the Europe 2030 strategy, identifies individuals or households experiencing at least one of three conditions: monetary poverty, severe material, and social deprivation, or labour market exclusion/low work intensity (where adults aged 18–59 in a household work, on average, less than 20% of their potential working time) [1].

The assessment of material and social deprivation involves evaluating 13 dimensions: seven at the household level and six at the individual level (for those aged 16 or older)[1]. Individuals are classified as experiencing material and social deprivation when they lack access to at least five items, while severe deprivation is identified when this number reaches seven or more.

As previously noted, poverty is a multifaceted concept that varies depending on the chosen analytical framework. These approaches may focus on: (i) the observational dimension (resources versus needs or living standards), (ii) the reference framework (absolute versus relative), (iii) or social and individual perceptions [20]. In most cases, poverty is defined in relation to living conditions and standards. Whether conceptualised in absolute, relative, or subjective terms, poverty fundamentally reflects unmet needs or insufficiency of resources required to achieve an acceptable standard of living.

This study conceptualises poverty as a multidimensional phenomenon, acknowledging an economic and social threshold below which individuals are considered impoverished. The analysis incorporates factors such as inadequate access to essential goods, energy, housing, and healthcare, all of which limit individuals' ability to meet basic human needs and place them in conditions of poverty.

In Portugal, poverty reflects the country's socio-historical trajectory and its position within the global economic system. As a semi-peripheral country, Portugal shares characteristics with developed nations while retaining features common to peripheral economies. Consequently, there is a coexistence of "old poverty", characteristic of peripheral societies, and "new poverty", more prevalent in Central European nations. Regardless of its typology, poverty remains a defining feature of Portuguese society, as evidenced by the persistently high number of individuals living in poverty over time.

The first systematic study on poverty in Portugal was published in 1985, offering a sociodemographic profile of impoverished individuals and families and highlighting correlations with specific social and territorial factors [21]. Subsequent studies have sought to analyse the persistence and evolution of poverty in Portugal, including those by Silva et al. [22], Almeida et al. [23], Hespanha and Gomes [24], Capucha [3], Bruto da Costa et al. [4], Pereirinha et al. [7], Teixeira et al. [25], and more recent works such as Diogo [26], National Observatory for Combating Poverty [27], and Rodrigues [1].

The production of reliable poverty statistics became significant in the 1990s. It gained consistency from 2003 onwards with the implementation of the Survey on Living Conditions and Income (ICOR, Inquérito às Condições de Vida e Rendimento, in portuguese), which forms part of the European Union Statistics on Income and Living Conditions (EU-SILC).

The recent study "Portugal Unequal. A Portrait of Income Inequality and Poverty in the Country" by Carlos Farinha Rodrigues [1] examines various dimensions of poverty in Portugal, including poverty rates, severe material deprivation, and labour market exclusion. According to this study: (i) in 2023, 2.1 million people were living in poverty or social exclusion, with 1.78 million experiencing poverty and 500,000 facing severe material deprivation, and (ii) approximately 1.5 million individuals were affected by one dimension of poverty, while 453,000 were affected by two dimensions, and 105,000 by all three simultaneously.

In 2024, Portugal's material and social deprivation rate stood at 11%, while the severe deprivation rate was 4.3%. Among the key indicators of deprivation, the most

[1] See https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Severe_material_and_social_deprivation_rate_(SMSD).

prevalent were inability to cover unexpected expenses (29.9%), inability to adequately heat one's home (15.7%), inability to afford a one-week annual holiday away from home (35.4%), and inability to replace worn-out furniture (36.2%) (Rodrigues, 2024) [1]. Although material and social deprivation declined compared to the previous year, barriers to adequate housing and nutrition remain pressing concerns.

These findings underscore the ongoing struggles individuals and families face in securing essential goods and services, such as housing and healthcare. Notably, certain groups are disproportionately affected, including (i) workers living in poverty despite employment, (ii) single-parent families, (iii) households with three or more children, and (iv) older people, children, and individuals with higher education facing rising poverty rates [1, 26–28].

The situation would be significantly more severe without social transfers, which, according to Rodrigues [1], reduce the poverty rate by 23.7 percentage points. Without these measures, the poverty rate in 2024 would have reached 40.3%.

While modest improvements have been recorded in recent years, Portugal remains a country marked by high levels of inequality and significant regional disparities in poverty and inequality.

3. Public opinion on poverty: Perspectives and perceptions

Poverty remains a persistent and multidimensional challenge, profoundly impacting individuals and communities worldwide (United Nations Development Programme, [29]). The rising cost of living in Portugal has exacerbated vulnerabilities, particularly in critical domains such as basic goods, energy, housing, and healthcare [30]. This study examines public perceptions of poverty in Portugal and its impact across these dimensions, aiming to inform social work interventions and policy strategies to mitigate these challenges.

An online survey was conducted between 15 December 2022 and 25 May 2023, using a snowball sampling method [31] to reach individuals aged 18 and above residing in Portugal. The survey was disseminated *via* social networks and community organisations to enhance participation and ensure a diverse respondent base. It collected data on sociodemographic characteristics, employment status, household composition, income levels, and the perceived impact of rising costs on key areas, including essential goods, energy, housing, and healthcare. The final sample consisted of 838 valid responses, reflecting a non-probabilistic approach.

Descriptive statistics summarised the sample's characteristics and responses. At the same time, inferential analyses, such as Chi-square tests and Spearman's correlation, were conducted using statistical package for the social sciences (SPSS) to explore associations between the variables under study [32].

Participation was entirely voluntary, with participants fully informed of their right to withdraw at any time without providing a reason. The study adhered to strict confidentiality and anonymity protocols to protect all respondents' privacy throughout the data collection and analysis process.

4. Presentation and discussion of results

The final sample consisted of 838 participants, with 66% identifying as female, 32.7% as male, and 1.3% preferring not to disclose their gender. Participants ranged

	n	%
The rise in prices affected purchasing power		
Yes	810	96,7%
No	28	3,3%
The extent to which prices affect life		
Do not affect	13	1,6%
Affect less moderately	52	6,2%
Affect moderately	219	26,1%
Affect significantly	309	36,9%
Affect vary significantly	245	29,2%
Most affected areas		
Basic goods	486	58,0%
Health	73	8,7%
Housing	185	22.1%
Energy	403	48,1%
All the above	295	35,2%

Table 1.
*Descriptive overview of impact of rising prices (*N *= 838).*

in age from 18 to 90 years (*M* = 38.76; *SD* = 13.42), with the majority residing in the northern region of Portugal (54.4%), followed by the central region (27.6%). Most households consisted of three members (32.7%). Regarding employment status, 62.2% were employed in salaried positions, 11.4% were self-employed, and 9.6% were students. The most frequently reported monthly household income was between €1000 and €1199 (14.1%), while 10.2% reported earning over €2600.

A significant 96.6% of respondents reported that rising prices had negatively impacted on their purchasing power. The most affected areas included essential goods (58.2%), energy (48.2%), housing (22.1%), and health (8.7%). Furthermore, 36.5% of participants stated that price increases had substantially influenced their overall quality of life (**Table 1**).

4.1 Impact on basic goods

Most participants reported a substantial increase in the prices of essential goods (96.2%). Monthly expenditures on food and hygiene products varied significantly, with 15.4% of respondents spending €450 or more and 13.6% spending between €200 and €249.

When asked about additional expenses attributed to rising prices, 19.2% of participants reported paying an extra €40 to €59 per month, while 17.1% spent an additional €60 to €79, and 12.5% paid €80 to €99. Notably, 92.8% of respondents reported modifying their consumption habits, and 64.2% indicated they had been forced to forgo purchasing certain products due to financial constraints. Bakery and pastry products were the most frequently or very frequently forgone items, reported by 43.7% of participants, indicating a shift toward prioritising more essential goods.

	n	%
Noticed price increase in essential goods		
Yes	795	96,2%
No	2	0,2%
Monthly expenditures (€)		
0€ a 49€	16	2,0%
50€ a 99€	49	6,0%
100€ a 149€	70	8,6%
150€ a 199€	94	11.5%
200€ a 249€	111	13,6%
250€ a 299€	91	11,2%
300€ a 349€	90	11,0%
350€ a 399€	68	8,3%
400€ a 449€	65	8,0%
450€ ou +	126	15,4%
Changed consumption habits		
Yes	610	92,8%
No	201	24,0%
Stopped purchasing certain products		
Yes	538	64,2%
No	274	32,7%
Receives food-related support		
Yes	25	3,0%
No	786	93,8%

Table 2.
*Descriptive overview of impact on basic goods (*N = *838).*

Despite these challenges, only a tiny minority (3.0%) reported receiving food-related support, highlighting the limited accessibility or utilisation of aid in this domain (**Table 2**).

It should be noted that the Consumer Price Index (CPI) for the "food and non-alcoholic beverages" category was 7.19% in August 2022, having doubled in 2023 to 15.07% [27]. This sharp increase explains the substantial impact that nearly all participants (96.2%) reported regarding the rise in food prices and its effect on their total household income. As a consequence, 92.8% of respondents adjusted their food purchases (e.g., a modifying the type of product consumed), while 64.2% were forced to eliminate certain products altogether, such as bakery and pastry items.

4.2 Impact on energy

Energy poverty, initially understood as the inability of families to heat their homes adequately, has evolved into a broader concept, encompassing the failure to access a socially and materially necessary level of domestic energy services [33, 34].

A standard definition of energy poverty within the EU was established only in 2023, with Directive 2023/1791 defining it as "the lack of access to essential energy services that ensure basic and dignified living and health standards, such as adequate heating, hot water, cooling, lighting, and energy for appliances… caused by a combination of factors including unaffordable prices, insufficient disposable income, high energy expenses, and low housing energy efficiency". In Portugal, it is estimated that 1.8–3 million people experience energy poverty, with 609,000–660,000 in severe energy poverty [35]. This multidimensional issue affects households above and below the poverty threshold, impacting social well-being, quality of life, health, and work productivity.

Energy poverty extends beyond economically deprived households. Many low-income families limit their energy consumption to avoid excessive costs, often foregoing adequate heating, cooling, or hot water usage. According to the findings of this study, 48.2% of respondents reported facing economic difficulties in accessing energy, and 85.8% reported that rising electricity prices adversely affected their finances, leading to restricted energy use.

Maintaining adequate indoor temperatures is a significant challenge in Portugal due to poor construction quality and the inability of many families to afford home renovations. In 2020, 25.2% of the population lived in homes with leaks, dampness, or decaying windows or floors [36]. Additionally, most homes lack fixed heating systems, resulting in reliance on inexpensive but energy-inefficient electric heaters. Consequently, as noted by Horta and Schmidt ([33], p. 6), families prioritise body temperature conservation overheating homes, using heating devices sparingly – only in necessary rooms, during short periods, and on the coldest days – leading to a "normalisation of cold" and eventual adaptation.

Similarly, coping strategies for heat focus on minimising energy use, such as natural ventilation (opening windows and doors), adjusting clothing, reducing shower water temperature, or leaving home for colder public spaces. These practices underscore the restrictive and resource-driven nature of energy usage in Portugal. High fuel prices in Portugal are another major concern, with 90% of the study's participants expressing distress over rising costs. Fluctuations in oil prices directly affect fuel costs and indirectly impact the prices of goods and services with significant energy content. This trend has been observed across Europe, where "a sharp reduction in oil use per unit of GDP has been noted in OECD countries. It is widely accepted that this reduction reflects the global economy's adjustment to a new era of higher and more volatile oil prices" ([37], p. 58).

A significant proportion of respondents, 85.8%, reported noticing an increase in electricity prices, 65.5% observed higher gas costs, and 90.0% identified a rise in fuel prices (**Table 3**). Nearly half of the respondents, 48.6%, reported monthly electricity bills between €50 and €99, with 17.5% spending between €100 and €149. When asked about the approximate monthly increase in electricity costs, 24.0% of participants reported an increase of €6 to €10, followed by 18.2% noting an increase of €11 to €15, and 14.5% experiencing an increase of €16 to €20.

For gas expenditures, 42.4% of respondents reported monthly expenses below €50, while 21.3% spent between €50 and €99. Approximately 23.7% noted a monthly increase of €6 to €10, and 14.9% reported a rise of €11 to €15.

Fuel price increases affected 90.0% of respondents. Of these, 29.6% reported monthly fuel expenditures between €50 and €99, and 23.7% reported spending €100 to €149. Regarding the approximate monthly increase in fuel costs, 29.9% reported an increase of €20 to €39, while 23.7% noted a rise of €40 to €59.

		n	%
Electricity	**Noticed price increase**		
	Yes	719	85,8%
	No	56	6,7%
	Monthly expenditure (€)		
	0€ a 49€	149	17,8%
	50€ a 99€	407	48,6%
	100€ a 149€	147	17,5%
	150€ a 199€	36	4,3%
	200€ a 249€	7	0,8%
	250€ ou +	7	0,8%
Gas	**Noticed price increase**		
	Yes	512	65,5%
	No	59	7,5%
	Monthly expenditure (€)		
	0€ a 49€	330	42,4%
	50€ a 99€	166	21,3%
	100€ a 149€	37	4,8%
	150€ a 199€	5	0,6%
	200€ a 249€	2	0,3%
	250€ ou +	3	0,4%
Fuel	**Noticed price increase**		
	Yes	710	90,0%
	No	8	1,0%
	Monthly expenditure (€)		
	0€ a 49€	85	11,0%
	50€ a 99€	230	29,6%
	100€ a 149€	184	23,7%
	150€ a 199€	83	10,7%
	200€ a 249€	42	5,4%
	250€ ou +	33	4,3%

Table 3.
Descriptive overview of impact on energy (N = *838).*

4.3 Impact on housing

Housing costs emerged as a significant concern for respondents, with 41.1% reporting they held a mortgage. Among those affected by rising mortgage payments, 10.0% reported an increase between €50 and €99 per month, while 9.1% noted an increase of €0 to €49. A smaller proportion of participants experienced more substantial gains, with 6.8% reporting an increase of €100 to €149 and 3.8%

experiencing increases of €150 to €199. Only 0.5% of respondents indicated their monthly payments had risen by more than €400.

For 66.6% of participants, this question was not applicable, reflecting a significant proportion of individuals either not holding a mortgage or otherwise unaffected by mortgage-related expenses (**Table 4**).

Housing conditions represent one of four key dimensions of poverty: health, education, and employment/unemployment [38]. Families experiencing housing poverty, even when their income surpasses poverty thresholds, are often classified as poor due to significant deprivation in essential aspects of housing and the surrounding environment. This poverty perpetuates across generations [21].

According to the OECD [39], adequate housing should provide a safe, private, and comfortable space for rest. Lopes [40] identifies three categories for assessing housing comfort: internal conditions (e.g., structural state, access to piped water, sewage systems, electricity, and gas), external conditions (e.g., accessibility, public services, transportation, green spaces, crime rates), and comfort-related goods (e.g., durable goods). Housing poverty is intricately linked to other dimensions of poverty, as inadequate housing can exacerbate other forms of deprivation. Additionally, maintaining dignified living conditions often accounts for a substantial portion of household budgets, including utilities, furniture, and maintenance costs, which can push families into poverty.

Since 2016, housing prices in Portugal have risen sharply, making housing one of the primary financial concerns for families [41]. Unlike other contexts, the sharp decline in gross domestic product (PIB, Produto Interno Bruto, in portuguese) during the pandemic did not reduce housing prices, which continued to climb. This issue worsened in 2022 with rising inflation and consequent increases in mortgage interest rates, further elevating housing costs. The study reflects these trends, where 41.1% of participants

	n	%
Mortgage status		
Yes	344	41,1%
No	337	40,2%
Not applicable	156	18,6%
Monthly increase (€)		
0€ a 49€	76	9,1%
50€ a 99€	84	10,0%
100€ a 149€	57	6,8%
150€ a 199€	32	3.8%
200€ a 249€	15	1,8%
250€ a 299€	5	0,6%
300€ a 349€	5	0,6%
350€ a 399€	2	0,2%
400€ ou +	4	0,5%
Not applicable	558	66,6%

Table 4.
*Descriptive overview of impact on housing (*N = *838).*

reported the impact of rising housing expenses on their monthly income. However, many respondents already owned fully paid homes, mitigating the financial burden.

4.4 Impact on health care

Approximately 18.4% of participants reported suffering from a chronic or prolonged illness, while 78.4% did not report any health-related conditions. Regarding healthcare expenses, 29.5% of respondents benefited from user fee exemptions, while 67.3% were not eligible for this exemption (**Table 5**).

Nearly half of the respondents (49.0%) reported having private health insurance, while 47.7% relied on public healthcare services. In terms of psychological impact, 55.1% stated that the rising costs had affected their mental health, underscoring the broader implications of financial strain on well-being. Specifically, 38.1% reported experiencing increased anxiety, 36.2% stress, 22.7% irritability, and 13.8% insomnia as a result of rising costs.

Barriers to healthcare access were evident, with 21.4% of respondents reporting an inability to attend specialist consultations (e.g., dental care, ophthalmology, psychiatry, and psychological services) due to financial constraints. Additionally, 8.0% of

	n	%
Chronic illness		
Yes	154	18,4%
No	657	78,4%
Exemption from user fees		
Yes	247	29,5%
No	564	67,3%
Private health insurance		
Yes	411	49,0%
No	400	47,7%
The psychological impact of inflation		
Yes	462	55,1%
No	349	41,6%
Unable to access specialist consultations		
Yes	179	21,4%
No	463	55,3%
Unable to afford medications		
Yes	67	8,0%
No	744	88,8%
Financial support for medications		
Yes	47	5,6%
No	764	91,2%

Table 5.
*Descriptive overview of impact on health (*N *= 838).*

participants stated they could not afford essential medications. Despite these challenges, only 5.6% received financial support for medication expenses, while 91.2% did not benefit from assistance. However, 50.2% of respondents noted that they could rely on family or others for support in times of need, emphasising the critical role of informal networks in alleviating the effects of economic challenges.

Health and poverty are closely interconnected. Poverty negatively influences the quality of and access to healthcare, while poor health can hinder individuals' ability to work or study, perpetuating or exacerbating poverty.

According to the study Portugal, Social Balance, 2023, the health status of the poor population in 2022 remained worse than that of the non-poor. For instance, limitations in performing daily activities due to health issues affected 42.3% of the poor population, compared to 32.4% of the non-poor. Similarly, 12.5% of the poor reported being unable to access medical consultations (non-dental) at least once, compared to 3.9% of the non-poor. These figures for dental consultations or treatments rose to 39.3% and 13.7%, respectively. Increasing difficulties in accessing healthcare through the National Health Service (SNS, Serviço Nacional de Saúde, in portuguese) have driven more Portuguese citizens toward private health insurance—49% of the population in this study reported having private coverage. However, 47.7% of respondents lacked any form of health insurance.

The study also highlights mental health concerns, with 55.1% of participants admitting that high costs adversely affected their psychological well-being and daily lives. The link between poverty and mental health has gained increasing attention in recent years. In Portugal, the Association of Portuguese Psychologists [42] emphasised this connection, noting that socioeconomic difficulties negatively impact psychological and mental health, while mental health issues, in turn, exacerbate socioeconomic crises by "reducing productivity and increasing inequalities" (p. 9).

4.5 Overall impact on lives: Comprehensive insights

This section examines the social and economic disparities exacerbating vulnerabilities by exploring the associations between key factors and the perceived impact of rising costs.

A Spearman's rank-order correlation revealed a weak but statistically significant positive relationship between age and the perceived impact of rising prices on life ($r_s = 0.149$, $p < 0.001$). These findings suggest that older participants were slightly more likely to report a more significant impact of rising prices on their lives, although the strength of the association is limited.

A Chi-square test of independence demonstrated a significant relationship between the perceived impact of rising prices and gender ($\chi^2(8) = 110.903$, $p < .001$) and household income ($\chi^2(52) = 101.723$, $p < .001$) (**Table 6**). These results highlight that gender and income levels are critical in shaping respondents' perceptions of financial strain. For instance, male and female respondents reported varying levels of financial strain, and individuals from higher income brackets tended to report a lesser perceived impact of rising prices than those in lower-income households.

Moreover, the analysis identified a robust association between the psychological impact of rising prices and the perception of financial strain ($\chi^2(8) = 302.631$, $p < .001$) (**Table 6**). Respondents who reported experiencing psychological effects from rising costs exhibited significant differences in their perceptions of financial strain. These findings emphasise the complex interplay between economic stress and mental health, underscoring the need for comprehensive strategies addressing both dimensions.

	n	The extent to which prices affect life				
Sex		**Do not affect**	**Affect less moderately**	**Affect moderately**	**Affect significantly**	**Affect vary significantly**
Male	552	2	24	149	201	176
Female	275	7	26	67	107	68
Monthly income (€)						
[0€-199€]	17	0	0	5	4	8
[200€-399€]	8	0	0	1	5	2
[400€-599€]	29	0	1	7	6	15
[600€-799€]	59	0	1	17	26	15
[800€-999€]	81	2	7	20	22	30
[1000€-1199€]	120	1	6	24	44	45
[1200€-1399€]	80	3	7	20	29	21
[1400€-1599€]	81	2	2	20	32	25
[1600€-1799€]	52	1	0	11	30	10
[1800€-1999€]	62	0	6	16	22	18
[2000€-2199€]	76	1	1	26	29	19
[2200€-2399€]	51	0	4	12	21	14
[2400€-2599€]	37	0	0	9	19	9
+2600€	85	3	17	31	20	14
The psychological impact of inflation						
Yes	462	0	5	69	189	199
No	349	6	38	141	118	46

Table 6.
*Perceived impact of rising prices by sex, income, and psychological impact (*N *= 838).*

Participants identified several policy measures as essential to alleviating the impact of rising prices. Specifically, 49.8% supported reducing Value-Added Tax (VAT) on essential goods, while 43.7% endorsed the regulation of maximum prices for basic items. Other proposed measures included exemptions from user fees for all individuals (31.3%), specific subsidies for healthcare expenses (30.5%), and reimbursement of healthcare costs based on household income brackets (45.6%). These priorities reflect public sentiment regarding tangible steps to reduce the financial burden on households.

These findings collectively highlight the significant financial strain imposed by rising costs on households, particularly those in lower-income brackets. Differences in perceptions based on gender, income, and psychological well-being emphasise the multifaceted nature of financial strain. Furthermore, the limited reliance on formal support mechanisms underscores the importance of re-evaluating social policies to ensure adequate protection for vulnerable populations. Poverty is recognised as a social justice issue central to social work practice [43, 44]. The research highlights the multidimensional challenges of poverty; therefore, social work approaches are needed to address them.

Social work is pivotal in addressing poverty through tailored interventions that promote social inclusion and empowerment. Strategies include facilitating access to social services, advocating for housing policies, and implementing community-based programmes that address energy and food insecurity. Additionally, social workers must prioritise mental health support for affected populations and collaborate with policymakers to advocate for systemic changes that reduce inequalities.

Poverty in Portugal is multidimensional, encompassing material deprivation and lack of resources [45]. Social work has been crucial in responding to these challenges, but practitioners face limitations due to organisational constraints and austerity measures [46]. The profession has had to adapt to changing social policies, including the shift from a national inclusion plan to a social emergency programme [47]. In this context, social work in Portugal is called to redefine itself as a sociopolitical profession, addressing the temporality of interventions, resource allocation, and professional training [47, 48].

The developmental approach in social work education and practice is crucial for addressing poverty and achieving socioeconomic transformation, particularly in Southern African countries [49]. The papers stress the importance of embedding anti-poverty approaches in social work practice frameworks and education [43, 50]. Social development, as conceptualised in South Africa, is based on five key principles. It adopts a rights-based approach and advocates for close social and economic development integration. There is also a strong commitment to democracy and participatory engagement and an emphasis on partnerships in welfare, referred to as "welfare pluralism", to address the fragmentation of previous welfare systems. Finally, it aims to bridge the divide between micro and macro-level interventions. Translating these principles into practical guidelines for social work has not been easy [51]. Midgley and Conley have developed a framework for a developmental approach to social work, known as "developmental social work", which, although similar to other approaches, is distinct in its focus on "social investment" and "economic development" (cit. in Ref. [51], p. 1). The capability approach is proposed as a valuable framework for critical social work practice with families living in poverty [44]. The studies also highlight the need for social workers to understand the psychological and social impacts of poverty on families and to advocate for those most in need [43, 44]. Overall, the papers emphasise the importance of poverty-aware social work education and practice. The capabilities approach has become the most influential framework for understanding development. Originating from Amartya Sen, it is a people-centred approach focusing on individuals and their quality of life. The author states, "There are many fundamentally different ways of seeing the quality of living, and quite a few have some immediate plausibility. You could be well off without being well. You could be well without being able to lead the life you wanted. You could have the life you wanted without being happy. You could be happy without having much freedom. You could have a good deal of freedom without achieving much. We can go on" (emphasis in the original [52], p. 1).

By addressing the pervasive challenges of rising costs through targeted interventions, policymakers and social workers can mitigate the disproportionate effects on low-income households, promote financial stability, and alleviate the associated psychological stress.

5. Conclusions

This study examines several factors that illustrate the economic difficulties faced by Portuguese families. Notably, among the 838 respondents, only 54 (6.4%) lived below the reference poverty threshold for 2024. Considering an average monthly income in the country ranging between €600 and €1199, 260 participants (31%) fell within this bracket, while 275 (32.8%) earned between €1200 and €1999, and 249 (29.7%) had a monthly income exceeding €2000. In other words, the majority (62.5%) of surveyed individuals reported a monthly income equal to or above the national average.

Despite this, 96.7% of respondents perceived that price increases had negatively impacted their purchasing power, with only a small minority (7.8%) stating that the impact was minimal or non-existent. The majority, 66.1%, believed the effects were significant or severe, leading to changes in some consumption habits. This demonstrates how rising prices for essential consumer goods affect both the economically disadvantage and the so-called middle class.

One of the defining characteristics of poverty in Portugal is that employment does not necessarily lift individuals out of poverty or prevent them from falling into it. As the National Observatory for Combating Poverty ([27], p. 11) points out, "Employees account for 36.7% of people living in poverty (aged 18 to 64), a higher proportion than the unemployed (24.9%), other inactive people (23.8%), pensioners (2.8%) or the self-employed (11.1%). In total, 52.1% are outside the labour market, and 47.9% are in the labour market".

The observatory identified energy, food, and housing as the three dimensions of rising living costs with the most significant impact on poverty, which aligns with the findings of this study. Regarding energy costs, respondents felt the effect of the increase in electricity prices in 85.5% of cases, gas prices in 65.5%, and fuel costs in 90%.

In terms of electricity and gas expenses, 48.6% of participants paid between €50 and €99, while 23.4% saw an increase of more than €100. Similarly, 21.3% of respondents reported paying between €50 and €99 per month for gas, while 6.1% saw an increase exceeding €100.

The social energy tariff, introduced in 2016 as a subsidy to provide discounts on low-voltage electricity and low-pressure natural gas tariffs, plays a crucial role in mitigating rising energy costs. Despite this, Portugal continues to experience persistent energy poverty, a pressing issue on the country's current political agenda.

According to data from the National Observatory for Combating Poverty [27], 17.5% of the population is unable to adequately heat their homes (compared to an EU-27 average of 9.3%), with this issue being particularly prevalent among single-person households with adults aged 65 or older and women. The study presented by Rodrigues [1] reported that 20.8% of Portuguese households were unable to maintain adequate heating in 2023, a figure that improved slightly to 15.7% in 2024. Notably, energy poverty affects not only those living below the poverty line but also middle-income households, many of whom are forced to reduce energy consumption, negatively impacting health and well-being.

The findings from this study indicate that 48.2% of respondents faced difficulties in energy consumption due to economic constraints. This reflects the high electricity and gas costs relative to Portugal's low wage levels. According to data from the Portuguese Government's Strategy and Studies Office [53], in the second half of 2023, Portugal had the 16th-highest electricity price in Europe when measured in euros and the 12th-highest when adjusted for purchasing power parity (PPP). Regarding gas prices, Portugal ranked third in the EU in terms of cost when adjusted for PPP during the same period. Government estimates suggest that energy poverty affects between 1.9 and 3.0 million people in Portugal, with varying degrees of severity [54].

Fuel prices represent a critical concern for Portuguese households. The cost of fuel for vehicle transport is relatively high in Portugal, with transport expenses accounting for 14.1% of total household costs in 2022, equating to an average of €2863 per year ([55], p. 18). Notably, families in rural areas – where per capita income is lower – spend proportionally more on fuel due to a lack of public transport options. Meanwhile, urban areas have seen an increase in public transport usage, partly due to subsidised public transport passes in Lisbon and Porto. However, despite this shift, car dependency remains high. In the 2011 Census, 3,647,225 people in Portugal commuted to work by car, a figure that only slightly decreased to 3,594,770 in 2022. This continued reliance on personal vehicles for daily commuting, often due to a lack of viable alternatives, significantly impacts household budgets.

Food price inflation has had a profound effect on households. According to the study: (i) 96.2% of respondents reported that rising food costs had affected their lives, (ii) 52.5% of participants (440 individuals) experienced an increase in monthly food expenses exceeding €200, (iii) 32.8% (275 participants) saw their food costs rise by between €100 and €200 per month, (iv) 92.8% of respondents altered their consumption habits, and (v) 64.2% (538 participants) stopped purchasing certain food items. These findings underscore the impact of inflation on household budgets, particularly among lower-income populations. This aligns with broader economic trends, as Portugal ranks as the 11th country with the highest poverty rate in the European Union and the 4th most unequal country according to the Gini index [1].

Housing remains a major concern in Portugal, as the Housing Price Index (iPHab) has continued to rise between 2019 and 2023. According to the National Observatory for Combating Poverty [27], in 2022, the median rent for new family housing leases reached €6.52 per square metre, and the median sales price for family housing increased by 14.4% compared to 2021. This indicates that both renting and purchasing a home in Portugal are becoming increasingly expensive. Historically, Portugal had a culture of home ownership due to historically low property prices, with 77.8% of the population owning their home by 2022. However, the quality of the housing stock remains low.

A significant 55.1% of respondents in this study believed that the rise in living costs and declining disposable income had negatively impacted their psychological or mental health. Research by the World Health Organisation highlights the strong link between economic conditions and mental health outcomes, with multiple studies showing that financial hardship contributes to depression, anxiety, and increased suicide rates [56–58]. Economic crises exacerbate these risks, as seen in the global financial crisis of 2008, which led to a marked increase in suicides [59].

Social workers play a fundamental role in alleviating poverty through targeted interventions and policy advocacy. Addressing multidimensional poverty requires a comprehensive approach that includes access to essential services, mental health support, and employment facilitation. Our study highlights key areas where social workers can intervene effectively.

A primary area of intervention is ensuring access to basic services. With 48.2% of respondents struggling to afford energy, social workers should advocate for policy reforms expanding energy subsidies and promoting energy efficiency measures. Additionally, the widespread impact of rising housing costs, affecting 41.1% of respondents, underscores the need for social work engagement in securing affordable housing solutions and rental assistance programmes.

Mental health support is another crucial dimension. Given that 55.1% of participants reported psychological distress due to financial instability, social workers should integrate mental health counselling within poverty reduction strategies. Establishing community support networks and promoting financial literacy can enhance resilience among economically vulnerable populations.

From a policy perspective, findings indicate that improving health care accessibility is essential, as 21.4% of respondents reported difficulties obtaining specialist care. While Portugal's National Health Service (SNS) ensures universal healthcare access, inefficiencies in waiting list management remain a significant barrier. Social workers can contribute by advocating for improved coordination between primary and specialist care, supporting patients in navigating the healthcare system, and assisting in developing referral mechanisms that prioritise vulnerable populations. Additionally, they can work with policymakers to implement strategies that reduce administrative bottlenecks and enhance service delivery efficiency.

Furthermore, labour policies must address in-work poverty—which affects 36.7% of the employed—through wage increases and enhanced worker protections. Shifting social work models from income-based to multidimensional criteria, incorporating housing and food security, will improve policy effectiveness.

Future research should focus on longitudinal studies to track the long-term effects of economic hardship, enabling more proactive policy responses. Comparative analyses with EU nations will provide insights into best practices for poverty mitigation. Additionally, research should explore the intersectionality of poverty with gender, age, and education to develop targeted interventions.

A coordinated effort between social work practice and policy reform is essential to reducing poverty's systemic impacts. Social workers can contribute to sustainable social and economic well-being by addressing structural inequities and advocating for evidence-based policies.

Tackling poverty in Portugal requires a multidimensional approach that integrates social work expertise with broader policy reforms. By addressing interconnected issues such as housing, health, and energy, social work can help mitigate the effects of poverty and foster resilience among vulnerable communities.

DOI: http://dx.doi.org/10.5772/intechopen.1009650

Author details

Jacqueline Marques[1*], Cristiana Dias de Almeida[2] and Ana Paula Caetano[2,3]

1 LusoGlobe – Lusófona Centre on Global Challenges, Lusófona University, Lisbon, Portugal

2 Intrepid Lab, Lusófona University, Porto, Portugal

3 Lusíada Research Center on Social Work and Social Intervention (CLISSIS), Lisbon, Portugal

*Address all correspondence to: jacqueline.marques@ulusofona.pt

References

[1] Rodrigues CF. Portugal Desigual. Um retrato das desigualdades de rendimentos e da pobreza no país. Lisboa: F. Francisco Manuel dos Santos; 2024

[2] Organização das Nações Unidas – ONU. Pobreza. 2024. Available from: https://unric.org/pt/eliminar-a-pobreza/

[3] Capucha L. Desafios da Pobreza. Oeiras: Celta Editora; 2005. 365 p

[4] Costa AB, Baptista I, Perista P, Carrilho P. Um olhar sobre a pobreza: vulnerabilidade e exclusão social no Portugal contemporâneo. Lisboa: Gradiva; 2008. 208 p

[5] Eurostat. Combating Poverty and Social Exclusion: A Statistical Portrait of the European Union 2010. Luxembourg: Pub. Office of the European Union; 2010

[6] Pereira E. Pobreza e ruralidade: uma análise espacial em Portugal Continental [thesis]. Lisboa: Universidade Técnica de Lisboa; 2010

[7] Pereirinha JA, Nunes F, Bastos A, Casaca SF, Fernandes R, Machado C. Género e pobreza: impacto e determinante da pobreza no feminino. Lisboa: Comissão para a Cidadania e Igualdade de Género; 2008. 174 p

[8] Perista P, Baptista I. A estruturalidade da pobreza e da exclusão social na sociedade portuguesa: conceitos, dinâmicas e desafios para a acção. Fórum Sociológico. 2010;**20**:39-46. Available from: https://journals.openedition.org/sociologico/165

[9] Sen A. Inequality Reexamined. Oxford: Clarendon Press; 1992. 222 p

[10] Sen A. O Desenvolvimento como liberdade. Lisboa: Gradiva; 2003. 384 p

[11] Sen A. Pobreza e Fomes. Um Ensaio Sobre Direitos e Privações. Lisboa: Terramar; 1999. 360 p

[12] da Costa AB. Exclusões sociais. Lisboa: Fundação Mário Soares-Gradiva; 2001. 100 p

[13] Paugam S. Exclusion L'Etat Des Savoirs. La Decouverte. 1996. 582 p

[14] Castel R. As armadilhas da exclusão. In: Castel R, Wanderley LEW, Belfiore-Wanderley M, editors. Desigualdade e a questão social. São Paulo: EDUC; 2004

[15] Castel R. De L'indigence à l'exclusion, Ia désaffiliation. In: Donzelot J, editor. Face à l'exclusion: Le modèle français. Paris: EspriT; 1991. 230 p

[16] Castel R. Metamorfoses da questão social. Uma crônica do salário. 4ed ed. Petrópolis: Vozes; 1998. 611 p

[17] Silva M, Desigualdade C. Pobreza e Exlusão Social: entre legitimações e realidades de ontem e hoje. In: Diogo F, Castro A, Perista P, editors. Pobreza e Exclusão Social em Portugal. Contextos, transformações e estudos. V.N. Famalicão: Edições Húmus, Lda; 2015. 283 p

[18] Silva MC. Desigualdade e exclusão social: de breve revisitação a uma síntese pro-teórica. Configurações. Revista de Sociologia. 2009;**5**(6):11-40. Available from: https://journals.openedition.org/configuracoes/132

[19] Silva MC. Pobreza, exclusão social e desigualdade. In: Varela R, (org)., editors. A Segurança Social é sustentável. Lisboa: Bertrand Editora; 2013. pp. 243-272

[20] Pereira E. Observar a pobreza em Portugal: uma leitura crítica das principais abordagens à operacionalização do conceito de pobreza. Fórum Sociológico, Série. 2010;**II**(20):57-66

[21] da Costa AB, Silva M, Pereirinha J, Matos M. A Pobreza em Portugal. Lisboa: Caritas; 1985

[22] Silva MC, da Costa AB. A pobreza Urbana em Portugal. Lisboa: Caritas; 1989

[23] de Almeida J, Capucha L, Costa A, Machado L, Nicolau I, Reis E. Exclusão social: factores e tipos de pobreza em Portugal. Oeiras: Celta; 1992

[24] Hespanha P, Gomes D. Caracterização dos perfis dos beneficiários do RSI: Famílias com problemas de saúde. Lisboa: IDS; 2002

[25] Teixeira AC, Silva ST, Teixeira P. O que sabemos sobre a pobreza em Portugal? Em memória da Professora Leonor Vasconcelos Ferreira. Vida Economica: Porto; 2010

[26] Diogo F. A Pobreza em Portugal. Lisboa: Francisco Manuel dos Santos; 2021. 275 p

[27] Observatório Nacional de Luta Contra a Pobreza. Pobreza e exclusão social. relatório 2023. Lisboa: EAPN Portugal; 2023

[28] Peralta S, Carvalho B, Fonseca M. Portugal, Balanço Social 2023 - Relatório Anual. Carcavelos: Nova School of Business & Economics; 2024

[29] United Nations Development Programme. Global Multidimensional Poverty Index: Unstacking Global Poverty: Data for High Impact Action. Nova Iorque: United Nations Development Programme; 2023. Available from: https://hdr.undp.org/content/2023-global-multidimensional-poverty-index-mpi

[30] International Monetary Fund. Portugal: Selected Issues. IMF Country Report 23/219. 2023. Available from: https://www.imf.org/en/Publications/CR/Issues/2023/06/21/Portugal-Selected-Issues-535043

[31] Christensen LB, Johnson RB, Turner LA. Research Methods, Design, and Analysis. 12th ed. Boston: Pearson; 2014

[32] Field A. Discovering Statistics Using IBM SPSS Statistics. 5th ed. Londres: SAGE Publications; 2018. 1104 p

[33] Horta A, Schmidt L. Pobreza Energética em Portugal. Lisboa: OBSERVA, Instituto de Ciências Sociais; 2021. Available from: http://hdl.handle.net/10451/48206

[34] Bouzarovski S, Petrova S. A global perspective on domestic energy deprivation: Overcoming the energy poverty–fuel poverty binary. Energy Research & Social Science. 2015;**10**:31-40

[35] DGEG (Direção-Geral de Energia e Geologia). Estratégia Nacional de Longo Prazo para o Combate à Pobreza Energética 2023-2050. 2025. Available from: https://www.dgeg.gov.pt/pt/areas-transversais/relacoes-internacionais/politica-energetica/proposta-de-estrategia-nacional-de-longo-prazo-para-o-combate-a-pobreza-energetica/

[36] Eurostat. Total Population Living in a Dwelling with a Leaking Roof, Damp Walls, Floors or Foundation, or Rot in Window Frames or Floor. Luxembourg: Eurostat; 2024. Available from: https://ec.europa.eu/eurostat/databrowser/view/ilc_mdho01/default/table?lang=en

[37] Esteves PS, Neves PD. Efeitos económicos das flutuações do preço do petróleo. Lisboa: Banco de Portugal; 2004. Available from: https://www.bportugal.pt/sites/default/files/anexos/papers/ab200412_p.pdf

[38] Simões J. Habitação social como instrumento de combate à Pobreza e Exclusão Social: estudo de caso no Bairro Alves Redol. [tesis]. Lisbon: University of Lisbon; 2010

[39] OECD Better Life Index. Available from: http://www.oecdbetterlifeindex.org/pt/quesitos/housing-pt/

[40] Lopes C. Sobre a medição da pobreza, da riqueza e da desigualdade: Evidência para Portugal segundo um índice de conforto habitacional [masters dissertation]. Lisboa: ISCTE Business School; 2012. Available from: https://repositorio.iscte-iul.pt/handle/10071/6268

[41] Carmo RM. Indicadores das -Desigualdades Sociais: Relatório do Grupo de Trabalho. Lisboa Conselho Superior de Estatística; 2023. pp. 177-207

[42] Ordem dos Psicólogos Portugueses. Crise Económica, Pobreza e Desigualdades – Relatório sobre Impacto Socioeconómico e Saúde Mental em Portugal. Lisboa: OPP; 2020

[43] McCartan C, Morrison A, Bunting L, Davidson G, McIlroy J. Stripping the wallpaper of practice: Empowering social workers to tackle poverty. Social Sciences. 2018;**7**(10):193. DOI: 10.3390/SOCSCI7100193

[44] Gupta A. Learning from others: An autoethnographic exploration of children and families social work, poverty and the capability approach. Qualitative Social Work. 2017;**16**:449-464. DOI: 10.1177/1473325015620946

[45] Carmo RM. Um olhar sobre a pobreza: Vulnerabilidade e exclusão social no Portugal contemporâneo. Sociologia, Problemas e Práticas. 2009;**59**:163-167

[46] Casquilho-Martins I. The impacts of socioeconomic crisis in Portugal on social protection and social work practices. Sustainability. 2021;**13**(23):13198. DOI: 10.3390/su132313198

[47] Carvalho MI, Pinto C, Lopes da Costa J, Duarte C, Garcia AP. Repensar o Serviço Social em tempo de crise económica e financeira em Portugal. Global Social Work. 2017;**7**:120-145. DOI: 10.30827/TSG-GSW.V7I12.5339

[48] Carvalho MI, Pinto C. Desafios do Serviço Social na atualidade em Portugal. Serviço Social & Sociedade, São Paulo. 2015;**121**:66-94. DOI: 10.1590/0101-6628.014

[49] Nhapi TG, Dhemba J. Embedding the developmental approach in social work education and practice to overcome poverty: The case of southern Africa. Greenwich Social Work Review. 2020;**1**(1):11-20. DOI: 10.21100/gswr.v1i1.1103

[50] Davis A, Wainwright S. Combating poverty and social exclusion: Implications for social work education. Social Work Education. 2005;**24**:259-273. DOI: 10.1080/02615470500050453

[51] Breda VA. Developmental social case work: A process model. International Social Work. 2018;**61**(1):66-78. DOI: 10.1177/0020872815603786

[52] Sen A. The concept of development. In: Chenery H, Srinivasan T, editors. Handbook of Development Economics. Vol. 1. Amsterdã: Elsevier Science Publishers; 1988. pp. 9-26

[53] Gabinete de Estratégia e Estudos, Portugal. Flache GEE: Indicadores. Portugal: Gabinete de Estratégia e Estudos; 2024. Available from: https://www.gee.gov.pt/pt/indicadores-diarios/ultimos-indicadores/33596-preco-da-eletricidade-e-do-gas-eurostat-2

[54] Portuguese Republic (Republica Portuguesa). Estratégia nacional de longo prazo para o combate à pobreza energética 2021-2050. Portugal: Portuguese Republic; 2021

[55] CarvalhoBP, Esteves M, Peralta S. Despesas essenciais e rendimento das famílias: efeitos assimétricos da inflação Portugal, Balanço Social 2022 – Nota intercalary. 2022. Available from: https://www.novasbe.unl.pt/Portals/0/Files/Reports/SEI%202022/Nota_IDEF_final_13abr.pdf

[56] Zimmerman F, Katon W. Socioeconomic status, depression disparities, and financial strain: What lies behind the income-depression relationship? Health Economics. 2005;**14**(12):1197-1215

[57] Jenkins R, Bhugra D, Bebbington P, Brugha T, Farrell M, Coid J, et al. Debt, income and mental disorder in the general population. Psychological Medicine. 2008;**38**(10):1485-1493. DOI: 10.1017/S0033291707002516

[58] Fisher M, Baum F. The social determinants of mental health: Implications for research and health promotion. Australian & New Zealand. Journal of Psychiatry. 2010;**44**(12):1057-1063. DOI: 10.3109/00048674.2010.509311

[59] Chang S, Stucker D, Yip P, Gunnell D. Impact of 2008 global economic crisis on suicide: Time trend study in 54 countries. BMJ. 2013;**347**:f5239. DOI: 10.1136/bmj.f5239