

Sustainable Institutions Supporting Basic Human Needs

Sustainable Governance Indicators 2024



Indicator

Policies Targeting Equal Access to Essential Services and Basic Income Support

Question

To what extent do existing institutions ensure equal access to essential services and basic income support for those in need?

30 OECD and EU countries are sorted according to their performance on a scale from 10 (best) to 1 (lowest). This scale is tied to four qualitative evaluation levels.

- 10-9 = Existing essential public services and basic income support are fully aligned with the goal of ensuring equal access for those in need.
- 8-6 = Existing essential public services and basic income support are largely aligned with the goal of ensuring equal access for those in need.
- 5-3 = Existing essential public services and basic income support are only somewhat aligned with the goal of ensuring equal access for those in need.
- 2-1 = Existing essential public services and basic income support are not at all aligned with the goal of ensuring equal access for those in need.

Austria

Score 9

There is no explicit definition of “essential services” at the national or subnational level in Austria. However, services such as water, sanitation, and public transport are widely regarded as essential by the general population and political actors and, thus, are considered the responsibility of public authorities. There is also no official definition of people on low incomes in Austria. The monthly Equalisation Supplement Reference Rate (ESRR), defined under the statutory pension insurance scheme, regularly serves as a point of reference, though it is modified when applied in different systems of means-tested social provision (Baptista and Marlier 2020).

There is generally a high degree of equal access to housing, water, sanitation, energy, public transport, digital infrastructure, and financial services.

Municipal water supply utilities (“Wasserversorgungsunternehmen”) rarely disconnect services for unpaid bills, ensuring an uninterrupted supply and arranging mechanisms to find alternative solutions. Low-income households in Austria can apply for an exemption from fees associated with the introduction of the green electricity flat rate (“Ökostrompauschale”) and the green electricity promotional contribution. Additionally, these households may apply for a means-tested allowance for heating costs across all regions.

The main service provider in a given distribution network generally cannot reject customers due to financial difficulties. However, if payments are late or pending, the

electricity provider may request monthly prepayments. In cases of further payment defaults, the power supply may be cut off. Additionally, there is a “telephone fee grant,” a special allowance covering parts of telephone and internet costs. People living in low-income households who receive at least one social benefit can apply for this grant (Baptista and Marlier 2020).

Austria and Portugal are the only two EU member states where national reduced tariffs exist for public transport for people with low incomes, and some cities and regions additionally implement tariff reductions that increase affordability for these individuals.

Austria is among the few countries where the application of the EU Payment Accounts Directive (PAD) has been specifically acknowledged as having a positive impact on consumer rights to financial services at the national level. In the past – before PAD – banks often rejected potential clients with financial liquidity problems or over-indebtedness, and “black lists” documenting such issues were shared among credit institutions. The transposition of PAD into national legislation paved the way for the development of innovative and inclusive financial solutions.

The various measures in place to facilitate access to essential services did not stem from a closely integrated process of strategic political planning, resulting in considerable variation in implementation across different states and regions of the country (Baptista and Marlier 2020).

Citation:

Baptista, Isabel, and Eric Marlier. 2020. *Access to Essential Services for People on Low Incomes in Europe. An Analysis of Policies in 35 Countries*. Brussels: European Commission.

Belgium

Score 9

Universal access to public goods is ingrained in Belgian culture. Most public goods are offered free or at reduced costs to low-income populations, with significant social transfers in kind (STiKs) for retirees. Electricity providers must offer a “social tariff,” and public transport is highly subsidized for school children and retirees, or even free for the poorest. These generous means-tested STiKs raise concerns about work disincentives (European Commission 2023). Education in Belgium is compulsory and free from the ages of 6 to 18, ensuring that all children have access to primary and secondary education. The government also provides substantial funding for higher education, making it relatively accessible and affordable for all citizens.

Unemployment benefits are not generous in absolute terms, but they do cover minimal living costs. Importantly, they are normally not limited in time, allowing long-term unemployment with continued benefits. Anyone dropping out of the unemployment benefit scheme may apply for social assistance, possibly for medical

reasons. That system is also generous, and the number of people on social assistance is now higher than that under the unemployment benefit scheme (De Brouwer and Tojerow 2023a,b; European Commission 2023).

Citation:

De Brouwer, O., E. Leduc, and I. Tojerow. 2023. "The Consequences of Job Search Monitoring for the Long-term Unemployed: Disability Instead of Employment?" *Journal of Public Economics* 224: 104929.

De Brouwer, O., and Tojerow, I. 2023. "The Growth of Disability Insurance in Belgium: Determinants and Policy Implications." IZA Discussion Paper No. 16376. <http://dx.doi.org/10.2139/ssrn.4541358>

European Commission. 2023. "Commission Staff Working Document. 2023 Country Report – Belgium." COM(2023)601 Final; SWD(2023)600 final.

<https://www.oecd.org/belgium/health-at-a-glance-Belgium-EN.pdf>

<https://www.brusselstimes.com/news/belgium-all-news/194970/half-of-french-speaking-belgians-gives-up-necessary-health-care-for-money-reasons>

<https://eurohealthobservatory.who.int/publications/i/belgium-health-system-review-2020>

Denmark

Score 9

The welfare state offers a relatively generous social safety net, evidenced by very low poverty rates and low levels of income inequality when compared internationally. Social assistance serves as the support of last resort; it is a needs- and means-tested system that includes both basic transfers and various supplements, such as housing assistance. Additionally, the welfare state provides free access to education, healthcare and old-age care, implying that there are few economic barriers to access.

Most social transfer programs have recently been reformed with a greater focus on employment. These reforms aim to strengthen the incentive to work, though this may result in poverty for those failing or unable to respond to these incentives. The reform of the disability pension scheme means that individuals below the age of 40 cannot be granted a disability pension, except in cases of severe or permanent loss of work capability. Instead, the focus has shifted to using and developing an individual's remaining work capabilities. Similarly, the social assistance scheme has been reformed with a particular focus on improving the educational attainment of young workers (people below the age of 30). For other age groups, the system now offers more flexibility and individualized solutions.

Eligibility for social assistance depends both on a residence requirement (with immigrants needing to have been residents in Denmark for nine out of the last 10 years) and a work requirement (2.5 years of full-time employment within the last 10 years). Moreover, there is an upper cap on total support (social assistance, housing supplement, child supplement). Immigrants who do not meet the residence requirement receive the lower so-called introduction benefit.

According to Danish law, municipalities are responsible for welfare state functions, including informing citizens about their rights and providing the aid they need. This information is easily accessible, and citizens can apply for support via online systems. Municipalities are responsible for all labor market transfers and must

monitor that recipients of these transfers meet requirements, such as actively searching for and applying for jobs.

There are ongoing discussions regarding the design of the social safety net and the precision of its targeting. Based on recommendations from expert groups (Transfer Commission 2021), a number of changes have been made to simplify the system and improve targeting, particularly for families with children.

Citation:

Transfer Commission. 2021. "Recommendations to a New Transfer System." <https://bm.dk/media/17892/ydelseskommissionen-afrapportering-web.pdf>

Finland

Score 9

Finland is one of the countries that have adopted the Nordic welfare state model, known for its low levels of poverty and high levels of well-being. The Finnish welfare state is recognized for its universal and comprehensive approach to social protection. Finland has a long-standing tradition of strongly egalitarian policies. On average, residents of Finland consistently rank among the happiest people in the world.

However, income and wealth inequality have increased in recent years, thereby increasing social inequality. Social inequality affects people in many ways. It is manifested in poverty and prolonged need for social assistance. While social policy largely prevents poverty and the income-redistribution system has proven to be one of the most efficient in the European Union, pockets of relative poverty and social exclusion persist.

Social assistance is a minimum income guarantee scheme that ensures a minimum income level for each household in need. Basic social assistance can be provided to individuals or families residing in Finland whose income and assets do not cover their essential daily needs, such as food and medicine. This means-tested support, aimed as a last resort to combat poverty and social exclusion, is available for all households, not only for people of working age.

Basic social assistance ensures a minimum standard of living for individuals and their dependents when they lack sufficient financial support. All forms of income and assets available to applicants and their families, including any savings in a bank account, affect basic social assistance. Other social security benefits are counted as income. Before applying for basic social assistance, claimants must determine whether they might be entitled to other social benefits, including unemployment benefits, housing benefits, benefits for parents or a sickness allowance (Social Insurance Institution of Finland (KELA) 2020). Basic social assistance is administered by the Social Security Institution of Finland, which is regarded as an effective and transparent institution.

Besides basic social assistance, the regions are responsible for supplementary social assistance for special needs and circumstances. These two benefit schemes offer comprehensive protection for minimum financial means for all disadvantaged groups. The benefits guarantee equal access at a minimum level to housing, water, sanitation, energy, public transport, digital infrastructure and financial services. It is fair to say that the generosity of basic income benefits enables the fulfillment of basic human needs at a base minimum. These policies and services also ensure that the level of cash transfers, subsidies, earmarked financial support or benefits-in-kind meet basic human needs in the aforementioned areas.

There are differences in access to supplementary social assistance across regions, but overall, regions are considered effective institutions. Inequalities in well-being exist between regions and municipalities, depending on demographic composition and economic strength. Generally, the northeastern part of Finland is characterized by higher levels of unemployment and ill health than the southwestern part of the country.

The Petteri Orpo government decided to introduce significant cuts in basic social security benefits, taking effect in 2024. These cuts will affect unemployment benefits, housing benefits and social assistance. The government also enacted a freeze on index adjustments until the end of its mandate period in 2027. Minimum pensions will remain untouched. According to a calculation by the Finnish Institute for Health and Welfare (THL 2023), the cuts will increase the number of people in need of social assistance by 100,000 (27%) by 2027.

Citation:

Ministry of Social Affairs and Health. 2010. *Socially Sustainable Finland 2020. Strategy for Social and Health Policy.*

Hiilamo, Heikki, Minna Kivipelto, Pasi Moisio, Susanna Mikkilä, Eeva Nykänen, Joonas Ollonqvist, Johanna Peltoniemi, Peppi Saikku, Jussi Tervola, Anna-Kaisa Tuovinen and Lotta Virrankari. 2023. "Hallitusohjelman mukaisten sosiaaliturvan leikkausten vaikutukset vuoteen 2027." <https://www.julkari.fi/handle/10024/147877>

Norway

Score 9

Norway does not have a legislated minimum wage. However, the combination of high employment levels and a universal system of income insurance for most social and economic risks ensures that no population segments systematically fall outside of a quite generous safety net. It is the obligation of the welfare state to provide decent housing for all and to ensure that all individuals have access to basic necessities. There is no official list of such necessities; rather, an informal norm operated by social services dictates that all individuals should be given a fair chance to participate in normal social and economic activities.

Citation:

Hansen, H.-T., and Skeide Horvei, M. 2023. "Sosial eksklusjon og opphopning av levekårsproblemer: Nye eller tradisjonelle risikofaktorer?" *Tidsskrift for Samfunnsforskning* 64 (3): 206–229. <https://doi.org/10.18261/tfs.64.3.2>

Slovenia

Score 9

Slovenia demonstrates a strong commitment to social inclusion, with its low-income inequality highlighted by a Gini coefficient in December 2022. Slovenia ranked second lowest among EU member states. This achievement is primarily attributed to low wage inequality, progressive income taxation, and robust redistribution through social transfers. In 2021, only 5% of the working population aged 18 and over were at risk of poverty, which is below the EU average. While overall social exclusion risk levels remain among the EU's lowest, certain vulnerable groups, such as children from less educated backgrounds and single-person households, face higher risks compared to the EU average.

Regarding well-being indicators, Slovenia performs admirably, with an average net disposable household income per capita of €23,500 annually and an average annual income of €38,500. The employment rate is commendably high, with 71% of individuals aged 15 to 64 in paid employment. Despite this, Slovenia faces challenges such as a higher-than-average loss of earnings for unemployed individuals compared to the OECD average. Efforts to address employment challenges include robust career counseling services, particularly targeting youth.

The housing situation in Slovenia is relatively favorable, with households spending an average of 19% of their adjusted gross disposable income on housing, below the OECD average. Dwellings typically offer 1.6 rooms per person, and nearly all have private access to a flush toilet. However, recent property price surges have hindered housing access for young families and students. Nonetheless, Slovenia boasts a strong social network, with 95% of its citizens having built connections exceeding the OECD average, providing crucial support systems during times of need.

Citation:

OECD: Better Life Index. Slovenia. <https://www.oecdbetterlifeindex.org/countries/slovenia/>

Trading economics. 2024. "Slovenia – Gini Coefficient of Equivalised Disposable Income." <https://tradingeconomics.com/slovenia/gini-coefficient-of-equivalised-disposable-income-eurostat-data.html>

UMAR. 2023. "Poročilo o razvoju 2023." https://www.umar.gov.si/fileadmin/user_upload/razvoj_slovenije/2023/slovenski/POR2023-splet.pdf

Sweden

Score 9

Sweden has a tradition of strong social welfare and social inclusion policies. The Social Services Act (SFS 2001:453) regulates aid and aims to promote economic and social safety, equity, and the ability to actively participate in society.

The political landscape has changed in recent years, resulting in a transformed welfare system and challenges in areas such as the integration of the immigrant population, unemployment and poverty (Petridou et al., 2022). The so-called

Tidöavtalet, the government cooperation agreement of the minority government with the supporting radical right-wing Sweden Democrats, includes for the term of office 2022 – 2026 reforms that affect social welfare and inclusion. For example, the Social Services Act (SFS 2001:453) will be reformed, municipal crime prevention efforts will be regulated, and immigration and criminality have become more strictly regulated. The Tidöavtalet implies a “paradigm shift” in the perception of the reception of asylum-seekers. According to the agreement, Sweden will not in any way be more generous concerning asylum than demanded by EU law and other binding international agreements (Tidöavtalet, 2022).

Information about individuals’ right to access essential services and basic income support is available on the National Board of Health and Welfare’s website. The website contains general information and rules about income support and other forms of economic support, a service to calculate income support, and information about how to apply for income support at the municipality level.

Income support is regulated by the Social Services Act (SFS 2001:453), and everyone who fulfills the income verification requirements has the right to be supported by social services through income support. The support is designed to strengthen individuals’ ability to lead an independent life.

The income support is meant to cover the household’s regular monthly expenses according to the national standard – the minimum income benefits for the costs of food, clothing, shoes, leisure activities, consumables, health, hygiene, newspapers, and phones. Additional parts of the income support cover the actual costs for housing, electricity, insurance, commutes, and union and unemployment insurance (Socialstyrelsen, 2023; Baptista, I. & Marlier, E., 2020).

Citation:

Baptista, I., and E. Marlier. 2020. Access to Essential Services for People on Low Incomes in Europe: An Analysis of Policies in 35 Countries. Brussels: European Commission.

Petridou, E., Sparf, J., Jochem, S., and Jahn, D. 2022. Sweden Report: Sustainable Governance Indicators 2022. Gütersloh: Bertelsmann Stiftung. <https://doi.org/10.11586/2022119>

Socialstyrelsen. 2023. “Ekonomiskt bistånd – för privatpersoner.” <https://www.socialstyrelsen.se/kunskapsstod-och-regler/omraden/ekonomiskt-bistand/ekonomiskt-bistand-for-privatpersoner/>

Tidöavtalet. 2022. Tidöavtalet: Överenskommelse för Sverige. <https://www.liberalerna.se/wp-content/uploads/tidoavtalet-overenskommelse-for-sverige-slutlig.pdf>

Czechia

Score 8

Almost the entire population of Czechia has access to public water and sewerage systems. Due to a favorable employment picture and a redistributive social policy, primarily through the pension system, income inequality and poverty in Czechia remain among the lowest in the OECD and the European Union. This also means that Czechia performs reasonably well in international comparisons regarding the

ability to maintain heating and afford an internet connection. However, significant regional differences persist.

A substantial proportion of the Roma population – an estimated 2.2% of the overall Czech population – suffers from social exclusion. Another critical issue is the lack of affordable housing and the growing number of homeless people, including children and seniors. By the end of July 2022, the average household in Czechia spent 29% of its income on housing, a significant increase from 23% in November 2021. Vulnerable households spent almost half their income on housing (Muggins et al. 2022: 21).

Czechia still lacks a satisfactory affordable housing system, missing both a legislative framework and a long-term strategy. According to the Ministry of Regional Development, more than a tenth of the Czech population may be affected by housing unaffordability.

The energy crisis precipitated by the war in Ukraine led to an average energy price increase of 61.5% for households in the Czech Republic between June 2021 and 2023. Pensioners and low-income families were the most affected. Government-approved support measures mitigated the crisis's impact. Although no special low-income household tariffs for energy were available, individuals could apply for energy, housing, or emergency assistance. In 2023, the government fixed electricity and gas prices, spending CZK 84 billion to keep costs down. This measure will end in 2024, along with a reduced subsidy for renewable energy, which is expected to result in higher prices. The exact consequences for consumers remain to be seen.

Citation:

Šetření Životní podmínky ČR 2023. <https://www.czso.cz/csu/czso/setreni-zivotni-podminky-cr-2023>

POVERTY WATCH 2023 – CZECHIA. <https://www.eapn.eu/wp-content/uploads/2023/11/eapn-EAPN-CZ-English-version-2023-PW-5871.pdf> (accessed: 2 January 2024)

Germany

Score 8

According to the principle of local self-governance, municipalities in Germany are responsible for providing essential services (Daseinsvorsorge) (Hanesch, 2020). Additionally, there are different forms of basic income support. First, following the Second Book of the Social Code (SGB II), the citizen's benefit (Bürgergeld) replaced the previous unemployment assistance in 2023. This benefit ensures the socio-cultural subsistence minimum, considering the needs for food, clothing, personal hygiene, household goods, household energy without the shares attributable to heating and hot water production, and participation in social and cultural life.

Generally, income support depends on an individual's personal situation. For single people, parents, and individuals over 18, the citizen's benefit amounts to €502 in 2023. Importantly, to be eligible, citizens must be employable (BMAS, 2023). Individuals in need who are not employable due to illness, disability, or having

reached retirement age can receive social assistance (Sozialhilfe), which is regulated in the Twelfth Book of the Social Code (SGB XII). Like the citizen's benefit, social assistance is meant to provide a minimum subsistence level in case of insufficient income and assets (BMAS, 2021).

As the allowance is continuously adjusted for inflation, the allowance for the citizen's benefit and social assistance will be raised by €1 for 2024. Consequently, single adults will receive €62 (Die Bundesregierung, 2023b).

The Federal Ministry of Labor and Social Affairs (BMAS) and the Federal Employment Agency provide detailed information about access to basic income support on their websites, including eligibility for citizens' benefits and the application process. Generally, applications for citizens' benefits can be completed online. However, the Federal Employment Agency also offers in-person consultations at respective job centers where individuals can apply for the benefit (Bundesagentur für Arbeit, 2023a).

For individuals receiving minimum-income benefits under SGB II or XII (citizens' benefit or social assistance), rent and heating costs are covered in addition to the benefit allowance. However, the costs must be reasonable and should be discussed with the job center first (Bundesagentur für Arbeit, 2023b). If individuals are not eligible for a citizens' benefit, they can request support for low-income households in the form of a housing benefit (Wohngeld). This housing benefit is a contribution to rent or homeowner charges, meaning it only partially covers the costs. The federal government's housing benefit reform in January 2023 increased both the size of the housing benefit and the number of people eligible to receive it. Additionally, the reform introduced a permanent heating cost component. To determine eligibility and the amount of the benefit, the Federal Ministry for Housing, Urban Development and Building (BMWSB) provides a housing benefit calculator on its website (BMWSB, 2023).

The provision of water and sanitation is obligatory for the state and is regulated by municipalities as part of their infrastructure services. Water is an operating cost included in the rent for a house or an apartment, and it is therefore either fully or partially covered for individuals who receive minimum-income benefits or housing benefits. Sanitation requires a fee to the municipality or public or private supply companies. While there are no special regulations, such as reductions or benefits for low-income individuals, the costs for those entitled to citizen's benefits or social assistance are covered, as they are considered housing costs. However, these costs must be reasonable. Otherwise, the housing benefit allowance includes sanitation as part of ancillary costs along with rent and heating (Hanesch, 2020).

Concerning energy, companies do not offer tariffs based on income, so low-income households cannot receive special tariffs. Household energy is, however, part of the allowance provided by minimum-income benefits and is thereby covered for those entitled to citizens' benefits or social assistance. Energy can further be partly covered

through the housing benefit if it falls under heating costs (Hanesch, 2020). Additionally, following the increased costs for energy, one-off energy price flat rates of €200 were paid to university students in 2023. Employed persons and pensioners received €300 in 2022 (Die Bundesregierung, 2023a).

In June, July, and August 2022, a public transport ticket for nine euros per month was offered. The so-called 9-Euro Ticket could be used for all local and regional transportation throughout Germany. As of May 2023, a similar public transportation ticket for €49 (Deutschlandticket) is available. Various large towns offer favorable “Social Tickets” (Sozialtickets) for transfer recipients (Arbeitslosenhilfe, 2023). While already available at some universities, students are expected to receive the ticket with a 40% discount starting in the summer semester of 2024 (Die Bundesregierung, 2023c). Although this ticket is available to everyone, financial relief for digital infrastructure is only available to people eligible for minimum-income benefits following SGB II and XII, as the received money is meant to cover digital services (Hanesch, 2020).

Regarding financial services, Germany introduced the Payment Accounts Act (Zahlungskontengesetz, ZKG) in 2016, which transposed the European Payment Accounts Directive into German law. The act stipulates that every consumer residing in the EU has the right to a payment account. This right exists regardless of a person’s creditworthiness and also applies to asylum-seekers or people without a permanent residence. According to the ZKG, every institution is required to offer a basic account option, including all basic payment services. While this means that institutions must enable cash deposits and withdrawals, transfers, direct debits and card payments, loans or overdrafts are not available with a basic account (Hanesch, 2020).

Citation:

Arbeitslosenhilfe. 2023. “Sozialticket: Günstig mit den Öffis unterwegs.” <https://www.arbeitslosenselbsthilfe.org/sozialticket/>

BMAS. 2021. “Grundsätze der Sozialhilfe.” <https://www.bmas.de/DE/Soziales/Sozialhilfe/Grundsaeetze-der-Sozialhilfe/grundsaeetze-der-sozialhilfe-art.html>

BMAS. 2023. “Bürgergeld.” <https://www.bmas.de/DE/Arbeit/Grundsicherung-Buergergeld/grundsicherung-buergergeld.html>

BMWSB. 2023. “Wohngeld.” <https://www.bmwsb.bund.de/Webs/BMWSB/DE/themen/stadt-wohnen/wohnraumfoerderung/wohngeld/wohngeld-node.html>

Bundesagentur für Arbeit. 2023a. “Voraussetzungen für Bürgergeld.” <https://www.arbeitsagentur.de/arbeitslos-arbeit-finden/buergergeld/finanziell-absichern/voraussetzungen-einkommen-vermoegen>

Bundesagentur für Arbeit. 2023. “Wohnen zur Miete.” <https://www.arbeitsagentur.de/arbeitslos-arbeit-finden/buergergeld/wohnen>

Die Bundesregierung. 2023a. “Energiekosten: Zuschuss von bis zu 300 Euro.” <https://www.bundesregierung.de/breg-de/schwerpunkte/entlastung-fuer-deutschland/energiepreispauschale-212492#:~:text=Aufgrund%20der%20Energiekrise%20in%20Deutschland,in%20H%C3%B6he%20von%20300%20Euro>

Die Bundesregierung. 2023b. “Regelsätze steigen 2024 deutlich.” <https://www.bundesregierung.de/breg-de/themen/arbeit-und-soziales/regelsaeetze-erhoehung-2222924>

Die Bundesregierung. 2023. “Ein Ticket für ganz Deutschland.” <https://www.bundesregierung.de/breg-de/aktuelles/deutschlandticket-2134074>

Hanesch, W. 2020. ESPN Thematic Report on Access to Essential Services for Low-Income People – Germany. Brussels: European Commission.

Switzerland

Score 8

Where individuals have access to the internet, information on rights and opportunities to access basic services and basic income security is readily available. See, for example, the list on SKOS 2023. Some organizations offer online tools for checking the availability of income support (e.g., SRF 2023), although the non-uptake of social benefits is also a relevant issue in Switzerland (Tabin/Leresche 2019). Several cantons are addressing the issue of non-uptake through dedicated units or programs. Likewise, access to these services and transfers is available provided the eligible individual is willing to accept the stigmatizing effects of means-tested income support. For example, a large group of pensioners who are entitled to social assistance (Ergänzungsleistungen) do not apply for these schemes either because they do not know about these opportunities or because they are embarrassed to apply (Pro Senecute 2022; SRF 2023).

In contrast to social security (i.e., the major insurance programs for health, unemployment, invalidity and old age), social assistance comes under the jurisdiction of cantons and municipalities. Therefore, there are no national policies ensuring that everyone in need has access to cash transfers, subsidies, earmarked financial support or benefits in kind in various areas such as housing, energy or transportation. This is done in a decentralized manner, and there are major differences between regions. For example, the city of Zurich is currently following the example of the city of Basel in the area of care for the homeless. These two cities offer unconditional housing to the homeless following the idea of “housing first” (NZZ 2023 12 27, pp. 1, 12-13).

Citation:

Pro Senecute. 2022. “Altersmonitor. Altersarmut in der Schweiz. Teilbericht 1.” <https://digitalcollection.zhaw.ch/handle/11475/25856>

SRF (Swiss Radio and Television). 2023. <https://www.srf.ch/sendungen/kassensturz-esspresso/esspresso/tipps-und-tricks-fuer-ergaenzungsleistungen-muss-man-sich-nicht-schaemen>

Schweizerische Konferenz für Sozialhilfe. 2023. “Anlaufstellen für Betroffene.” <https://skos.ch/dienstleistungen/anlaufstellen-fuer-betroffene>

Jean-Pierre Tabin and Frédérique Leresche. 2019. “Une critique furtive de l’État social. Une perspective théorique pour comprendre le non-recours raisonné aux prestations sociales.” *Émulations Varia*. Online. DOI: 10.14428/emulations.varia.026

Estonia

Score 7

In general, the Estonian welfare system combines contribution-based insurance (pension, health, unemployment) with a preference for public services over cash benefits. This approach means that, on average, people in Estonia have comparatively good access to and a high level of satisfaction with services such as education and security. However, the country underperforms in minimum-income-

related indicators (OECD 2020). Furthermore, some benefits common in many other countries, such as housing benefits, are not provided in Estonia.

Wages continued to rise despite the economic downturn, slowing only in the last quarters of 2023. However, purchasing power remains lower than in 2021. Social transfers have not kept pace with wage increases, resulting in higher levels of relative poverty among retirees, the unemployed and families dependent on social benefits. Among the nonworking population, poverty is highest among the elderly. The working poor also face rising poverty rates. Consequently, levels of poverty and inequality remain higher than the OECD average. Compared to 2021, the share of people living at risk of poverty decreased by 0.3 percentage points, while the share of people living in absolute poverty increased by 2.1 percentage points (Statistics Estonia).

A specific cash benefit for people with low incomes in Estonia is the subsistence benefit, a benefit of last resort paid by local governments. The importance of the subsistence benefit increased in 2022 and 2023 compared to 2021 due to the rapid rise in prices and the Russian-Ukrainian war. Issues regarding the effective implementation of the subsistence benefit have led to disparities between municipalities in both the level of and the ease of access to the benefit (NAO 2023). Specifically, the calculation of the subsistence benefit is meant to account for housing costs, but often fails to cover actual housing costs. This leads to discrepancies between the subsistence level and the estimated subsistence minimum. Additionally, municipalities occasionally impose an unnecessary bureaucratic burden on applicants for the subsistence benefit.

Citation:

Baptista, I., and E. Marlier. 2020. "Access to Essential Services for People on Low Incomes in Europe – An Analysis of Policies in 35 Countries – 2020." European Commission, Directorate-General for Employment, Social Affairs and Inclusion, Publications Office. <https://data.europa.eu/doi/10.2767/93987>

National Audit Office. 2023. Management of Subsistence Benefit as National Social.

assistance. <https://www.riigikontroll.ee/tabid/215/Audit/3559/WorkerTab/Audit/WorkerId/71/language/et-EE/Default.aspx>

OECD. 2020. "Executive summary." In *How's Life? 2020: Measuring Well-being*, OECD Publishing, Paris. DOI: <https://doi.org/10.1787/ea714361-en>

Statistics Estonia. 2023. "Number of People Living in Absolute Poverty Rose by Two and a Half Times." <https://www.stat.ee/en/news/number-people-living-absolute-poverty-rose-two-and-half-times>

France

Score 7

By international and European standards, the French welfare state is generous and covers all possible dimensions affecting collective and individual welfare, not only for citizens but also for foreign residents. The impact of social transfers on poverty reduction is relatively high, with poverty rates remaining comparatively low. Therefore, programs providing minimum incomes, health protection and financial support to the poor and to families can be deemed satisfactory, as they effectively support social inclusion. The state moreover made considerable efforts to maintain

income levels despite the pandemic. The minimum salary does guarantee a decent standard of living. This is less clear for the minimum social income (Revenu social d'activité, RSA), which currently amounts to €607 per month. Approximately 1.88 million French were receiving the RSA at the time of writing.

A problem remains concerning effective access to basic social services and basic income support. For instance, 34% of citizens eligible for the RSA minimum income did not apply for it in 2018 (Caisse des dépôts 2022). Public policies have sought to improve this situation. The national anti-poverty strategy launched in 2018 has simplified procedures, improved information via online services and mobile service buses that visit recipients' neighborhoods, and made other improvements. Progress seems to be slow, however (Caisse des dépôts 2022; Vie publique 2022).

The share of young people neither in employment or in training (NEET) remains very high, with France ranking only 24th out of the 30 OECD countries (with a high NEET share corresponding to a low rating). Similarly, the share of the population experiencing severe levels of material or social deprivation remains comparatively high, as does the share of the population that cannot afford a broadband internet connection.

Gaining access to housing is difficult and expensive. Housing is the largest expenditure item for the vast majority of households, accounting for nearly 21% on average, but often rising to near 30% for those without access to public housing (Fondation Abbé Pierre 2023, p. 253). Housing subsidies have been cut under the current government. Research has shown that access to housing is even more difficult for migrants, due to discrimination. New measures presented in 2023 focused on access to home ownership.

Citation:

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Ireland

Score 7

Ireland scores highly on the Human Development Index (UNHDI), yet many citizens struggle to exercise basic rights to housing, health and care services. Data on poverty in recent years is complex, influenced by pandemic income support experiences. Overall, outcome data and performance indicators show that Ireland's welfare efforts result in average poverty and deprivation outcomes relative to other EU states, with marked improvement from the crisis period of 2008-2014. The latest (2022) Survey on Income and Living Conditions (SILC) shows relatively positive results for poverty and inequality but highlights significant disparities for people with

disabilities and lone parents, who face the highest risk of all forms of poverty and deprivation. Renters, both private and social, also face high risks. The long-term underdevelopment of public services leads to a reliance on costly subsidies and tax reliefs to enable the purchase of private market services (in pensions, care, housing, education, and health), which primarily benefit the middle classes (Murphy 2023). Roantree et al. (2022) found that measures of income poverty and material deprivation in Ireland indicate a high incidence of low living standards, persistent in certain groups and social and geographical pockets, including children, lone parents, and adults in jobless households.

Women, single-parent households, people living alone, immigrants/non-Irish, unemployed people, households with lower incomes, households in rented accommodation and people with long-term illness or disability are more likely to experience inequality across a range of indicators (NESC 2023). Both the OECD and national well-being frameworks show many important indicators of relatively high well-being in Ireland, such as an above-average employment rate, high life satisfaction, low relative income poverty, high educational achievement and a high level of trust in government (NESC 2023).

High market inequality is considerably reduced by an effective tax and transfer system, bringing net inequality close to the EU norm (TASC 2023). Individuals access information about essential services and basic income support through a network of citizens' information centers. While access to essential services can be difficult, national policies ensure that everyone in need has access to cash transfers. However, targeted subsidies and benefits-in-kind are more challenging to access, particularly housing, with record levels of homelessness and family/child homelessness in 2024. Existing essential public services and basic income support are not always fully aligned with the goal of ensuring equal access for those in need (SJI 2023). Government initiatives in 2022/23 and 2023/24 to support households with cost-of-living pressures through energy subsidies were critiqued as untargeted and excessively costly. There have been sustained campaigns to tackle child poverty by better targeting child income supports. Ireland has pursued a commodified route, making for-profit market delivery central to welfare provision in many areas, including pensions, health, housing and care. This contrasts with a universal basic services approach led by the state and social partnerships.

Citation:

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Lithuania

Score 7

According to a European Commission report published in 2020, Lithuania belongs to the majority of EU member states in which the term “essential services” was not used in national or subnational legislation or documents regulating service provision. The Ministry of Social Security and Labor provides information to people in need of social support and has prepared guidelines for local county officials to facilitate the provision of support for eligible low-income residents. The central authorities actively use media to inform potential recipients about the ways in which they can obtain social support, either by contacting their municipal institutions or using the Social Support for Family Information System (SPIS).

Essential services for low-income individuals are provided on a means-tested basis. Eligibility for social assistance is often used to grant access to services such as water, energy, sanitation and housing. However, there are also types of support that are universal – provided for all – such as lunch provision for children at early childhood education organizations (Baptista and Marlier 2020). Municipalities have some discretion in determining eligibility for social assistance in individual cases.

The coalition government formed in 2020 committed to reducing the share of people at risk of poverty from 20.6% to 17% by 2024 and further to 14% by 2030 (Seimas 2020). It emphasized the use of individually tailored social support, increased access to services, increased delegation of service provision to municipalities and NGOs, and direct funding of service access through new technologies. In 2022, the government raised the value of social support payments and expanded the list of social services provided.

During the energy crisis of 2022, some rules for means-tested social support and access to essential services were relaxed (The Government Report for 2022, 2023). Additionally, the government decided to provide universal support to the population to compensate for the increases in electricity and gas (heating) prices – a decision based on the argument that targeting the support would have been too time-consuming, and would put too much pressure on the administrative capacities of the institutions responsible. Importantly, the government stated that it learned from this crisis management experience and would aim in the future to revise the existing system of social support and access to essential services. It said this revision would draw on the state open data governance platform, with technical solutions to be implemented that would allow the individual needs and financial situations of people at risk to be rapidly identified, and which would inform them about available support offerings and provide access to services without excessive administrative burden.

Citation:

Ministry of Social Security and Labor. “Social support to Low-Income people.” <https://socmin.lrv.lt/lt/veiklos-sritys/seima-ir-vaikai/socialine-parama-seimoms-ir-vaikams/pinigine-socialine-parama-nepasiturintiems-gyventojams-socialine-pasalpa-busto-sildymo-geriamojo-ir-karsto-vandens-islaidu-kompensacijos> (accessed 15.01.2024)

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The Government Annual Report for 2022, 17 May 2023 (in Lithuanian), <https://epilietis.lrv.lt/lt/naujienos/seimui-teikiama-vyriausybes-2022-metu-veiklos-ataskaita>.

New Zealand

Score 7

New Zealand has institutions and policies aimed at ensuring equal access to essential services and basic income support for those in need.

First, several measures are in place to facilitate access to housing support, including social housing programs that provide subsidized housing options for low-income individuals and families (e.g., Kāinga Ora), rental assistance programs, subsidies aimed at supporting individuals and families struggling with housing costs (e.g., Accommodation Supplement), and emergency housing. However, despite these efforts, housing affordability – particularly in urban areas – remains a significant challenge (e.g., Bell 2023), and the limited availability of social housing units has resulted in long waiting lists (Hu 2023). In December 2023, the government announced an independent review of Kāinga Ora due to concerns over the agency’s operating deficit (RNZ 2023).

Second, various initiatives support vulnerable individuals and households with energy needs. These include financial assistance to low-income households to help cover energy costs and the Winter Energy Payment – a scheme available to anyone on social benefits, NZ Superannuation or the Veteran’s Pension.

Third, the government has made efforts to improve the accessibility and affordability of public transport – in particular, through concessionary fares and discounted ticket options for certain groups, such as seniors, students and individuals with disabilities. Some regions also offer transport assistance programs catering to specific needs, such as community transport services for rural or isolated communities. Nevertheless, limited public transport options continue to negatively impact equitable access to transportation support, including in urban areas (Orsman 2022).

Fourth, the government has addressed affordability concerns related to digital infrastructure through several key initiatives. These include programs aimed at improving broadband access, especially in rural or remote areas; financial support for low-income individuals or families to access digital devices and internet services; and the establishment of community digital hubs in libraries and other public facilities. However, the COVID-19 pandemic and school closures revealed a persistent digital divide, with more than 13% of households still lacking internet access (Cook 2021).

Fifth, the government administers various social welfare programs aimed at providing basic income support for those in need – for example, Jobseeker Support,

Sole Parent Support and Supported Living Payment for individuals with disabilities. The adequacy of these minimum income benefits – measured in terms of the income of jobless families relying on guaranteed minimum income benefits as a percentage of the median disposable income in the country – is slightly higher than the OECD average (OECD 2023).

However, the new National government has pledged to introduce more sanctions, including benefit suspensions and reductions, for unemployed beneficiaries who “persistently” do not meet benefit obligations – a plan that has been criticized by poverty campaign groups as ineffective and detrimental to people’s well-being (Witton 2023). This is not an unusual outcome when the government shifts from the center-left to the center-right in New Zealand.

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Spain

Score 7

The minimum income scheme was approved in May 2020. Until then, there were 17 different schemes in Spain, each run by a different regional government. The minimum vital income, granted by social security, aims to guarantee a minimum standard of living across the entire country. Generally, the national income scheme also aimed to reduce administrative complexity, simplify applications, unify definitions, and streamline information.

According to AIREF, only 35% of potential recipients received the aid in 2022, and of the 470,000 families that met the requirements, 58% did not apply for it (AIREF 2023). To address this, the government launched an information bus that traveled

around Spain and deployed an institutional campaign across multiple media outlets explaining how to apply.

Additionally, the autonomous communities and local entities have developed measures to improve the take-up of their support for essential services. For example, Project CiNTRAS in Madrid supports families benefiting from the minimum income scheme through counseling. Each regional government also provides a minimum vital guarantee, which complements the national scheme.

The high level of non-take-up of the minimum vital income has been explained by difficult procedures and the focus on online applications, as well as the lack of trained personnel for the implementation of these measures in public administration. After three years of implementation, the procedures have been simplified (easy language) and become more routinized. However, further measures are needed to reduce the level of non-take-up.

National policies ensure that those in need have access to basic services through the minimum vital income, intergovernmental transfers, and framework legislation and regulations. Access to water and sanitation services is regulated by local governments. While there is no direct intervention by the central government, some AC governments have legislated a rebate of up to 100% of the water tax bill for vulnerable households. A social fund has been set up by water companies that have been granted the concession to provide home water services. This fund is used to pay the water bills of people living in severe poverty or social emergency situations.

The central state regulates access to energy and discounts on tariffs. For example, in 2022 and 2023, the government extended the reduction on electricity and gas taxes. Autonomous communities and local governments manage direct aid and pay part of the tariff for households in a situation of social emergency, termed “bono social eléctrico.”

The central government approved earmarked transfers to local governments during the observation period to reduce or eliminate public transport tariffs. The government included the development of digital infrastructure in the RRP to strengthen social and territorial cohesion. In 2019, the government passed a law obligating banks to offer a free basic account to individuals in precarious situations or at risk of financial exclusion.

Citation:

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Royal Decree Law 164/2019 of 22 March

Australia

Score 6

Essential public services, such as water, energy, and infrastructure, are generally available throughout Australia, but significant gaps remain. Notably, there are weaknesses in service provision in regional areas, particularly remote Aboriginal and Torres Strait Islander communities. Poor delivery of essential services affects 17.6% of Indigenous Australians in remote areas compared to 1.5% of non-Indigenous Australians (Infrastructure Partnerships Australia 2022). Similarly, approximately 11% of Australians are “highly excluded” from digital services, either because they lack access to affordable internet or don’t know how to use it. This digitally excluded population is heavily concentrated in rural regions (Parke 2022).

Although urban area residents are well-serviced with regard to most essential services, they currently face a serious housing shortage, with demand causing rapid rises in prices and rental rates. Policymakers have historically neglected housing policy, resulting in insufficient accommodation in cities like Sydney, Melbourne, and Brisbane (Parsell et al. 2023). The stock of social housing has declined since the 1990s, falling from 6% to below 4% of total housing stock in cities. During the pandemic, governments committed substantial resources to ease renters’ and the homeless’s problems, viewing housing as a human right. Parsell et al. conclude that solutions are possible through government intervention, regulation and funding, integrated and innovative service delivery, private-sector support, and local community action.

Basic income support (e.g., unemployment benefits) is accessible to all permanent residents (excluding immigrants resident in Australia for less than four years), with payments not time-limited. Benefit levels are widely known and include concession cards for cheaper access to goods and services (including healthcare, energy, and public transport). Renters in the private market can receive Commonwealth Rent Assistance. However, income support payments are subject to strict income and assets tests, and benefit Levels, while indexed to inflation, are considered inadequate for achieving a minimum acceptable living standard despite significant real increases in 2021 and 2023 (Karp 2023).

Citation:

Parsell, C., Kuskoff, E., and Reddel, T. 2023. “Australia’s Housing Crisis.” Contact Magazine, The University of Queensland. <https://stories.uq.edu.au/contact-magazine/2023/australias-housing-crisis-how-did-we-get-here-where-to-now/index.html>

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Greece

Score 6

Greece has made progress over time in meeting basic human needs. Between 2015 and 2022, the relative poverty rate decreased from 21% to 19% of the population. However, poverty in Greece remains higher than the EU average of 16.5% (Eurostat 2022a).

Additionally, Greece is among the EU countries with a significant proportion of the population experiencing persistent poverty, where individuals have a disposable income below the risk-of-poverty threshold in the current year and at least two of the preceding three years (Eurostat 2022b). The share of Greeks who are neither in employment nor in education and training is also among the highest in the EU (Eurostat 2022c).

Despite these challenges, Greek institutions are proactive in informing eligible individuals about their rights to access essential services and basic income support. The National Agency for Social Insurance (EFKA) at the central government level, along with local municipalities through their social welfare services, are responsible for providing social assistance. Another central government agency, OPEKA, is tasked with informing individuals about welfare transfers, such as child benefits, and distributing allowances accordingly.

OPEKA also administers a means-tested minimum income guarantee, which is provided to approximately 200,000 households in Greece. This guarantee includes not only a cash benefit but also benefits-in-kind, access to social welfare services, and referrals to active labor policies aimed at social inclusion and reintegration into the labor market (OPEKA 2024). The eligibility criteria for this minimum income guarantee also determine access to essential services like water and energy (European Social Policy Network 2020: 126).

In summary, Greece has developed a national strategy for social inclusion and poverty alleviation (Ministry of Labor and Social Affairs 2022), which is integrated

with other national plans addressing housing, energy, and digital skills. For example, a set of measures is in place to support housing for young and vulnerable groups (Ministry of Social Cohesion and Family 2024).

These strategies and plans are coordinated by the General Secretariat of Government Coordination, under the Presidency of the Government. The Ministry of Social Cohesion and Family, along with its branch organizations such as the National Center for Social Solidarity (EKKA), monitors the implementation of the strategy and provides emergency social care.

Citation:

European Social Policy Network. 2020. Access to Essential Services for People on Low Incomes in Europe. Brussels: European Commission. <https://op.europa.eu/en/publication-detail/-/publication/9b16d965-090e-11e1-bc07-01aa75ed71a1>

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The website of the Ministry of Social Cohesion and Family is <https://minsca.gov.gr/>

The website of the National Agency for Social Insurance (EFKA) is <https://www.efka.gov.gr/el>

The website of the public agency entrusted to make social transfers (OPEKA) is <https://opeka.gr/>

The website of the National Centre for Social Solidarity (EKKA) is <https://ekka.org.gr/index.php/en/>

The website of the General Secretariat of Government Coordination in which this unit collects, makes publicly available and coordinates all national strategies and plans is <https://gsco.gov.gr/esd/>

Italy

Score 6

Italy did not have an extensive minimum income scheme until 2019, when the first Conte government introduced the “Reddito di Cittadinanza” (RdC). This policy replaced several previously uncoordinated measures with a variable income

supplement for individuals below a certain economic threshold. For those able to work, this allowance was conditional on accepting job offers proposed by employment centers. However, official data show that very few beneficiaries found employment.

By the end of 2022, 1.1 million families and 2.5 million individuals had received this allowance. While the RdC was a positive step toward a more inclusive social policy, it was insufficient to cover all people in poverty, especially families with children and foreigners. The “assegno unico per i figli” (children’s allowance), approved under the Draghi administration, partially addressed these shortcomings.

The Meloni government modified the RdC at the end of 2022, in line with the center-right coalition’s electoral promises. The RdC was replaced by the more stringent “Assegno di Inclusione” and the Subsidy for Training and Work for employable individuals. The “Assegno di Inclusione” has stricter minimum requirements and mandates active job seeking where possible.

Families eligible for the new “Assegno di Inclusione” receive approximately €740 per month. According to the National Institute for Pensions and Welfare (INPS), there has been a one-third decrease in the number of families involved compared to the previous scheme. With this reform, the Meloni government aims to encourage employable recipients to actively seek employment.

The landscape of low-income benefits in Italy remains complex and fragmented across areas like housing, water and sanitation, energy, public transport, digital infrastructure, and financial services. Housing benefits are highly decentralized, with regions as the main actors. Local-level preferential tariffs benefit the poorest in transport, and specific bonuses are provided for low-income citizens in water, sanitation, and digital infrastructure. Similarly, in energy, tariffs are protected for the weakest and poorest.

Citation:

INPS. 2023. “XXI Rapporto annuale INPS.” <https://www.inps.it/it/dati-e-bilanci/rapporti-annuali/xxi-rapporto-annuale.html>

Japan

Score 6

Article 25 of the Japanese constitution stipulates that “all people shall have the right to maintain the minimum standards of wholesome and cultured living.” The Public Assistance Act from 1950, in turn, guarantees all citizens receive public assistance “in a nondiscriminatory and equal manner.”

Electricity, water supply, sanitation, public transport, digital infrastructure and financial services are widely available in Japan. According to the OECD Better Life Index, housing expenditure in Japan amounts to 21.8% of gross adjusted disposable

income, which is above the OECD average of 20%. Additionally, 93.6% of dwellings have private indoor flushing toilets, which is below the OECD average of 97%. Although Japan boasts universal access to essential services, the poverty rate has been increasing since the beginning of the period of economic stagnation in the early 1990s.

While public assistance is provided without discrimination based on social background, sex or reasons for falling into poverty, it is based on certain discriminatory rules. Public assistance generally does not cover those who are able to work but cannot find employment, those who participate in other welfare programs or those who are judged able to receive support from their family members. Public assistance is mostly provided to elderly households, and households including people with disabilities and sick people. It can also be received by those in work whose income is below the minimum threshold to cover living expenses. There are few specific policies to support single parents, which results not only in high poverty rates but also comparatively high employment rates among single parents.

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Poland

Score 6

One of the key objectives outlined in the policies of the PiS government was combating poverty in all its manifestations, along with promotion of what it called a solidaristic state. Various initiatives were undertaken to introduce effective tools to assist citizens in meeting their existential and social needs. Notably, in 2022, 4.7% of the population, or approximately 1.7 million individuals, were deemed to be in extreme poverty. By the fourth quarter of 2022, the extreme poverty threshold was PLN 835 per month for a single-person household and PLN 2,254 for a four-person family (comprising two adults and two children aged 14 or under). However, Polish legislators also introduced the concept of legal poverty, corresponding to income thresholds that qualified individuals for financial assistance through social support. In 2022, this threshold was PLN 776 for a single-person household, and PLN 600 per person within a family. About 7% of the population in Poland were deemed to be in conditions of legal poverty, and assistance was not indexed according to the inflation rate, as in the case of pensions (GUS 2023).

The Polish government implemented specific measures to support citizens in response to these challenges. Among these measures was the introduction of an

“energy shield,” which involved a freeze on household electricity prices. Simultaneously, an extensive information campaign alleviated concerns associated with escalating inflation rates. Seeking to address the issue of housing accessibility, the government launched the “Housing to Start” program, and in 2023, the “Safe Loan at 2%” initiative was introduced.

Unfortunately, the heightened demand for housing following the onset of the war in Ukraine led to a surge in housing prices. Inflation, in turn, adversely affected household creditworthiness, prompting some Poles to return temporarily to living with their parents. Only toward the end of 2023 did a modest improvement and an uptick in the number of granted housing loans become perceptible.

Turning to digital infrastructure development and its implications for accessing financial and health services, it becomes evident that older individuals have been somewhat overlooked in these initiatives. Most such services, being available exclusively online, have tended to favor younger demographics and those with higher educational backgrounds. The prevailing slogan, “You can handle everything from home,” was exaggerated, if not superficial.

Citation:

GUS. 2023. “Zasięg ubóstwa ekonomicznego w Polsce w 2022r.” Warszawa https://stat.gov.pl/files/gfx/portalinformacyjny/pl/defaultaktualnosci/5487/14/10/1/zasieg_ubostwa_ekonomicznego_w_polsce_w_2022_roku.pdf

Portugal

Score 6

Portugal offers a range of non-cash benefits to ensure equitable access to essential services for lower-income individuals. Families experiencing poverty can obtain food and meals from the Food Bank, a private institution of social solidarity. Additionally, the government provides social tariffs for water, gas, internet, electricity, and a social transport pass, all of which offer monthly discounts or exemptions to those in socioeconomic need. Social housing is also available, with rents tailored to the income levels of lower-income families. Furthermore, some municipalities offer occasional cash benefits for those facing economic hardship and social risk.

However, the rising number of homeless people – detailed under “Policies Targeting Quality of Essential Services and Basic Income Support” – indicates that the supply of these services is not sufficient to meet demand.

One of the most significant benefits available to all citizens is the social integration income, a cash benefit designed to provide individuals and their families with the resources needed for basic necessities. This benefit also aims to support gradual social and professional integration. It is one of Portugal’s key measures to ensure access to essential services and basic income support, benefiting more than 181,000 individuals.

To address the rising cost of living in 2022, the “Families First” program provided extraordinary support of €125 per adult and €50 per child and young person to low-income families and social benefit recipients. In 2023, the government introduced additional support for the most vulnerable families, offering €30 per month per household, paid three times throughout the year. Moreover, families with children and young people up to the fourth income bracket of the child benefit received an extra €15 per month for each child, also distributed quarterly. All these extraordinary support payments were made automatically, without the need for families to apply.

Despite the array of benefits for those in need, most institutions, including social security, adopt a reactive rather than proactive approach (without considering the above-mentioned extraordinary supports), failing to proactively reach out to eligible families and individuals. This results in high non-take-up rates, attributed to factors such as a lack of awareness of available benefits, stigma, reluctance to disclose personal information, feeling diminished by social security workers, difficulties in comprehending program requirements, or lack of time due to the complexity and time burden of participating in welfare programs (Barreiros, 2017).

Citation:

Barreiros, Mónica. 2017. “Shame on you – the stigma of social welfare benefits.”
https://run.unl.pt/bitstream/10362/32394/1/Barreiros_2018.pdf

United Kingdom

Score 6

There is a safety net available to all citizens in the UK, although the specifics vary among the four nations. Organizations like Citizens Advice provide guidance to those in need on what they can claim. The main benefit is Universal Credit (UC), which is replacing several other benefits, including housing benefit and child benefit, although the transition from legacy benefits is still incomplete. UC provides a monthly payment (which can be twice a month in Scotland and Northern Ireland) from which recipients are responsible for paying for services and rent, if applicable. There is an option for rent to be paid directly to a landlord if the recipient has debt problems or struggles to manage household finances. UC is available to low earners, including the self-employed. Irregular migrants, however, are not eligible for UC, although they receive accommodation and subsistence payments.

Gas prices are subject to a cap, which was raised to a high level in 2022. The surge in energy prices that year led the government to introduce temporary financial support paid automatically to most households, with additional targeted payments for those on benefits, who are entitled to up to three payments in 2023-24. In 2023, media investigations exposed the practice by some energy suppliers of forced entry into properties by bailiffs to install pre-payment meters for consumers in arrears. These meters result in higher charges for already deprived households. After a public outcry, the regulator (OFGEM) requested companies to suspend the practice; they complied, but it has not been banned.

There has been discussion about introducing a basic income available to everyone, despite concerns over the high potential cost. In July 2022, the Welsh government launched an experimental scheme offering about 500 18-year-olds £19,200 a year before tax, with no strings attached. A similar scheme was launched in England in 2023 on a much smaller scale, with 30 participants receiving £1,600 a month for two years to study the impact of the money on their lives. The Scottish government also experimented with limited UBI schemes starting in 2017.

Citation:

<https://www.basicincome.scot/whats-happening-in-scotland>

Canada

Score 5

Canada created a modern welfare state gradually during the mid-twentieth century, with many major programs emerging between the early 1940s and the late 1960s. These programs provide access to income support and essential services for citizens and permanent residents in need, but gaps in coverage remained even at the height of welfare state expansion (Bella, 1979).

Canada is considered a liberal welfare state regime (Esping-Andersen, 1990) that spends less than many other advanced industrial countries on average on social programming. Moreover, even with universal coverage, vulnerable populations such as refugees, Indigenous peoples, and people with disabilities face specific challenges (Béland, Marchildon and Prince, 2019).

Still, Canadian governments run large programs like employment insurance, tax credits, pensions, and child benefits, allowing for wide public awareness. Provinces typically offer low social assistance payments for low-income individuals under 65 to support basic necessities, but these payments often do not prevent many recipients from living in poverty (Béland and Daigneault, 2015). Some essential services in Canada are publicly provided, such as water and electricity, and are usually available at low cost (Campbell 1989).

Application processes are available digitally, by phone, and in person. Efforts have been made to simplify forms to facilitate uptake. Bank accounts, phone and internet service, and public transit are typically accessible even to unemployed and homeless populations, although financial literacy remains a barrier to accessing income benefits and banking services.

Transitional shelters and mental health/addiction services, however, are inadequately funded. Rural and remote locations can also lack transit services and access to digital infrastructure. Furthermore, poor housing quality and affordability are issues for many despite basic welfare allotments (Bendaoud 2018).

Citation:

Béland, Daniel and Pierre-Marc Daigneault, eds. 2015. *Welfare Reform in Canada: Provincial Social Assistance in Comparative Perspective*. Toronto: University of Toronto Press.

Béland, Daniel, Gregory P. Marchildon, and Michael J. Prince, eds. 2019. *Universality and Social Policy in Canada*. Toronto: University of Toronto Press.

Bella, Leslie. 1979. "The Provincial Role in the Canadian Welfare State: The Influence of Provincial Social Policy Initiatives on the Design of the Canada Assistance Plan." *Canadian Public Administration* 22 (3): 439–52. <https://doi.org/10.1111/j.1754-7121.1979.tb01827>

Bendaoud, Maroine. 2018. "Public Versus Non-Profit Housing in Canadian Provinces: Learning, History and Cost-Benefit Analysis." In *Learning in Public Policy: Analysis, Modes and Outcomes*, eds. Claire A. Dunlop, Claudio M. Radaelli, and Philipp Trein, 167–89. Cham: Springer International Publishing. https://doi.org/10.1007/978-3-319-76210-4_8

Esping-Andersen, Gøsta. 1990. *The Three Worlds of Welfare Capitalism*. Cambridge: Polity.

O'Connor, J. S. 1989. "Welfare Expenditure and Policy Orientation in Canada in Comparative Perspective." *Canadian Review of Sociology and Anthropology* 26 (1): 127–50.

Israel

Score 5

The main agency tasked with managing social security benefits and subsidies for people in poverty in Israel is the National Insurance Institute (NII). In recent years, the NII has proactively attempted to inform eligible individuals of their rights and benefits. The institute was very active throughout the COVID-19 crisis and has remained so following the outbreak of Israel's war with Hamas in October 2023. The NII has also established a special center to further increase take-up and inform individuals of their social rights. The Ministry of Finance, which is responsible for the income tax credit, has also taken a proactive approach, notifying people of their eligibility for the benefit and urging them to apply. However, the basic income paid to individuals and households is low, and has not kept pace with the rise in the average wage.

Israel's public housing policy is very thin. There is very little public housing, and many properties require significant repairs and are located in peripheral areas where there are fewer job opportunities. The waiting list for public housing is very long, often taking several years.

The waiting list for public housing is composed of two types of populations: people in poverty and elderly individuals who immigrated from Russia in the 1990s. These two groups are on different waiting lists. Elderly immigrants from Russia are eligible for public housing or elderly care. Some of the elderly care facilities they are eligible for are run by the Ministry of Housing, but most are private.

While waiting for public housing, the two eligible groups receive rent assistance. However, due to Israel's very high property prices, the amount of the benefit is, in most cases, insufficient.

Individuals receiving benefits from the NII are eligible for reduced electricity and water rates. In addition, the electricity company cannot disconnect their service if they do not pay their bills on time. They are also eligible for reduced public transport and city taxes.

There are no benefits related to digital services, and issues such as debt relief are discussed with an individual's bank and are not under a government mandate.

Latvia

Score 5

In recent years, there has been a gradual reduction in both material and social deprivation levels, reaching the lowest point in 2021. However, in 2022, deprivation levels resurged. Since 2021, the proportion of the population experiencing material and social deprivation increased by three percentage points, reaching 14.1% in 2022. Additionally, the proportion of the population facing deep material and social deprivation rose by 2.5 points to 7.8% in 2022.

Material and social deprivation predominantly affected those in the lowest income brackets. Individuals under the age of 49 faced considerably lower risks of material and social deprivation compared to their older counterparts. In 2022, 18.1% of individuals aged 50–64 experienced material and social deprivation, marking a 2.3 percentage point increase from 2021. Additionally, 9.9% of this age group faced severe material and social deprivation, up by 1.8 percentage points from the previous year.

As of July 1, 2023, the guaranteed minimum income threshold is set at 20% of the median income, which amounts to €125 for the first or only person in a household and €62.50 for each additional person. However, the ombudsman points out that increasing the minimum income threshold from €109 to €125 in 2023 is insufficient to ensure a life compatible with human dignity.

The government plans to implement support measures to assist residents with the rising costs of energy resources. These measures will target low- and medium-income households, as well as all families, to limit the tariff increase of “Sadales tīkls.”

Citation:

Centrālā statistikas pārvalde. 2023. Materiālā nenodrošinātība Latvijā 2022. gadā. Informatīvais apskats. [https://admin.stat.gov.lv/system/files/publication/2023-](https://admin.stat.gov.lv/system/files/publication/2023-03/Nr_06_Materiala_nenosinatiba_Latvija_2022_%2823_00%29_LV.pdf)

03/Nr_06_Materiala_nenosinatiba_Latvija_2022_%2823_00%29_LV.pdf

Tiesībsargs. 2023. 2022. gada ziņojums. [https://www.tiesibsargs.lv/wp-](https://www.tiesibsargs.lv/wp-content/uploads/2023/03/tiesibsarga_2022_gada_zinojums.pdf)

content/uploads/2023/03/tiesibsarga_2022_gada_zinojums.pdf

Ministru kabinets. 2023. “Valsts atbalsts iedzīvotājiem energoresursu cenu pieauguma kompensācijai.” <https://www.mk.gov.lv/lv/valsts-atbalsts-iedzivotajiem-energoresursu-cenu-pieauguma-kompensacijai>

Netherlands

Score 5

Income inequality and “livelihood security” dominated the political debate in the Netherlands in 2023, overshadowing issues such as climate change, education and foreign policy. The rise in energy prices has contributed to emerging inequalities, leading to the term “energy poverty.” Additionally, the lack of affordable housing has driven up prices, making it difficult for vulnerable buyers to find suitable accommodations. In response to immediate energy challenges, the government has implemented short-term measures such as a gas price ceiling and direct subsidies for energy bills for low-income households. However, energy efficiency measures like insulation remain too expensive for those with lower incomes, preventing them from fully benefiting from the subsidies.

Despite historically high wage increases due to inflation compensation and a tight labor market, the Netherlands experienced a significant decline in purchasing power in 2023, particularly affecting lower-income segments. Rising food prices have further burdened those with limited financial resources. While long-term extreme poverty rates have significantly declined, many households still hover around the poverty line. Single-parent families, ethnic minority families, migrants (especially from Syria), divorcees and individuals dependent on social benefits are overrepresented in this income bracket, increasing their vulnerability to social exclusion.

Beyond the sheer numbers, a major shift in perception revolves around the loss of control felt by individuals regarding their livelihood security. The complexity of government services in an increasingly complex society, especially social services, has created a shared sentiment of confusion. The multitude of rules, procedures and protocols aimed at ensuring equity and certainty often appear overwhelming, leading to growing mistrust and suspicion. More than 60,000 citizens have fallen into poverty because they have no access to provisions due to the complicated rules.

Younger people face precarious circumstances, exacerbated by the pandemic’s fallout. Student debt, flexible employment, irregular incomes and rising housing prices have led young people to continue to live with parents longer than was true of previous generations. As independent contractors in low-wage sectors, they lack job protections, making them particularly vulnerable.

Poverty policy in the Netherlands is primarily the responsibility of municipal governments. However, due to budgetary side effects from other decentralization policies, there are concerns that the quality and accessibility of poverty measures is deteriorating. The decentralized structure of social services means that municipalities play a crucial role in supporting the most vulnerable populations. Nonetheless, access to social services remains problematic for groups with limited digital skills, such as the elderly and individuals with mental or learning disabilities. A study of 47

Dutch municipalities revealed that few had plans for implementing the UN agreement on the rights of disabled people, let alone inclusive policies.

The fallout from the child allowance scandal continues to impact access to provisions and institutions. For instance, although the government issued a one-off energy alleviation subsidy to all households with incomes up to 120% of the poverty line, it is unclear how many eligible individuals did not claim this support. Similarly, complexities within the system and the digital and bureaucratic literacy required to navigate it have posed challenges in accessing other provisions, including tax rebates for rent and medical bills.

Citation:

De ontwikkeling van de mobiliteit en de bereikbaarheid in stedelijk en ruraal Nederland, Kennisinstituut voor Mobiliteitsbeleid

Beperkt bereikbaar: en kwalitatieve studie naar bereikbaarheidsarmoede, Lizet Krabbenborg en Gabriëlle Uitbeijerse, 2023

<https://www.movisie.nl/publicatie/dossier-bestaanszekerheid-meer-dan-geld>, visited 08.01.2024

<https://www.metronieuws.nl/in-het-nieuws/binnenland/2023/11/economen-woningcrisis-politiek-woningmarkt/>

Brief Ombudsman aan Tweede Kamer over kabinetsreactie sociale minimarapporten, Juli 2023

<https://nos.nl/artikel/2490395-nederland-kende-vorig-jaar-grootste-koopkrachtdaling-in-veertig-jaar>

CBS rapport: Armoede en sociale uitsluiting, 19.12.2023, <https://longreads.cbs.nl/armoede-en-sociale-uitsluiting-2023/>

Grip. 2023. Het maatschappelijk belang van persoonlijke controle. WRR, November 30.

Dossier bestaanszekerheid NIBUD, <https://www.nibud.nl/dossiers/bestaanszekerheid/>

Onderzoek niet-gebruik Toeslagenwet, Nederlandse Arbeidsinspectie, 2023

Hungary

Score 4

The Hungarian poverty rate is relatively low when measured by income median, but in terms of purchasing power, Hungary faces significant challenges. Not surprisingly, levels of reported life satisfaction are also low. Guaranteed minimum income benefits are inadequate. Hungary ranks among the lowest 10% in international comparisons in this area. The most affected societal groups include the Roma population, the elderly and women, largely due to the significant gender pay gap (Takács and Vincze 2019).

Primarily, local administrations in Hungary ensure access to essential services, which still function relatively smoothly. The issue is not the institutional setup but the funding of these programs. Even these programs were stressed during the pandemic. While the Orbán government supported employees and pensioners during the crisis, it did little for nontraditional workers, the unemployed or the poor. The moratoria on mortgage and credit payments, along with the accompanying interest

rate cap, have supported the middle class more than those experiencing poverty. Despite the substantial increase in unemployment, the government has kept unemployment benefits low and has not extended the maximum benefit period (Aidukaite et al. 2021). In September 2020, half of the 323,000 unemployed did not receive any government support (Györy et al. 2021: 64). Furthermore, the government failed to combat digital inequality, exacerbating the urban/rural and rich/poor divides, as well as the exclusion of the Roma. The share of the population that cannot afford internet access is comparably high in Hungary. Overall, the government prioritizes the labor market over social contributions, with most programs aiming to bring people to work. Under this scheme, dubbed by the government as a “work-based society,” there is a sharp distinction between “deserving” and “undeserving” individuals in the distribution of welfare, with employment as the central criterion of deservingness (Szikra 2019).

Citation:

Aidukaite, J., S. Saxonberg, D. Szelewa, and D. Szikra. 2021. “Social Policy in the Face of a Global Pandemic.” Policy responses to the COVID-19 crisis in Central and Eastern Europe, in: *Social Policy & Administration* 55(2): 358-373 (<https://doi.org/10.1111/spol.12704>)

Györi, G. et al. 2021. *Hungarian Politics in 2020*. Budapest: Friedrich Ebert Stiftung/ Policy Solutions. <http://library.fes.de/pdf-files/bueros/budapest/17181.pdf>

Szikra, D. 2019. “Ideology or Pragmatism.” *Brave New Hungary: Mapping the “System of National Cooperation.”* 225-240.

Takács, O., and J. Vincze. 2019. *The Gender Pay Gap in Hungary*. Institute of Economics, Centre for Economic and Regional Studies.

Slovakia

Score 4

The social welfare system in the Slovak Republic is comprised of four main components: healthcare, social insurance, state social support, and social assistance (Bendárik, 2021).

Healthcare benefits are provided under the supervision of the Ministry of Health. The mandatory health insurance system covers treatment costs in healthcare facilities and part of the cost of medicines. However, some citizens are uninsured for various reasons and receive only emergency care.

The social insurance system, which is overseen by the Ministry of Labor, Social Affairs, and Family, is a public institution that provides cash benefits financed by contributions. This system operates on a pay-as-you-go basis and includes insurance for old age, disability, survivors, illness, maternity, unemployment, accidents at work, and occupational diseases.

State social support consists of cash benefits primarily for families and is managed by the Ministry of Social Affairs and Health. Payments are processed through the Office of Labor, Social Affairs, and Family. The Ministry of Finance handles the tax bonus, which is distributed via tax authorities and businesses.

Social assistance includes monetary and in-kind benefits provided by the state administration (mainly the Ministry of Internal Affairs and the Ministry of Health)

and local government. These benefits target individuals in material need, those with reduced work capacity, and severely disabled persons. Social assistance is organized through regional state administration offices, local self-government, and non-governmental organizations.

The basic social network includes healthcare, sickness benefits, maternity benefits, disability care, old age care, survivor benefits, occupational accident and disease insurance, family benefits, unemployment support, minimum income guarantees, long-term care, and social protection for self-employed persons. Relevant institutions offer comprehensive information about rights and access to essential services and basic income support on their websites. However, targeted and individual support is less developed. Slovak social policy is often reactive and bureaucratic, with nonprofit organizations filling existing gaps (Plaček et al., 2023).

Regarding access to cash transfers and benefits, Slovakia's social rental housing system is underdeveloped. Following privatization after 1989, only 2–3% of the housing stock consists of social rental houses (Zajacová, Zúbková, and Stehlíková, 2023). Although Law 222/2022 was introduced to support rental housing, the results are still awaited.

The housing situation of the Roma population is particularly concerning. According to the Office of the Plenipotentiary for Roma Communities, 58% of households in marginalized Roma communities live in inadequate housing, and 88% experience overcrowding. State efforts to improve the situation are limited, and successful nonprofit projects have yet to be incorporated into mainstream public initiatives (Murray Svidroňová et al., 2017).

Under Law 442/2002, those with housing typically have effective access to water and sanitation services. These services were originally the responsibility of municipalities, with cash or in-kind benefits available for households needing to connect to the network. The Regulatory Office for Network Industries (URSO) regulates water and sanitation fees. Roma in marginalized settlements often have limited access to these services, with varying levels of provision depending on municipal capacities and priorities.

Energy supply operates on a de-bundling principle, allowing consumers to choose from various suppliers. URSO regulated prices and was heavily subsidized by the state during the 2023–2024 period of energy price inflation.

Municipalities and self-governing regions provide public bus transport. Public rail transport operates on a de-bundling principle, though private carriers play a minimal role. Prices are regulated and subsidized in both cases.

Access to digital infrastructure and financial services depends on affordability and capacity. Although Slovakia is close to the EU average for internet access, it lags among socially vulnerable groups (European Commission, 2023). More than 90% of

individuals aged 15 and above hold a bank account. However, there are no systematic alternative solutions for Roma citizens living in marginalized settlements without electricity.

Citation:

Bednárík, M. 2021. Stav sociálnej ochrany na Slovensku. Bratislava: Inštitút pre výskum práce a rodiny.

Plaček, M., Nemeč, J., Svidroňová, M., Mikołajczak, P., and Kovács, É. 2023. "Civil Society Versus Local Self-Governments and Central Government in V4 Countries: The Case of Co-Creation." *Politics and Governance* 11 (2): 293-304.

European Commission. 2023. Report on Access to Essential Services. Brussels: European Union.

Zajacová, J., Zúbková, M., and Stehlíková, B. 2023. "Housing Expenditure and Overburden of Households in EU Countries." *Journal of Economics Studies and Research*.

Murray Svidroňová, M., Mikušová Meričková, B., Nemeč, J., and Kuvíková, H. 2017. "Social Housing Provided by the Third Sector: The Slovak Experience." *Critical Housing Analysis* 4(2): 67-75.

Zákon 222/2022 o štátnej podpore nájomného bývania. 2022. <https://www.zakonypreludi.sk/zz/2022-222>

United States

Score 4

The U.S. federal government provides a limited basic social safety net, implemented or supplemented to varying degrees by state governments, resulting in a fragmented and uneven welfare state. Several federal programs support low-income individuals and families.

SNAP is a federally funded program that is administered at the state level. The program provides cash for a pre-approved set of food and basic items. It is more limited than a direct cash transfer because it cannot be spent on goods like alcohol and tobacco, which have not received federal or state approval. Temporary Aid to Needy Families (TANF) is essentially a means-tested child benefit. Medicaid offers public health insurance to low-income Americans. Both TANF and Medicaid are run by the states, and eligibility criteria and benefit levels vary from state to state within a broad federal framework. Supplemental Security Income (SSI) serves as a federal disability benefit for low-income older people and individuals with disabilities.

The federal government also funds support for housing and education. Section 8 is a federal housing program that provides rent subsidies to private landlords who participate in the scheme. Head Start supports low-income families who wish to enroll their children in nursery school or childcare. Pell Grants are federal grants for low-income Americans pursuing higher education.

The federal government also allocates grants to low-income localities, known as Community Development Block Grants, which can be used for anti-poverty programs. State and local governments can apply for grants to support public transport schemes and other forms of local infrastructure, such as sewers and energy.

On their own, these programs provide only minimal support for individuals, offering almost no disposable income and a constrained quality of life. U.S. social policy is based on the idea of poverty as a temporary misfortune. Consequently, these programs are designed to be used only in the most dire economic circumstances.

A \$1.9 trillion pandemic relief bill signed by President Biden in 2021 offers a variety of benefits intended to address economic hardship caused by the pandemic, including an expanded, fully refundable child tax credit worth \$3,600 for each child under six and \$3,000 for those aged six to seventeen. The credit resembles much-debated proposals around basic universal income, which would send cash to families every month.

Indicator **Policies Targeting Quality of Essential Services and Basic Income Support**

Question **To what extent do existing institutions and policies ensure high-quality services and basic income support?**

30 OECD and EU countries are sorted according to their performance on a scale from 10 (best) to 1 (lowest). This scale is tied to four qualitative evaluation levels.

- 10-9 = Existing essential public services and basic income support are fully aligned with the goal of satisfying basic human needs.
- 8-6 = Existing essential public services and basic income support are largely aligned with the goal of satisfying basic human needs.
- 5-3 = Existing essential public services and basic income support are only somewhat aligned with the goal of satisfying basic human needs.
- 2-1 = Existing essential public services and basic income support are not at all aligned with the goal of satisfying basic human needs.

Denmark

Score 9 The Danish welfare state is comprehensive and offers support through income and in-kind transfers such as housing and healthcare, providing what can be called a dignified human life. There are extensive programs in place that ensure every citizen attains an acceptable material living standard. The share of the population falling below the poverty line is small, and income inequality rates are relatively low in international comparison. According to Statistics Denmark, about 3.7% of the population lives under conditions that qualify as relative poverty. Relative poverty is defined as having a net income below 50% of the median income (Statistics Denmark 2023).

Municipalities and other public institutions provide assistance to elderly citizens in learning how to access municipal and public services through the online system MitID, the portal for contacting the welfare state. Computers are available at all municipal libraries. Students and pensioners receive subsidies for public transportation, resulting in very low rates for monthly passes.

Despite the comprehensive welfare state, some cracks are visible. Denmark has a liberal view of individual autonomy and freedom, meaning the state cannot force individuals to accept housing, for example. Homelessness, particularly among individuals with psychiatric diagnoses, is a problem. VIVE, an independent research institution, estimated in 2015 that 80% of all homeless people in Denmark had a psychiatric diagnosis (VIVE 2015). There is a continuing debate on how best to address this problem.

Citation:

Statistics Denmark. 2023. "Indkomstulighed." <https://www.dst.dk/da/Statistik/emner/arbejde-og-indkomst/indkomst-og-loen/indkomstulighed>

VIVE. 2015. "Hjemløshed kommer sjældent alene." <https://www.vive.dk/da/udgivelser/hjemloeshed-kommer-sjaeldent-alene-5xpqy5v7/>

Norway

Score 9

Norway has no official poverty line but operates with a definition of "problematic low income," defined as an income of less than 60% of the median income over three consecutive years. Income below this level may imply that the affected individual or family will need additional income to access the services, activities, and commodities that most other people have. Individuals and families in the problematic low-income category usually have access to the needs-based social assistance program. Economic support to low-income households is not earmarked for any specific goods; however, a separate means-tested program exists to help poor families with housing costs.

Austria

Score 8

Existing essential public services and basic income support are largely aligned with the goal of satisfying basic human needs.

Austria ranks in the middle of OECD countries in terms of overall poverty rate, holding the 15th position out of 30 in a recent Eurostat survey. The same source indicates that Austria's risk of poverty or social exclusion rate is slightly above the average for OECD countries.

The share of the population experiencing severe material or social deprivation, however, has been conspicuously small in Austria. The proportion of the population unable to keep their homes adequately warm has been very low by comparative standards, and the same holds true for digital deprivation.

That said, there has been widespread public concern that this status is likely to be challenged by future developments. More specifically, labor organizations, such as the Chamber of Labor, have demanded the introduction of official minimum salaries, higher unemployment benefits and more investments in social housing.

Social housing may become a problem in the future, as the construction rate in this sector has declined over the past few years. At the same time, housing prices have risen significantly over the last decade, with a notable spike following 2021 and 2022 (Statistik Austria 2023). Part of these developments is due to the abandonment

in 2008 of the legal requirement that social housing benefits be dedicated to social housing projects.

Accessibility of banking infrastructure for poorer people, including cash machines in remote areas or small villages, is still adequate in Austria.

Citation:

<https://www.arbeiterkammer.at/essenoderheizen>

https://ooe.arbeiterkammer.at/interessenvertretung/sozialesundgesundheit/soziales/Armut_in_Oesterreich.html

<https://www.derstandard.at/story/3000000173945/bei-sozialwohnungen-droht-ein-engpass>

<https://www.derstandard.at/story/2000144363530/kanzler-nehammer-will-zweckbindung-der-wohnbauforderung-und-leistbares-eigentum>

Statistik Austria. 2023. "Wohnen 2022. Zahlen, Daten und Indikatoren der Wohnstatistik." https://www.statistik.at/fileadmin/user_upload/Wohnen-2022_barrierefrei.pdf

Belgium

Score 8

Belgium features a very high share of public spending in GDP, in good part thanks to a quite high quality of delivery. In terms of public goods and services, it is closer to the Nordic countries than to the United States (which justifies lower provision in the latter country, compared to Belgium). In terms of tax and job policies, it performs much less well. Access to quality housing is not made universally accessible, with tensions that have increased since the repeated migration crises. In addition, there are long waiting lists for social housing and insufficient investment in new construction in this area. However, house prices remain much below the levels in neighboring countries such as the Netherlands and France. De facto, housing accessibility is therefore quite high. In terms of quality, the housing stock is rather old, and energy inefficient.

Finland

Score 8

The generosity of basic income benefits and the associated quality of services enables the fulfillment of basic human needs fairly well in Finland. Housing benefits and social assistance guarantee access to minimum quality housing, water and sanitation services, as well as energy. Basic social assistance is expected to cover public transportation. Public transportation services are of high quality in Finnish cities. Digital infrastructure is accessible to people with low incomes. Financial services are also provided for those with low incomes and payment problems.

There are inequalities regarding the quality of services available to people with low incomes and those with average or high incomes. While the Finnish service system aims to promote health, well-being, functional capacity, work ability and social protection, and seeks to reduce disparities in health outcomes and well-being, not all

citizens can access the services they need. Furthermore, the services available sometimes do not adequately meet the needs of particular individuals, leading to continued significant inequalities in health outcomes and well-being. Deprivation is not only experienced during one's lifetime, but is also passed down from generation to generation.

Slovenia

Score 8

As in other EU countries, the largest share of social protection expenditure in Slovenia is dedicated to old age, sickness, and healthcare. However, spending on unemployment increased significantly in 2020. Slovenian legislation does not offer a national definition of essential services. Additionally, there is no definition of low-income people regarding access to water, sanitation, and public transport. Specific measures aimed at facilitating low-income individuals' access to water and sanitation services are also lacking. Cash social assistance and income support do not include provisions to cover water and sanitation costs. About 8.4% of Slovenians reported having difficulty affording regular use of public transport.

The Energy Act ensures that low-income customers have the right to an uninterrupted basic supply of electricity, natural gas, and heat. Necessary electricity is provided as a benefit in kind, while an essential supply of natural gas or district heating means that disconnection is merely postponed during critical supply periods. The energy efficiency program for low-income households was introduced as part of the National Energy Efficiency Plan 2014 – 2020 (adopted in 2015) with the goal of reducing the energy consumption of families experiencing energy poverty. Experts have warned that overly complex administrative procedures for financial support can discourage low-income households from applying for reduced energy bills.

In recent years, households have faced a sharp rise in energy costs, especially in some municipalities. The citizens of the municipality of Velenje received 30% to 50% higher heating bills in 2023. Due to unstable market conditions and the sharp rise in electricity prices, the government has capped the maximum permitted electricity prices. From 1 September 2022 to 31 December 2024, the government limited the maximum electricity prices for household customers, including apartment buildings, through the Regulation on the Electricity Price Determination Decree. In addition, an energy subsidy for the poorest households, a subsidy for families with children, and a subsidy for pensioners were granted in 2022.

Low-income users are entitled to social assistance or income supplements in digital and financial services. They pay a reduced rate for a universal service: €10.72 (the regular price is €14). Low-income users with disabilities are entitled to a 50% discount on connection to a public communications network at a fixed location and a 50% discount on a monthly subscription to publicly accessible telephone services at a fixed location.

Citation:

Baptista, I., and E. Marlier. 2020. Access to Essential Services for People on Low Incomes in Europe: An Analysis of Policies in 35 Countries. Publications office. <https://data.europa.eu/doi/10.2767/93987>

UMAR. 2023. "Poročilo o razvoju 2023." https://www.umar.gov.si/fileadmin/user_upload/razvoj_slovenije/2023/slovenski/POR2023-splet.pdf

Sweden

Score 8

State financial support to individuals and families in need is flexible and not designed to be “one-size-fits-all.” The National Board of Health and Welfare states that the decision calculus for governmental subsidies should account for factors such as medical reasons for an expensive diet and after-school activities for children when considering any increase in the disbursement amount. Social Services should provide support for electricity, work-related travel expenses such as public transportation or car costs for individuals who depend on a car to commute, home insurance, union membership and unemployment insurance, and other life costs such as health and dental care, glasses, home equipment, moving costs, baby equipment, social trips, costs for municipal services, recreation, and funeral costs (Socialstyrelsen, 2019). Essential services such as water, sanitation, energy, public transport, and digital services are covered by the social assistance program, while a means-based housing allowance covers other necessary costs. The municipalities are responsible for managing the financial support (Baptista & Marlier, 2020).

As of 2022, the number of households and individuals who received financial support decreased by 7.6% compared to the preceding year (Stockholm University, 2023). Approximately 161,000 households received financial support at some point during 2022, which represents around 3% of the total number of households. The most common age group among those who received support was 30-39-year-olds. Single men without children are the most common type of household to receive financial support, followed by single women without children. When adjusting for household type, financial support is most common among single women with children; around 13% of all single women with children received financial support. The number of people who receive financial support varies between municipalities (Socialstyrelsen 2023).

Despite the decrease in households and individuals receiving financial support, the risk of poverty in Sweden is higher than the OECD average. According to the quantitative indicators in this report, Sweden is rated above average concerning individuals who are at risk of poverty or social exclusion.

Citation:

Baptista, I., and E. Marlier. 2020. Access to Essential Services for People on Low Incomes in Europe: An Analysis of Policies in 35 Countries. Brussels: European Commission.

Socialstyrelsen. 2017. “Senaste version av SOSFS 2013:1 Socialstyrelsens allmänna råd om ekonomiskt bistånd.” <https://www.socialstyrelsen.se/kunskapsstod-och-regler/regler-och-riktlinjer/foreskrifter-och-allmanna-rad/konsoliderade-foreskrifter/20131-om-ekonomiskt-bistand>

Socialstyrelsen. 2023. "Statistik om ekonomiskt bistånd 2022." <https://www.socialstyrelsen.se/globalassets/sharepoint-dokument/artikelkatalog/statistik/2023-6-8596.pdf>

Stockholm University. 2023. "SPIN Index." <https://www.su.se/social-policy-indicators-database/data?open-collapse-boxes=ccbd-childbenefitdatasetcbd,ccbd-childcaredatasetccd,ccbd-outofworkbenefitsdatasetoutwb,ccbd-housingbenefitsdatasethben#housingbenefitsdatasethben>

Czechia

Score 7

Although indicators of poverty suggest a relatively favorable position for Czechia, this is largely due to high employment levels and adequate old-age pensions. However, certain sections of the population face significant hardship, with limited assistance from the welfare system. The social benefits system in Czechia is complex and challenging to access for many people. Labor offices responsible for dispersing social benefits are understaffed, which results in payment delays and difficulties associated with applications for benefits. Those in need are also often stigmatized, a prejudice exploited regularly by political actors.

Accessing entitled benefits is problematic. For example, only 25% of eligible parents apply for child benefits, and only a fifth of those eligible for housing benefits receive them. Beginning in January 2024, changes under the government's expenditure-saving budget reforms will reduce unemployment benefits for some claimants. These benefits are already quite stringent, starting at 65% of previous earnings for two months, falling to 50% for the next two months, and then to 45% for the remaining period of entitlement, which varies with age up to a maximum of five additional months. In October 2023, only 28.3% of job seekers registered at labor offices received any unemployment benefits.

Determining eligibility for social support is crucial, particularly through the living and subsistence minimums. The living minimum is the socially recognized threshold of monetary income needed to provide for food and other essential personal needs. The subsistence minimum is the minimum income necessary to cover food and other basic needs at a level that ensures survival. Neither the living minimum nor the subsistence minimum includes essential housing costs, which are covered by a separate housing benefit.

The living minimum is decisive in assessing material needs and determining entitlement to certain social benefits. In 2023, it was set at the equivalent of 11% of the average wage for a single-person household. This is the entitlement, for example, for those who are unemployed after their unemployment benefit entitlements have expired.

Another significant issue is the large number of people unable to pay their debts. As of July 2023, 660,200 people (7.6% of the total population) were under court foreclosure orders requiring the sale of property and automatic deduction from their

incomes to pay off past debts. Many had multiple such orders, with a total of 4.08 million orders in force at the time. Some relief was offered by a “summer of grace” granting amnesties for some payments of interest and additional fines. The total number facing foreclosure fell slightly to 646,006 in January 2024, although the reduction primarily affected those with only minor debts (Mugglin et al. 2022: 21).

This leaves a significant proportion of the population in financial paralysis. The situation is particularly severe in old industrial areas, with 18% of the population in the Most district under foreclosure, rising to 26% among the 50–64 age group.

Citation:

<https://www.charita.cz/kdo-jsme/pro-media/tiskove-zpravy/vychazi-poverty-watch-zprava-o-stavu-chudoby-v-cesku/>
<https://statistiky.ekcr.info/statistiky/celkove-povinnych.html>
<https://www.institut-predluzeni.cz/mapy-a-statistiky/exekuce/>
<http://mapaexekuci.cz/index.php/mapa-2/>
<https://www.mpsv.cz/documents/20142/4895582/Informace+o+vyplacen%C3%BDch+d%C3%A1vk%C3%A1ch+v+%C5%99%C3%ADjnu+2023.pdf/5a4f2f69-6120-5972-5638-7e58cf61ce52>

France

Score 7

Minimum income requirements do – in principle – allow for the satisfaction of basic human needs, whereas the situation is more complicated for persons living on the basic social income (RSA). The latter will usually limit access to decent housing.

By law, every legal resident in France is entitled to a bank account. An individual that has trouble opening an account may demand support from the French central bank, whose services will designate a bank that must open an account on behalf of that person.

Public transport is accessible to more than 70% of French residents. Yet France’s large size limits access to public transportation services outside urban areas. Moreover, rising fuel prices have raised the cost of private transport since Russia’s invasion of Ukraine. Although the government initially subsidized fuel massively to keep prices low, most aid has been phased out since early 2023. Residents can still apply for a conditional €100 subsidy.

Finally, significant inequalities remain in the digital infrastructure, with an estimated 4.5 million people lacking internet access. This also creates an increasingly pressing inequality with regard to people’s effective ability to access (public) services that are increasingly and sometimes exclusively provided on the internet.

Citation:

Union des transports publics et ferroviaires. 2023. “Le chiffres clés du transport public.”

Germany

Score 7

While the previous text outlined existing policies, the following text illustrates their quality. As Germany introduced the unemployment benefit reform in 2023, no statistics are yet available to assess how well the new benefit ensures the fulfillment of basic human needs. The following statements are therefore based on the preceding unemployment benefit.

Nevertheless, while minimum-income benefits under SGB II and XII are calculated based on an income and consumption sample to ensure the socio-cultural subsistence minimum, they are often criticized as insufficient. Simultaneously, critics argue that the increased allowance from the citizens' benefit reduces the motivation for unemployed individuals to seek work (Handelsblatt, 2022).

Despite the coverage of housing costs through minimum-income benefits or housing allowances, 41.5% of the population at risk of poverty spent more than 40% of their disposable income on total housing costs in 2022. This is significantly higher than the EU average of 33.1% (Eurostat, 2023a).

To assess the quality of policies ensuring access to water and sanitation, the proportion of the population with utility bill arrears can be considered. In 2018, 7.4% of the population at risk of poverty in Germany had arrears on their utility bills. Although this proportion was higher than that of the total German population, it was significantly below the EU-27 average of 16.3%. Furthermore, an interruption of the water supply in Germany can only occur in the case of eviction (European Commission, 2020).

In contrast, the number of people at risk of poverty who could not afford regular use of public transportation in 2014 was above the EU-27 average: 9.9% compared to 5.8%. Additionally, the share of low-income individuals reporting they could not use public transportation regularly was more than 5 percentage points higher than the share of the total population facing the same difficulties. However, because these statistics are from 2014, the effect of the new Deutschlandticket has not been taken into account.

According to the European Social Policy Network (ESPN), Germany has national coverage of uninterrupted basic energy supply (European Commission, 2022). While this indicates that every household can access energy, cash benefits do not seem to fully ensure complete access to energy. As described under "Policies Targeting Equal Access to Essential Services and Basic Income Support," 13.6% of the population at risk of poverty could not keep their homes adequately warm in 2022. Still, this share is lower than the EU average of 20.1% (Eurostat, 2023b).

Regarding access to digital infrastructure, available cash benefits often do not enable full access to an internet connection for personal use at home. While only 2.6% of

the overall population could not afford an internet connection in 2022, this share increases considerably for unemployed people to 11.9%, which is above the EU average of 6.9% (Eurostat, 2023c).

Finally, according to ESPN national experts, Germany's policies generally make it easy for consumers to open a Basic Account. However, these accounts can be expensive, potentially costing more than standard bank accounts, which can deter people from accessing such accounts (European Commission, 2020).

Citation:

European Commission, Directorate-General for Employment, Social Affairs and Inclusion, Baptista, I., Marlier, E. 2020. Access to Essential Services for People on Low Incomes in Europe: An Analysis of Policies in 35 Countries. Publications Office.

Eurostat. 2023. "Housing Cost Overburden Rate by Poverty Status – EU-SILC Survey." <https://ec.europa.eu/eurostat/databrowser/view/tessi163/default/table?lang=en>

Eurostat. 2023b. "Population Unable to Keep Home Adequately Warm by Poverty Status." https://ec.europa.eu/eurostat/databrowser/view/SDG_07_60/default/table?lang=en

Eurostat. 2023c. "Persons Who Cannot Afford Internet Connection for Personal Use at Home by Employment Status and Income Quintile." https://ec.europa.eu/eurostat/databrowser/view/ilc_mddu07b/default/table?lang=en

Handelsblatt. 2022. "Sozialverband kritisiert neue Regelsätze als zu gering." <https://www.handelsblatt.com/politik/buergergeld-sozialverband-kritisiert-neue-regelsaetze-als-zu-gering/28675686.html>

Ireland

Score 7

Ireland has historically underinvested in public services, leading to issues with both quantity and quality. While there has been some catch-up in the last two decades, with access targets set in a national action plan against poverty and individual sectoral plans, there is less focus on the quality of service delivery. Despite this, there is a sense of general improvement, digitalization and an embedding of a customer service culture. The main issues for many still concern access rather than the quality of services accessed. The basic income support system is effective and efficient, but capacity issues often stall policy innovation due to fears of IT collapse if overloaded. There is a premium on the effective delivery of weekly payments in a clientelistic political system where politicians often claim "success" for delivering public services and income supports, although this is changing culturally.

Specific quality issues include damp social housing, water quality (with boil water notices and rural E. coli contamination), and energy costs (with pressures to self-disconnect by not filling prepaid meters or choosing between water and food). In public transport and digital infrastructure, such as rural broadband, there are specific access issues for rural households. Policy is also seeking to improve access to financial services, such as banking, cheap credit and mortgages. MABS (the Money Advice and Budgeting Services) provides debt relief services, and there has been regulatory reform regarding indebtedness.

The income support system comprises means-tested, social insurance, and age-specific universal payments. Strong arguments exist for reforming child income support to better target child poverty and low-income families, as well as for

universal pensions. In working-age payments, there has been a structural shift to means-tested payments, with demands to shift back to non-means-tested payments and reintroduce pay-related social insurance payments. The largest issue appears to be adequacy rather than targeting per se, although various commissions have argued for more tapered payments to enable life transitions, effectively arguing against overly precise targeting (CTW 2023). The same report also called for more revenue-gathering mechanisms to meet future needs.

Citation:

DSP. 2022. Statistical Report 2022. Dublin: Department of Social Protection. <https://www.gov.ie/pdf/?file=https://assets.gov.ie/262944/3bdd325b-db94-4daf-90c3-b6c00682a7d9.pdf#page=null>

Murphy, M. P. 2023. Creating an Eco Social Welfare State. Bristol: Policy Press.

Commission on Tax and Welfare. 2023. "Foundations for the Future." <https://www.gov.ie/en/publication/7fbeb-report-of-the-commission/>

Spain

Score 7

The minimum vital income (MVI) guarantees a minimum standard of living and fulfills basic human needs in Spain. For individual beneficiaries, the support is set each year at the amount of non-contributory pensions. In 2022, an adult household without dependent children that met all the requirements could receive a maximum of €5,899.60 per year. This guaranteed income increases as the household size grows.

In 2023, an extraordinary 15% increase in the MVI amounts was approved. Most autonomous communities have adjusted their regulations governing minimum incomes to align with the state benefit. These regional minimum incomes complement the state benefit and account for various living costs, such as housing, energy, and public transport, specific to each autonomous community.

To mitigate the impact of rising energy prices and interest rates on vulnerable populations, the government implemented several measures in 2022. These include lowering VAT on natural gas and basic foodstuffs, offering free medium-distance public transport by rail, and implementing protections for mortgagors without resources. These measures were extended on January 10, 2024.

Citation:

Royal Decree Law 6/2022 of 29 March

Royal Decree Law 17/2022 of 20 September

Royal Decree Law 8/2023 of 27 September

Australia

Score 6

Australia's sustained economic growth has generated high levels of public services for most of the population. However, gaps remain, especially in regional areas. Government safety net programs support zero/low-income families and individuals in obtaining essential services. Although the number of people requiring these

services has decreased over time, those who do need them face a growing gap between their needs and what programs like JobSeeker and Parent Payments provide (Phillips and Narayanan 2022).

Housing availability and affordability have been significant issues, particularly in urban areas. Governments at both national and state levels have recently taken steps to address these issues. Measures include agreements to align efforts of governments, the construction sector, and institutional investors to rapidly increase affordable homes within five years and boost amenities and services to support this housing stock (AIHW 2023).

Citation:

Phillips, B., and Narayanan, V. 2022. "Financial Stress and Social Security Settings in Australia." ANU Centre for Social Research and Methods. https://csrcm.cass.anu.edu.au/sites/default/files/docs/2021/4/Financial_Stress_and_Social_Security_Settings_in_Australia_PDF.pdf

AIHW. 2023. "Housing assistance in Australia." <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/housing-assistance>

Canada

Score 6

Many problems exist with basic income support measures in the Canadian welfare state. These include the fact that basic income levels may not be sufficient to fully cover market-rate housing costs in many Canadian cities. Additional subsidized housing programs are needed to meet this basic need but take years to develop (Evans et al. 2021).

Basic income supports, however, do not fully cover household energy or food costs (Men et al. 2016). Specific energy and food subsidies may exist but differ depending on provincial policies. Public transport is heavily subsidized in major cities.

Overall, Canada scores well on international rankings for meeting basic needs. However, assessments reveal gaps in areas such as housing, food security, mental healthcare, and Indigenous communities. Water and sanitation needs are generally met through public infrastructure, not directly through income benefits. Nevertheless, higher benefits could improve affordability. Increases in basic income could also enhance internet affordability.

Citation:

Evans, Joshua, Damian Collins, and Jalene Anderson. 2016. "Homelessness, Bedspace and the Case for Housing First in Canada." *Social Science & Medicine* 168 (November): 249–56. <https://doi.org/10.1016/j.socscimed.2016.06.049>

Men, Fei, Marcelo L. Urquia, and Valerie Tarasuk. 2021. "The Role of Provincial Social Policies and Economic Environments in Shaping Food Insecurity among Canadian Families with Children." *Preventive Medicine* 148: 106558. <https://doi.org/10.1016/j.ypmed.2021.106558>

Estonia

Score 6 Overall, anti-poverty policy remained unchanged in 2019 – 2021. Some temporary support schemes were introduced at the end of 2021 to compensate for the sharp increase in living costs due to rising energy and electricity prices. In 2022 a temporary energy compensation scheme was implemented, and the debate about the concept of energy poverty began to emerge. Although the social exclusion of ethnic minorities decreased, partly due to government integration programs, unemployment and poverty rates remain somewhat higher among minority groups. Levels of subjective inequality among the Russian minority are significantly higher than among Estonians.

Regarding benefits in kind, free bus transport, available in the capital city since 2013 and later expanded, now serves 11 out of 15 counties in Estonia (EC 2020). This initiative aimed to improve access to services and jobs for people in rural areas. However, the recent budgetary situation has raised concerns about its inefficiency, prompting proposals to abolish it.

The “last mile” project has enhanced the country’s digital infrastructure in an attempt to bring high-speed broadband to remote areas. However, as of 2022 – 2023, approximately 8% of households, primarily in rural areas, still lacked modern internet access. These households must wait for agreements between municipalities and network builders to finalize the project for end-users.

Latvia

Score 6 The Social Services Improvement and Development Plan 2022 – 2024 has been designed to facilitate the effective development of social services that cater to the needs of individuals.

The Public Utilities Commission ensures that the service quality of regulated companies adheres to specific standards. For instance, in Latvia, electricity consumers who experience poor voltage quality are eligible for a reduced system service tariff. Last year, this concession was extended to 129 users. Additionally, the Public Utilities Commission oversees the service quality of internet, voice, SMS, and television program distribution. The commission updated its methodology to enhance the accuracy and clarity of service quality assessments, which was implemented in October.

Beginning in January 2024, Latvia will raise the thresholds for guaranteed minimum income (GMI) and other social assistance to align them with the median income. For 2024, the GMI threshold for the first or sole person in a household will be €137 (up from €125), with additional household members at €96 (previously €87.50). The

thresholds for poor and less well-off households will also increase, with the maximum income threshold set at €49 for the first or sole person and €384 for additional members.

In Latvia, municipal social assistance comprises two primary benefits based on household income: the Guaranteed Minimum Income (GMI) and housing benefit. The GMI benefit fills the gap between household income and the GMI threshold. Housing benefit calculations apply different household coefficients based on their composition, such as pensioners living alone or households with disabled members. These coefficients vary from 2.5 for a pensioner or disabled person living alone, two for households of only retirement age or disabled persons, two for households with pension-age or disabled persons and children, and 1.5 for other households.

Income thresholds for poor and low-income households vary, with each municipality setting its low-income threshold at a maximum of 80% of the median income. Changes in 2024 include an increase in these income thresholds, exemplified by amendments in Riga that raise the low-income threshold, potentially benefiting more residents. In the second half of 2023, the low-income threshold in Riga was 70% of the median income – €439 for the first or only person, and €307 for each additional person. In 2024, the income threshold for a low-income household in Riga will be €49 for the first or only person, €68 more than the current threshold, and €384 for each additional person in the household. Citizens can verify their eligibility for social assistance with their local municipality.

Citation:

Ministru kabinets. 2022. "Par Sociālo pakalpojumu pilnveidošanas un attīstības plānu 2022.-2024. gadam." <https://www.mk.gov.lv/lv/valsts-atbalsts-iedzivotajiem-energoresursu-cenu-pieauguma-kompensacijai>
Sabiedrisko Pakalpojumu Regulēšanas Komisija. 2023. Gada pārskats 2022. https://www.sprk.gov.lv/sites/default/files/editor/SPRK_gada_parskats_2022_.pdf.
Rīgas valstspilsētas pašvaldības Labklājības departaments. "Maznodrošinātas mājsaimniecības statuss." <https://ld.riga.lv/lv/sociala-palidziba/maznodrosinata-statuss.html>
LV portāls. 2023. "GMI un citu sociālās palīdzības minimālo ienākumu sliekšņi 2024. gadā kļūst augstāki." <https://lvportals.lv/skaidrojumi/358761-gmi-un-citu-socialas-palidzibas-minimalo-ienakumu-slieksni-2024-gada-klus-augstaki-2023>

Lithuania

Score 6

Existing essential public services and basic income support programs are largely aligned with the goal of satisfying basic human needs. State and municipal institutions provide social support, usually in a targeted and means-tested way, to enable people to access housing, water, sanitation and energy. The digital infrastructure is well developed in the country, with strong competition in the telecommunications services sector allowing consumers to benefit from relatively low prices and broad coverage. The public transport infrastructure is also well developed, although more investment is needed to maintain its quality. Increasingly, more municipalities have been experimenting with the provision of free services, covered from their municipal budgets. However, the relatively high rate of poverty

and the relatively low level of adequacy of the guaranteed minimum income benefits suggest that the level of support could still be improved.

Citation:

Ministry of Social Security and Labor. "Social support to Low-Income people (in Lithuanian)." <https://socmin.lrv.lt/lt/veiklos-sritys/seima-ir-vaikai/socialine-parama-seimoms-ir-vaikams/pinigine-socialine-parama-nepasiturintiems-gyventojams-socialine-pasalpa-busto-sildymo-geriamojo-ir-karsto-vandens-islaidu-kompensacijos>

Baptista, I., and E. Marlier. 2020. Access to Essential Services for People on Low Incomes in Europe. An analysis of policies in 35 countries. Brussels: European Commission.

Netherlands

Score 6

When it comes to essential services and basic income support, several areas require attention:

- **Housing, water and sanitation:** While access to water and sanitation has not been an issue in the Netherlands, there is a significant shortage of affordably priced houses. This makes it difficult for first-time buyers and students to find suitable housing. The national ban on building activities due to nitrogen emissions prevents the housing crisis from being resolved. Municipalities are taking steps to prevent speculation.
- **Energy:** While energy poverty has become a familiar term, this primarily relates to access to renewable sources and investments in the context of the energy transition. Overall, the compensation measures implemented have been adequate in the short term.
- **Public transport:** Railway services have declined in quality, becoming relatively expensive and less reliable. The number of passengers per train has not returned to pre-pandemic levels. The inadequate provision of public transportation in rural areas, where bus stops are disappearing and the frequency of buses is decreasing, is compounding this issue. This, along with other factors such as the consolidation of educational and health services, contributes to a sense of insufficient access to vital services in non-urban areas.
- **Digital infrastructure:** Digital inclusion for vulnerable groups such as migrants, individuals with low literacy levels and people with disabilities is a significant concern. Efforts to address this issue mostly take place at the local and regional levels, as well as within specific sectors like education, health services and municipal services.
- **Public financial services (e.g., banking, debt relief services):** Social welfare institutions have faced criticism for their strict and formalistic approach to addressing the financial problems of vulnerable individuals. From 2024 onward, the period within which a debt must be settled through statutory debt restructuring will be halved from 36 to 18 months.

New Zealand

Score 6

New Zealand's social welfare system includes various forms of support aimed at fulfilling basic human needs. These benefits programs assist individuals and families with income support, housing costs, energy costs, public transport costs and costs related to accessing digital infrastructure. The effectiveness of these benefits depends on several factors, such as regional differences in living costs and the resourcing of social services.

Generally, social spending in New Zealand – defined as comprising cash benefits, direct in-kind provision of goods and services, and tax breaks with social purposes – is slightly lower than the OECD average (20.8% of GDP compared to 21.1%) (OECD 2022). The new National-led coalition has announced that it will reduce social spending, though it is not yet clear by how much (RNZ 2023).

Evidence suggests that social policies and services are particularly ineffective in the area of housing. New Zealand has been grappling with a long-running housing crisis, and housing affordability is a significant concern, especially for renters. In 2022, one in four rental households spent more than 40% of their disposable income on housing costs (Stats NZ 2023). Upward pressure on house prices and rents has caused the public housing waitlist to balloon in recent years, with the recorded median time needed to find housing rising to nearly 300 days (Hu 2023). Meanwhile, the number of households living in emergency housing for more than two years doubled between 2022 and 2023 (Neilson 2023).

New Zealand continues to face a child poverty crisis. Though the situation has improved somewhat due to a combination of factors – including high employment and expansions to the social safety net under the Ardern government (Prickett 2023) – UNICEF's 2023 "Child Poverty in the Midst of Wealth" report, which compares child poverty rates in high-income and upper-middle-income societies, still ranks New Zealand only 19th out of 39 countries. Moreover, the report notes that poverty rates are much higher among Māori and Pasifika children (20% and 24%, respectively) than among children of European descent (around 8%) (Gibson 2023). Newly elected Prime Minister Christopher Luxon has promised to lift a further 78,000 children out of poverty by 2028, but this has been criticized as unrealistic given National's plans to cut social spending (Cheng 2023).

Citation:

Cheng, D. 2023. "Election 2023: Child poverty at issue as National, Labour vie over fiscal holes, welfare changes." *New Zealand Herald* September 30. <https://www.nzherald.co.nz/nz/politics/election-2023-child-poverty-at-issue-as-national-labour-vie-over-fiscal-holes-welfare-changes/2T6Q2AMNJ5AWHJFSVUVUL34ZQI>

Gibson, G. 2023. "New Zealand moves up global child poverty rankings, UNICEF says new government must prioritise children ahead of tax cuts." *Newshub*, December 6. <https://www.newshub.co.nz/home/politics/2023/12/new-zealand-moves-up-global-child-poverty-rankings-unicef-says-new-government-must-prioritise-children-ahead-of-tax-cuts.html>

Hu, J. 2023. "Public Housing Waitlist Spikes, Over 25,000 Households Waiting." 1News, December 2. <https://www.1news.co.nz/2023/12/02/public-housing-waitlist-spikes-over-25000-households-waiting/>

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Poland

Score 6

Various social issues have been addressed via social assistance programs, including disability, homelessness, poverty, social exclusion (marginalization) and unemployment. The organizational units responsible for providing social assistance are well-structured, albeit underpaid, and include regional centers for social policy, county family assistance centers and social assistance centers.

In 2022 and 2023, Poland experienced significant turmoil, characterized by rampant inflation and political instability. Benefits related to incapacity to work or having children sharply declined in value. The well-known 500+ per child benefit effectively dwindled to PLN 335, and the fixed allowance provided to the poorest individuals who are unable to work (PLN 710) realistically fell to approximately 560 PLN between January 2022 and March 2023. It is important to note that individuals in households relying on social benefits (excluding pensions) constitute the population that is most vulnerable to extreme poverty. The government was unable to increase the value of these benefits, which led to prolonged structural poverty.

Another group affected by poverty was the residents of smaller towns and villages, where various factors overlapped. Among other things, this included energy poverty that affected up to 10% of the population. In smaller communities, residents also faced challenges related to transportation poverty. The state does not ensure access to public transportation, with difficulties thus periodically affecting around 14 million people. Moreover, the transportation provided by local authorities has not resolved this issue. Consequently, a significant number of Poles choose personal cars as their main means of transportation. The average age of these cars is 15 to 17 years, with deleterious consequences for the environment.

A significant problem has also emerged with regard to child poverty. After years of decline from the 2015 rate of 9%, 2022 was the first year that did not see a change in the scale of child poverty, with the rate remaining at 5%. This stability was attributed to the 500+ program, but it necessitates annual indexing rather than political maneuvers implemented before elections. Digital and financial services are mostly accessible, but certain groups, especially older people, have limited access.

Portugal

Score 6

While Portugal's government social policies aim to reduce socioeconomic disparities and social exclusion, and benefits are available to those in need, these measures have been only partially effective in preventing poverty. As of 2022, the poverty risk rate after social transfers remained at 17% – an increase from both the previous year and 2019, the year before the pandemic (PORDATA, 2023). This statistic translates to about 1.78 million people living on less than €591 per month. Notably, children under 18 are the most vulnerable to poverty, whereas the working-age population faces the lowest risk. Additionally, women are disproportionately affected by poverty compared to men.

It is important to note that the social transfers considered in this statistic may not include all the cash transfers previously mentioned. The poverty rate before social transfers in the same year was more than double, with 41.8% of the population in Portugal at risk of poverty based solely on income from work, capital, and private transfers, without government support. While Portugal has made progress in addressing social exclusion and supporting basic human needs – as evidenced by the decrease in the population experiencing severe material deprivation to 5% over the last five years – significant challenges remain.

In Portugal, a range of essential public services, including water, energy, sanitation, transport, and digital services, is legally established at the national level. To ensure access to basic needs like water, gas, internet, electricity, and public transport, the government has implemented various social tariffs.

A “social tariff” system is in place for water and wastewater collection and treatment, aimed at assisting low-income households. However, this system is not uniformly enforced across all Portuguese municipalities. The adoption of the social tariff is left to the discretion of each municipality, allowing them to choose whether to implement this measure voluntarily. The government's program for the 2019 – 2023 legislative period includes a strategic review of the water social tariff's implementation. The objective of this review is “so that more people may, automatically, enjoy this benefit,” reflecting a commitment to expanding access to this essential service.

For energy, Portugal relies on reduced tariffs as the sole support mechanism for low-income households since no direct cash benefits are available for energy costs. There is also a gas social tariff, but it applies only to clients of piped natural gas, excluding clients of bottled gas (except those living in social housing). The government's program for the legislative period 2019 – 2023 includes a plan to extend the gas social tariff to city gas and liquefied petroleum gas (bottled and piped).

In the realm of public transport, students under 23 benefit from discounted rates, which are further reduced for those participating in the school social action program. Additionally, recipients of social insertion income (MI scheme) and those receiving means-tested social solidarity payments for the elderly are eligible for a 50% reduction in transport fees, while other low-income individuals receive a 25% discount (Batista and Marlier, 2020).

In contrast, housing remains a critical and unmet need, particularly in Portugal's large cities. The housing crisis, marked by a lack of available real estate and rising costs, poses a significant challenge. A substantial part of many families' incomes is now consumed by housing expenses, with more than 50% of households struggling to afford monthly housing costs. The situation has led to a 78% increase in homelessness since 2018 (Expresso, 2023) – underscoring the pressing need for more effective and comprehensive housing solutions.

Citation:

PORDATA. 2023. "Taxa de risco de pobreza por grupo etário: antes e após transferências sociais."

<https://www.pordata.pt/portugal/taxa+de+risco+de+pobreza+por+grupo+etario+antes+e+apos+transferencias+sociais-3009>

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<https://op.europa.eu/en/publication-detail/-/publication/9b16d965-090e-11eb-bc07-01aa75ed71a1>

Switzerland

Score 6

The task of combating poverty is a competence of municipalities and cantons. By implication, there is substantial regional variation. For example, old-age poverty is lowest in the canton of Basel Stadt (6%) and almost five times higher (29.5%) in the canton of Ticino (Pro Senecute 2022: 20).

A national organization, the Swiss Conference for Social Assistance, develops guidelines jointly with the cantons, municipalities, cities and private aid organizations. The guidelines are adopted by the Swiss Conference of Cantonal Directors of Social Affairs (SODK) and recommended to the cantons for application. They become binding through cantonal legislation and municipal legislation and

judgment (SKOS 2023a). These guidelines are followed to varying extents in the cantons and municipalities (SKOS 2023b).

Thus, the answer to the question of the generosity of basic income benefits enabling the fulfillment of basic human needs depends to some substantial extent on the region of the person in need.

Corresponding to its level of economic and social development, Switzerland manages on average to keep its residents from poverty – provided individuals do not shy away from applying for income support due to ignorance, embarrassment about the stigmatizing effects of means-tested social assistance or their legal status.

The risk of poverty is particularly large for foreigners and elderly citizens in Switzerland. According to the OECD, the old-age poverty rate is clearly above the OECD average in Switzerland, and it is particularly widespread among women (OECD 2023: 199). The major explanatory variables are education and uninterrupted professional careers. The pension system amplifies the inequalities that exist during working life. While about 86% of all pensioners are well-off, the remaining 14% are in poverty. This poverty rate could be halved if eligible pensioners would claim social assistance, but they often refrain from doing so because of ignorance, fear of red tape, fear of contradicting their liberal values, or shame (Pro Senectute 2022, 2023).

In the housing sector, emergency structures do not meet the current need, leaving homeless persons in the streets of Swiss cities. The COVID-19 pandemic has shed new light on the social and health needs of vulnerable populations in the eyes of the authorities (Jackson et al. 2021).

The public transportation system is strongly developed and of high quality. While the Green and Socialist parties have periodically proposed making it free of charge, the idea has never been adopted.

Citation:

Jackson, Y., Sibourd-Beaudry, A., Regard, S., and Petrucci, R. 2021. "Populations précaires et Covid-19 : innover et collaborer pour faire face aux besoins sociaux et de santé." *Rev Med Suisse* 7 (724): 243–247. URL: <https://www.revmed.ch/revue-medicale-suisse/2021/revue-medicale-suisse-724/populations-precaires-et-covid-19-innover-et-collaborer-pour-faire-face-aux-besoins-sociaux-et-de-sante>

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Pro Senectute. 2023. "Altersmonitor. Nichtbezug von Ergänzungsleistungen in der Schweiz, Teilbericht 2." <https://www.prosenectute.ch/de/fachwelt/publikationen/altersmonitor.html>

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United Kingdom

Score 6

While provisions for basic services are available to all and generally sufficient to meet basic human needs, the shortage of social housing – part of a broader housing deficit – is particularly striking. Shelter, an NGO advocating for more and better housing, estimates that more than one million households in England are on waiting lists for social housing. This lack of supply forces many into substandard rented housing. An investigation by ITV, one of the main terrestrial TV channels, exposed the desperate conditions some households have to endure. In Scotland, the waiting list is estimated at 110,000 households, with 37% waiting for over three years, according to a Household Survey published in April 2023.

Every home and business in the UK has the legal right to request a decent, affordable broadband connection, an obligation enforced by the regulator OFCOM. A 2021 inquiry into BT for unreasonable charges was suspended when the company provided assurances, reaffirming this principle. In some rural areas, service is poorer due to geography rather than deprivation.

Strict conditions apply to the withdrawal of energy and water services, requiring a court order and only after attempts have been made to agree on a payment plan. Most suppliers are part of the Energy UK Vulnerability Commitment, which precludes disconnection for households with children under 16 during the winter and all year for households with certain other vulnerabilities.

The nine largest providers of personal bank accounts are legally required to offer basic bank accounts that are fee-free for standard operations. Basic bank account customers can use the same services (e.g., ATM and Post Office counter access) as the financial institution's other PCA customers.

While rail and bus services are heavily subsidized, the beneficiaries tend to be better off, and ticket costs deter the worst off. A polemical 2021 posting by Greenpeace is critical of the inequalities resulting from transport policies, particularly affecting the poor, the disabled, and ethnic minorities, and highlights the implications of car dependence for sustainability.

Citation:

<https://www.greenpeace.org.uk/news/uk-transport-unfair-car-dependence-social-justice/>

Greece

Score 5

Greece is close to the OECD average in terms of the adequacy of Guaranteed Minimum Income benefits (OECD 2022). However, the country ranks at the bottom of the EU in terms of material and social deprivation and the inability of individuals to keep their homes adequately warm (Eurostat 2022a, 2022b), indicating that current policy measures are insufficient.

Although Greece ranks average among EU countries in reducing the risk of poverty through social transfers (Eurostat 2022c), it is not surprising that Greeks rank low in life satisfaction among OECD countries (World Happiness Report 2023). Greece also scores poorly in life satisfaction as measured by the OECD’s “Better Life” Index (OECD 2023). Additionally, Greece provides minimal financial support or benefits-in-kind for meeting basic human needs in areas such as digital infrastructure and financial services.

While various factors contribute to Greece’s low performance on these subjective indices, evidence suggests that the provision of basic income benefits, intended to meet essential human needs, is significantly lacking.

Citation:

Eurostat. 2022a. “Severe Material and Social Deprivation Rate by Age and Sex.” https://ec.europa.eu/eurostat/databrowser/view/ILC_MDSD11/default/table?lang=en

Eurostat. 2022b. “Inability to Keep Home Adequately Warm – EU-SILC Survey.” https://ec.europa.eu/eurostat/databrowser/view/ILC_MDES01/default/table?lang=en

Eurostat. 2022c. “At-risk-of-poverty Rate by Poverty Threshold, Age and Sex – EU-SILC and ECHP Surveys.” https://ec.europa.eu/eurostat/databrowser/view/ILC_LI02/default/table?lang=en

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World Happiness Report. 2023. “Variable ‘Life Ladder’.” <https://worldhappiness.report/ed/2023/#appendices-and-data>
https://happiness-report.s3.amazonaws.com/2022/Appendix_2_Data_for_Figure_2.1.xls
<https://happiness-report.s3.amazonaws.com/2022/DataForTable2.1.xls>

OECD. 2023. “Better Life Index.” <https://www.oecdbetterlifeindex.org/topics/life-satisfaction/>

Italy

Score 5

Family networks remain the most important, albeit informal, instrument of social protection in Italy. For example, the high percentage of owner-occupied homes helps many Italians avoid absolute poverty. Housing problems, which would be insurmountable for many young people, are often mitigated by family support rather than public assistance.

However, the poverty rate in Italy is rising. According to ISTAT, the share of people living in absolute poverty increased from 9.1% in 2021 to 9.7% in 2022, with the rate for households rising from 7.7% to 8.3%. These figures represent 5.6 million people living in 2.2 million households.

Minors are disproportionately affected by these poverty conditions, indicating that the system of subsidies and benefits for low-income families is inadequate in

addressing the process of impoverishment. This inadequacy stems from structural developments in the economic system, not just high inflation. Despite numerous policy instruments to combat poverty, they are not effective enough to meet the basic needs of the growing number of citizens living in poverty.

Citation:

ISTAT. 2023. "Report povertà. 2022." <https://www.istat.it/it/files//2023/10/REPORT-POVERTA-2022.pdf>

Japan

Score 5

According to the Public Assistance Act, assistance in cash transfers is calculated by subtracting a household's final income from the minimum monthly cost of living. The minimum living cost, established for different regions, takes into account categories such as livelihood, housing, occupational, educational, medical, maternity and funeral expenses. One-time allowances are also provided for the purchase of beds, clothes for newborns and electricity costs. Further financial assistance is provided under the Act on the Promotion of Policy on Child Poverty from 2013 and the Law to Assist Those Experiencing Hardship from 2014. The latter law introduced housing security benefits for those who have problems paying rent as well as the temporary provision of lodging to people who do not have a fixed place to live.

Public assistance is barely sufficient to cover the minimum costs of essential services, such as housing, water, sanitation and energy. Poverty in Japan is also alleviated by the collective culture, which obliges family members to take care of those in need.

One key measure to support low-income households has been minimum wage increases. Although formally set by minimum wage commissions, since about the mid-2000s, all governments have welcomed higher rates and minimum wage rates have often grown faster than average wages. Nonetheless, the Japanese minimum wage is still comparatively low and cannot be considered a living wage. This particularly puts non-regular workers at risk. In October 2023, it was raised from JPY 1,072 to JPY 1,113 (€) per hour for Tokyo in response to higher inflation.

The Kishida government provided several packages of extraordinary financial assistance to low-income households. In March 2023, it was decided that low-income families would receive JPY 30,000 (€190) and an additional JPY 50,000 (€320) would be provided to them on a per-child basis. These one-time benefits, however, barely improve the financial situation of poor families.

Citation:

An, Zhiyong, and Kohei Asao. 2023. "Options to Strengthen the Social Safety Net in Japan." International Monetary Fund Selected Papers, May.

"Act on the Promotion of Policy on Child Poverty." 26 June 2013. <https://www.japaneselawtranslation.go.jp/en/laws/view/3619/en>

Kyodo News. 2023. "Japan mulls support for low-income earners in new economic package." <https://english.kyodonews.net/news/2023/09/6a64d712fbb6-japan-pm-urges-ministers-to-use-all-tools-in-new-economic-package.html>

"Minimum Wage Increased in Japan from 01 October 2023 – October 02, 2023." 2023. <https://wageindicator.org/salary/minimum-wage/minimum-wages-news/2023/minimum-wage-increased-in-japan-from-01-october-2023-october-02-2023>

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Public Assistance Act. 1950. https://www.japaneselawtranslation.go.jp/en/laws/view/24/en#je_ch1at2

"Seikatsu Konkyūsha Shiritsu Shien-hō" [Law to Assist those Experiencing Hardship]. 2013. <https://elaws.e-gov.go.jp/document?lawid=425AC0000000105>

Hungary

Score 4

Hungary has several programs targeting the quality of essential services, but most are underfinanced and do not guarantee safe living conditions. Regarding access to water facilities, Hungary ranks 23rd out of 27 among EU countries, and Hungarians have to dedicate a large share of their income to gaining access to such services. A government program exists to support people in poverty through price reductions, such as price caps on utilities, which the government has communicated as one of its main achievements and a demonstration of its sovereignty. Regarding energy supply, vulnerability in Hungary is comparably high due to a strong reliance on Russian imports. As Hungarians spend much of their income on energy, the Russian invasion of Ukraine and rising prices have had a significant impact. Some programs to counter this exist, such as aid for buying firewood. Still, many measures applied by other countries are not used in Hungary. The number of people at risk of poverty in Hungary who report they are unable to use public transport is the highest in the EU (European Commission 2023a: 34). The share of Hungarians unable to access the internet is also high in the EU, surpassed only in Bulgaria and Romania. Hungary's median expenditure on digital communications across households is the EU's highest (European Commission 2023: 44). To address this, Hungary supports affected individuals with reduced tariffs.

Additionally, informational support is provided. Reform and increased funding are needed for special services for Hungarians who are in or threatened by poverty. One problem is that many programs rely on European funds, and freezing such funds for Hungary poses significant challenges for the government. Regional disparities in providing basic services are also significant, with GDP per capita in Budapest being three times higher than in the country's four least developed NUTS-2 regions (European Commission 2023b: 6).

Citation:
European Commission. 2023a. "Employment, Social Affairs & Inclusion." https://ec.europa.eu/social/main.jsp?langId=en&catId=89&furtherNews=yes&newsId=10595&pk_source=newsletter&pk_medium=email&pk_campaign=eu_social_newsletter

European Commission. 2023. "2023 Country Report - Hungary - Economic and Financial Affairs Secretariat-General Recovery and Resilience Task Force." INSTITUTIONAL PAPER 241 | JUNE 2023. https://economy-finance.ec.europa.eu/system/files/2023-06/ip241_en.pdf

Slovakia

Score 4 The primary social cash benefits in Slovakia (Law 417/2013 on emergency support) as of January 1, 2023, were as follows:

A general emergency benefit (with a minimum level of €84.90 monthly for a single person and a maximum level of €97.50 for a family with more than four children).

Protective allowance (€6.80 monthly).

Activation allowance (€6.80 monthly).

Child allowance (€3.70 monthly).

Housing allowance (with a minimum level of €5.20 monthly for a single person and a maximum level of €91.90 for a family with more than four children).

At the same time, the "subsistence minimum" was defined as €68.88 monthly for the first adult in the family, €187.57 monthly for the second adult in the family, and €122.77 monthly for each child.

The level of these benefits is flexible and is adjusted to reflect the "subsistence minimum" and other factors. However, it is not possible to state that the basic income benefits in Slovakia enable the fulfillment of basic human needs, especially for families in Roma communities with both parents unemployed and many children in one family (Kahanec et al., 2020). Despite some existing subsidies, the policies and services do not ensure that the level of cash transfers, subsidies, earmarked financial support, or benefits in-kind meet basic human needs in housing, water and sanitation, energy, and public transport. Digital infrastructure and financial services are not subsidized, which means there is no free internet access.

Citation:

Zákon č. 417/2013 o pomoci v hmotnej núdzi. 2013. <https://www.slov-lex.sk/pravne-predpisy/SK/ZZ/2013/417/>

Kahanec, M., Kováčová, L., Poláčková, Z., and Sedláková, M. 2020. The social and employment situation of Roma communities in Slovakia. Brussels: European Parliament.

Israel

Score 3 The basic income is insufficient to fulfill basic needs. It ranges from ILS 1,569 per month to ILS 4,990 per month. The current average salary is ILS 12,492 per month and the minimum wage is ILS 5,880 per month. The 2023 Alternative Poverty Report argued that the minimum cost of living for a family is ILS 12,900 per month. Rent assistance for a family with three children, which is eligible for the basic income, is ILS 1,170 per month. The average rent for a two-bedroom apartment in

the city center of Tel Aviv is about ILS 4,000 per month.

“Families are eligible for a 50% discount on their electricity bill. They are also eligible for a 50% discount on public transportation. There are no discounts or reduced rates for digital services or financial services.”

High poverty rates among the country’s Arab and ultraorthodox populations reduce public support for expanding assistance to poor families.

United States

Score 3

In general, the United States has an underdeveloped welfare state, and the quality of its public services does not have a good reputation. Public transport, for example, is generally quite cheap, but it is underfunded, often inconvenient, and in some places, almost nonexistent.

The adequacy of public services varies significantly based on geography and subnational policies. Gaps in coverage exist throughout the country. Local governments differ widely in their ability to fund high-quality services. Some localities benefit from a wealthy tax base, small populations, or low need. These areas often enjoy excellent public services, including top-notch state schools, public libraries, and community infrastructure. Other parts of the country, however, may have a lower tax base and/or higher-need populations, resulting in abysmal quality of public services.

The Biden administration invested heavily in infrastructure, particularly in renewable energy, highway, and digital infrastructure, in an effort to modernize public infrastructure.

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