



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## United Kingdom

Jonathan Bradshaw, Elaine Kempson and Caroline Mullen



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Contact: Giulia Pagliani

E-mail: [Giulia.PAGLIANI@ec.europa.eu](mailto:Giulia.PAGLIANI@ec.europa.eu)

*European Commission*

*B-1049 Brussels*

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Access to essential services for  
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*Jonathan Bradshaw, Elaine Kempson, Caroline Mullen*

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## Summary

There is no national definition of essential services. Neither are there country level, regional or local definitions. There are a variety of indicators of low-income people used but these tend not to be used in relation to access to essential services. The definition of lack of access to essential services due to low income, where it exists, varies with the service in question.

**Water and sanitation Services** are provided by private utilities on a regional basis. The conventional definition of water poverty in the UK is households who spend more than 3%, and 5%, of their income after housing costs on water and sewerage. In 2017/18, 21.9% of households spent more than 3% and 10% spent more than 5%. There is no government strategy on water poverty or agreed official definition or target. The utilities themselves operate various schemes to mitigate bills for certain groups by cross-subsidy, including Water Sure and Social Tariffs. Households cannot be disconnected from water and sewerage services.

**Energy services** (gas and electricity) are provided by private companies and consumers can switch supplier. Fuel poverty is the term used to describe problems of access to energy. Fuel poverty was defined as a household spending more than 10% of its income on fuel. Then the focus shifted to low income and high costs. Recently the government has been proposing to focus policy on dealing with the low thermal efficiency of dwellings. Consumers can be disconnected for failure to pay bills. There is a fuel poverty strategy and there are a variety of measures to protect low-income consumers. Some progress has been made, but fuel poverty remains a serious problem from a health and well-being perspective.

**Transport.** Access to public transport for people on low incomes is a matter of affordability and availability of services. Transport policy is now devolved so national level should be taken as respectively England, Wales, Scotland, and Northern Ireland. In Britain bus services are deregulated currently, and passenger rail run through franchises. In each nation, there are concessionary fares for certain groups including those over state pension age and people with some disabilities, but few are directly income related. The change in policy approach indicated by the New Deal for Transport and Transport Act 2000 brought a significant focus on equality and inclusion in transport. The Bus Services Act 2017 could see local transport authorities bring buses into franchise arrangements supporting socially important routes.

**Digital services.** Exclusion from digital services is a growing problem in the UK, not least because of a trend for government services to be “digital by design”. The government published a report on Digital Inclusion in 2014. This described how it would work over the next two years to reduce the number of people without basic digital skills and capabilities by a quarter. It focussed on access, skills, motivation and trust but not poverty or affordability. The Digital Strategy 2017 contained nothing that was relevant to dealing with digital exclusion due to low income.

**Financial services** Anticipating the transposition of the Payment Services Directive 2014/92/EU, the previous Government entered into negotiations with nine banks (all those with a greater than 1% market share of transaction bank accounts) to improve the design of existing basic bank accounts, publicise them to people for whom they would be appropriate and report annually to government on their up-take. This agreement remains in place and supplements the Payments Accounts Regulations 2015, which came into force in September 2016. The latest figures show that there were nearly 7.5 million basic bank accounts at the end of June 2018 and that the number of adults without a transaction bank account was just over a million, nearly half of whom lived in households where someone else had an account. But that still leaves just over half a million people who neither have an account themselves nor have access to one in their household. There is also concern currently about bank branch closures and, more recently, ATM withdrawals, especially in poorer neighbourhoods.

## **1 Overview of national/subnational measures aimed at supporting low-income people in accessing essential services**

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need<sup>1</sup>. The importance of ensuring access to essential services is also well established globally in the framework of the United Nation’s 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN Member States including all EU countries<sup>2</sup>. This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in the UK. The group of “those in need” is restricted in the report to people on a low income and low-income households.

### **1.1 Definition of “essential services”**

There is no national definition of essential services. Neither are there country level, regional or local definitions.

### **1.2 Definition of “low-income people” used in the context of access to services**

There are a variety of indicators of low-income people used but these tend not to be used in relation to access to essential services. The definition of lack of access to essential services due to low income, where it exists, varies with the service in question. See the following paragraphs. There is a general problem that the poor tend to pay more – the so-called “poverty premium”. A recent report by the Parliamentary All-Party Group on Poverty<sup>3</sup> highlighted the poverty premium in financial services, energy services and housing. This premium occurs when poorer people have to pay more for the same. They may have to shop locally in more expensive outlets; they may be on more expensive fuel tariffs or because they have pre-payment meters; they may not have credit cards and have to borrow at higher interest rates; they may be at higher risk and therefore charged more; they may have to pay over-time with a penalty that the better off avoid by paying up front.

### **1.3 Measures for facilitating access for low-income people to services**

The measures and responses are very diverse and fragmented with a set of different measures for different services, developed over time by many different providers. The problem of access to and affordability of services cannot really be overcome by the providers of the services. The solution lies in national regulation and adequate income.

#### **1.3.1 Access to water**

See Section 1.3.2.

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<sup>1</sup> The EPSR was jointly proclaimed by the European Parliament, the European Council and the European Commission on 17 November 2017. For more information on the EPSR, see: [https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles\\_en](https://ec.europa.eu/commission/priorities/deeper-and-fairer-economic-and-monetary-union/european-pillar-social-rights/european-pillar-social-rights-20-principles_en).

<sup>2</sup> The SDGs and their targets seek to realise the human rights of all, by promoting an integrated notion of sustainable development aimed at creating synergies between economic, environmental and social policies and objectives. For more information on the SDGs, see: <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>.

<sup>3</sup> APPG (2019). *Report of the APPG on Poverty inquiry into the poverty premium*. <http://www.appgpoverty.org.uk/home-page/appg-publishes-report-on-inquiry-into-the-poverty-premium/>

### 1.3.2 Access to sanitation

Water and sewerage<sup>4</sup> services are provided by the same private utilities on a regional basis. Water and sewerage services were previously provided by local or regional government authorities but were privatised in 1974. Almost all dwellings in the UK are connected to a piped supply providing potable water and most dwellings in towns and villages in the UK are connected to a piped sewage system. Dwellings in isolated rural settings have to provide their own sewage treatment facilities. Water companies charge customers. There are two types of charges: water/sewerage rates which are a fixed charge crudely related to the value of the dwelling – this is an inheritance from the old rating system in local government. Increasingly water meters are being installed and the charges consist of a standing charge which is supposed to reflect fixed costs and the need for charges to reflect marginal economic costs and a charge per cubic meter of water consumed. The water utilities are regulated by a government quango, OFWAT,<sup>5</sup> and there is a Water Consumer Council (CCWater) to represent consumers.<sup>6</sup> Charges vary from region to region.

The conventional definitions of water poverty in the UK are households who spend more than 3%, and 5%, of their income after housing costs on water. Of course, the 3% and 5% thresholds are conventions without any particular scientific merit, though 3% was endorsed by the UN in 2013 and has some support from the Minimum Income Standard estimate for water.<sup>7</sup> One obvious criticism of these thresholds is that they take no account of consumption. A household may not be spending more than 3% or 5% because they are trying to reduce their bills (if on a water meter) and may be risking their health and well-being as a result. Alternatively, a poor or non-poor household may be in water poverty unnecessarily because they are behaving wastefully. It might be possible to combine an estimate of consumption adequacy using both a share of total expenditure and an estimate of an amount needed to be spent for healthy living. This amount would of course need to vary by household size and type and, possibly, water region, to take account of price differences. Certainly, the introduction of a consumption level has been recommended for the definition of fuel poverty (see below).

Water prices have continued to rise faster than general inflation since privatisation (see Figure 1). This may be inevitable given that the industry is facing increasing demand and having to cope with climate change and a decrepit infrastructure. But over the last nine years there has been very little improvement in real incomes and for low-income working-age families, particularly those with children, their social security benefits have been cut and since 2016 frozen for four years. Poverty is increasing in families with children and is expected to go on increasing.

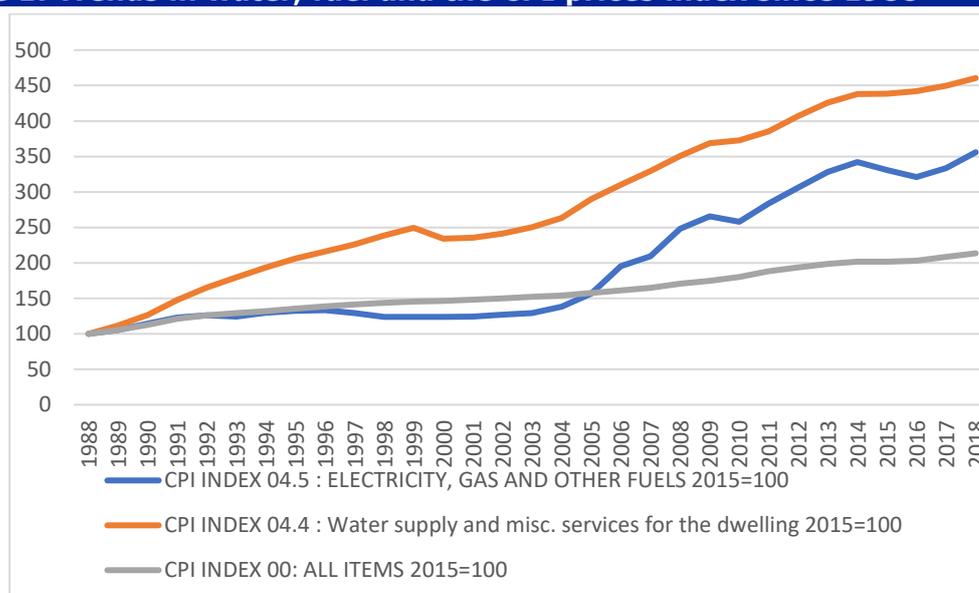
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<sup>4</sup> Sanitation is not quite correct for sewerage services. Sanitation implies other services than taking and treating waste water including perhaps street cleaning, refuse collection, and environmental health.

<sup>5</sup> <https://www.ofwat.gov.uk/>

<sup>6</sup> <https://www.ccwater.org.uk/wp-content/uploads/2019/10/Water-for-All-2019-FINAL.pdf>

<sup>7</sup> NEA Discussion Paper (2019). Water Poverty: A Common Measurement.

**Figure 1: Trends in water, fuel and the CPI prices index since 1988**

Source: Own analysis of ONS Inflation statistics<sup>8</sup>

So, are water poverty or water poverty gaps also increasing? It can be seen in Table 1 that the water poverty rate has slightly decreased between 2008/9 and 2017/18. By contrast, the water poverty gap - that is the amount above the water poverty threshold that households in water poverty are paying - has increased quite strongly.

**Table 1: Comparison of water poverty rates and water poverty gaps 2008/9 and 2017/18**

	Water poverty at the >3% threshold	Water poverty at the >5% threshold
<b>Rate in 2008/9</b>	23.6%	11.5%
<b>Rate in 2017/18</b>	21.9%	10.0%
<b>Gap 2008/9</b>	£3.46 (€4.12)	£3.62 (€4.27)
<b>Gap 2017/18</b>	£4.75 (€5.61)	£6.48 (€7.65)

Source: Own analysis of the Family Resources Survey

**Reduced tariffs:** Almost 700,000 financially vulnerable water customers are now receiving help through reduced bills. The schemes currently in place are likely to leave more than half of the problem unaddressed, and the amount and type of help varies considerably from region to region.

**WaterSure:** This scheme is offered by all companies. It limits metered bills for low-income, high use water users to, at most, the average for the region. Customers qualify for help through WaterSure if they are:

- metered;
- receiving certain welfare benefits; and
- either receiving child benefit for three or more children under the age of 19 or have someone living at the property with a medical condition requiring high water use.

<sup>8</sup> <https://www.ons.gov.uk/economy/inflationandpriceindices/datasets/consumerpriceindices>

During 2018/19, customers benefited from bill reductions of around £40m (€47m) under the WaterSure scheme, around £4.5m (€5.3m) more than the previous year.

**Social Tariffs:** Companies offer their own social tariff schemes which have the effect of limiting or reducing bills to some lower-income customers. In most cases, the schemes are fully funded through other customers' bills. Companies must consult with CCWater and their customers in developing these tariffs but are otherwise free to determine their nature. As such, there is considerable variation in terms of the eligibility criteria of the schemes and the level and nature of the support which they provide. CCWater's website has a guide which customers can use to identify what support is available from the company which serves them. During 2018/19, financially vulnerable customers benefited from water bill reductions totalling around £70m (€83m), an increase of 13% on 2017/18 (£62m) (€73m).

**Cash benefits:** There are no cash benefits specifically to pay for water/sewerage, though of course there are a variety of cash benefits to assist with general expenses and these tend to be income-related, helping low-income households most. There is one exception – all consumers in the South West Region receive a central government rebate on their bills to compensate for the fact that their water charges are higher than those in other regions.

**Water Direct** is another scheme operated by companies which some customers can find helpful to their budgeting. It allows companies to arrange to take payments direct from a customer's benefits before they are paid. Customers generally have to be in debt for an arrangement to be set up. Limits apply to the amount which companies are permitted to collect from benefits. By the end of 2018/19, 185,491 customers were paying water charges by Water Direct. This was down by 7% on the previous year (199,229), reflecting the fact that companies now offer a wider range of alternative support schemes that can often offer better support and more effectively relate to individual customer circumstances.

**In-kind benefits:** There are no in-kind benefits or free allowances, though some have argued that in an ideal world we would provide a tranche of clean water free of charge, the next tranche would be charged at a basic rate and then we would charge a high tariff for water use above a certain level.<sup>9</sup> Opting to have a water meter installed can be a way for some customers, particularly single people, couples and small families to achieve bill savings. For some, it can be the most effective way of improving the affordability of their bills. Around In 2019 55% of homes across England and Wales currently have a water meter. Installation of the meter is free and, unless they live in an area where compulsory metering is being implemented, customers have the option to revert to their previous method of charging within two years.

**Advice:** Advice is available from Citizens Advice Bureaux, especially on debt management including water debt. The Water Consumer Council has advice on its website about getting a meter, managing debt, managing consumption, and making complaints.<sup>10</sup> Customer awareness of financial support schemes remains low. In 2019 only 12% of all consumers knew about WaterSure and 5% about social tariffs.<sup>11</sup>

The industry offers a number of miscellaneous schemes to help customers in difficulties:

- Charitable trusts and in-house crisis funds. These make awards of company funds to help customers facing financial crisis.
- Payment matching. Where customers maintain regular payments against a debt the water company will match those payments, usually with an equal payment or in some cases more than equal, so helping the consumer to pay off the debt more quickly.
- Payment breaks. A facility to allow customers to defer payments by agreement to help them manage short-term financial stresses.

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<sup>9</sup> Hills, B., Huby, M. and Kenway, P. (1997). *Fair and sustainable: Paying for water*, London: New Policy Institute.

<sup>10</sup> <https://www.cwater.org.uk/>

<sup>11</sup> <https://www.cwater.org.uk/wp-content/uploads/2019/10/Water-for-All-2019-FINAL.pdf>

- Benefit entitlement checks. Supporting customers by helping them identify whether they are claiming all the benefits to which they are entitled.
- Water efficiency home audits. Visits to customers' homes to help them identify how to save water and therefore reduce metered bills.
- Lowest bill guarantee. Schemes that allow customers to switch to a meter without risk, as the company guarantees it will not ask the customer to pay any more than they were doing before the meter was installed.
- Money/debt advice referral arrangements. Companies have arrangements with advice agencies to transfer customers to them, in order that they can help them address their overall financial circumstances.

**Provision.** Provision of an uninterrupted supply is guaranteed. There may be restrictions from time to time due to drought or supply failure, but utilities are not allowed to cut consumers off. Nevertheless, paying water charges and debt from unpaid water bills is a generator of financial vulnerability for many consumers.

Some analysis about future trends in water poverty was undertaken several years ago.<sup>12</sup> If there were no increase in water bills from 2009-10 levels, the water poverty rate would remain at 23.6% using the 3% water poverty threshold and 11.5% using the 5% threshold. If water bills increased by 3% per year more than income, then by 2033 the water poverty rate would affect more than half of all households (53.7%) at the 3% threshold and nearly a third (30.0%) at the 5% threshold. This was holding all other factors constant. However, things were not and are not going to remain constant. Changes in household structure, with much of the growth coming in single person households, will increase water poverty. However, this will interact with increased numbers of households having water meters, which is likely to reduce water poverty.

### 1.3.3 Access to energy

Domestic energy in the UK is supplied by private utilities which set their own tariffs subject to regulation by a government quango, OFGEM. Almost all dwellings have access to an electricity supply and most (not all) households in towns and villages have access to a gas supply. In rural areas, households may buy their own supplies of oil or liquid gas. Households may also use coal or wood subject to air pollution regulations in urban areas. Utility companies compete for customers and customers can switch supplier.

Fuel poverty is the term used to describe problems of access to energy. Fuel poverty is a devolved policy area and is defined and measured differently in different parts of the UK. In general, fuel poverty relates to households that have to spend a high proportion of their household income to keep their home at a reasonable temperature. Fuel poverty is affected by three key factors: a household's income, their fuel costs, and their energy consumption (which in turn can be affected by the energy efficiency of the household's dwelling).<sup>13</sup>

Fuel poverty came to be defined by the conventional measure of households spending more than 10% of their incomes after housing costs on energy. Then, in 2012, Professor John Hills undertook a review for the Department of Energy and recommended a measure based on low income and high costs.<sup>14</sup> "The Government should adopt a new indicator of the extent of fuel poverty under which households are considered fuel poor if:

- they have required fuel costs that are above the median level; and
- were they to spend that amount they would be left with a residual income below the official poverty line."

<sup>12</sup> Bradshaw, J. and Huby, M. (2013). "Water poverty in England and Wales", *Journal of Poverty and Social Justice*, 21, 2, 137-148.

<sup>13</sup> <https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-8730#fullreport>

<sup>14</sup> Hills, J. (2012). *Getting the measure of fuel poverty: Final Report of the Fuel poverty Review*. [http://eprints.lse.ac.uk/51237/1/\\_\\_libfile\\_REPOSITORY\\_Content\\_CASE\\_CASEreports\\_CASEreport72.pdf](http://eprints.lse.ac.uk/51237/1/__libfile_REPOSITORY_Content_CASE_CASEreports_CASEreport72.pdf)

He also proposed the use of a fuel poverty gap measure – how much those in fuel poverty needed to increase their income or reduce their consumption in order to be lifted above the threshold. The latest proposal from the previous government was to broaden the measure to capture all low-income households living in homes with inherently inefficient energy use.

**Reduced tariffs:** Companies may offer lower tariffs for a period to attract new customers and reduced off-peak tariffs are also offered. The only scheme to protect low-income consumers specifically is the Warm Homes Discount (WHD). Those eligible receive £140 (€165) rebate each year. Eligibility is based on receipt of Pension Credit (an income-tested minimum pension). The Department for Work and Pensions works with suppliers to identify those who receive Pension Credit among their customers.

**Price cap:** A 2016 report by the Competition and Markets Authority (CMA) found that many customers were on default tariffs which were often more expensive, and that customers were overpaying around £1.4bn (€1.6bn) per year as a result. The CMA report suggested over 30 new measures to reform the market, including a price cap for customers on pre-payment meters, which was introduced in 2017. An extension of this cap (which was not specifically recommended by the CMA), known as the safeguard tariff, came into force in February 2018 to protect customers deemed to be vulnerable as they receive the Warm Homes Discount. On 1 January 2019, the tariff cap for the 11 million customers on default tariffs came into force. The cap is on the unit cost of energy, so prices can still rise if customers consume more energy. The cap is reviewed twice a year, most recently in February 2019, shortly after the cap came into force.

**Cash benefits:** There are no cash benefits awarded specifically to pay for energy, though of course there are a variety of cash benefits to assist with general expenses and these tend to be income-related, helping low-income households most. Consumers can have some of their bills (including rent, services charges, fuel or water bills) paid directly out of benefits payments if they are having financial difficulties. This is called “third party deductions” and sometimes Fuel Direct.

The Winter Fuel Payment is a tax-free annual payment to help older people meet the cost of their winter fuel bills. The “standard” rates are £200 per eligible household where the oldest person is under 80, and £300 for households containing a person aged 80 or over. For the winters 2008/2009 to 2010/2011, additional annual payments worth £50 (€59) (or £100 (€118) for households where the oldest person was 80 or over) were made alongside the standard Winter Fuel Payment. These additional payments have not been made since 2010/2011. For winter 2017/2018, around 11.8 million people received a Winter Fuel Payment. Total expenditure was just over £2.0 (€2.36) billion. The WFP is not related to low income, though a rationale put forward for it has been that older people were more likely to be poor.

Cold Weather Payments are made from the Social Fund to recipients of Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit during periods of very cold weather. To “trigger” the payments, the average temperature at a specified weather station must be recorded as, or forecast to be, 0°C or below for seven consecutive days. The scheme runs from 1 November to 31 March each winter. The payment is a fixed amount for each week of cold weather, which has been fixed at £25 (€29.5) since 2010.

Since payments are only made during periods of very cold weather, expenditure on Cold Weather Payments in any one year depends on the severity of the winter. For example, winter 2017-18 was colder than the four winters preceding it and this resulted in a greater number of Cold Weather Payments. Over the winter, there were 140 “triggers”, resulting in an estimated 4.75 million payments and estimated expenditure of £118.7 (€140) million.

**In-kind benefits:** There are no in-kind benefits or certain amounts of free Xkw. In fact, electricity and gas tariffs are regressive, consisting as they do of a fixed standing charge and a unit price. Consumers of smaller amounts therefore pay more per unit. Consumers

who have difficulty in paying their bills can ask for a pre-payment meter and, although this may help them manage their consumption, they end up paying a higher unit price.

The Energy Company Obligation (ECO) is a government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty. The scheme began in April 2013, and over time it has been amended. The latest policy, ECO3, commenced on 3 December 2018, and applies to measures completed from 1 October 2018. Under the Home Heating Cost Reduction Obligation (HHCRO), obligated suppliers must mainly promote measures which improve the ability of low-income, fuel poor and vulnerable households to heat their homes. This includes actions that result in heating savings, such as the replacement of a broken heating system or the upgrade of an inefficient heating system.<sup>15</sup>

**Energy efficiency for rented properties:** An Energy Performance Certificate (EPC) is a rating of how energy efficient a property is. The certificates are graded on a scale of A (most efficient) to G (least efficient). An EPC is a legal requirement when a property is bought, sold or rented. This legal requirement was introduced in 2008 under The Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007. The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 set new standards for energy efficiency in rented homes. The legislation means:

- first, that as of 1 April 2016, a tenant of a domestic private rented property can make a request to their landlord for consent to make energy efficiency improvements and the landlord must not unreasonably refuse consent;
- second, as of 1 October 2016, domestic and non-domestic private rented property must have a minimum level of energy performance certificate band E;
- third, that if the property is below the minimum energy efficiency requirements, a landlord of a domestic private rented property must not grant a new tenancy of the property after 1st April 2018, and must not continue to let the property after 1st April 2020, and a landlord of a non-domestic private rented property must not grant a new tenancy of the property after 1st April 2018, and must not continue to let the property after 1st April 2023.

**Advice:** The Citizens Advice Bureaux, independent local advice agencies in the community and sometimes local authority advisors provide debt advice at a local level. The Money Advice Service provides debt advice at a national level.

**Provision:** The difference between water poverty and fuel poverty is that consumers can be cut off from their energy supply for non-payment.

There is more information below in Section 3.

### 1.3.4 Access to transport

There is no one accepted indicator of transport poverty in the UK. There are challenges in determining an indicator as travel and transport use varies greatly between people for a wide range of structural, relational and personal reasons. It is difficult to assess of what travel can be considered necessary and what is only desirable. Mattioli et al. (2017) investigated the possibility of a metric of high cost - low income which might serve as an indicator.<sup>16</sup> Access to public transport for people on low incomes is a matter of affordability and availability of services. That latter point matters as much as the former since inadequacy of services can mean people are unable to participate in society.

Transport policy, to a large extent, is a devolved matter in the UK, so national level should be taken as respectively England, Wales, Scotland, and Northern Ireland. In addition, certain English cities, notably London, but also other city regions including Leeds and

<sup>15</sup> <https://www.ofgem.gov.uk/environmental-programmes/eco/contacts-guidance-and-resources/eco-public-reports-and-data/scheme>

<sup>16</sup> Mattioli, G., Lucas, K., & Marsden, G. (2017). Transport poverty and fuel poverty in the UK: From analogy to comparison. *Transport Policy*, 59, 93-105.

Greater Manchester and the West Midlands have a relatively high level of autonomy in relation to transport policy.

**Reduced tariffs:** In Britain, a range of railcards allowing discounted rail travel are available for certain groups, including people over 60, people aged 16-25, and people with some disabilities. The rail companies operate as franchises, and participation in the railcard schemes forms part of the franchise agreement.<sup>17</sup>

People in Britain in receipt of working-age benefits be (some of which are income related<sup>18</sup>) who are looking for work can apply for a Jobcentre Plus Travel Discount Card, which provides 50% discounts on some rail tickets. This railcard was created through agreement between the Association of Train Operating Companies and social security body Job-Centre Plus.<sup>19</sup> Some regional transport authorities have additional agreements with Job-Centre Plus to provide a wider range of concessionary travel to unemployed people (see Greater Manchester).<sup>20</sup>

An arrangement with the Republic of Ireland means that Northern Irish residents over 65 or those with some disabilities can also travel on buses and trains throughout the island of Ireland. The public transport operator in Northern Ireland also provides 50% discount for under 16s.<sup>21</sup>

**Cash benefits:** There are a number of benefits and grants intended to support travel costs. These include benefits for people with some disabilities who may have associated mobility costs;<sup>22</sup> there are also schemes helping with costs of travel for some people in receipt of income-related welfare benefit, for instance, a health service scheme to help with travel costs to hospital,<sup>23</sup> and support for travel to education for people in financial hardship or for people aged 16-19.<sup>24</sup>

**In-kind benefits:** In England outside London, there is statutory free travel on off-peak local buses once people reach state pension age, and for people with some disabilities. This concession is not means tested. It is administered locally.<sup>25</sup> Local authorities and Integrated Transport Authorities have powers to provide further discretionary concessions to certain other groups including children under 16 and full time students 18 or under,<sup>26</sup> and in some cases additional support for travel to school costs for low income families or under 20s who have caring responsibilities.<sup>27</sup> These local transport authorities in England can also provide "socially necessary" bus routes which would not be considered profitable by the private bus providers who operate buses in England (where bus services outside

<sup>17</sup> Haylen, A. (2019). Rail fares, ticketing & prospects for reform, Number CBP8552, House of Common Library.

<sup>18</sup> <https://www.gov.uk/jobseekers-allowance>

<sup>19</sup>

<https://www.whatdotheyknow.com/request/97132/response/241152/attach/3/Jobcentre%20Plus%20Travel%20Discount%20Card.pdf>

<sup>20</sup> <https://tfqm.com/travel-choices/jobseekers>

<sup>21</sup> <https://www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel>

<sup>22</sup> <https://www.gov.uk/dla-disability-living-allowance-benefit>

<sup>23</sup> <https://www.nhs.uk/using-the-nhs/help-with-health-costs/healthcare-travel-costs-scheme-htcs/>

<sup>24</sup> <https://www.gov.uk/government/publications/support-to-help-with-the-cost-of-transport/support-to-help-with-the-cost-of-transport>

<sup>25</sup> House of Commons Transport Committee (2019). Bus services in England outside London, Ninth Report of Session 2017-19.

<https://publications.parliament.uk/pa/cm201719/cmselect/cmtrans/1425/1425.pdf>

<sup>26</sup> Butcher, L. and Hirst, D., (2019). Concessionary bus fares: Briefing paper, House of Commons Library.

<sup>27</sup> <https://www.gov.uk/government/publications/support-to-help-with-the-cost-of-transport/support-to-help-with-the-cost-of-transport>

London are deregulated).<sup>28</sup> There are concerns that pressure on local government funding has led to a reduction in these services.<sup>29</sup>

London provides concessionary travel for people over 60 and those with disabilities, including free bus, underground and light rail travel within Greater London at any time. The London concessionary travel also allows free travel on some local (heavy) rail services.<sup>30</sup> In Scotland, older and some disabled people are entitled to free travel on local and national buses, and discounted travel for under 18s and volunteers who are under 25.<sup>31</sup> In Wales, currently, people over 60 and those with some disabilities are entitled to free bus travel.<sup>32</sup> In Northern Ireland people with some disabilities and all over 60s are entitled to free travel on buses and trains.

Although there are a range of concessionary fares for public transport, the great majority of these are not directly targeted directly towards those on low income, but arguably have been aimed at groups, a substantial proportion of whom, who could be expected to have lower incomes. However, perhaps the most generous concessions are those for people over the state pension age many of whom do not have low incomes.<sup>33</sup>

**Information and advice:** Information about concessionary travel is available online via the government organisations administering the concessions, and via national government sites. Non-governmental organisations also provide information online and by phone and sometimes in person. Paper information leaflets are available at major bus and rail stations. Job Centre advisors will also provide information to benefit claimants. However, there are concerns that the complexity of the part-privatised public transport in Britain creates confusion about availability and eligibility for concessions.<sup>34</sup>

### 1.3.5 Access to digital public services

Digital Inclusion *is* social inclusion in the 21st century. It is necessary to ensure that all individuals, including disadvantaged groups, have access to, and the skills to use, Information and Communication Technologies (ICT) and are therefore able to participate in and benefit from today's growing knowledge and information society. It involves:

- Digital skills: Being able to use digital devices (such as computers or smart phones and the internet). This is important, but a lack of digital skills is not necessarily the only, or the biggest, barrier people face.
- Connectivity: Access to the internet through broadband, Wi-Fi and mobile. People need the right infrastructure but that is only the start.
- Accessibility: Services need to be designed to meet all users' needs, including those dependent on assistive technology to access digital services.

The Good Things Foundation<sup>35</sup> found that affordability was not the most important reason for people not using the internet. Only 1 in 7 non-users said the cost of accessing the internet was a barrier. This is related to the affordability of devices as well as connection costs for running these devices. The most common reasons for not using the internet were: it was "not for them" (3 in 5), "I don't have the right support" (1 in 4) and "it's too complicated" (1 in 5). They found that people saying it was too expensive tended to be

<sup>28</sup> House of Commons Transport Committee (2019) op cit.

<sup>29</sup> See for instance, Campaign for Better Transport (2016). Buses in Crisis: A report on bus funding across England and Wales 2010 – 2016; Mullen C, Marsden G, Philips I. (2019). Seeking protection from precarity? Relationships between transport needs and insecurity in housing and employment. Geoforum; Preston, J. and Rajé, F. (2007). Accessibility, mobility and transport-related social exclusion. Journal of Transport Geography, 15, (3), 151–160.

<sup>30</sup> Butcher, L. and Hirst, D., (2019) op cit.

<sup>31</sup> Ibid.

<sup>32</sup> Ibid.

<sup>33</sup> See for instance, Butcher and Hirst (2019) op cit.

<sup>34</sup> House of Commons Transport Committee (2019) op cit.

<sup>35</sup> [https://www.goodthingsfoundation.org/sites/default/files/personas\\_its\\_too\\_expensive.pdf](https://www.goodthingsfoundation.org/sites/default/files/personas_its_too_expensive.pdf)

40+, not currently in employment, with children living at home and experience of life-changing events. What would help them, they said, was access to equipment and an internet connection at venues where they go for other services, such as libraries. In order to purchase their own device, they typically said: "I would need this on a weekly repayment basis that consists of nominal payments and can be adjusted to my needs, without any hidden costs".

11.3m people in the UK lack the basic digital skills they need to use the internet effectively. 4.8m people never go online at all. The Government Digital Service has developed a digital inclusion scale which maps individuals' digital capability on a scale from 1 to 9, from those who do not use the internet at all to digital experts. Some sections of the population are more likely to be digitally excluded than others. These are: older people; people in lower-income groups; people without a job; people in social housing; people with disabilities; people with fewer educational qualifications, or excluded, or left school before age 16; people living in rural areas; homeless people; and people whose first language is not English.

For more information on digitally excluded populations in the UK, see the annual UK Consumer Digital Index (CDI) from Lloyds Bank. The 2019 CDI shows that 11.9m people (22% of the population) do not have the digital skills needed for everyday life in the UK. By 2030, it is predicted that 4.5m people (8% of the population) will remain digitally disengaged. People with a disability are 35% less likely to have essential digital skills for life.<sup>36</sup> There is also a report by ONS<sup>37</sup> covering some of the same ground.

23% of households in the two lowest socio-economic groups (D and E) still do not use the internet. Increasingly the smartphone is taking the place of other ways to access the internet. But this risks disconnection and under connection. It is all very well having a smartphone, but if you do not have Wi-Fi, the phone is your only option for internet connection. If you have run out of data allowance for the month, or even if your home is in an area of low connectivity, it could be difficult to access digital public services.

**Reduced tariffs:** None.

**Cash benefits:** None. Indeed, the roll-out of the Universal Credit (UC) system, which is "digital by design", has revealed the scale of the problem of low-income digital exclusion, as highlighted by the UN Special Rapporteur on Extreme Poverty and Human Rights in the report he wrote after visiting the UK in November 2018.<sup>38</sup> He recalled the original description of UC as "digital by default" (although the government no longer uses this phrase), and describes this as "putting some of the most vulnerable first in line for what amounts to a nationwide digital experiment" for the Government Transformation Strategy (2017).<sup>39</sup> He continues: "The British welfare state is gradually disappearing behind a webpage and an algorithm, with significant implications for those living in poverty". A range of submissions to the Special Rapporteur detailed these difficulties for specific groups.<sup>40</sup> According to the Department's own 2018 survey, only 54 % of all claimants were able to apply online independently, without assistance. Whilst the government says that alternative help is available,<sup>41</sup> calling its strategy "digital first", the UN Special Rapporteur cites evidence that it wishes to keep this to a minimum.<sup>42</sup>

<sup>36</sup> UK: see the annual UK Consumer Digital Index from Lloyds Bank.

<sup>37</sup> ONS (2019). *Exploring the digital divide*.

<https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04>

<sup>38</sup> <https://undocs.org/A/HRC/41/39/Add.1> (pp. 13-14)

<sup>39</sup> <https://www.gov.uk/government/publications/government-transformation-strategy-2017-to-2020>

<sup>40</sup> Available at [www.ohchr.org/EN/Issues/Poverty/Pages/UKVisitSubmissions.aspx](http://www.ohchr.org/EN/Issues/Poverty/Pages/UKVisitSubmissions.aspx)

<sup>41</sup> E.g. see Written Answer, House of Commons *Hansard*, 5 November 2019.

<sup>42</sup> Department for Work & Pensions (2010). *Universal Credit: Welfare that works*, London: DWP, CM7957, p. 38.

“The reality is that digital assistance has been outsourced to public libraries and civil society organizations”, he states. Digital assistance with the initial UC claim is meant to be available in Jobcentres, but this, together with budgeting support, was also part of Universal Support Delivered Locally, for which local authorities were initially funded as the government realised that substantial assistance would be needed. However, finding that the service was patchy, the government has now commissioned Citizens Advice Bureaux to provide this service. In the meantime, many advice organisations are helping claimants not only with the initial claim but also as it progresses without additional funding. In advance of “managed migration”, the government announced on 1 November 2019 another £10m for voluntary organisations to help vulnerable claimants more generally with UC.<sup>43</sup>

The UN Special Rapporteur also highlights automation such as the Real Time Information reporting of earnings project, as well as fraud and error detection resulting in wrongfully applied sanctions. His concerns were such that he and his team have also produced a special report on digitalisation and welfare issues more generally,<sup>44</sup> in which he questions whether the motives for digitalisation of welfare are always as altruistic as they seem.

**In kind benefits:** Public Libraries offer access to the internet free of charge. But austerity cuts have resulted in local authorities closing many public libraries.<sup>45</sup>

**Advice, training:** The 2017 Digital Strategy said: “To do this, we will ensure adults in England who lack core digital skills will not have to pay to access the basic digital skills training they need, mirroring the approach taken for adult literacy and numeracy training. And, as jobs and whole industries are disrupted by digital innovation, we need to make sure those affected have the support they need to adapt. We will establish a new Digital Skills Partnership, working together with partners who are passionate about making a difference and who share our ambitions to tackle the digital skills gap.”<sup>46</sup>

NHS Digital,<sup>47</sup> the Department of Health and Social Care,<sup>48</sup> NHS commissioners and providers<sup>49</sup> and local authorities are all working to improve digital inclusion, and there are many examples of local efforts to improve digital inclusion practice. “Digital You”, in Salford, aims to get 8,000 of the most vulnerable and digitally excluded residents online by 2020, engaging residents in digital through local community settings and helping them to develop basic digital skills and confidence.<sup>50</sup> The Health e-Research Centre (HERC) is co-creating mobile interventions in conditions including respiratory disease and psychosis.<sup>51</sup> The digital intervention works by helping patients identify warning signs of psychosis, so that treatment can be delivered early. Initial findings from a small pilot study of this intervention are encouraging, showing high rates of acceptability and some

<sup>43</sup> <https://www.gov.uk/government/news/10-million-fund-to-help-vulnerable-people-claim-universal-credit>

<sup>44</sup> <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=25156&LangID=E>

<sup>45</sup> Almost 130 public libraries have closed in the last year (2018) in Britain, while an extra 3,000 volunteers have been brought in to run remaining services, as the decade’s austerity pressures see local authorities continuing to apply swingeing cuts to budgets. The annual survey of British libraries by the Chartered Institute of Public Finance and Accountancy (Cipfa) has revealed a similar picture each year since 2010, with the number of branches and paid staff falling every year. Over the last year, spending on libraries by local authorities fell by £30m to £741m. There was a net loss of 127 public libraries in England, Wales and Scotland, while 712 full-time employees lost or left their jobs and volunteer numbers increased by 3,000, to 51,394. <https://www.theguardian.com/books/2018/dec/07/nearly-130-public-libraries-closed-across-britain-in-the-last-year>.

<sup>46</sup> <https://www.gov.uk/government/publications/uk-digital-strategy/executive-summary>

<sup>47</sup> <https://digital.nhs.uk/about-nhs-digital/our-work/digital-inclusion>

<sup>48</sup> <https://www.gov.uk/government/publications/the-future-of-healthcare-our-vision-for-digital-data-and-technology-in-health-and-care/>

<sup>49</sup> <https://digital.nhs.uk/about-nhs-digital/our-work/digital-inclusion/supporting-digital-inclusion-locally>

<sup>50</sup> <https://www.salford.gov.uk/digital-salford/digital-you/>

<sup>51</sup> [https://www.herc.ac.uk/case\\_studies/active-assistance-psychological-therapy-actissist-digital-intervention-co-producing-care-psychosis/](https://www.herc.ac.uk/case_studies/active-assistance-psychological-therapy-actissist-digital-intervention-co-producing-care-psychosis/)

statistically significant improvements in patient outcomes. Robust evaluation of the effectiveness and cost-effectiveness of interventions to improve digital inclusion is, however, at an early stage, and although case studies of individual impact abound, when efforts to improve digital engagement rely on self-selection it is difficult to know which individuals or population groups are missed. Digital technology, while it has clear potential to improve engagement with health prevention and widen access to services, could in practice reach some subgroups of the population but not others, and could consequently maintain or even increase health inequalities.<sup>52</sup>

**Provision of a basic supply:** 13% of UK adults do not use the internet, unchanged since 2014; those aged 55 and over and in the DE socio-economic group remain less likely to be online. One in seven adults of working age in DE households do not go online and, when they do, one in five only go online via a smartphone.<sup>53</sup> 7% of households still do not have internet access in 2019.<sup>54</sup>

#### 1.4 Access to financial services (Directive 2014/92/EU)

Concerns about banking exclusion in the UK were first raised at the end of the 1990s when, as part of a wider government initiative to tackle social exclusion, it became clear that a substantial proportion of the UK population did not have a transaction bank account. In part, this was due to problems of denied access, but it was also clear that the design of bank accounts made them inappropriate to the needs of people on low incomes, large numbers of whom either chose not to open one or had closed their accounts to give themselves greater control over their money.

The first major policy intervention precedes Directive 2014/92/EU by more than a decade and occurred when the then Chancellor of the Exchequer imposed a deadline of October 2001 by which all banks should offer a basic bank account that met the needs of people on low incomes. This was followed, three years later in December 2004, by a statement that the banks and Government would work together to reduce by half the number of families without a transaction bank account. A Treasury-led Financial Inclusion Taskforce was set up to oversee this reduction and report to Parliament annually.<sup>55</sup> This resulted in a fall from almost 4.4 million adults who lacked a transaction bank account in 2003 to 1.5 million in 2013. In 2014, however, the numbers began to rise, and banks had begun to introduce charges or limitations on the use of basic bank accounts.<sup>56</sup>

In 2014, the UK Government entered into extensive negotiations with the banking industry to improve basic bank accounts, in anticipation of the Payment Services Directive 2014/92/EU applying to the UK from 16 September 2016. These negotiations resulted in the announcement in December 2014 that an agreement had been reached with nine banks to improve their existing basic bank accounts, so that they are fee-free for standard banking transactions and do not allow the customer to go overdrawn. These nine banks were selected because they each had a market share of 1% or more.<sup>57</sup>

At the same time as the voluntary agreement was being negotiated, an agreement was reached that the national Money Advice Service (now the Money and Pension Service) website would provide detailed guidance on basic bank accounts, including which institutions offer them.

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<sup>52</sup> Bloor, K. (2018). Digital health and its impact on health inequalities, York: University of York.

<sup>53</sup> [https://www.ofcom.org.uk/data/assets/pdf\\_file/0021/149124/adults-media-use-and-attitudes-report.pdf](https://www.ofcom.org.uk/data/assets/pdf_file/0021/149124/adults-media-use-and-attitudes-report.pdf)

<sup>54</sup> <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/bulletins/internetaccesshouseholdsandindividuals/2019>

<sup>55</sup> House of Commons Library (2017). *Financial inclusion (exclusion)*,. Briefing paper No. 01397, London: House of Commons Library.

<sup>56</sup> McKay S., Rowlingson K. and Overton, L. (2019). *Financial inclusion annual monitoring briefing paper*, Birmingham: University of Birmingham, Centre on Household Assets and Savings Management.

<sup>57</sup> HM Treasury (2018) Basic bank accounts: July 2017-June 2018, London: HM Treasury.

When the Directive was transposed into UK legislation (The Payments Accounts Regulations 2015), the Government designated these same nine banks, and they have been legally required to offer basic bank accounts as defined in the legislation to eligible customers since 18 September 2016. At the same time, HM Treasury wrote to the banks to clarify that the earlier commitments under the 2014 agreement were not superseded by the Payment Accounts Regulations and that they were expected to continue to meet them. This included reporting data on basic bank accounts and personal current accounts, which HM Treasury has committed to publishing.

The third report of this data was published in December 2018 and showed that at 30 June 2018 there were 7,455,960 basic bank accounts open across the nine designated institutions. It also provides details of the numbers of basic bank accounts that were opened, closed and refused by each of the nine banks during the 12-month reporting period.<sup>58</sup>

Concerns remain, however, that some banks may not be promoting their basic bank accounts widely. Indeed, the data they report show clearly that some offer more basic bank accounts than would be expected from their total market share of current accounts (Co-operative Bank; Clydesdale and Yorkshire Bank; Nationwide, and Lloyds Banking Group). Others offer far fewer than would be expected (Royal Bank of Scotland, and Barclays).<sup>59</sup>

The 2019 report gives details of a banking industry-wide agreement to provide banking services through local post offices. In November 2017 the then Economic Secretary wrote to both the chief executives of both the Post Office and UK Finance (the trade body for the banking industry) asking how they, together could raise awareness of this service. This led to the launch of a FivScotland. e-Point Plan in November 2018, and two trial publicity campaigns in North West England and Dumfries and Galloway in Scotland. It also notes the decline in the number of ATMs in rural and low-income communities' access to cash through ATMs.<sup>60</sup>

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<sup>58</sup> HM Treasury (2018) Basic bank accounts: July 2017-June 2018, London: HM Treasury.

<sup>59</sup> McKay S., Rowlingson K. and Overton L (2019). *Financial inclusion annual monitoring briefing paper*. Birmingham: University of Birmingham, Centre on Household Assets and Savings Management.

<sup>60</sup> HM Treasury (2019). *Financial inclusion report 2018-19*, London: HM Treasury.

## 2 National/subnational policy frameworks and reforms

### 2.1 National/subnational policy frameworks

The coalition Government's child poverty strategy 2014-17<sup>61</sup> included commitments to raise living standards by reducing families' costs in relation to several of these areas. Since then there has not been an overarching UK anti-poverty strategy of this kind, although the devolved administrations have published their own more recent child poverty strategies.

#### Water and sanitation

Water and sanitation are provided by private utilities (on a regional basis) which are effective monopolies. They are regulated by a government appointed quango, OFWAT, and consumers are represented by another quango, the Water Consumer Council. OFWAT's draft determinations for the next five-year period would, if confirmed, deliver an average £50 (€59) reduction in annual water and sewerage bills for customers in England and Wales by 2024. However, that reduction is before inflation is applied to bills.

#### Energy

Domestic energy in the form of electricity or gas is provided by private energy companies. They are regulated by a government-appointed quango, OFGEM. Northern Ireland still has an Electricity Consumers Council, but the equivalents no longer exist in England, Wales and Scotland.

The Warm Homes and Energy Conservation Act 2000 defines someone in fuel poverty as: "a person [who] is a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost". In 2014, the government introduced in legislation a fuel poverty target for England to improve as many fuel-poor homes as is reasonably practicable to a minimum energy efficiency rating of Band C, by the end of 2030. These policies have been further developed more recently (see Section 3).

#### Public transport

The "New Deal for Transport" and subsequent Transport Act 2000 set the context in which statutory and concessionary bus fares in England and Wales were implemented; set the requirement for local transport plans (sustainable urban mobility plans) in England and Wales; and plans for greater autonomy in transport decision-making for Wales, Scotland and Northern Ireland. That policy context was intended as a radical shift towards social, environmental and economic sustainability in mobility. While some of the provisions from the 2000 Act remain, the policy context has changed greatly.<sup>62</sup> However, local transport plans usually include high-level objectives on inclusion and equality of opportunity, and it is at this local level that measures such as discretionary fares and on subsidy for "socially necessary" bus routes are implemented (although note provision for this was made in the Transport Act 1985 which deregulated buses).

As noted above there are concerns about the sufficiency of this approach to bus service provision in England and this was among the motivations for the Bus Services Act 2017 which is intended to enable transport authorities to plan and franchise bus services for their area. The Act was the second intended to allow franchising, but no transport

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[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/324103/Child\\_poverty\\_strategy.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/324103/Child_poverty_strategy.pdf)

<sup>62</sup> See e.g. Docherty, I and Shaw, J. (2011). "The transformation of transport policy in Great Britain? 'New Realism' and New Labour's decade of displacement activity". *Environment and Planning A*, 43 (1). pp. 224-251.

authorities successfully introduced franchising following the first Act.<sup>63</sup> Greater Manchester is now consulting on bus franchising.<sup>64</sup>

Wales has<sup>65</sup>, and Scotland is producing<sup>66</sup> a national transport strategy, setting objectives including on reduction of poverty (especially child poverty), equality and inclusion. Wales also has a policy statement on its Transport Objectives which includes objectives for improving accessible travel for people with disabilities, and also for public involvement in planning service provision and for providing affordable transport.<sup>67</sup> Northern Ireland has a Regional Development Strategy.<sup>68</sup> England<sup>69</sup> and Scotland<sup>70</sup> have inclusive and accessible travel strategies aimed at improving access to travel for people with disabilities. Northern Ireland had a similar strategy from 2005-2015,<sup>71</sup> and has consulted on a further strategy in 2015. The Westminster government produced strategy document in 2019 on the future of urban mobility which may have implications for availability and affordability of shared and public transport.<sup>72</sup>

### Digital public services

The previous Government published a report on Digital Inclusion in 2014.<sup>73</sup> This described how it would work over the next two years to reduce the number of people without basic digital skills and capabilities by a quarter. "At that point, we will review our approach to ensure we are on course to have everyone who can be online by 2020". It focussed on access, skills, motivation and trust but not on poverty or affordability.

The previous Government published a digital strategy in 2017.<sup>74</sup> But there was nothing in it that was relevant to dealing with digital exclusion due to low income, according to a new report by the House of Commons Science and Technology Committee.<sup>75</sup>

The UK government's digital strategy has lost momentum. The report says that the Government Digital Service (GDS), which was created in 2011, has "lost its way" and that its role is becoming "increasingly unclear". Its findings chime with those of the latest United Nations international e-government survey, in which the UK fell from first place to fourth between 2016 and 2018.

### Financial services

Policy relating to banking inclusion in the UK is long-standing. The first step was taken by the incoming Labour Government towards the end of the 1990s as part of a wider initiative looking into social inclusion. A report published by the Policy Action Team on Financial

<sup>63</sup> Butcher, L. and Demsey, N. (2018) Bus Services Act 2017; Number CBP 7545, House of Commons Library.

<sup>64</sup> <https://www.gmconsult.org/strategy-team/gmbusconsultation/>

<sup>65</sup> <https://gov.wales/sites/default/files/publications/2017-09/wales-transport-strategy.pdf>

<sup>66</sup> <https://www.transport.gov.scot/media/45149/national-transport-strategy-draft-for-consultation-july-2019.pdf>

<sup>67</sup> Welsh Government (2017). Policy Statement – Accessible and Inclusive Public Transport Objectives. <https://gov.wales/sites/default/files/publications/2017-12/policy-statement-accessible-and-inclusive-public-transport-objectives.pdf>

<sup>68</sup> <https://gov.wales/sites/default/files/publications/2017-09/wales-transport-strategy.pdf>; <https://www.transport.gov.scot/media/45149/national-transport-strategy-draft-for-consultation-july-2019.pdf>

<sup>69</sup> Department for Transport (2018). Inclusive Transport Strategy. <https://www.gov.uk/government/publications/inclusive-transport-strategy>

<sup>70</sup> Scottish Government (2016). Going Further: Scotland's Accessible Travel Framework, Part 5. <https://www.transport.gov.scot/publication/going-further-scotland-s-accessible-travel-framework/j448711-08/>

<sup>71</sup> <https://www.infrastructure-ni.gov.uk/publications/accessible-transport-strategy-2005%E2%80%932015>; <https://gov.wales/sites/default/files/publications/2017-12/policy-statement-accessible-and-inclusive-public-transport-objectives.pdf>

<sup>72</sup> <https://www.gov.uk/government/publications/future-of-mobility-urban-strategy>

<sup>73</sup> <https://www.gov.uk/government/publications/government-digital-inclusion-strategy/government-digital-inclusion-strategy>

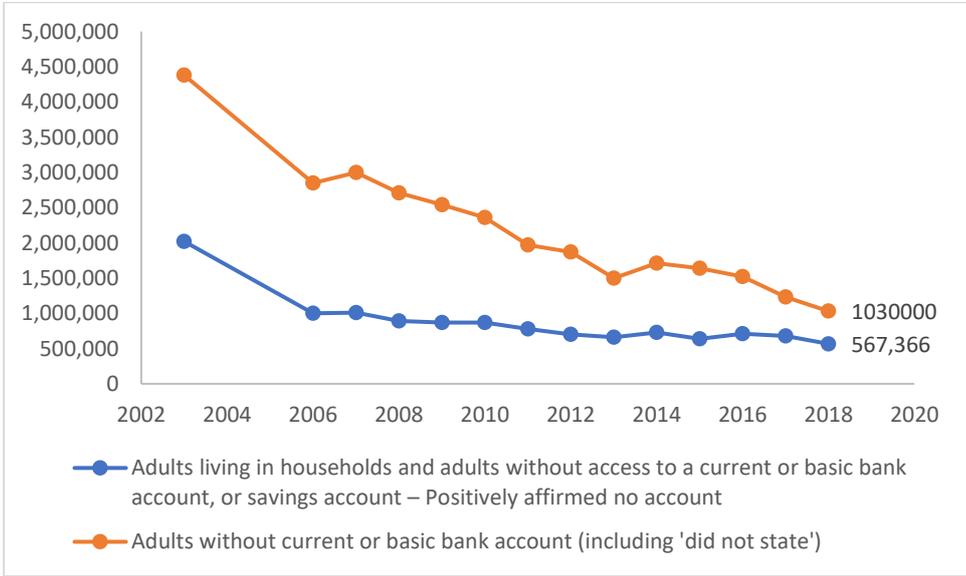
<sup>74</sup> <https://www.gov.uk/government/publications/uk-digital-strategy>

<sup>75</sup> <https://www.globalgovernmentforum.com/uks-digital-strategy-has-lost-momentum-say-mps/>

Exclusion in November 1999 drew attention both to the scale of the problem and evidence on its causes and proposed, based on research, a basic bank account that would meet the needs of people on low incomes. Banks were encouraged to develop basic bank accounts by the then Chancellor of the Exchequer (Gordon Brown) who subsequently imposed a deadline of October 2001 by which all banks should provide such an account.<sup>76</sup>

Banking inclusion was taken forward significantly by a pre-Budget statement on 2 December 2004 that the banks and Government would work together to reduce by half the number of families without bank accounts. In addition, the Government set up a Financial Inclusion Taskforce of industry and third sector representative to oversee work in this area and report annually to Parliament. It also committed to spending £120 (€142) million to tackle financial inclusion. The Taskforce continued its work until the change in Government in 2010.<sup>77</sup> During this time the number of adults without a current or basic bank account fell dramatically, from 4,438,000 in 2003 to 2,360,000 in 2010. There was a similarly dramatic fall in the number of adults living in a household without access to such an account (see Figure 2).

**Figure 2: Number of people “unbanked”, 2002-2018, Family Resources Survey**



Source: McKay S., Rowlingson K. and Overton, L. (2019) *Financial inclusion annual monitoring briefing paper*. University of Birmingham, Centre on Household Assets and Savings Management.

The numbers of unbanked adults continued to fall for a few years after the Taskforce ceased to exist, reaching 1,500,000 in 2013, before rising once again in 2014. Without the scrutiny of the Taskforce, some banks began to change the terms and conditions of basic bank accounts, with some introducing new fees or limiting their use at ATMs or branches. In 2015, a report by the Competition and Markets Authority drew attention to the levels of fees that were being charged for failed transactions on basic bank accounts, which by design could not be overdrawn.

The Payment Services Directive 2014/92/EU provided a fresh impetus to policy promoting banking inclusion. As described above, the Government reached a voluntary agreement with nine banks to address the shortcomings in the basic bank accounts at that time and

<sup>76</sup> House of Commons Library (2017). *Financial inclusion (exclusion)*. Briefing paper No. 01397, London: House of Commons Library.

<sup>77</sup> House of Commons Library (2017). *Financial inclusion (exclusion)*. Briefing paper No. 01397, London: House of Commons Library.

also to publicise their availability. This was subsequently supplemented by the Payment Accounts Regulations 2015 which transposed the Directive into UK legislation. In addition, prior to the 2015 general election, an independent Financial Inclusion Commission was established which helped to shine a spotlight on the issue of access to banking.<sup>78</sup> In the period since, the number of adults without a bank account has fallen from 1,710,000 in 2014 to 1,030,000 in 2018, on a steady downward trajectory (see Chart above).

The number of people without a transactional bank account has therefore fallen dramatically over a 15-year period, reaching the lowest levels ever in 2018. Nevertheless, there were still just over a million people who lacked access to their own transactional bank account. Nearly half this group lived in households where someone else had an account, but this still means that just over half a million people neither had an account themselves nor had access to one in their household.<sup>79</sup>

There is consistent evidence that around half of people with a basic bank account choose to manage their money in cash, in order to retain closer control over their spending.<sup>80</sup> Consequently, there is concern about both a long-term trend in bank branch closures and, more recently, the withdrawal of free-to-use ATMs, which disproportionately affect low-income communities LINK<sup>81</sup>, which runs the UK ATM network, has implemented a Financial Inclusion Programme, that aims to ensure that ATMs are available in the 'most vulnerable and deprived communities', where low levels of use would, otherwise, make them unviable. It does this through subsidies to ATM operators who run free-to-use ATMs in these deprived areas.<sup>82</sup> It has also committed to maintaining a broad geographic spread of free ATMs in the UK. The Payment Systems Regulator hold LINK to account for its commitments.

## 2.2 Ongoing or announced reforms

### Water and sanitation

The General Election took place on December 12, resulting in a majority Conservative government; so, there may well be changes. However, the Conservative manifesto was light on detail, so it is not clear to what extent utility prices will be an area of concern or action for the future.

### Energy

The previous Government had consulted on the next stage of the fuel poverty strategy, discussed in more detail below, between summer and September 2019. It remains to be seen what priority the new Conservative Government now gives this issue.

### Public transport

Although the Bus Services Act 2017 is now two years old, it has yet to result in bus franchising and the current efforts by Greater Manchester to move to franchising may be understood as a test case. The transport strategies and objectives in Scotland, England, Wales and Northern Ireland may have implications for affordability and availability of public transport in future.

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<sup>78</sup> House of Commons Library (2017). *Financial inclusion (exclusion)*, Briefing paper No. 01397, London: House of Commons Library.

<sup>79</sup> McKay, S., Rowlingson, K. and Overton, L. (2019). *Financial inclusion annual monitoring briefing paper*, Birmingham: University of Birmingham, Centre on Household Assets and Savings Management.

<sup>80</sup> HM Treasury (2019) *Financial inclusion report 2018-19*, London: HM Treasury

<sup>81</sup> LINK is the UK's largest cash machine network to which "effectively every cash machine in the UK is connected", according to their website at: <https://www.link.co.uk/>

<sup>82</sup> LINK (2019). "Financial Inclusion" [website], available at: <https://www.link.co.uk/initiatives/financial-inclusion/>

**Digital public services**

The government published a Government technology and innovation strategy in 2019 but there is nothing in it about digital exclusion or the problems that low-income citizens may be having to cope with government departments that have gone “digital by design”.

**Financial services**

The Government continues to monitor levels of banking inclusion access to banking services, including through local post offices. In addition, the Payment Systems Regulator oversees the commitment by LINK, which runs the UK ATM network, to subsidise Free-to-use ATMs in deprived communities where they would not, otherwise be available.

### 3 A focus on access to energy

#### 3.1 Fuel poverty

Fuel poverty emerged from poverty as a separate notion during the oil crisis of the late 1970s when energy prices rose very rapidly.<sup>83</sup> Basically, the drivers of fuel poverty are rising prices which have risen faster than general inflation, low income, and the poor thermal efficiency of the UK housing stock. Households with high energy costs living in poverty or on its margins face extra costs to keep warm, above those for typical households with much higher incomes. These costs are largely outside the control of those households – given the capital investment that would be required to reduce them – except through trading off the temperatures at which they live against other necessities, exacerbating the difficulties faced by all on such low incomes. From a health and well-being perspective, living at low temperatures as a result of fuel poverty is likely to be a significant contributor not just to the excess winter deaths that occur each year (a total of 27,000 each year over the last decade in England and Wales), but to a much larger number of incidents of ill-health and demands on the National Health Service (NHS) and a wider range of problems of social isolation and poor outcomes for young people.

Policy on fuel poverty, and on energy efficiency which is one of the key ways of alleviating fuel poverty, can have effects on a number of additional policy areas. For example, cold homes can have negative impacts on both mental and physical health, potentially adding to demand on the NHS and social care providers, and directly contributing towards excess winter deaths. Health impacts of cold homes include increased risk of heart attack or stroke, respiratory illnesses, poor diet due to “heat or eat” choices, mental health issues, and worsening or/slow recovery from existing conditions.<sup>84</sup> Those most at risk of ill health from fuel poverty include children, the elderly, and long-term sick and disabled people. It has been estimated that insulating homes to the highest standard could reduce NHS costs by roughly £1.4 billion each year in England alone.<sup>85</sup> The health service is estimated to save £0.42 for every £1 spent on retrofitting fuel poor homes.<sup>86</sup>

#### 3.2 Groups

Identifying the fuel poor group is particularly problematic. While it is easy to identify households spending more than 10% of their income on fuel using sample surveys,<sup>87</sup> locating them on the ground is much more problematic. As the Hills report argued, it would be prohibitively expensive – and intrusive – to carry out a full property and income assessment to understand the fuel poverty status of all households. Hills found that 90 % of the fuel poverty gap is accounted for by households with low incomes also living in homes that have energy ratings of E, F and G. One problem is that the traditional proxy for low income, of means-tested benefits receipt, accounts for only 62 % of the low-income high costs (LIHC) households and 62 % of the fuel poverty gap. However, it is possible to identify a small set of physical characteristics, which can be ascertained without an in-depth physical survey, which could account for households with more than half the total fuel poverty gap. These are having oil, solid fuel or portable heating, living in a rural property off the gas grid, having solid walls, or being built before 1945. However, even this most effective set of simple proxies would still identify more than twice as many

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<sup>83</sup> Bradshaw, J.R. and Harris, T. (eds.) (1983). *Energy and Social Policy*, London: Routledge and Kegan Paul.

<sup>84</sup> Public Health England (2017). *Cold Weather Plan for England, making the case; why long-term strategic planning for cold weather is essential to health and wellbeing*, p. 24.

<sup>85</sup> All Party Parliamentary Group for Healthy Homes and Buildings (2018). *Building our Future: Laying the Foundations for Healthy Homes and Buildings*, White Paper.

<sup>86</sup> UK Green Building Council (2017) *Regeneration and Retrofit Task Group Report*.

<sup>87</sup> Bradshaw, J. (2008). “Who is fuel poor?”, *Poverty* 131, Autumn, pp. 9-11.

households as were actually in fuel poverty (low income and high cost LIHC), without further screening.

Identifying the remaining half of the fuel poverty gap is much harder, particularly the 38 % of the fuel poverty gap accounted for by low-income households who do not receive benefits. The implication is that while relatively simple proxies can pick up many of those most at risk in a fairly accurate manner, to find the full population at risk would need more detailed investigation. The three main groups of people likely to experience particularly negative health impacts of fuel poverty are the elderly, infants, disabled people and those living with long-term sickness. 34 % of fuel poor households contain someone with a disability or long-term illness, 20 % have a child aged 5 or under, and 10 % a person aged 75 or over. Given their vulnerability to the impacts of fuel poverty, these groups are an obvious priority for interventions that make it easier to keep warm, even if they do not have the very greatest fuel poverty gaps.

### 3.3 Social inclusion of low-income groups

The UK cannot claim to have got anywhere near tackling fuel poverty. However, there is a commitment and a strategy. In its consultation for the updating of the 2015 fuel poverty strategy in 2019,<sup>88</sup> the Department for Business, Energy and Industrial Strategy claimed some success:

- The Energy Company Obligation has increased support for energy efficiency for low-income and vulnerable households from £310 million per year in 2015 to £450 million in 2017 and to £640 million per year from 2018. It is now entirely focussed on low-income and vulnerable households.
- The Minimum Energy Efficiency Standards for landlords, which were introduced in April 2018, focus on the least energy-efficient private rental properties – those rated F or G. Around 40% of these households are living in fuel poverty. The regulations set a minimum standard of Band E and recognise that landlords have an important role in ensuring that the properties they rent out are at an acceptable standard.
- 11 million households have been protected from unjustified price rises, with the energy price cap helping many in fuel poverty and, as a result, the fuel poverty gap is falling.
- Choice in the market has been increased and made it easier to switch tariffs and provider, as well as helping two million low-income households get money off their winter energy bills through the Warm Homes Discount.

The proposals out for consultation include:

- Metric: Update the way in which fuel poverty is measured to better track progress against the statutory fuel poverty target. The proposal is to broaden the measure to capture all low-income households living in inefficient homes. The rationale is to reduce the apparent “churn” in and out of fuel poverty, caused by the current relative “Low Income High Costs” measure, so that as action is taken to improve homes to an energy efficiency rating of Band C the number of households in fuel poverty can be reduced over time, and it is clear whether the action taken is having sufficient impact. In the short term, this will increase the number of households defined as in fuel poverty from 2.55 million to 3.66 million, or from 11.1% to 15.0%. It will also increase the aggregate fuel poverty gap.
- Target and Milestones: Retain the statutory fuel poverty target to ensure that as many fuel poor households as is reasonably practicable are improved to a minimum energy efficiency rating of Band C by the end of 2030 (and the supporting interim

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[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/819606/fuel-poverty-strategy-england-consultation.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/819606/fuel-poverty-strategy-england-consultation.pdf)

milestones of as many fuel poor homes as reasonably practicable to Band E by 2020 and Band D by 2025).

- **Vulnerability:** The Government proposed to refine this principle by clarifying that we will consider the impact of our policies on the health and wellbeing of people on very low incomes, even when they live in a reasonably energy efficient home. People may be vulnerable to the effects of living in a cold home if they are of a certain age or living with certain health conditions. Those who are low income, vulnerable and living in an inefficient home should be a priority for support. To meet the fuel poverty target, low-income vulnerable households that are living in A-C rated homes will not require additional energy efficiency improvements. However, we should consider the needs of such households in particular circumstances where they may be at risk of serious health impacts, such as if their boiler breaks and they are unable to repair it.

## Annex

**Table A1: Essential service - Water**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>89</sup>

Water poverty is defined as spending more than 3% or 5% of net income on water and sewerage.

2) Measures aimed at facilitating access for low-income people to water (for hygiene purposes, to cook...) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	No	Yes-few (only in one region)	
<b>In-kind benefits</b>	No	No	No
<b>Advice/training or information services</b>	Yes		
<b>Provision of a basic/uninterrupted supply</b>	Yes		

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>89</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A2: Essential service - Sanitation**

- 1) Definition of "low income" used in the context of the delivery of the service in the country:<sup>90</sup>

Sanitation is paid for with water. Again definition of water poverty is spending more than 3% or 5% of net income on water.

- 2) Measures aimed at facilitating access for low-income people to sanitation (i.e. systems for taking dirty water and other waste products away from dwellings in order to protect people's health) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	No	Yes-few (only in one region)	
<b>In-kind benefits</b>	No	No	No
<b>Advice/training or information services</b>	Yes		

(\*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".

<sup>90</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A3: Essential service - Energy**

1) Definition of "low income" used in the context of the delivery of the service in the country:<sup>91</sup>

Spending more than 10% of net income on energy.

2) Measures aimed at facilitating access for low-income people to energy (to light dwellings, heat or cool dwellings, use home appliances) in the country:

	National (*)	Subnational	
		Regional (only if no for national) (**)	Local (only if no for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	Yes		
<b>In-kind benefits</b>	Yes		
<b>Advice/training or information services</b>	Yes		
<b>Provision of a basic/uninterrupted supply</b>	No	No	No

(\*) For each measure: Does the measure exist in the country at national level ("Yes"/"No")?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is "No".

<sup>91</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A4: Essential service – Public transport**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>92</sup>

no single definition, although some measures are aimed at people receiving income related welfare benefits, or at people in financial hardship.

2) Measures aimed at facilitating access for low-income people to public transport in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	Yes		
<b>Cash benefits</b>	Yes		
<b>In-kind benefits</b>	Yes		
<b>Advice/training or information services</b>	Yes		

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>92</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A5: Essential service – Digital public services**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>93</sup>

None.

2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, digital health care appointments...) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	No	No
<b>Cash benefits</b>	No	No	No
<b>In-kind benefits</b>			
<b>Advice/training or information services</b>	Yes		
<b>Provision of a basic/uninterrupted supply</b>	No	No	No

(\*) For each measure: Does the measure exist in the country at national level (“Yes”/“No”)?

(\*\*) **Only** if the measure does not exist at national level **and** if the service is organised at subnational level: Does the measure exist at regional level (Yes in all regions; Yes in most regions; Yes but only in a few regions; No)? And at local level (Yes in all local entities; Yes in most local entities; Yes but only in a few local entities; No)? Important: if a measure exists as a **general social support measure**, not specifically aimed at facilitating access for low-income people, the answer is “No”.

<sup>93</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table B1: Essential services – Summary table**

- 1) Measures aimed at facilitating access for low-income people to the different services that exist at national, regional and/or local level in the country
- 2) Broader policy framework under which all or some of these measures are organised in the country
- 3) Ongoing or announced reforms of the measures and/or related frameworks aimed at (further) enhancing effective access to the service for low-income people in the country

	1. Measures (NAT, SUBNAT, BOTH, NONE) (* )	2. Policy framework (**)		3. Ongoing or planned reforms (Yes/No)
		National (Yes/No)	Subnational (Yes/No)	
<b>Access to water</b>	BOTH	Yes		No
<b>Access to sanitation</b>	BOTH	Yes		No
<b>Access to energy</b>	NAT	Yes		No
<b>Access to public transport</b>	BOTH	Yes	Yes	No
<b>Access to digital public services</b>	BOTH	Yes		No
<b>Access to basic financial services (***)</b>	Not applicable	Yes	Yes	Yes

(\*) This column summarises the response provided in Tables A1-A5 above. "NAT" means that all the measures that exist in favour of low-income people are national measures; "SUBNAT" means that there are no national measures but some of/all the measures that exist are subnational measures; BOTH means a mix of NAT and SUBNAT; "NONE" means that there are no measures, be it at national or subnational level.

(\*\*) Is there a broader national policy framework under which all or some of these measures are organised in the country for some of/all the services under scrutiny ("Yes"/"No")? **Only if** there is no such national framework for one service **and if** the service is organised at subnational level: Is there a broader subnational policy framework under which all or some of these measures are organised for this service ("Yes"/"No")?

(\*\*\*) Open and use payment accounts with basic features (Directive 2014/92/EU).

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