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Access to essential services for low-income people

Slovakia

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European Social Policy Network (ESPN)

**ESPN Thematic Report on
Access to essential services for
low-income people**

Slovakia

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Summary

There is no national definition of essential services in Slovakia, nor definitions at the subnational level. The definition of the term “low-income people” varies according to policy context.

The vast majority of the population has access to good-quality water. Roma marginalised communities represent a significant exception to this. Their situation has been the subject of scrutiny by the Office of Public Defender of Rights. Measures addressing limited access to water in the marginalised Roma communities focus mainly on building infrastructure, which is funded mainly from EU funds.

Energy prices are regulated by an independent regulatory body, which determines the prices for electricity, gas and water each year. However, when regulating energy prices, the income of households is not taken into account. No measures to facilitate access by low-income persons to energy apply.

A cash benefit aimed at facilitating access to energy is provided by a housing allowance, which is intended to cover part of housing costs. Housing allowance is not a “pure” tool to address access to energy, because it is not designed to cover only energy costs. It is also limited in its scope, because it is part of the minimum income scheme and is provided only to recipients of minimum income benefits. No other measures apply.

Access by low-income people to public transport is not supported. There are zero-fare public train services, but they target children (pupils), students and seniors. On the other hand, children do represent one of the most vulnerable socio-demographic groups in Slovakia in terms of income poverty.

Access by low-income people to digital services is not supported, except that there is a reduced tariff for user fees for the public broadcasting service.

Access to financial services has improved, thanks to the introduction of a so-called “basic banking product” in 2016, designed for low-income persons. It is provided free of charge to those whose net monthly income does not exceed 1.1 times the minimum wage. The percentage of people who use the basic banking product is small.

Access to essential services is elaborated in several strategic documents. They cover access to water, sanitation, energy and financial inclusion. Access to water and sanitation is seen as a problem in the marginalised Roma communities.

When it comes to reforms in the field of essential services, attention is paid mainly to housing allowance. There are several proposals for change, but none of them has yet been implemented. And it remains unclear what form change will take. A new reform initiative has come from the National Bank which – together with the Central Office of Labour, Social Affairs and Family – has launched an educational project for social workers in the field, with the aim of training them in financial literacy and preparing them to help poor people use various financial instruments.

Access to energy and energy poverty is the topic selected for deeper analysis in this report. Although energy prices for households in Slovakia are below the EU average, the share of household expenditure on electricity, gas and other fuels is far above. It is a problem especially for poor people. Energy poverty affects unemployed persons/households with low work intensity, single-parent households and households with three or more children, and, in particular, members of the marginalised Roma communities. Arrears and inability to keep one’s home adequately heated result from very low (or absent) income and the lack of supportive policy measures. Poor insulation and inadequate energy consumption might contribute to the energy vulnerability of households.

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.¹ The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.² This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Slovakia. 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 are neither national nor subnational definitions of essential services in Slovakia.

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

There are several definitions of “low-income people” in relation to the delivery of the six essential services.

Policies aimed at facilitating access to water and sanitation focus on marginalised Roma communities, which lag behind the rest of society in many respects. Marginalised Roma communities face a combination of social risks, including very low income, material deprivation and social exclusion. Other population categories that fall into low-income strata are not taken into account, because access to water and sanitation is not a serious problem for the major part of the population.

Households receiving minimum income benefits represent a target group for housing allowance, which covers part of housing costs, including the costs of energy. Households on minimum income benefits also represent one of the target groups of the *Strategy on the Protection of Consumers at Risk of Energy Poverty*, prepared by the Regulatory Office for Network Industries (2019).

Public rail transport services at the national and regional levels are provided free of charge to broadly defined socio-demographic categories, including pupils, students and seniors. Low income is not a criterion. Public bus services offer free or reduced fares for children. Here, too, low-income households receive no special treatment.

Measures facilitating access to financial services, which go beyond the requirements of Directive 2014/92/EU, define low-income people as persons whose monthly net income does not exceed 1.1 times the minimum wage.

As regard access to digital public services, there is no definition of low-income people, as low income is not a criterion for specific policy measures.

¹ 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.

² 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/>.

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

1.3.1 Access to water

The vast majority of the population has access to good-quality water (Útvar Hodnota za peniaze, 2017): 88.9% of the total population had access to the public water supply system in 2017.³ Roma marginalised communities represent an exception to this. The problem arises from a low level of connection to the public water supply system. The Atlas of Roma Communities,⁴ a statistical review of the living conditions in the marginalised Roma communities, shows that 27% of the segregated Roma settlements had no connection to the public water supply network in 2019. Furthermore, the Roma settlements also lacked other (credible) water sources.

The risk situation in the marginalised Roma communities has been the subject of scrutiny by the Office of Public Defender of Rights. Its final report (Verejná ochrankyňa práv, 2016) confirmed persistent problems with access to drinking water, and contained several recommendations at the local and the national level.

Measures to address the limited access to water in the marginalised Roma communities focus mainly on the building of infrastructure, which is funded mainly by EU funds – namely the European Social Fund and the European Regional Development Fund. The infrastructure in the marginalised Roma communities is covered under Priority 6 of the Operational Programme Human Resources, called “Technical facilities in municipalities with presence of marginalised Roma communities”. According to the *Strategic Plan for Operational Programme Human Resources for the period 2018–2020*,⁵ although several projects to promote access to drinking water have been contracted and implemented, municipalities have shown little interest in such projects. This has also been confirmed by non-governmental organisations involved in the integration of marginalised Roma communities. They have reported a low willingness and ability on the part of municipalities to invest in infrastructure in order to promote access to drinking water in marginalised Roma communities (CVEK, 2018: 37).

No other measures apply.

1.3.2 Access to sanitation

Members of the marginalised Roma communities represent the most vulnerable category in terms of access to sanitation. In 2019, 59% of segregated Roma settlements had no access to the public sewerage network. As with water supply, the main focus in sanitation is on the building of infrastructure in this type of settlement, drawing on EU funds. No other measures apply.

1.3.3 Access to energy

Energy prices are regulated by the Regulatory Office for Network Industries, an independent regulatory body that determines the prices for electricity, gas and water each year. However, when regulating energy prices, household income is not taken into consideration. Energy prices are differentiated by the size of the household. As a result, there are no reduced tariffs for the low-income population.

Housing allowance (*Príspevok na bývanie*), which is intended to cover a portion of housing costs, is a cash benefit that aims at facilitating access to energy. It is provided in

³ The use of the public water supply system has increased by 2.3 percentage points over the past 10 years.

⁴ <https://www.minv.sk/?atlas-romskych-komunit>. In 2019, the methodology of the survey changed. This needs to be taken into account when comparing results from various waves.

⁵ <https://www.employment.gov.sk/sk/esf/programove-obdobie-2014-2020/operacny-program-ludske-zdroje/strategicky-plan-2018-2020/>

two forms: for single-adult households (EUR 57.20 per month) and for households with two or more members (EUR 91.40 per month). To be eligible for housing allowance, a claimant has to specify his/her status in relation to the dwelling (owner, tenant, etc.);⁶ s/he has to make regular payments for rent and housing services (or for social services in social services facilities). If there is any debt relating to the housing, the claimant must declare it and agree to a schedule for its repayment.

Housing allowance is not a “pure” tool to address access to energy, because it is not designed to cover only energy costs.⁷ It is intended to help with total housing costs, including rent and other needs. Furthermore, it is part of the minimum income scheme and is provided only to recipients of minimum income benefits. This means that in this case low-income people are defined as people who rely on social assistance.

Coverage of housing allowance is far from optimal. It is estimated that only 50–60% of minimum income recipients also receive housing allowance. This applies especially to households from the marginalised Roma communities. One of the problems these households face is difficulty in declaring their official standing in relation to their dwellings (owner, tenant, etc.), since a significant proportion of marginalised Roma households live in dwellings that are not officially approved by the local authorities (they do not meet the necessary standards and they were built without official approval) and are built on land that does not belong to them (Škobla, 2018).

No other measures apply.

1.3.4 Access to public transport

Rail services are run by public and private providers, although the national public provider is dominant. Public rail services can be used free of charge by broadly defined socio-demographic categories, including pupils, students and seniors. Low-income people are not explicitly included as beneficiaries. On the other hand, this measure does focus on children, which form the most vulnerable socio-demographic group in Slovakia in terms of income poverty.

The costs of bus services for pupils travelling from home to school are covered by the so-called “transport allowance”. This is paid by the Ministry of Education at the request of the school providers which then reimburse the pupils’ travel costs direct to their parents on a monthly basis. Payments are provided to all parents whose children rely on the bus service to attend school. The transport allowance covers children who attend state and church schools.

Bus services at regional and local level are undertaken by public and private companies on behalf of regional governments and municipalities, which can set the conditions for use of the services. Some regions and municipalities offer children free travel. But low income is not a criterion for reduced fares or benefits in kind.

Municipalities run so-called “school buses” for pupils, but the children of low-income households receive no preferential treatment. The school bus services are free.

No other measures (cash benefits, reduced fares, benefits in kind, advice/information services) apply.

1.3.5 Access to digital public services

In 2018, 82% of households had an internet connection, which was below the EU average (92%). Some 5.6% of inhabitants could not afford an internet connection at

⁶ Housing allowance is also paid to persons living in supported housing – social services facilities, emergency housing facilities, etc.

⁷ There is no specific part of the housing allowance that targets explicitly energy costs.

home (5.5% in the EU as a whole).⁸ Enforced lack of an internet connection was related to low income: an internet connection was not accessible to 25.5% of persons at risk of poverty (15.8% in the EU-28). Despite this, there are no specific measures to help with access to the internet for low-income households. The government is focusing on addressing geographical inequalities in internet coverage.

Digital social security services are not available in Slovakia. In order to claim social services or a social transfer, one has to visit the relevant authority. Digital services are provided in the field of employment services, but without any special treatment for the low-income population.⁹

There are no specific measures to facilitate access for low-income people to digital public services,¹⁰ including health care, digital communication and fiscal services.

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

Access to financial services – namely the right of consumers to open and use a payment account – has improved with implementation of Directive 2014/92/EU. In addition to a payment account with basic features, a so-called “basic banking product” was introduced in 2016. While the payment account with basic features, as one of the key elements of the Directive, represents a standard account for people living in the EU, the basic banking product is a type of payment account designed for low-income persons.

According to Directive 2014/92/EU, Member States should ensure that a payment account with basic features is offered by credit institutions free of charge or for a reasonable fee. In Slovakia, this product costs EUR 3 per month, which is below the average price of a standard account in Slovakia. As a result, it offers an accessible alternative to existing products. Taking into account its features, including its accessibility to all people residing in the EU, it has improved access to financial services.

The basic banking product is a country-specific measure that aims to facilitate access to financial services for low-income people. When introducing this measure, Directive 2014/02/EU was used as a reference point. The most important thing is that the basic banking product is provided free of charge. It is granted only to persons whose net monthly income does not exceed 1.1 times the minimum wage. Applicants may not have any other payment account, except for a deposit account, a debtor’s account, a passbook account or a savings account. This basic payment account allows money to be deposited and withdrawn, and payments to be made. It also includes internet banking and a debit card, which can be renewed after its expiry – again, free of charge.¹¹

The basic banking product represents an important tool of social inclusion. It offers an adequate range of financial services to low-income people (people with income slightly above the monthly minimum wage) at zero cost. There are no hidden fees, no “traps” for clients who are not familiar with the banking products and their conditions.¹² It means that even people with a low level of education, or with limited knowledge of existing

⁸ This value refers to 2015, the latest available data in Eurostat’s database (indicator ilc_mddu07a).

⁹ The Office for Labour, Social Affairs and Family coordinates the activities of the website entitled Internet Guide to Labour Market (*Internetový sprievodca trhom práce*) which offers services for jobseekers, employers, and students and their parents. Jobseekers can register and create their internet profiles and look for a job in an online vacancy database. Employers can advertise vacancies. The website contains information on educational requirements for various types of jobs. For jobseekers, the use of this website is optional. Personal contact remains the main form of communication with labour offices. However, this measure does not focus on low-income people, and nor does it provide them with in-kind benefits or reduced fares.

¹⁰ We do not include in these services the nationwide public broadcasting service (i.e. Radio and Television of Slovakia), for which the user fee of households on minimum income benefits is reduced by 50%.

¹¹ <https://www.mfsr.sk/en/finance/financial-market/financial-consumers-protection/basic-banking-product-standard-account/>

¹² Banks offer so-called free payment accounts, but these accounts are available at “zero cost” only for clients who use some of the bank’s products (mortgage, insurance, etc.).

“cultural and “institutional “codes” have access to financial services. That includes, for example, people living in marginalised Roma communities.

However, the percentage of people who use the basic banking product is small. It is estimated that less than 1% of bank customers used it in 2018.¹³ Bank analysts consider it to be an unnecessary form of regulation, because competitive pressure in the banking sector can offer better conditions. On the other hand, there are experts who explain the low use of the product by the fact that many banks do not actively promote it, but only list it as one of their products.¹⁴

¹³ <https://www.webnoviny.sk/vofinanciach/special-slovaci-nemaju-privelmi-zaujem-o-zakladny-bankovy-produkt/>

¹⁴ <https://ekonomika.sme.sk/c/22006788/bezny-ucet-zadarmo-ponukaju-banky-zo-zakona-zaujem-onho-nie-je.html>

2 National/subnational policy frameworks and reforms

2.1 National/subnational policy frameworks

A general policy framework for social inclusion policies is set by the *National Framework Strategy for Support of Social Inclusion and Fight against Poverty* (Ministerstvo práce, sociálnych vecí a rodiny, 2017). It defines basic principles, priorities, target groups and main policy measures. The term “essential services” is not used in the document. On the other hand, access to quality services is listed among the key areas of social inclusion policies, with reference to active inclusion and social investment approaches. Access to quality services focuses on social services, support for independent living among disabled people, the de-institutionalisation of social services and foster care, inclusive education, prevention of violence against children, housing, and employment services. Essential services are not part of this section. The strategy pays attention to access to water, sanitation and energy, as part of a broader strategic approach to the marginalised Roma communities. Other essential services are not mentioned in the document.

In 2019, an update to the action plans related to the *Strategy of the Slovak Republic for Integration of Roma up to 2020* was approved by the government. The updated action plans focus on access to some essential services. When it comes to housing conditions, the action plans define policy objectives that address access to water, sanitation and energy. In the area of financial inclusion, the emphasis is on financial literacy, increasing awareness of financial services, and advice against usury. As result, four of the six essential services are addressed by the updated action plans.

Financial literacy and inclusion have recently become a priority issue for the National Bank of Slovakia, which has published its *Strategy for Support of Financial Literacy* (Národná banka Slovenska, 2019). The document identifies five groups on which educational and awareness-raising activities should concentrate. Although low-income people are not explicitly listed among them, the document does pay attention to vulnerable groups, including the long-term unemployed, who are among those groups with the highest risk of income poverty in Slovakia. In the case of vulnerable groups, three risks are identified: excessive debt, low level of savings and use of new technologies. These are addressed by the National Bank through educational campaigns, information leaflets and the coordination of educational projects.

A national policy framework for access to energy is represented by the *Strategy on the Protection of Consumers at Risk of Energy Poverty*. The most recent version of this strategy was submitted for public consultation in 2019, and in the following paragraphs that is the version we rely on.

The strategy proposes a definition of energy poverty. Energy poverty refers to the situation of a household that receives minimum income benefit and whose financial resources are insufficient to ensure heating of the dwelling and other energy use. In terms of expenditure, it refers to a situation where spending on energy represents at least 10% of the household’s total net income. This definition combines two criteria: the “weight” of the energy expenditure and the entitlement to minimum income benefit.¹⁵

Access to digital services is the subject of several strategic/framework documents, but they do not pay attention to access by the low-income population.

2.2 Ongoing or announced reforms

The Ministry of Labour, Social Affairs and Family plans to remove the housing allowance (which covers part of the housing costs of recipients of minimum income) from the

¹⁵ The proposal’s first criterion is based on a calculation of a household’s minimum energy needs and related costs.

minimum income scheme and make it more accessible. It is expected that housing allowance will not be restricted to the lowest-income strata, but will cover broader income categories.¹⁶ Discussions on the design and financing are under way. A consensus needs to be reached among at least three ministries: the Ministry of Labour, Social Affairs and Family, the Ministry of Transport and Construction (which is in charge of housing policy) and the Ministry of Finance (which will have to find any additional resources for funding).

Additional changes in the housing allowance are proposed by the *Strategy on the Protection of Consumers at Risk of Energy Poverty*, prepared by the Regulatory Office for Network Industries (2019). According to this proposal, the housing allowance would be divided into two allowances: an allowance covering part of the rent and related costs, and an allowance to compensate for the cost of energy. The second allowance would be paid direct to the energy providers, who would give households at risk of energy poverty some kind of “credit”, allowing them to be connected to the network at a lower cost. In order to implement such an approach, the documents propose using the “system of credit measurement instruments”.¹⁷

The future prospects of this proposal remain unclear. One reason is that it was formulated by the Regulatory Office for Network Industries – an independent regulatory body – without the agreement of the Ministry of Labour, Social Affairs and Family and the other relevant bodies responsible for social inclusion policies. Furthermore, the chief of the Regulatory Office for Network Industries later openly admitted that the problem of energy poverty does not lie within the scope of the activities of his office.¹⁸ As a result, some key issues remain unresolved. For example, it is still unclear whether energy poverty would be addressed by specific financial transfers (within the social policy system) or by in-kind benefits (under the responsibility of the “economic” ministries). The proposal has also come in for heavy criticism from several stakeholders, including energy providers, representatives of business associations and economic experts.¹⁹

A new initiative has emerged from the National Bank of Slovakia. Based on the *Strategy for Support of Financial Literacy*, the National Bank of Slovakia and the Central Office of Labour, Social Affairs and Family have launched an educational project for social workers in the field, seeking to train them up in the area of financial literacy and prepare them to help poor people use various financial instruments. It is expected that 260 social workers will undergo such training. The target group of the project consists of 130,000 poor people.

¹⁶ Based on personal communication with experts from the Ministry of Labour, Social Affairs and Family. This step was also announced in the *State Housing Policy Concept to 2020* (Ministerstvo dopravy a výstavby, 2015) some years ago.

¹⁷ <https://ekonomika.sme.sk/c/22112766/energeticku-chudobu-na-slovensku-by-mal-vyriesit-prispevok-na-energie.html>

¹⁸ <https://www.energja.sk/elektrina/25472-jahnatek-energeticka-chudoba-nepatri-na-urso>

¹⁹ See, for example: <https://spravy.pravda.sk/ekonomika/clanok/516008-jahnatkovu-energeticku-chudobu-kritizuje-richter-aj-ziga/> or <https://www.zde.sk/#aktuality>

3 A focus on access to energy

Energy costs for households in Slovakia are below the EU average. In the first half of 2019, the cost of electricity was EUR 0.1577 per kWh in Slovakia, compared to EUR 0.2066 per kWh in the EU as a whole. The same holds true of gas prices (EUR 0.0449 per kWh in Slovakia, against EUR 0.0632 per kWh in the EU-28). Nonetheless, the share of household expenditure on electricity, gas and other fuel is well above the EU average: 8.4% of total household expenditure in 2018, compared to 3.9% in the EU-28. Poor households face a significantly higher burden.

Other indicators confirm this (see Table 1). In 2018, 15.8% of poor people in Slovakia reported that they could not keep the home adequately heated, compared to 4.8% of the total population. Similarly, utility bill arrears – one of the key expressions of energy poverty – are very common among persons at risk of poverty. In 2018, approximately one poor person in five lived in a household that had problems paying utility bills. This indicates a high level of risk, given that paying utility bills is a key precondition for living in a safe and healthy environment.

Table 1: Indicators of energy poverty in Slovakia and EU-28 (% , 2018)

	Inability to keep home adequately warm		Arrears on utility bills	
	SK	EU-28	SK	EU-28
Total population	4.8	7.3	7.9	6.6
Persons at risk of poverty	15.8	17.9	20.8	15.6

Source: Eurostat (indicators *ilc_md01*, *ilc_md07*).

In Slovakia, energy poverty affects unemployed persons/households with low work intensity, single-parent households and households with three or more children, and, in particular, members of the marginalised Roma communities. People living in the marginalised communities have very limited access to energy for several reasons. They often live in dwellings that are poorly maintained, built from non-standard materials, with inadequate or non-existent heat insulation, and with non-standard heating devices. These conditions sometimes even lead to tragic events, including fires caused by non-standard heating during the winter months.²⁰

Arrears and the inability to keep one's home adequately heated result from very low (or non-existent) income and a lack of supportive policy measures. Insufficient insulation and inadequate energy consumption might contribute to the energy vulnerability of households, but they are not the main causes of it. Any increase in energy prices is therefore a very sensitive issue. For example, in 2017, a big hike in energy prices provoked considerable resentment and criticism, and led to an increased number of households refusing to pay their bills.²¹

As mentioned above, energy prices are regulated in Slovakia by the Regulatory Office for Network Industries. This is an independent regulatory body, but some political parties doubt its independence and point to manipulation of energy prices.

²⁰ <https://nazory.pravda.sk/analyzy-a-postrehy/clanok/493984-po-tragedii-v-richnave/>

²¹ <https://e.dennikn.sk/664533/fico-ukazal-ako-rozthat-fakturu-opakuje-ze-vyssia-ceny-za-energie-neplatia/z%C3%A1kon>

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Annex

Table A1: Essential service – Water

1) Definition of “low income” used in the context of the delivery of the service in the country:²²

Low income is not used as a criterion in policies organising access to water. Policies aimed at facilitating access to water focus on marginalised Roma communities, which face a combination of social risks, including very low income, material deprivation and social exclusion. Other low-income groups are not taken into account because access to water is not a major problem for the majority of the population.

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) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	Yes (***)	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	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”.

(***) Yes, building of infrastructure in marginalised Roma communities.

²² **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:²³

Low income is not used as a criterion in policies organising access to sanitation. Policies aimed at facilitating access to sanitation focus on marginalised Roma communities which face a combination of social risks, including very low income, material deprivation and social exclusion. Other low-income groups are not taken into account because access to sanitation is not a major problem for the majority of the population.

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) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	Yes (***)		
Advice/training or information services	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”.

(***) Yes, building of infrastructure in marginalised Roma communities.

²³ **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:²⁴

Households receiving minimum income benefits represent a target group for housing allowance. The purpose of this allowance is to cover a proportion of the total housing costs of households on minimum income benefits. Even though the allowance does not specifically cover energy costs, these costs are included in the eligible housing costs.

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

(***) Housing allowance (see qualification under definition above).

²⁴ **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:²⁵

Low-income households do not enjoy any special treatment, unlike certain other socio-demographic groups (such as seniors).

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) (**)
Reduced tariffs	No	No	No
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	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”.

²⁵ **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:²⁶

Low income is not used as a criterion in policies organising access to digital public services.

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) (**)
Reduced tariffs	Yes (***)		
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	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”.

(***) Yes, user licences for public broadcasting service.

²⁶ **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)	
Access to water	NAT	Yes	No	No
Access to sanitation	NAT	Yes	No	No
Access to energy	NAT	Yes	No	Yes
Access to public transport	NONE	No	No	No
Access to digital public services	NAT	No	No	No
Access to basic financial services (***)	Not applicable	Yes	No	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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