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Access to essential services for low-income people

Luxembourg

Robert Urbé



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Contact: Giulia Pagliani

E-mail: Giulia.PAGLIANI@ec.europa.eu

European Commission

B-1049 Brussels

European Social Policy Network (ESPN)

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

Luxembourg

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Robert Urbé

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Summary

In Luxembourg, there is no definition of “**essential services**” at the national or the subnational level. However, some laws suggest that the legislature considers **water and energy** to be “essential services”.

The general provisions of the minimum income scheme (Revis) and the high-cost-of-living allowance (AVC) offer **definitions of low income**, depending on the household composition. Only the public transport sector, in granting free access to minimum income recipients, explicitly considers the minimum income thresholds to be a definition of low income.

While all beneficiaries of the minimum income scheme are granted **free travel on public transport**, no social tariffs apply to the other four essential services (water, sanitation, energy and digital public services). The general provisions mentioned in the previous paragraph may, nevertheless, to some extent alleviate the burden for low-income people. So does the law concerning social aid, which also provides for advice, training and information with respect to all four services. However, for water and energy, there is also a **provision guaranteeing a basic, uninterrupted supply**.

Regarding financial services, currently five credit institutions are by law obliged to offer a **payment account with basic features** to any consumer legally resident in the EU.

The **fight against poverty** and the **desire to reduce inequalities** have been constants in Luxembourg’s policy in recent years, even if they remain in need of improvement. The law organising social aid is about guaranteeing access to essential goods, which include a supply of drinking water, household energy and mobility. Taken together, this law and the other more specialised laws are said by the government to form the **public policy framework** that supports human dignity, by eliminating poverty and exclusion.

Some **adaptations after evaluation** are due to take place regarding the three overarching devices, the minimum income scheme, the AVC allocation and social aid delivered by social offices.

Regarding **access to energy**, a reform of **energy taxes** is envisaged, and social measures will be taken to reduce the impact on low-income people. The details of the scheme have yet to be elaborated.

With regard to access to **public transport**, the new government’s programme plans to introduce free public transport from 1 March 2020.

On the whole, **access to essential services** in Luxembourg is relatively well secured. However, access to energy does give rise to certain concerns.

Although a clear legal framework exists to **prevent interruptions to the supply of energy**, social actors nevertheless report that disconnections do sometimes occur.

The main reason seems to be that those clients who are disconnected often come from the lowest-income strata of the population, and the most vulnerable often do not handle their over-indebtedness adequately – faced with imminent disconnection, they react too late (if at all). On the other hand, there is some evidence to suggest that suppliers do not fully respect the legal provisions; thus, an evaluation may be worthwhile.

An evaluation of the social offices carried out by the University of Luxembourg reveals that the definition of “minimum supply of domestic energy” is not very clear; thus not all social offices take the same decisions or offer the same kind of assistance.

Finally, the forthcoming tax on CO₂ emissions (from 2021) will make energy consumption more expensive and will particularly hurt the most vulnerable. Special attention does, therefore, need to be devoted to them, in order to improve their conditions and, above all, their purchasing power.

Access to energy needs to be improved for the most vulnerable strata of Luxembourg’s population.

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 Luxembourg. 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”

Regarding access to services, there is no definition of “essential services” at either the national or the subnational level.

The 2009 law organising social aid (Grand-Duché de Luxembourg, 2009a), however, regulates the social aid and assistance provided as a last-resort form of relief by 30 local or regional social offices. Municipalities with more than 6,000 inhabitants may run their own social office, whereas municipalities with fewer than 6,000 inhabitants must join forces with other municipalities in the region to create a common social office. These social offices must “ensure that people in need and their families have access to goods and services adapted to their particular situation” (Article 2).³ The nature of these services is not specifically set out in the law, except for water and energy – they are explicitly mentioned in Article 28. That would imply that the legislature considers these two as “essential services”.

Equally, the basic resources provided by the minimum income (MI) scheme (Grand-Duché de Luxembourg, 2018; see Subsections 1.2 and 1.3) are supposed to cover the costs of “elementary needs (nutrition, hygiene, clothes, for example)” and those “in relation to housing (rent, water, energy, insurance, among others)”, according to the commentary on the articles of the law (Chambre des Députés, 2017). This would again imply that, for the authors of the law, water and energy are essential services.

For the purposes of this report, however, the following will all be considered essential services: water, sanitation and energy, as well as public transport, digital public services and financial services. This is in line with Principle 20 of the EPSR (see above).

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/>.

³ All translations by the author.

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

For the provision of **water** and **sanitation** at the municipal (local) level, there is no national or municipal definition of low-income people that may be applied.

The provision of **energy** is nationally regulated, but there is no definition of low-income people. The same goes for **digital public services** and **financial services**.

Only the **public transport** sector has a “national definition” of low-income people that is implicitly applied, in so far as all beneficiaries of the MI scheme are granted free travel on public transport; thus, the value of the minimum income, which depends on household composition, defines the level of “low income”. Applicants for international protection (refugees) are also granted free travel on public transport.

The 2009 law regulating **social aid** (Grand-Duché de Luxembourg, 2009a) does not define a level of low income. Social aid is granted on the basis of an evaluation of individual circumstances, taking into account not only income, but also expenses, debts, etc.

In order to provide all legal residents with basic resources (Article 1 of the law; Grand-Duché de Luxembourg, 2018), **the MI scheme** defines household-specific thresholds, whereby benefits are paid so long as the beneficiary’s income is below a certain threshold.⁴ It may therefore be assumed that the government considers these thresholds to be the boundaries of “low income”.

In addition, the **high-cost-of-living allowance** (*allocation de vie chère*, AVC; Grand-Duché de Luxembourg, 2009b), instituted in 2009 to replace the former heating allowance (but which is a more general allowance related to the high cost of living for low-income households),⁵ provides a national definition: low-income households are those that in 2019 had an annual income of below €24,920.64 for a single person (i.e. €156.36 less than the minimum wage, but higher than minimum income), increasing by €12,460.32 per year for a second person and by €7,476.20 per year for each additional person in the household (adult or child).^{6,7} For the sake of comparison, the mean annual disposable income per household in 2017 was €75,420 and the median annual disposable income per household was €60,312 (according to Luxembourg’s statistical office – STATEC, 2019b).

The thresholds set for the AVC differ considerably from other thresholds defined in other laws and frameworks, such as the MI scheme or the rent subsidy. They also differ from the at-risk-of-poverty threshold and the reference budget. Table 1 summarises these thresholds for a single-person household and for a couple with two children.

⁴ For more details on conditions and amounts, see <https://revis.public.lu/fr.html>

⁵ The AVC is further explained in Sections 1.3 and 2.1. In the national energy and climate plan (*Plan National Energie et Climat* – PNEC; Gouvernement luxembourgeois, 2019) the government explicitly states that the AVC has to be considered a measure to fight energy vulnerability.

⁶ See <https://iqss.gouvernement.lu/dam-assets/publications/paramètres-sociaux/2019/par-soc-201907.pdf> (accessed on 15 December 2019).

⁷ These income ceilings are all exclusive of family allowances and the birth allowance.

Table 1: Low-income definitions according to different laws and frameworks, and respective yearly amounts in euros

	AVC ceiling	Minimum income	Rent subsidy ceiling	AROP ⁸ threshold	Reference budget
Single person	€24,920.64	€17,595.12	€30,000	€24,156	€25,320
Couple with two children	€52,333.36	€33,176.16	€63,000	€50,727.60	€50,556

Sources: IGSS (2019), STATEC (2018; 2019b) and Grand-Duché de Luxembourg (2017b).

In view of these disparities, it may be advisable for a common definition of low-income poverty to be created in the future.

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

In a recent opinion, the European Economic and Social Committee (2019) points out that “increasingly, affordable access is no longer guaranteed by means of a ‘reasonable’ social tariff, but through social assistance”. Accordingly, we cannot report in this subsection on special tariffs, cash or in-kind benefits in relation to access to certain services; we can only report on more general provisions.

It may be considered that there are three general schemes providing low-income people with additional benefits to manage their expenses, and so be able to access essential services. These are the **minimum income scheme (Revis)**, the **high-cost-of-living allowance (AVC)** and the **social aid provided by regional and local social offices**.

The 2009 law organising social aid (Grand-Duché de Luxembourg, 2009a) regulates **social aid and assistance to be provided by the social offices**. It states that these must “ensure that people in need and their families have access to goods and services adapted to their particular situation” (Article 2). To a certain extent, this provision does facilitate access to services. Indeed, it gives people in need a right to receive assistance – be that financial aid,⁹ or advice and support. This assistance in accessing services applies to water, sanitation and energy; it may also apply to the other three essential services highlighted in this report, so far as explanation and information and help with filling in forms is concerned.

As indicated in Section 1.2, the AVC is a means of alleviating the cost of living, and therefore also of mitigating the cost of essential services; thus it contributes in some measure to helping with access to these services. As already indicated (footnote 6), it is still considered by the government as a measure to fight energy vulnerability (which is actually what it was until 2008).

This special grant was formerly called “*Einkellerungsprämie*” (later “*Heizungsprämie*” or “*allocation de chauffage*”),¹⁰ but in 2009 it became the **high-cost-of-living allowance** (“*allocation de vie chère*”, AVC; Grand-Duché de Luxembourg, 2009b). The allowance,

⁸ AROP = *At risk of poverty*. In line with the EU-agreed definition, a person is **at risk of poverty** if they live in a household that is at risk of poverty. A household is **at risk of poverty (or “income poor”)** if its equivalised disposable income is below 60% of the national equivalised disposable household median income (Eurostat, 2014, p. 208).

⁹ Financial aid may also be in the form of vouchers.

¹⁰ This was originally a grant to buy goods in the autumn that could be kept for use during the winter, such as potatoes; from 1983 on, its aim was to provide households with the means needed in the autumn to buy fuel for the winter season, so it used to be a real means of access to energy, before it became a general allowance for low-income people to cope with the high cost of living. For all the amounts regarding this allowance, see: http://www.mss.public.lu/publications/parametres_sociaux/ps_20180801.pdf (accessed on 21 November 2019).

paid out of the general government budget, benefits low-income households, and can therefore also be regarded as a means of granting access to essential services by making them more affordable. It is set at €1,320 per year for a single person, rising by €330 for every additional person (adult or child) in the household, with a ceiling of €2,640 (i.e. corresponding to a five-person household). It should be noted that these amounts have not changed since 2009! In some municipalities (but not all), these amounts are supplemented by a municipal allowance, which may be higher, lower or the same as the government allowance.

The provisions for this allowance have been renewed every year since 2009 – most recently in November 2019 for the year 2020 (Grand-Duché de Luxembourg, 2019). The programme of the new government from December 2018 (Gouvernement luxembourgeois, 2018), however, announced in Section 11 (“Families and Social Affairs”) that the amount, the scale and the criteria of the AVC would be adapted, in order to combat in-work poverty and better target social transfers.¹¹

Besides these three general opportunities to facilitate access to the six services under consideration in this report, the following subsections indicate whether or not additional measures exist for each of the services.

1.3.1 Access to water

So far as the provision of water is concerned, there are no national measures for low-income people, aside from the three general measures described above – or at any rate, neither the union of local authorities (*Syndicat des Villes et Communes Luxembourgeoises* – Syvicol) nor the department for municipal finances of the Ministry for the Interior has any knowledge of reduced tariffs or any other social measures.

Low-income individuals or households can use the money received from the Revis and the AVC allowance. In addition, they may seek financial aid from their social office, where they can also get counselling, information and advice. Water is supplied at a local level by the 102 municipalities, which have different regulations for the fees. These fees rose significantly after the adoption of the 2008 water law (Grand-Duché de Luxembourg, 2008), following the 2000 EU Directive (European Union, 2000). According to this law, the water fee (the price of water) to be paid by the user has to include all related costs, including environmental protection. The resulting higher price has made access to water even harder for low-income people; but none of the municipalities has any reduced tariffs for low-income people, or cash benefits or in-kind benefits.

As for the **provision of a basic, uninterrupted supply of water**, the 2009 law organising social aid (Grand-Duché de Luxembourg, 2009a) sets out in Article 29 that “access to water ... is guaranteed to any person fulfilling the conditions of eligibility for the right to social aid, if they are unable to meet the costs of water intended for human consumption”; meanwhile “access to water” is defined (in Article 28) as “ensuring sufficient access to water intended for human consumption for personal needs in terms of food and hygiene”. But in contrast to the supply of energy (see Subsection 1.3.3), the law does not detail how this guarantee should be implemented. In practice, it would appear that usually in the event of arrears (and if the customer has not yet done so himself), the municipality contacts the relevant social office, and the water supply is only interrupted in the rarest of cases.

The main reason why the law prescribes different approaches to safeguarding access to water and to energy may be that water is supplied by the municipality itself, whereas energy is mostly delivered by a commercial provider.

¹¹ Regarding the prevalence of in-work poverty in Luxembourg, see Urbé (2019a).

1.3.2 Access to sanitation

The same conditions as for water (see the first paragraph of the previous subsection), apply to sanitation, which is also the responsibility of the municipalities.

1.3.3 Access to energy

The situation with regard to energy is comparable to access to water: there are no national reduced tariffs, cash or in-kind benefits (except for Revis, the AVC and the social offices for financial aid, counselling, information and advice).

However, within the framework of energy-efficient housing renovations, people on a low income may take out a zero-interest bank loan;¹² according to the relevant law and associated regulations, the interest will be paid by the Ministry for Housing (Grand-Duché de Luxembourg, 2016).

As with access to water, the 2009 law organising social aid (Grand-Duché de Luxembourg, 2009a) also contains a **provision for the basic, uninterrupted supply of energy**. Article 29 sets out that “access to ... a minimum supply of domestic energy is guaranteed to any person fulfilling the conditions of eligibility for the right to social aid, if they are unable to meet the costs of ... domestic energy”. The “minimum supply of domestic energy” is defined in Article 28 as “the guarantee to benefit [...] from a minimum supply of domestic energy to be able to heat themselves properly, to prepare meals and to light their dwelling”.

Article 29 that “access to water ... is guaranteed to any person fulfilling the conditions of eligibility for the right to social aid, if they are unable to meet the costs of water intended for human consumption”; meanwhile “access to water” is defined (in Article 28) as “ensuring sufficient access to water intended for human consumption for personal needs in terms of food and hygiene”

In contrast to the supply of water (Subsection 1.3.1), however, the law also stipulates how this guarantee is to be implemented. It refers to the provisions in the 2007 laws regulating the electricity and the natural gas markets (Grand-Duché de Luxembourg, 2007a, 2007b), which set out in Articles 2(8) and 12(5), respectively, that in the case of unpaid bills a certain procedure must be followed:

- after a reminder has been sent within 15 days, and in the event of continued non-payment after a further 15 days, the supplier will inform the client, in writing, of its intention to have them disconnected within 30 days;¹³
- at the same time, a copy of this information is communicated to the social office of the municipality where the defaulting customer is resident;
- after the stated deadline, and at the written request of the supplier, the relevant network manager disconnects the defaulting customer;
- however, if a procedure has been initiated by the competent social office to support the defaulting customer, no disconnection may take place; and
- the supplier is entitled to have a prepayment meter installed by the relevant network operator.

This procedure was incorporated into the 2007 laws at the request of the State Council (*Conseil d'Etat*) and was based on an EU Directive (European Union, 2003), the Luxembourg Anti-Poverty Network having also lobbied strongly for such a procedure at the time.

¹² For details of the device, see https://logement.public.lu/fr/aides-logement/Klimabank_Banque-Climatique.html

¹³ This delay was increased from 15 to 30 days by two amending laws in 2012 (Grand-Duché de Luxembourg, 2012a, 2012b).

The 2009 law organising social aid stipulates further, in Article 30, that after receiving the above-mentioned information, the relevant social office must initiate a support procedure if the defaulter fulfils the conditions of eligibility for social aid. The social office then informs the supplier of the action taken within 10 days of receiving a copy of the information.

Alternatively, the defaulting client, if unable to pay the energy supply bill, may directly contact the social office, which will proceed according to the general regulations established in Articles 24 and 25 of the law. In larger municipalities (or social offices) with a sizeable number of clients, it is often the case that the social office, overwhelmed by the number of files, does not take the initiative when default information is received from an energy supplier, but waits until the client shows up. This may result in a number of disconnections, as the client may contact the social office too late – for example, while the disconnection procedure is already ongoing or is even complete.

As a result, while the water supply is only cut off in the rarest of cases, interruptions to the delivery of energy are more common (see Section 3), even if they are restricted to a minimum. One reason for these disconnections is that, to date, no prepayment meters have been installed, even though this is provided for by law. It would appear that this option is too expensive and that suppliers are waiting until smart meters have been installed everywhere; that would make the process easier and, above all, cheaper.¹⁴

One possible outcome of a **consultation** with the social office could be a recommendation for the client to contact “Myenergy”, the national body promoting a sustainable energy transition, in order to get advice and training in energy affairs.¹⁵ This agency may also offer to **replace energy-guzzling appliances** (e.g. refrigerators, freezers, dishwashers or washing machines) with more modern devices that have lower energy consumption; in such cases, 75% of the purchase cost may be borne by the Kyoto Fund.¹⁶

Some municipalities offer similar local or regional services, such as the “*Energieatelier*” in the canton of Redange.¹⁷

Since January 2015, electricity and gas suppliers must ensure that consumers make energy savings. They may therefore also offer some support (see ILR, 2019).

1.3.4 Access to public transport

All beneficiaries of the minimum income scheme are granted **free travel on public transport**; the same applies to applicants for international protection (refugees).

In general, on the principle that families with children are more at risk of poverty than those without (STATEC, 2019b), **children** (up to 20 years of age) **are transported free** of charge. Furthermore, up to the age of 25, all **pupils** at Luxembourg secondary schools (and international and private schools) who have no personal income and young people in **vocational training** enjoy free travel on public transport. University **students** may also benefit from free public transport services.

An annual travel card covering the entire public transport network is available to senior citizens for €660. Given that old-age poverty – even if it is increasing – is still low in Luxembourg, this seems to be more a measure intended to get older people to travel on public transport, instead of by car.

¹⁴ This assessment was expressed by some of the people interviewed, who deal with the social offices.

¹⁵ See <https://www.myenergy.lu> (accessed on 18 December 2019).

¹⁶ See <https://www.myenergy.lu/fr/particuliers/electricite/assistance-aux-menages-en-situation-de-precarite-energetique> (accessed on 18 December 2019).

¹⁷ See <http://energieatelier.lu> (accessed on 18 December 2019).

There are no other measures at the national level (aside from those mentioned at the beginning of Section 1.3).

At the local level, some larger municipalities have introduced free local public transport; however, this is intended for all users, and is not regarded as a special measure designed for low-income people.

1.3.5 Access to digital public services

To access digital public services (such as digital public, national or municipal administration services, digital fiscal services, digital healthcare appointments, the digital services of the public employment agency, etc.), users may need to buy (or rent) the necessary hardware and software; they may need a telephone contract with one of the registered providers in Luxembourg; and, for banking services (as well as for certain other services), a security “token” may be required (i.e. additional peripheral hardware). While the banks provide the (first) token free to everyone – not just low-income people – all other costs must be borne by the user, and there are no special tariffs, cash or in-kind benefits for low-income people.

A few municipalities provide general **free access to Wi-Fi** for all (not just low-income people).

A range of social services, most of them subsidised by the government, offer users the opportunity to **use a computer with internet access without charge**.

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

The 2014 EU Directive (European Union, 2014) was incorporated into Luxembourg legislation by the 2017 **law on payment accounts** (Grand-Duché de Luxembourg, 2017a). In Chapter 4, it defines the criteria according to which certain credit institutions are obliged to offer a payment account with basic features to any person legally resident in the European Union. It also defines the features of such a basic payment account.

The list of institutions fulfilling the criteria is drawn up annually by the Financial Sector Supervisory Commission (*Commission de surveillance du secteur financier* – CSSF), the competent authority designated under Article 21 of the Directive.

There are currently five credit institutions listed.¹⁸

What is astonishing is that, when a range of people working in the social offices and social services were asked, not a single one was even aware of this legal provision. This is perhaps an indication that the problem is not very significant in practice, or else that people are not resorting to this right. There is unfortunately no evidence on the issue.

¹⁸ See <http://www.cssf.lu/en/consumer/consumer-information/right-of-access-to-banking-services/> (accessed on 18 December 2019).

2 National/subnational policy frameworks and reforms

2.1 National/subnational policy frameworks

There are no policy frameworks by service; however, it is possible to identify the general policy framework to which the measures presented in Section 1 belong.

The **fight against poverty** and the **desire to reduce inequalities** have been constants in Luxembourg's policy over several years. This can also be seen from the electoral platforms of the parties and government programmes, as in the statement of reasons (*exposés de motifs*) for certain laws.¹⁹ Indeed, the 2009 law organising social aid to be provided by the social offices (Grand-Duché de Luxembourg, 2009a), establishes a link between that law and earlier social laws, which combined to form the elements of the fight against poverty. The commentary on the articles of the law specifies that it is about guaranteeing access to essential goods, which include the supply of drinking water, household energy and mobility. That law and the other more specialised laws together form the public policy framework that "supports human dignity by eliminating poverty and exclusion" (Chambre des députés, 2008).

Other laws and regulations in this general framework include the law establishing the National Solidarity Fund (*Fonds National de Solidarité* – FNS; Grand-Duché de Luxembourg, 1960); the regulation of the Cabinet (*gouvernement en conseil*) concerning the heating allowance (Grand-Duché de Luxembourg, 1983) – now replaced by the regulation of the Cabinet concerning the high-cost-of-living allowance (Grand-Duché de Luxembourg, 2009b, 2019); the law introducing guaranteed minimum income (Grand-Duché de Luxembourg, 1986) – replaced from 1 January 2019 by the law on the Revis (Grand-Duché de Luxembourg, 2018); as well as other, more sectoral laws on housing, over-indebtedness, long-term care insurance, disabilities, etc.

In the statement of reasons for the 1986 law introducing guaranteed minimum income (Chambre des députés, 1985), the government noted that it had "set itself the essential primary objective of combating poverty and ensuring, through the introduction of a guaranteed minimum income, that all citizens have a minimum of means of subsistence" and this should "constitute a lifeline for all situations for which professional or substitute income cannot provide".

In the statement of reasons for the 1960 law establishing the National Solidarity Fund (Chambre des députés, 1958) and Article 1 of the law (Grand-Duché de Luxembourg, 1960), the purpose of the fund is defined as being "to guarantee all Luxembourgers ... the right to a minimum income sufficient to protect them from destitution".

The government programme of 2013 states that it is necessary to strengthen the social dimension of policies, and declares that a national social inclusion strategy will be developed to fight extreme vulnerability and to promote solidarity between generations, as well as the social inclusion of children and young people (Gouvernement luxembourgeois, 2013).

In addition, the government programme of 2018 states that the government will implement policies to reduce inequalities, as well as to fight poverty and social exclusion. "The policy of social inclusion will be continued in order to provide people at risk of poverty and social exclusion with the necessary resources to enable them to participate fully in economic, social and cultural life" (Gouvernement luxembourgeois, 2018).

¹⁹ Even if we have to admit that the government's efforts have obviously not gone far enough, because poverty and inequalities have increased practically continuously in Luxembourg since 2000 (e.g. STATEC, 2019b).

To put this fight against poverty into action, the government has created a “Solidarity” department within the Ministry for Family Affairs, Integration and the Greater Region, as well as certain specialised administrations.²⁰

The following figures demonstrate the implementation of these policies. The annual report of the Ministry for Family Affairs indicates that in 2018, 6.5% of the total financial aid granted by the 30 social offices went on helping households to pay electricity, gas, water or municipal taxes. It should be noted that: “financial aid constitutes only a minor part of the tasks of social workers *in social offices*. Most of their interventions involve the provision of non-monetary services, such as advice, information and socio-educational guidance” (Ministère de la Famille, de l’Intégration et à la Grande Région, 2019).

The 2018 annual report of the National Solidarity Fund states that 19,541 households were beneficiaries of the AVC and 10,316 households were beneficiaries of the minimum income scheme (RMG), which was replaced from 2019 on by the Revis. The amount paid for RMG is nevertheless more than five times higher than that paid for AVC (Fonds National de Solidarité, 2019).

2.2 Ongoing or announced reforms

On the subject of the three general schemes presented in Subsection 1.3, some new elements should be mentioned.

Regarding the **Revis**, in force since 1 January 2019, an evaluation is expected to be carried out after the first three years of operation, as requested in the parliamentary motion of 10 July 2018 (Chambre des députés, 2018). In this motion, the parliamentarians also ask for adaptations to be made in light of whatever the evaluation reveals.

The programme of the new government of December 2018 (Gouvernement luxembourgeois, 2018) announced a change to the amount, the scale and the criteria of the **AVC**, in order to combat in-work poverty and better target social transfers.

As for social aid provided by the social offices, an evaluation was conducted (University of Luxembourg, 2019a, 2019b), as set out in the government programme. So far, this has not led to any initiatives to adapt the legislation, as the interviewees (beneficiaries and employees at the social offices) declared that they were generally satisfied with the process.

Regarding **access to energy**, the following developments should be mentioned.

The programme of the new government envisages an analysis of the experiences of other EU Member States in reforming **energy taxes**, paying special attention to energy poverty, among other things. However, despite the presentation of a national energy and climate plan (*Plan National Energie et Climat – PNEC*),²¹ no concrete steps have so far been taken in this direction.

The PNEC (Gouvernement luxembourgeois, 2019) also envisages the introduction of a tax on CO₂ emissions, starting in 2021 at €20 per metric tonne and increasing in increments of €5 to €30 per metric tonne in 2023. The additional revenue will be used “in a balanced way for specific climate protection measures and targeted social relief via fiscal (e.g. tax credit) and social measures as a form of ‘social equity’ for low-income households”, in order to reduce the impact of the CO₂ tax on low-income people. The details of the scheme have yet to be elaborated.

²⁰ See the flowchart of the Ministry for Family Affairs, Integration and the Greater Region: <https://mfamiqr.gouvernement.lu/fr/le-ministere/organigramme.html>

²¹ In the context of the EU energy union governance system, every Member State must present a National Energy and Climate Plan by the end of 2019 (European Union, 2018).

With regard to access to **public transport**, the new government's programme plans to introduce free public transport from 1 March 2020 (Gouvernement luxembourgeois, 2018).²² Luxembourg's statistical office has calculated that this measure will mean an annual saving to the average household of €100 (STATEC, 2019).²³ The government programme initially planned to combine free public transport with a reform of the deductibility of flat-rate travel expenses from income tax; but it appears that the government would rather abandon such a tax reform for the moment.

While "accessibility" may be granted to everybody by this measure in terms of *affordability*, the same is not necessarily true of *availability*. Together with free public transport, the government will carry out root-and-branch reform of the transport network, and especially the bus timetables. Some municipalities that have had insight into the preliminary plans fear a massive deterioration in their connection to the public transport network (for example, the municipality of Mondrange expressed this at a council meeting on 13 December 2019).²⁴

As far as access to **digital public services** is concerned, the government programme announced "the elaboration of an action plan that will propose specific measures to include all citizens in our increasingly digital society and to counteract the digital divide".

In addition, a number of municipalities are planning to introduce free WiFi networks for their citizens, as has already been done by a few municipalities,²⁵ including the two largest – Luxembourg City²⁶ and Esch/Alzette.²⁷

No reforms regarding access to **water, sanitation** or **financial services** have been announced to date.

²² See also Urbé (2019b).

²³ It will free up 0.4% of disposable income for households in the first income quintile.

²⁴ To be read in the newspaper *Luxemburger Wort*, 17 December 2019, page 39.

²⁵ See <https://www.citywifi.lu/en/hotspot/>

²⁶ See <https://www.vdl.lu/en/city/projects-and-commitments/smart-city/smart-infrastructure>

²⁷ See <https://administration.esch.lu/service/city-wifi-esch>

3 A focus on access to energy

The previous sections show that, on the whole, access to essential services in Luxembourg is relatively well secured. They also highlight the fact that the primary concern is access to energy.

Given that in 2018 only 2.1% of the population said they were unable to keep their home adequately heated (against 7% at the EU level), it might seem that the problem of energy poverty is fairly marginal in Luxembourg,²⁸ even if that percentage had increased from 0.6% in 2006.²⁹ However, even if only a small section of the population is affected, that section experiences serious difficulties.

Even though a clear legal framework exists to **avoid interruptions in the supply of energy** (see Subsection 1.3.3), and even though services should not be disconnected if a social office is involved, social actors (social workers and others involved in this field) nevertheless report that some disconnections do occur.³⁰ Unfortunately, it is not clear whether these disconnections occur despite a social office having been contacted, or because the social office was contacted too late.

According to a paper on energy vulnerability and guaranteed access to energy, drawn up for the 2009 general election and addressed to the political parties, in 2008 around 150 families were helped by the Ministry for Family Affairs to pay their electricity and heating costs.³¹ In addition, about 10,000 families applied in 2008 for social benefits at the local social offices because they had difficulty in paying their energy bills. These figures may be compared to those for 2018 (presented in Section 2.1 above):

- 6.5% of the financial aid granted by the social offices went to support households in paying electricity, gas, water or other municipal taxes;
- 19,541 households received the AVC; and
- 10,316 households were beneficiaries of the minimum income scheme (RMG).

There is no data, however, on how many of these people are actually affected by disconnection.

There are figures which stem from the 2012 answer by the Minister for Economy to a parliamentary question tabled in late 2011: during 2010, gas and electricity suppliers started disconnection proceedings in 6,128 cases; of these, 4,493 actually led to a written request to the relevant network manager for disconnection; ultimately 923 customers were effectively disconnected (0.43% of all private customers). Some 80% of the disconnections concerned the electric supply. The figures reported by the minister did not indicate how many low-income people were affected. Suppliers had apparently informed the minister that they followed the legal provisions to the letter, and that disconnections occurred after between two and four reminders and after a period of at least two months from the invoice due date.³²

The Member of Parliament who had asked the question in 2011 considered that the behaviour of the suppliers was not really in accordance with the requirements of the

²⁸ STATEC (2019b) makes the same observation of a marginal and stable phenomenon, indicating that only 3.2% of the households had payment arrears on current utility bills (gas, water, electricity, heating) in 2018, after 1.7% in 2017 and 4% in 2016.

²⁹ See Eurostat database (ilc_mdcs01), extracted on 6 January 2020.

³⁰ These are conclusions drawn from interviews with actors in the field of social offices and social services.

³¹ This paper, which was available to the author in printed form, is unfortunately no longer to be found on any website. The paper built on a study carried out by "Pour la solidarité asbl, Bruxelles" (<http://www.pourlasolidarite.eu>) at the request of a number of Luxembourg NGOs.

³² See the answer of the Minister for Economy to this question No. 1746 at [https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=9B1DDDE47EDDB903385D21BAF8354EBFE0734B0556D0FDE0945C5D19D2C1A02D31B1942BE9D21D25564C8BD9FCA68F55\\$583E714557CF0E2F12A2AA52BE082558](https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=9B1DDDE47EDDB903385D21BAF8354EBFE0734B0556D0FDE0945C5D19D2C1A02D31B1942BE9D21D25564C8BD9FCA68F55$583E714557CF0E2F12A2AA52BE082558) (accessed on 19 December 2019).

relevant laws, and asked in a second question whether the minister was of the same opinion. But the minister declared that he did not share this opinion.³³ However, it is almost certain that the suppliers' method of proceeding in the event of payment default overwhelmed the social offices with work and prevented them from doing their job properly.³⁴ Thus, the number of disconnections could be higher.

Since suppliers' procedures should have improved since then, the figures ought to be lower today; and yet the regulator reports that in 2018 social offices received 8,676 files concerning electricity and 1,868 concerning gas; network managers received 2,387 and 699 requests, respectively, to proceed with disconnection; and these actually led to 836 and 123 disconnections, respectively (ILR, 2019). The figures decreased slightly between 2010 and 2012; there was a small increase in 2013 and 2014, and a significant increase in 2015 and again in 2018; the figures went down in 2016 but back up again in 2017. Table 2 gives a more detailed overview of the disconnection procedures.

³³ See the answer of the Minister for Economy to this second question No. 1927 at [https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=6FFDEBB728B19A94AC363D853E2AA45CBAD6C3978DAF2D6E35A80FEE9A903723D103623B9B38C0F04F038326E0DE1B18\\$0BBD3037302902C86DE31DBE8E169F6F](https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=6FFDEBB728B19A94AC363D853E2AA45CBAD6C3978DAF2D6E35A80FEE9A903723D103623B9B38C0F04F038326E0DE1B18$0BBD3037302902C86DE31DBE8E169F6F) (accessed on 19 December 2019).

³⁴ The law stipulates that the supplier must inform the defaulting client, after having duly reminded him, of the intention to have him disconnected and that the supplier must send a copy of this information to the social office. Contrary to that provision, the suppliers' method of proceeding was to systematically send the social offices the full list of all arrears at the time of the first reminder, so there was no individual information on an imminent disconnection procedure.

Table 2: Disconnection procedures concerning power and gas supply in Luxembourg, 2010–2018 (number of households)

	Information to the social offices	Disconnection procedure initiated	Disconnection completed
Electricity:			
2010	4,980	4,341	771
2011	4,313	4,313	779
2012	3,496	3,496	496
2013	3,360	1,069	746
2014	3,990	1,125	714
2015	8,963	1,413	846
2016	7,386	1,190	964
2017	8,229	1,663	883
2018	8,676	2,387	836
Gas:			
2010	1,148	152	152
2011	1,120	202	202
2012	1,430	240	233
2013	1,979	219	216
2014	1,698	1,170	187
2015	1,669	813	118
2016	1,184	708	120
2017	1,616	1,192	99
2018	1,868	699	123
Total:			
2010	6,128		
2011	5,433		
2012	4,926		
2013	5,339		
2014	5,688		
2015	10,632		
2016	8,570		
2017	9,835		
2018	10,544		

Source: ILR (2011–2019).

No parallel developments can be observed over this period, either in terms of electricity versus gas disconnections, or in terms of the development of the three stages (sending information to the social offices, initiation of the disconnection procedure, disconnection completed).

In addition, the report does indicate that the regulator is in charge of monitoring compliance with the legal regulations for disconnection (for details, see Subsection 1.3.3), but it does not mention whether monitoring actually took place or what the results were.

To a recent parliamentary question, the relevant ministers responded³⁵ that, of all the disconnections reported by the regulator, none concerned a client who was supported by a social office.³⁶ It is not at all clear what the basis is for such ministerial confidence, since the regulator's report contains no evidence on this point.

The only conclusion must be that it is not at all certain that the legal stipulations were actually followed. Even if they were, it may be that the legal framework places too many people at risk of being disconnected. Therefore, it would be appropriate to carry out an evaluation of the extent to which these provisions are followed and where there is room for improvement. Such an evaluation could easily be included in the regulator's report.

The mere fact that social workers are reporting disconnections is worrying; and even more worrying is the reason offered by at least one of the largest electricity suppliers – namely, that the installation of prepayment meters (as envisaged by law) is too expensive, and they want to wait until smart meters are installed everywhere. They should already be using the smart meters in place, when needed, without waiting for a general countrywide solution.

The situation described could mean that in the near future, once smart meters have been installed, a constant guaranteed minimum supply of domestic energy will be available, as legally mandated; however, this does not help those people who are currently being disconnected, in contravention of the legal provisions – or at least contrary to the intentions of the legislature.

Besides the inconvenience of being disconnected, there are also issues of additional expenses. The cost of disconnection and reconnection of the power supply is €253.60 per procedure,³⁷ and so as well as lacking power, households have to bear an additional cost of €507.20 to be reconnected – at a time when they are already struggling to pay their energy bills. There is no charge for the gas supply to be disconnected,³⁸ but the reconnection fee is €584 – so more or less the same magnitude as for electricity.

In addition, the outstanding energy bills that originally led to disconnection must also still be paid, although the social office may be able to offer support in this respect.

The main reason for disconnection, according to the social actors interviewed, seems to be that the most vulnerable often do not handle their over-indebtedness adequately; faced with notice of imminent disconnection, they react too late (if at all). Some cases were reported in which the social workers were contacted so late that disconnection occurred while they were actually visiting the client's home to analyse the situation.

Since those affected are often from the lowest-income strata of the population, the problem of disconnection is one that particularly affects the most vulnerable and that places an additional burden on them.

It would seem that the authorities are not aware of the existing disconnections: for example, in the national energy and climate plan (Gouvernement luxembourgeois, 2019) the government describes the legal situation that forbids "a household customer from being disconnected from the network if they cannot pay their electricity or gas bill". The fact that the existing legal provision is not enough, and that there must also be a monitoring system to ensure that the rules are followed, must therefore be brought to the attention of the authorities.

³⁵ See the answer of the ministers to this question No. 1153 at [https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=CF44FF34256746F48338897C789F35139A782125F55B3F250BD72F478551916937630CAFEE5D72C09AF77E985136BB73\\$1754E4D9DAB2CF5A06F7C2B0564FA38F](https://www.chd.lu/wps/PA_RoleDesAffaires/FTSByteServletImpl?path=CF44FF34256746F48338897C789F35139A782125F55B3F250BD72F478551916937630CAFEE5D72C09AF77E985136BB73$1754E4D9DAB2CF5A06F7C2B0564FA38F) (accessed on 19 December 2019).

³⁶ Even if that were true, it may be due to the fact that the social offices were contacted too late.

³⁷ See https://www.creos-net.lu/fileadmin/dokumente/downloads/conditions_generales/pdf/fr_tarif_electricite.pdf

³⁸ See https://www.creos-net.lu/fileadmin/dokumente/downloads/conditions_generales/pdf/fr_tarif_gaz.pdf.

In addition, the university's evaluation of the social offices (University of Luxembourg, 2019a, 2019b) does not even mention the problem of disconnection.

The evaluation does, however, highlight another related problem. Although the law organising social aid states that the social offices have to ensure a "minimum supply of domestic energy", the definition of this is not very clear (Grand-Duché de Luxembourg, 2009a, Article 28).³⁹ This means that social offices do not all operate in a uniform manner: they do not all make the same decisions or offer the same kind of assistance. The regulator also reports that "there is a lack of harmonisation in the procedures for dealing with defaulting customers, both on the supplier side and on the social offices side" (ILR, 2019).

The final problem in the field of access to energy – namely, the need to avoid energy vulnerability – is currently the subject of discussion. Among other things, the PNEC envisages the introduction in 2021 of a tax on CO₂ emissions (reaching €30 per metric tonne by 2023). This will make energy consumption more expensive and will particularly hit the most vulnerable, who often live in poorly insulated lodgings and use household appliances that are less energy efficient.

Special attention will, therefore, need to be devoted to them, in order to improve their conditions – and above all, their purchasing power. As a result, the additional revenue from the tax will be used by the government "in a balanced way for specific climate protection measures and targeted social relief via fiscal (e.g. tax credit) and social measures as a form of 'social equity' for low-income households", in order to reduce the impact of the CO₂ pricing for low-income people. The details, when they emerge, will determine whether this can be achieved, or whether the most vulnerable will have to bear an additional burden.

It is clear, therefore, that access to energy still needs to be improved for the most vulnerable strata of Luxembourg's population.

³⁹ See Subsection 1.3.3.

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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:⁴⁰

There is no specific definition for this service, but two general definitions exist:

The minimum income scheme defines household-specific thresholds, such as, for example, €17,595.12 for a single person and €33,176.16 for a couple with two children in 2019.

To be eligible for the high-cost-of-living allowance (AVC), low-income households were defined in 2019 as having an annual income of below €24,920.64 for a single person, increasing by €12,460.32 per year for a second person and by €7,476.20 per year for each additional person in the household (adult or child).

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	NA (there are no regions in LU)	No
Cash benefits	No	NA (there are no regions in LU)	No
In-kind benefits	No	NA (there are no regions in LU)	No
Advice/training or information services	No	NA (there are no regions in LU)	No
Provision of a basic/uninterrupted supply	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”.

⁴⁰ **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:⁴¹

There is no specific definition for this service, but two general definitions exist:

The minimum income scheme defines household-specific thresholds, such as, for example, €17,595.12 for a single person and €33,176.16 for a couple with two children in 2019.

To be eligible for the high-cost-of-living allowance (AVC), low-income households were defined in 2019 as having an annual income of below €24,920.64 for a single person, increasing by €12,460.32 per year for a second person and by €7,476.20 per year for each additional person in the household (adult or child).

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	NA (there are no regions in LU)	No
Cash benefits	No	NA (there are no regions in LU)	No
In-kind benefits	No	NA (there are no regions in LU)	No
Advice/training or information services	No	NA (there are no regions in LU)	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”.

⁴¹ **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:⁴²

There is no specific definition for this service, but two general definitions exist:

The minimum income scheme defines household-specific thresholds, such as, for example, €17,595.12 for a single person and €33,176.16 for a couple with two children in 2019.

To be eligible for the high-cost-of-living allowance (AVC), low-income households were defined in 2019 as having an annual income of below €24,920.64 for a single person, increasing by €12,460.32 per year for a second person and by €7,476.20 per year for each additional person in the household (adult or child).

2) Measures aimed at facilitating access for low-income people to energy (to light dwelling, heat or cool dwelling, 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	NA (there are no regions in LU)	No
Cash benefits	No	NA (there are no regions in LU)	No
In-kind benefits	No	NA (there are no regions in LU)	No
Advice/training or information services	No	NA (there are no regions in LU)	No
Provision of a basic/uninterrupted supply	No	NA (there are no regions in LU)	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”.

⁴² **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:⁴³

While, for the other services, the definitions offered by the minimum income scheme and the AVC allowance may be considered the boundaries for low income, this is more explicitly the case in terms of access to public transport, insofar as all beneficiaries of the minimum income scheme are granted free travel on public transport – the value of the minimum income thus defines the level of “low income” (for example, €17,595.12 for a single person and €33,176.16 for a couple with two children in 2019).

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	Yes		
Cash benefits	No	NA (there are no regions in LU)	No
In-kind benefits	No	NA (there are no regions in LU)	No
Advice/training or information services	No	NA (there are no regions in LU)	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”.

⁴³ **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:⁴⁴

There is no specific definition for this service, but two general definitions exist:

The minimum income scheme defines household-specific thresholds, such as, for example, €17,595.12 for a single person and €33,176.16 for a couple with two children in 2019.

To be eligible for the high-cost-of-living allowance (AVC), low-income households were defined in 2019 as having an annual income of below €24,920.64 for a single person, increasing by €12,460.32 per year for a second person and by €7,476.20 per year for each additional person in the household (adult or child).

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 no for national) (**)	Local (only if no for national) (**)
Reduced tariffs	No	NA (there are no regions in LU)	No
Cash benefits	No	NA (there are no regions in LU)	No
In-kind benefits	No	NA (there are no regions in LU)	Yes-few
Advice/training or information services	No	NA (there are no regions in LU)	Yes-few
Provision of a basic/uninterrupted supply	No	NA (there are no regions in LU)	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”.

⁴⁴ **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	NONE	Yes	No	No(***)
Access to energy	NAT	Yes	No	Yes
Access to public transport	NAT	Yes	No	No(***)
Access to digital public services	SUBNAT	Yes	No	Yes
Access to basic financial services (***)	Not applicable	Yes	No	No

(*) "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, neither at the national nor at the local level.⁴⁵

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

(***) Only the planned reforms in the minimum income scheme and the AVC, which are not service specific, but general provisions.

⁴⁵ This part of the table is simply a summary of your Tables A1-A5.

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