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Access to essential services for low-income people

Montenegro

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European Social Policy Network (ESPN)

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

Montenegro

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Summary

There are no legal documents in Montenegro that directly and precisely define either the status of “low-income people” or the concept of “essential services”. Although the Law on Social and Child Protection mentions “basic needs,” it does not define or explain them. Thus, this report applies to recipients of family support allowance, which is the main social benefit determined in relation to the income and property of family members.

Montenegro does not have any strategies specifically aimed at improving access by low-income people to essential services. Most subsidies are regulated by laws and regulations (national level) or decisions of municipalities (subnational level).

However, the subsidies for low-income people at the municipal level (water, sanitation and public transport) are very limited and exist only in a few municipalities. In terms of these essential services, low-income people are especially disadvantaged when it comes to public transport, because private bus carriers that provide public transport usually do not offer subsidised access for the most economically vulnerable groups. Although there are exceptions in some municipalities that co-operate with private bus carriers, the biggest and most populated city – the capital of Podgorica – does not offer any subsidies for low-income people.

With regards to access to energy, subsidies for low-income people are provided by the national government through two subsidy programmes. A law and sub-regulation that were passed in 2018 govern one of them, and are very rigorous in terms of the conditions imposed for anyone to become a beneficiary. Another programme is less rigorous in terms of requirements, but it is less stable due to annual reviews and its high dependence on the annual state budget.

Digital public services are in an initial state of development, with only a few services available, and no facilitation of access by low-income people.

The law that will provide for the transposition of the EU Directive 2014/92/EU has been adopted by the Central Bank Council, but still not by the Parliament. Currently, there are some limits in terms of access to financial services (opening an account), such as banks’ requests for proof of employment, proof of monthly income/salary or confirmation of a monthly paid utility bill.

The only announced reform relates to city transport in the capital of Podgorica. At the beginning of 2019, the municipal public relations bureau stated that steps towards the development of a private-public partnership and a subsidy programme had been initiated.

Data on access to different basic services are very limited. The available data show that lower levels of access to water and sanitation by the poor population are due to the lack of adequate infrastructure in remote settlements in the north as well as in Roma settlements.

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 Montenegro. 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”

In Montenegro, there is no national or subnational definition of essential services. The Law on Services (Government of Montenegro, 2017) does not mention essential services, and neither does the Law on Social and Child Protection (Government of Montenegro, 2013). Although the latter law mentions “basic needs” and “basic living needs”, it does not define or explain what basic (living) needs are.

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

The term “low-income people” is used in different national documents in Montenegro, but the term itself is not defined in any law. In this report, low-income people are people receiving family support allowance. This allowance is one of the basic rights in the area of social protection and is determined by reference to the income and property of all family members. It is a social benefit for those who are not able to work or who have a very small income. People who are employed and paid at the minimum wage (40% of the average wage – €222 net per month) cannot receive it and are therefore not eligible for the measures described in the present report.

Any family or family member is entitled to family support allowance if the person is: unable to work; able to work, but is a pregnant woman; a sole income provider; a parent who supports a minor child or an adult child who is unable to work (whose inability to work began before the age of 18); is someone who has completed education as part of an education programme with customised performance, and additional professional support or under a special education programme; or a child without parental care, until they are actually employed (without age limit). A family needs to fulfil 15 different criteria in order to exercise the right to family support allowance. These criteria include the following: the average monthly family income from the previous quarter is below the defined threshold (€63.50 per person per month); the family does not own or beneficially use business premises, residential premises, land or agricultural land; none of the family members has

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/>.

refused an offer of a job or vocational training; and none of the family members owns movable property.

The right to family support allowance was taken up by 31,066 people during 2018. The size of the benefit varies from €66.68 to €126.77 per month, depending on the size of the household (Zavod za socijalnu i dječju zaštitu, 2019).

The Law on Social and Child Protection states in Article 39 that, in accordance with its financial capacity, the municipality can provide financial benefits in the area of social protection, such as one-off assistance subsidies for the cost of utilities provided by public companies established by the municipality, and other financial benefits in the area of social protection.

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

1.3.1 Access to water

In Montenegro, water and sewerage are related areas that fall under the jurisdiction of one institution. Low-income people in Montenegro do not have any subvention or facilitated access to water at the national level. However, subsidies for low-income people – beneficiaries of family support allowance – exist in a few municipalities. The municipality of Podgorica³ and the municipality of Budva⁴ have subventions of 50% on monthly water bills; in the municipality of Nikšić, the subsidy amounts to 30%; while in the municipality of Tivat, the subsidy implies paying a monthly water bill at the producer price – up to 10 cubic metres of consumption⁵. In 2018, 1,839 monthly account subsidy applications were approved for water on the territory of Montenegro's capital Podgorica (Vodovod i kanalizacija d.o.o. Podgorica, 2018).

1.3.2 Access to sanitation

As already mentioned, the Law on Social and Child Protection stipulates that a municipality may, to the extent of its material capacity, provide subsidies for the cost of public utilities provided by public enterprises founded by the municipality. The Ministry of Labour and Social Welfare states that all institutions in the field of public utilities, in accordance with the laws regulating them, actually provide subsidies for users of certain rights⁶. Thus, at the level of Podgorica and Nikšić municipalities, beneficiaries of family support allowance are entitled to a subsidised monthly bill of 50% for public hygiene and waste management⁷.

1.3.3 Access to energy

According to data from the Statistical Office of Montenegro, in 2011 all dwellings in Montenegro (247,354, according to the population census) had electricity. Less than half of the dwellings, 40%, had air conditioning, while only 7% had central heating installed (MONSTAT, 2012).

At the national level, based on the subsidy programme for electricity consumers (Government of Montenegro, 2012), beneficiaries of the right to subsidised monthly electricity bills have a discount of 40% on the amount of a bill up to €60; if the bill is higher, it is reduced by €24. In terms of low-income people, this programme can be used by beneficiaries of family support allowance. Apart from low-income people, it can also be

³ Interview with an employee of Vodovod i kanalizacija Podgorica d.o.o., December 2019.

⁴ Interview with an employee of Vodovod i kanalizacija Budva d.o.o., December 2019.

⁵ Interview with an employee of Vodovod i kanalizacija Tivat d.o.o., December 2019.

⁶ Interview with adviser Goran Mišković, Ministry of Labour and Social Welfare, December 2019.

⁷ Interview with a lawyer in Čistoća d.o.o. Podgorica and an employee of Komunalno Nikšić, December 2019.

used by socially vulnerable categories, such as beneficiaries of foster care and family accommodation and those with the right to war veterans' material support.

The subsidies for monthly electricity bills within this programme were taken up by 18,368 citizens in July 2018, 18,565 in August and 18,576 in September. The average number of people who used these subsidies in 2018 was 17,196. That same year, 5,137 of them were beneficiaries of family support allowance, which amounts to 55.4% of the total number of recipients of family support allowance. In this period, spending on the subsidy within this programme amounted to €3,000,548. This programme is reviewed annually by the government with regards to the provision of funds, the amount of subsidy, and the beneficiary groups. As it is not provided under a legal regulation, but as part of an annual programme that depends on the planned annual budget and allocation of funds, it does not represent a safe form of long-term support for low-income people.

Article 198 of the Energy Law (Government of Montenegro, 2010a) recognises the category of "vulnerable customers" – referring to disabled people, people with special needs and people in a poor health condition – who may be exposed to a threat to life or health as a result of a limitation or suspension of the energy supply. It also includes vulnerable customers who are "in a state of social need", as determined by the competent state authority for social care affairs. In accordance with this law, in November 2018 the government of Montenegro passed a regulation on the supply of electricity to vulnerable customers (Government of Montenegro, 2018), which states that vulnerable customers consist of beneficiaries of family support allowance and beneficiaries of attendance allowance or personal disability allowance. But, according to this regulation, only citizens who are living in a household which exercises the right to family support allowance and *at the same time* the right to attendance allowance or personal disability allowance, are entitled to a subsidy – of 50% of the monthly electricity bill up to 600 kWh. In addition, for those households, as well as for households that are only beneficiaries of family support allowance, the electricity supply cannot be suspended during the period from October until the end of April, regardless of any unpaid bills.

1.3.4 Access to public transport

In terms of internal public transport, public transport by road in Montenegro consists of: intercity transport, special intercity transport, city and suburban transport, and special city and suburban transport (Law on Road Transport; Government of Montenegro, 2010b). Only a few municipalities in Montenegro have public city transport, including Podgorica, Nikšić and a few cities on the coast (especially during the summer tourist season).

There are no measures at the national level aimed at facilitating access to public transport for low-income people, and specifically for the beneficiaries of family support allowance and unemployed people. For some socially vulnerable categories of people, such as people with disabilities, there are subsidies for road and rail transport, but that does not apply to public city transport (Law on Authorisation on Travelling of Persons with Disabilities; Government of Montenegro, 2008).

However, at the national level there is subsidised public transport for schoolchildren and students. Elementary school children are entitled to a discount of 40% of the ticket price, while high school children are entitled to a discount of 20%, but only if they live at least 5 km from school (Ministry of Education, 2016a). Students are entitled to a discount of 20% of the ticket price, but only if: they are living at least 5 km away from the higher education institution, they are not living in a student dormitory and they have not changed their study programme (Ministry of Education, 2016b). Schoolchildren and students whose parents or foster care parents are beneficiaries of family support allowance are entitled to a discount of 50% of the ticket price, but only under the conditions mentioned.

There are examples of subventions for public transport for low-income people at the subnational level. From July to December 2017, the municipality of Herceg Novi provided

free public transport for the 50 most socially disadvantaged pensioners⁸. During 2019, the same municipality organised free public transport for 100 pensioners confronted with a difficult financial or health situation⁹. In the municipalities of Bar and Budva, the private bus carrier, in partnership with the municipalities, provided a subvention of 100% for beneficiaries of family support allowance, as well as for schoolchildren and pensioners¹⁰. On the other hand, in the country's capital city, Podgorica, there are no subventions for low-income people – either for beneficiaries of family support allowance, or for pensioners and unemployed people.

1.3.5 Access to digital public services

Digital public services are a recent phenomenon in Montenegro, and constitute an emerging system.

Online healthcare appointments have been in place since 2017 for primary healthcare physicians, paediatricians and gynaecologists, as an addition to the regular way of making appointments (by telephone or by direct physical contact)¹¹. In addition, online appointments with specialists, as well as the ability to check the availability of medicines in public and private pharmacies, are available.

To facilitate job searches, the Employment Office and Human Resources Management Authority list job vacancies on their websites. Users can access information on available jobs, employers' names, job descriptions, deadlines for applications, and statistics, etc.

On a special portal of the Ministry of Internal Affairs, citizens can order the following documents without authentication: birth certificates, certificates of citizenship and residence certificates. In addition, the ministry has implemented a system for the electronic filing of applications and the cancellation of a person's residence. The website of the same ministry provides information about the documents needed for obtaining a driver's licence as well as a car registration.

In the area of education, every parent with a username and password has access to their child's academic records and can communicate directly with their teacher.

In addition, citizens can report corruption online, by filling out a form through the e-government portal.

However, there is no subvention or any kind of facilitation for low-income people to any of the digital services mentioned. There are therefore no measures aimed at facilitating access by low-income people to digital public services, either at the national or at the subnational level.

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

In November 2018 the Montenegrin Central Bank Council adopted a draft law (which provides for the transposition of EU Directive 2014/92/EU) on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features. By February 2020, the law had still not been adopted by the Parliament.

There are 13 banks operating in Montenegro¹². Some of them request proof of employment, proof of monthly income/salary or confirmation of a monthly paid utility bill

⁸ <http://www.antenam.net/index.php/drustvo/42042-herceg-novi-besplatan-gradski-prevoz-za-50-penzionera>

⁹ <https://mondo.me/Info/Drustvo/a717237/Hercegnovska-opstina-obezbjedila-je-besplatan-prevoz-na-svim-gradskim-linijama-za-100-penzionera.html>

¹⁰ Interview with an employee of the bus company Mediteran Express, December 2019.

¹¹ <https://www.cdm.me/drustvo/od-danas-elektronsko-zakazivanje-kod-izabranog-doktora/>;
<https://www.ezdravlje.me/ZakazivanjePrva/faces/Pocetna>

¹² <https://www.bankar.me/banke-u-crnoj-gori-lokacije-ekspoziture-bankomati>

before authorising the opening of an account; other banks do not, and any resident can freely open an account with their ID, regardless of their personal financial situation. All banks charge a few euros a month for the maintenance of a bank account. Some of the existing banks charge non-residents for opening a bank account.

2 National/subnational policy frameworks and reforms

2.1 National/subnational policy frameworks

No existing national or subnational strategy in Montenegro addresses the issue of low-income people in the context of their access to essential services.

However, the above-mentioned Law on Social and Child Protection is the main legal document that regulates and provides for measures aimed at improving the quality of life of low-income people and their access to different services. It is a document that defines rights with respect to the basic material benefits as well as social and childcare services. As presented above, family support allowance is the main and most common basic material benefit within the social protection system. The beneficiaries of family support allowance are the ones within the category of low-income people who are entitled to subsidies for essential services – including water, sanitation, energy and public transport.

The subsidies for **water and sanitation** for low-income people are formed and implemented through parliamentary decisions at the municipal level. It therefore depends on the municipality as to whether or not there are or will be reduced tariffs and facilitated access to water for low-income people.

In the case of **public transport**, the situation is similar, so possible subsidies for low-income people are also defined and implemented through decisions adopted at the municipal level. Since public transport has been privatised, the possibility of subsidies for low-income people depends on private bus carriers. The municipal decision on public transport in the capital of Podgorica states that the prices of regular urban and suburban passenger transport services are established by the carrier (Assembly of the Capital Podgorica, 2018).

In terms of **energy**, the above-mentioned Energy Law sets out a legal framework for vulnerable customers who are “in a state of social need”, determined by the state administrative authority in charge of social welfare affairs. However, it does not directly and precisely define subsidies for low-income people. There are therefore regulations that define which customers are entitled to subsidies, and the types of subsidies available. The regulation on the supply of electricity to vulnerable customers, adopted at the end of 2018, defined those vulnerable customers entitled to a subsidy of 50% on the basis of quite rigorous criteria. As already stated, they must live in a household that is economically vulnerable (is a beneficiary of family support allowance) and has a medically vulnerable member (user of attendance allowance or personal disability allowance).

2.2 Ongoing or announced reforms

In Podgorica, public transport is provided by three private bus companies, so the city authorities do not have the legal right to reduce the price of public transport¹³. However, at the beginning of 2019, the Podgorica public relations bureau stated that the capital has begun creating the preconditions for the development of a private-public partnership in the area of public transport, including increased subsidies for some beneficiary groups¹⁴. Nevertheless, it is not known which categories of citizens these subsidies will apply to. Until then, Podgorica will remain the only capital city in the region covered by the former Yugoslavia without subsidies for pensioners¹⁵, who are one of the most economically vulnerable groups in Montenegrin society and in Podgorica.

Apart from this, there are no ongoing or announced reforms.

¹³ <https://mondo.me/Info/Drustvo/a653576/PG-Privatni-prevoznici-odluuju-o-cijenama-prevoza.html>

¹⁴ <https://www.vijesti.me/tv/podgorica-decenijama-kuburi-sa-javnim-prevozom>

¹⁵ <https://volimpodgoricu.me/2019/09/23/penzioneri-traze-besplatan-gradski-prevoz>

3 A focus on access to water and sanitation

Data, information and analyses on access to basic services in Montenegro by all population groups are very limited. The only available data that may provide some insight into the level of use and some limiting factors are data from the multiple indicators cluster survey (MICS).

According to the latest MICS data, 99.1% of households use basic water services (MONSTAT, 2019). Among the households in the first (poorest) and second income quintiles, this share is 98.8%. Households in rural areas in 98.0% of cases have access to basic water services. Lower-than-average use is also recorded in the southern and northern region, at 98.5% and 98.8% respectively. Access to water services in the south is limited during the summer months due to water shortages and poor water quality, while lower levels of use in the north are a consequence of the fact that the most remote settlements are located in this part of the country. In addition, 98.4% of households in Roma settlements have access to basic water services.

According to the same source (MONSTAT, 2019), 99.5% of the Montenegrin population has access to improved sources¹⁶ of drinking water. This percentage is lower (99.0%) among those in the first income quintile and among the rural population (98.6%). 98.9% of the Roma population also has access to improved sources of drinking water.

Households in the first income quintile also face greater problems than average in accessing water in sufficient quantities. In fact, 78.2% of the poorest households and 85.0% of the overall population have access to sufficient quantities of drinking water. Again, the rural population is more exposed to this problem, as 82.0% of rural households have access to sufficient quantities of drinking water, as compared with 86.4% of households in urban settlements. In Roma settlements, 81.9% of households have sufficient access to water.

When it comes to sanitation services, MICS data show that 96.0% of Montenegrin households use basic sanitation services, according to the SDG definition¹⁷. However, only 86.4% in the first income quintile, as well as Roma households, are in this position. Differences are observed between the rural and the urban population, as 98.1% of households in urban areas and 91.8% in rural areas use basic sanitation services.

As data show, poor households have more limited access to water and sanitation than the overall population. One reason is that these households usually live in rural and remote areas or in Roma settlements that do not have adequate infrastructure.

¹⁶ Improved sources of drinking water are those using any of the following types of supply: piped water (into the dwelling, compound, yard or plot, to the neighbour, public tap/standpipe), tube well/borehole, protected dug well, protected spring, rainwater collection, and packaged or delivered water.

¹⁷ Households using improved sanitation facilities that are not shared with other households meet the SDG criteria for a "basic" sanitation service and may be considered "safely managed" depending on how excreta are managed.

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Interview with an employee of Vodovod i kanalizacija Budva d.o.o., December 2019.

Interview with an employee of Vodovod i kanalizacija Podgorica d.o.o., December 2019.

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Interview with an employee of Komunalno Nikšić, December 2019.

Interview with a lawyer in Čistoća d.o.o. Podgorica, December 2019.

Annex

Table A1: Essential service - Water

1) Definition of "low income" used in the context of the delivery of the service in the country:¹⁸

There is no definition.

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	Yes-few
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".

¹⁸ **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:¹⁹

There is no definition.

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 no for national) (**)	Local (only if no for national) (**)
Reduced tariffs	No	No	Yes-few
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".

¹⁹ **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:²⁰

There is no definition.

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	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".

²⁰ **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:²¹

There is no definition.

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	Yes-few
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”.

²¹ **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:²²

There is no definition.

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	No	No	No
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”.

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

(*) 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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