

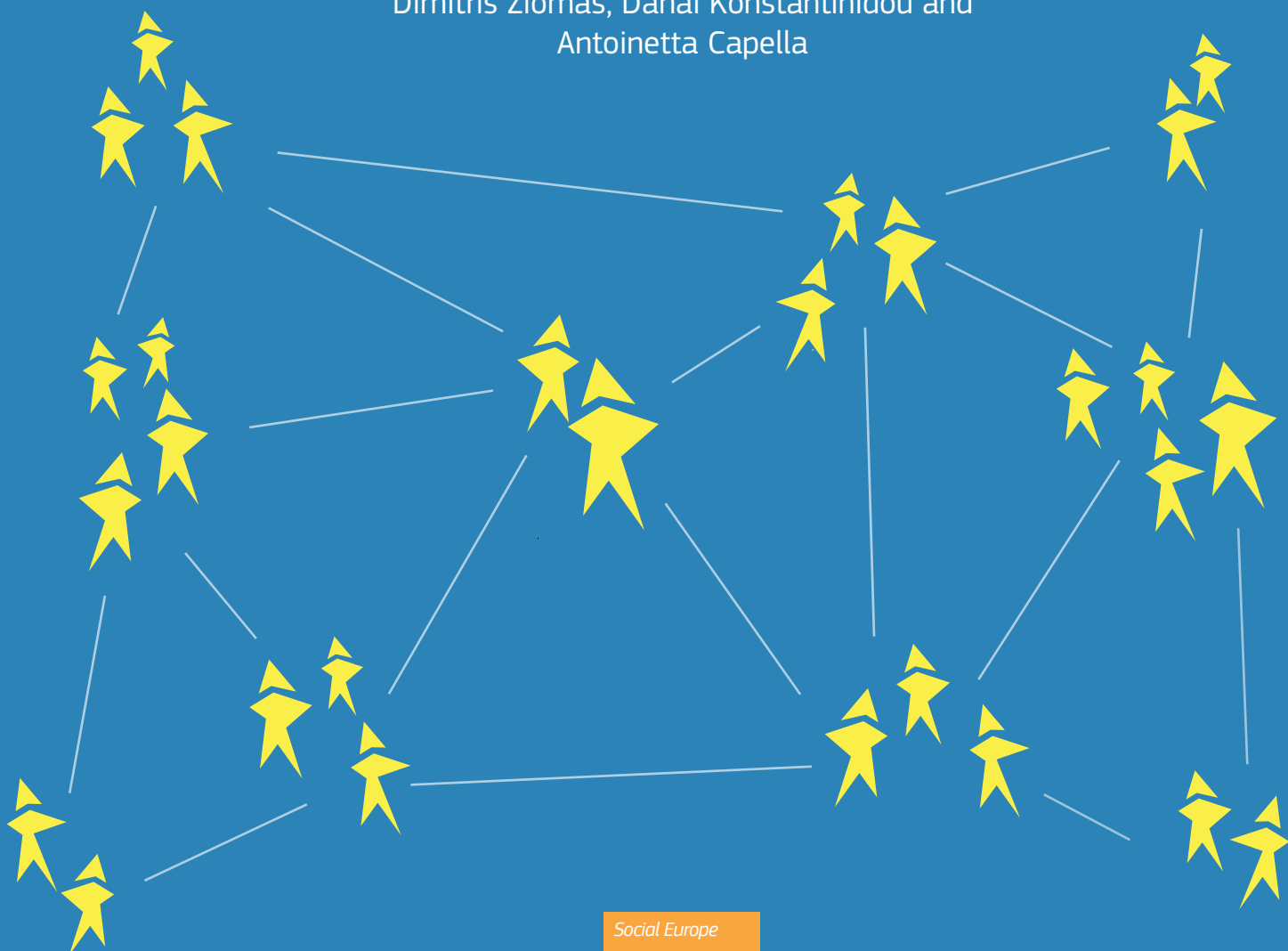


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## Greece

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## Summary

In Greece, there is neither a national nor a subnational definition of “essential services” as such. The only relevant definition, which is itself rather broad, concerns the denomination of enterprises providing “services of public interest”.

It would also be hard to maintain that there is a national or subnational definition of “low-income people” used in Greece in the context of the delivery of the six essential services under scrutiny, namely water, sanitation, energy, public transport, digital public services and financial services. There are, however, certain measures aimed at facilitating access for certain categories of vulnerable population groups to most of these services. Although no clear reference is made to low-income persons, it may be argued that these categories intrinsically include low-income persons. Eligibility for benefiting from these measures is based mainly on the fulfilment of certain income criteria. Usually these criteria are those applied when granting eligibility for the Social Solidarity Income (a type of guaranteed minimum income) scheme: these are, however, considered very strict, thus covering only the most deprived.

Access to water services is facilitated through the provision of reduced prices and/or in-kind benefits for those belonging to vulnerable groups, depending on the area of residence and the relevant provider. Water supply and wastewater collection and treatment services are combined together as one service. However, there are no measures available aimed at supporting low-income people in accessing sanitation services.

Two main measures are under implementation in Greece at national level aimed at supporting low-income households in using energy services. These are: (a) the Social Residential Tariff (reduced tariffs to households for their energy bills); and (b) the heating oil subsidy (means-tested cash benefit for the heating oil costs of households).

As to public digital services in Greece, it appears that, although many public digital services have been developed over recent years, there are no measures specifically aimed at low-income people for accessing these digital public services.

The proper implementation of the Directive 2014/92/EU in Greece, which was belatedly transposed into Greek legislation by Law 4465/2017, has been impeded by the restrictions imposed from 18 July 2015 until 31 August 2019 in order to safeguard the country’s banking system. These concerned, among other things, a ban on opening a new bank account, which was abolished in February 2018.

Some of these measures are part of the National Strategic Framework for Social Inclusion, which was compiled within the framework of the fulfilment of the thematic *ex ante* conditionality of the European Structural and Investment Funds for the programming period 2014-2020. However, this framework hardly constitutes a strategy for social inclusion, and it contains neither a specific public investment plan for low-income persons with clearly defined objectives, targeted measures and solid governance arrangements, nor any appropriate earmarked funding.

The only ongoing reform of the measures aimed at enhancing access to essential services concerns the specific commitment by the Greek authorities under the post-programme surveillance framework to review the system of subsidies for local public transport by the end of 2019. However, progress in implementing the reform of transport subsidies is rather slow, while questions have been raised as to whether, and to what extent, this reform will eventually facilitate or impede access for low-income people to public transport services.

Although a number of policy measures and actions have been taken by consecutive governments over recent years to facilitate access to public transport services for certain vulnerable groups of the population, these measures are not specifically targeted at low-income people. Concerted action is needed, taking the form of specific policy measures

and initiatives which should be specifically aimed at low-income persons so as to ensure that they have access to transport services at prices they can afford.

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

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need.<sup>1</sup> The importance of ensuring access to essential services is also well established globally in the framework of the United 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.<sup>2</sup> This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Greece. 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”**

It should be stated right at the outset that, in Greece, there is neither a national nor a subnational definition of essential services as such. The only relevant definition, which is itself rather broad, concerns the denomination of enterprises providing services of public interest. In particular, the Greek constitution (Article 23, paragraph 2) states that enterprises providing services of public interest are “enterprises of a public nature or of public benefit, the operation of which is of vital importance in serving the basic needs of the society as a whole”. Moreover, Law 1264/1982, as amended by Law 1915/1990, defines these enterprises as those providing the following: (a) healthcare services; (b) water supply services; (c) electricity production and distribution services; (d) oil production and refinery services; (e) transport services, of persons and goods; (f) telecommunication and postal services, including radio and television; (g) sewerage, wastewater and waste collection and management; and (h) handling and storage of goods at ports.

It becomes evident, therefore, that it is a broad definition: although it implies that these services could be considered as essential, there is no unified framework concerning the provision and management of them, let alone a framework for ensuring access to available and affordable essential services of high quality.

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

It would be hard to maintain that there is a national definition of low-income people used in Greece in the context of the delivery of the six essential services under scrutiny, namely water, sanitation, energy, public transport, digital public services and financial services. Nor is there any subnational definition of low-income people for any of these essential services, in spite of the fact that some of these services are organised at regional or local level.

However, there are certain measures aimed at facilitating access for vulnerable population groups to most of these services. Eligibility for these measures is based

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

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



mainly on fulfilment of certain income criteria. Usually these income criteria are those applied when granting eligibility for the Social Solidarity Income (SSI) scheme, which is a type of guaranteed minimum income scheme, aimed at households living in extreme poverty.<sup>3</sup> This scheme requires the beneficiaries to be legal and permanent residents of the country and to fulfil specific strict income and property criteria, depending on the size and composition of the household. For example, for a single-person household, the total gross income (before taxes but excluding social contributions) received during the six months preceding the submission of the application should not exceed €1,200. These amounts are increased by €600 for each additional adult and by €300 for each dependent child in the household. As to the total property's taxable value, this should not be over €90,000 for a single person (increased by €15,000 for each additional member of the household).<sup>4</sup>

It should be pointed out, however, that SSI beneficiaries do not have automatic access to other support measures for which the SSI's income criteria are applied; they have to pass through a separate procedure. Nevertheless, the SSI's eligibility criteria on income and property are considered very strict, which, in turn, implies that many low-income persons/households have access neither to the SSI scheme nor to all the measures that use these eligibility criteria. In other words, they cover only the most deprived.

Nevertheless, note should be made of the fact that certain measures for facilitating access to services, which are currently underway, are aimed at specific vulnerable social groups, such as persons with disabilities and unemployed persons. As such, although no clear reference is made to low-income persons, it may be argued that these categories intrinsically include low-income persons.

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

*An introductory note: The establishment and operation of community centres*

It should be underlined that integrated – comprehensive and strategic – social policy approaches both at the level of planning and at the level of delivery are hard to come by in Greece. However, acknowledgment should be made of the fact that particular efforts have been concentrated over recent years on establishing appropriate structures at local level to facilitate both access to, and delivery of, a range of social services in an integrated way. The establishment and operation of the **network of community centres (CCs)**<sup>5</sup> over the country, constitutes an example of these efforts. They are a kind of **one-stop shop**, which are responsible for reception, information and service provision, and for **the liaison of citizens – and especially vulnerable social groups – with all social programmes and services available at local level**. Particular emphasis is placed on the provision of support to citizens who are beneficiaries of the SSI, including the members of their household, especially as regards the second pillar of the SSI scheme, namely facilitating access to various social services and goods.

A total of **241 CCs** are currently in operation in various municipalities of the country, though there is no publicly available information as to the total number of staff employed in them (Hellenic Republic 2019). Some of these centres include dedicated branches which provide services exclusively to Roma people and branches for the integration of migrants. All these CCs are run by the municipalities and are funded under the Regional Operational Programmes of the National Strategic Reference Framework 2014-2020 for Greece.

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<sup>3</sup> For more information, see Ziomas, Capella & Konstantinidou (2017).

<sup>4</sup> It should be noted that the minimum salary currently in force amounts to €650 (gross) per month for all employed persons in Greece. The effective minimum salary amounts to €758 (gross) per month, since private sector employees are entitled to an additional two months' bonus payment per year (i.e. a full month's bonus payment at Christmas along with an Easter bonus payment and a summer holiday bonus payment, each equivalent to 50% of an employee's monthly salary).

<sup>5</sup> Law 4368/2016, Official Journal of Government, Issue No 21, Vol. A', 21 February 2016.

Undoubtedly, the establishment and operation of the CCs has already contributed – to some extent – to facilitating access to measures aimed at supporting vulnerable people in accessing essential services. Moreover, they have also contributed to improving social services provision and, in particular, to covering – in an integrated way – the unmet social needs of vulnerable population groups. To enable them, however, to perform their tasks in an effective and integrated way, sufficient financial resources and an adequate number of personnel have to be secured for a medium- and long-term period.<sup>6</sup> In any case, it is too early to make an impact assessment of their actual role in improving social services provision at local level and, in particular, on facilitating access for low-income people to essential services.

### 1.3.1 Access to water

Before embarking on an analysis of the measures aimed at facilitating access for low-income people to water, it is considered necessary to point out that water services in Greece are provided by: (a) two publicly owned companies, which cover the two major cities of the country (serving more than 50% of the total population in Greece); (b) 127 municipal water and sewerage enterprises (DEYA), which cover approximately 40% of the total population in Greece and (c) the municipalities,<sup>7</sup> which cover approximately 5% of the total population in Greece.

In accordance with the EU Water Framework Directive, the competent Greek authorities belatedly adopted, in May 2017, the necessary legislation setting out common rules for costing and pricing water services. According to the relevant joint ministerial decision, water supply providers were expected to set more favourable prices for those belonging to vulnerable groups as defined in Article 1 of Law 4019/2011, which was amended by Law 4430/2016. In particular, this Law defined vulnerable groups as those whose integration into social and economic life is hindered by physical and mental causes or by abusive behaviour. These include, among others, people experiencing poverty, homeless persons and long-term unemployed persons. Although no reference is made to low-income persons, it may be argued that these categories include low-income persons.

Accordingly, each provider must submit their proposed tariffs, which are based on the common rules for costing and pricing water services, for approval by the competent authority. For the DEYA, tariffs are set by the board of management and approved by the municipal board; while for the two publicly owned companies, approval of the tariffs has been assigned to the General Secretariat for Natural Environment and Water of the Ministry of Environment and Energy. It becomes evident, therefore, that low-income people can benefit from favourable prices depending on the area of residence and the relevant provider.

For instance, the Athens Water Supply and Sewerage Company S.A. (EYDAP), from July 2017 onwards, has offered an exceptional special tariff for beneficiaries of the SSI scheme. In particular, this provides for: (a) 2 m<sup>3</sup> water per month free of charge per household member; and (b) 3 m<sup>3</sup> water per month free of charge for each disabled person in the household with more than 67% level of disability.<sup>8</sup> Moreover, the EYDAP provides reduced tariffs for large families (with at least three or more dependent

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<sup>6</sup> Currently, the CCs are financed through the European Social Fund. However, the fact that their functioning depends heavily on the availability of EU funds is a source of concern, as the viability of these services will be placed in great jeopardy in the event of a reduction or, even worse, a termination of this source of funding.

<sup>7</sup> The responsibility for water supply in areas with fewer than 10,000 inhabitants lies with the competent municipality services.

<sup>8</sup> According to the latest available data for Attica region, up to 31 December 2018, 9,172 households have benefited from the exceptional special tariff. (EYDAP 2019).

children) and elderly persons (aged more than 75 years old), with a total annual income of less than €8,000.<sup>9</sup>

In addition, the Thessaloniki Water Supply and Sewerage Company S.A. (EYATH), from May 2019 onwards, has provided that vulnerable groups have access to the water social residential tariff under the same eligibility criteria as those applicable for the electricity social residential tariff.<sup>10</sup> More specifically, consumers on the water social residential tariff (category A) are entitled to the following discounts within each four-month period: (a) the first 30 m<sup>3</sup> of water consumed is free of charge; (b) a 70% discount on water consumption prices is applied to consumption from 31 to 80 m<sup>3</sup>; and (c) a 35% discount is applied to consumption from 81 to 120 m<sup>3</sup>. No discount is applied if consumption is over 120 m<sup>3</sup>. Consumers on the water social residential tariff (category B) are entitled to the following discounts: (a) the first 30 m<sup>3</sup> of water consumed is free of charge; (b) a 50% discount on water consumption prices is applied to consumption from 31 to 80 m<sup>3</sup>; and (c) a 25% discount is applied to consumption from 81 to 120 m<sup>3</sup>. No discount is applied if consumption is over 120 m<sup>3</sup>.

To sum up, as mentioned earlier, low-income people can benefit from various favourable prices or in-kind benefits depending on the area of residence and the relevant provider. Information/advice on eligibility for these benefits can be found on the website of each provider, while CCs and the citizens' service centres (KEPs) provide advice on eligibility and assistance with the application process for claiming these benefits. It should be noted, however, that water bills, irrespective of the provider, include several additional charges (e.g. value-added tax, fee for network construction, special water cycle fee), which, in turn, impede access to water services for low-income people.

### 1.3.2 Access to sanitation

In Greece, water supply and wastewater collection and treatment services are combined together as one service. As such, water supply providers are responsible for the collection and discharge of urban wastewater. Every household must pay a sewer usage fee, which is included in the bill for water services. The level of this fee is calculated as a percentage of the total price of water consumption, which is pre-defined by each provider (e.g. for the EYDAP it is set at 75% of the total price of water consumption, for the EYATH it is set at 80%, while for the DEYA the percentage varies between 50 and 90%). Given that the level of the sewer usage fee is calculated as a percentage of the total price of water consumption, people who benefit from favourable prices for water services pay less for sanitation services.

It should be noted, however, that there are no measures available aimed at supporting low-income people to access these services. This is despite the fact that every building in the country is obliged to be connected to the sewerage system depending on the availability of the sewerage network of the responsible provider. Nevertheless, it is considered necessary to point out that the country's sewerage network is still faced with significant infrastructure problems, which mean that many households in Greece (irrespective of their socioeconomic situation) are not connected to the sewerage network due to its unavailability in some places (especially remote areas). This is particularly confirmed by the latest available data from the 2011 population census (ELSTAT 2015),

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<sup>9</sup> According to the latest available data for Attica region, up to 31 December 2018, 12,765 large families and 484 elderly people have benefited from EYDAP's reduced prices. (EYDAP 2019).

<sup>10</sup> The beneficiaries of the water social residential tariff of the EYATH are divided into two categories (A and B), subject to certain eligibility criteria, as is the case with the electricity social residential tariff. In particular, those beneficiaries who satisfy all income, property and residence for the SSI scheme (as described in Section 1.2), benefit from the social residential tariff – category A. As to the beneficiaries of the social residential tariff – category B, they should have an annual total real taxable income up to €9,000 for a single-person household, while for each additional adult household member this amount is increased by €4,500 and for each additional dependent child by €2,250. The total eligible annual income cannot exceed €31,500, irrespective of the composition of the household.

which show that out of the total number of buildings in Greece (i.e. 4,105,637 buildings), 1,777,872 buildings (43.3%) were connected to the public sewerage network, and 2,256,650 (55.0%) buildings were not connected, while for the remaining 71,115 buildings (1.7%) no answer was reported.

### 1.3.3 Access to energy

Among the main problems faced by the population during the economic crisis in Greece was the inability of (vulnerable) households to cover their energy needs. This was mainly due to increases in fuel prices caused by the tax raises imposed in the context of the austerity package, along with other austerity measures that led to a significant drop in disposable household income. As a result, many households have lowered their energy consumption.

This is confirmed by the relevant data from the European Union Statistics on Income and Living Conditions (EU-SILC), which reveal that, in 2018, 22.7% of total households in Greece were unable to keep their homes adequately warm, which was well above the average for the EU-28 (7.3%). Worse still, the corresponding percentage for poor households (whose income was below the poverty threshold) was almost double, reaching 41.2% in 2018, which was significantly higher than the average for the EU-28 (17.9%).<sup>11</sup> In addition, it is worth noting that, in 2018, the share of households in Greece having arrears on utility bills was 35.6%, while the respective rate for the EU-28 was by much lower, standing at 6.6%. As for poor households in Greece, more than half (56.9%) had arrears on utility bills, against only 15.6% for the EU-28.<sup>12</sup> It becomes evident, therefore, that the availability and affordability of energy – which in any case have an impact on the overall well-being of people – is a crucial issue not only for low-income households, but also for the majority of households in Greece.

However, acknowledgment should be made of the fact that, since 2010, the Greek state has been implementing policy measures for supporting vulnerable households' energy needs. These include: subsidies for heating oil; a social tariff for domestic electricity consumers; free access to electricity for extremely poor households; and favourable arrangements for debts and arrears on electricity bills. Today, two main measures are under implementation in Greece at national level aiming at supporting households who, because of low income, face difficulties in using energy services. These are: (a) the social residential tariff, which offers reduced tariffs to households for their energy bills; and (b) the heating oil subsidy, which covers part of the heating oil costs of households during winter months.

The **social residential tariff**, in accordance with the relevant ministerial decision,<sup>13</sup> provides for a discount on electricity bills up to a certain consumption limit, depending on the size and the composition of the household, and on the condition that specific eligibility criteria are met. The tariff is granted by all electricity suppliers only for the beneficiaries' primary residence. It should be noted that the discount concerns only the electricity cost and not the other regulated charges imposed by the relevant legislation on residential consumers.<sup>14</sup>

More specifically, the social residential tariff is applied to the part of consumption up to the limit set for each beneficiary, provided that the consumption is higher than or equal to 200 kWh for each four-month period. Limits on consumption depend on the size and composition of the household.<sup>15</sup> The limit is set at 1,400 kWh for a single-person

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<sup>11</sup> Eurostat database, EU-SILC [ilc\_mdcs01]. Data extracted: 13 January 2020.

<sup>12</sup> Eurostat database, EU-SILC [ilc\_mdcs07]. Data extracted: 13 January 2020.

<sup>13</sup> Ministerial Decision ΥΠΕΝ/ΥΠΡΓ/892/152, Official Journal of Government, Issue No 242, Vol. B', 1 February 2018 (in Greek).

<sup>14</sup> For more information see: Public Power Corporation S.A., available at: <https://www.dei.gr>.

<sup>15</sup> The only available data concerning electricity consumption per household in Greece are from the *Survey on Energy Consumption in Households* which was conducted by the Hellenic Statistical Authority during October

household, increased by 200 kWh for each additional adult member and by 100 kWh for each additional dependent child. There is a maximum limit of 2,400 kWh, irrespective of the number of household members.

The beneficiaries of the social residential tariff are divided into two categories (A and B), subject to certain eligibility criteria.<sup>16</sup> In particular, those beneficiaries who satisfy all income, property and residence eligibility criteria for the SSI scheme (as described in Section 1.2) benefit from the social residential tariff – category A. These beneficiaries are entitled to reduced tariffs (a discount of 0.075€/kWh), which leads to a total discount that ranges between 34% and 43% depending on their consumption. In addition, they are fully exempted from certain regulated charges (i.e. use-of-system and use-of-network charges) within their electricity consumption limits.

As to the beneficiaries of the social residential tariff – category B, they must fulfil, cumulatively, certain criteria on income and assets. In particular, to be eligible, the beneficiaries and their household members should have an annual taxable income of up to €9,000 for a single-person household, while for each additional adult this amount is increased by €4,500 and for each additional dependent child by €2,250. The total eligible annual income cannot exceed €31,500, irrespective of the composition of the household. Moreover, the total taxable value of the single-person household's property cannot be over €120,000, increased by €15,000 for each additional member of the household (adult or child), while the maximum total taxable value of the property cannot exceed €180,000. The beneficiaries of social residential tariff – category B are entitled to reduced tariffs (a discount of 0.045€/kWh), which leads to a total discount that ranges between 20% and 26% depending on their consumption.

As to the **heating oil subsidy**, this is a means-tested public policy measure, which has been in operation since 2012, designed to help vulnerable social groups to meet their energy needs for heating. According to the relevant ministerial decision issued in 2019,<sup>17</sup> beneficiaries must fulfil, cumulatively, certain income and property criteria. In particular, to be eligible for the heating oil subsidy the total annual income of a single (unmarried) beneficiary cannot exceed €12,000, while for married or contractually cohabiting beneficiaries the total income cannot exceed €20,000, increased by €2,000 for each child. For single-parent households the total annual income cannot exceed €22,000, increased by €2,000 for each dependent child. Moreover, the total taxable value of the single (unmarried) beneficiary's property cannot be over €130,000, while the respective amount for married or contractually cohabiting beneficiaries cannot exceed €250,000.

The amount of the heating oil subsidy varies from €80 to €250 per year (increased by 10% for each dependent child) depending on the beneficiary's area of residence.<sup>18</sup> In any case, the total amount of the subsidy cannot exceed €350 per year. It should be pointed out, however, that beneficiaries get the subsidy as a refund of the purchase of heating oil, the value of which must be equal to (or higher than) double the amount of the subsidy that they are entitled to.

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2011 and September 2012. According to the findings of this survey, every household of the country consumes yearly, on average, 13,994 kWh to cover its energy needs, mainly for heating and cooking. Of these energy needs, 44.1% are covered by oil and 26.8% by electricity. In particular, the average annual electricity consumption per household was 3,750 kWh, concerning mainly cooking, use of electric appliances and lighting. For more information see: ELSTAT (2013).

<sup>16</sup> According to the latest official publicly available data from the Regulatory Authority for Energy, the number of customers who benefited from the social residential tariff amounted to 693,487 households in 2017, against 247,666 households in 2011 (the first year of the implementation of the measure). [Regulatory Authority for Energy (2018)].

<sup>17</sup> Ministerial Decision 1404, Official Journal of Government, Issue No 4216, Vol. B, 19 November 2019 (in Greek).

<sup>18</sup> It should be noted that the amount of the heating oil subsidy differentiates based on four pre-defined climate zones of the country.

According to a recent press release by the Ministry of Finance (2019), for the period 2019-20 more than 600,000 applications for the heating oil subsidy have been approved, with an estimated budget amounting to €84 million.

Another measure aimed at supporting access to energy services for vulnerable people in Greece is the vulnerable electricity customers registry. Persons who fulfil certain eligibility criteria<sup>19</sup> may apply to be placed on this registry, which provides special protective measures, such as: protection against the electricity supplier disabling the electricity meter (electricity cut off) due to outstanding debts during the winter period (November to March) and the summer period (July and August); the possibility of partial and interest-free payment of electricity bills; and a deadline of 40 days for the payment of electricity bills (instead of 20 days).<sup>20</sup>

Finally, it is considered necessary to point out that there are no specific measures at national level aimed at facilitating access for low-income people to energy services through advice/training or information services. The relevant information as well as advice and assistance for the application processes are provided by the CCs and the KEPs. In addition, all electricity suppliers, the Hellenic Electricity Distribution System Operator (HEDNO) and the Regulatory Authority for Energy (RAE) provide on their websites all the necessary information for the services offered and end-user prices per customer category, along with information/advice on eligibility for the social residential tariff and the vulnerable electricity customers registry. Moreover, information regarding prices, connection fees, connection details, etc. can be obtained through the provider's customer call centre, available on a 24-hour basis.

#### **1.3.4 Access to public transport**

It should be stated right at the outset that there are no measures available specifically aimed at low-income people in Greece aimed at facilitating their access to public transport services. However, it is considered necessary to point out that a number of policy measures and actions have been taken by consecutive governments to facilitate access to public transport services for certain vulnerable groups of the population (i.e. persons with disabilities, unemployed persons, children, large families and the elderly) as well as for young persons and students. As already mentioned, these categories may intrinsically include low-income people.

More specifically, in-kind benefits (free-of-charge transportation) are provided to unemployed persons on the condition that they are registered at the Manpower Employment Organisation (OAED).

Moreover, persons with more than 67% disability may benefit from reduced tariffs (a 50% discount on ticket prices) for all means of public transportation, on condition that they hold and display the travel card for persons with disabilities.<sup>21</sup>

Reduced tariffs are also granted to members of households with four children or more who hold a large family card. Children aged 7-12, young persons aged 13-18 and students at universities (as long as they have an academic ID card) can also benefit from a 50% discount on ticket prices. Finally, reduced tariffs apply to persons over 65 years of age.

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<sup>19</sup> According to the relevant ministerial decision, residential electricity customers may be included in the vulnerable electricity customers registry if they belong to one of the following categories: (a) customers already included in the social residential tariff; (b) households which include member(s) who need life support with medical devices (with the same income criteria applied for beneficiaries of the social residential tariff); and (c) customers who have reached the age of 70 provided that all other (if any) adult members of the household have reached this age limit (with the same income criteria applied for the social residential tariff, increased by €8,000). For more information see: <https://www.deddie.gr/en/upiresies/eidika-timologia/eualwtoi-pelates>.

<sup>20</sup> For more information see: <https://www.deddie.gr/en/upiresies/eidika-timologia/eualwtoi-pelates>.

<sup>21</sup> The issuing of this card is subject to income eligibility criteria, which are set every year by a joint ministerial decision.

As far as sea transportation is concerned, according to the relevant ministerial decisions,<sup>22</sup> discounts are available to certain categories of persons as part of the public service obligations of sea transport services. In particular, “indigent persons” are offered a 100% discount on ticket prices on condition that they possess the relevant statement certifying their indigence.<sup>23</sup> In addition, a 50% discount on ticket prices is granted to persons with more than an 80% level of disability, students at universities and members of households with four children or more.

Information on these measures can be obtained from the providers’ websites, station staff and call centres, while the CCs and KEPs offer advice on eligibility and procedures for getting these benefits or reductions.

### 1.3.5 Access to digital public services

When examining available indicators for the degree of penetration and expansion of information and communications technology in the country, one observes that Greece lags behind the EU average, despite the fact that a slight improvement has been recorded over recent years. In other words, Greece is clearly underperforming in the area of information and communications technology.

According to the system of indicators established by the EU for measuring the progress of EU countries towards a digital economy and society, namely the Digital Economy & Society Index (DESI),<sup>24</sup> Greece was ranked 26<sup>th</sup> among the 28 EU member states in 2019. As to the digital public services dimension of the DESI, Greece ranked 27<sup>th</sup>, and was well below the EU respective average. Moreover, only 36% of internet users appeared to be active users of e-government services, against 64% for the EU-28. In addition, only 10% of people in Greece had used healthcare services provided online.<sup>25</sup>

Nevertheless, over recent years, many public digital services have been developed that are aimed at improving citizens’ daily life. These concern mainly the development of an e-public sector, which include: (a) digital fiscal services (services provided to citizens in order to help them submit tax statements, print documents relating to their financial situation, declare renting of property, request for debt settlements, etc.); (b) digital social security services (personal social insurance account); and (c) digital healthcare services (e-prescriptions, digital healthcare appointments, telemedicine).

However, it should be underlined that there are no measures (reduced tariffs or cash/in-kind benefits)<sup>26</sup> specifically aimed at low-income people for accessing the digital public services offered in the country. In short, there are no measures aimed at ensuring that low-income people have an affordable internet and telephone connection for accessing/using these services. This is despite the fact that, according to the OECD’s information and communication technology statistics (OECD 2020), Greece, in 2018, had the lowest percentage (76.5%) of households having internet access at home among the 28 EU member states.

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<sup>22</sup> Ministerial decision 3324.1/01/13, Official Journal of Government, Issue No 1728, Vol. B’, 15 July 2013 and Ministerial decision 2251.2.12/01/15, Official Journal of Government, Issue No 1557, Vol. B’, 23 July 2015 (in Greek).

<sup>23</sup> It should be noted that the relevant ministerial decision does not provide a definition of ‘indigent persons’. The relevant statement can be provided either by the competent municipal authorities or by the regional port authorities of the country. Given the absence of a definition of indigent persons, the provision of this statement is at the discretion of the competent authorities.

<sup>24</sup> The DESI is a composite index, published every year since 2015, that summarises relevant indicators on Europe’s digital performance and tracks the evolution of EU member states in digital competitiveness. For more information see: <https://ec.europa.eu/digital-single-market/en/desi>.

<sup>25</sup> Digital Economy and Society Index (2019).

<sup>26</sup> The only exception being reduced tariffs for mobile internet connection for students offered by private internet providers without any other eligibility criteria.

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

In Greece, Law 4465/2017, which – belatedly – transposed the Directive 2014/92/EU into Greek legislation, guarantees the right of citizens to open and use payment accounts with basic features, regardless of their personal financial situation.

It should be pointed out, however, that, although EU member states were required to adopt and publish the laws necessary to comply with this Directive by 18 September 2016, Greece adopted the relevant legislation only after a delay of eight months, in April 2017. Worse still, from 18 July 2015 until 31 August 2019, restrictions on cash withdrawals and capital transfers were imposed in Greece in order to preserve financial stability and to safeguard the country's banking system from a possible collapse. Among other measures, a ban on opening a new bank account (of any type) was imposed. The exception to this was a new bank account for the payment of pensions and welfare benefits, provided that the beneficiary had no other available account in any credit institution. In November 2017, a ministerial decision was issued allowing the opening of new bank accounts by all persons, on the condition that they did not maintain any other bank account. In February 2018, all restrictions concerning the opening of new bank accounts were abolished.

Following from above, it becomes evident that all these measures impeded the proper implementation of the Directive 2014/92/EU in Greece. However, since February 2018 there have been no issues related to the implementation of this Directive in the country, given that every person has access to a bank account with basic features. In addition, note should be made of the fact that, according to the relevant provisions of Law 4254/2014, every citizen has the right to maintain a single bank account (individual or joint) in which deposits up to the amount of €1,500 cannot be seized by the state or a third party. As such, this Law ensures the right of citizens to use a bank account, thus facilitating their access to the banking system.



## 2 National/subnational policy frameworks and reforms

### 2.1 National/subnational policy frameworks

As already mentioned in the previous section, comprehensive and strategic social policy approaches, both at the level of planning and at the level of delivery, are hard to come by in Greece. The only development in this respect has been the compilation of the National Strategic Framework for Social Inclusion in December 2014. It was submitted to the European Commission in December 2014 (and accepted in January 2015) within the framework of the fulfilment of the thematic *ex ante* conditionality for Investment Priority 9i “Active inclusion, including with a view to promoting equal opportunities and active participation, and improving employability” (under Thematic Objective 9: Promoting Social Inclusion, Combating Poverty and Any Discrimination) of the European Structural and Investment Funds for the programming period 2014-2020. Regional strategies for social inclusion were also developed.

More specifically, the National Strategic Framework for Social Inclusion is based on three pillars: (a) fighting poverty; (b) access to services; and (c) an inclusive labour market. These pillars are specified in operational axes, which are served by policy priorities. Each policy priority includes certain existing (at that time) policy measures. In this context, the National Strategic Framework for Social Inclusion recognises “access to goods” and “access to adequate resources” as policy priorities.

In particular, the “access to goods” policy priority refers, among other policy measures, to access to basic material. In this policy measure, reference is made to the fact that the EYDAP ensures support for vulnerable groups through the provision of discounts on water and sewerage bills. However, this reference is not accompanied by any description or any relevant information on the matter. Moreover, it should be noted that the EYDAP covers only the greater metropolitan area of Athens and no reference is made to whether there is any similar support provided to vulnerable groups living in other regions of the country. Another policy measure included in this policy priority is “access to energy”, where reference is made to the social residential tariff and the vulnerable electricity customers registry, though no details are provided as to the continuation of their implementation or their source of funding.

Another policy measure included in the policy priority on access to goods is the measure concerning “access to the financial system”. This policy measure, however, is confined only to certain provisions of Law 4254/2014, which, as described in the previous section, provides that every citizen has the right to maintain a single bank account, a specific amount of the balance in which cannot be seized by the state or a third party.

As to the “access to adequate resources” policy priority, this includes, among other things, a policy measure for the “allowance for domestic heating needs”. This concerns the provision of the means-tested heating oil subsidy, though no details are provided as to the continuation of its implementation.

At this point, it is considered necessary to point out that the national strategic framework for social inclusion hardly constitutes a strategy for social inclusion, and it contains no specific public investment plan for low-income persons with clearly defined objectives, targeted measures and solid governance arrangements, nor any appropriate funding earmarked under either the national budget or EU Structural Funds. Even though the abovementioned measures are positive steps, they are still partial and are not part of an integrated strategic action plan – accompanied by a public investment plan – for supporting vulnerable people (including, in particular, low-income persons) to access essential services.

### 2.2 Ongoing or announced reforms

Evidence suggests that Greece is the EU member state which has been most affected by the financial and economic crisis, including the fact that the crisis lasted longer than in

any other EU member state. During the period 2009-2016, the Greek economy experienced a deep and persistent recessionary phase and it is only since 2017 that a recovery can be observed. This deep prolonged recession brought about significant adverse effects on all social and employment indicators, though some of them have shown a slight improvement since 2016.

In particular, Greek households' average disposable income has rapidly worsened since 2009, having been hit hard by unprecedented levels of unemployment and by considerable cuts in salaries, wages and pensions. In fact, in 2017, the gross disposable household income in Greece was about 65% of what it had been in 2009 (European Commission 2018). As a result, the number of low-income people in Greece has been on the increase over recent years, which is reflected, among other things, in the significant increase in the at-risk-of-poverty or social exclusion rate (from 27.6% in 2009 to a peak of 36% in 2014), though after 2015 a decreasing trend was observed (from 35.7% in 2015 to 31.8% in 2018).<sup>27</sup>

Undoubtedly, the fact that the country had to take strict austerity measures, which included, among other things, cuts in salaries and wages, a reduction in the minimum wage and notable changes in labour market regulations (which have been unfavourable to employees), has a significant bearing upon this situation. To address this situation, a number of initiatives have been taken by consecutive governments over recent years. The main initiatives include: the introduction (in February 2017) of the SSI; the establishment of a network of CCs (mid-2017); the implementation of a new reform of the family benefits scheme (January 2018); the establishment (February 2018) of the Organisation for Welfare Benefits and Social Solidarity (OPEKA), a single public payment authority responsible for all welfare benefits in Greece; and the introduction (January 2019) of a new means-tested rent subsidy aimed at households who live in rented primary residences. These recent reforms to the social welfare system are expected to improve the social situation of the country.

In view of the above, it may be said that the main focus of the social policy-related measures/reforms during the crisis period has been getting people into employment and combating extreme poverty, cushioning the consequences of the crisis for the most vulnerable population groups.

In this context, adopting measures aimed at facilitating access for low-income people to essential services has not been a priority for action. This implies that there are no ongoing or announced reforms of the measures described in Section 1 of this report. The only exception is the specific commitment of Greek authorities under the post-programme surveillance framework<sup>28</sup> to review the system of subsidies for local public transport by the end of 2019. At present, various categories of people (see Sub-section 1.3.4) benefit from reduced tariffs and/or free transportation. The Greek authorities have committed to review the appropriateness of the current system of subsidised fares based mainly on the actual transport usage data available from the recent introduction of electronic ticketing on the public transport network of Athens. However, progress in implementing the reform of transport subsidies is rather slow, while questions are raised as to whether – and to what extent – the ongoing reform will eventually facilitate or impede access for low-income people to public transport services.

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<sup>27</sup> Eurostat database, EU-SILC [ilc\_peps01]. Data extracted: 13 January 2020.

<sup>28</sup> On 21 August 2018, the third economic adjustment programme for Greece (ESM stability support programme) was concluded and the country has entered a post-programme surveillance framework. This is a monitoring framework to ensure that all structural reforms agreed under the economic adjustment programmes will be fully and properly implemented. In this respect, Greece is committed, among other things, to continue with efforts to modernise its social welfare system, including pensions and the healthcare sector, as well as to complete the reform of the welfare benefits which constitute the basic elements of a social safety net.

### 3 A focus on access to public transport

It is generally acknowledged that public transport is key to participation in society, ensuring access to education, healthcare, employment and daily activities. In short, access to public transport services is essential for social and labour market inclusion. Given this, it is of the utmost importance to ensure that all people can travel to where they need or want to go.

In Greece, a number of policy measures and actions have been taken by consecutive governments over recent years to facilitate access to public transport services for certain vulnerable groups of the population (see Sub-section 1.3.4). However, these measures are not specifically targeted at low-income people, though some of the categories covered by these measures may include low-income people who rely heavily on public transport services on a daily basis.

The very fact that there are no measures available for low-income people impedes their access to public transport services. It is indicative that, although unemployed persons benefit from free transportation – which is very welcome – there are no measures available for the working-poor population. This is despite the fact that the in-work at-risk-of-poverty rate for Greece remains one of the highest among the EU member states (10.9% in 2018 against 9.6% for the EU-28).<sup>29</sup>

Note should be made of the fact that, although access to public transport services is essential for the integration of migrants and refugees into society,<sup>30</sup> there are no measures available aimed at facilitating their access to public transport services. As a result, migrants and refugees are particularly disadvantaged in accessing public transport services. Until recently, refugees and migrants could register at the OAED and thereby benefit from free transportation for unemployed persons. But a prerequisite for registration was possession of a social security number, and the recent abolition of rules facilitating the issuing of social security numbers to refugees and migrants<sup>31</sup> means they can no longer register and have thus lost the benefit of free transportation.

Nevertheless, it should be underlined that neither statistical data nor relevant indicators are publicly available at the national level concerning access by citizens to public transport services. Nor are there any surveys providing evidence of how lack of access affects the overall inclusion of low-income people.

In any case, access to public transport services in Greece is impeded, not only by affordability, but also by accessibility and availability issues in all areas of the country. It appears that these services are not available and affordable to everyone, especially to persons belonging to vulnerable population groups, who in most cases rely on social protection measures to afford these services.

Overall, the preceding analysis reveals that concerted action is needed, taking the form of specific policy measures and initiatives which should be specifically aimed at low-income persons. Specific action is, thus, required so as to ensure that all citizens, and especially low-income persons, have access to transport services at prices they can afford. These measures should be based on an integrated approach, while particular emphasis should be placed on establishing appropriate links among the available social protection measures to ensure complementarity of action and to enhance their effectiveness.

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<sup>29</sup> Eurostat database, EU-SILC [ilc\_iw01]. Data extracted: 14 January 2020.

<sup>30</sup> By the end of November 2019, it is estimated that approximately 109,000 refugees and migrants (of those who arrived in the country since the 2015 migration flow) were hosted in the country. See: <https://data2.unhcr.org/en/documents/details/73136>.

<sup>31</sup> Revocation announcement, Ministry of Labour and Social Affairs, 11 July 2019, available at: [https://drive.google.com/file/d/1w-v\\_7yrVW5A6pP\\_LBhS8v\\_vIIMIXRM/view](https://drive.google.com/file/d/1w-v_7yrVW5A6pP_LBhS8v_vIIMIXRM/view) (in Greek).

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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:<sup>32</sup>

No national or subnational definition available.

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

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

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

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

<sup>32</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

## Table A2: Essential service – Sanitation

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>33</sup>

No national or subnational definition available.

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

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

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

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

<sup>33</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

### Table A3: Essential service – Energy

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>34</sup>

No national or subnational definition available.

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

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

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

<sup>34</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

### Table A4: Essential service – Public transport

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>35</sup>

No national or subnational definition available.

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

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

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

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

<sup>35</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.



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

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>36</sup>

No national or subnational definition available.

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 healthcare appointments) in the country:

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

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

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

<sup>36</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

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

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

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

(\*) 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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