

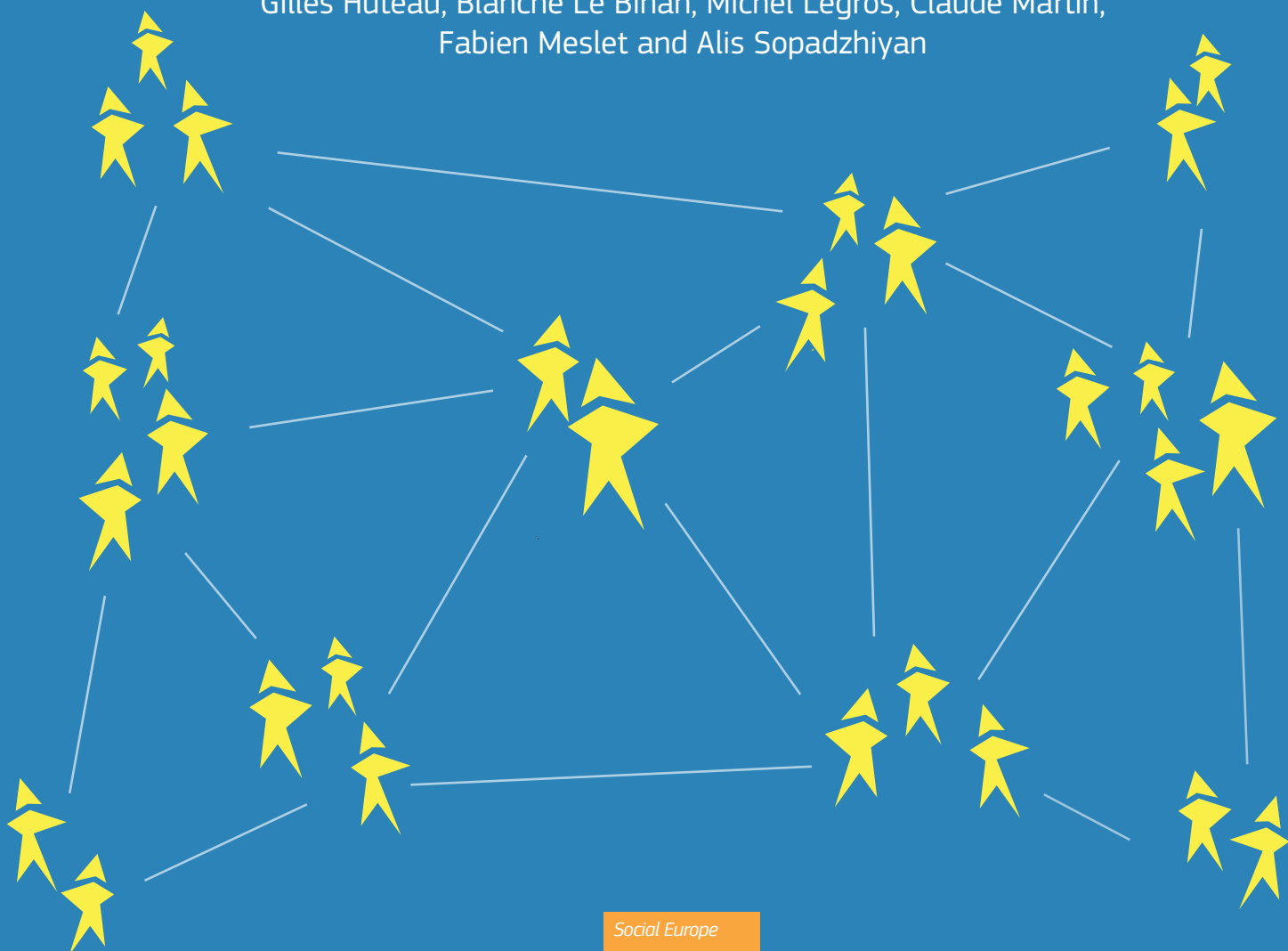


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## France

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

**France**

**2020**

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Fabien Meslet, Alis Sopadzhiyan*

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## Summary

No legal definition of “essential services” features in French law, at either national, regional or local levels. The concept, which comes from the development field, is known but rarely employed in France, probably because it does not fit in with the egalitarian approach of public service and general interest that characterise French social policy.

The various types of assistance for services considered as essential in this report are usually put in place by local authorities or service-providing organisations and involve a range of criteria. Low income is only one criterion among others, which include age, professional or household situation, and health status. When income is an essential factor, rather than a precise figure, the most frequent reference point is whether the applicant is a recipient of minimum social benefits.

Most of the problems faced by people in difficulty, whether involving water, sanitation, energy, transport or digital issues, are about everyday use rather than availability, which is usually guaranteed by the development of infrastructures. In terms of the right to a bank account, once again difficulties concern usage more than access. Some inhabitants living in mainland France, and even more so in the French overseas territories, are faced with the real impossibility of accessing essential services. This miscellaneous population includes homeless people, people living in insanitary housing or social hostels, in caravans installed on undeveloped land, or in tents on the street, and comprises a large number of refugees, travellers and people evicted from their homes. The situation of this group of people is very different from that of very-low-income households, who struggle to pay their water, gas and electricity bills, and do not make journeys because they cannot afford to pay for fuel or train tickets.

Because the legal notion of essential services does not exist, there is no general policy on financing these services for people on low incomes. However, the implementation in 1988 of a minimum-income benefit (*revenue minimum d’insertion*), which became active solidarity income (*revenu de solidarité active – RSA*) in 2008, was devised to provide the most deprived people with the financial conditions to ensure their minimum needs were satisfied. Since minimum social benefits, including the RSA, proved insufficient to meet the needs of population groups in poverty, over the years, occasional, specific social assistance has developed to enable access to water, energy and transport. This assistance can take the more traditional form of social assistance, but can also combine different approaches, such as assistance for low-income people and social support for the ecological transition.

The most recent policies, centred on water, transport, energy and digital services, put little emphasis on personal assistance and instead provide local authorities and service providers with a clear framework to develop such support.

The final part of this report provides an analysis of energy-focused assistance. Aid in this area combines action to combat energy insecurity affecting individuals (i.e. absence of household – and collective – resources, badly built housing) with support for the energy transition, which was at the root of the “yellow vest” crisis.

# 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 France. 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”

No legal definition of essential services features in French law, at either national, regional or local levels. Although this notion is rarely employed in France, it is not totally unknown. In 2000, France was involved in writing the concept into the UN Millennium Development Goals (MDGs)<sup>3</sup>. That same year, based on an essential services strategy, the World Health Organisation and UNICEF reported that one-sixth of the global population had no access to drinking water and two-fifths had no access to sanitation services, thus defining upcoming UN priorities. Two years later, the Johannesburg Conference redefined a first, long list of essential services to which people should have access (Ndour and Boidin, 2012).

The notion was then taken up in France and theorised by think tanks such as the *Institut de la Gestion Déléguée (IGD)*<sup>4</sup>. This approach shows the benefits, and sometimes ambiguity, of bringing together multiple public, private and NGO stakeholders, often in private-public partnerships, to find solutions to the problems of accessing services recognised as essential. One of many examples is the company Veolia, which has fully integrated this strategy and promotes it in its communications<sup>5</sup>. In the sector of IT security, the term “operator of essential services” (OES) is used to define a public or private entity providing a service that depends on computer or information networks and whose stoppage would have a significant impact on the functioning of society. The notion of essential service is also used in legislation and jurisprudence to regulate (trade unions would say restrict) the exercise of the right to strike, and implement minimum transport, security, health and education services.

In addition, the notion features in the framework law on combatting exclusion of 29 July 1998. This law establishes a general legal framework according to which the state must provide a certain number of basic services to all people, in particular those on low incomes. These are implicitly defined as services whose object is to guarantee acceptable living conditions to all individuals. This meaning results from the social rights recognised in the preamble to the constitution. Other public authorities (*départements*,

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

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

<sup>3</sup> For more information on the MDGs, see: <https://www.un.org/millenniumgoals>.

<sup>4</sup> <https://www.fondation-igd.org>.

<sup>5</sup> See: <https://www.veolia.com/fr/performance-rse/services-essentiels>.

municipalities), when putting in place the local social policies that they determine and implement, have the option, but not the obligation, to adopt complementary social action measures aimed at improving basic social services established by the state, for the benefit of local inhabitants.

Following a general trend that began in the late 1990s, French legislation certainly puts the accent on effective access to the right to essential services. However, it also takes up the mainstream principle employed in English-speaking countries which, in addition to access to the right to services, includes access to common law services (Borgetto and Lafore, 2015), designed to remove any discriminatory features. They are thus conceived with a view to the social inclusion of the beneficiaries concerned.

The poverty action plans of 2012 and 2018, and the 1998 law on combatting exclusion, make priorities of early childhood, health, employment and housing, and make no reference at all to the essential services of access to water and sanitation as featured in the United Nations Development Programme goals. France still attaches great importance to the notion of universally available public services that are guarantors of the general interest rather than policies that involve any kind of discrimination, even when positive. This provides a clue to understanding the limited interest of French policy-makers in this notion of essential services, whose use remains limited because likely to revive old, outdated debates regarding the notion of service (Le Pors, 2010).

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

A global and precise definition of the notion of “low income” in the context of facilitating access to essential services does not exist as such in France. When using a means-test, any of the following criteria or procedures may apply:

- whether or not someone is in receipt of a minimum social benefit, such as active solidarity income (*revenu de solidarité active – RSA*), specific solidarity allowance (*allocation de solidarité spécifique – ASS*), or disability allowance (*allocation aux personnes en situation de handicap – AAH*);
- in the context of water and transport services, a social assistance commission may assess households’ financial situation according to its own criteria;
- in the context of rent/water payments, family allowance funds (*caisses d’allocations familiales – CAF*) may refer to a household assessment scale; or to a percentage of the minimum wage; or to a level of income tax;
- in certain other contexts, income might be used as a criterion along with an age or situation criterion.

The monetary poverty threshold is almost never included in these criteria, which tend to focus instead on the much lower threshold of minimum social benefits.

The different types of assistance for services considered as essential in this report are usually set up by local authorities and rarely at national level. They involve multiple criteria of which low income is only one. Some services are not means-tested (opening a bank account, changing a boiler for heating, accessing computer networks), so they concern either the low-income population or any population. Means-tests are very common but rarely used by themselves. They are combined with age criteria (being considered young, which may mean under 4, 11, 16, 18, 21, or even 27, or older than 60, 65, or even 70 (for transport and mobility assistance) or situational indicators:

- being part of a large household: transportation
- being disabled: transportation
- being a primary, middle- or high-school pupil, student or apprentice: transportation, digital services
- being a paid employee: transportation
- being a jobseeker: transportation



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

### 1.3.1 Access to water

The issue of access to the drinking water supply in France appears to have been solved since the late 1980s. Housing surveys carried out by the national statistics body INSEE indicate that the problem only concerns under 0.5% of the French population. NGOs consider this to be an underestimate (Reporterre, 2017), and claim that about one million French residents have difficulties accessing water, taking into account people living on the street or in makeshift housing, in remote rural villages, and those in numerous traveller communities. Among the overseas French territories, where the situation is less favourable, Mayotte is a point of concern, since 29% of the 63,000 main residences do not have access to the water supply (Thibault, 2019).

Management of the water supply is the responsibility of local authorities. As a result, no fewer than 13,000 separate public service organisations ensure the management of the drinking water supply, either directly, or through outsourcing to private organisations. Each municipality or organisation sets up its own assistance system.

Several laws regulate the activities of local authorities. Act No 2009-967 of 3 August 2009 on an environmental policy plan (known as a "Grenelle") provided that water must remain accessible and affordable to all users. Act No 2013-312 of 15 April 2013, which was aimed at preparing the transition towards a more energy-efficient system and features diverse measures on water pricing and wind turbines, prohibits the water supply of a main residence being cut off even in the case of unpaid bills – relating to either customers' basic subscriptions or their consumption. This law is based on the right "to access drinking water in conditions that are financially acceptable to all". The recently adopted Act No 2019-1461 of 27 December 2019 on engagement in local life makes provision for social measures aimed at "ensuring the right to access water supply and sanitation in conditions that are financially acceptable to all".

Although numerous NGOs call for the establishment of a genuine statutory right to water access, the only consequence of laws passed over the last 15 years has been to bring an end to water stoppages for unpaid bills, measures that were confirmed by the Constitutional Council on 29 May 2015.

The fact that certain social measures are determined by municipalities, or even private water distributors, has different impacts, including variable prices for water supply. A small number of municipalities, estimated at under 10%, have replaced flat-rate pricing of water (i. e. at the same price per m<sup>3</sup> whatever the level consumed) by a progressive system in which the price per m<sup>3</sup> varies depending on the consumption band. As an example, in Roquevaire<sup>6</sup> the first 30 m<sup>3</sup> (considered as the "vital" quantity of water) is invoiced at €1 per m<sup>3</sup>, while beyond that and up to 120 m<sup>3</sup> water is considered to be "useful" and the price is higher. A third band above 120 m<sup>3</sup> (described as "comfort" water) is invoiced at an even higher price. While the prices charged vary from one municipality to another, the three-band model is used in most municipalities that practise this progressive pricing system.

Most often, people having difficulties paying their rent (which may include a component for water charges) turn to the CAF and the municipal social action centres (CCAS), which examine their applications for assistance from the local housing solidarity fund (FSL) established by the law of 3 May 1990. The support system can vary in terms of scales or eligibility requirements from one *département* to the next, but all FSL rules of procedure render admissible applications for assistance in the case of unpaid water bills. Some FSLs establish assistance ceilings (€920 in the Isère *département*), while others give their allocating commission the responsibility of determining the amount of aid following an

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<sup>6</sup> A municipality in the Bouches-du-Rhône *département* (south of France).

examination of the applicant's income and debt level. Eligibility criteria are numerous and usually describe a situation rather than a specific level of income: for example, substandard housing, risk of eviction, overcrowding, single parent, disabled person, unstable lease, unsanitary housing, cost of housing incompatible with income. The financial criteria most often mentioned are the fact of being on minimum social benefits (usually RSA), or having access to rented social housing.

Since 2009, water consumers have had access to a water mediator, which was established to settle water bill disputes out of court. The generalisation of assistance to pay for water, in the form of a "water cheque", is still at the experimental stage, and a few local authorities are implementing progressive pricing. In the meantime, most people facing difficulties in paying their water and sanitation bills call on traditional social support from their family and/or community.

### **1.3.2 Access to sanitation**

Individual sanitation charges cannot be separated from the payment of water bills, and any assistance concerns both items without distinction. Sanitation management is the responsibility of French municipalities, and increasingly of municipal groupings. This management comprises several stages:

- collection of waste water;
- treatment of waste water;
- discharge of the treated water into the natural environment;
- management of rainwater and runoff: in the event of heavy rain generating flooding, these uncontrolled waters can carry pollution that directly ends up in the natural environment.

In urban areas or clustered settlements, municipalities have installed collective sanitation networks with obligatory connection for blocks of flats and individual houses. In rural areas, inhabitants can use private sanitation facilities, which are then controlled by municipal public services. Between 15% and 20% of the population employ private sanitation.

The supply of drinking water and treatment of wastewater are ensured by the same operators financed by consumers on the basis of an invoice, usually twice a year. No specific assistance measures therefore exist to pay for sanitation, but the measures mentioned above to help pay for drinking water apply to the total amount invoiced (water consumption and wastewater treatment).

In addition to water treatment, municipalities and municipal groupings are responsible for collecting household waste. The cost of collection, transportation and treatment of this waste is generally recuperated through a household waste collection tax (*taxe d'enlèvement des ordures ménagères* – TEOM). This tax is paid by house-owners. It is calculated on the same basis as the property tax on buildings. Tenants are responsible for paying this tax in rented housing. No specific support exists to help people on low incomes pay this tax, which amounts to between €80 and €150 per year and is collected by the public revenue office.

### **1.3.3 Access to energy**

At the end of the 2000s in France, difficulties in accessing energy became an important public issue, resulting in a state policy to combat energy insecurity at different territorial levels. The policy centres on several types of action – palliative, curative, preventative – and numerous actors, namely the state, local authorities, NGOs and the private sector. It is directed towards tackling the primary causes of energy insecurity, such as low-quality housing and low income, with the aim of reducing its negative impacts – which include impoverishment, deterioration of people's physical and mental health, and social

exclusion. However, energy insecurity results from multiple factors (e.g. rising energy prices or lack of public support to reduce the cost of energy) and affects fairly heterogeneous communities, including the middle classes, although some are particularly exposed (e.g. inhabitants of rural areas and elderly people in the lowest three income deciles<sup>7</sup>).

The first approach is palliative. It involves providing financial support for low-income households in the form of tools such as “energy cheques” to pay an energy bill or carry out energy conservation works. The second approach is curative, insofar as it acts on the structural factors of energy insecurity by incentivising energy-related renovations in housing – this comes under the national programme “*Habiter Mieux*”<sup>8</sup> and all of the related financial measures (tax credits, interest-free eco loans, reduced VAT rate of 5.5%). The third approach is preventative: it involves promoting energy savings through awareness-raising measures (an “eco behaviour” guide, positive-energy household challenge) and information campaigns (*Espace Info Energie*<sup>9</sup>) aimed at the general public. However, the policy is gradually being reorganised around energy-saving certificates (*Certificats d’Economie d’Energie*), in place since 2006, by which the state delegates the private sector and local authorities to run energy-saving projects (such as “insulation for €1”) and action on energy insecurity (such as the local energy-saving service “*Service Local d’Intervention à la Maîtrise de l’Energie*”<sup>10</sup>).

#### 1.3.4 Access to public transport

Over the years, geographic mobility has become increasingly difficult in whole areas of the country due to inadequate distribution of public transport services – especially in deprived neighbourhoods, largely rural and peri-urban areas – and their monthly cost<sup>11</sup>. In those deprived areas, cars remain necessary to purchase goods, obtain healthcare, reach leisure activities and in particular get to work.

Support does exist to alleviate difficulties of access to public transport, but it varies from one region, *département* or municipality to the other at subnational level. National measures include the obligation since 2009 on all public and private employers to meet a share of employees’ public transport costs. They cover 50% of the price of travel passes bought by employees to make the journey from their usual place of residence to the workplace using public transport (subway, train, tram, bus). Under certain conditions, it is paid to employees and apprentices who travel at least 20 km from home to work by car or motorcycle. This aid also concerns car-sharing for home-to-work journeys of 10 km or longer. Claimants must earn a net wage of not more than twice the minimum wage and have no available public transport solution.

Alternative assistance solutions are being developed by the national transport company (SNCF) or locally by regions, *départements* or municipalities. The latter often include free or means-tested transport aid aimed at jobseekers and other users considered as financially vulnerable. The public employment service (*Pôle Emploi*) can also help jobseekers make the journey to a job interview, examination or training course through a mobility allowance that covers all or part of their transport expenditure within an annual limit of €5,000. These forms of assistance are not always well known and are sometimes underused.

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<sup>7</sup> Less than €1,200 per month.

<sup>8</sup> <https://www.anah.fr/proprietaires/proprietaires-occupants/etre-mieux-chauffe-avec-habiter-mieux>.

<sup>9</sup> <http://www.info-energie-paysdelaloire.fr>.

<sup>10</sup> <https://cler.org/association/nos-actions/les-slime>.

<sup>11</sup> The monthly cost of transport amounted to €420 for a working couple with two children, which was more than a third of the minimum wage, according to one survey (ONPES, 2015). Another survey found that almost one young person in two postponed their driving licence examination for financial reasons (Revue des collectivités locales, 2019).

Even if some of these forms of assistance are means-tested, including being based on income tax paid, the notion of low income does not appear to be key in determining eligibility as such. The fact of having a salary equal to or below the minimum wage, or being an RSA beneficiary, does remain one of the eligibility criteria, but these often relate to more than one factor, for example being aged under 4, 11, 18, 25 or 27 or over 60 or 65, being disabled, belonging to a large household or, more rarely a single-person household, being a jobseeker or employee. The Mobility Act (promulgated on 29 December 2019), despite containing important measures in many domains, does little to change this situation even when it puts the accent on inclusive mobility.

### 1.3.5 Access to digital public services

Digital public services are another sector where the universalist approach dominant in France has impeded the emergence of specific public measures targeting the most vulnerable and disadvantaged members of society. The notion of essential service is not used in relation to telephone and other digital facilities, since the principle of a *universal electronic communications service* was protected when the telecommunications market was opened up to competition. It refers to the connection to, and supply of, telephone services at affordable prices for all inhabitants, independently of their income and place of residence. Since 1997, this mission has been coordinated by the regulatory authority, *Autorité de Régulation des Communications Électroniques et des Postes* (ARCEP), and provided by the private operator Orange, which took over from the public service provider France-Télécom.

While level of income does not appear to be a determining factor in access to digital services, it is clear that the latter can be hindered by a lack of financial resources. For these situations, the universal service requirement includes several financial measures, as follows.

- A social pricing system known as the “social telephone reduction”, which reduces landline subscriptions from €17.96 to €6.49 per month for people on minimum social benefits (RSA, AAH and ASS) and disabled war veterans.
- A special Orange package comprising internet access, a landline and the Orange television service (160 channels) for €19.99 a month reserved for beneficiaries of an allowance from the CAF whose monthly assessment scale is €700 or less. Orange also offers RSA beneficiaries a special tariff for 40 minutes of mobile phone use per month. The company SFR, in partnership with the charity Emmaüs-France, provides a telephone and internet deal for €1 a month. However, these offers can sometimes work out more expensive for beneficiaries than the low-cost offers available from several other access providers.
- An exceptional form of assistance for people who cannot pay their landline bills is also available on a discretionary basis following examination of the applicant’s situation by the FSL. The right to maintain an internet connection for households in difficulty was introduced by the Law of 7 October 2016 for households experiencing occasional difficulties in paying their internet bills. Since January 2017, it has been introduced on an experimental basis in three *départements*: Seine-Saint-Denis, Haute-Saône and Marne. People from these areas who have occasional difficulties can apply for help from the FSL.

The existence of such specific measures as a part of the universal service does not remedy persistent inequalities in access to digital services, such as digital illiteracy or unequal territorial coverage.

In 2019, 15% of people aged 15 or over had not used the internet during the previous year, while 38% of users lacked at least one basic digital skill, and 2% had no skills at all. Digital illiteracy would appear to concern 17% of the population. One person in four did not know how to get information, and one in five was incapable of communicating via the internet. Those most affected by a lack of equipment and skills were the elderly, but

also people with low incomes, the least educated, people living alone or in a couple with no children, and people in the overseas French territories (Legleye and Annaïck Rolland, 2019). As recently reported by the Defender of Rights (Défenseur des droits, 2019), digital illiteracy constitutes a genuine handicap given the French administration's fast progress in digitising services to people.

In parallel, whereas internet connections appear to have reached 88% of the population (Crédoc, 2019), access to the internet remains unequal according to the place of residence. In a competitive market, operators have tended to focus on areas with high population densities, leading to the persistence of "dead" zones. There are estimated to be between 1,100 and 1,200 such zones. In March 2019, the consumer association *UFC-Que Choisir* indicated that 6.8 million people were deprived of minimum-quality internet access.

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

The *right to possess a deposit account* has been recognised in French law since 1984<sup>12</sup> and has undergone several changes since that date. The most recent concerns the complete transposition of the Payment Accounts Directive (PAD) 2014/92/EU of 23 July 2014 into French legislation, which was already largely in line with the Directive<sup>13</sup>. The right to an account measure (*dispositif de droit au compte* – DAC) provides that when a person does not have a payment account and when a bank refuses their application to open one, the *Banque de France* can designate a credit institution to open an account that provides certain basic banking services free of charge. This right applies to any natural or legal person resident in France without condition as to nationality, and to all French nationals living abroad.

In parallel, the legislator has devised a *broader banking inclusion approach*<sup>14</sup> including three specific measures: (a) a *specific offer* for customers in financial difficulties, created in 2013<sup>15</sup> and establishing limits on payment default charges to combat the accumulation of banking charges; (b) the *bank accessibility mission* ensured by the post office bank, the *Banque postale*<sup>16</sup>, which guarantees the opening of a savings account (*Livret A*) that can be used like a current bank account with some restrictions<sup>17</sup> by people who are deprived of one; and (c) to a lesser extent, *microcredit*.

Recent national reports (Cour des comptes, 2017; Sénat, 2017; Assemblée Nationale, 2019) indicate progress<sup>18</sup> in setting up relatively extensive bank inclusion measures, as well as weaknesses and gaps. The *right to an account* procedure has only been taken up

<sup>12</sup> Act No 84-46 of 24 January 1984 on the activity and control of credit institutions.

<sup>13</sup> By decree no 2016-73 of 29 January 2016 on the service to assist banking mobility (article L. 312-1-7 of the monetary and financial code) and the inactive homebuyer savings plans mentioned (article L. 312-20 of the same code); by Act No 2015-990 of 6 August 2015 for the growth, activity and equality of economic opportunities (article 43); by decree no 2016-1808 of 22 December 2016 on access to a payment account including basic services based on article 67 of Act No 2016-1691 of 9 December 2016 on transparency, the fight against corruption and the modernisation of economic practices, by decree no 2016-1811 of 22 December 2016 on access to a payment account including basic services, and by the order of 10 January 2017 modifying the order of 31 July 2015 establishing the list of supporting documents to send to the *Banque de France* to exercise the right to an account.

<sup>14</sup> Banking inclusion is defined by the Observatoire de l'inclusion bancaire (OIB) as '[a] process of inclusion in economic and social life [allowing] a physical person to obtain long-term access to bank products and services adapted to his or her non-professional needs and use them' (OIB, 2018, p. 9).

<sup>15</sup> Act No 2013-672 of 26 July 2013 on the separation and regulation of bank activities.

<sup>16</sup> This has existed since the 1960s but was stipulated by Act No 2008-776 on the modernisation of the economy dated 4 August 2008.

<sup>17</sup> No means of payment, but the right to cash withdrawals and bank transfer and direct debit operations.

<sup>18</sup> Better identification of people in financial insecurity (OIB, 2018) and a 15% decrease in the number of debt assistance applications filed between 2011 and 2016 (Sénat, 2017). However, the proportion of debt relief applications that include significant consumer lending remains high (close to 40% of the total applications admissible in 2015), (Cour des comptes, 2017, p. 13; Sénat, 2017).

by a small fraction of the target population – there were just 143,478 active accounts in 2015 (Cour des comptes, 2017, p. 27) – and remains complex. Its implementation depends on the readiness of banks to supply a letter of refusal, and the absence of follow-up on progress after the *Banque de France* designates a credit institution to open an account means its scope remains limited. The juxtaposition of the different bank inclusion measures, with no clear hierarchy and occasional overlaps, calls for fresh consideration of how they interconnect. Recommendations include: simplifying the way that the *right to an account works*<sup>19</sup>; making it a priority in the *bank accessibility mission*, which is sometimes perceived as redundant; and refocusing the *specific offer* on the most vulnerable communities. However, in view of the bank accessibility reform announced for 2020, a choice has been made to maintain all three measures of the French overall banking inclusion approach. This decision was taken because the approach is based on the universalist mission of providing basic banking solutions for the most vulnerable, who are often excluded from standard bank offers yet not identified as financially insecure, meaning they are not eligible for the right to an account, with its financial service role.

The approach to banking inclusion in France recommended in these reports is also directed at improving support for vulnerable people upstream and downstream, involving: action to prevent excessive debt; development of budget advisory centres (*Points Conseil Budget* – PCB) and banking inclusion charter; the continued cleaning up of the consumer credit market; training of credit institution professionals; and financial education for households and young people through the national education system. Banking inclusion measures should respond to other issues, such as the diverse forms of discrimination observed by the Defender of Rights (*Décisions* MLD/2013-10, MLD-2015-098 and MSP-MLD-2016-179) and the specific features of overseas territories, where it is harder to identify cases of financial insecurity and financial services are harder to access (OIB, 2018). Lastly, in particular due to the wide range of situations of financial vulnerability and the close connection between social and financial exclusion, the recommendation in the reports is to maintain a global approach to banking and social inclusion, which cannot be tackled through the right to an account alone (Sénat, 2017; Assemblée nationale, 2019).

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<sup>19</sup> By improving follow-up on designations made by the *Banque de France* to ensure effective, fast implementation of the right to an account; digitising exchanges between the *Banque de France* and credit institutions; and raising the awareness of actors in the social sphere, energy providers, social landlords and associations of the procedure involved in the right to an account.

## **2 National/subnational policy frameworks and reforms**

### **2.1 National/subnational policy frameworks**

#### **2.1.1 Water**

Assistance available to people and households facing difficulties in paying their water bills – which include sanitation expenditure in France – comes under a double reference framework. The first framework relates to the way that social assistance is organised. This comprises the FSLs organised under Act No 90-449 of 31 May 1990, which aims to implement the right to housing, codified by decree no 2005-212 of 2 March 2005 relating to FSLs. These laws create specific *département*-level social assistance for accessing and remaining in housing. The second framework, which is part of the implementation of the energy transition, is constituted by Act No 2006-1772 of 30 December 2006 on water and aquatic environments and Act No 2013-312 of 15 April 2013 on preparing the transition to a more sustainable energy system, including various water-pricing measures. These two laws allow water suppliers, whether private organisations or local authorities, to establish their own procedures to adapt charges for water and sanitation services to users' income. The only real legal constraint on suppliers, dating from 2013, is the fact that it is impossible for them to cut off, or even reduce, access to water due to late or non-payment of a water bill.

#### **2.1.2 Sanitation**

There is no framework for sanitation services that is specific to low-income people. This issue concerns all the French population.

#### **2.1.3 Energy**

In terms of energy insecurity, action by public authorities was initially part of multi-purpose social action (on water, gas, electricity, telephones, unpaid rent, etc.) coordinated by the local FSL. This involved providing occasional supplementary funds to vulnerable people to help them remain in their housing. It was not until the early 2000s that energy insecurity emerged as the subject of a more global, autonomous policy framework – one aimed at addressing the shortfalls and construction defects of housing recognised to consume high levels of energy, and deal with the issue of poorly insulated buildings. This took the form of direct financial aid and access to interest-free loans to carry out renovation and insulation work. A third phase progressively emerged, with an accent on guiding the energy transition. This involves direct aid or tax credits to, for example, install new heating systems that are less polluting and consume less energy. These three approaches, although developed successively, are currently all in place.

#### **2.1.4 Public transport**

Support for public transport does not come under a specific social action law, but is rather the subject of optional social aid, or sometimes only to social measures implemented by municipalities and private or public transport service providers. Aimed at different populations and involving varied criteria, these measures, most of which are devised to reduce the cost of transport tickets, are not part of a national or regional package. The most recent legislation dating from 2019 attempts to bring together two approaches, namely achieving a successful ecological transition and social support for mobility around the entire country. This law should provide a policy and regulatory framework, and even help develop personal assistance for the most vulnerable communities. Nevertheless, such assistance comes second to the reorganisation of transport services available to the population as a whole.

### 2.1.5 Digital public services

Once again, on this issue, no measure or policy framework is specific to low-income people. The objective is to facilitate access to these services for everybody. The development of digital services in France runs along two different lines. The first aims to guarantee effective internet access everywhere in the country, involving the development of very high-speed networks, the eradication of dead zones, and the generalisation of mobile phone coverage by 2022. The law on developing housing, land management and digital technology (Elan law) provides the main, active framework for a €22 billion programme led by the state, local authorities and operators. The second line of action, which is part of a national digital inclusion plan adopted in September 2018, aims to develop the skills of users and accompany them in their education and vocational training. While the first line of action relates to land management and local cohesion, the second is closely linked to education and social policies. Rather than individual, possibly financial, aid, as part of public measures specifically targeted at low-income people, France puts the accent on access to digital public services based on a collective upgrading of skills, the creation of support and proximity services, and in particular the construction of a high-quality technical network covering the entire country.

### 2.1.6 Access to financial services

Although the procedure for the right to access an account is not new in France, it has been modified and reinforced several times, including during the recent transposition into French law of the 2014 PAD Directive. In particular, since the early 2000s, a more global banking inclusion approach has been developed in France that goes beyond the question of accessing an account and involves the issue of banking and social inclusion for financially insecure people. It is based on additional measures to the right to an account, such as the *specific offer* for customers in financial difficulties and the *Banque Postale's banking accessibility mission*. This approach is more suited to the income and requirements of financially vulnerable customers and fosters more global management of banking services, upstream and downstream prevention and support for vulnerable customers. It is also more responsive to persistent discrimination and territorial disparities. This broader banking inclusion approach is part of the combat against poverty, including the multiannual poverty and social inclusion action plan of 21 January 2013, which includes a section dedicated to this theme. Several measures in the law of 26 July 2013 on separating and regulating banking activities incorporate the measures announced in this plan.

## 2.2 Ongoing or announced reforms

### 2.2.1 Water and sanitation

Although it does not explicitly create a right to water, article 15 of the Act of 27 December 2019 legalises "social measures aimed at implementing the right to access drinking water and sanitation in economic conditions acceptable to all". The same law stipulates that "pricing of the water supply for residential subscribers can take into account the indispensable nature of drinking water and sanitation for subscribers in particularly vulnerable situations and establish progressive pricing that could include a first band of free-of-charge consumption".

### 2.2.2 Energy

Since late 2018, the policy to combat energy insecurity has undergone several notable changes: the introduction of a second part in the "Live Better" (*Habiter Mieux*) programme (*Habiter Mieux Agilité*), which creates subsidies for low-income households that undertake "light works" rather than a full set of works (*Habiter Mieux Sérénité*); an increase in the energy cheque to €50 (1 January 2019) and an increase in the number of



beneficiaries by the creation of a new tranche of eligibility (taking the number up from 3.6 million to 5.8 million); easier application for the interest-free eco loan by eradicating two restrictive eligibility criteria; the transformation of the energy transition tax credit into an “energy bonus” for low-income households, so that people not subject to income tax can also benefit; the rejection of the “decency” decree (by the Council of State) aimed at establishing a minimum energy performance to be qualified as a decent housing<sup>20</sup>; the announcement of the end of regulated gas tariffs in 2023; and the promulgation of the Energy Climate Act (8 November 2019), including measures that promote the right for all to an affordable energy bill, such as prohibiting the sale and rental of poorly insulated buildings (labels F and G) starting from 2028.

### 2.2.3 Transport

Following a long preparatory phase begun by the National Mobility Conferences in 2018, a Framework Act on Mobility was promulgated on 24 December 2019. This new legislation is developed along the following lines:

- implementing an investment programme of €13.4 billion in transport infrastructure by 2022 with a new focus on everyday transportation rather than major new projects – for example, maintaining and modernising existing road, rail and river networks, easing the traffic on major rail junctions, and improving road access in mid-size towns and rural areas;
- making the development of mobility part of the ecological transition – for example, electric cars, low-carbon areas, and bike programmes;
- accentuating and supporting the growth of new forms of mobility – for example: comprehensive information on available transport solutions, available at a single click; a regulatory framework for self-service mobility solutions; and provision of scooters, bicycles and mopeds with no docking stations;
- eradicating mobility dead zones (i.e. areas not covered by a mobility-organising authority) by granting local authorities new jurisdiction to organise services such as car-pooling, car-sharing and transport-on-request.

Regarding social support for these measures, the law makes driving licences more accessible, creates a sustainable mobility pass, gives employers the opportunity to pay their employees up to €400 when they come to work by bicycle or car-share, and in particular provides a coordinated framework for the different social support initiatives for mobility. Lastly, the law puts an accent on the socially responsible dimensions of mobility. “Mobility pools” must draw up a common action plan for socially responsible mobility. This plan should organise socially responsible mobility services, and contribute to the development of these services or pay out individual mobility assistance, in order to improve access to mobility for people in insecure economic or social situations and disabled people or people with reduced mobility.

None of these measures is specifically targeted at low-income people. They are inscribed in a more global – universal, social and ecological – approach to ameliorate access to public transport expected to benefit all users, and not only the most disadvantaged.

### 2.2.4 Digital public services

The “national plan for digital inclusion” presented by the government at the end of 2018 is a specific measure to support low-income people access digital public services as part of the government’s wider measures on poverty. This plan, with an estimated €50 million budget, is aimed at identifying the sectors of the public that underuse or have reduced access to digital services, and to promote and regulate “digital helpers”. The experiment

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<sup>20</sup> See the criteria <https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000000217471>

of a Digital Pass has also commenced following a call for projects, with positive responses from 48 local authorities. The Digital Pass gives access to workshops on using the internet, mostly related to completing online administrative formalities. To date, €10 million has been spent on allocating the pass to 200,000 people.

In the longer term, two policies are being put in place as part of a wider approach to ameliorate access to digital services for all users (and not only the most disadvantaged). The first one is designed to introduce and develop digital learning in primary and secondary schools, and as such is part of education policies. This involves making digital work spaces generally available, including an integrated set of digital services ranging from messaging to diary management and video conferences, as well as equipping schools and training teachers.

The second policy is centred on eradicating dead zones and ameliorating coverage. To encourage operators to make their products available over wider areas, in January 2018 the government signed an agreement with them called the "New Deal". In exchange for extending the use of certain mobile frequencies, Orange, SFR, Bouygues Telecom and Free have agreed to invest €3 billion to improve national coverage, with an emphasis on installations in dead zones.

### **2.2.5 Access to financial services**

The government's poverty action plan includes the establishment of 400 budget advisory centres to advise on personal budgeting and combat excessive debt. A second phase has been launched by the National Union of Family Associations (UNAF, 2017), which estimates at over €4 billion the charges applied by banks for defaults in 2016, and says that high surplus charges can amount to €500 a year or more for the most vulnerable households. In September 2018, as part of the banking regulation measures, and at the request of the Ministry of the Economy and Finances, banks agreed to set a general ceiling for default charges per month and per year for vulnerable people, and to widely disseminate a *special offer* costing €3 per month for these customers. The Banking Inclusion Observatory is responsible for following up on this decision.

### 3 A focus on access to energy

#### 3.1 Main obstacles to optimal access to energy

In France, energy insecurity is defined as “a situation in which a person has difficulty obtaining the necessary energy in their home to meet their basic needs because of inadequate resources or living conditions”. Although the legal definition identifies two main obstacles to the access to energy (price and the bad energy performance of housing), the phenomenon is in reality more complex and rooted in a range of factors that are often combined (Bafail et al., 2014; Lees, 2014; Institut d'Aménagement et d'Urbanisme d'Ile-de-France, 2019).

Firstly, the price of electricity has gone up by 50% in France since 2007. The tariff is determined by the cost of production, the cost of accessing the grid, the supplier's margin and state taxes. Although costs have gone up slightly to cover the maintenance and renewal of the country's ageing nuclear plants, consumption taxes have seen the biggest increase in recent years. The *Contribution au Service public de l'Électricité* (CSPE), which is one of the main taxes on the electricity bill – along with VAT – multiplied by five from 2009 to 2016. As a result, taxes now represent 35% of the household energy bill. Not only do all French consumers pay the CSPE, including the most vulnerable, but the amount of this tax is proportional to energy consumption. This means that vulnerable people, who tend to live in the least energy-efficient houses, end up paying twice for their over-consumption: through an increase in their actual consumption and through a proportional increase in their taxes. The result is a self-sustaining vicious circle of energy insecurity. Thus, as the main component of the energy bill for French citizens, taxes are a major obstacle to accessing energy for the most vulnerable consumers, who have to pay as much if not more than ordinary consumers.

Secondly, as a structural factor in energy insecurity, housing is without doubt the biggest barrier to regular access to energy. Over 30% of the French housing stock consumes high amounts of energy or leaks energy, in other words energy performance classed F or G. These badly insulated, badly ventilated old buildings featuring inefficient or even faulty equipment generate situations of energy insecurity for people on low incomes (the first three income deciles). As well as heating difficulties and related health issues, households are faced with high energy bills that can put them in arrears and sometimes result in power cuts. To deal with this problem the provision of a basic uninterrupted supply is guaranteed during the winter break.

The complex relationship that most French citizens have with energy also appears to constitute part of the problem. This includes a lack of information on the energy sector and its developments; difficulties in understanding bills, decoding contracts or comparing prices and services; and a lack of knowledge about, or unclear, public assistance measures. Far from corresponding to the ideal consumer (i.e. informed and rational), the average consumer has a complicated relationship with the energy sphere, involving conflict, incomprehension and lack of interest (Lees, 2014). With little social knowledge of the energy question, French consumers lack the theoretical and practical tools to get to grips with an energy domain that has become increasingly complex since its privatisation in 2007. This situation tends to lead to the wrong decisions by consumers (unsuitable energy contracts, uncontrolled consumption, inappropriate equipment choices) that makes them vulnerable to market excesses (overselling, fraud), bringing the risk of falling into energy insecurity (Lees, 2014).

Another factor concerns the underestimation of monthly payments by energy suppliers when drawing up contracts. This underestimation inevitably leads to a mid-term adjustment invoice sent by the supplier to households in order to pay for their excess consumption. However, very often households do not anticipate these invoices. In addition, they are generally very high – several hundreds and sometimes thousands of euros – because they correspond to the accumulation of differences in consumption over

a relatively long period, often six months. Consequently, these “accidents” can lead people on low incomes into energy insecurity (e.g. unpaid bills and power cuts), as a result of their incapacity to immediately settle the bill, in particular in the absence of solidarity from the family (money lending) or community (public aid).

### **3.2 Populations concerned: characteristics and impacts on quality of life**

In France, an estimated 12 million people are affected by energy insecurity. Within this population, two groups are particularly vulnerable: people living in rural and peri-urban areas, and the elderly.

For the former, three factors make it particularly difficult for them to access energy. Firstly, because they live far from urban centres, they are more likely to use a personal vehicle, in particular for home-to-work journeys, which generates additional energy expenditure on fuel. This is known as mobility-related energy insecurity. This may be coupled with housing-related energy insecurity. Secondly, housing space is often greater in rural and peri-urban areas, and therefore harder to heat. Lastly, people in rural areas tend to heat with fuel oil more than urban citizens, and the energy source employed for heating is a key factor in the energy bill. Consequently, in 2006, the energy-income ratio – which calculates the share of income that households devote to energy expenditure – was on average twice as high in rural areas (11.3%) as in the Paris area (5.7%).

Elderly people form the second group most vulnerable to difficulties accessing energy insofar as they consume more heating than average. In France, households in which the reference person is aged over 70 devote 3.5 percentage points more of their budget to energy than households aged under 30. This is partly because on the whole older people live in larger housing, but mainly because they feel a greater need for high thermal comfort due to their age and sometimes their state of health.

The impact of difficulties accessing energy is observed in two overlapping areas, namely a deterioration in people’s physical health and a deterioration in their mental health. Quantitative studies (Solibri, 2019) have shown that energy insecurity fosters the development of respiratory disease (bronchitis, asthma, allergies) and cardiovascular problems, due to pathogenic factors present in housing (cold, dampness, mould). Other more qualitative surveys reveal cases of people doing without care (especially optical and dental care) and health insurance due to the intense budgetary pressure generated by energy bills (Ledésert, 2013; Azogui-lévy, 2006). In addition, difficulties accessing energy can have a negative impact on mental health (shame, anxiety, feelings of injustice, fatalism), which risk leading to forms of social exclusion (withdrawal, reduced sociability, mistrust of institutions).

### **3.3 Public action: principles, developments, scales of action**

Municipalities have their own tools to combat energy insecurity (FSL, CCAS aid, SLIME<sup>21</sup>, éco-appart) and local actors (NGOs, companies) can play a vital role in driving local initiatives. For example, in the city of Nantes, energy home visits (*visites à domicile énergie* – VAD), also known as “social energy mediation”, constitute a key measure in the local management of energy insecurity. Financed by the CCAS and the metropolis of Nantes, these VADs are carried out by social workers visiting people experiencing energy difficulties. They are open to all households in the metropolitan area, regardless of income. Generally, VADs are triggered by an unpaid energy bill, a high adjustment invoice, or excessive consumption. The objective of the visit is to produce a “sociotechnical diagnosis”; that is, an overview of the household’s usage, equipment and energy bills, and also of its global social situation in order to identify the root of the problem and activate the available levers to resolve it. Initial observations reveal the

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<sup>21</sup> Service Local d’Intervention à la Maîtrise de l’Énergie – local intervention service for saving energy.

importance of the inter-personal character of these interventions, with a focus on listening and advising rather than directing and ordering, and deliberate distancing from an institutional role. These principles help to build up a relationship of trust with beneficiaries and encourage them to talk freely. For the beneficiaries, VADs are thus both an occasion to “say their piece” (i.e. criticise society and institutions) and feel understood and recognised (i.e. promoting the feeling that the visitor is an ally, unlike institutions judged to be unreceptive and guilt-inducing), and at the same time bring the hope that it is possible to get out of a hitherto inextricable situation (“you are our last chance”).

In terms of impacts, VADs bring an opportunity for people to learn about energy-saving practices of which they may be unaware (one tool is a card game aimed at children), such as: installing energy-saving equipment (LED bulbs, multi-sockets, water-saving taps); and taking advantage of unused social assistance schemes. VADs can also mediate with social landlords in the case of the need for renovations, etc. Nevertheless, two major limitations exist. The first is that social workers know little about the technical side of energy efficiency issues, which may limit their ability to solve problems that are often structural in origin (insulation problems, inefficient or faulty heating). In addition, VADs’ requests to social landlords for energy-saving renovations are rarely successful.

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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>22</sup>

No definition, attribution scales vary from one local area to the next. Minimum social benefits are often a determining factor along with applicants’ level of debt.

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

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

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

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

<sup>22</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<sup>23</sup>**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>24</sup>

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<br>(*) | Subnational  |   |
|--|-----------------|--|---|
|  |                 | Regional (only if <i>no</i><br>for national)<br>(**) | Local (only if <i>no</i><br>for national)<br>(**) |
| <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>23</sup> Access to water and to sanitation are not considered separately in France.

<sup>24</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>25</sup>

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

(\*) 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>25</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>26</sup>

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) |
| <b>Reduced tariffs</b>                         | Yes      |   |  |
| <b>Cash benefits</b>                           | No       | No  | Yes-few                                |
| <b>In-kind benefits</b>                        | No       | Yes-most                                  | Yes-most                               |
| <b>Advice/training or information services</b> | Yes      |   |  |

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

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

<sup>26</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>27</sup>

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 healthcare appointments) in the country:

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

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

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

<sup>27</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<br>(NAT, SUBNAT,<br>BOTH, NONE)<br>(* ) | 2. Policy framework<br>(**) |                         | 3. Ongoing<br>or planned<br>reforms<br>(Yes/No) |
|---|---|-----------------------------|-------------------------|---|
|   |   | National<br>(Yes/No)        | Subnational<br>(Yes/No) |   |
| <b>Access to water</b>                          | BOTH  | Yes                         | Yes                     | Yes   |
| <b>Access to sanitation</b>                     | NOT APPLICABLE (NA)                                 | NA                          | NA                      | NA  |
| <b>Access to energy</b>                         | BOTH  | Yes                         | Yes                     | Yes   |
| <b>Access to public transport</b>               | SUBNAT  | No                          | Yes                     | Yes   |
| <b>Access to digital public services</b>        | BOTH  | Yes                         | Yes                     | Yes   |
| <b>Access to basic financial services (***)</b> | NAT   | Yes                         | No                      | Yes   |

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

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

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

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