



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## Denmark

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## Summary

Denmark does not have a definition of “essential services” – either at the national level or at the regional/local level.

Additionally, there is no other common term for the six services – water, sanitation, energy, public transport, public digital services, and financial services – that make up essential services in the EU context, as covered by Principle 20 of the European Pillar of Social Rights.

There is no official definition of low income relating to any of the essential services in Denmark. Statistics Denmark and other institutions use 50% of the median income to denote a relative poverty line, sometimes called a low-income line: but this is unrelated to access to essential services.

There are no reduced tariffs, earmarked cash benefits, in-kind benefits or advice and information that are targeted at low-income people to improve their access to essential services.

People are entitled to support if they cannot take care of themselves and they are not supported by others. The policy framework consists of a system of minimum-income benefits, constituting a safety net, set at levels that are supposed to cover basic living costs. A non-negligible part of living costs relates to essential services.

The price of utility services – water, sanitation, and energy – varies greatly between providers, and also within the same geographical area. For electricity, there is a free choice of provider, which is not the case for other essential services.

Extensive public digital services are free of charge. Computers are widely available, for example in libraries. This helps explain why Denmark has the highest usage of public digital services in the EU. Access problems to public digital services do not relate to low income but rather to cognitive problems originating in age, health, and language.

Everybody is entitled to a payment account that offers basic financial services. Initial problems of covering the homeless people have been addressed.

Because the levels of minimum-income benefits do not take into account the variable prices of utility services and other living costs, there are considerable differences in the disposable income of low-income people on social assistance after taxes and fixed costs (including those relating to essential services, especially utility services).

For those with very low disposable income it means there is less money to participate in ordinary life. For households with children, this may mean that not only claimants but also their children are likely to suffer from deprivation – deprivation that can scar children for life.

Fortunately, the government established a Benefit Commission in December 2019. This commission is tasked with proposing a new system of minimum-income benefits (social assistance, housing support, and family benefits) that is simpler and reduces inequalities in disposable income for people in otherwise similar situations. To serve the latter goal, this report ends with a recommendation. The recommendation is to ask the Benefit Commission to look into the importance of different costs of living (relating in part to the different prices of utility services) for benefit adequacy and how this may be addressed in a coming minimum-income benefit reform.

## 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 Denmark. The group of “those in need” is restricted in the report to people on a low income and low-income households.

### 1.1 Definition of “essential services”

There is no national definition of essential services in Denmark. Such a definition is also absent at the regional and local level.

However, it is common to use the term “utility services” (*forsyningstjenester*) for water, sanitation, and energy (heating and electricity). Historically, these were essential public services regulated by local or central government and provided by public companies; but today they take many forms.

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

There is no definition of low-income people in relation to any of the six essential services under investigation in this report.

There are different ways of defining low-income people. In the EU, the relative poverty line is set at 60% of the median income. In Denmark, there is no official poverty line or income level that sets apart low-income people. However, the central administration, Statistics Denmark, and other institutions and organisations often use 50% of the median income as a threshold for low income.

The group of low-income people could also be defined as claimants of social assistance and similar minimum-income benefits. This is not practised in Denmark, but an argument could be made that minimum-income benefits have the purpose of allowing a normal accepted daily life which includes access to the essential services. Therefore, this report pays particular attention to the situation of minimum-income benefit claimants.

The current government has declared that it will (re-)introduce a poverty measure. However, even when that happens, such a measure will not be used in the context of any of the six essential services.

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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/>.

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

Essential services are accessible for low-income people in the same way as for people from other income groups. In other words, there are no measures designated to facilitate access for low-income people to essential services.

In the following sections, the basic features of the essential services are described, with special emphasis on how they are priced in terms of user fees, as this is the issue most directly related to access for low-income people.

#### 1.3.1 Access to water

Everybody has access to water that is supplied by water companies. The water companies are private (since 2010) and located at the subnational level. However, the subnational level does not follow municipal or regional districts. In total, there are 2,300-2,400 water companies in Denmark (compared with five regions and 98 municipalities). The companies offer water at different prices. However, prices do not vary with consumers' income or the municipal location of the water company. The price is made up of two fixed fees (for, respectively, water connection and sewerage), water consumption, and VAT and duties.

Price differences are a function of many aspects, including: geological conditions and thus the accessibility of underground water; possible pollution; the maintenance of water systems; investment in sewerage; sustainability in view of climate change; and differences in service levels and stability (Bolius, 2020a).

The extent of price differentials can be illustrated by looking at the situation of an average household. In 2018, an average household consisted of 2.15 persons and had a water consumption of 83.6 m<sup>3</sup> (Bolius, 2020a). In 2019, this household would have had to pay €1,313 annually for water if it was supplied by the water company *Ærø Vand* and €481 annually if supplied by the company *Frederiksberg A/S* (Bolius, 2020a).<sup>3</sup>

However, the price differences do not relate to the income of consumers. In other words, there are no reduced tariffs, earmarked cash benefits, in-kind benefits, or advice and information targeted at low-income groups.

If a consumer fails to pay for their water supply, the water company may disconnect them. The company is not obliged to take any social or economic considerations into account. The company may also charge the consumer for disconnecting and reconnecting the water supply.

#### 1.3.2 Access to sanitation

The charge for accessing sanitation is levied together with the bill for water (see previous section). Hence, there is no earmarked support for low-income groups with regard to sanitation and people will lose access to (water and) sanitation if they fail to pay their bill.

#### 1.3.3 Access to energy

The price of energy (electricity and heating) varies according to a number of factors, including the electricity company and the type of heating used.

A typical Dane uses on average 1,600 kWh per year while a household of two adults and two children in a 150 m<sup>2</sup> house uses on average 4,450 kWh per year. In the third quarter of 2019, the average price of electricity was €0.28 per kWh (Forsyningstilsynet, 2020a).

The main part of the electricity bill is made up of duties and VAT. Only 18% of the electricity bill is subject to competition. However, 18% adds up to a substantial amount, especially

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<sup>3</sup> This report uses the annual average exchange rate in 2019 where €100 equalled DKK746.5978 (Nationalbanken, 2020).



for low-income people (Bolius, 2020b). The electricity prices of different companies are available online at the ElectricityPrice web portal ([www.elpris.dk](http://www.elpris.dk)), which also allows customers to switch company. Switching from the most expensive to the least expensive electricity provider would result in saving €480 on an annual consumption of 4,000 kWh (Bolius, 2020b).

Central heating is provided by nearly 400 central heating companies nationwide (Forsyningstilsynet, 2020b). Prices are composed of a fixed amount and an amount that varies with consumption. The fixed amount will depend on the consumers' housing area (measured in cubic meters or heating area), and sometimes a subscription fee. The price per MWh varies across companies. There is no free choice of central heating company.

Central heating companies must submit their prices to the Danish utility regulator regularly. In August 2019 prices varied from €19 to €119 per MWh. In 2019, the average annual cost of heating an apartment of 75 m<sup>2</sup> was €1,323, and for a standard house of 130 m<sup>2</sup> it was €1,549 (Forsyningstilsynet, 2020b).

However, the prices of electricity and heating do not vary with income. There are no reduced tariffs, earmarked cash benefits, in-kind benefits or special provisions regarding energy supply for low-income groups.

### 1.3.4 Access to public transport

Access to public transport is important for health, social, economic, education, family, and many other reasons. Access is particularly important for low-income people as they are unlikely to be able to afford private means of transport. Denmark is especially expensive with regard to cars; it has the highest average car price (including tax) of all EU countries (Statista, 2020). The affordability of public transport can thus constitute a barrier to the take-up of this essential service by low-income groups.

There is a series of cash and tax benefits that relate to public transport. These relate to a persons' age, health/educational status or handicap. Hence, young people in education can buy a monthly transport card at a discount (a Youth Card, *Ungdomskort*). Young people aged 16-25 can buy reduced-tariff train fares. Old-age and disability pensioners can buy reduced-tariff train fares and a monthly transport card at a discount (a Pensioner Card, *Pensionistkort*). In addition, there are subsidies for transport to primary and secondary education and vocational training (*Skolekørsel* and *Befordringstilskud til arbejdsmarkedsuddannelser*). Patients can get free transport in relation to treatment and this is also the case in certain situations for people with disabilities.

Albeit many low-income people may benefit from subsidised public transport in these ways, none of the measures is directed at low-income people as such. Indeed, subsidies are directed at the young, old, students, ill, and people with disabilities. In fact, there are no reduced tariffs, earmarked cash benefits, in-kind benefits or special provisions regarding public transport for low-income groups.

### 1.3.5 Access to digital public services

Denmark is a heavily digitalised society, including many of its public services. In 2018, 92% of all individuals in Denmark reported they had had internet interaction with public authorities over the previous 12 months (Eurostat, 2020). This is the highest share in the EU, followed by Sweden and Finland at 83% and the Netherlands at 82%: the EU 27 average was 52%.

Widespread access to digital public services rests on access to the internet and to the existence of e-government. In 2019, 95% of households had access to the internet from their homes (Danmarks Statistik, 2020). The smallest share of access, at 86%, was found for people with low incomes (€26,801-40,200 annual income) compared with 93% of people with even lower incomes (€13,400-26,800) and 98% of people with incomes above €40,201. There are not, however, any earmarked cash benefits or in-kind benefits (in the

form of special provision of smartphones, tablets or computers) giving low-income people better access to the internet. However, low-income people, like anyone else, can access the internet from computers available in public libraries.

E-government is indeed widespread. On the website citizen.dk ([www.borger.dk](http://www.borger.dk)) citizens can acquire information about most matters relating to public services. Besides being a repository of information, this website works as a portal allowing applications to be made directly to the municipality or other responsible authority. The website covers the following areas: family and children; schools and education; health and illness; internet safety; pensions; disability; work; benefits; the economy and taxes; the elderly; housing and relocations; the environment and energy; transport, traffic, and travel; Danes abroad and foreigners in Denmark; society and rights; policy and justice; and culture and leisure. Access to e-government does not depend on income, although the relevance of particular services may depend on income.

Communication with public authorities takes place via Digital Post. In 2018, the system was used to send 141.3 million digital messages from public authorities to citizens and companies (Digitaliseringsstyrelsen, 2020). According to the Law on Public Digital Post (*Lov om Offentlig Digital Post*) it is compulsory for everyone over 15 with a residence or permanent address in Denmark to have a special digital mailbox (called e-Box, *e-Boks*). Citizens can apply for an exemption if they: have a cognitive or physical impairment that hinders the receipt of post digitally; lack access to a computer; have left Denmark; face language barriers, such as mastering Danish; face practical difficulties in obtaining a digital ID (called "EasyID", *NemID*); or are temporarily abroad and remote from a Danish representation. Citizens can also give a third party the power of attorney to act on their behalf with regard to digital post.

Out of 4.8 million citizens aged over 15, 4.4 million, or 91.7%, are registered with public authorities for Digital Post (Digitaliseringsstyrelsen, 2020). 405,000 citizens, or 8.3%, are exempted. Quarterly statistics allow a breakdown according to region and municipality and according to citizens' characteristics with regard to their age, gender, family status, and unemployment status. Unfortunately, the statistics are not available according to income.

The acquisition of a digital ID and mailbox is free of charge. There are no measures to increase take-up that are targeted at low-income groups, as opposed to everybody not yet registered with the system.

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

Everybody who is resident in Denmark is entitled to a basic bank account. This is the result of Directive 2014/92/EU on the comparability of fees related to payment accounts, payment account switching, and access to payment accounts with basic features.

The EU directive is implemented through the Law No 375 on Bank Accounts of 2016 (*Lov om betalingskonti*). The Danish Financial Supervisory Authority (*Finanstilsynet*) monitors relevant developments.

According to Law 375 a person can receive payments and withdraw money inside the EU.<sup>4</sup> However, the bank does not have to offer internet banking, payment services, a credit card or loans. However, if the bank offers such services to customers with other types of accounts it must also offer these services to holders of a basic payment account.

All banks must provide free-of-charge information about the basic payment account they offer, including information on services linked to the account and on service fees. Provision of a basic payment account must not be conditional on other financial transactions.

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<sup>4</sup> This bank account also functions as the designated EasyAccount (*NemKonto*) where financial transactions with the public authorities take place. In 2019, there were 5.5 million personal EasyAccounts and public authorities made 94.2 million payments (Digitaliseringsstyrelsen, 2020).

Hence, a bank cannot refuse a request to open a payment account, even if the applicant is registered as a "bad payer" by the *Experians RKI-register* or the *Debitor Registeret*.<sup>5</sup> The bank can only refuse a customer a debit account if the bank has a concrete, substantive reason. The main legitimate reason is if the customer already has another payment account.

Homeless people are probably the low-income group that has had the biggest problems in getting a payment account. In 2017 public debates highlighted two problems in this regard. The first problem concerns the need to verify the identity of the applicant for an account (which is a requirement in other EU legislation on money laundering). Here, the municipality may escort the homeless person to the bank and testify as to their identity – municipalities are required to help homeless people acquire the necessary documentation. The second problem relates to the delivery of confidential information. This is normally done in two steps. First, the customer receives a bank card by postal mail. Second, the customer receives a pin code in a separate postal mail. Both steps require a home address. Since the homeless people do not have their own postal home address, they can have the information sent to their municipality, a temporary address with a home shelter or a branch of the bank. These practical solutions were put in place in 2017. Since then there has not been any major public debate on problems of accessing payment accounts for low-income groups.

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<sup>5</sup> Similarly, insurance companies cannot refuse a customer request to establish a compulsory insurance scheme (liability insurance on motor vehicles and dog insurance) because they are registered as bad payers. However, the insurance company may use arrears with a former company in the same motor vehicle as a concrete reason for refusing to offer the customer insurance.

## 2 National/subnational policy frameworks and reforms

As demonstrated in the first part of this report, there are no measures aimed at easing access to essential services for low-income people. The essential services – water, sanitation, energy, transport, digital public services, and financial services – are not seen as an integral part of social policies. As far as is known, none of the existing studies on people with low incomes (for example, defined as either people with an income below 50% of the median income or as social assistance claimants) focuses on the issue of access to essential services.

However, as demonstrated in this second part of the report, this does not mean to say that there is no policy framework or that there are no measures that may help low-income people get access to essential services.

### 2.1 National/subnational policy frameworks

In Denmark, there is a clear distinction between welfare services and other services. Welfare services include social services, childcare, education, labour market policies, healthcare, and elderly care. They generally provide universal access to services that are either supplied free of charge or heavily subsidised for low-income people. The result is de facto universal, free welfare services for low-income people.

In contrast, most other services are not free for anyone, including low-income people. The exception is public digital services, which are free. The utility services – water, sanitation, and energy – are paid for through user fees, typically composed of a standard amount and a component reflecting usage, with no special provisions for low-income people. Public transport is subsidised for some groups (for example, students and retired persons), who often belong to the group of low-income people. Financial services such as having an account are free of charge but there are fees for certain types of usage – for example, paying bills and withdrawing money – with no exemptions for low-income people.

Hence, the only free essential service is public digital services. Here problems of access do not relate to the price of the service but to cognitive and language problems in accessing digital solutions, mainly in Danish.

There is one benefit, heating allowance (*varmetillæg*), that pensioners<sup>6</sup> may be eligible for. In this case certain low-income people may be eligible for a cash benefit relating to an essential service (energy) if they also claim an old-age pension (*folkepension*).

The Danish constitution states that “everybody, who cannot take care of themselves and whose support does not fall upon someone else, is entitled to help from the public” (*Grundloven*, §75, Article 2). Although the personal scope of application is not specified further in the constitution, other laws and court cases have determined that it is “everyone that stays legally in the country”. This is, for example, specified in the Law on Social Service and in the Law on Active Social Policy. This means that citizens (including foreigners) aged 18 or over are entitled to support. Again, however, it is not the income situation per se that establish entitlements.

Legally, citizens thus have access to welfare benefits (see description below) and minimum-income benefits. However, issues regarding access to essential services (e.g. their costs) are not taken into account when determining access to welfare benefits or the level of social assistance.

This can be illustrated by looking at social assistance (*køntanthjælp*), which is the most important of the minimum-income benefits.

In fact, social assistance consists of three basic benefits: (ordinary) social assistance; educational help (*uddannelseshjælp*); and the integration benefit (*integrationsydelse*).

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<sup>6</sup> Pensioners are claimants of old-age national pension and of disability pension (*førtidspension*) awarded before 3 January 2003.

Benefit levels vary across these three social assistance benefits and also with the age, family situation, and health situation of the claimant. There is no regard for essential services. Although the costs of essential services vary considerably, mainly as a function of the provider as set out in the first part of this report, the social assistance level will be the same for people in receipt of one of these benefits independent of the costs of essential services to claimants.

The minimum-income benefits also include housing support, special support, and family allowances. These benefits help a lot of people, not least low-income people, to enjoy access to essential services. However, the benefits are not targeted at low-income people, but rather at people living in rented accommodation on low incomes and, in the case of certain benefits, with children.

## 2.2 Ongoing or announced reforms

As set out above, the Danish policy framework regarding essential services for low-income groups does not consist of reduced tariffs, earmarked cash benefits, in-kind benefits or special provisions. Instead the approach is to provide minimum-income benefits at a level that enables participation in society, including the ability to pay utility bills, transport costs, and other costs related to essential services.

There are no reforms in the pipeline that will change this basic blueprint with regard to access to essential services for low-income people.

Nobody in Denmark advocates introducing reduced tariffs, earmarked cash benefits, in-kind benefits or special provisions in order to improve low-income people's access to essential services.

Hence, there are no ongoing or announced reforms of low-income people's access to water, sanitation, energy, public transport, public digital services or financial services.

However, there is dissatisfaction with the current system of minimum-income benefits. In particular, the current government (the Social Democrats who came into power in June 2019) has announced that it wants a new benefit system where social assistance (all three types of benefit), housing allowance, and family benefits are revised and turned into a single simplified system. Importantly, the reform should curb child poverty markedly by abolishing the benefit ceiling (*kontanthjælpsloft*) whilst balancing this with making work pay. On 22 December 2019, the government established a Benefit Commission (*Ydelseskommisionen*) consisting of four experts (three economists and one social policy expert) and two politicians (one Social Democrat and one Conservative). The commission is to launch its proposal for a new system by early 2021. Until the new benefit system is implemented there is a temporary child benefit to lower the scope and severity of child poverty (Kvist, 2019a).

### 3 A focus on access to utility services

This third part of the report examines the barriers low-income people face in accessing utility services – water, sanitation, and energy (heating and electricity). In rented homes, it is common practice for payment for utility bills to be collected at the same time as rent.

In 2018, there were 2,278 evictions from private homes (Domstolsstyrelsen, 2020). Evictions are commonly caused by tenants running into debt.

Unfortunately, this figure does not allow the identification of evictions caused by arrears in rent and utility bills versus other debt. Similarly, it does not give any information on the scope of unpaid utility bills in terms of cases, affected individuals or amounts of money involved. The eviction statistics can be broken down by juridical district but not by regional or local municipality area. Thus, we cannot see if the differences in eviction rates between districts follow any patterns related to local political or demographic developments.

In recent years, the level of eviction cases has been remarkably stable, which may be the result of conflicting developments. The improved national economic situation is likely to have exerted downward pressure on the number of eviction cases.

However, there are also a number of developments that have made it more difficult to afford and thus access utility services. Changes to social assistance, most notably the introduction of a benefit ceiling and a work requirement, are likely to have exerted upward pressure on the number of eviction cases. Also, young people have seen their minimum-income benefits cut considerably (Kvist, 2015). The housing market has seen a growing shortage of small, affordable accommodation.

Less income and higher housing costs result in more low-income people, especially those on social assistance, facing greater challenges in meeting the costs of utility services.

So far it is not possible to see these developments resulting in an increase in eviction cases. However, this may be due to positive developments in the national economy and improved policies for the homeless (Kvist, 2019b).

In sum, this report has identified the fact that access to essential services for low-income people is generally not identified as a problem in Denmark that should be addressed by using reduced tariffs, earmarked cash benefits, in-kind benefits or special provision. If attempts are made to improve the affordability of essential services, these should stay within the current policy framework, which is a system of minimum-income benefits with benefit levels that allow claimants to afford to pay for essential services.

In short, this report identifies social assistance claimants as perhaps the most important group of low-income people when it comes to access to essential services. In practice this means access to utility services (water, sanitation, and energy), as access to public digital services are free and so is the basic financial service of having a bank account.

The report highlights the fact that the disposable income of social assistance claimants is not only a function of benefit rules but also of which providers are responsible for supplying water, sanitation, and energy, as these providers have very different prices. However, there is a lack of knowledge about the importance of the cost of utility services, in particular, for the disposable income of low-income people, including social assistance claimants. However, as described, the government has established a Benefit Commission charged with proposing a new system of minimum-income benefits that is simpler and more transparent, and which treats people more equally (for example, avoiding great differences in disposable income). For this reason, the recommendation based on this report is to include the varying costs of utility services as one of the concerns that a reform of the minimum-income benefit system should address. The recommendation is that the Benefit Commission and the coming reform take into account the fact that claimants face different economic situations because their living costs differ partly due to different prices of utility services. Indeed, the costs of utility services make up a non-negligible part of these living costs for claimants receiving essential services from the most expensive providers.

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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>7</sup> None
- 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>	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>7</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>8</sup> None
- 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>8</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>9</sup> None
- 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>	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>9</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>10</sup> None
- 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>10</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>11</sup> None
- 2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, digital health care appointments...) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<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>11</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>	NONE	No	No	No
<b>Access to sanitation</b>	NONE	No	No	No
<b>Access to energy</b>	NONE	No	No	No
<b>Access to public transport</b>	NONE	No	No	No
<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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