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Access to essential services for low-income people

Czech Republic

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

Czech Republic

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Summary

In the Czech Republic, the concept of essential services is not part of the policies to fight social exclusion. There is neither a national definition of essential services, nor a universal definition of “low-income people” in the context of access to services. Currently, the only special case is housing, as described below.

Access to water, energy and sanitation is partly addressed under a more general category of services – housing. There are two different (means-tested) cash benefits that, at least formally, include costs of water supply, sanitation and energy up to the limit of “*approved housing costs*”.

The Czech Republic uses different measures in order to ensure and regulate access to certain goods and services (including most of the essential services). General price regulation is implemented in specific cases. Some of the essential services are indirectly supported through cash housing benefits. Reduced rates are applied to some services (such as public transport) for specific groups of people (typically elderly people, children and students).

However, social aspects are not identified as a reason for applying price regulation. As concerns the commodities and services under investigation here, regulatory authorities regulate the prices of water, transport, energy and digital communications.

There are no ongoing or announced reforms regarding measures aimed at enhancing effective access to the six essential services under scrutiny for low-income people. The concept of essential services is included in neither the Social Inclusion Strategy 2014–2020 nor the newly proposed Social Inclusion Strategy up to 2030.

Data are not collected and nor are any studies available in the Czech Republic on access to particular services for low-income people. We can, however, provide some evidence – with the use of a special EU Statistics on Income and Living Conditions (EU-SILC) 2012 module and our own computations based on recent data – that low-income people do face barriers in access to these services.

To provide a specific illustration, data from EU-SILC 2018 indicate that (when using the EU at-risk-of-poverty threshold) 11.2% of poor households cannot afford to pay for the internet, 8.6% cannot afford to pay for water and wastewater disposal, 8.2% cannot afford to heat their homes adequately and 5.6% cannot afford to pay for heating at all. Next, access to banking services is very difficult for 15.4% of poor households; access to postal services is very difficult for 14.4% of poor households; and access to public transport is very difficult for 12.7% of poor households.

To sum up, access to the essential services in focus is a problem for a certain proportion of people at risk of poverty in the Czech Republic for reasons of affordability. A general neglect of measures that would facilitate access to the essential services for low-income people represents a significant policy deficit that contributes to this unfavourable situation.

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

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need.¹ The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.² This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in the Czech Republic. The group of “those in need” is restricted in the report to people on a low income and low-income households.

Strictly speaking, if there is any general narrative of an approach to facilitating access to essential services (water, sanitation, energy, public transport, digital communications and financial services) for low-income people in the Czech Republic, it is the absence of any measures that aim at anyhow defined low-income people as a specific group.

Current legislation - with one important exception (see below) – does not facilitate access to the six essential services under scrutiny for low-income people. As a matter of fact, the concept of essential services is not included at all in the mix of policies to ensure proper social protection and combat exclusion in the country.

The Czech Republic uses different measures to ensure and regulate access to certain goods and services (including most of the essential services). General price regulation is implemented in specific cases. Some of the essential services are indirectly supported through cash housing benefits. Reduced tariffs are applied to some services for specific groups of people.

Price regulation

According to the Act No. 526/1990 Coll., price regulation is applied in cases where:

- the market is threatened by the effects of limited competition, which could negatively affect the level of prices negotiated between the seller and the buyer;
- any exceptional market situation occurs;
- there is a general interest in maintaining a balanced position between the seller and the buyer in the case of goods that are fully or partly subsidised from public budgets.

Price regulation is performed by “price regulators” (Ministry of Finance, Energy Regulatory Office, Czech Telecommunication Office, Ministry of Health, State Institute for Drug Control and, to some extent and within the framework of special assignments, regional and municipal governments).

Regulatory acts are not subject to the legislative process and can be adopted fairly flexibly. Changes in price regulation are typically made following a government hearing (or upon informing the government).

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

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

In general, prices are subject to monitoring, and any indications of inadequate price fluctuations are subject to analysis and consideration of the necessity for regulatory measures.

However, social aspects are not identified as a reason for applying price regulation. As concerns the commodities and services under investigation here, the regulatory authorities regulate the prices of water, transport, energy and digital communications.

The concept of “socially affordable water and sewerage rates” represents a specific category. The State Environmental Fund announces these rates for individual regions, for the purposes of evaluating applications under the EU Structural Funds Operational Programme Environment. The charges should not exceed 2% of the annual net income of households with standard water consumption of 88.7 litres per person per day.

Housing support

Access to **water, energy and sanitation** is partly addressed under a more general category of services – housing. There are two different cash benefits governed by two separate acts in the Czech Republic – housing allowance (Act No. 117/1995 Coll. on State Social Support) and supplement for housing (Act No. 111/2006 Coll. on Assistance in Material Need). The Ministry of Labour and Social Affairs is currently preparing a new law that will merge the two housing benefits from 2021 (for more details, see Jahoda, 2019). Both acts cover the costs of water supply, sanitation and energy under approved housing costs. Both cash benefits are means tested (for details, see Section 1.3.1).

Reduced tariffs

Reduced tariffs support access to some other services (public transport and certain digital services). However, it is social grouping that defines eligibility, not income. The most frequent groups of beneficiaries are children, students, the elderly and persons with disabilities. It is not easy to assess precisely what the share of low-income people is within these groups. Even the National Reform Programme (Government/Vláda, 2019) mentions that a key challenge in tackling social exclusion issues is the absence of relevant and up-to-date data: “The necessary data on, in particular, the distribution of poverty in the territory and related social phenomena, are currently collected in a partial and isolated way within the various statistical systems of individual departments and institutions. Moreover, available data are seldom used in policy evaluations or public debates” (ibid.: 75). Using 2018 data from EU-SILC (see Table 1), we can conclude that unemployed persons and persons whose health significantly curtails their activities are most at risk of poverty (both in absolute and relative terms). However, the frequency of both groups is relatively low. By contrast, pensioners and students, who represent typical target groups for reduced rates in some essential services, are not at a much higher risk of poverty than is society as a whole (for more details, see Annex C).

Table 1: Poverty rate among selected persons and their frequency in 2018 in the Czech Republic (%)

Definition of poverty		The person is			Health status significantly reduces the person's activity	For financial reasons, the person could not afford to	
		pensioner	unemployed	student		see a doctor	see a dentist
	Frequency of persons	24.1	2.8	19.3	4.1	0.0	0.3
Poverty rate in the Czech Republic							
A (SA)	1.8	0.6	26.2	2.5	4.8	11.2	19.6
B (MTB)	8.5	4.3	42.1	13.7	13.0	40.8	36.8
C1 (1 st decile)	7.7	10.3	48.1	8.5	18.1	23.4	37.1
C2 (1 st quintile)	14.8	25.5	59.5	14.4	35.2	100.0	53.7
D1 (AROP60)	9.6	14.7	51.8	10.0	23.5	23.4	43.2
D2 (AROP70)	17.1	30.6	61.5	16.4	39.9	100.0	56.3
E (RIC200)	9.4	11.0	51.0	11.7	20.9	40.8	53.7

Note: AROP60 and AROP70 refer to the EU indicators of "at risk of poverty" with a 60% and 70% threshold, respectively. For the definition of poverty, see Annex C. It should be noted that the percentages presented here refer to persons, whereas in Annex C they refer to households (compare Table C2).

Source: EU-SILC 2018; own calculations.

1.1 Definition of "essential services"

There is no national definition of essential services.

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

There is no universal definition of "low-income people" used in the context of access to services. The only special case (housing) is described below.

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

1.3.1 Access to water, sanitation and energy

Access to **water, sanitation and energy** is only partly addressed under a more general category of services – housing. There are two different cash benefits governed by two separate acts in the Czech Republic – housing allowance³ (Act No. 117/1995 Coll. on State Social Support) and supplement for housing⁴ (Act No. 111/2006 Coll. on Assistance in Material Need). Both acts cover, at least formally, the costs⁵ of water supply, sanitation and energy under so-called *approved housing costs*. Both cash benefits are means tested, and eligibility criteria differ.

Eligibility for the housing allowance is based on the difference between so-called normative housing costs and 30% (35% in Prague) of the household income: the amount of the allowance equals the difference between the two.⁶ In 2018, there were on average 182,824

³ The total expenditure on housing allowances was CZK 7.715 billion (€304 million) in 2018.

⁴ The total expenditure on supplement for housing was CZK 1.893 billion (€75 million) in 2018.

⁵ Limited to "usual local costs".

⁶ A household consisting of two adults and one child, living in a municipality with more than 100,000 inhabitants and having a monthly net income of CZK 30,000 (€1,182) (approximately the equivalent of two minimum wages),

beneficiaries per month in the country (MLSA/MPSV, 2019). The government announces the normative housing costs on an annual basis, taking account of changes in consumer prices, rents, etc. (see Table 2). It is assumed that these closely follow the development of real housing costs in the Czech Republic. In reality, the normative costs lag behind wage developments and changes in housing prices. As a result, the volume of housing benefits decreased by about 8% in 2017 (year-on-year) and by 13% in 2018 (at the same time, there was a drop in unemployment in the Czech Republic). In the case of people without regular income, this translates into tighter family budgets and an increased risk of loss of housing (Sirovátka et al., 2019).

Table 2: Example of normative housing costs for rented flats (in 2020)

Number of persons in the household	Monthly housing costs by the number of inhabitants of the municipality (Czech koruna (CZK)/€)				
	Prague	More than 100,000	50,000–99,999	10,000–49,999	up to 9,999
One	8,577/338	6,821/269	6,502/256	5,548/219	5,374/212
Four plus	19,617/773	15,827/623	15,138/596	13079/515	12,703/500

Source: MLSA/MPSV (<https://www.mpsv.cz/-/prispevek-na-bydleni>).

The second cash benefit – supplement for housing – is closely associated with the concept of social assistance. The definition of low income (eligibility) is derived from the concept of minimum subsistence level. A person is eligible if his/her income after covering justified housing costs is lower than the cost of living (typically minimum subsistence level).⁷ The amount of the benefit is the difference between the minimum subsistence level and the income after housing costs. The amount of the benefit thus differs according to the individual situation of an applicant and his/her household. In 2018, approximately 41,000 benefits were paid per month on average (MLSA/MPSV, 2019).

1.3.2 Access to public transport

There is no specific measure to promote access to public transport for low-income people. Instead, several social groups have been traditional beneficiaries of reduced fares. Children, students, the disabled and elderly people either enjoy reduced fares or can travel free of charge on trains, buses and local public transport.

The Ministry of Finance (as a price regulator) Decree No. 2/2018 (in *Price Gazette* No. 5/2018) presents detailed regulation of so-called *integrated* public transport. Reduced fares are 25% of current common fares.

Municipalities operating *local* public transport services are in charge of setting the fares. They typically provide reduced fares to similar groups of people.

paying a rent of CZK 10,000 (€394) and an additional CZK 2,000 (€79) for other housing-related costs per month, is eligible and can receive a housing allowance of CZK 3,810 (€57).

⁷ The subsistence level is CZK 3,410 (€134) for a single-person household in 2020. For larger households, the subsistence level depends on the number of household members, as well as on the number and age of dependent children.

1.3.3 Access to digital public services

The former Government Regulation No. 336/2006 Coll., on Conditions for the Provision of Special Rates for Publicly Available Telephone Services probably represented the only example of a measure supporting access by low-income people to one of the essential services. However, it was cancelled in 2008, possibly as part of budget austerity measures during the financial crisis. According to that regulation, a discount of CZK 200/€8 was provided by the operator to all customers who used one of the flat-rate plans and who belonged to any of the following groups:

- low-income people with special social needs;⁸
- persons with severe disabilities who held a specific official certificate of disability;
- incapacitated persons;
- persons who personally cared for a minor as foster parents, by decision of a competent authority, if the person in foster care held a specific official certificate of severe disability.

As opposed to other groups of the above-mentioned beneficiaries who are still eligible for the discount according to a newer Government Regulation No. 109/2008 Coll., low-income people are not eligible any more.

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

After passing an amendment to the Act No. 370/2017 Coll. on Payment Systems, Czech banks started to provide basic bank accounts allowing clients to deposit and withdraw cash, and to make payment orders. They also issue and administer debit and credit cards and allow the use of internet banking services ("basic payment services"), as summarised by Kędzior (2017). In our opinion, the current market situation is characterised by fairly strong competition. Consequently, there are several banks that offer bank accounts free of charge. We do not see any substantial issue related to the implementation of Directive 2014/92/EU.

⁸ A low-income person is defined here as someone who, at least for a total period of 6 months during the previous 12 months has been, and still is, a beneficiary of the social assistance benefit. It means that eligibility is derived mostly from the concept of subsistence level, similarly to the above-mentioned supplement for housing.

2 National/subnational policy frameworks and reforms

2.1 National/subnational policy frameworks

The concept of essential services is not included in the mix of policies to ensure social protection and combat social exclusion in the Czech Republic. It is not mentioned in any official government strategy, e.g. in the National Reform Programme (Government/Vláda, 2019), Social Inclusion Strategy of the Czech Republic 2014–2020 (MLSA/MPSV, 2013) or the National Concept of Cohesion Policy Implementation (MRD/MMR, 2018). The services under scrutiny do not represent any specific category as regards the policy of preventing social exclusion.

2.2 Ongoing or announced reforms

We are not aware of any ongoing or announced reforms of the measures aimed at enhancing effective access to the six essential services under scrutiny for low-income people. It is quite remarkable that the concept of essential services is not included even in the new Social Inclusion Strategy up to 2030, which is under preparation.

3 A focus on access to essential services

Unfortunately, as the concept of essential services is not part of the mix of policies to ensure social protection and combat social exclusion in the Czech Republic, there is a lack of data available on access to particular services for low-income people. Accordingly, we are unable to select one service for detailed investigation, as the template requires. Instead, we present an evaluation of the availability of selected services and the risk of poverty of households that either do not have access to or do not pay for or cannot afford the service. For the purposes of this report, we measure the extent of poverty and social inequality on the basis of the Czech EU-SILC microdata from 2010 to 2018. We calculate selected indicators for households, and determine what proportion of Czech households fall within the given category of poverty.

For the purposes of this report, we use different ways of measuring poverty among Czech households. For their definitions, as well as for tables underlying the text in this section, see Annex C.

Water

The share of households that do not pay for water and sewerage services has, for many years, been around 7% (see Table C3). However, as reflected in the distribution of poverty, such households are at only slightly higher risk of poverty than the rest of Czech society. Ultimately, it could be that they do not pay for water because they have their own well. EU-SILC does not include information about whether households who do not pay have a contract with a public/private service provider without paying their bills, or have no contract at all. All we know is that these households do not have arrears on their utility bills (99% in EU-SILC 2018). This is rather common in the smallest settlements in the country where there is no public/private service provider. At the same time, the risk of poverty in these locations is slightly higher than in the rest of the country.

As part of the EU-SILC 2012 survey module, a question was asked about the state of water distribution systems and installations in respondents' houses and apartments (see Table C9). Only 4.6% of households described the situation as unsatisfactory. These households were at twice the risk of poverty as the rest of Czech society.

Electricity

Similarly, the share of households that do not pay for electricity has long been below 1% (see Table C4). Rather than inability to pay for an electricity supply, this may indicate an alternative lifestyle (intentional abandonment of the benefits of civilisation). In recent years, the share of households that have their own photovoltaic power plants has also been growing, but these are rarely of the so-called "island system".

In 2012, the EU-SILC survey implemented a module that asked about the state of electrical wiring and installations in respondents' houses and apartments (see Table C9). Only 5.8% of households described the situation as unsatisfactory. These households were at a higher risk of poverty than the rest of Czech society.

Heating (heating/hot water)

The share of households that do not pay to heat their homes has also been stable, at around 6% over the longer term (see Table C5). At the same time, however, the share of households that cannot (financially) afford to heat the home adequately has long been declining (see Table C8), and fell from 7.5% in 2012 to 3.2% in 2018. In this case, it is evident that just because a household *does not pay* for heating does not mean that it *cannot afford* to heat the home adequately. The reason is that households have installed alternative methods of heating (solar panels, a heat pump) in recent years. They have even been able to get a public subsidy for this investment. Paradoxically, households that do not pay for heating are at less risk of poverty than the rest of society. By contrast, households that cannot afford to heat their homes for financial reasons are at greater risk of poverty than the rest of society.

Bank/post/public transport

The question of the availability of selected services – bank, post office, public transport – was raised within the EU-SILC 2012 survey module. The answers showing the availability of these services are therefore relatively old, but they are the only ones that EU-SILC can so far offer (see Table C10). Availability of banking services was found to be very difficult for 4.9% of households and somewhat difficult for 18.6% of households, while 7.7% of households did not use such services. Among households that found banking services very difficult to access or that did not use them, the poverty rate was about twice that of the rest of society. Again, difficulty in accessing these services is more likely to be associated with households that live farther from residential centres. At the same time, these households are at higher risk of poverty.

Availability of postal services was very difficult for 3.5% of households; some difficulties were reported by 15.1% of households, and 0.8% of households did not use the postal service. The poverty rate was almost double that of the rest of society for households that found postal services very difficult to access.

Availability of public transport was very difficult for 2.5% of households; some difficulty was reported by 10.4% of households; and 10.2% of households did not use public transport. The poverty rate was slightly higher than in the rest of society for households that found public transport services very difficult to access. On the other hand, households that do not use public transport or have some difficulty using it are at the same risk of poverty as the rest of society.

Internet

The share of households that cannot afford to pay for the internet has decreased, from 7.8% (2010) to 2.7% (2018) – see Table C6. The reason for the change is the general decline in the cost of telecommunications services over the past 20 years. Back in 2010, more than 50% of poor households (indicator A) could not afford the internet. By 2018, this share had fallen below 25%. At the same time, households that cannot afford the internet are increasingly at risk of poverty. While in 2010, every third household that could not afford the internet was at risk of income poverty AROP60 (indicator D1), in 2018 the figure was more than half. Lack of access to the internet for financial reasons is thus a significant determining factor for poor households. However, this does not hold true in the opposite direction.

Telephone

Ownership of a phone (landline) before 1989 was far from common. The reason for that was insufficient provision of services by the then monopoly operator, rather than affordability of the service. The proportion of households that cannot afford to own a landline phone or a mobile telephone today is virtually zero (see Table C7). It makes no sense to monitor the extent of poverty in these households.

To sum up, our data provide evidence that poor access to the essential services in focus is a problem for a large proportion of people at risk of poverty in the Czech Republic, and that affordability of the services represents an important barrier. The neglect of measures that would facilitate access to the essential services for low-income groups contributes significantly to this unfavourable situation.

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Annex A

Table A1: Essential service – water

1) Definition of “low income” used in the context of the delivery of the service in the country:⁹

There is no direct measure aiming at the delivery of the service to low-income people.

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

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No ¹⁰	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	No	No	No

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

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

⁹ **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.

¹⁰ Only as a marginal part of housing cash benefits.

Table A2: Essential service – sanitation

- 1) Definition of “low income” used in the context of the delivery of the service in the country:¹¹

There is no direct measure aiming at the delivery of the service to low-income people.

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

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No ¹²	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No

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

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

¹¹ **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.

¹² Only as a marginal part of housing cash benefits.

Table A3: Essential service – energy

1) Definition of “low income” used in the context of the delivery of the service in the country:¹³

There is no direct measure aiming at the delivery of the service to low-income people.

2) Measures aimed at facilitating access for low-income people to energy (to light dwellings, heat or cool dwellings, use home appliances) in the country:

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
Reduced tariffs	No	No	No
Cash benefits	No ¹⁴	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	No	No	No

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

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

¹³ **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.

¹⁴ Only as a marginal part of housing cash benefits.

Table A4: Essential service – public transport

1) Definition of “low income” used in the context of the delivery of the service in the country:¹⁵

There is no direct measure aiming at the delivery of the service to low-income people.

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

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

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

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

¹⁵ **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:¹⁶

A person is eligible if he/she is in social need and has received some social care benefits for at least 6 of the previous 12 months.

- 2) Measures aimed at facilitating access for low-income people to digital public services (e.g. digital post, digital fiscal services, digital social security services, digital health care appointments...) in the country:

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

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

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

¹⁶ **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table B1: Essential services – summary table

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

	1. Measures (NAT, SUBNAT, BOTH, NONE) (*)	2. Policy framework (**)		3. Ongoing or planned reforms (Yes/No)
		National (Yes/No)	Subnational (Yes/No)	
Access to water	NONE	No	No	No
Access to sanitation	NONE	No	No	No
Access to energy	NONE	No	No	No
Access to public transport	NONE	No	No	No
Access to digital public services	NONE	No	No	No
Access to basic financial services (***)	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).

Annex C

Methodology for measuring poverty and its extent in the Czech Republic

We have used Czech EU-SILC microdata (2010–2018) for the measurement of poverty and social inequalities. We have calculated selected indicators for **households** (frequencies – percentage of households in poverty according to a given category of poverty). It is important to highlight the fact that the methodology used for calculating these estimates is identical to that used at the EU level, except that here the analysis monitors the proportion of households, rather than persons, as the EU at-risk-of-poverty rate indicator does (Eurostat). Table C1 shows the range of poverty indicators that we monitor.

Table C1: Indicators of poverty used in the analysis

Label	Poverty indicator definition
A (SA)	The indicator monitors those households that receive social assistance (SA) benefits according to Czech legislation. It is a poverty indicator used by the Czech authorities. The indicator captures households on the lowest incomes. The indicator uses the concept of absolute poverty.
B (MTB)	The indicator captures those households which, on top of social assistance benefits (see indicator A), are recipients of other means-tested benefits (MTB) (child allowance, housing allowance). This indicator includes more households than indicator A. Although it is not an official indicator of poverty for the Czech Republic, we believe that it covers very well the range of poor households in the Czech Republic.
C1 (1st decile)	The indicator shows the poorest 10% of Czech society. The sorting mechanism is equivalised disposable income. The indicator largely overlaps with indicator D1 in the Czech Republic.
C2 (1st quintile)	The indicator shows the poorest 20% of Czech society. The same sorting method as C1 and D1 is applied.
D1 (AROP60)	At-risk-of-poverty rate. The indicator focuses on households where equivalised disposable income is below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income.
D2 (AROP70)	At-risk-of-poverty rate. The same indicator as D1; the at-risk-of-poverty threshold is set at 70% of the national median equivalised disposable income.
E (RI200)	The indicator captures households whose (residual) income remains below 200% of the subsistence minimum (residual income is the disposal income after housing costs paid). The indicator is close to indicator A, which takes into account eligible housing costs and the value corresponding to 100% of the subsistence minimum.

Table C2: Poverty rate by indicators used (% of total households)

	2010	2011	2012	2013	2014	2015	2016	2017	2018
A	1.5	1.5	1.6	1.9	2.7	2.8	2.9	2.0	1.7
B	11.0	9.2	8.4	8.5	8.9	9.2	9.0	7.8	7.1
C1	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
C2	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
D1	9.9	10.5	10.0	9.2	10.3	11.0	11.3	11.7	12.9
D2	17.9	18.7	18.8	18.1	19.6	20.6	21.0	21.3	23.0
E	14.9	16.2	16.1	18.9	18.3	17.7	15.3	13.2	11.5

Source: EU-SILC 2010–2018.

As shown in Table C2, the extent of poverty, according to national legislation (indicator A), has long been below 3%. The EU AROP (60% threshold) (indicator D1) is rather low, too, with a poverty rate below 13% of all households. For the Czech Republic, as a general rule, the developments of poverty indicators A and D1 are negatively correlated. In times of economic crisis, absolute poverty (indicator A) rises, while relative poverty rises in times of economic boom.

The following Tables C3–C10 show access to essential services among Czech households and the extent of poverty. For each table, where possible, we show the evolution over time for the following three sets of variables:

- The trend in the frequency of households for which the service is unavailable for some reason.
- The proportion of poor households that do not have access to the service (no access among poor households).
- The proportion of those households with no access to the service that is poor (poor among households with no access).

At the end of the methodological part, we want to state that the EU-SILC data, despite all the efforts to make them representative, do have some shortcomings.

The first drawback is that they better cover the centre of society, which usually has no problems with availability of services or extreme poverty. For example, the statistical survey does not focus on households living in hostels, dormitories or other forms of non-standard housing, or households without a roof over their heads. These are the households that have less access to the services.

The second drawback is that some households find financial inaccessibility stigmatising and may not always honestly answer the question of service availability.

The third shortcoming is related to the fact that, for the purposes of analysis, we monitor the unavailability of some services using “zero payments for the service”. We assume that a household that does not pay for the service does not have access to it. However, this may not be true in all cases. In some cases, the household does not pay for the service because it obtains the service in another way. For example, a household that has a photovoltaic system on the roof does not have to pay for electricity supply.

The above shortcomings need to be taken into account when interpreting the results.

Results

Table C3: Poverty and households that do not pay for water supply and wastewater disposal at all or pay less than €2 monthly (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH that do not pay		8.7	8.2	7.3	6.9	6.7	5.9	7.9	6.7	6.8
Percentage of poor households that do not pay for a given service	A	12.0	13.5	11.8	10.1	5.3	4.2	6.1	0.0	1.0
	B	8.4	8.4	7.0	6.3	5.9	5.0	6.7	5.7	4.6
	C1	11.0	10.7	11.1	9.1	9.9	8.8	10.6	9.3	8.6
	C2	9.9	10.6	9.9	8.7	8.7	8.1	10.2	8.4	8.4
	D1	11.1	10.4	11.1	9.3	9.8	8.5	10.5	9.1	8.6
	D2	10.0	10.3	9.9	8.9	8.8	8.1	10.1	8.3	8.1
	E	7.3	7.2	7.3	5.8	5.6	5.6	7.2	6.3	5.1
Share of households that do not pay for a given service and are poor	A	2.0	2.4	2.6	2.7	2.2	2.0	2.2	0.0	0.2
	B	10.7	9.4	8.1	7.9	7.9	7.8	7.6	6.6	4.8
	C1	12.7	13.0	15.2	13.2	14.9	14.9	13.4	13.8	12.8
	C2	22.8	25.8	27.1	25.2	26.2	27.3	25.9	25.0	24.9
	D1	12.7	13.3	15.2	12.5	15.2	15.7	15.0	15.8	16.4
	D2	20.7	23.5	25.3	23.5	25.9	28.3	26.8	26.2	27.6
	E	12.5	14.1	15.9	15.9	15.4	16.7	14.0	12.4	8.7

Note: "HH" means household. The question in the SILC survey asks about the amount of monthly costs. For example, in 2018, 6.6% of households said that they did not pay for water at all and 0.2% of households paid less than €2 monthly. SILC survey does not ask why the household does not pay at all or pays less than €2.

Source: EU-SILC 2010–2018.

Table C4: Poverty and households that do not pay for electricity at all or pay less than €4 monthly (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH that do not pay		0.5	0.5	0.3	0.3	0.4	0.3	0.6	0.4	0.5
Percentage of poor households that do not pay for a given service	A	2.6	6.9	1.1	2.4	2.6	2.2	2.2	0.8	1.2
	B	0.8	1.4	0.2	0.5	0.9	0.7	1.1	0.2	0.6
	C1	2.0	2.1	0.9	0.8	2.1	1.5	1.8	1.1	0.7
	C2	1.2	1.2	0.8	0.7	1.4	0.8	1.2	0.9	0.7
	D1	2.0	2.0	0.9	0.9	2.0	1.3	1.6	1.1	0.7
	D2	1.3	1.2	0.8	0.8	1.4	0.8	1.1	0.8	0.6
	E	0.8	1.2	0.3	0.2	0.8	0.5	0.8	0.8	0.5
Share of households that do not pay for a given service and are poor	A	7.0	20.7	5.5	14.8	18.1	21.2	9.8	4.3	3.9
	B	17.1	26.6	5.5	14.8	19.5	21.2	15.0	4.3	8.0
	C1	36.3	43.3	27.7	28.4	52.4	50.7	28.0	27.7	13.7
	C2	45.0	50.2	48.0	46.4	69.8	55.7	37.4	45.0	26.6
	D1	36.3	43.3	27.7	28.4	52.4	50.7	29.2	33.4	17.1
	D2	41.9	45.4	48.0	46.4	69.8	55.7	37.4	46.7	26.6
	E	23.0	39.0	13.5	10.9	35.6	29.2	20.2	29.2	10.5

Note: "HH" means household. The frequencies of HH are so low that it does not make real sense to calculate the distribution. The statistics in italics are for illustration only. The question in the SILC survey asks about the amount of monthly costs. For example, in 2018, 0.5% of households said that they did not pay for electricity at all and 0% of households paid less than €4 monthly. SILC survey does not ask why the household does not pay at all or pays less than €4.

Source: EU-SILC 2010–2018.

Table C5: Poverty and households that do not pay for heating their home (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH that do not pay		5.4	5.0	4.5	4.6	5.0	5.2	6.2	5.4	6.1
Percentage of poor households that do not pay for a given service	A	7.5	5.0	7.0	4.2	7.1	7.7	5.1	4.4	2.8
	B	6.3	4.4	4.8	4.7	5.7	4.8	6.1	3.0	5.2
	C1	8.1	5.6	7.2	5.2	6.6	6.5	5.9	5.0	5.9
	C2	7.0	5.7	6.2	4.8	6.0	6.1	6.4	4.6	6.2
	D1	8.1	6.0	7.3	5.4	6.5	6.6	6.3	4.9	5.6
	D2	7.5	5.6	6.1	4.9	6.1	6.0	6.5	4.5	6.0
	E	5.9	4.7	5.3	3.3	4.5	5.2	4.7	4.4	5.6
Share of households that do not pay for a given service and are poor	A	2.1	1.5	2.5	1.7	3.9	4.2	2.4	1.7	0.8
	B	12.9	8.1	9.0	8.8	10.1	8.4	8.8	4.4	6.1
	C1	15.1	11.2	16.0	11.4	13.0	12.4	9.6	9.2	9.8
	C2	26.3	22.8	27.4	21.1	23.9	23.6	20.7	17.2	20.6
	D1	15.1	12.6	16.0	10.9	13.3	14.0	11.4	10.7	11.9
	D2	25.1	20.9	25.4	19.6	23.6	23.9	21.9	17.6	22.7
	E	16.4	15.4	18.9	13.7	16.2	17.7	11.5	10.9	10.7

Note: "HH" means household. The households shown in this table do not pay for either gas supply or central heating or solid fuels. The table combines three questions on monthly/yearly costs of heating/gas/fuels in the SILC survey. None of the questions asks for reasons why the household does not pay.

Source: EU-SILC 2010–2018.

Table C6: Poverty and households that cannot afford to pay for the internet (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH that cannot afford to pay		7.8	6.8	6.2	5.1	4.6	4.1	4.0	3.4	2.7
Percentage of poor households that cannot afford to pay for a given service	A	54.8	44.1	44.8	44.0	30.5	35.0	32.7	33.5	24.9
	B	22.0	18.2	21.1	19.6	17.9	18.8	17.9	14.7	12.9
	C1	26.6	24.5	23.4	17.5	16.8	19.1	18.3	13.8	12.1
	C2	19.9	17.6	17.1	13.5	13.6	13.5	13.1	10.5	8.9
	D1	26.6	23.5	23.5	17.9	16.5	18.6	17.0	12.8	11.2
	D2	20.8	18.1	17.9	13.7	13.6	13.4	12.7	10.1	8.7
	E	23.3	19.8	19.7	13.9	14.4	14.5	15.2	13.8	11.9
Percentage of poor households in the group of households that cannot afford to pay a given service	A	10.3	9.6	11.6	16.2	18.1	24.3	23.4	20.3	15.6
	B	30.8	24.8	28.6	32.9	34.4	42.4	40.3	34.0	33.6
	C1	34.0	36.2	37.5	34.5	36.4	46.9	45.9	41.0	44.5
	C2	50.9	52.1	54.7	53.4	58.9	66.5	65.9	62.6	65.6
	D1	33.9	36.6	37.5	32.7	36.8	50.2	48.3	44.5	53.1
	D2	47.8	50.1	53.9	48.9	57.6	68.1	67.1	63.9	73.2
	E	44.4	47.3	51.0	51.8	57.0	63.0	58.6	53.9	50.1

Note: "HH" means household. The question directly asks about the household's financial inability to pay for the internet.

Source: EU-SILC 2010–2018.

Table C7: Poverty and households that cannot afford to pay for a telephone – landline/mobile (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH that cannot afford to pay		0.5	0.5	0.3	0.3	0.3	0.4	0.3	0.1	0.1
Percentage of poor households that cannot afford to pay for a given service	A	7.7	6.6	5.6	7.4	5.9	5.8	5.5	2.8	3.1
	B	1.9	1.6	1.2	2.1	2.1	1.8	1.8	0.9	1.0
	C1	3.2	2.3	1.5	2.1	2.0	2.4	2.4	1.0	0.9
	C2	2.0	1.4	1.2	1.3	1.3	1.5	1.3	0.6	0.5
	D1	3.2	2.1	1.5	2.2	1.9	2.2	2.2	1.0	0.7
	D2	2.1	1.4	1.2	1.4	1.3	1.4	1.3	0.5	0.4
	E	2.1	1.4	1.1	1.3	1.1	1.6	1.5	0.7	0.8
Share of households that cannot afford to pay for a given service and are poor	A	20.7	21.2	29.5	44.9	47.2	44.3	52.9	50.5	42.6
	B	38.3	32.2	32.4	57.1	53.1	44.3	52.9	64.3	55.7
	C1	57.5	49.3	47.8	68.9	56.6	65.1	80.2	90.7	73.6
	C2	72.0	62.4	78.3	85.4	75.4	78.6	89.6	100.0	73.6
	D1	57.5	49.3	47.8	65.4	56.6	65.1	82.8	100.0	73.6
	D2	69.8	57.1	75.3	82.5	75.4	78.6	89.6	100.0	73.6
	E	56.5	49.8	58.8	78.7	58.6	74.5	79.4	77.7	73.6

Note: "HH" means household. The frequencies of HH are so low that it does not make real sense to calculate the distribution. The statistics in italics are for illustration only. The question directly asks about the household's financial inability to pay for telephone.

Source: EU-SILC 2010–2018.

Table C8: Poverty and households that cannot afford to adequately heat the home (% of households)

		2010	2011	2012	2013	2014	2015	2016	2017	2018
Frequency of HH not being able to heat their home		5.7	6.9	7.5	7.0	6.8	5.9	4.6	4.0	3.2
Percentage of poor households that are not able to heat their home	A	22.3	26.2	26.8	25.5	25.7	24.4	19.5	24.1	17.4
	B	9.2	12.9	16.6	14.5	16.4	16.4	12.7	12.2	10.0
	C1	12.5	13.2	16.6	15.8	15.9	15.7	14.5	11.1	8.9
	C2	10.8	12.8	13.9	13.2	13.5	12.8	10.3	9.0	7.3
	D1	12.6	13.1	16.6	15.8	15.4	15.2	13.7	10.4	8.2
	D2	11.3	12.7	14.0	13.1	13.5	12.7	10.2	8.7	6.9
	E	11.9	13.3	15.1	13.7	14.9	14.8	12.3	11.3	8.8
Share of households that are not able to heat their home	A	5.7	5.6	5.8	6.8	10.3	11.7	12.1	12.4	9.2
	B	17.5	17.2	18.6	17.6	21.4	25.5	24.8	23.9	22.0
	C1	21.9	19.3	22.0	22.5	23.4	26.6	31.6	28.0	27.7
	C2	37.7	37.2	37.1	37.7	39.5	43.5	45.0	45.2	45.3
	D1	21.9	20.1	22.0	20.8	23.4	28.3	33.7	30.6	32.8
	D2	35.4	34.6	34.9	34.0	38.6	44.5	46.5	46.5	49.3
	E	30.8	31.4	32.4	37.0	40.0	44.6	41.1	37.4	31.2

Note: "HH" means household. The question asks whether the household can afford to adequately heat their home.

Source: EU-SILC 2010–2018.

Table C9: What is the state of wiring and installations in the house/flat (% of households; only for EU-SILC 2012 data)

		Condition of electrical wiring and installation in the apartment is		Condition of water distribution and installation in the apartment is	
		unsatisfactory	permanently out of order or not installed at all	unsatisfactory	permanently out of order or not installed at all
Frequency of HH		5.8	0.0	4.6	0.1
The share of households that have problems with installations in their apartment and are poor	A	3.7		4.7	4.8
	B	14.9		16.6	4.8
	C1	17.9		20.8	<i>13.7</i>
	C2	32.8		36.3	<i>39.8</i>
	D1	17.9		20.8	<i>13.7</i>
	D2	31.5		34.4	<i>26.9</i>
	E	27.3		31.9	<i>13.7</i>

Note: "HH" means household. Some frequencies of HH are so low that it does not make real sense to calculate the distribution. The statistics in italics are for illustration only.

Source: EU-SILC 2012.

Table C10: What is the accessibility (availability) of selected services and household poverty (% of households; only for EU-SILC 2012 data)

		Banking services			Post office services			Public transport		
		I	II	III	I	II	III	I	II	III
Frequency of HH		4.9	18.6	7.7	3.5	15.1	0.8	2.5	10.4	10.2
The share of households that have a problem with accessing the services (availability) and are poor	A	3.0	0.8	3.5	3.2	0.8	1.6	1.3	1.2	1.9
	B	11.3	8.0	6.8	9.2	7.9	4.2	7.8	7.7	6.7
	C1	15.5	9.8	17.3	14.6	11.6	<i>13.2</i>	13.0	10.7	8.4
	C2	26.8	20.3	38.4	26.7	23.5	24.5	26.4	23.1	19.3
	D1	15.4	9.7	17.3	14.4	11.6	<i>13.2</i>	12.7	10.7	8.4
	D2	25.2	18.9	37.1	25.3	22.0	23.6	24.6	21.1	17.6
	E	20.1	14.3	24.2	19.1	16.6	25.7	16.0	15.5	13.0

Note: "HH" means household. I means very difficult, II means with difficulty, III means not using the service. The frequencies of HH are so low that it does not make real sense to calculate the distribution. The statistics in italics are for illustration only.

Source: EU-SILC 2012.

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