

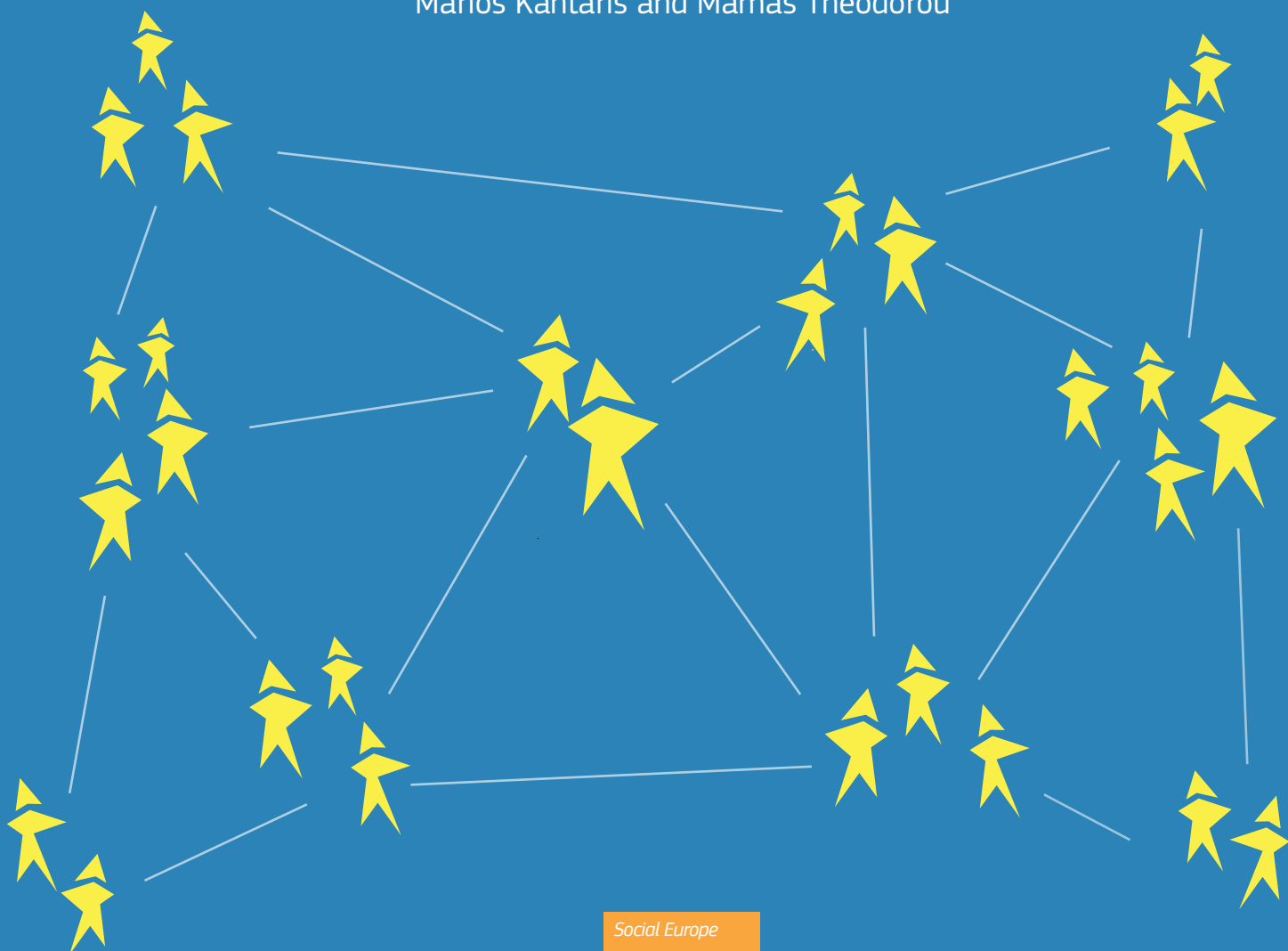


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Access to essential services for low-income people

Cyprus

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European Social Policy Network (ESPN)

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

Cyprus

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Marios Kantaris and Mamas Theodorou

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Summary

In Cyprus, there is no specific definition of, or reference to, the concept of “essential services”, either at national or regional level. The only exception is that some of these essential services are included in a government decree – and defined as such – in the context of labour relations and more specifically labour disputes. This is to ensure that these services continue to operate unhindered regardless of any disturbances in labour relations or trade union activity which may arise.

There is also no clear definition of “low-income people”, although in the delivery context of the six essential services, specific definitions of low income can be identified, as defined by the various providers at regional or local level. At national level, the guaranteed minimum income (GMI), which is the closest thing to a formal method for defining a low-income individual, is what is most often used as evidence of low income, and almost all services that have taken measures to facilitate access for vulnerable groups have also included GMI recipients.

With regards to the delivery context of the six services, there is a variety of different approaches in facilitating the access of low-income individuals and households. This is primarily due to the absence of a clear national framework for defining which services are considered essential and who qualifies as a person with low income, but also because most services are provided at regional and local level by many different providers, from both public and private sectors.

The measures for low-income people at national level are reduced tariffs for electricity and telephone landlines. In addition, there is a fee reimbursement system in place for sewerage and refuse collection following their full payment to the regional/local service provider. Interestingly, the providers of electricity and telecommunications offering these measures are semi-governmental organisations which are strongly monitored by the government. The remaining essential service providers consist of municipalities and regional and local authorities (water, sewerage and refuse collection), private companies (internet and telecommunications providers, banking institutions) and private companies with contractual agreements with the public sector (bus service providers). Depending on the essential service and the provider delivering it, the measures for low-income people vary from none (e.g. financial services) to a 50% discount (e.g. sewerage usage fee).

There is no clear conceptual framework as the basis of the various measures planned and implemented, and the overall impression is that each service provider is free to implement its own policies as it sees fit. The fragmentation of essential service provision and the slack regulation observed allow for a large variation in the scale and magnitude of the measures, and even their total absence.

In the field of reforms, three major national long-term plans are underway (covering local government, energy and climate, and digital services), which upon completion are expected to have a positive impact on access to essential services by low-income citizens.

The issue of facilitating access to high-quality and affordable essential services by low-income people or households in Cyprus seems to have hitherto been a low priority policy area; however, they are emerging as an area of higher priority, since some of the new strategies of the various competent authorities regulating the six essential service areas have gradually started to mention vulnerable groups of the population.

Despite the measures taken by providers, there are affordability issues for some services in Cyprus, especially for low-income individuals/households. The case of electricity is a good example, since the cost of this very essential service is a disproportionate burden for low-income households. That is why this service has been selected for more detailed examination in this paper.

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

1.1 Definition of “essential services”

In Cyprus there is no definition of, and/or explicit reference to, the term “essential services”, as described in Principle 20 of the EPSR, either at national or regional level.

However, the term essential services, from a slightly different perspective, is widely used in issues related to employment relations. More specifically, when there are labour disputes in essential state and non-state services, given that these services are very important for the state and its citizens, employee action (for example, to claim better working conditions and higher pay) should not hinder the smooth and uninterrupted operation of these services. According to a government decree by the Department of Labour Relations (2004) of the Ministry of Labour, Welfare and Social Insurance (MLWSI) entitled *procedure for resolving labour disputes in essential services*, there are the following eight specific areas which are described as “*Designated Essential Services*”³:

1. the supply of electrical power
2. the supply of drinking water
3. the operation of telecommunications
4. the safe operation of air transport and air traffic control
5. the operation of hospitals
6. the operation of prisons
7. activities related to the operations of the support infrastructure of the National Guard, the police and the fire service
8. the safe operation of port traffic.

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/>.

³ “*Designated Essential Services*” areas 1-3, and 5 are relevant to Principle 20 of the EPSR; Social Protection and Inclusion Area.

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

There is also no clear definition in Cyprus of “low-income people” in the delivery context of the six essential services under scrutiny. However, after examining these six services one by one, in some cases specific definitions of low income can be identified, while in some others certain interpretations of low income exist, which are reflected in the categories of *vulnerable consumers* (individuals or households) as defined by the various providers at regional or local level. The examples below, giving more details for each service under scrutiny, are quite illustrative.

In the supply of **water for domestic use** in Cyprus (for drinking, cooking and cleaning) this definition can be found as a subcategory under the main category for *vulnerable consumers* and includes: a) recipients of the Guaranteed Minimum Income (GMI)⁴ (Koutsampelas, 2016), provided by the MLWSI; b) beneficiaries of public assistance⁵, also provided by the MLWSI; and c) households with five or more members receiving a child allowance for three or more dependent children, and with an annual gross household income of up to €51,258⁶, (Larnaca Water Board, 2019).

With regards to **sanitation** services, which include the components of **sewerage** and **refuse collection**, due to different management approaches there are different charges for end-users. At present, no national definition of low income exists for these services. Two out of five major sewerage boards (Limassol and Paralimni⁷) have a form of provision related to low income. Although no specific low-income category exists, low-income persons fall into the category of *vulnerable and in financial difficulty*. Persons or households that qualify for this category must be beneficiaries of public assistance, or their household’s total monthly income should be below €750 for one adult and below €1,100 for two adults (Paralimni Sewerage Board, 2019). Refuse collection services are also provided at a regional level by municipalities and local communal authorities, the majority of which also do not have in place a clear definition of low income for this service. Nevertheless, several categories of *vulnerable consumers* exist, such as the unemployed, the very elderly (75+) and recipients of social pension, where low income can be an important concurrent factor. In some of the bigger municipalities (e.g. Strovolos and Limassol⁸) there is a subcategory within *vulnerable consumers* directly linked to low income, that of GMI recipients (e.g. Strovolos Municipality, 2019).

In the field of **energy**, where the Electricity Authority of Cyprus (EAC) is the sole producer and provider, supplying electricity to 99.7% of households (Statistical Service of the Republic of Cyprus, 2018), no explicit definition of low-income people is found in its pricing policies. Similar to other services such as water, a provision for low-income people can be found as a subcategory under the main category called in this case *Special Household Valuation for Specific Categories of Vulnerable Consumers*, and includes: (a) recipients of GMI; (b) beneficiaries of public assistance; and (c) large or five-member families⁹ receiving a child allowance from the MLWSI for three or more dependent children, and with an annual gross family income of up to €51,258 (Electricity Authority of Cyprus, 2019). Moreover,

⁴ The GMI provides a minimum income allowance to every low-income person or household that meets certain criteria, with the aim of guaranteeing a minimum standard of living.

⁵ The aim is to guarantee the right to a dignified life to any person who resides legally in the Republic and does not have the resources necessary to meet their basic and specific needs as defined by law.

⁶ The income criterion of €51,258 for annual gross household income is increased by €5,126 for each additional child over four.

⁷ Account for approximately 25% of the total population (215,000 people) (Statistical Service of the Republic of Cyprus, 2015).

⁸ Account for approximately 20% of the total population (169,000 people) (Statistical Service of the Republic of Cyprus, 2015).

⁹ The term “Five-member family” refers to a family with two adult parents and three dependants; this is a special category in Cyprus. Families with two adult parents and more than three dependants fall into the “large family” or “family with many children” category.

the terms “Energy Poverty” and “Vulnerable Consumers” are clearly defined in the legislation. Energy poverty is clearly linked to low-income households and there are several provisions to support this particular group. For example, it is not permissible to disconnect the supply of electricity to those households that are not consistent in paying their bills, during periods of extremely high or low temperatures or during Christmas and Easter holidays.

In **public transport** services, there is again no definition of low-income people. However, in this essential service, there are measures to facilitate access for some groups which could be considered as low-income citizens such as low pension and public assistance recipients and social card holders¹⁰.

In the field of **digital services**, there are currently four companies¹¹ in Cyprus that facilitate the access to digital services such as **internet and telephone connections**. All four companies provide coverage at national level. Apart from the Cyprus Telecommunications Authority (CYTA), which is a semi-government organisation, no other company has a definition of low income. The CYTA definition includes GMI recipients and the beneficiaries of public assistance (Cyprus Telecommunications Authority, 2019).

Finally, in **banking services**, which are provided by many different banking institutions, there is neither a definition of low-income groups nor any other definition of vulnerable consumers that includes low-income people.

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

The relevant research shows that the providers of these six essential services are many and varied, coming from both the public and private sectors and operating at both national, regional and local levels. It also shows that there is no official definition of the terms low income and essential services, either at national or local levels. In the absence of a national definition, there are different approaches regarding the facilitation of access for low-income people to these six services under scrutiny. Immediately below there are details for each service, in relation to both the organisation/delivery of these services in Cyprus and the different approaches that facilitate access for some vulnerable groups of the population.

1.3.1 Access to water

Although the supply of **water** for domestic use in Cyprus is solely managed by the Water Development Department (WDD), operating at a national level, **water provision** is organised at a regional and local level. There are more than 180 regional/local providers of which only a few have a definition of low income. However, the way water is supplied to end-users does not pose any serious barrier to access to this service and 100% of the population has access to piped water (Statistical Service of the Republic of Cyprus, 2018).

The concern for affordability is reflected in the policies of the regional water boards (with the notable exception of the Nicosia water board) and of the local municipal/communal authorities, of which the majority have formal provisions in place for discounted rates to households with five or more members, regardless of household annual income. Only the Larnaca water board¹² has a formal policy for reduced tariffs for low-income citizens, and in particular for GMI recipients as well as senior citizens/pensioners on social financial assistance and households with five or more members. With regards to the last two groups, the majority of regional water boards such as the one in Limassol¹³ and local water

¹⁰ This category includes low-income people such as persons with low pensions and public assistance beneficiaries.

¹¹ Cyprus Telecommunications Authority, Epic, Primetel and Cablenet.

¹² It serves Larnaca city and its metropolitan municipalities, with a total population of approximately 70,000 people, or about 8% of the Cyprus population.

¹³ Catchment area population of approximately 270,000 people, or about 31.5% of the Cyprus population.

authorities (e.g. Geroskipou and Pegia municipalities) make provision for reduced tariffs. In all cases, the reduced tariffs apply only to water consumption charges and not for maintenance fees.

Regardless of specific policies or provisions in place for discounted or reduced tariffs, all regional and local providers have a primary concern for the less privileged and most needy groups of the population, including low-income individuals and households, and are supportive in providing an uninterrupted water supply even in cases where payment of water bills is long overdue, as long as the consumer reaches some form of agreement with the provider to pay, even in very small instalments. However, the implementation of these measures is not safeguarded by means of formal regulations and thus relies on the goodwill of individual providers.

Finally, a point worth mentioning relevant to affordability is the perceived quality of drinking tap water by consumers. In some municipalities, and despite the repeated reassurance that tap water is safe for drinking, a significant number of consumers resort to buying bottled drinking water. This may raise concerns over the affordability of water for drinking purposes.

1.3.2 Access to sanitation

The essential **service of sanitation** as defined in this report is split in two distinct parts; **sewerage** and **refuse collection**. Both services are provided at a regional or local level by sewerage boards, and by municipalities and communal or local authorities. Nonetheless, there is a nationwide measure targeting low-income people, along with the most common measures provided by some regional and local providers. This is a nationwide policy aimed specifically at relieving GMI recipients by reimbursing the amount paid for sewerage after this has been paid in full to the regional or local provider. Following the settlement of sewerage fees, an application needs to be submitted to the Department of Social Benefits of the MLWSI, together with the receipt for payment and any other reductions if applicable (Ministry of Labour, Welfare and Social Insurance, 2019). This measure of financial assistance applies also to the fees for refuse collection.

There are also several reductions in sanitation fees at regional level. A common example is a reduction in the sewerage and drainage fee, granted upon request, and subject to documentation, to senior citizens and vulnerable people (in some instances described as 'less fortunate') of 50% of the charges payable per annum with a maximum reduction of €80 for Limassol and €100 for Paralimni. This reduction is granted only to property-owners receiving assistance from the Social Welfare Services (SWS), recipients of disability pension and senior citizens receiving a social pension or old-age pension, widowhood or any other pension from abroad, provided the monthly household income does not exceed €750 for a household of one person and €1,100 for a household of two. This reduced rate tariff is provided only if the property is used as the main residence by the applicant.

It is worth mentioning here that connectivity to the sewerage network in Cyprus is only slightly higher than 50% of households. Recent data from the Living Conditions and Social Protection Survey of 2018 (Statistical Service of the Republic of Cyprus, 2018) show that 55.2% of Cypriot households were connected to the network, ranging from 51.6% of households in the lowest income decile to 62.3% of households in the highest decile. The relatively low connectivity to the sewerage network may give rise to legitimate concerns over the availability of this service, or even concerns linked to its affordability where consumers avoid it because of financial constraints.

Regarding refuse collection costs, there was a significant increase in 2018, due to the adoption of the European Directives for waste disposal which resulted in the closure of all existing rubbish dumps and the creation of environmentally friendly landfills aligned with the EU provisions and requirements. As a result, the cost of refuse management (collection, transportation and disposal) has increased dramatically. This increase fell on the municipalities and other regional or local competent authorities, which in turn have passed it on to consumers. This development raises serious concern over affordability. Two

common measures adopted by providers designed to alleviate the situation of low-income people and households are: a) a flat fee of €71 for GMI recipients; and b) a flat fee of €65 for single-parent households with annual income below €10,000 (Strovolos Municipality, 2019).

1.3.3 Access to energy

In the field of energy, **electricity** is the main source of power used by households in Cyprus for lighting, heating, cooling and using home appliances. This is primarily because of the absence of a national natural gas distribution grid in Cyprus. As mentioned above, electricity is provided at national level by a single provider, the EAC. The issue of service availability as a barrier to access is insignificant since 99.7% of properties were reported to be connected to the electricity national grid in 2018 (Statistical Service of the Republic of Cyprus, 2018).

The supply of electricity is well regulated by legislation and regulations, and falls under the responsibility of the Cyprus Energy Regulatory Authority (CERA), which acts as the overseeing regulatory body. The CERA urges energy providers (at present the major provider is the EAC) to make provision for discounted fees and/or special settlement schemes through instalments for customers facing financial hardship or failing to pay their bills. This is also implemented under the relevant legislation by means of regulations (Cyprus Energy Regulatory Authority, 2017).

In addition, the EAC has specific tariffs in place for low-income people and households under the category *special household valuation for specific categories of vulnerable consumers*. The discount under these reduced tariffs is estimated to be around 17-20% (Electricity Authority of Cyprus, 2019). In addition, the EAC encourages consumers who have any sort of financial hardship in paying their outstanding bills to enter a mutually agreed debt payment scheme with instalments.

The issue of affordability has arisen in relation to electricity bills, since the costs of electricity production have increased in recent years; however almost half of the consumers described as potential beneficiaries by the EAC had not claimed their financial relief in 2019. The EAC press office recently stated that out of the 38,000 potential beneficiaries only 20,000 applied for this discount in 2019 (Nikiforou, 2019). The fact that nearly 50% have not applied may also leave a question mark about possible gaps in the type and quality of information reaching this group of people.

1.3.4 Access to public transport

The **public transport** system in Cyprus is limited to bus services which are provided at regional level by six providers; five operating within each of the five districts (covering transportation needs in urban, suburban and rural areas), and the sixth providing intercity bus services, connecting the capital cities of the five districts to each other. Measures facilitating access by low-income people are: a) free school bus tickets for all students who are dependants of GMI recipients; b) tickets with a 50% discount to all social card holders; and c) free transportation for all recipients of the low pension public assistance.

1.3.5 Access to digital public services

In Cyprus there are currently four companies that provide **telephone and internet services** at a national level. The market for this form of digital services is regulated by the Commission of Electronic Communications & Postal Regulation (OCECPR). The OCECPR, by means of a governmental decree in 2014, has designated the CYTA as the universal service provider (USP) in the area of electronic communications (Republic of Cyprus, 2018). Furthermore, the OCECPR has included in regulations specific provisions designed to facilitate the access of vulnerable groups, including low-income people, to internet and other telecommunication services. The regulations require the USP (CYTA) to make the necessary provision to facilitate access by low-income persons, by introducing special

pricing packages. In the decree, low-income persons who are beneficiaries of the special pricing packages must be public assistance beneficiaries and/or GMI recipients. Consequently, the measures taken by CYTA as the designated USP are as follows: a) a 50% reduction in the analogue/landline connection fee; and b) a 50% reduction in the fixed monthly fee. However, the extent to which these measures can have a real positive impact on low-income people's access to internet service providers may be a matter of discussion and debate. The only financial relief it could offer is when a landline internet connection is sought by consumers; however, almost 4 out of 10 households do not possess landline telephones in Cyprus. On the contrary, data show a preference for wireless telephone and internet services even for those in low-income deciles (Statistical Service of the Republic of Cyprus, 2018).

In terms of landline telephone connections, data confirm that only 62.8% of households own a landline telephone, and only 34.9% of households in the lowest income decile. The picture is quite different when looking at mobile telephony, with 95.2% of all households reporting having a mobile phone connection (84.6% among those in the lowest income decile). The data also indicate that there are no problems with respect to service availability. However, with regards to service affordability, significant amounts are spent by low-income people on wireless telephone and internet services. Thus, the findings may raise concerns about the affordability of these services for low-income people.

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

In response to the EU Directive on access to financial services, Cyprus enacted its own national legislation called *Law on the comparability of fees, switching and access to payment accounts of 2017 (64(I)/2017)*, also known as the PAD law. In this law, the Central Bank of Cyprus (CBC) is named as the designated competent authority for ensuring its implementation.

In the PAD law there are explicit provisions safeguarding the rights of all consumers to open and use payment accounts with basic features. Furthermore, it refers to the fees associated with opening and maintaining payment accounts. There is no specific provision in the legislation for reduced charges as an incentive for vulnerable individuals such as those with low income. This is obviously left to the credit institutions at their discretion and in the context of competition between banking institutions. It states, however, in article 16(2), that "the conditions for holding a payment accounts with basic features, should not entail any kind of discrimination." Some providers make zero charges for account maintenance, debit card issuance and cash withdrawals, but this is independent of a customer's income.

The law has been in force since June 2017 and significant steps in implementing its provisions have been made. A fees comparison website¹⁴, launched in 2018, has proven to be a useful and effective means of comparing fees charged by banks for the services they provide, thereby enhancing transparency and competitiveness. In addition, and by law, all banks inform their customers in detail through leaflets and emails about the charges for each service, and provide upon request (depending on the banking institution, it can be free of charge), details of all their charges for each service incurred in the previous semester or previous year.

¹⁴ https://www.mof.gov.cy/mof/Comparefees/comparefees.nsf/index_gr/index_gr?opendocument.

2 National/subnational policy frameworks and reforms

Following the above review of the measures currently in place and the findings from desk and field research, it appears that only some measures can be considered as part of a broader national/subnational policy framework to fight poverty and social exclusion.

In the field of reforms, three major reforms are under way, which, upon completion, are expected to have a positive impact on access to essential services by low-income citizens.

2.1 National/subnational policy frameworks

Most of the measures described above cannot be considered as part of a broader national/subnational policy framework, for example to fight poverty and social exclusion. The absence of a formal definition of a low-income citizen or household, and the plethora of many different providers, both public and private, operating mainly locally, make it more difficult to incorporate these measures into a national/subnational framework. That is why there are so many different approaches by providers regarding vulnerable groups and to facilitating their access to essential services.

The most formal national framework for the social protection of low-income people in Cyprus is the GMI legislation. It is what is most often used as the reference point for determining low income. Complementary to the GMI and depending on the service provided, the low pension, the public assistance benefit, the child and single-parent benefit and the size and income of a household can also be used as proof of low income.

The GMI offers the following allowances that are directly related to the provision of essential services:

1. subsidy for **refuse collection** fees (sanitation)
2. subsidy for **sewerage** fees (sanitation)
3. reduced tariffs on **electricity** bills
4. reduction in **public transportation** fares (free student fare for children and dependents).

In the field of **water** and **sanitation** services, no policy framework seems to be in place either at national or regional level. The only measure in relation to water provision is the reimbursement for water supply fees offered to asylum-seekers (a low-income group) who cannot be accommodated at a reception centre. The support also includes reimbursement for electricity charges.

Regarding electricity, which is the form of **energy** examined in this report, low-income people are protected by means of national legislation and related regulations emanating from this legislation. Energy poverty is also defined and associated with low income in national legislation (Republic of Cyprus, 2019). The Electricity Market Regulation Act of 2003 grants authority to the Minister of Energy, Commerce, Industry and Tourism to take appropriate measures in combating energy poverty particularly when it occurs within the wider context of poverty. According to the ministerial decree "Definition of energy poverty and categories of vulnerable consumers and measures to address energy poverty and protect vulnerable consumers" of 2015, the following measures are in place for the protection of vulnerable consumers: a) a special pricing policy by the EAC (code 8); b) provision of financial incentives to participate in the programme for installation of home photovoltaic systems; c) provision of financial incentives to participate in the programme for energy upgrading of homes; and d) uninterrupted supply or the reconnection of electricity at critical periods (e.g. during heatwaves or Christmas holidays) (Republic of Cyprus, 2015).

The scope of this report¹⁵ requires that the term **digital public services** needs to include the conditions of provision of internet and telephone connections as a means to enabling low-income consumers to have easier access to electronic public services. In this context, the measures available in Cyprus are at a national level. This measure includes only reduced tariffs on analogue landline connections and fixed monthly fees. The CYTA, as a government-regulated provider designated as the USP for electronic communications, is obliged to implement policies designed to facilitate access by vulnerable groups, including low-income people, to internet and other telecommunications services. It is worth mentioning, however, that the government supports low-income students in higher education in accessing digital public services by offering them a €400 grant for the purchase of a laptop¹⁶.

Lastly, the PAD law on access to **financial services** lays down rules on the transparency and comparability of fees charged to consumers for their payment accounts, as well as on account switching. The law also places a strong emphasis on prohibiting all forms of discrimination against consumers when they are applying for a payment account. It is also emphasised that payment accounts must be offered to consumers by all credit institutions, and that account holder conditions should not give rise to any kind of discrimination.

However, the CBC, as the competent authority, has the right to impose changes to fees whenever it deems them unreasonable, taking into account specific economic criteria and the average fee charged by credit institutions for the services provided in relation to payment accounts. Finally, the legislation grants to the Department of Consumer Protection of the Ministry of Energy, Commerce, Industry and Tourism the power to ensure the availability of information material on the availability of payment accounts, their general pricing conditions and the procedures to be followed to exercise the right of access to a payment account.

Since the enactment of the national legislation in 2017 the CBC has issued two additional directives which are also related to Directive 2014/92/EU: a) the *directive on fees and other information related to payment accounts 2017*, in order to ensure that service providers give consumers a fee information document, a glossary and a statement of fees incurred at least annually and free of charge; and b) the *directive on the final list of the most representative services linked to payment accounts 2018*, which provides a full list of the standardised terminology for the most common services linked to a payment account.

2.2 Ongoing or announced reforms

One major reform announced by the government recently is the consolidation of some municipalities and the clustering of some communities, with the aim of creating more modern and efficient local self-governing authorities. According to government announcements, it is expected to begin with the next municipal elections in 2021.

According to Koutalakis (2019), this reform is designed to enhance the administrative and operational autonomy, but also the administrative capacity, of local authorities to respond to the ever-increasing demands of citizens for good-quality services. The reform is expected to bring about major changes in the structure and operations of essential service providers. Specifically, there are plans for the operational reorganisation of essential services such as **water supply, sewerage, waste and garbage collection** and social welfare in an attempt to make them more responsive and effective in the areas where they operate. In the planned reform, there are specific provisions for the integration of all types of essential services (water, sanitation, technical services, public health services etc.) into one single general provider and a supervising authority at the head office of the new unified municipality or cluster of communities. This reform shows that the effort is focused on

¹⁵ ESPN guidance on contents and methodological approach for the first 2019-2020 Thematic Report on: Access to essential services in Europe.

¹⁶ Students or their families who are GMI or public assistance beneficiaries.

integrating services with the aim of better coordination. It therefore appears that in the future this level of service provision may move from strictly local (municipalities and communities) to a wider subnational model (unified municipalities and clustered communities). Considering the present situation of the fragmentation of essential services, it is hard to foresee how the new state of affairs following this major reform will affect the provisions and measures for low-income people under the management of a single general provider.

Energy poverty in Cyprus is associated with poverty factors including low income (Kyprianou et al., 2019). At present, there are no other measures to tackle energy poverty in Cyprus other than those mentioned in Section 2.1. In that sense, the government's schemes of financial support for the energy upgrade of dwellings could be more focused on low-income households; for example, it could provide more favourable incentives to those households so as to encourage their participation – an approach that could yield economic gains to this vulnerable group as a result of significant reductions in energy costs.

The policies planned under the National Plan on Energy and Climate 2020-2030, which was approved by the Council of Ministers on 15 January 2020, include the same measures currently in place and described by the ministerial decree of 2015 (Republic of Cyprus, 2015). According to the European Commission Staff Working Document (SWD) "Assessment of the draft National Energy and Climate Plan of Cyprus" in 2019, this should not only be limited to a list of the existing measures currently in place but needs to include anticipated outcomes in the form of indicative targets for tackling energy poverty, which is estimated to affect 3.1% of the total population (European Commission, 2019).

At present, the measures relevant to the cost of consuming energy relate exclusively to **electricity**, which is still the main form of energy for households and is still provided only by the Cyprus Electricity Authority (EAC). Today the predominant source of electrical energy production in Cyprus is diesel and heavy fuel oil, which account for more than 50% of electricity production. The policies planned under the National Plan for Energy and Climate are aimed at a significant shift towards natural gas and renewable energy systems for electricity generation by 2030. If such a scenario is achieved, the cost of electricity could be drastically reduced, thereby improving affordability for consumers (Zachariades et al., 2019).

The modernisation of **public bus transport services** in Cyprus that started at the beginning of the last decade has been slow and problematic and has failed to address the commuting needs of Cypriot society. As a result, most consumers, including low-income people, must rely on their private passenger cars for their daily commuting needs, thus creating an extra financial burden. Looking at the present situation with a more positive eye, it could be said that the bus public transport system offers its frequent users, consisting mainly of migrant workers and students, a fair means of transportation with relatively affordable prices. It is expected that the continuous improvement and modernisation of this service may gradually lead to a change in the attitude of the people towards public services, establishing this service as a cheap and reliable means of transport for all citizens.

One of the four pillars of the action plan under the Cyprus **Digital Strategy** 2018-2020 is called "Digital Citizen" and is designed to improve infrastructures and networks, to reach out to the last and most distant household, to reduce internet connection costs, to support vulnerable groups and to provide incentives for the use of digital technologies (Ministry of Transportation, Communication and Works, 2018). Within this strategy framework, the special pricing measures offered by the CYTA and the support measures to recipients of GMI continue to be in effect. The Department of Electronic Communications of the Ministry of Transportation, Communication and Works implements the action plan "Wi-Fi in communities and rural areas" for the creation of free wireless internet access in locations such as community halls, day care centres for the elderly, village squares and public libraries (Kakkouras, 2019). In March 2019, the government announced the procurement of a tender for "Drafting the National Digital Strategy for Cyprus". It remains to be seen

however, whether in this new digital strategy there will be any objectives designed to facilitate access by low-income people to **digital public services**.

Lastly, there are no announced reforms in relation to access to **financial services** for low-income people. The PAD law and the directives mentioned in Section 2.1 continue to govern the rights of consumers to access basic financial services. Although the CBC has the statutory power to request that banking institutions introduce zero fees and charges for low-income people and certain other vulnerable groups, this has never been used.

3 A focus on access to energy

The issue of energy in Cyprus, and more specifically electricity, is a frequent one in the mass media, mainly due to the high production costs, significantly burdening households because of the high bills they have to pay every two months. Electricity production is heavily dependent on oil (diesel and heavy fuel oil), which is the main energy source for the operation of power plants in Cyprus (Zachariades et al., 2019). Over recent years, Cyprus has been one of the most expensive countries for electricity in the EU. In the first half of 2019, Cyprus was ranked 7th out of the 28 EU countries in terms of electricity prices, while for the same period it recorded the second highest increase (16.4%) in electricity prices for home use in the EU (Eurostat, 2019a).

According to Zachariades et al., (2019), based on data from the Statistical Service of the Republic of Cyprus, low-income people in Cyprus pay more than twice as much for electricity as high-income people, as a fraction of their income. This suggests that disparities in the price of electricity have a greater distributional effect than in the case of any other energy commodity (e.g. transport fuel). A more recent survey by the Statistical Service of the Republic of Cyprus (2018), which looked at the distribution of expenditure on goods and services in 2015-16 also showed that poor households spent more on electricity than richer ones¹⁷. Thus, the cost of electricity is clearly an important factor aggravating the financial problems of low-income people.

The cost of electricity has a more detrimental impact on specific groups of the low-income population. These are: a) GMI recipients; b) the beneficiaries of public assistance; c) low-income pensioners; and d) "five-member families" and "large families" with more than three children or dependants (see definitions above) on a low income. In addition to these low-income population groups, there are several vulnerable groups such as the unemployed, persons with disabilities, informal caregivers and the very elderly (75+) who could be exposed to this type of financial hardship particularly when they fall at the same time in the low-income category. Data from the survey on the distribution of expenditure showed that the amounts paid for electricity by people in these groups were similar to, or higher than, those of other households with more favourable sociodemographic characteristics (Statistical Service of the Republic of Cyprus, 2018).

Problems related to the affordability of electricity are exacerbated during prolonged periods of hot or very cold weather. Cyprus is well known for long and extremely hot summers while at the same time in its mountainous regions the winter can be very cold; this requires additional and costly energy for either cooling or heating dwellings.

According to Eurostat (2019b), Cyprus had the highest number of cooling degree days¹⁸ in the EU in 2018, significantly more even than Malta in second place. The Living Conditions and Social Protection Survey by the Statistical Service of the Republic of Cyprus, has highlighted that the percentage of households with air-conditioning¹⁹ and central heating²⁰ is much smaller in the lower income deciles than in the high income deciles (Statistical Service of the Republic of Cyprus, 2018). This can have a negative impact on the quality of life of low-income people and other vulnerable groups. A study by Chatzinikolas et al., (2016) suggests how the quality of life of low-income people may be affected by low temperatures in Cyprus. The study monitored for two months (January and February), the in-door air temperatures of 37 low-income dwellings in the districts of Limassol and Paphos, and found that average temperatures were lower than the thermal criteria and the accepted limits of the comfort zone for the island (18-21 °C in winter). There were also small numbers of households that reported feeling thermal discomfort. Finally, the current

¹⁷ €345 for the lowest income decile vs €208 for the highest income decile.

¹⁸ "Cooling degree day (CDD) index is a weather-based technical index designed to describe the need for the cooling (air-conditioning) requirements of buildings" (Eurostat, 2019b).

¹⁹ 55.2% for lowest income decile vs 99.0% for the highest income decile.

²⁰ Classified as 'u' – data with low reliability vs 77.1% for the highest income decile.

schemes providing incentives for promoting energy savings by the upgrading of dwellings²¹ could be more directed towards low-income homeowners. This could have a positive impact on the energy (electricity) expenses of low-income households by making their dwellings more energy efficient.

²¹ Republic of Cyprus, Service of Industry and Technology: Funding Schemes.

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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:²²

“Vulnerable consumers”: GMI recipients, Public Assistance beneficiaries and households with 5+ household members fulfilling certain income criteria (see Section 1.2).

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	Yes-most	Yes-few
Cash benefits	No	No	No
In-kind benefits	No	No	No
Advice/training or information services	No	No	No
Provision of a basic/uninterrupted supply	No	No	No

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

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

²² **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table A2: Essential service – Sanitation

1) Definition of “low income” used in the context of the delivery of the service in the country:²³

“Vulnerable and in financial difficulty”: Public Assistance beneficiaries and low-income households (see Section 1.2)

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	Yes-most	Yes-most
Cash benefits	Yes	-	-
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”.

²³ **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:²⁴

“Special Household Valuation for Specific Categories of Vulnerable Consumers”: GMI recipients, Public Assistance beneficiaries and large or five-member households fulfilling certain income criteria (see Section 1.2).

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

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

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

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

²⁴ **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:²⁵

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) (**)
Reduced tariffs	No	Yes in all regions	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”.

²⁵ **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:²⁶

GMI recipients

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

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

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

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

²⁶ **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

Table B1: Essential services – Summary table

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

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