

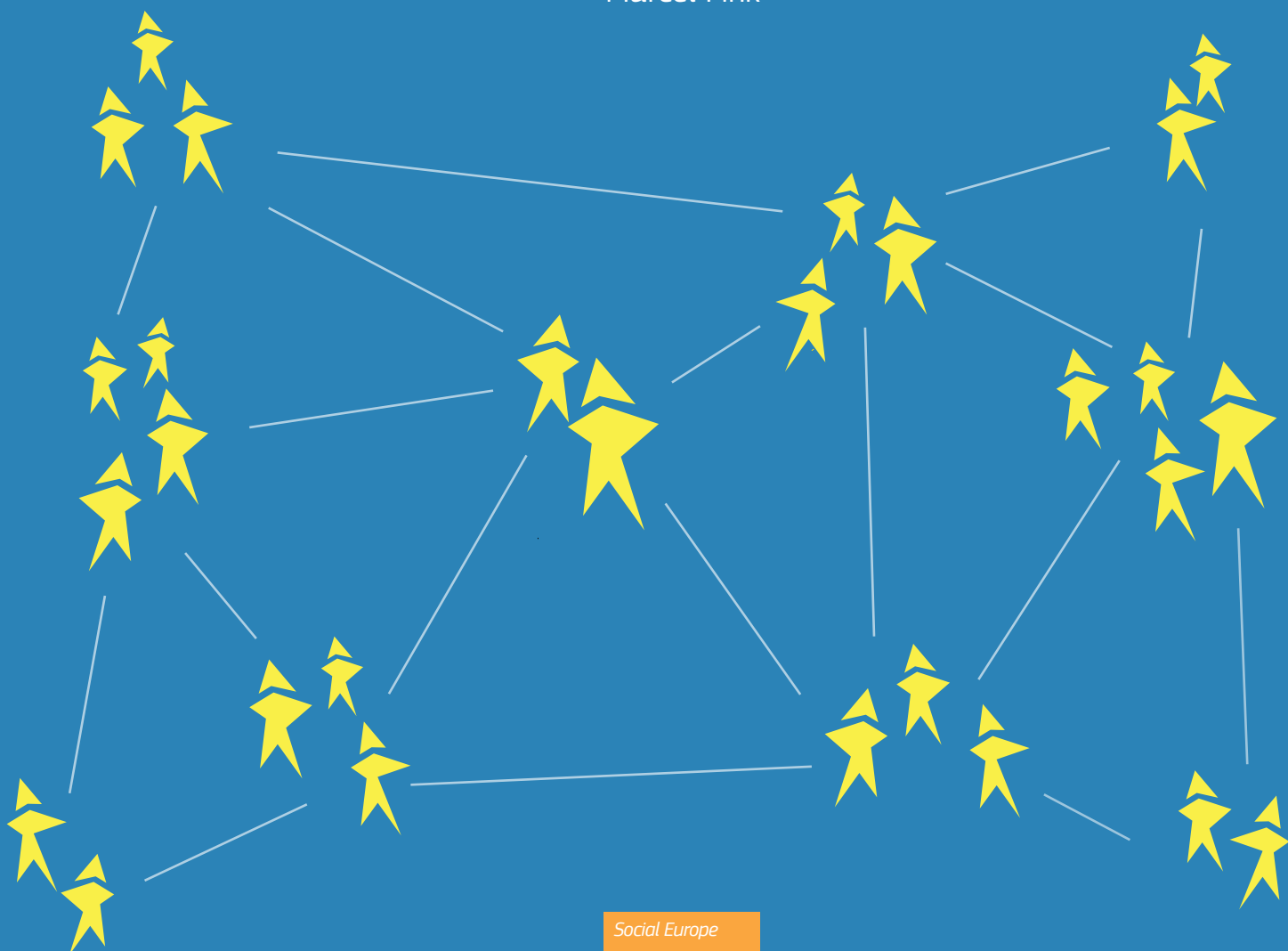


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to essential services for low-income people

## Austria

Marcel Fink



Social Europe

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## Summary

In Austria, measures to safeguard access to essential services for low-income households do not derive from, or form part of, a broader policy framework or integrated programme to fight poverty or social exclusion. It appears that such a framework or integrated programme exists neither at the national nor at the subnational level. The measures described in this report developed as part of an incremental process of separate reforms, which did not derive from a deliberate and integrated process of political planning. This also results in a substantial diversity of measures as between the different federal provinces (Länder).

Furthermore, no uniform definition of 'low income' households exists in Austria. However, the so-called "Equalisation Supplement Reference Rate" (ESRR; *Ausgleichszulagenrichtsatz*), defined under statutory pension insurance arrangements, regularly serves as a point of reference, albeit modified when applied in different systems of means-tested social provision.

No explicit definition of 'essential services' is in place in Austria. Nonetheless, it appears that water, sanitation and public transport in particular are to a large degree regarded as 'public goods', both by the general population and by political actors. This implies that the provision of such services is often seen to fall under the responsibility of public authorities to a substantial degree. Electricity supply and the telecommunications sector, in earlier times controlled by public providers, have been marketised over recent decades. Nevertheless, access to affordable services in these areas remains on the political agenda to a certain extent.

Measures specifically aimed at facilitating access to water for low-income households are very limited. The most important point to mention in this context is that basic/uninterrupted supply is usually granted even in the case of unsettled bills.

No specific measures exist regarding access to sanitation, whereas somewhat reduced tariffs for electricity and a means-tested allowance for heating costs are in place. Furthermore, there is some regulation of "basic supply", which, however, does not guarantee uninterrupted supply in cases of repeated payment default.

No measures in the area of public transport are specifically targeted at low-income households. However, more general and important specific measures exist in this field, such as the "Free Pupils Transport" scheme.

Regarding digital services, special tariffs are offered by different service providers, which are linked to the "Telephone Fee Grant", provided by the Ministry of Transport, Innovation and Technology.

Directive 2014/92/EU was implemented in Austria via the Consumer Payment Account Act, which came into force in September 2018. This regulation obliges banks to offer a basic payment account to all potential customers, irrespective of their financial situation. Also, the maximum fees for such accounts are limited, being set at a lower level for people living in households with a low income receiving specific social benefits.

Access to energy, and 'energy poverty' are analysed in detail in this report. The latter is defined as a combination of low income with a comparatively high energy consumption.

Overall, it is fair to say that empirical evidence on the affordability of essential services for low-income households is rather limited for Austria. Furthermore, no detailed assessments are available on the more concrete effects of the specific related measures in place. In most cases, not even data on the actual take-up of means-tested programmes are publicly available. To analyse the situation regarding affordability of essential services in more detail and to evaluate properly the measures in place, more detailed analyses that are beyond the scope of this report would be necessary.

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

According to Principle 20 of the European Pillar of Social Rights (EPSR), everyone should have “the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications”. Moreover, support for accessing such services should be available for those in need.<sup>1</sup> The importance of ensuring access to essential services is also well established globally in the framework of the United Nations 2030 Agenda for Sustainable Development and its 17 related Sustainable Development Goals (SDGs) which was endorsed in 2015 by all UN countries including all EU countries.<sup>2</sup> This report investigates the extent to which Principle 20 of the EPSR has already been implemented in the six services under scrutiny in Austria. 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 Austria, there is **no explicit definition** of “essential services”. This holds true for the national, regional and also the local level.

Nonetheless, it appears that water, sanitation and public transport in particular are to a large degree regarded as “public goods”, both by the general population and by political actors. This implies that the provision of such services is often seen to fall under the responsibility of public authorities to a substantial extent, and that a possible further privatisation of these sectors is largely opposed by all relevant political actors. Electricity supply and the telecommunications sector, in earlier times controlled by public providers, have been marketised over recent decades, there now being different providers to choose from. Nonetheless, access to affordable services in these areas remains on the agenda to some extent, as evident from – albeit rather infrequent – political statements on energy poverty (see e.g. Sozialministerium 2018) and on access to, and skills regarding, digital services (see e.g. Bundeskanzleramt & BMFW 2016).

One point of reference, where one could expect “essential services” to be defined in more detail, is the national Basic Social Assistance Law<sup>3</sup> from 2019. This provides fundamental regulations on minimum income (MI), which then have to be fixed in more detail by the nine federal provinces (*Länder*) in their own legal provisions (see below Section 1.2). However, this law does not define essential services and/or related needs in great detail. Needs to be covered by the MI scheme are differentiated into “general livelihood” (*allgemeiner Lebensunterhalt*) and “housing needs” (*Wohnbedarf*). According to §2 of the Framework Law, general livelihood needs include “the regularly recurring expenditure on food, clothing and personal hygiene as well as other personal needs such as adequate social and cultural participation”. Housing needs include “regularly recurring expenses for rent, household items, heating and electricity and other general operating costs and taxes, which are necessary to ensure an adequate housing situation”. Overall, this means that only one dimension of essential services covered in this report is explicitly mentioned in the Framework Law, namely energy. However, the other essential services might be implicitly addressed under “other personal needs” (regarding transport/mobility

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

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

<sup>3</sup> See <https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20010649>.

and costs for digital services) and the “general operating costs” of housing (regarding water and sanitation).

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

In Austria, **no general definition of “low-income people”** is applied. However, there are two thresholds for low income that are regularly used. One is referenced in relation to different means-tested benefits, and the other in statistics on relative income poverty.

The first is the so-called “**Equalisation Supplement Reference Rate**” (**ESRR**; *Ausgleichszulagenrichtsatz*) defined under statutory **pension insurance** arrangements, which also serves as a **point of reference** for the **MI schemes** implemented by the federal provinces. The **ESRR** and its **application in relation to access to, and the level of, benefits** with respect to old-age pensions and MI is also **highly relevant in the context of access to essential services**. This is caused by the fact that the most important measures facilitating access to such services for low-income households in Austria are exactly these (and other) cash benefits provided by social protection schemes (see below Section 1.3).

Within **statutory pension insurance arrangements**, the **ESRR** defines a minimum pension for persons who are, in principle, eligible for a pension. At the same time, it is used as a reference point for a number of other social benefits. In 2020, the ESRR for a single person amounts to €966.65 per month. When calculating the monthly net benefit in old-age pensions according to the ESRR, account has to be taken of the fact that pensions are granted 14 times per year and that gross pensions are subject to health insurance contributions amounting to 5.1%. Calculating the net minimum pension on a monthly basis results in a minimum net benefit of €1,070.24 for a single person. For a couple, the gross ESRR, granted 14 times per year, amounts to €1,472.00 in 2020; the net minimum pension for a couple, calculated on a monthly basis, amounts to €1,629.70. For every dependent child in the household the ESRR is increased by a net €165.13 per month.

The level of the ESRR is not calculated according to a specific consumption basket or according to any other objective criteria. It was introduced under the General Law on Social Insurance of 1955 (*Allgemeines Sozialversicherungsgesetz (ASVG)*)<sup>4</sup> and then regularly modified, especially by increasing the level of the ESRR by more than average pensions through indexing. Although the level of the ESRR solely derives from political decisions, which are not based on any objective benchmark, it serves as a kind of generally accepted point of reference for defining “low income”, or a minimum income necessary to cover basic living and housing costs.

As already mentioned above, the ESRR is also used to regulate access to, and set the level of benefits under, the MI scheme. Between 2010 and 2019, the Austrian MI scheme was generally called the **Means-tested Minimum Income** (MMI; *Bedarfsorientierte Mindestsicherung*). The MMI – covering extramural benefits (i.e. all MI cash benefits and social services not granted within institutions such as nursing homes) – replaced the earlier MI scheme, called Social Assistance (*Sozialhilfe*) as from 2010. Within MMI, minimum standards for the MI schemes to be implemented by the federal provinces (*Länder*) were set according to a “treaty according to §15a of the Austrian constitution” (hereafter: “15a treaty”), agreed between the Federal Republic and the federal provinces. The 15a treaty expired at the end of 2016 and the Federal Republic and the federal provinces then could not find a compromise on a renewed agreement. In 2019, the **Social Assistance Basic Law**<sup>5</sup> was passed at the national level. Just like the earlier 15a treaty, it was again aimed at co-ordination of the legislation relating to the MI

<sup>4</sup> See <https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=10008147>.

<sup>5</sup> See <https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20010649>.



schemes of the federal provinces. However, unlike the earlier 15a treaty, the Social Assistance Basic Law does not define minimum standards, but first-instance maximum benefit levels for different types of benefit recipients, which may not be exceeded by the MI schemes of the federal provinces. Within this reform, the earlier MMI also has been renamed back to the term used before 2010, which is social assistance (SA).

Both **attempts at coordination of MI**, i.e. the 15a treaty and the Social Assistance Basic Law, **implicitly provide a definition of low income** either by setting minimum (15a treaty) or maximum (Basic Law) levels for benefits, which at the same time constitute the point of reference for means-testing regarding income.

Table 1 gives an overview of the *minimum* benefit rates according to MMI (the system in place until end of 2016) and the *maximum* benefit rates according to SA, originally (see below) planned to be implemented as from the beginning of 2020.<sup>6</sup> New maximum benefits are in particular lower than earlier minimum benefits for the second and further adults living in a household, and the general rule also applies that the total SA paid to adults in one household may not exceed 175% of the ESRR, i.e. currently €1,605.36 per month. New maximum benefits are also lower for households with more than one adult and more than two children, whereas the new maximum benefits for children in single-parent households are higher than the old minimum benefits stipulated under MMI. However, it has to be noted that several federal provinces hitherto have granted benefits to single parents substantially exceeding the minimum levels under MMI.

A second **definition of low income** regularly used in Austria for **monitoring social inclusion**<sup>7</sup> (note: but not for income thresholds regarding means-testing or for setting benefit levels) is the **at-risk-of-poverty threshold**, which defines relative income poverty as having an income below 60% of the median of national equivalised<sup>8</sup> household income. The at-risk-of-poverty threshold exceeds the benefit levels of MI (which at the same time serve as income thresholds for means-testing) even in the case of universal family allowances, which are rather generous in Austria by international standards, being added to the benefits granted by the MI scheme (see Table C1 in the Annex).

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<sup>6</sup> In this context it should be noted that the issue of the definition of low income and benefit levels according to the Social Assistance Basic Law is currently in a state of flux, as the Austrian Constitutional Court in a recent decision indicated that – inter alia – the major reduction in maximum benefits for the third and further children in a household violates constitutional rules and is therefore unlawful. For more details on this decision see: [https://www.vfgh.gv.at/downloads/VfGH\\_Erkenntnis\\_G\\_164\\_G\\_171\\_2019\\_12.\\_Dezember\\_2019.pdf](https://www.vfgh.gv.at/downloads/VfGH_Erkenntnis_G_164_G_171_2019_12._Dezember_2019.pdf).

<sup>7</sup> For the most recent report by the Ministry of Social Affairs on inclusion indicators, see BMASGK/Statistik Austria (2018).

<sup>8</sup> Household income is 'equivalised' according to the composition of the household. The weights used derive from the 'modified OECD equivalence scale', as used by Eurostat. For details see: [https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Equivalised\\_income](https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Equivalised_income).

**Table 1: Minimum benefits according to MMI and maximum benefits according to SA**

ESRR: €917.35/month* (2020)	MMI; minimum benefit		SA; maximum benefit		Change between MMI and SA (in %)
	% of ESRR	€	% of ESRR	€	
Types of recipients					
First adult in household	100	917.35	100	917.35	0
Second adult in household	50	458.68	40	366.94	-20
As from the third adult in household**	50	458.68	45	412.81	-10
First child in household	18	165.12	25	229.34	39
Second child in household	18	165.12	15	137.60	-17
Third child in household	18	165.12	5	45.87	-72
As from the fourth child in household	15	137.60	5	45.87	-67
<i>Benefits in single-parent households</i>					
First child in household	18	165.12	37	339.42	106
Second child in household	18	165.12	24	220.16	33
Third child in household	18	165.12	11	100.91	-39
As from the fourth child in household	15	137.60	8	73.39	-47

\* This equals the net ESRR for old-age pensions (i.e. €966.65 minus 5.1% health insurance contributions). However, MI benefits are only granted for a maximum of 12 times per year, and old-age pensions 14 times per year.

\*\* Within SA, planned to be implemented as from the beginning of 2020, the general rule applies that SA paid to adults in one household in total may not exceed 175% of the ESRR, i.e. currently €1,605.36 per month.

Sources: MMI: 15a treaty; SA: Social Assistance Basic Law; own calculations.

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

#### 1.3.1 Access to water

**Specific measures** to safeguard the access of low-income households to water are **scarce** in Austria. No specific in-kind benefits, cash benefits, reduced tariffs, advice/training or information services apply. However, cash benefits from different social insurance schemes and means-tested benefits, in the form of the minimum pension and MI, are also designed to cover costs for water supply.

Regarding the provision of a **basic/uninterrupted supply** in cases where households do not settle outstanding bills, publicly available information is very limited. However, it is reported that water supply utilities (*WVUs, Wasserversorgungsunternehmen*)<sup>9</sup> run by

<sup>9</sup> Approximately 93% (data refer to 2017) of the Austrian population have access to water via WVUs, with municipalities being the main operator of such facilities (see ÖVGW 2018; 2019 for details). For the remainder, around 7% of the population, the water supply comes from a domestic well or spring. It should be stressed that WVUs are not profit-oriented and that charges for water are calculated according to the costs of water provision and maintenance of facilities. According to estimations, for an average household the monthly costs of water

municipalities do not usually cut off the water supply in cases of unsettled bills, but provide uninterrupted supply and try to find another solution (finding an agreement on an alternative payment plan, instalments etc.).<sup>10</sup>

### 1.3.2 Access to sanitation

“Sanitation” encompasses **sewerage** and **garbage collection**.<sup>11</sup> **No specific measures** exist in Austria guaranteeing access to sanitation for low-income households. This means that generally no reduced tariffs, no specific cash benefits and no in-kind benefits (e.g. specified litres or kg of free sewerage, or free bags for waste products) exist. However, cash benefits from different social insurance schemes and means-tested benefits, in the form of the minimum pension and MI, are also designed to cover the costs of sanitation, which are billed by municipalities in the form of service fees.

### 1.3.3 Access to energy

In Austria, some **general** and **some specific measures** exist that are aimed at facilitating access for low-income people to energy (i.e. to provide dwellings with lighting, heating or cooling, or for the use of home appliances). Cash benefits from different social insurance schemes and means-tested benefits, in form of the minimum pension and MI, are also designed to cover the costs of energy.

In addition, in all federal provinces (*Länder*) a **specific means-tested allowance for heating costs** exists for low-income households. To get the heating costs allowance, potential beneficiaries have to apply for it via the municipality, and the related regulations vary between the different federal provinces concerning means-testing and the level of the benefit. The benefit varies between €110 per year in Carinthia<sup>12</sup> and €270 per year in Vorarlberg. Regarding means-testing, low income for adults is usually defined as an income at about, or somewhat above, the level of the monthly ESRR for old-age pensions (see above Section 1.2), and children in the household are taken into account by increasing the monthly income threshold, typically by about €200 to €300 per child.

Furthermore, a **somewhat reduced tariff for electricity** applies for low-income households. In 2012, the “Green Electricity Flat Rate” (*Ökostrompauschale*) and the “Green Electricity Promotional Contribution” (*Ökostromförderbeitrag*) were introduced in Austria. Both are fees to be paid by electricity consumers as a surcharge on top of their usual tariff, which is then used to promote the production of green electricity. The Green Electricity Flat Rate is a yearly lump-sum payment charged to electricity consumers, currently amounting to €28.38 for a private household. The green Electricity Promotional Contribution is calculated as a surcharge per kilowatt-hour (kWh) of electricity used. For a household with an average electricity consumption of 3,500 kWh this surcharge

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supply amount to between €16 and €37 (ÖVGW 2018, 25). This means that costs for water supply in Austria constitute a comparatively small part of the average monthly outlays of an average household.

<sup>10</sup> See for example: <https://www.biorama.eu/wasser-ist-menschenrecht-was-wenn-man-die-rechnung-nicht-bezahlt>.

<sup>11</sup> Sanitation is in the first instance organised by the municipalities. For both sewerage and garbage collection, municipalities charge service fees. A huge variety of different systems for calculating sanitation fees exists according to the different municipalities. Fees for sewerage may for example be calculated according to the amount of drinking water consumed, the living space of a flat or house, or the number of toilets in a dwelling. Fees for garbage collection may be calculated as a lump sum or according to the living space of a house or flat. Furthermore, for sewerage a one-time connection charge has to be paid for newly constructed buildings or in cases of an existing building becoming newly connected to the public sewerage network. According to the most recent data, around 95.2% of the population are connected to the public network and sewage treatment plants (BMNT 2018, 29).

<sup>12</sup> In Carinthia, two different benefit levels exist for the heating allowance, according to two different household income thresholds. €110 is granted to households with a low income, and €80 to households with a very low income; for more details see: <https://www.ktn.gv.at/Verwaltung/Amt-der-Kaerntner-Landesregierung/Abteilung-4/Heizzuschuss>.

amounts to around €60 per year.<sup>13</sup> So, in sum, the costs for the promotion of green electricity amount to about €90 per year for an average household. However, households with a low income can apply for an exemption from these fees. In order to get this exemption, applicants' monthly net income may generally not exceed €1,082.65<sup>14</sup> for a single-person household, €1,648.64 for couples and €167.05 for every additional person in the household. These income thresholds are somewhat higher than the ESRR for the public pension insurance scheme (see above Section 1.2). Furthermore, in order to be exempted from these fees, households have to be beneficiaries of a social transfer from one of the following schemes: unemployment insurance, pension insurance, MI, long-term care benefits, study assistance, or subsidy to childcare allowance; or qualify as a result of having impaired hearing.

**"Basic supply"** (*Grundversorgung*) of electricity in Austria is regulated in §77 of the Electricity Industry and Organisation Law (*Elektrizitätswirtschafts- und organisationsgesetz 2010 – EIWOG 2010*).<sup>15</sup> According to this regulation the electricity provider with the most customers in the distribution network must provide every household with a basic supply of electricity at the standard rate. This means that the main service provider of a given distribution network may not – as a basic principle – reject customers due to the financial difficulties of the customer. However, in the case of late or pending payment, the electricity provider may request monthly prepayment. In the case of further payment default, the electricity provider may cut off the power supply. This means that the Austrian model of "basic supply" is a rather weak instrument. Unfortunately, no valid data are publicly available on the number of power supply disconnections due to payment default. However, according to rough estimations, the latter applies in about 30,000 cases per year.<sup>16</sup>

#### 1.3.4 Access to public transport

In Austria, besides benefits from social insurance and other universal or means-tested benefits from different programmes of social protection, **no major measures** exist **specifically** aimed at safeguarding access to public transport **for low-income households**.

However, there is a **number of measures** in place **more generally aimed at increasing the affordability of public transport** for specific target groups, which also benefit low-income households. Measures worth mentioning in this context are the **"Free Pupils Transport"** (*Schülerfreifahrt*)<sup>17</sup> and reduced tariffs that generally benefit elderly people. The latter apply on local public transport and also on the nationalised Austrian Railways, which offers a half-price pass for elderly people for €29 per year (the price for a regular half-price pass is €99 per year) and pensioners with an ESRR (see above Section 1.2) get the half-price pass for free.

Overall, there is evidence that **mobility costs** often imply a **substantial financial burden for low-income households** (see Schönfelder et al. 2016 for more details).

#### 1.3.5 Access to digital public services

**One major measure** exists in Austria **specifically** aimed at facilitating access to digital and telephone services in Austria. This instrument is called the **"Telephone Fee Grant"** (*Fernsprechentgelt-Zuschuss*), which is a national measure within the competency of the Austrian Federal Ministry of Transport, Innovation and Technology. People living in low-

<sup>13</sup> Source: <https://www.e-control.at/konsumenten/strom/meine-rechte/befreiung-von-oekostromkosten>.

<sup>14</sup> Figures for 2020; source: <https://www.gis.at/befreien/haushaltseinkommen>.

<sup>15</sup> See <https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20007045>.

<sup>16</sup> See <https://www.derstandard.at/story/2000003182197/zahlungsverzug-rund-30000-haushalten-strom-abgedreht>.

<sup>17</sup> See <https://transparenzportal.gv.at/tdb/tp/leistung/1000645.html> for details.

income households, who at the same time receive at least one social benefit, can apply for a special allowance covering (parts of) their telephone and internet costs. The allowance amounts to €12 per month and is directly transferred to the telephone and internet service provider contracted by the beneficiary. Many service providers for this purpose offer specific social tariffs, only applicable for people receiving the Telephone Fee Grant.<sup>18</sup> With some service providers, beneficiaries may choose from different tariffs and the allowance is then deducted from their bill.

The conditions to be met in order to qualify for the Telephone Fee Grant are the same as for exemption from the Green Electricity Flat Rate and the Green Electricity Promotional Contribution (see above Section 1.3.3 on energy).

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

In Austria, Directive 2014/92/EU came into force via the Consumer Payment Account Act (*Verbraucherzahlungskontogesetz; VZKG*)<sup>19</sup> on 18 September 2016. According to this regulation, every consumer has the right to a basic payment account, irrespective of their financial situation. Previously, banks often rejected potential clients exhibiting problems with financial liquidity or over-indebtedness, with 'black lists' shared between banks documenting such problems. The functions of the basic payment account are paying in, cash withdrawal (both at the counter and at ATMs) within the EU, direct debits within the EU and online payments. As a general principle, basic payment accounts do not allow the possibility of an overdraft on the account.

According to the Consumer Payment Account Act, the maximum yearly service fee which banks may charge for such an account is €80<sup>20</sup> (§ 26(1)). Furthermore, in cases of "particular vulnerability" (*besondere Schutzbedürftigkeit*), the maximum fee is reduced to €40 per year. "Particular vulnerability" is defined in a special directive by the Minister of Social Affairs. It encompasses the following groups: people receiving benefits from the MI scheme; pensioners receiving a minimum pension according to the ESRR; pensioners with a pension benefit not exceeding the level of the ESRR; people subject to a debt regulation procedure (*Schuldenregulierungsverfahren*); university students granted study assistance (*Studienbeihilfe*); apprentices with apprenticeship compensation not exceeding the ESRR of pension insurance; persons who are granted the above-mentioned Telephone Fee Grant; persons registered as homeless; and asylum-seekers.

In addition, it should be mentioned that in 2006 the Erste Group Bank initiated, via a special foundation, the establishment of the "Zweite Sparkasse", which is a fully licensed independent bank, run by volunteers who have their main job with the Erste Bank. The Zweite Sparkasse cooperates with debt counselling services and other social services and offers different types of basic payment accounts, as well as providing basic accident and household insurance. The service fee for their basic account is usually €3 per month, but if the client changes to a normal account within the first three years of having a basic account this service fee is refunded.<sup>21</sup>

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<sup>18</sup> For an overview of the different service providers and their related tariffs see: <https://www.gis.at/befreien/fernsprechentgelt> and <https://www.tarife.at/ratgeber/sozialtarife>.

<sup>19</sup> See: <https://www.ris.bka.gv.at/GeltendeFassung.wxe?Abfrage=Bundesnormen&Gesetzesnummer=20009550>; for an English translation of the Consumer Payment Account Act: <https://www.fma.gv.at/download.php?d=2277>.

<sup>20</sup> The value for 2016; as from January 2019, this maximum fee is indexed biannually according to the development of the consumer price index.

<sup>21</sup> For more details see: <https://www.sparkasse.at/diezweitesparkasse/bank-der-zweiten-chance>.

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

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

The measures briefly described above do not stem from, and are not part of, a broader national policy framework or integrated programme to fight poverty or social exclusion and/or to facilitate access by low-income households to essential services. It appears that such a framework or integrated programme exists neither at the national nor at the subnational level. The measures described above developed as part of an incremental process of separate reforms, which did not derive from a deliberate and integrated process of political planning. This also results in a substantial diversity in the measures implemented by the federal provinces, for example regarding means-tested allowances for heating costs or reduced tariffs within regional networks of public transport (see above).

### **2.2 Ongoing or announced reforms**

The scope of ongoing or announced reforms for most of the areas of essential services covered in this report is very limited. This is – inter alia – caused by the fact that the governmental programme of the new national coalition government of the Austrian People's Party (ÖVP) and the Greens does not present an integrated strategy to increase the availability and affordability of different essential services. Regarding the essential services covered in this report, the most concrete announcements have been made concerning public transport. However, the latter are not specifically targeted at low-income people, but are general plans to substantially upgrade public transport and to introduce lower-cost yearly tickets (Regierungsprogramm 2020, 122).

Another essential service mentioned in the government programme is the basic payment account. In this case it has been announced that the "consumer information on the basic account" is planned to be "improved" (ibid, 238).

### 3 A focus on access to energy

Research on (problems of) access to essential services covered in this report is generally rather scarce for Austria. However, due to comparatively good data availability and more in-depth analysis, some more empirical evidence exists regarding access to energy and energy poverty.

One important indicator in this context is derived from the *EU Statistics on Income and Living Conditions (EU-SILC)* and deals with reported inability to keep homes adequately warm. The data provided in Table 2 show that this phenomenon is generally much less widespread in Austria than on average at EU-28 level.

**Table 2: Inability to keep homes adequately warm (EU-SILC 2015-2018), %**

	2015	2016	2017	2018
<b>Austria</b>				
Income > AROP-T*	1.7	1.7	1.2	1.1
Income < AROP-T*	8.0	8.7	9.5	4.8
Total	2.6	2.7	2.4	1.6
<b>EU-28</b>				
Income > AROP-T*	6.6	6.1	5.7	5.1
Income < AROP-T*	22.7	21.0	18.4	17.9
Total	9.4	8.7	7.8	7.3

\* AROP-T: At-risk-of-poverty threshold; defined as 60% of the median of the national equivalised household income

Source: Eurostat Database; EU-SILC; indicator [ilc\_mdes01]

Furthermore, it is evident that low-income households (here defined as households with an income below the at-risk-of-poverty threshold) show a very substantially increased risk of facing this type of deprivation. Interestingly, EU-SILC 2018 data for Austria show a substantially reduced incidence of this problem for low-income households when compared with earlier years. In order to explain this phenomenon more detailed analyses would be necessary, which is beyond the scope of this report. It appears however that this development is not caused by substantial changes in energy prices or major reform measures regarding related policies (such as heating allowance).

A recent research report produced by Statistics Austria and commissioned by E-Control (the regulatory authority for electricity in Austria) uses a more general definition of energy poverty (Statistik Austria 2019, 13). According to this definition a household is considered to be affected by energy poverty if: a) the equivalised household income is lower than the at-risk-of-poverty threshold (i.e. 60% of the national median equivalised household income); and b) the equivalised<sup>22</sup> energy costs of the household substantially exceed (by 40% or more) the median of the equivalised energy costs of all households.

The analysis is based on the Micro Census Energy 2015/2016 and EU-SILC 2016 and a statistical matching of these two data sources. The at-risk-of-poverty threshold for a single-person household amounts to €14,217 per year, and the threshold for high energy costs for a single-person household amounts to €1,509 per year.

According to the Micro Census Energy, around 3.1% of all households were affected by energy poverty (as defined above) in 2016.

<sup>22</sup> In the same way as household income, spending on energy costs is 'equivalised' according to the composition of the household. The weights used derive from the 'modified OECD equivalence scale', as used by Eurostat. For details see: [https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Equivalised\\_income](https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Equivalised_income).



By definition, the income of households not affected by energy poverty is substantially higher than the income of households affected by income poverty. For the group not affected by income poverty the mean (non-equivalised) yearly household income amounted to €43,940 (median: €38,200), and for households affected by income poverty it was €12,670 (median: €12,210). Average spending on energy by households affected by energy poverty by definition substantially exceeded related spending by households not affected by energy poverty. Average spending by households affected by energy poverty amounted to €2,530 per year, and for households not affected by energy poverty it was €1,770 per year. Overall, households affected by energy poverty on average spent around 20% of their total income on energy costs, and households not affected by energy poverty spent around 4%.

Regarding socio-demographic differences, the analyses by Statistik Austria (2019) show the following significant results (see *ibid*, 21ff.):

- Households affected by energy poverty show a lower highest educational attainment than households not in energy poverty;
- Households affected by energy poverty are significantly more often single-person households than is the case regarding households not in energy poverty (61% vs 35%); and
- Persons in households affected by energy poverty are on average older than persons in households not in energy poverty.

Concerning the size and types of dwellings (owned vs rented), only small differences are evident. However, households affected by energy poverty are significantly more likely to live in dwellings built before 1960 (44%) than households not in energy poverty (29%). At the same time households not affected by energy poverty are much more likely to live in dwellings built after 1990 (30%) than households affected by energy poverty (11%).

Total energy consumption by households affected by energy poverty, at an average of 23,170 kWh per year, was substantially higher than the average energy consumption of all households (17,440 kWh). This was in the first instance caused by substantially higher energy consumption for heating. The energy consumption for this purpose in households affected by energy poverty exceeded that by households not in energy poverty by around 50%. However, households affected by energy poverty had a comparatively lower energy consumption for producing warm water, and energy consumption for cooking and other purposes was not significantly different from households not in energy poverty. This suggests that especially high energy consumption for heating causes the substantially higher total energy consumption and energy costs of households affected by energy poverty. In this context it is worth noting that the energy mix, i.e. the composition of energy from different sources (electricity, oil, gas, wood, long-distance heating, solar plants, heat pumps), differs only slightly between households affected by energy poverty and those that are not (*ibid*, 25). As a result, in overall terms it appears that energy poverty, as defined in this analysis by Statistik Austria (2019), is in the first instance caused by a) low household income and b) substantially above-average expenditure on energy for heating (from different sources). The latter may in turn be caused by particularly bad insulation of dwellings, very inefficient heating facilities and/or inefficient heating behaviour.

It should be stressed that energy poverty, as defined by Statistik Austria (2019) – i.e. a combination of low income and comparatively high energy costs – affects a very specific group of households. From a more general perspective, energy consumption and absolute energy costs tend to rise significantly with household income (*ibid*, 28, 31). At the same time relative energy costs (as a percentage of total household income) are significantly higher in households with a low income than in households with a high income. The household tercile with the lowest incomes on average spends 7.9% of total household income on energy, the middle-income household tercile 4.7%, and the high-income tercile 2.8%. This indicates that energy costs *generally* cause a substantial financial burden for households with a comparatively low income. And if low-income



households show a comparatively high energy consumption, the situation becomes extremely problematic, as addressed above using the concept of energy poverty.

The means-tested heating allowances by the federal provinces (see above Section 1.3.3) mitigate problems of affordability of energy to some degree. However, they only cover a rather small fraction of actual heating costs (around 10% to 20%), and it is unclear how high actual take-up of this means-tested benefit is. Furthermore, the phenomenon of energy poverty (as defined by Statistik Austria 2019) and its causes point to the importance of measures for reducing heating costs (better housing with proper insulation; more energy-efficient heating facilities) for this subgroup of low-income households.

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## Annex 1

**Table A1: Essential service – Water**

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

No specific definition used regarding water. Different definitions apply regarding general means-tested benefits (minimum pension; MI). However, the “Equalisation Supplement Reference Rate” (ESRR; *Ausgleichszulagenrichtsatz*) defined under statutory pension insurance arrangements serves as a general point of reference, albeit modified to some degree for other measures.

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

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

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

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

<sup>23</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A2: Essential service – Sanitation**

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

No specific definition used regarding sanitation. Different definitions apply regarding general means-tested benefits (minimum pension; MI). However, the ESRR defined under statutory pension insurance arrangements serves as a general point of reference, albeit modified to some degree for other measures.

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

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

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

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

<sup>24</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A3: Essential service – Energy**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>25</sup>

Income threshold based on a modified version of the ESRR defined under statutory pension insurance arrangements.

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

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

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

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

<sup>25</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A4: Essential service – Public transport**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>26</sup>

No specific definition used regarding public transport. Different definitions apply regarding general means-tested benefits (minimum pension; MI). However, the “Equalisation Supplement Reference Rate” (ESRR; *Ausgleichszulagenrichtsatz*) defined under statutory pension insurance arrangements serves as a general point of reference, albeit modified to some degree for other measures.

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

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

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

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

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

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

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>27</sup>

Income threshold based on a modified version of the ESRR defined under statutory pension insurance arrangements.

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, and digital healthcare appointments in the country):

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

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

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

<sup>27</sup> **National definition** used in this context (most frequently used definition if there is more than one definition). **Only if** there is no national definition **and if** the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

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

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

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

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

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

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



## Annex 2

**Table C1: Minimum benefits according to MMI and maximum benefits according to SA according to household constellations; including family allowance; compared with the at-risk-of-poverty threshold**

	At-risk-of-poverty threshold*	MMI (minimum) incl. family allowance		SA (maximum) incl. family allowance	
	€/month	€/month	% of at-risk-of-poverty threshold	€/month	% of at-risk-of-poverty threshold
Single-adult household	1,259.00	917.40	73	917.40	73
Two-adult household	1,888.50	1,376.00	73	1,284.30	68
Three-adult household	2,518.00	1,834.70	73	1,605.40	64
Two adults, one child**	2,266.20	1,655.10	73	1,627.60	72
Two adults, two children	2,643.90	1,956.20	74	1,901.30	72
Two adults, three children	3,021.60	2,281.40	76	2,107.10	70
Two adults, four children	3,399.30	2,614.30	77	2,348.30	69
Single parent, one child	1,636.70	1,196.50	73	1,370.80	84
Single parent, two children	2,014.40	1,497.70	74	1,727.00	86
Single parent, three children	2,392.10	1,822.70	76	1,987.80	83
Single parent, four children	2,769.80	2,155.60	78	2,256.50	81

Notes: Benefits from MMI and SA incl. family allowance.

\* At-risk-of-poverty threshold: 60% of the median of national equivalised household income according to EU-SILC 2018.

\*\* For the calculations, the following ages of children are supposed: first child in household: 1 year, second child: 3 years, third child: 6 years, fourth child: 10 years.

Sources: MMI: 15a treaty; SA: Social Assistance Basic Law; family allowance:

[https://www.oesterreich.gv.at/themen/familie\\_und\\_partnerschaft/geburt/3/2/2/Seite.080714.html](https://www.oesterreich.gv.at/themen/familie_und_partnerschaft/geburt/3/2/2/Seite.080714.html); at-risk-of-poverty threshold: Statistics Austria EU-SILC 2018; own calculations.

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