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# Access to essential services for low-income people

## Albania

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Access to essential services for  
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## Summary

**Albania does not have a formally defined list of essential services.** However, the legislative framework and selected policy documents governing sectors such as water and sanitation, energy and telecommunications contain provisions aimed at ensuring the protection of vulnerable groups.

**No formal definition of low income exists.** Beneficiaries of social assistance and those earning the minimum wage or those in the lowest income quartile are often considered as low-income groups. Together with pensioners and those in receipt of disability allowance, they benefit from limited financial compensation measures that provide support towards energy and transport costs. A national energy compensation scheme is in place consisting of two layers of support, amounting to €10.50 per month for those who qualify. There is no scheme in place to assist low-income households to access sanitation services.

Following the new administrative division of the country in 2015 and the ensuing greater responsibility of local government, **water and sewerage** tariffs have increased and are expected to rise further, posing a real challenge to low-income households.

Data on access to **public transport** in Albania are limited. Most intra-urban transport is carried out by private companies; they provide subsidised tariffs for certain categories not based on income, such as students and people with disabilities. Coverage is limited, particularly in rural areas, affecting access to essential employment, education and training services, and to goods and services for older adults, people with disabilities and people on low income.

Albania's **digital ecosystem** has seen positive developments, and the government is trying to change drastically the way services are offered by putting a great emphasis on technology. E-Albania is a unique portal that serves as a virtual access point to public services for citizens and businesses. The issue of the digital divide, gaps in connectivity and the lack of adequate skills among vulnerable segments of the population, especially in rural areas, are considered as challenges. Furthermore, the country's economy is largely cash-based and access to financial services is still limited, with issues of affordability again arising.

Albania features a limited set of measures designed to improve access by low-income families to essential services. **Subsidy schemes exist but they are not systematically aligned.** No measures are anticipated in the water and sanitation sectors or in public transport. Other sectoral policy and legal provisions are either nascent (as in the case of access to financial services) or not adequately implemented (as in the case of the energy sector). Adequacy and coverage are the main challenges in the implementation of these schemes – especially in the case of electricity.

Enhanced management of the power system and diversification of renewable resources are the main priorities in the energy sector. The **Law on the Power Sector (No 43/2015)** recognises the basic need for access to energy and that specific attention has to be paid to vulnerable groups, and **introduces the status of "customer in need"**. The law commits to a universal benefit scheme for low-income and vulnerable households, which is yet to become operational.

The existing electricity subsidy measures, besides helping low-income households, also address other categories, such as people with disabilities, pensioners and families with insufficient income. The only means-tested social protection scheme does not ensure coverage and adequate support for access to services, as **poor families outside this programme remain without assistance.** Generation of reliable data on poverty measurement has been a challenge. Until now, poverty measurement calculations have

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been based on the Living Standards Measurement Surveys (LSMS) and Household Budget Surveys (HBS). The introduction of the EU Statistics on Income and Living Conditions (EU-SILC), the first results of which were published in December 2019, should help to adjust the measurement of poverty under the social protection programme. Albanian customers continue to be unable to switch suppliers as **the energy market remains closed:** liberalisation has still not been enacted despite a legal commitment to do so.

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

## 1.3 Definition of “essential services”

The coverage and quality of public services such as water, sanitation, electricity, transport and digital public services play a crucial role in facilitating well-being among households, and they can enhance labour productivity and equality of opportunities. Whereas Albania does not have a formally defined list of essential services, the legislative framework and selected policy documents governing sectors such as water and sanitation, energy and telecommunications contain provisions on public service obligations particularly as they relate to accessibility and consumer protection, including the protection of the most vulnerable.

The Law on Consumer Protection (GoA, Law No 9902, 2008) highlights the obligation of service providers to guarantee the safety, quality and continuity of water, energy and telecommunications services; and it mandates their supply (inclusive of connection, distribution and network maintenance) under equal and non-discriminatory conditions to all customers. Furthermore, the Law on the Power Sector (GoA, Law No 43/2015), amended in 2018, is designed among other things to offer customer protection through a secure supply and the creation of a competitive electricity market.

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

In the context of access to services, certain Albanian citizens – those who face reduced incomes due to retirement, those in receipt of disability payments or pensions, and low-income households – are covered by limited financial compensation measures that facilitate access. The latter mainly involve compensation for energy and transport-related costs. Whereas no formal definition of low income exists, households on social assistance (*ndihma ekonomike*), those that face reduced incomes due to retirement or disability, and those earning the minimum wage or who are in the bottom quartile of income are often considered as low-income groups, depending on the specific sectoral legislation and/or service provider.

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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/>.



The issue of the affordability of water and sanitation services is recognised by the national Water Regulatory Authority, which stipulates that, in determining tariff structures, water utilities should ensure the affordability of basic consumer needs for low-income consumers, particularly for those areas where subsidy schemes have not yet been defined. Under no circumstances are tariffs for such services supposed to exceed 5% of the average household income<sup>3</sup>.

The Law on the Power Sector (No 43/2015) stipulates that households that have acquired the status of "customers in need", as defined in Article 95 (i.e. low-income customers and those connected to the single-phase power grid with a maximum capacity of 16 amps), have the right to benefit from a universal supply service.

## **1.5 Measures for facilitating access for low-income people to services**

### **1.5.1 Access to water**

Access to water in Albania is linked in equal measure to connectivity to water supply lines, affordability, the quality of water and service reliability. With a view to improving access and affordability, in 2018 the Council of Ministers approved a by-law (GoA, Council of Ministers, 2018) that subsidises the water connection and water meters of all beneficiaries of social assistance, people with disabilities, recipients of invalidity pension, and pensioner-headed households with no employed or self-employed household members. Given that no additional financial measures in the form of reduced tariffs, cash or in-kind benefits are applicable, either at the national or subnational level, this section focuses largely on non-financial measures introduced to improve access to water services.

Following the 2015 Territorial and Administrative Reform (GoA), the water sector in Albania is organised as a two-tier system, with the national government being responsible for sector strategies and policy development, and the local authorities for service provision through 57 operators, of which only 53 are restructured and licensed. The latter are organised as joint-stock companies and have the responsibility of guaranteeing a continuous supply of drinking water (GoA, 2018b). By 2017, the majority of Albania's population (92.4%) had access to a water supply, a considerable increase from 76.7% in 2007 (INSTAT, 2017). There is a clear urban/rural access gap with 91% of the urban population being connected to municipal water supply systems, compared with only 57% in rural areas (GoA, 2018a).

According to the Albanian Demographic and Health Survey, overall, 17% of households have unimproved sources of drinking water, while 87% use improved sources. Roma minorities on average have only 46% access to piped water in their yard, whereas this is 89% for their non-Roma neighbours (World Bank, 2019).

For 2018, the water supply continuity indicator for the sector remained at an average of 12.7 hours/day (GoA, 2019), significantly below acceptable levels. Whereas selected water utility companies such as the ones in Tepelena, Librazhd and Korça can provide a nearly uninterrupted level of service, other companies such as those in Durres, Divjaka, Roskovec and Kurbin supply on average about 3 to 4 hours a day. In addition to the low level of service provided, this indicator also suggests public health risks, arising from the possibility of groundwater entering the pipelines over time as the pipes remain empty or even under negative pressure. Comparing 2018 with 2015 (before the start of territorial reform), the rural population served by water utility companies has increased significantly, by about 52%; however, the duration of access to drinking water for these areas is generally low compared with urban areas.

Despite the relatively high coverage, the level of services needs to be significantly improved, as drinking water availability through the municipal water supply system is only

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<sup>3</sup> GoA, Water Regulatory Authority Decision No. 39 (2015).

50% (Water Regulatory Authority, 2017), well below EU benchmarks. The condition of groundwater wells, pumping stations, distribution systems and tankers is not systematically monitored. In addition, inadequate maintenance and repair, and a lack of metering and operational control, commonly result in excessive water losses, estimated to account for more than 60% of total water production in all cities. Arguably, a reduction of losses, together with improvements in water system infrastructure and operational efficiencies, could lead to better quality and reduced costs to consumers.

The Water Regulatory Authority oversees tariff setting by service providers. Significant variation exists in the tariffs charged by water providers, ranging from a low of 6.95 ALL per cubic metre (€0.06) to a high of 90.39 ALL per cubic metre (€0.74). In the past decade, tariffs in the water sector have on average increased by 143%. In 2015, the cost of water represented 2.2% of household income for a household with an average level of income, and 3% for low-income households (World Bank, 2015b) – still, however, below the threshold of 5% of average household income (see Section 1.2).

### 1.5.2 Access to sanitation

As with water services, there are no measures in place to assist low-income households to access sanitation services. However, tariffs associated with the latter are only a fraction of those associated with water services. In addition, there is significant variation between different providers. Albanian households pay in the range of 2-50 ALL (€0.02-€0.41) per cubic metre of wastewater<sup>4</sup>. In the last decade, tariffs have on average increased by 218% (GoA, 2020). Given that no financial measures in the form of reduced tariffs, cash or in-kind benefits are applicable, either at the national or subnational level, this section focuses largely on non-financial measures undertaken to improve access to sanitation services.

Following the territorial and administrative reform of 2015, the sanitation sector is organised as a two-tier system, with the national government being responsible for sector strategies and policy development, and the local authorities for service provision. Sewerage services are not provided by all operators that provide water services. They are instead provided by 32 operators, five of which also perform wastewater treatment. Only six out of the 32 operators have an adequate level of coverage, offering services to more than 75% of the population.

According to the Albanian 2017-2018 Demographic and Health Survey (INSTAT and Institute of Public Health, 2019), 96% of households in Albania use improved sanitation facilities that are not shared with other households; 73% use flush toilets connected to a piped sewer system; 5% use flush toilets that empty into a pit latrine; and 17% use flush toilets that empty into a septic tank. Only 4% of households use a non-improved toilet and less than 1% share facilities with another household. Over 90% of urban households have access to a flush toilet piped into a sewer and not shared with other households, compared with only 47% of rural households. Whereas the urban-rural access gap is very evident when it comes to access to sanitation, the proportion of rural households using a flush toilet has increased by over 20 percentage points over the past decade.

In 2015, sanitation data indicated that only 49% of the population (and only 3% in rural areas) had access to sanitation (UN, 2018). By 2018, national coverage of sewerage services reached 52.2% of the population. It should be noted however that the sewerage service in rural areas was still at a low level, at about 15% as against 79.8% in urban areas. Most rural areas lack a collection network and wastewater is mainly discharged into individual septic tanks (GoA, 2019). According to the 2016 World Bank report on Albania's financing strategy for the Water Supply and Sanitation Sector (World Bank, 2016), under the most realistic scenario sewerage coverage would reach 40% in rural areas by 2027, and 99% in urban areas and 75% in rural areas by 2040 (UNECE, 2018).

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<sup>4</sup> WRA, 2020 <http://www.erru.al/mat.php?idr=80&idm=144&lang=1>.

The sanitation sector continues to suffer from a lack of sufficient investment, particularly because central government and donor investment in recent years has been more oriented towards water supply. For sewerage services to be of better quality, wastewater treatment plants are necessary. In 2015, only 10% of household wastewater was treated. By 2016, Albania had built (with donor support) eight urban wastewater treatment plants, with the capacity to cover the needs of about 25% of the urban population. Nonetheless, by the end of 2018, nationwide coverage had increased only slightly to 11.4% – an increase of 0.95 percentage points compared with 2017, when this indicator was 10.45% (GoA, 2019).

### 1.5.3 Access to energy

The entire population of Albania enjoys access to energy. However, energy provision is not stable and, according to the International Monetary Fund (IMF), in 2016 there were on average about 97 hours of power interruption in Albania, or on average 43 interruptions per customer – the highest in the western Balkans region (IMF, 2018).

Albanian households pay 11.4 ALL/kWh (€0.09) for their electricity<sup>5</sup> – the second most expensive rate in the western Balkans. On a purchasing power basis, according to Eurostat, Albania's electricity prices rank 14th cheapest out of 35 European countries. However, due to low income levels, Albanian households dedicate a considerable part of their budget to utility bills. Indeed, the 2018 expenditure patterns of Albanian households (INSTAT, 2019) show that "housing, water, electricity, gas and other fuels" absorb about 10.5%, second only to "food and non-alcoholic beverages" at 44%.

Levels of energy consumption provide a more accurate picture of the qualitative aspects of access to energy. Households headed by an unemployed person typically have lower energy consumption, at just 81% of that where the head of household is employed. Average energy consumption is drastically lower among those families where the head of household has no primary education. The share of electricity costs in the overall consumption of families where the head of the household is either unemployed or has a low educational attainment is twice the national average (INSTAT, 2015).

The 2014 Household Budget Survey data show that, on average, a household spent 3,089 ALL (€25.10) monthly, or 4% of its total budget, on energy consumption (see Table 1). On average, electricity accounted for half of total household spending on utilities, and was similar in value to spending on health, education or clothing. The budget proportion allocated to electrical energy was twice as high for those households living below the relative poverty threshold. On average, for a household living under the relative poverty threshold, monthly spending on electricity amounted to 2,088 ALL (€17), or around 9% of total spending (see Table 1).

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<sup>5</sup> Decision of the Energy Regulatory Entity, No 148, dated 26 December 2014, effective as of 1 January 2015, on energy tariffs.

**Table 1: Average monthly expenditure on electrical energy by households in relative poverty; Albania (2014)**

	Poor households	Non-poor households	Total
<b>Energy: average total spending</b>	ALL 2,088 (€17)	ALL 3,342 (€27)	ALL 3,089 (€25.10)
<b>Average total consumption spending</b>	ALL 23,721 (€193)	ALL 80,967 (€658)	ALL 69,442 (€565)
<b>Energy spending as proportion of total spending</b>	9%	4%	4%

Source: INSTAT (2015), expert calculations (ESA Consulting).

Financial mechanisms are in place for the protection of several social categories. Currently, there are two layers of support. A compensation scheme has been in place since 2006 in the form of a cash benefit of 640 ALL (€5.20) for all those recognised as customers in need<sup>6</sup> who reach the threshold of 200kWh of monthly consumption.

The second measure was adopted in 2015 to provide compensation to vulnerable households due to the scrapping of the two-tier pricing structure that had been in place since 2008. Until 2014, a lower tariff of 7.70 ALL/kWh (€0.06) was applied to consumption up to 300kWh per month. Above this level, the tariff increased to 13.50 ALL/kWh (€0.11). This was an energy consumption control mechanism to encourage the use of alternative sources for heating. However, as its implementation turned out to be problematic and led to extensive losses and abuse, it was abolished at the start of 2015 in favour of a single unified price of 9.50 ALL/kWh (11.40 ALL including VAT) – €0.08/kWh. To protect the same social categories as above, the government approved an additional cash benefit compensation of 648 ALL (€5.30) per month. With the application of both measures, the total cash benefits for those entitled came to 1,288 ALL (€10.42) per month.

These are the only energy measures in the country, providing support to 213,000 individuals. The cost to the state budget amounts to 1.76 billion ALL (€14.5 million) a year.

### 1.3.4 Access to public transport

The provision of public transport services in Albania is the responsibility of municipalities. Data on access to public transport in the country are limited, with most information existing on urban public transport services in Tirana, the capital city of Albania. Following the territorial reform of 2015, all municipalities in Albania have significantly extended territorial jurisdiction, including rural areas and/or additional administrative units, for which public transport services have to be provided. Coverage with public transport lines is limited, particularly in rural areas. According to the 2018 Household Budget Survey, transport costs accounted for approximately 6.8% of overall household expenditure.

Most intra-urban transport is carried out by private companies, which provide subsidised tariffs for certain categories<sup>7</sup>; however, these are not income related. More specifically, students benefit from reduced tariffs, whereas those receiving disability pensions are entitled to free transport. Until recently, people with disabilities could also travel for free,

<sup>6</sup> See Section 1.2 for a definition of this status.

<sup>7</sup> The operation of intra-urban transport is regulated by the Law on Road Transport (Law No 8308, dated 18 March 1998, amended). The law stipulates that it is the responsibility of municipalities to provide licences to providers. It does not include any provision for reduced tariffs.

but recent legal changes have created a gap in the procedures for subsidising their access to public transport. As such, they are often left at the discretion of the service providers. Pensioners do not receive any reimbursement of transport costs, and neither do beneficiaries of social assistance. Inter-urban transport is similarly carried out by private companies, either through buses or minivans. No subsidies are provided for any category of inter-urban travellers.

Access to public transport in Albania is largely characterised by an urban bias. The need for rural public transport is very closely linked to access to essential employment, education and training services, and to goods and services for older adults, people with disabilities, low-income people and others. To facilitate access to education services, local education units, based on the 2006 Law on Public Procurement No 9643, dated 20 November 2006, as amended, procure transport services (using public funds) for students and academic staff. All providers of transport services have to be licensed under the citywide public transport service lines on a district basis by local or central government units. Starting in 2020 (by-law approved in January 2020), in order to support the labour market integration of those in rural areas, particularly rural women, active labour market programmes envisage the provision of a transport allowance for beneficiaries of such programmes.

### **1.3.5 Access to digital public services**

Although penetration is low, Albanian telecommunications services have become increasingly affordable due to declining prices. Broadband access from fixed telephony has been steadily expanding, and at the end of 2018 it reached 361,000 users, an increase of 18.8% compared with the previous year. On the other hand, the number of mobile internet users in 2018 was 2.6 million and the volume of data use has seen an increase of 30%.

According to data from a survey on the use of information and communication technologies (ICT) carried out by the Institute of Statistics in 2018-2019 (Instat, 2019), 68.6% of individuals aged 16-74 had used the internet in the previous three months. However, nearly half of those belonging to the 55-64 age group, and 64% of those in the 64-75 age group, reported never having used the internet. Gender differences in terms of internet use exist, although they are not particularly significant.

Although Albania's digital ecosystem has seen positive developments, access to and use of ICT in rural areas are considered to be "one of the major gaps" and they hamper growth in the country (ITU, 2016). The survey figures above highlight the existing gaps in connectivity and more importantly the lack of adequate skills on the part of vulnerable segments of the population.

However, there are no regular measures that are designed to improve access to communications and digital services for low-income or vulnerable people. One ad hoc measure was applied in 2019, which consisted in providing all social protection beneficiaries with universal decoders in the process of transitioning from analogue to digital broadcasts.

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

Albania features low levels of financial inclusion and its economy is largely cash based, particularly for small payments. For a country that suffered a major breakdown of law and order due to the collapse of pyramid schemes in 1997, access to financial services is still low. There are 16 banks, 12 non-bank financial institutions, one credit-saving company and two unions of the credit-saving companies licensed by the Bank of Albania to offer loan activities or leasing.

The latest World Bank data on financial inclusion indicators (World Bank, 2017), show that 40% of the 15+ population have a bank account. The poorest 40% of the same age group show lower rates, at 22.7%. Albania has a low number of ATMs per 100,000 adults – at 31.5 this indicator is the lowest in the west Balkans region, which is also related to the informal, cash-based character of the economy. Indeed, referring again to the World Bank indicators, while 30% of respondents claimed they did not have an account due to distance

to a financial institution, 21% claimed that these services were too expensive and 20% also highlighted the issue of lack of trust.

The concept of a “payment account” is rather new in Albania. A National Committee of Payment Systems was established in 2015 and the Bank of Albania drafted and approved the 2018-2023 National Retail Payments Strategy (BoA, 2017) shaped by commitments on the transposition of two EU Directives (PSD2 and 2014/92). The committee is tasked with monitoring the strategy’s implementation.

The intention behind the strategy is to create a functional and modern retail payment system that meets the demands of users across the country. In order to enhance financial inclusion and the protection of customers, the strategy anticipates the drafting of a dedicated law on the transposition of Directive 2014/92. Indeed, the National Action plan for European Integration indicates that this law is expected to be approved during the last quarter of 2021<sup>8</sup>. Customer-centric services will lead to the design of convenient and affordable payment instruments for customers who do not have a bank account (GoA, 2016).

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<sup>8</sup> Legal Measures for EU Integration Action Plan 2020-2021.

## 2 National/subnational policy frameworks and reforms

### 2.1 National/subnational policy frameworks

The rather meagre list of measures to improve access by low-income families to essential services is not part of any broader policy framework targeting low-income families. Beneficiaries of social assistance, people on disability payments and pensioners are among the categories of people with reduced income who are selectively considered as groups for which reduced tariffs are envisaged or for which services are subsidised.

Compensation schemes as described above are embedded in the strategic and legal framework of the energy sector and they refer to the groups that are entitled to social protection as defined by a 2005 law (GoA, Law No 9355) on social assistance and services, as follows: (a) beneficiaries of social assistance; (b) households where a person with disabilities is head of household and which do not have employed family members; (c) heads of household who receive minimum or social old-age pensions, live alone or with dependent children and have no income; (d) heads of household who receive disability pension and do not have family members who are employed or self-employed; (e) households headed by a public employee with a gross monthly salary of below 35,000 ALL (€285), and which have no other employed or self-employed family member; (f) people with disabilities (blind); and (g) paraplegic and tetraplegic persons.

The issue of vulnerable groups and those at risk from the digital divide is yet to be tackled strategically. Albania's Digital Agenda (GoA, 2015a, 2015b and 2015c) commits to the coverage of rural areas: but the preparation of **e-inclusion strategies**, which would help to identify all groups at risk of being excluded from the digital economy, is suggested by a recent analysis by the Regional Cooperation Council (2018) covering the three levels of competencies: basic digital skills for citizens; intermediate digital skills for a qualified workforce; and advanced digital skills for a highly skilled workforce.

### 2.2 Ongoing or announced reforms

The draft 2020-2030 National Strategy for the Water and Sanitation Sector (GoA, 2020) sets the expansion of coverage by **water and sanitation services** and the increased efficiency of such services as two key objectives for the decade. In addition, it aims to ensure the financial sustainability and affordability of services based on the principle of full recovery of costs. As such, it envisages a 75% increase in the level of tariffs by 2030, to reflect costs associated with provision of the services. Although current tariffs remain significantly below the 5% of household income threshold (see Section 1.2), the strategy recognises that future increases might have an impact on the affordability of water services for low-income households. No measures are listed related to the compensation of low-income households for the expected increase in tariffs.

In the **energy sector**, the government has prioritised the diversification of renewable energy sources to ease the reliance on hydropower. The focus is still on the enhanced management of the power system and no other measures are under consideration, although legal provisions include a commitment to a universal benefit scheme for low-income and vulnerable households.

In terms of **digital services**, it has been announced that, by the end of 2020, 91% of public services will be available only online through the e-albania.al unique portal, and those that remain will only be those that require physical presence. In line with the **Citizen Rights Card** that was approved in October 2018, the intention is to release citizens from the individual burden of collecting additional documents for accessing certain types of public service, and to provide the opportunity to facilitate quick and real-time access – physical and online. The card is based on the concept of comprehensive anti-discrimination. People with disabilities are ensured priority in service delivery and the provision of assistance is also underlined for groups in need. There are about 20 rights defined by the

card that include the right to use public services, and where access to a good-quality and transparent service is accompanied by a complaint mechanism.

No reforms are ongoing or announced concerning **public transport**. There is no government financial inclusion strategy in Albania. However, several initiatives from the Financial Supervisory Authority, Bank of Albania, and the Albanian Association of Banks do promote **financial inclusion** through education and literacy projects. Low levels of property and asset insurance were exposed after the earthquake of 26 November 2019, prompting the government to take action and draft mandatory policies in this area, which are due to be presented shortly.



### 3 A focus on access to energy

Albania's **2018-2030 Energy Strategy** (GoA, 2018c) is the core strategic document for the sector. It aims to align the energy market with EU rules and directives through the main principles of affordability, reliability and sustainability.

Albania's national distribution operator, after a failed privatisation, had accumulated significant debts with major risks to its budget. Technical losses on the electricity grid reached nearly 46% in 2013, while revenue collection rates had declined. Eventually the company was returned to the public sector in 2013 and the recovery of the electricity sector became a top priority. However, this priority relates primarily to minimising losses, increasing performance, and strengthening the electricity operator, with arguably insufficient attention to vulnerable groups and the barriers that they may face in accessing the service.

Currently, Albania's households are the largest consumers of electricity. According to the Albanian Energy Regulatory Entity, before the 1990s household consumption accounted for only 8-10% of total electricity, while the share of the industry was greater. For a large part of the first two decades of the country's "transition", household consumption of electricity showed a steadily increasing trend, which later slowed down and almost stagnated after 2006. This was caused by rising energy prices, the introduction of a variety of alternative energy sources for families (such as natural gas) and the development of new industries and services.

An assessment of energy poverty took place in 2017 in five cities of Albania – located in different geographical areas and with different population typologies (Eden Centre, 2018). The findings showed that 90% of interviewees used electricity for water heating, 65% used it for heating and 37% used it for cooking. Respondents' monthly income varied from 10,000 AL (€82) to over 50,000 ALL (€410). Table 2 shows the average monthly cost of electricity as well as the share of incomes it represented.

**Table 2: Monthly spending on electricity by income range; Albania (2017)**

Average monthly household income	Average monthly electricity costs	Share of income constituted by electricity costs
<b>Under 10,000 ALL (€82)</b>	3,607 ALL (€30)	At least 36%
<b>10,000-25,000 ALL (€82-€205)</b>	3,411 ALL (€28)	19.5%
<b>25,000-35,000 ALL (€205- €287)</b>	3,830 ALL (€31.50)	13%
<b>35,000-50,000 ALL (€287-€410)</b>	4,332 ALL (€36)	10%
<b>Over 50,000 ALL (€410)</b>	5,868 ALL (€48)	No more than 12%

Source: Eden Centre (2018).

The findings show considerable disparities in terms of the share of electricity costs at different income levels. 62% of the households in the sample admitted they had difficulties in paying their electricity bill and 72% said that they consumed less energy than they needed to, especially during the winter season.

The findings of this study demonstrate that the current cash benefit scheme, as explained above, does not quite capture the needs of vulnerable households. Indeed, a qualitative study in 2009 conducted by the Energy Regulatory Entity provides some information on the structure of the energy expenditure of Albanian households. The study argues that a household of four people requires at least 210 kWh per month of energy consumption without taking into account heating.

There are few national data sources that capture systematically the degree of energy poverty in the country. Apart from the household budget surveys, which shed some limited light on the cost of utilities for Albanian families, the latest set of data that offers some additional insights is that derived from the 2011 census. Data from these sources show

that electric heaters and electricity are more used by non-poor households, as they are more expensive heating options. Electric heaters are used by 14.3% of poor households compared with 19.0% of non-poor households; and electricity for heating is used by 19.5% of poor households versus 28.0% of non-poor households (Albania Dwelling and Living Conditions, SDC & INSTAT 2014). Leaving aside the issue of heating, an outright subsidy up to the 210kWh per month threshold would cost up to 2,394 ALL (€19.70) per household per month – nearly twice as much as the existing benefits of 1,288 ALL (€10.42).

On the other hand, apart from the adequacy of the current measure, there is also the coverage dimension. Beneficiaries would need to be paying customers and this would mean that they would not only have a stable dwelling but also an installed meter. Although there are no solid data available, both these requirements are considered as barriers to the Roma community as well as people who live in remote rural areas.

The Law on the Power Sector (No 43/2015) recognises the basic need for access to energy and that specific attention has to be paid to vulnerable groups. Article 95 paves the way for the introduction of specific measures for the right to access by poor households. Indeed, the law introduces the status of “customer in need” and tasks the ministry responsible for social affairs, in consultation with the Energy Regulatory Entity and other interest groups, with agreeing the criteria and procedures as well as the relevant ways of support: these will be subject to final approval by the Council of Ministers.

However, there has been no progress so far on this scheme, despite persistent advocacy as well as protests from some of the associations of vulnerable groups such as Roma and Egyptians. Data show that households in receipt of social assistance are vulnerable in terms of their access to energy. Out of 54,000 social assistance beneficiaries, only 20,112 have access to the energy compensation scheme. 10,646 other cases are considered problematic since the households are in arrears and therefore are not qualified to receive the current level of cash benefit. Indeed, such a finding is reinforced by the Soros Foundation (2020), which maintains that 62% of beneficiaries of social assistance do not have access to the compensation scheme<sup>9</sup>. The scheme has coverage and efficiency problems that extend to other groups, such as people living in rural areas or women who have been subject to domestic violence.

Energy prices and payment collection are both issues that affect many low-income households; these already have low consumption levels and so they can only afford higher electricity bills by reallocating expenditure from other areas. It is also important to note at this point that Albanian customers do not have the freedom to switch suppliers, as the electricity market remains closed to competition under a regulated contract between state-owned generation and supply companies.

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<sup>9</sup> <https://www.facebook.com/soros.al/videos/buxheti-2020-i-pamjaftuesh%C3%ABm-p%C3%ABr-kompensimin-e-energjis%C3%AB-elektrike-p%C3%ABr-familiet-/729050294270902>

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## Annex

**Table A1: Essential service – Water**

1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>10</sup>

No formal definition of low income exists; households in receipt of social assistance, and those earning the minimum wage or that are in the bottom quartile of income are often considered as low-income groups.

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

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

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

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

<sup>10</sup> National definition used in this context (most frequently used definition if there is more than one definition). Only if there is no national definition and if the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A2: Essential service - Sanitation**

- 1) Definition of "low income" used in the context of the delivery of the service in the country:<sup>11</sup>

No formal definition of low income exists; households in receipt of social assistance, and those earning the minimum wage or that are in the bottom quartile of income are often considered as low-income groups.

- 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>11</sup> National definition used in this context (most frequently used definition if there is more than one definition). Only if there is no national definition **and** if the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

**Table A3: Essential service – Energy**

- 1) Definition of “low income” used in the context of the delivery of the service in the country:<sup>12</sup>

No formal definition of low income exists; households in receipt of social assistance, and those earning the minimum wage or that are in the bottom quartile of income are often considered as low-income groups.

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

	National (*)	Subnational	
		Regional (only if no for national) (**)	Local (only if no for national) (**)
<b>Reduced tariffs</b>	No	No	No
<b>Cash benefits</b>	Yes		
<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>12</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>13</sup>

N/A

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

	National (*)	Subnational	
		Regional (only if <i>no</i> for national) (**)	Local (only if <i>no</i> for national) (**)
<b>Reduced tariffs</b>	No	No	Yes-few
<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>13</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>14</sup>

No formal definition of low income exists; households in receipt of social assistance, and those earning the minimum wage or that are in the bottom quartile of income are often considered as low-income groups.

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) (**)
<b>Reduced tariffs</b>	No	No	No
<b>Cash benefits</b>	No	No	No
<b>In-kind benefits</b>	Yes (***)		
<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”.

(\*\*\*) Yes but on an ad hoc basis.

<sup>14</sup> National definition used in this context (most frequently used definition if there is more than one definition). Only if there is no national definition and if the service is organised at subnational level, most common definition used in this context at regional (if any) or local (if any) level.

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

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

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

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

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

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

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