



European Social  
Policy Analysis  
Network (ESPAN)

# Access for children in need to the key services covered by the European Child Guarantee

## Albania

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Social Europe



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EUROPEAN SOCIAL POLICY ANALYSIS NETWORK (ESPAN)

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Genc Burazeri and Elira Jorgoni

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## Summary

On 14 June 2021, the Council of the European Union adopted a Recommendation establishing a “European Child Guarantee”, with a view to guaranteeing access to six key services for “children in need”:

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities; at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

The purpose of the present report is to assess the extent to which low-income children in Albania do indeed have effective (or effective and free) access to these services.

Although beneficiaries of the social assistance programme in Albania are entitled to free access to ECEC, one of the key barriers is the availability of services in the face of high demand, especially in densely populated municipalities (especially Tirana) and rural areas. Access to primary and secondary education is free to all children. Textbooks are provided for free to all children in primary education (grades 1-9) and to children from low-income households and other categories (including the beneficiaries of social assistance) attending secondary school. Transport is also provided or reimbursed for children attending primary and secondary education. All other costs for school materials and activities are borne by parents. The rapid population changes are not reflected in the planning and resourcing of ECEC and pre-university education. There is a need to increase the number of teachers in some municipalities in proportion to the number of children, improving accessibility and addressing the needs of children with disabilities.

Notwithstanding various initiatives undertaken by the Albanian government to address poverty and food insecurity, there are as yet no meals (either free or paid) provided in public schools for any categories of children. One of the main challenges in the provision of school meals in Albania is the lack of adequate infrastructure for food preparation, storage and serving, which must meet suitable hygiene and safety standards. The implementation of a nutritional programme in schools in Albania therefore requires initial investment to ensure adequate infrastructural standards in school premises.

Regarding health services, no cash benefits are needed in Albania because all services and medical products for children are free. However, access to healthcare can be a challenge for low-income households in Albania, mainly among adults, and this can also lead to poor health outcomes in children. In addition, informal payments are widespread in Albania, particularly for in-patient care, and such payments impose a heavy financial burden on poor households.

Low income and the high cost of healthy foods are the main financial barriers to accessing healthy nutrition among poor households in Albania. Lack of adequate knowledge about healthy nutrition is another hindering factor leading to poor nutrition among children from poor households.

Children living in low-income households are given priority in social housing programmes, but the limited housing stock and the poor operation of programmes require further attention.

## Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a “European Child Guarantee” (ECG).<sup>1</sup>

The objective of the ECG is to offset the impact of poverty on children and to prevent and combat their social exclusion. To this end, it is recommended that Member States guarantee for “children in need” (defined as people **under 18** who are at risk of poverty or social exclusion – AROPE):

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities;<sup>2</sup> at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

According to the ECG Recommendation, **effective access** means “a situation in which services are readily available, affordable, accessible, of good quality, provided in a timely manner, and where the potential users are aware of their existence, as well as of entitlements to use them” (Article 3d). **Effective and free access** means “effective access” to the services, as well as free-of-charge provision – either by organising and supplying such services or by providing “adequate benefits to cover the costs or the charges of the services, or in such a way that financial circumstances will not pose an obstacle to equal access” (Article 3e).

The Recommendation directs the Member States to prepare action plans, covering the period until 2030, to explain how they will implement the Recommendation.<sup>3</sup> These plans are to be submitted to the European Commission.

The purpose of the present report is to assess the extent to which children AROPE have effective and free access to four of the six services covered by the ECG and effective access to the other two (see above). Given that the eligibility criterion (or criteria) for accessing those services in individual Member States (at national and/or sub-national level, depending on how the service is organised) is/are not based on the EU definition of the risk of poverty or social exclusion,<sup>4</sup> the report focuses on access for **low-income children** to each of these services, using the national low-income criterion (or criteria) that apply (e.g. having a household income below a certain threshold or receiving the minimum income). Throughout this report, “low-income children” is to be understood as children living in low-income households.

In Albania, all six services covered by the ECG are solely regulated at national level. Therefore, the report seeks to provide a general picture of the (effective/free) access for low-income children in the country.

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<sup>1</sup> The full text of the ECG Recommendation is available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L.2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC>.

<sup>2</sup> According to the Recommendation (Article 3f), “school-based activities” means “learning by means of sport, leisure or cultural activities that take place within or outside of regular school hours or are organised by the school community”.

<sup>3</sup> Once they have been submitted to the European Commission, the plans are made publicly available online at: <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>.

<sup>4</sup> According to the EU definition, children are AROPE if they live in a household that is at risk of poverty (below 60% of median income; hereafter AROP) and/or severely materially and socially deprived, and/or (quasi-)jobless. For the detailed definition of this indicator and all other EU social indicators agreed to date, see: <https://ec.europa.eu/social/main.jsp?catId=756&langId=en>. In 2021, EU Member States agreed a target to be reached by 2030: a reduction in the number of people AROPE in the EU by at least 15 million, including at least 5 million children.



The report is structured by service:

- effective and free access to high-quality ECEC;
- effective and free access to education and school-based activities;
- effective and free access to at least one healthy meal each school day;
- effective and free access to healthcare (e.g. free regular health examinations and follow-up treatment, and access to medicines, treatments and support);
- effective access to healthy nutrition;<sup>5</sup> and
- effective access to adequate housing.<sup>6</sup>

## 1. Early childhood education and care (ECEC)

This section describes the situation regarding effective and free access for low-income children to ECEC services.

### 1.1 Mapping accessibility and affordability of ECEC

**Table 1.1: Accessibility and affordability of ECEC**

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
ENT-ALL6months	FREE-POOR6months	ENT-ALL3years	FREE-POOR3years

*Note: "ENT-ALLxxx" means a legal entitlement for all children from the age of xxx. "FREE-POORxxx" means free for low-income children from the age of xxx. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.*

The law on pre-university education (and related instructions) does not make reference to access to ECEC. Childcare for children aged 0-3 and pre-schooling for children aged 3-6 are not available free of charge (see Table 1.1 above).

In Albania, ECEC is optional and offered through crèches and kindergartens (6 months to age 3) and preparatory classes for children aged 3-6. Preparatory classes are provided in primary schools and some kindergartens. There are discussions about including preparatory and pre-primary classes in compulsory education, but this has not yet been established. At kindergarten and crèche level, fees are applied only for meals, subsidised by local authorities for certain categories of pupils. Moreover, children who are beneficiaries of the social assistance scheme (*Ndihma Ekonomike*) are provided with free access to pre-school education.

Albania does not have a multi-sectoral ECEC policy, and no ministry or government body has been appointed as an institutional anchor specifically to co-ordinate ECEC. The ministries in charge of policies targeting children are the Ministry of Education and Sports (MoES) and the Ministry of Health and Social Protection (MoHSP). However, at the service-provision level, pre-school education is a function delegated to local government (municipalities), and pre-

<sup>5</sup> According to the Recommendation (Article 3g), "healthy meal" or "healthy nutrition" means "a balanced meal consumption, which provides children with nutrients necessary for their physical and mental development and for physical activity that complies with their physiological needs".

<sup>6</sup> According to the Recommendation (Article 3h), "adequate housing" means "a dwelling that meets the current national technical standards, is in a reasonable state of repair, provides a reasonable degree of thermal comfort, and is available and accessible at an affordable cost".

university education (primary and secondary) is a shared function, where local authorities are in charge of infrastructure maintenance and service planning within their areas.

The municipalities can also stipulate additional categories to be provided with free access to pre-school education. Some are based on income, and some on other factors. An example of the latter is Tirana's stipulation<sup>7</sup> of certain categories, in addition to children living in low-income households, that can benefit from free access to ECEC: orphan children; children of households where the legal guardian is an orphan; children with intellectual and physical disabilities or other serious illnesses, according to a report of the medical-legal commission; and children whose legal guardian has disabilities. Similar to Tirana, the municipality of Durres provides reduced-cost (up to 50%) access to ECEC for: twin children; children with one parent with disabilities and the other unemployed; single mothers; children with disabilities attending pre-university education; and children from the national Roma and Egyptian minorities (National Education Strategy 2021-2026). Municipal instructions published at the start of each school year include guidelines for the inclusion and enrolment of children aged 5-6 in childcare and preparatory classes (further discussed in the Section 1.2).

### 1.1.1 Conditions for qualifying as a “low-income child”

Conditions for qualifying as low-income for free access to kindergartens involve mainly:

- children from households that are beneficiaries of social assistance; and
- children whose parent or legal guardian is divorced or widowed and has a salary at/below the official minimum salary level.

## 1.2 Main barriers to effective and free access to ECEC for low-income children

### 1.2.1 Financial barriers

The social assistance benefit is estimated at a household level based on the instruction of responsible minister of 2014,<sup>8</sup> which sets the monthly benefits at ALL 1,800 (€15.60) for the head of the family, ALL 1,260 (€11) for other adult members and ALL 900 (€7.80) for minor family members. Children in foster care and orphans outside of institutions can apply for cash assistance as a special category, and the age limit is 25 (Law 57/2019). During the last couple of years, the government of Albania (GoA) has increased the benefit by 20% for the beneficiaries included in the “poor” category of individuals/households in need. However, these changes have not taken into account changes in living standards or the minimum income level, and thus remain low and inadequate to address the needs of low-income households. There are no recent studies or data available that have analysed whether the out-of-pocket costs for accessing ECEC are a financial barrier.

For families with children, the cost of pre-school education in rural areas is higher than in urban areas, since children are more dispersed across broader areas. The adequate financing of this municipal function would lead to increased accessibility and quality of pre-school education facilities in the public sector. For many families, the choice of enrolment of their children in private education facilities is a painful one given the costs and is often a result of the insufficient facilities and capacities in densely populated areas, as well as their poor infrastructure. There is greater demand for quality education services in improved education facilities. This has been

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<sup>7</sup> Municipal council decision No 40/2018.

<sup>8</sup> Instruction 8/2014 of the Minister of Social Welfare and Youth (based on DCM 904.2012).

the case in municipalities where kindergartens were reconstructed following the 2019 earthquake: these have increased capacities and better infrastructure quality.

### 1.2.2 Non-financial barriers

In national policies, little attention is paid to the education of children aged 0-3. The latest monitoring report for implementing the national agenda for children<sup>9</sup> points out that **measures planned for the 0-3 age group have not been implemented due to a lack of resources**, and the majority of responsible institutions did not reveal any intervention during the four years (2017-2020). Attendance by children aged 3-6 in pre-school institutions remains a concern due to a **lack of infrastructure and transport for those children who live far from residential areas and schools and are thus unable to attend kindergartens. The accessibility of pre-school education facilities also remains a serious concern**. The findings of a recent survey (Helvetas, 2020) of pre-school institutions showed that in only six out of 61 municipalities were all kindergartens accessible for children with disabilities; in all other municipalities, kindergartens were partly accessible, often meaning a ramp at the entrance, or were not accessible.

Moreover, particularly in rural areas, schools struggle to meet basic infrastructure and operational needs such as heating (UNICEF, 2021). Some have become overcrowded, and lack sufficient laboratory equipment, furniture and facilities, including information and communication technology infrastructure, for supporting high-quality learning (Psacharopoulos, 2017, cited in UNICEF, 2021). Only 47% of computers in rural schools are connected to the internet, compared with 70% in North Macedonia and 94% in OECD countries (UNICEF, 2021).

Public provision of childcare services is important because private childcare options are not affordable for all, especially for poor households. There are **no national quotas set for children coming from vulnerable households and it is at the discretion of the municipalities to set these quotas**. Only Tirana municipality has set quotas for kindergartens, and they also have lower or no fees for vulnerable children. However, in this municipality, the demand for placing children in public kindergartens is very high (approximately 8 requests for each place) and accessibility is an issue. ECEC programmes for children aged 0-3 in crèches do not exist in Albanian villages and are too few in the main cities and towns (Fuller, 2017).

One of the specific objectives of the National Education Strategy (NES) for 2021-2026 is to improve access for children aged 3-6 to kindergartens or preparatory classes at schools. Inclusiveness faces a number of **challenges related to the attendance of Roma children and children with disabilities**. Inclusiveness is addressed through a number of targeted measures for children who may need support in ECEC, namely children with disabilities/difficulties and specific measures facilitating access and affordability for Roma children.

The most important role of local government regarding education is the responsibility for financing and managing pre-school educational institutions. There are challenges regarding the availability and quality of pre-schooling across the country – particularly in rural areas, where school premises are often in very poor condition and used for both primary education and pre-school education. Increasing the number of school places, sharing capacities among

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<sup>9</sup> MoHSP (April 2021) Four-Year Implementation Report on the National Agenda for The Rights of Children 2017-2020.

several municipalities (where appropriate) and introducing new models of pre-school education could all contribute to improving the accessibility and quality of pre-school education.

Moreover, local authorities need to track the demographics of children who are ready to attend pre-schooling and organise the pre-school network to meet anticipated needs. They will also have to determine the quantity and distribution of pre-school institutions within their jurisdiction.

Declining birth rates, emigration, and rapid urbanisation have radically changed the demand for schools and teachers across the country as a whole, and their current geographical distribution is now poorly aligned with where most people live and need to be served. The current funding per pupil formula needs to be weighted so that it takes into account the fact that pre-school classes in mountainous and sparsely populated areas will be smaller than in urban centres – and, as a result, the per pupil costs of providing the service will be higher. Efforts are needed to establish dedicated schools for children with special needs and assist the most vulnerable with online learning. For both measures, the planned budget is not realistic and does not take account of the existing inclusiveness challenges for all the categories concerned.

During recent years (2019-2023), the state budget for kindergartens has increased, contributing mainly to the increase in the number of teachers. The need for changes in the system of budget allocations for kindergartens is recognised by the MoES as a priority for reflecting the demographic, social and infrastructural changes of the past two decades (2000-2020). In urban areas, the rapid increase in population has not been reflected in the planning and resourcing of kindergartens. These changes reinforce the need to increase the number of teachers in some municipalities in proportion to the number of children.

### 1.3 Free meals provision for low-income children in ECEC

There are two types of kindergarten services offered in Albania – with meals and without meals. In the kindergartens that provide meals, all children with free access to kindergartens are provided with free meals during their stay. The daily meals include breakfast, lunch and a snack.

However, the findings of a national survey of pre-school education (Helvetas, 2020) revealed that in 22 (36%) out of 61 municipalities, the kindergartens did not serve lunch.

## 2. Education and school-based activities

This section describes the situation regarding effective and free access for low-income children to education and school-based activities.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:<sup>10</sup>

- compulsory basic school materials (schoolbag, pens, glue, scissors, etc.);
- compulsory school materials (textbooks, school supplies, notebooks, etc.);
- compulsory specific clothing (uniform, sports clothing);
- IT equipment requested by the school;
- sports equipment or musical instruments requested by the school;

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<sup>10</sup> Tuition fees charged by private schools are not covered.

- compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum;
- other compulsory fees or costs; and
- transport costs to or from school.

Section 2.2 briefly describes the cash benefits specifically intended to help meet educational costs.

Finally, Section 2.3 seeks to identify the main barriers that prevent low-income children from having effective and free access to “school-based activities” as defined in the Council Recommendation establishing the ECG (see “Introduction” section). Given that the distinction between these activities and some of the activities covered above – especially the “compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum” – may not always be clear-cut, the focus of Section 2.3 is specifically on school-based activities which are not part of the curriculum.

## 2.1 Mapping the main school costs in public primary and secondary education

**Table 2.1a: School costs of primary education (free for all/low-income children)**

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	ALL	NO	NO	NO	NO	NO	ALL

*Note: “ALL” means that this category is free for all children. “NO” means that most/all items in the category are not free for low-income children.*

Compulsory education for children aged 6-16 is free in Albania. Books are provided free of charge for all children in primary education. Some categories of children, including those from low-income households, also receive free books in secondary education.

**Table 2.1b: School costs of secondary education (free for all/low-income children)**

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	POOR	NO	NO	NO	NO	NO	ALL

*Note: “ALL” means that this category is free for all children. “POOR” means that it is free for low-income children. “NO” means that most/all items in the category are not free for low-income children.*

The number of children who have benefited from the free textbook programme has increased from year to year. Since 2019,<sup>11</sup> all children attending public compulsory education (grades 1-9) have benefited from free textbooks. For secondary education (grades 10-12), this measure targets children belonging to categories in need (including those on low income). 280,000 pupils benefited from this policy during the 2021-2022 academic year. Specifically, students who attend grade 1 of basic public education receive free (new) textbooks; while in grades 2-7 they are given free used textbooks, or new ones if the existing set of used textbooks does not cover all the needs for the academic year. Students need to return the books at the end of the academic year, when their condition is assessed by the schoolteacher. These books are used for three years.

<sup>11</sup> Until 2018, pupils in grades 1-4 were the main beneficiaries of the free textbook programme.

The costs related to extramural activities – such as school trips, sport, and culture that are part of the curriculum – need to be covered by parents. The direct costs linked to education are covered by the state (i.e. no tuition fees), but costs related to trips and personal items needed to participate in sports activities (such as sports suits, running shoes, and swimsuits) are also paid for by parents. Parents also need to cover the costs of notebooks, arts and crafts accessories, digital devices and extramural activities in general.

Transport costs are covered for all children at school (primary and secondary) with a permanent residence at least 2 kilometres away from the nearest school. All other school costs indicated in Tables 2.1a and 2.1.b are borne by the households themselves. Regarding transport costs, in cases where it has not been possible to procure transport services, the local education offices cover transport costs for students directly, in cash. This is the case when there are no suppliers to provide such services in rural areas, and in those other cases where the fees provided for this service are very low and not attractive for private service-providers.

One of the measures in the National Education Strategy for 2021-2026 is the provision of transport to students in need in upper secondary education who meet the defined criteria aimed at increasing attendance levels. The expectation is that such a measure will particularly lead to greater attendance by girls from rural areas.

The current measures to address the needs of households with children of school age are insufficient. Besides transport costs and free textbooks, there is no education allowance to cover the costs of school supplies, basic materials, IT equipment, sports and other needs that would help children from low-income households participate fully in their learning pathway. There are no data or studies available assessing the out-of-pocket costs for low-income children.

Barriers to pre-university education in Albania vary widely throughout the country, particularly along urban-rural lines. The lack of access to adequate means of transport, and inadequate infrastructure in rural and remote corners of the country, have affected the overall quality of education. As also acknowledged in the National Education Strategy for 2021-2026, Albania has a significant number of small schools with joint classrooms in rural areas in which students of different grades learn together. The MoES has articulated policies for the closure of joint classrooms and the relocation of students to schools where classes are held in separate classrooms, by providing transport for these students. Whereas this measure provides an opportunity to improve the quality of education for those who used to be in multi-grade classrooms, the move was contested in several rural communities, which raised concerns about the distance to the larger schools. Many rural areas have been depopulated, and in some urban areas the young population has also decreased significantly. This has become evident in data on the decline of enrolment, and remains a valid concern across all levels of education. In 2021, for the first time, the number of births was below the number of deaths. During 2010-2022, the number of pupils in pre-university education declined by 37%, as a result of demographic trends and migration (administrative data from MoES). The projected reduction in the share of the young population (under 25) to 10.74% should be considered as an opportunity to reorganise the network of education institutions and for better restructuring of education funding (NES, 2021-2026). On the other hand, the school network has been slow to adapt to the demographic trends of recent years, and the number of students in joint classrooms remains significant (NES, 2021-2026).

According to the National Education Strategy for 2021-2026, the gap between NES children and other children who live in the same areas remains concerning. Although their number has tripled during the latest decade, there are still cases of segregation and other types of discrimination in relation to members of the NES. A significant number of NES children do not even finish basic education, and very few of them enrol in upper secondary and higher education. The COVID-19 pandemic has also worsened the situation of NES households,

especially those with insufficient income (MoHSP, 2021). In pre-school education, the attainment gap between Roma and non-Roma children has been reported as being up to 31%, with just 66% of Roma children enrolled (EC, 2019).

### 2.1.1 Conditions for qualifying as a “low-income child”

Access to textbooks and transport (over a 2 km distance) is free for all children in primary and secondary education. In secondary education, 18 categories of children in need are eligible for free textbooks, including low-income children (see Table 2.1b above). Specifically, pursuant to the Decision of the Council of Ministers No 486, dated 17 June 2020, the categories include children living in households that are beneficiaries of social assistance and unemployment benefit from the national employment office. The other eligible categories include: children from minority communities, including the NES; orphan children; students with disabilities or who have household members with disabilities who are unable to work, or children from households where the head of household receives a disability pension; heads of household who receive an old-age pension and have no other income; students who have been admitted to the oncology hospital; victims or potential victims of trafficking; school-age children in detention/sentencing institutions; children of public employees who lost their lives in the line of duty;<sup>12</sup> and children in public residential social care institutions.<sup>13</sup> Children with visual impairments are supplied with free textbooks in braille, audiobooks or large-print books.

## 2.2 Cash benefits whose specific purpose is to help meet educational costs

The social assistance programme provides modest top-ups to the poverty cash benefits in the form of cash transfers for child attendance in compulsory education (ALL 300 or €2.60 per child per month), as a measure to ensure inclusivity for certain vulnerable categories. Administrative data (February 2023) indicate that 14,016 low-income children attending compulsory education, or about 15% (8,637 families with children aged 6-16) of social assistance beneficiaries, receive the education allowance for their children. There are no studies assessing the impact of the educational top-up, but the amount is too low to make a meaningful contribution towards the educational costs of low-income children. Looking at the household budget survey results (Institute of Statistics, 2022), on average each household spent ALL 2,766 (€24) on education, where the education attendance allowance represented 11% of household expenditure. During 2018-2021, household spending on education increased by 20%, more rapidly than total consumption, whereas this trend is not reflected in the existing education allowances.

In addition, there are financial quotas and scholarships for children of households in need, including those with low income who attend basic education and either drop out or are at risk of dropping out of school (DCM No 666/2019).

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<sup>12</sup> Members of the state police, Guard of the Republic, Internal Control Service, Fire Protection and Rescue Service, armed forces, State Intelligence Service and prison police.

<sup>13</sup> The National Reception Centre for Victims of Trafficking, the National Centre for Victims of Domestic Violence and the National Transitional Emergency Centre.

## 2.3 Main barriers to effective and free access to school-based activities for low-income children

### 2.3.1 Financial barriers

There are no studies or published data that can contribute to an assessment of the financial barriers related to the participation by low-income children in these activities. Low-income children can participate in school sport teams; however, the best performing children are usually selected to participate (as they are considered less likely to fall behind in the main subjects if they do so). Typically, these children have more support at home from their parents than those coming from low-income households. To follow art classes, children have to enrol in private classes or clubs, which are not affordable for low-income households. Moreover, low-income children who are beneficiaries of social assistance cannot afford to participate in school-based activities, given that most costs are borne by parents, while the amount of benefit the household receives is below the poverty threshold level and does not even cover the minimum consumption of a household. In the absence of a child benefit and adequate education allowances for children in social assistance, additional education costs are a burden for the parents.

### 2.3.2 Non-financial barriers

The national agenda on the rights of child for 2021-2026 recognises the importance of children participating in school-based activities, such as art and culture, in co-operation with public art and education institutions, by creating joint projects between them. For example, the "education through culture" programme, implemented by the Ministry of Culture and the MoES, includes a component on cultural heritage. This programme consists of a calendar of activities developed by schools and different groups of children, artistic and cultural institutions, and archaeological sites and museums, etc. The programme is designed to supplement the knowledge acquired in school, as well as the development of activities within school programmes. However, these activities are found more in urban areas than rural ones, and the costs for participating in trips related to cultural heritage are higher for all children, especially for low-income children. In addition, the poor school infrastructure and accessibility are a barrier to children with disabilities participating in extramural activities.

The "schools as community centres" initiative, started in 2014, is aimed at involving communities in creating child-friendly school environments, providing academic support to children falling behind, involving them in recreational activities (arts, sports, IT), and extending the school network (UNICEF, 2019). The idea is also to support children from low-income backgrounds to fully engage in the education programmes, bring their parents closer to schools and helping them to support their children better. Initially, the initiative relied on volunteers and students, but now it is being implemented with help of regular teachers, who receive an extra payment or reduction in teaching hours (UNICEF, 2019). However, a number of challenges also exist, such as poor involvement by parents in school activities and decision-making (due to their resistance to changing the traditional mindset in engaging with the schools), and lack of time. For the schools, some of the challenges are linked to a lack of online or digital platforms that facilitate communication with parents and their engagement. In addition, activities are not always carried out based on an analysis of needs and of the resources available to the school, which lack the infrastructure for carrying out all activities (MoES, 2022).



## 3. Free meals at school

This section describes the situation regarding effective and free access for low-income children to at least one free healthy meal each school day.

### 3.1 Mapping free provision of school meals

It has been convincingly argued that schools provide an important opportunity and setting to promote healthy diets and lifestyles, together with a whole-of-society and health-in-all-policies approach involving the local community and addressing health inequity (Hyska *et al.*, 2020).

Indeed, schools can significantly support children in adopting healthy eating habits by making healthy food choices available on their premises, and providing a nutrition-supporting environment (FAO, 2016). For several decades now, the World Health Organization (WHO) and the Food and Agriculture Organization (FAO) have therefore encouraged governments to establish healthy school food environments (WHO, 2008).

Although the nutrition programme in schools has been set as one of the main priorities of the GoA, to date there are no meals provided at school for any categories of children.

Formally, the GoA has promoted various initiatives to address poverty and food insecurity, particularly for children from low-income households. One such initiative was the attempt to provide free school meals for children attending primary schools. Within this framework, in 2016 the GoA announced a national school meals programme to provide free meals for all primary school pupils across the country. The programme was designed to improve the nutritional status of children, reduce malnutrition, and encourage school attendance. This programme was meant to be financed by the GoA, with support from international organisations, such as the FAO or the World Food Programme. The idea was to provide free meals to pupils designed to meet nutritional standards and including a variety of food items, such as fruit, vegetables, dairy products, and grains. However, this initiative has never materialised due to lack of funding from the GoA.

As a matter of fact, public schools in Albania do not currently have the authority to manage the public funds and human resources needed for the processes of procurement and foodservice management, etc., which means that, to date, neither free nor paid for meals are offered in public schools in Albania.

#### 3.1.1 Conditions for qualifying as a “low-income child”

Not applicable. No children have access to free provision of school meals in Albania.<sup>14</sup>

### 3.2 Main barriers to effective and free access to school meals for low-income children

#### 3.2.1 Financial barriers

As mentioned above, low-income children in Albania do not receive any free healthy meals during school days, similar to other children.

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<sup>14</sup> Although provision of free school meals has been considered as an important step towards reducing child poverty and improving the health and education outcomes of children from low-income households, at present there are no public schools in Albania which provide meals.

However, no meals (either free or paid for) are provided in public schools in Albania yet.

To date, there are no studies or reports relating to the financial barriers and/or the burden of out-of-pocket costs associated with provision of healthy meals at school for low-income children in Albania.

### 3.2.2 Non-financial barriers

One of the main challenges in the provision of meals in schools in Albania is the lack of adequate infrastructure for food preparation, storage and serving, which must meet suitable hygiene and safety standards. The relevant authorities should therefore be encouraged to gradually invest in ensuring adequate infrastructural standards in school premises. In the meantime, the country could already start implementing a nutritional programme through the provision of healthy meals through catering services, based on successful models and practices applied in other countries also confronted with limited school infrastructure (such as the remarkable example of Japan<sup>15/16</sup>). The training of school staff will also be important.

In addition, the ministries in charge should be involved in the design and approval of menus, and in the supervision of the quality of the food provided to pupils. Finally, local authorities should consider partnerships with local businesses in order to increase the local supply of food products.

## 4. Healthcare

This section describes the situation regarding effective and free access for low-income children to healthcare, focusing on vaccinations, care from a general practitioner (GP) or infant nurses, specialist care, dental care (not orthodontics) and prescribed medicines.

### 4.1 Mapping the provision of free healthcare services and products

Access to healthcare is a fundamental right, and it is essential to ensure that everyone has access to necessary medical services, regardless of their income level. In Albania, like many other countries, access to healthcare can be a challenge for low-income households, which can lead to poor health outcomes for children. The Albanian demographic and health survey (ADHS) has convincingly documented that women in rural areas, a marker of socio-economic disadvantage in Albania, had a significantly higher incidence of at least one reported problem in accessing healthcare (45%) than women in urban areas (26%) (Institute of Statistics *et al.*, 2018).

However, there are a few ways that low-income Albanian children can access free healthcare services. One of the primary ways is through the GoA's social health insurance programme, which provides free or subsidised healthcare to vulnerable groups, including children from low-income households. They can apply for the programme and, once approved, they can access medical services at no cost or at reduced prices.

Another way to access free healthcare is through community-based health clinics and medical outreach programmes. These clinics and programmes are often run by non-profit organisations

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<sup>15</sup> "Japan's school lunch program serves nutritious meals with food education": <https://www.nycfoodpolicy.org/food-policy-snapshot-japans-school-lunch-program/>.

<sup>16</sup> Business Insider. [Japan's Mouthwatering School Lunch Program is a Model for the Rest of the World.](#)

or government agencies, and provide free or low-cost healthcare services to underserved communities, including low-income children. These programmes may offer services such as check-ups, vaccinations, and basic medical treatments.

In addition to these programmes, there are also non-profit organisations in Albania that focus on providing healthcare services to low-income children. These organisations may offer free medical care, medication, and other support to households in need.

Overall, although access to healthcare for low-income Albanian children may be a challenge (notwithstanding their entitlement to free services), there are programmes and organisations available to help overcome the existing barriers. By raising awareness of these resources and supporting initiatives that amplify provision of healthcare services to vulnerable groups, all children in Albania can have access to the good-quality medical care they need to thrive.

**Table 4.1: Healthcare costs (free for all/low-income children)**

Vaccination	GP	Infant nurses	Specialist care	Dental care (not orthodontics)	Prescribed medicines
ALL	ALL	ALL	ALL	ALL	ALL

Note: "ALL" means that all services/products in the category are free for all children.

## 4.2 Cash benefits whose specific purpose is to help meet healthcare costs

The social assistance programme in Albania also provides modest top-ups to the poverty cash benefits in the form of one-off conditional cash transfers for child involvement in the vaccination programme (ALL 100 or €0.80 per child), as a measure to ensure inclusivity for certain vulnerable categories.

Essentially, however, no cash benefits are needed in Albania, because all services and medical products mentioned above (Table 4.1) are free.

Nevertheless, there is evidence of economic determinants of health disparities in Albania that, combined with the lack of access to health services and large out-of-pocket payments, have negatively affected the health and quality of life of individuals and households, especially those in the vulnerable population sub-groups (Tomini *et al.*, 2015).

Although there was a 15% fall in out-of-pocket expenditure as a proportion of total health expenditure by private households in Albania during 2000-2015 (Institute for Health Metrics and Evaluation, 2016), household out-of-pocket payments still constituted about 45% of recent health expenditure in Albania, which was largely related to healthcare costs for adults (World Bank, 2018).

Furthermore, despite the social assistance programme supporting vulnerable population groups, the unmet need for healthcare may have increased more among individuals with low socio-economic status, uninsured individuals, minorities, and individuals with chronic conditions, which was exacerbated by the COVID-19 crisis (MoHSP unpublished data 2020).

Notably, unmet need for healthcare in Albania is primarily related to costs, which is especially evident among the poorest population categories (WHO, 2020b). Out-patient medicines are the main driver of catastrophic spending, especially for the poorest individuals in Albania (WHO, 2020a).

In addition, informal payments are widespread in Albania, particularly for in-patient care (especially for surgical operations), and such payments impose a heavy financial burden on poor households. Besides leading to financial hardship for households, out-of-pocket

payments also lead to high levels of unmet need for healthcare and dental care, especially among poor individuals.

### 4.3 Non-financial barriers to effective and free access to healthcare

Unmet need for healthcare in Albania, especially among vulnerable population groups, is also related to barriers to taking time off work, or caring for others (WHO, 2020b).

Notwithstanding the continuous improvements in access to healthcare in the past few years (with essential services currently available in most regions of the country), the affordability of specialist services, and especially hospital care, remains an issue of concern for low-income and marginalised population groups (WHO, 2020a).

In addition, there are differences in the quality of care between different geographical areas and regions in Albania (WHO, 2020a). As a matter of fact, there are several barriers that jeopardise access to services for the rural population, including relatively long distances to health facilities, the poor quality of roads, poor transport availability and long waiting times, especially in remote areas of the country (WHO, 2018).

Evidence from children is scarce. However, a survey conducted in September 2022 included a nationwide representative sample of 7,831 schoolchildren (about 54% girls) in grades 6-9 from all regions of Albania.<sup>17</sup> About 42% of the children interviewed reported that they had difficulties/obstacles in accessing healthcare services. There were significant ethnic differences: about 51% of NES children perceived barriers to accessing healthcare services, compared with 42% overall. Furthermore, there were urban/rural differences: difficulties/obstacles concerning access to healthcare services were more common among rural children than urban children (about 46% vs 39%, respectively). In addition, there was evidence of remarkable socio-economic differences, with schoolchildren from poorer households and those with lower parental education exhibiting significantly greater difficulties/obstacles concerning access to healthcare services, as follows:

- difficulties/obstacles concerning access to healthcare services – 51.7% among children with lower maternal education, as against only 30.7% among children with higher maternal education; and
- difficulties/obstacles concerning access to healthcare services – 65.8% among children from poor households, as against only 35% among children with a higher family income.

Furthermore, about 23% of the children surveyed (24% of the boys vs 21% of the girls) did not have information about their rights to good-quality healthcare. There was evidence of a slight urban/rural difference: about 23% of rural children were not aware of their health rights, compared with 22% of urban children. On the other hand, there were significant ethnic differences: about 32% of NES children did not have information about their rights to good-quality healthcare, compared with 22% of all children. In addition, there were socio-economic differences: 32% of children from poor households did not have information about their rights to good-quality healthcare, compared with 26% of children belonging to wealthier households.

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<sup>17</sup> This survey was conducted within the framework of the Swiss project “Shkollat për Shëndetin”, available at: <https://shkollatpershendetin.al/en/>.

## 5. Healthy nutrition

This section describes the situation regarding effective access for low-income children to healthy nutrition.

### 5.1 Main barriers to effective access to healthy nutrition

#### 5.1.1 Financial barriers

Low income is the main financial barrier to accessing healthy foods among poor households in Albania. Also, the high cost of healthy food items is another major hindering factor that leads to poor nutrition among low-income households in Albania.

According to the most recent data from Eurostat, the largest share of family budgets in Albania goes on food, and this especially affects the poorest households. In 2020 (latest data available), the average household spent 43.6% of its total budget on food, compared with only 14.8% for the average European family.<sup>18</sup> Household expenditure on food in Albania was also higher than in the neighbouring countries, including North Macedonia (31.0%), Bosnia-Herzegovina (29.5%), Montenegro (24.6%), or Serbia (24.0%).

According to the ADHS for 2017-2018, the proportion of children aged 6-23 months receiving the minimum acceptable diet increased with household wealth, indicating that financial barriers also play an important role among poor households, as also shown by the prevalence of anaemia in children aged 6-59 months, which fell with increasing mother's education and household wealth (Institute of Statistics *et al.*, 2018).

#### 5.1.2 Non-financial barriers

Lack of knowledge about healthy nutrition is another hindering factor leading to poor nutrition among children, pertinent to poor households in Albania.

A recent survey assessing health behavioural characteristics among schoolchildren, in September 2022, included a nationwide representative sample of 7,831 pupils in grades 6-9 from different districts of Albania (about 46% boys and 54% girls).<sup>19</sup> According to this survey, only 32% of NES schoolchildren reported consuming breakfast every day, compared with 57% of all schoolchildren. Irrespective of ethnicity, other significant determinants of a lower frequency of breakfast consumption included rural residence and a low family income. Hence, financial barriers coupled with lack of knowledge were significant predictors of skipping breakfast among low-income children included in this survey. Similarly, significant determinants of a lower frequency of fruit consumption included rural residence, NES, and low family income. On the other hand, consumption of soft drinks (artificially sweetened beverages) was significantly higher among NES children (17%) than among the general sample of schoolchildren (8%), mainly related to poor knowledge about healthy nutrition among marginalised socio-economic groupings. Furthermore, according to this survey, about 44% of schoolchildren had an adequate level of knowledge about health protection (ability to maintain health including healthy nutrition). The ability to maintain health (including healthy nutrition) was higher among girls than boys (about 47% vs 41%, respectively) and lower among NES

<sup>18</sup> Available at: <https://www.monitor.al/shqiptaret-i-shpenzojne-parate-per-ushqime-ilace-e-shkollim-europianet-per-transport-restorante-argetim-e-shtepine/>.

<sup>19</sup> This survey was conducted in the framework of the Swiss project "Shkollat për Shëndetin" (see at: <https://shkollatpershendetin.al/en/>).

schoolchildren than all schoolchildren (45% vs 36%, respectively). Conversely, findings related to family income were inconsistent.

In terms of impact, the ADHS for 2017-2018 documented marked socio-economic differences in the levels of child malnutrition. Hence, the incidence of stunting was 22% among children of mothers with no education or only primary four-year education, compared with 8% among children of mothers with university and postgraduate education. Rather than financial barriers, it was documented that such disparities related to differences in educational attainment. For example, the proportion of new-borns breastfed within the first hour after birth was 42% among children in the lowest wealth quintile, compared with 78% among those in the highest quintile (Institute of Statistics *et al.*, 2018). In addition, the proportion of children aged 6-23 months receiving the minimum acceptable diet was 26% among children whose mothers had primary eight-year education, compared with 32% among children whose mothers had university and postgraduate education.

In summary, the interplay between financial and non-financial barriers led to marked disparities in nutritional indicators between different socio-economic groupings of children in Albania (Institute of Statistics *et al.*, 2018).

## 5.2 Publicly funded measures supporting access to healthy nutrition

To date, there are no specific measures (cash and/or in kind) aimed at directly supporting access to healthy meals for low-income children in Albania.

In general, however, Albania has made significant progress in improving access to healthy nutrition in recent years. Publicly funded measures have played a vital role in addressing the nutritional needs of the population. Some examples of such measures are briefly summarised below:

- school nutrition programmes aimed at promoting healthy eating habits among schoolchildren;
- food fortification including a range of essential micronutrients;
- nutrition education aimed at promoting healthy eating habits;
- community-based nutrition programmes including nutrition education and counselling services; and
- food safety regulations aimed at protecting public health by reducing the risk of food-borne illnesses.

Overall, these measures have contributed to improving access to healthy nutrition in Albania. However, there is still a need to continue investing in such initiatives to ensure that all members of the population have access to adequate and healthy food options.

## 6. Adequate housing

This section describes the situation regarding effective access for low-income children to adequate housing.

## 6.1 Publicly funded measures supporting access to adequate housing – Housing allowances

The Law on Social Housing (No 22/2018, Article 9) defines eligible beneficiaries of social housing programmes as adults aged 18 and over and households with children registered with the civil registry offices of local authorities that, at the time of applying, fulfil a number of conditions such as: (a) living in a dwelling that does not meet basic housing norms (as defined through a decision of the Council of Ministers) and not owning one's dwelling; (b) having become homeless due to a natural disaster, the demolition of dwellings not qualified as housing, an eviction because of public investment, an eviction from illegal dwellings excluded from the legalisation processes, or an eviction resulting from administrative acts and court decisions; and (c) living in an old dwelling at risk of being demolished. Each of the conditions above may grant access to housing allowance support. Although the Law on Social Housing also includes “transitional supported accommodation” and “women's shelter or refuge accommodation”, beneficiaries are not referred to as homeless but mainly as categories that need to be addressed through housing programmes.

However, despite the improved access by vulnerable groups to social housing programmes, municipalities are not yet able to provide affordable housing solutions for low-income categories (UNDP, 2020). There are still no national studies that analyse whether the housing allowance (housing grants or rent bonus) adequately covers the housing costs for low-income households with children.

## 6.2 Publicly funded measures supporting access to adequate housing – Social housing

### 6.2.1 Mapping the provision of social housing

One of the principles of the social housing law is housing affordability (Law 22/2018, Article 3). Housing is considered affordable if a family with an average income does not spend more than 15-25% of its monthly income on adequate housing. Expenses for housing do not include expenses for water and electricity supply. Housing for households without income is provided by state institutions, through one of the social housing programmes provided by this law.

Housing programmes consist of: (a) improving the condition of existing houses; (b) provision of low-cost housing; (c) development of areas for housing purposes; (d) establishment of temporary shelters; (e) building programmes for specialised housing; and (f) subsidised loans, small grants, and immediate grants that target specific groups.

The selection of beneficiaries for the social housing programmes is based on their current housing conditions, family conditions and economic circumstances. Among the main target groups are low-income households and vulnerable groups. 15 social groups are considered as a priority, including several categories of households with children (i.e. single-parent households with dependent children; households with four or more children; orphans up to age 30 not in the social care centres; minors in conflict with the law; and recipients of social assistance). Other groups include: older adults; people with disabilities; young couples; households that have changed residence; returning emigrants; migrant workers; asylum-seekers; households of fallen officers; victims of domestic violence; the NES; and LGBTI people who because of discrimination do not have housing and have no income to cover housing needs.

Minors under 18 also have the right to benefit from the specialised social housing programme if they remain homeless because they do not live with their parents, legal guardian or family (Law 22/2018, Article 9, point 4).

The mid-term review (UNDP, 2020) of the implementation of the National Social Housing Strategy for 2016-2025 points out that not all the beneficiaries have had the same access to housing programmes. The main categories of beneficiaries are people with disabilities, recipients of economic assistance, and Roma households. These are also the groups with the highest beneficiary annual rates per number of applications. From 2020 on, the number of households benefiting from subsidies increased massively, following the impact of the earthquake of 26 November 2019. Categories that benefited the most during 2019-2020 (UNDP, 2020) were people with disabilities and those receiving economic aid, representing 26.7% and 19.4% of the total number of households respectively. These were followed by Egyptian households and single-parent households, at 10.5% and 9.8% respectively.

## 6.2.2 Main barriers to effective access to social housing

### 6.2.2.1 Financial barriers

There are insufficient data and studies to assess the financial barriers hindering the access of low-income children to social housing. However, for the low-income beneficiaries of the housing programmes, working in low-paid and precarious jobs in the informal labour market is one of the financial barriers to accessing and maintaining social housing.

Given the issues linked to the non-declaration of rental contracts to avoid paying income tax, the recent amendments to the social housing law to protect poor households and individuals also introduced a provision specifying that the rent subsidy also covers the tax on rental income.

Some of the problems related to the rental bonus are due to the delays in payments by municipalities, leading to landlords refusing to continue the agreement or take other cases. In cases where municipalities decide to enter direct relations with the lessor and make the payments themselves, difficulties are encountered in finding houses at the right price. The obligation to pay tax (15%), together with the late payments by municipalities, are factors discouraging lessors from entering into leasing contracts with the municipalities (UNDP, 2022).

### 6.2.2.2 Non-financial barriers

The National Social Housing Strategy for 2016-2025 identifies several challenges, such as: poor evidence about social housing needs and lack of local capacities; an inadequate legal, institutional, and regulatory framework; limited financial instruments for disadvantaged groups; and poor outreach by social housing programmes to the poorest segments of the population.

Reporting on the housing programme and its budget execution focuses on the provision of the service by types of investment, mainly distinguishing between Roma and non-Roma populations (rather than providing more detailed information by types of beneficiaries). Hence, an impact evaluation of these housing programmes on low-income children and households is missing. Furthermore, needs assessments that would feed into the housing programme cannot rely only on the number of applications and beneficiaries. Additional steps and resources are needed for the identification of the homeless, in particular hidden homeless populations and particularly vulnerable cases, which often do not have the capacities to apply.

However, not all social housing programmes are active, and practices differ from one municipality to another. Moreover, the programme is rigid and is opened for applications twice a year, while municipalities do not have flexibility in their budgets to cover immediate housing needs (UNDP, 2022).

Local authorities are responsible for urban planning, land management and housing while committing their funds, state budget, donor funds, and public-private partnerships for social housing programmes, low-cost housing, or land infrastructure. Municipalities also need to



develop five-year local plans for social housing and plan the necessary resources for their implementation. To date, however, only four municipalities have drafted their local plans.

From 1 May 2022 Albania shifted most services online, accessible through the e-albania portal. This included applications to social housing programmes. The rapid shift to online services affected the most vulnerable and low-income individuals and households, which also need the most support. To address the demand, private service provision has been opened up to support citizens applying to e-albania to access services. This is another barrier that increases the costs for low-income individuals and households. The latest revisions of the social housing law also reflect these changes, by specifying that applications to housing programmes should be done online through the e-albania portal, and the individuals who cannot access it will be supported through the one-stop shop units in each administrative unit.

Finally, there is a lack of awareness and information among the communities in need, in particular the NES, on their entitlements and how to apply for social housing. On the other hand, smaller and remote municipalities do not have enough social housing stock to cater for the needs. In other cases, even when the municipalities have established a modest housing stock to respond quickly to the needs of eligible categories – such as for the needs of women and girls, survivors of domestic violence and their children – the apartments concerned remain unused because the municipalities do not have money for furniture (the case of Shkodra municipality).

## 6.3 Publicly funded measures supporting access to adequate housing – Other measures

### 6.3.1 Energy subsidy programmes

Pro-poor policies. There are three different schemes to protect vulnerable categories from price increases. The Albanian legal framework targeting electricity poverty does not define either electricity poverty or electricity vulnerable households, but the existing policy framework defines eight categories of customers in need on social grounds, including health, disability, and income (Openexp, 2021). Health and disability categories are also linked to income or their capacities to earn income. These eight categories are recipients of social assistance:

- heads of household entitled to a minimum or social old-age pension;
- people either living alone or with dependent children and no income;
- households composed of members, with or without a disability, who are declared incapable of working;
- households headed by a person with disabilities, and which do not have employed family members;
- heads of household who receive disability pension and do not have family members who are employed or self-employed;
- households headed by a public employee with a gross monthly salary below ALL 35,000 (€304), and which have no other employed or self-employed family member;
- people with disabilities (blind); and
- paraplegic and tetraplegics.

The total number of beneficiaries of the existing schemes and the cost to the state's budget are unknown (Openexp, 2021). However, there have been discussions about introducing the status of "consumer in need" and a number of measures to protect the vulnerable. One of the recommendations is to include employees working in the private sector, as well as review the categories in need benefiting from the energy compensation and extend the coverage to

include more households with low income (CfPAD, 2021). This is particularly relevant to the category of households headed by a public employee with a gross monthly salary below ALL 35,000 (€304), given that this is nearly the same as the minimum wage (ALL 34,000, or €295).

### 6.3.2 Supporting the housing of Roma and Egyptian communities

The Law on Social Housing provides that not less than 5% of social housing must be reserved for the members of the NES. However, the latter still face difficulties with housing issues. This includes difficulties in applying for social housing, such as proving a verifiable source of income, the provision of documents, and application procedures (UNDP, 2020).

One of the policy goals of the national action plan for the NES for 2021-2025 is to improve housing conditions and legalise all informal settlements. This includes the adoption of the legal framework and co-operation between institutions at central and local levels to address the needs for legalisation and social housing. By 2025, it is expected that 5% of housing programme beneficiaries will belong to the NES, and that 40% more municipalities will have received financial support from central government to improve NES housing conditions.

### 6.3.3 Housing programmes addressing the post-earthquake needs

Following the earthquake of 6 November 2019 – which caused 51 fatalities, left 17,000 people displaced, and affected more than 200,000 people across 11 of the country's municipalities – the GoA launched a wide-ranging reconstruction effort, with substantial support from a number of domestic and external partners. The immediate post-disaster needs assessment (GoA, 2020) found important damage to housing. A total of 11,490 housing units were categorised as fully destroyed or demolished and an additional 83,745 housing units were either partially or lightly damaged. Overall, 18% of total housing units were affected.

Two out of four post-earthquake reconstruction programmes target housing, namely individual and collective houses, and reconstruction grants. The housing programme provides full reconstruction or new housing units for individuals/households whose houses were severely damaged or destroyed by the earthquake, provided that the owners were residents in the unit at the time of the earthquake and that they own no other property. The reconstruction grants programme provides funding for repairs for households whose individual dwellings are classified as suffering light-to-medium damage due to the earthquake, benefiting nearly 65,000 individuals and households (Trias, 2021).

In addition, the rent bonus programme provides subsidies to cover the full costs associated with housing rent for households whose dwellings have been severely damaged. The eligibility for the rent bonus programme was extended until the beneficiaries' new homes have been completed, and thus the programme is still active. The amount of the rent bonus is decided by the local council of each municipality and is subject to a variety of factors, including the real estate market and the size of beneficiary households (Trias, 2021).

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