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European Social Policy Analysis Network (ESPAN)

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

Estonia

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Social Europe

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Summary

On 14 June 2021, the Council of the European Union (EU) adopted a Recommendation establishing a “European Child Guarantee” (ECG), 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 Estonia do indeed have effective (or effective and free) access to these services.

In Estonia, the affordability of publicly funded early childhood education and care (ECEC) is generally not an issue – the service is accessible and at a fairly low cost, although there are long waiting lines in some municipalities. Some local authorities have set up exemptions for low-income children. As rules for access differ between local government areas, the threshold level to access cost exemptions differs regionally.

In primary and secondary education, some of the main school costs, such as books, are waived for all students, while some fall on parents. Some local authorities have specific benefits for low-income families in place, which help meet those educational costs not covered at a national level. School meals are also mainly provided for free or at a very low cost.

Healthcare is free for all children, with the exception of prescribed medicines, for which a small co-payment must be made. Hence, no cash benefits are offered. Although healthcare is free for all children, access to healthcare is an issue, as patients report long waiting times.

Evidence on barriers to healthy nutrition is fairly limited in Estonia. For people in need, food support is made available through several measures such as local soup kitchens, the Food Bank, and food aid funded by the Fund for European Aid to the Most Deprived. In addition, food expenses are taken into account when calculating the size of the subsistence benefit.

Subsistence benefit also helps to cover the housing costs of low-income households with children. However, the subsistence level might be too low to provide access for all children in need. In addition to monetary aid, local authorities are obliged to provide social housing to households who are not able to provide a dwelling for themselves. The access and quality of the service varies, as local authorities have different financial capabilities. Low-income families with children can also apply for home support or a housing loan guarantee to remodel or buy a home.

Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a "European Child Guarantee" (ECG).[1]

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;[2] 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.[3] 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,[4] 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 Estonia, five of the six services covered by the ECG (i.e. every service except for healthcare), are primarily regulated at sub-national level. For these services, the report seeks to provide a general picture of the (effective/free) access for low-income children in the country. In addition to this general picture, if access differs substantially across the country, it illustrates

[1] 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.

[2] 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*".

[3] 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.

[4] 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**.

these geographical disparities by providing an example of both a sub-entity that performs well and a sub-entity that performs poorly.

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;[5] and
- effective access to adequate housing.[6]

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-ALL1.5 years	FREE-POOR1.5years	ENT-ALL1.5 years	FREE-POOR1.5years

Note: "ENT-ALL1.5years" means a legal entitlement for all children from the age of 1½. "FREE-POOR1.5years" means free for low-income children from the age of 1½. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.

All children aged 1½-7 are entitled to a pre-school place in their local government area – this covers both childcare and pre-school education, which are both provided in a pre-school institution in Estonia according to the Pre-school Childcare Institutions Act (see Table 1.1 above). For clarity and comparability, we refer to childcare as care services provided for children up to age 3 (no matter whether provided by a childcare provider or a pre-school institution) and pre-schooling as pre-school education provided to children from age 3 to compulsory school age. Local authorities are obliged to provide childcare or pre-school places, although not all local authorities are able to meet the demand (see also Section 1.2.2). In the case of a shortage of places, they are allocated based on the position in the waiting list, which is based on time of registration. Hence, there is no preferential access for low-income children to the places available.

Participation in childcare or pre-school education is not mandatory, but 91% of children aged 3-7 participate.[7] The share is 26% for children under age 3, although attendance varies across

[5] 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*".

[6] 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*".

[7] Eurostat, EU-SILC [ILC_CAINDFORMAL__custom_4567542], downloaded on 17 January 2023.

Estonian regions (see also Section 1.2.2 below). In this age group, attendance is 4% for children under 1, 21% for children aged 1, and – as the parental benefit period ends (mostly around the age of 1½) – attendance increases to 78% for children aged 2 (Lang *et al*. 2021). Hence, attendance seems largely related to parental benefit period.

Publicly funded childcare and pre-school provision is financed by local authorities, but a small fee is paid by parents to cover tuition and meal costs. According to the Pre-school Childcare Institutions Act (Riigi Teataja, 1999), the fees covered by parents may not exceed 20% of the national minimum wage. In most cases tuition fees are lower (e.g. 6% of the minimum wage in Haapsalu, 2-9% in Saaremaa or 12-13% in the capital, Tallinn). Local authorities only finance childcare or pre-school education for children aged between 1½ and compulsory school age. Local authorities can decide on the size of the fee paid by parents within the limits set by legislation at national level; some have a fixed fee (42 local authorities) and some have a fee dependent on the national level minimum wage (36 local authorities) (Lang *et al*. 2021). The fees may also differ by region within local government, childcare/pre-school institution or even for different groups within one institution (*ibid.*). This also means that local authorities can decide on the groups that are exempt from the fees or that need to pay a lower fee. There is one local authority in Estonia, based on a study from 2021, where all children who are registered citizens of the local government area are exempt from paying the fee for a public childcare or pre-school institution place (Lang *et al*. 2021). Other local authorities have set up reductions in, or exemptions from, fees based on the number of children in the same household attending kindergarten, the number of children in the household altogether, or for low-income children. In 2021, 42 local authorities had set up exemptions for low-income children (Lang *et al*. 2021).

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

Some local authorities have exempted low-income children from paying tuition fees, but the definitions of a low-income child may vary across local authorities. As an example, in the capital Tallinn, exemptions from public childcare or pre-school institution fees are applied in cases where both parents and children are registered citizens of Tallinn and the household net income is below the current minimum wage level (€725 per month in 2023) for the first household member and below 80% of the current minimum wage level (€580 per month in 2023) for each consecutive household member.[8] Some local authorities (e.g. in Haapsalu) make exemption decisions on a case-by-case basis (Riigi Teataja, 2013). In Viimsi, exemptions are applied in cases where the household net income falls below a defined level (€375 per month for the first household member and €281.25 per month for each consecutive member in 2023).[9]

1.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

As the definition of “low-income child” varies across local government areas, the number of children who have free access to childcare or pre-school education varies across regions. Following the examples provided in Section 1.1.1 above, in the capital Tallinn, for a household of two adults and two children, exemption from tuition fees would be applied below a monthly net income of €2,464.96 in 2023, which is much higher than the national AROP threshold at

[8] Tallinn city website, Discounts and support measures in Tallinn’s kindergartens. [https://www.tallinn.ee/et/haridus/soodustused-ja-toetused-tallinna-lasteaedades] Visited 21 February 2023.

[9] Viimsi municipality website, Kindergarten fees, support measures and discounts. [https://www.viimsivald.ee/teenused/haridus-ja-noorsootoo/lasteaiad/lasteaiatasud-toetused-ja-soodustused] Visited 21 February 2023.

€1,325 per month. In Viimsi, for a household of two adults and two children, a threshold of net income of €1,218.45 per month is applied in 2023, which is slightly below the national AROP threshold of €1,325 per month.

There are no data available to assess the total number of children with free access, due to those differences at local government level. The data are not collected centrally, so there is no up-to-date information available on the definitions of low-income applied across local authorities and the number of children exempt from paying tuition fees accordingly. In general, it has been assessed (based on data from 2020) that around 18% of all children aged 0-7 attending childcare or a pre-school setting have received a discount or exemption from attendance fees (Lang *et al*. 2021). This includes reductions for low-income children as well as those applied based on the number of children in the household (and, hence, does not only include AROPE children). The share is higher among households with three or more children (25%) and where there are children with special needs or disabilities (31%). Across Estonian regions, the proportion of households who have received reductions in attendance fees varied from as high as 40% in Raplamaa or 34% in Harjumaa to 3% in Valgamaa or 9% in Hiiumaa (Lang *et al*. 2021). However, there are no estimates of non-take-up in attendance fees.

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

1.2.1 Financial barriers

Access is free for low-income children only in some local authorities. According to a study from 2021, 54 local authorities (out of 79) had set up exemptions for low-income households for ECEC attendance fees (Lang *et al*. 2021). Unfortunately, there are no monitoring data available to assess whether this is still the case or whether and how this has changed over time. Hence, there are regional differences in financial barriers. Also, the definition of low income varies between local authorities, as the conditions are defined at local level (see also examples in Section 1.1.2 above).

According to a study from 2021, low-income households used public pre-school education more often than higher-income households (Lang *et al*. 2021). According to the authors, this may reflect regional differences in public pre-school education. In addition, it may indicate that public pre-school education is more affordable for low-income households. For instance, low-income households can obtain exemptions from attendance fees in some local government areas, which may make pre-school education more affordable. Also, it was outlined in the study that attendance fees in public pre-school education institutions tended to be lower than the limits defined in the legislation (see also Section 1.1 above).

Based on a questionnaire, 31% of parents did not use childcare or a kindergarten between September and November 2020. This relates to having a kindergarten or childcare place; hence not participating temporarily (or due to COVID-19 restrictions) should not affect these assessments. The reasons for not using ECEC were mainly lack of need (15%), lack of suitable childcare or pre-school provision (4%), and childcare or pre-school provision being too expensive (4%) or too far away (1%). Hence, affordability was a barrier in some cases, although a relatively low share of all parents were not using childcare (Lang *et al*. 2021).

1.2.2 Non-financial barriers

There is no assessment available of non-financial barriers that specifically focuses on low-income children. However, the overall lack of available childcare places and geographical disparities in access to ECEC can be considered as barriers.

In cases where local authorities are not able to ensure a childcare or pre-school place from the age of 1½, private childcare costs may be reimbursed, but the conditions vary across local authorities. According to local authorities, in 2021, about 2% of children aged 0-7 who had applied for a childcare or pre-school place did not receive one and thus were on waiting lists. According to a questionnaire to parents, 40% of parents had experienced problems with acquiring a childcare/pre-school place, with the main issue (19%) being long waiting lists. The problem was more common in Tallinn, the capital city of Estonia, and less common in areas such as Järva, Ida-Viru or Võru counties (Lang *et al*. 2021).

More specifically, 26% of parents of children aged 1½-3 who were not using pre-schooling or childcare at the time of the study indicated that this was because of a lack of a pre-school or childcare place (Lang *et al*. 2021). There were also regional variations in access to ECEC. 28% of parents in Tallinn said that they could not get an ECEC place when they needed one; the share was lowest in Järvamaa (3%), Lääne-Virumaa and Põlvamaa (5% each) (Lang *et al*. 2021).

The same study outlined that during the 12 months prior to the survey, 15% of respondents reported not being able to go to work because of the lack of ECEC places (this refers to the period 2019-2020). These obstacles were relatively more common among parents who had difficulties coping financially (Lang *et al*. 2021).

1.3 Free meals provision for low-income children in ECEC

ECEC is free for low-income children in some municipalities. Access to free meals in ECEC is also dependent on municipality. For instance, in some municipalities, parents did not pay for meals as the payments made by municipality covered all the costs (Lang *et al*. 2021). In others, municipalities covered part of the costs; in some, parents need to cover all meal costs (Lang *et al*. 2021). As with attendance fees, reimbursements are possible on different grounds depending on municipality (e.g. number of children, household income). The most common ground for reimbursement of meal costs included household income (Lang *et al*. 2021).

For instance, in the capital Tallinn, the city has agreed that the daily meal costs of €2.70 for children aged up to 3 and €3 for children aged 3-7 will be reimbursed by the municipality. The daily meal costs are set by each ECEC institution (mostly decided by the board involving parent and teacher representatives and management members). In cases where the costs agreed are higher than the limits financed by the municipality, the part exceeding the reimbursement level must be paid by the parents. Hence, the size of the meal fees is agreed by each ECEC provider separately. In cases where meal fees are applied, low-income families can apply for an exemption at 100%, based on the same definitions that are applied for participation fees (see also Section 1.1.1 above).[10]

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.

[10] Tallinn city website, Discounts and support measures in Tallinn's kindergartens, food expenses. [https://www.tallinn.ee/et/haridus/soodustused-ja-toetused-tallinna-lasteaedades#toidukulu_taies_ulatuses] Visited 21 February 2023.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:[11]

- 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;
- 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 that 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	ALL	NA	NA	NA	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. "NA" (not applicable) means that this category is not requested/compulsory in the country.

Among the costs discussed in the current report for primary education, three elements (books, IT and transport) are free for all children no matter the income of the household, whereas other costs are chargeable, or these are not mandatory costs for parents (see Table 2.1a above).

Basic materials. Basic materials must be purchased at parents' own expense.

Books. Educational literature (e.g. textbooks, workbooks, exercise books and worksheets) necessary for completion of the school curricula are provided free of charge to all students in primary education (Riigi Teataja 2010).

Clothing. In Estonia, school uniform policy is decided by each school. Some schools have compulsory uniforms, while others have voluntary or no uniform requirements. School uniforms must be purchased at parents' own expense.

[11] Tuition fees charged by private schools are not covered.

IT. All students can use IT equipment free of charge in schools and libraries. Additionally, due to the transition to online learning caused by the COVID-19 pandemic, an initiative called "A computer for every schoolchild" was created to distribute personal IT equipment to students (Estonian Union for Child Welfare 2020).

Transport. Public transport is free for all students. Transport to some schools is also provided with special school buses, which students can ride for free.

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	ALL	NO	ALL	NA	NA	NA	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. "NA" (not applicable) means that this category is not requested/compulsory in the country.

The costs in secondary education are similar to those in primary education – books, IT and transport are free for all children (Table 2.1b).

Basic materials. Basic materials must be purchased at parents' own expense.

Books. Educational literature necessary for completion of the school curricula is provided free of charge to all students in secondary education (Riigi Teataja 2010).

Clothing. School uniforms must be purchased at parents' own expense (if they are compulsory).

IT. All students can use IT equipment free of charge in schools and libraries. Personal IT equipment is distributed to those in need under the "A computer for every schoolchild" initiative mentioned previously (Estonian Union for Child Welfare 2020).

Transport. Public transport is free for all students. Transport to some schools is also provided with special school buses, which students can ride for free.

2.1.1 Conditions for qualifying as a "low-income child"

Not applicable: there are no groups of children who have free access to basic materials, or clothing. Books, IT equipment and transport are free for all children.

2.1.2 Relation between the group(s) of children who have free access and the AROPE children

Not applicable: there are no groups of children who have free access to basic materials, or clothing. Books, IT equipment and transport are free for all children.

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

At the national level, there are no benefits with the specific purpose of covering the above educational costs. However, there is a universal family support scheme in use, which can also help cover educational costs. The benefits concerned include a monthly child allowance,

single-parent child allowance, foster care allowance and an allowance for families with many children.[12]

At the local level, there are some more specific benefits aimed at supporting children's educational costs. One example is the school support, which is intended for expenses related to starting school. Depending on the municipality or city, it can be a one-time allowance or an annual one given at the beginning of each school year. For example, in Viljandi the financial support for starting school is a one-time allowance of €150 given only to children going to first grade.[13] On the other hand, in Tallinn the financial support for the beginning of the school year is annual, and the amount of the support depends on the grade: a child going to first grade is entitled to €320, and from second grade onwards the amount is €50. This support is not solely intended for low-income families, but rather targets all families with children residing in Tallinn.[14] In addition to school support, some local authorities also have specific benefits such as support for students' participation in cultural and sports events, support for school supplies or clothing, and monthly allowances for secondary school students.

There are no existing studies or data sufficient to analyse whether these benefits adequately cover the educational costs for low-income children or on the take-up of these benefits. As the support measures are offered at a local level, data are not gathered centrally. There are no cash benefits for other specific groups of children offered.

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

2.3.1 Financial barriers

The cost of school-based activities is not regulated and there is no overview of which school-based activities are free for children. This also varies between schools and local government areas. As mentioned in Section 2.2, cash benefits are sometimes offered by local authorities to cover costs for school-based activities, although there are no existing studies or data sufficient to analyse whether these benefits cover the costs sufficiently. Additionally, there are no existing studies or data sufficient to analyse whether the costs for accessing school-based activities in Estonia are a financial barrier for low-income children.

2.3.2 Non-financial barriers

One of the non-financial barriers faced by children to accessing school-based activities is geographical disparities. Estonian rural regions do not have the wide variety of possibilities and resources that urban areas do. Schools in rural areas therefore face challenges such as ensuring access to services and making different activities available to students (OECD 2016). For example, voluntary after-school cultural activities – such as visiting theatre performances, cinema screenings or museums – are more limited in rural areas because of the small amount, or even complete lack, of local institutions providing these activities.

[12] State portal, Family and children's allowances [https://www.eesti.ee/en/family/state-monetary-assistance-for-families-with-children/family-and-childrens-allowances]. Visited 16 February 2023.

[13] Viljandi town government website. Viljandi linna kooliminekutoetuse maksmine [https://www.viljandi.ee/koolimineku-toetus]. Visited 16 February 2023.

[14] Tallinn city website. Financial support for the beginning of the academic year (benefit for first graders) [https://www.tallinn.ee/en/services/financial-support-beginning-academic-year-benefit-first-graders]. Visited 16 February 2023.

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

School meals for all students in grades 1-12 are largely covered by national school lunch subsidies provided to schools by the central state, and the remaining cost is usually covered by local authorities (Global Child Nutrition Foundation 2021). In most schools, students therefore receive a free hot lunch each school day. Some schools also provide free-of-charge breakfast and afternoon snacks for those in need. If a local authority has decided to organise the school meals system differently, parents might be expected to make contributions in very low amounts. In that case, there is usually the possibility to apply for school meal compensation, which covers the full cost of school lunches. For example, in Tartu's public schools, parents pay €0.35, €0.65 or €1 for school lunch depending on the student's grade.[15] These payments form less than half of the total cost of meals. All students living in Tartu according to the population register can also apply for full meal compensation.

3.1.1 Conditions for qualifying as a "low-income child"

Not applicable: access is free for all children.

3.1.2 Relation between the group(s) of children who have free access and the AROPE children

Not applicable: access is free for all children.

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

3.2.1 Financial barriers

Financial barriers are not relevant since school meals are free in most cases or with very low costs.

3.2.2 Non-financial barriers

Non-financial barriers to school meals can include children's personal negative opinions about the food. A study by Hillep *et al*. (2012) revealed that students' main reason for not eating school meals was that they did not find the food tasty. This could be due to the poor quality or variety of food, but also other influencing factors such as students' different eating habits at home. However, all schools at basic and secondary education level provide school meals for their students, and hence access does not vary between schools.

[15] Tartu city website, Koolitoit [https://tartu.ee/et/koolitoit]. Visited 16 February 2023.

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

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	NO

Note: "ALL" means that all services/products in the category are free for all children. "NO" means that most/all services/products are not free for low-income children.

Healthcare is free for all children, except prescribed medicines (see Table 4.1).

Vaccination. All vaccines included in the vaccination schedule,[16] including those against COVID-19, are provided free of charge to all children residing in Estonia, regardless of their residency status or nationality. There are some vaccines (e.g. chicken pox, tick-borne encephalitis, pneumococcal, and flu) that can be done at the parents' own expense.

GP and infant nurses. There is no visitation fee for the GP. There are no special infant nurses in Estonia; family nurses attend to infants. Home visits by the GP and family nurses are free of charge for all children up to age 2 who are officially residing in Estonia.

Specialist care. Specialist medical care is free for all children up to age 2. Children over 2 are subject to a visitation fee of €5 (gross amount). This includes appointments with mental health specialists who have a treatment financing agreement with the Estonian Health Insurance Fund. Psychological counselling, counselling centres and various therapists are generally not free. At the same time, several local authorities offer their residents a free service, or partially or fully reimburse the costs incurred for counselling. Rehabilitation services are also free of cost in cases where the child is disabled; but the yearly limit for services is €2,660 (gross amount).

Dental care. Dental care is free for all children up to age 19 (Riigi Teataja 2002).

Prescribed medicine. Full (100%) reimbursement of the cost of pharmaceuticals is applicable for children under 4, although a co-payment of €2.50 per prescription must still be paid. Children aged 4-16 are subject to 90% reimbursement and a €2.50 co-payment per prescription.[17]

4.1.1 Conditions for qualifying as a "low-income child"

Not applicable.

[16] WHO website, Vaccination schedule for Estonia [https://immunizationdata.who.int/pages/schedule-by-country/est.html]. Visited 16 February 2023.

[17] Estonian Health Insurance Fund, Reimbursement of pharmaceuticals [https://www.haigekassa.ee/inimesele/haigekassa-huvitised/ravimite-huvitamine#tab-soodusravimid]. Visited 21 February 2023.

4.1.2 Relation between the group(s) of children who have free access and the AROPE children

In the case of rare diseases, medicines are provided at a 100% discount rate during the entire period of medical need.[18] To qualify for the compensation, an individual must apply for it at the Estonian Health Insurance Fund. The application should include a signed statement from their attending physician certifying the necessity of the treatment. However, there are currently no data or research available to compare the access to medication for individuals with rare diseases and children who are AROPE.

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

There are no cash benefits in Estonia with the purpose of helping households with children to meet healthcare costs.

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

The main non-financial barrier to effective access to healthcare is the long queues for doctors' appointments. The number of medical personnel per 100,000 inhabitants is one of the lowest in Estonia (346.9) when compared with other EU countries.[19] This constraint is highlighted by the high level of unmet needs for healthcare due to long waiting times, reported by people in Estonia. According to Eurostat, in 2019, 25.6% of patients experienced unmet needs for medical care, which was higher than the EU average of 19.4%.[20] This did not differ to a great extent between different income groups, although individuals in the first income quintile reported a slightly lower level of unmet needs due to long waiting periods (22.0%) than those in the fourth (26.7%) and fifth quintiles (26.3%).[21] Unfortunately, there are no data or research on how these barriers specifically affect low-income children.

All citizens under the age of 19 are covered by health insurance; this includes migrants and homeless people, among others.

[18] Estonian Health Insurance Fund, Reimbursement of medicines in exceptional circumstances [https://www.tervisekassa.ee/inimesele/ravimid/ravimite-huvitamine-erandkorras]. Visited 14 March 2023.

[19] Eurostat, Eurostat [HLTH_RS_PRS1__custom_5042846], downloaded on 20 February 2023.

[20] Eurostat, Eurostat [HLTH_EHIS_UN1E__custom_5043584], downloaded on 20 February 2023.

[21] Eurostat, Eurostat [HLTH_EHIS_UN1I__custom_5044237], downloaded on 20 February 2023.

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

Based on a common notion that healthy food, and particularly fruits and vegetables, are too expensive, the Estonian Health Development Institute conducted an experiment in 2016 to compare the costs of two meal plans, one of which met the requirements for healthy nutrients. Their results showed that the healthy meal plan was €11-12 more expensive per month than the less healthy one, which included fewer fruits and vegetables (Pitsi 2016). Financial barriers to accessing healthy food were therefore considered rather low, even though they are often perceived to be higher (Pitsi 2016). As this was not a regular monitoring exercise, it is not possible to say whether and how actual financial barriers to accessing healthy nutrition might be changed. However, financial barriers may be increasing, as higher food prices were the largest contributor (27.4%) to the total price increase in January 2023 compared with the year before (Statistics Estonia, 2023). In annual terms, the price of food and non-alcoholic beverages had increased at a 5% rate or less, whereas in 2022, it had reached to 19.9% compared with the year before.[22] According to a survey of subsistence benefit recipients, about half of the respondents (52%) said that they found it difficult to cope with food expenses (Melesk *et al*. 2022). Hence, while there are no studies that would explicitly identify financial barriers to healthy nutrition for children, there are research results that suggest food costs might be an important barrier in accessing healthy nutrition, particularly for low-income families.

5.1.2 Non-financial barriers

Based on a study among the Estonian population in 2021, 10.5% of men and 5.5% of women estimated that they ate very or rather unhealthily. Unhealthy eating habits seemed to be more common among the non-Estonian population than the native population (12.5% compared with 7.4%), among low-educated people (16.9% compared with 5-10% among people with higher educational attainment), low-income households (14.2% compared with 7-8% among households with more resources) (Kender *et al*. 2021). A study of students' health monitoring indicated that the share of students eating fruits and vegetables daily was higher in larger cities and lower in rural areas (83% and 78% respectively) (Gluškova *et al*. 2021). The results also suggested there was a link between children's excess body weight, lower parental education and disadvantaged financial state – only half of children who lived in poverty were of normal weight (every fourth child was obese). At the same time, in families that managed well, 70% of children were normal weight and less than a tenth were obese (Gluškova *et al*. 2021). The percentage of children with excess body weight was highest in rural areas (under 1,000 inhabitants) and lowest in big cities (over 10,000 inhabitants) (*ibid*.).

Current studies therefore suggest that there are barriers to healthy nutrition for households in lower income brackets, although information on the reasons for these barriers is limited. For instance, access to healthy nutrition seems to be limited in rural areas; but this may also be

[22] Statistics Estonia, change in consumer price index compared with the year before [https://andmed.stat.ee/et/stat/majandus__hinnad/IA001/table/tableViewLayout2]. Visited 22 February 2023.

related to differences in income levels rather than geographical barriers. Hence, the main conclusion is that the lack of identified barriers is not because there are none, but because there is no evidence on the reasons for these barriers.

5.2 Publicly funded measures supporting access to healthy nutrition

People with financial difficulties can apply for food aid from the social assistance department of the municipality where they live.

Food aid funded by the Fund for European Aid to the Most Deprived (FEAD), is provided four times a year to people in need. The criteria to be eligible for the food aid are the same across the country. Food aid is provided to: people receiving subsistence benefit (including those who would be eligible for the benefit but whose payments were stopped by their local authority, for instance because of not fulfilling activity criteria); subsistence benefit applicants whose income after payment of housing costs exceeds the subsistence limit by up to 15%; people who receive income-dependent or other support from the local government budget; or people in shelters for the homeless. As the subsistence limit for under-age household members is higher than for adults, access to food aid to households with children is at a slightly easier than for households with only adult members. According to the Social Welfare Act, the subsistence limit for under-age household members is 120% of the limit for the first household member, compared with 80% of the subsistence limit for the second and consecutive adult members (Riigi Teataja, 2015). There are no further conditions to be met on top of the low-income criteria.

Since food aid funded by the FEAD is only available four times per year, local authorities provide supplementary food assistance during the periods in between. As this is organised on a local level, access criteria can differ by municipality. For instance, the capital city of Tallinn offers additional food aid based on the same criteria as the food aid funded by the FEAD, although they say they can be more flexible in making food aid decisions based on the applications of people to the municipality. Hence, people who do not qualify for food aid funded by the FEAD, but are still in need, can be granted food aid by the city.[23] A similar approach is employed in Saaremaa, where applications for food aid are assessed on a case-by-case basis. Food aid is distributed by the Food Bank network. Food Bank is publicly funded (i.e. food is always given to food banks free of charge). Donations include salvaged food from companies and long-life foodstuffs, which come mainly from private individuals.[24] In addition to the lists provided by local authorities, Food Bank also provides food packages to people in need supported by various NGOs.

To provide daily support to people in need, local soup kitchens are open to provide a warm meal once a day. Some of these operate on the basis of financing by local authorities. These are open to people in need while specific access criteria are not defined.

It is difficult to assess the nutritional value of the food provided to people in need, as this has not been specifically evaluated. For instance, the largest part of the food distributed by Food Bank is the food saved from supermarkets that is close to its expiry date, but still of sufficient quality. In 2022, fruits and vegetables (21%), bakery products (18%), dairy products (14%) and meat products (10%) made up the largest part (by weight) of the aid distributed.[25]

[23] Tallinn City website, Food aid [https://www.tallinn.ee/et/teenused/toiduabi]. Visited 22 February 2023.

[24] Food Bank, Kuidas jõuab toit toidupanka? [https://www.toidupank.ee/meist/kuidas-jouab-toit-toidupanka/]. Visited 14 March2023.

[25] Food Bank, Meie lugu [https://www.toidupank.ee/meist/meie-lugu/]. Visited 22 February 2023.

There are no specific cash benefits to cover food costs, although one component for calculating the size of subsistence benefit is the cost of food, housing and other expenses that are necessary for ensuring minimum subsistence. In terms of food expenses, a minimum food basket is considered to ensure daily nutritional needs without causing health damage (see also Koppel *et al*. 2018). The minimum subsistence limit is indexed annually and adjusted to increases in the consumer price index. However, it is reported that since the methodology was proposed in 2004, consumption habits as well as suggestions for healthy nutrition have changed, and these developments are not reflected in the methodology. Also, the current methodology only considers food consumption based on the consumption habits of households in lower income brackets rather than across the whole income distribution. This further reinforces the consumption patterns in low-income households and does not take into consideration the consumption patterns for the whole population (Koppel *et al*. 2018). Overall, the authors suggest the methodology for calculating the minimum subsistence level should be adjusted to the actual food consumption patterns of households.

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

There are no direct measures aimed only at low-income households with children to help cover their housing costs in Estonia.

However, this group is supported by the subsistence benefit, which is targeted at all low-income households. The subsistence benefit is a means-tested social assistance benefit that guarantees a minimum income to all residents after paying for minimum housing costs. The housing costs of recipients are covered as part of the benefit. Specific housing costs taken into account are rent, utilities-related expenses (electricity, gas, water, etc.), land tax, other housing-related administrative costs, and also (starting from July 2022) mortgage payments (Riigi Teataja 2015). Families with children make up a large share of the recipients of the subsistence benefit, as around a third (29%) of all recipients in 2021 were families with children.[26]

The subsistence benefits are provided to households whose monthly net income, after the deduction of housing expenses (up to a certain limit), is below the subsistence level. In addition to meeting the low-income criteria, no further requirements must be met by the household. As of February 2023, the monthly subsistence level is €200 for the first adult member of the household, €240 for every member aged under 18, and €160 for every additional adult member of the household. The subsistence level is based on the minimum expenditure needed on foodstuffs, clothing, footwear and other goods and services that meet the primary needs (Riigi Teataja 2015). This means that the subsistence level for a household with two adults and two children would be €840 net per month after deducting housing costs, while the AROP threshold for Estonia in 2021 was around €1,325 per month (€15,905 annually). The subsistence level is therefore considerably lower than the AROP threshold, although for the subsistence level,

[26] Ministry of Social Affairs, Data on the subsistence benefit [https://www.sm.ee/toetuste-statistika]. Visited 20 February 2023.

housing costs are also considered. This might suggest that the subsistence benefit is not reaching all families in need of income support.

Although the Social Welfare Act sets out general rules on how and which housing costs are covered, the upper limits to the components of housing costs vary among local authorities. The housing allowance component of the subsistence benefit is, on the one hand, influenced by the socially justified standards of the dwelling size stipulated in the Social Welfare Act and, on the other hand, by the limits of the deductible sum of housing costs established by local authorities (Riigi Teataja 2015).

Standards set for the size of the dwelling by the Social Welfare Act are 18 m^2 for each member of the household and an additional 15 m^2 per household. Accordingly, for a family of three people the standard living space is 69 m^2. However, in cases where the number of rooms in the dwelling equals the number of people living in the dwelling and the total area of the dwelling is larger than the socially justified standard, the total area of the dwelling is taken into account. This means that if a family of three people lives in an apartment of three rooms, and the total area of the apartment is larger than 69 m^2 (for example 75 m^2), the total area of the apartment is also taken into account (Riigi Teataja 2015).

There are no studies of whether the subsistence benefit adequately covers the housing costs of low-income households with children. However, a recent study (Melesk *et al*. 2022) suggested that a significant proportion of recipients of subsistence benefit were having trouble coping with everyday costs. According to the study, around half of the recipients of subsistence benefit (44%) had taken out loans, leases or paid in instalments in the course of the year prior to the survey. The reasons for taking on debt were stated to be mainly in order to cover costs related to housing, other personal property (including furniture, telephone, computer), as well as food and other everyday costs.

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

6.2.1 Mapping the provision of social housing

Low-income households with children have access to the same social housing possibilities as other residents. As stated in the Social Welfare Act, housing is an obligation of local authorities – they are obliged to provide a dwelling to individuals or families in their district who are not able to afford it by themselves, and where necessary facilitate renting of social housing (Riigi Teataja 2015). The financing and regulation of social housing is done on a local level. The criteria for accessing social housing, and the organisation and quality of the service, therefore vary between local authorities, which have different financial capabilities. According to the Ministry of Social Affairs,[27] there were in total 7,534 dwellings for social housing in 2021, from which 6,654 rooms were occupied. Most people living in social housing were one-person households (63% in 2021) and there are no statistics on the proportion of households with children among the residents of social housing.

Some municipalities offer various kinds of housing possibilities that low-income households with children have access to, in addition to social housing. For example, Tallinn offers municipal housing to individuals and families in need of housing because of their socio-economic circumstances, one of the main target groups being low-income households with

[27] Ministry of Social Affairs, Data on the social housing service [https://sveeb.sm.ee/index.php?tid=v3kUpYSzUWSy_UFySbpplpppppppppjpvUcSE]. Visited 20 February 2023.

children. They also have a second housing programme that accommodates essential workers and their households.[28] Apart from those options, Tallinn provides a social housing service for households that are unable to ensure their own housing and need assistance with everyday activities.[29]

The criteria for accessing social housing vary between local authorities. In rural areas, it is mostly decided upon on a case-by-case basis. In more populated areas, there are more specific conditions that a household needs to meet to access social or public housing. For instance, in Tartu, household income is considered when assessing whether a household is in need of housing. When evaluating the need for assistance, the average net income of all household members in the three months prior to applying is taken into account, from which the housing cost corresponding to the average cost of renting an apartment in Tartu that meets the applicant's needs is subtracted. A household is determined to be in need of assistance if the calculated amount is below the subsistence limit established by parliament (described in Section 6.1). When assessing the need for help, all real financial obligations of the person are taken into account (loans taken, fines to be paid, justified expenses for the maintenance of others, etc.) (Riigi Teataja 2021).

6.2.2 Main barriers to effective access to social housing

6.2.2.1 Financial barriers

There are no financial barriers for low-income households with children to access social housing.

6.2.2.2 Non-financial barriers

The main non-financial barrier that may hinder access to social housing in some local authorities is the availability of services. For example, some housing services in Tallinn are especially sought after due to low rents in these units. As reported by the Tallinn city government, at the beginning of 2022, 1,612 people had applied for the municipal housing service, whereas only 118 municipal housing locations were rented out in 2020 and 172 in 2021. The rent in those units is reported to be currently between €0.61 and €5.21 per square metre.[30] This is considerably lower than the average rent in Tallinn (€13.50 per square metre in December 2022).[31] The need for social housing is not as dire. According to the Ministry of Social Affairs, there were a total of 2,600 rooms for social housing in Tallinn, 2,494 of which were occupied.[32] Overall, the availability of social housing can be considered good and additional demand for this service is generally low, as suggested by a study done by Kriisk and Minas (2017) on the availability and spatial access to local social services.

[28] The list of essential workers is as follows: teachers; employees of museums, libraries and theatres; employees of Tallinn's public transport companies; employees of social welfare institutions; medical professionals; police officers; and rescue workers.

[29] Tallinn City website, Living spaces from the City [https://www.tallinn.ee/et/eluruumid-linnalt]. Visited 20 February 2023.

[30] Tallinn City website, Municipal housing [https://www.tallinn.ee/en/services/municipal-housing]. Visited 20 February 2023.

[31] Real estate portal 'kv.ee', Price statistics [https://www.kv.ee/hinnastatistika?graph_version=2&show_compare_line=1&deal_type=2&start_year=2022&start_month=1&end_year=2022&end_month=12&county1=1&parish1=1061&city1=0&county2=12&parish2=1063&city2=0]. Visited 20 February 2023.

[32] Ministry of Social Affairs, Data on the social housing service [https://sveeb.sm.ee/index.php?tid=v3kUpYSzUWSy_UFySbpplpppppppppjpvUcSE]. Visited 20 February 2023.

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

Kredex,[33] a foundation set up by the Ministry of Economic Affairs and Communications, has set up two measures to aid low-income families with children in accessing adequate housing.

First, there is home support for families with many children. The objective of this measure is to improve the living conditions of low-income families raising three or more children. With the help of this support, families can either build or remodel their existing dwelling or buy a home. The amount of home support depends on the number of children in the household, with the maximum amount being €10,000. To be eligible for home support in 2022, a household had to meet the following criteria: a) it had to include at least three children up to age 19; b) the taxable income received in 2021 per household member had to be less than €355 per month; c) the household could not own two or more dwellings; d) there could not be any court judgements against any household members; and e) the term of the right of residence or residence permit of at least one parent had to exceed the term for fulfilling the obligation set by the support (at least five years). A household may apply for the measure no more than twice (Riigi Teataja 2019). The low-income threshold for this measure was €1,420 per month for a family with two adults and two children in 2022. This was higher than the AROP threshold for Estonia for the same type of household. According to Eurostat, this was €1,325 per month (€15,905 annually) in 2021.

Second, Kredex provides a housing loan guarantee to young families, which allows a mortgage to be obtained with 10% self-financing and no additional collateral.[34] The loan guarantee can be up to 40% of the value of the property, but up to a limit of €50,000. The guarantee fee (2% of the guarantee amount) must also be paid upon the conclusion of the contract as a single payment. Only one Kredex housing loan guarantee can be used at a time. There is no low-income criterion for this measure. To qualify for the loan guarantee, a household must meet either of these criteria: a) if they are raising one child who is under 16, at least one parent must be under 35; b) if a household is raising two children under 16, at least one parent must be under 40. All the bigger banks in Estonia issue Kredex's housing loan guarantees (Riigi Teataja 2004).

[33] Kredex's website can be reached here: https://kredex.ee/en.

[34] To obtain a housing loan, a person or household is typically required to either provide collateral in the form of real estate or make a down payment of usually 15% or more of the purchase price.

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