



European Social
Policy Analysis
Network (ESPAN)

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

Luxembourg

Robert Urbé

Social Europe



EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion
Directorate D — Social Rights and Inclusion
Unit D.2 — Social Protection

Contact: Flaviana Teodosiu

E-mail: flaviana.teodosiu@ec.europa.eu

*European Commission
B-1049 Brussels*

EUROPEAN Social Policy Analysis Network (ESPAN)

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

Luxembourg

Robert Urbé

Manuscript completed in March 2023

This document has been prepared for the European Commission however it reflects the views only of the authors, and the European Commission is not liable for any consequence stemming from the reuse of this publication. More information on the European Union is available on the Internet (<http://www.europa.eu>).

Luxembourg: Publications Office of the European Union, 2023

© European Union, 2023



The reuse policy of European Commission documents is implemented based on Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

Quoting this report: Urbé, R. (2023) *Access for children in need to the key services covered by the European Child Guarantee – Luxembourg*. European Social Policy Analysis Network, Brussels: European Commission.

Table of contents

Summary	5
Introduction.....	6
1. Early childhood education and care (ECEC).....	7
1.1 Mapping accessibility and affordability of ECEC	7
1.1.1 Conditions for qualifying as a “low-income child”	8
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)	9
1.2 Main barriers to effective and free access to ECEC for low-income children	10
1.2.1 Financial barriers	10
1.2.2 Non-financial barriers.....	11
1.3 Free meals provision for low-income children in ECEC	11
2. Education and school-based activities	11
2.1 Mapping the main school costs in public primary and secondary education.	12
2.1.1 Conditions for qualifying as a “low-income child”	12
2.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	12
2.2 Cash benefits whose specific purpose is to help meet educational costs	13
2.3 Main barriers to effective and free access to school-based activities for low- income children.....	14
2.3.1 Financial barriers	14
2.3.2 Non-financial barriers.....	14
3. Free meals at school	15
3.1 Mapping free provision of school meals.....	15
3.1.1 Conditions for qualifying as a “low-income child”	15
3.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	15
3.2 Main barriers to effective and free access to school meals for low-income children	16
3.2.1 Financial barriers	16
3.2.2 Non-financial barriers.....	16
4. Healthcare	17
4.1 Mapping the provision of free healthcare services and products	17
4.1.1 Conditions for qualifying as a “low-income child”	18
4.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)	18
4.2 Cash benefits whose specific purpose is to help meet healthcare costs.....	19
4.3 Non-financial barriers to effective and free access to healthcare.....	19
5. Healthy nutrition	20

5.1	Main barriers to effective access to healthy nutrition	20
5.1.1	Financial barriers	20
5.1.2	Non-financial barriers.....	21
5.2	Publicly funded measures supporting access to healthy nutrition	22
6.	Adequate housing	22
6.1	Publicly funded measures supporting access to adequate housing – Housing allowances	22
6.2	Publicly funded measures supporting access to adequate housing – Social housing	24
6.2.1	Mapping the provision of social housing	24
6.2.2	Main barriers to effective access to social housing.....	26
6.3	Publicly funded measures supporting access to adequate housing – Other measures	26
	References	28
	Annexes.....	32

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 Luxembourg do indeed have effective (or effective and free) access to these services.

In Luxembourg, there is no universal legal entitlement to publicly funded childcare for children under 3, nor is there a legal entitlement for low-income children. Children who have turned 4 by 1 September are subject to compulsory schooling from that year. Regarding ECEC, all children aged 1-4, regardless of their parents’ income, are granted 20 free hours of childcare per week during 46 weeks of the year. For low-income children under 4, childcare is entirely free, but it is limited to 34 hours per week.

Access to public education is free for every child; pupils are provided free of charge with textbooks for use in class. Most categories of school costs are waived for all children. The remainder are not free for anyone. Four kinds of income support for low-income families apply. There do not appear to be any non-financial barriers and only minor financial barriers to effective and free access to school-based activities for low-income children.

All schoolchildren, usually aged 4-11, are provided with a free meal every school day, regardless of their parents’ income. It can be assumed that all children at risk of poverty or social exclusion are also entitled to free meals during school holidays. There do not appear to be any financial nor non-financial barriers to effective and free access to school meals.

Healthcare is totally free for all children until age 18. Healthcare and dental care monitoring occurs regularly throughout the period of primary education. All pupils are followed by the school medical service, ensuring that low-income children are reached. Despite compulsory health insurance, some population groups remain without coverage and have very limited access to healthcare. The government therefore implemented universal healthcare coverage in the first half of 2022.

The Ministry for Education implemented two projects to increase children's awareness and knowledge of both healthy and sustainable eating. Another project, implemented by four NGOs, is the “social groceries” project.

The available evidence on housing does not allow the specific situation of low-income children to be identified. Only a general picture is possible. The rental burden has been lowered through the introduction of a rent subsidy; however, it is insufficient to guarantee that the rent burden for all low-income earners is kept below 25% of their disposable income. The share of social housing compared with the total number of dwellings is well under 5%. Recently a number of measures have been undertaken, but some stakeholders are convinced that it is not enough to deal definitely with the existing problems.

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 Luxembourg, 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.

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**.

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
NO	FREE-POOR0years	ENT-ALL3years	FREE-POOR3years

Note: "ENT-ALL3years" means a legal entitlement for all children from age 3. "NO" in the accessibility column means no entitlement or priority for low-income children. "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.

Table 1.1 indicates that in Luxembourg there is no universal legal entitlement to publicly funded childcare for children under 3, nor is there a legal entitlement for low-income children. Childcare is provided for children up to age 3 by public, private not-for-profit and private for-profit service-providers, all of which require government accreditation. Settings include crèches, mini-crèches, daycare centres, day nurseries, or children's houses (*maisons relais pour enfants* – MRE; in Luxembourg city also *foyers scolaires* – FS), all of which are listed by the ministry under the heading of an education and care service for children (*service d'éducation et d'accueil pour enfants* – SEA), or it can be parental assistance (*assistance parentale* - AP) at the carer's home.⁷ For children from the age of 3 on 1 September of the school year, parents, if they choose, have the right to send their child to pre-school education (*éducation précoce*) offered by the municipality. This pre-schooling is free for all children.⁸ Children who are 4 by 1 September are subject to compulsory schooling in that year, for a period of at least 12 years (ages 4-16). From age 4, during compulsory schooling, the MRE and FS offer lunch, homework help and childcare outside school hours, up to age 12 (i.e. during the entire primary school

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 More details can be found at <https://guichet.public.lu/en/citoyens/famille/parents/garde-enfants/garde-structure-accueil.html>, downloaded on 28 January 2023.

⁸ See MENEJ/Uni (2015).

period⁹). Children who only turn 4 after 1 September of a school year and therefore do not have to go to school until the next school year will continue to be included in the MRE/FS/AP until they have to go to school.

Free childcare in SEA and AP applies to low-income children under 4. Even if, theoretically, free childcare may apply from the birth of the child, in practice it starts later. In Luxembourg mothers have the right to 12 weeks of maternity leave after childbirth, followed by parental leave, which usually lasts for six months (if taken full time) for each parent. Some flexibility is possible in the sense that the six months may be taken over 12 months on a part-time basis or even as part of other more flexible schemes in agreement with the employer.¹⁰ As a result, children are usually around 1 (or even older) when they enter childcare, with the exception of children of single parents.

All children aged 1-4, regardless of their parents' income, are granted 20 free hours of childcare per week during 46 weeks of the year (generally when schools are in session). This is conditional on the child attending a care facility that is participating in the plurilingual education programme of the Ministry for Education (*Ministère de l'Éducation nationale, de l'enfance et de la Jeunesse* – MENEJ), and is thus a provider of the childcare voucher scheme (*chèque-service accueil* – CSA).¹¹ For low-income children under 4, childcare is entirely free, but it is limited to 34 hours per week; for the remaining 26 hours (public subsidies are only offered for a maximum of 60 hours a week) a reduced fee applies (€0.50 per hour for one child in the household, €0.30 for two children, €0.15 for three children and free from four children).¹² Hours in childcare over the 60 that are publicly subsidised must be paid for entirely by the parents.

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

In the Luxembourg ECEC regulations, low-income children are defined as “children in a situation of precariousness and social exclusion” (*enfants en situation de précarité et d'exclusion sociale*) or those in a household on the minimum income – called social inclusion income (*Revenu d'inclusion sociale* – Revis).¹³

The CSA scheme definition is not equivalent to AROPE and thus does not refer to the AROP threshold. It allows for the municipality to qualify a child as being in a situation of precariousness and social exclusion at the request of the applicant and on the advice of a professional from the following list (specified in the law):

- the president of the School Inclusion Commission when the child is enrolled in basic school;
- the president of the competent social office for the municipality in which the child resides; or
- the person in charge of the psycho-social, socio-educational or medico-social service to which the applicant addressed themselves.

The decision of the municipality is made according to the following criteria:

- low level of household income (without a clear definition);

⁹ See Sections 2 and 3.

¹⁰ See IGSS (2022) and GDL (2023).

¹¹ For details see GDL (2017a). The vast majority of care facilities adhere to this programme, out of 835 services only 4 do not adhere: see MENEJ (2022), p.29.

¹² These amounts stem from the parental contribution scale, which can be found in <https://men.public.lu/dam-assets/fr/enfance/fr/02-cheque-service/participation-parents.pdf>, downloaded on 26 January 2023.

¹³ See <https://men.public.lu/dam-assets/fr/enfance/fr/02-cheque-service/participation-parents.pdf>, downloaded on 26 January 2023.

- household over-indebtedness;
- extraordinary charges incumbent on the household;
- the illness of one of the members of the household; or
- the best interests of the child.¹⁴

The other part of the low-income criterion refers to minimum income. From 1 February 2023, the minimum income threshold¹⁵ for a household of one adult and two children amounts to €30,436 annually; and for a household of two adults and two children it is €38,848.¹⁶

There are no other conditions that should be met on top of the low-income criterion.

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)

The amounts of the minimum income were €27,388 and €34,957, respectively, on 1 January 2021,¹⁷ whereas at that time the AROP thresholds were €40,782 and €53,527 respectively for these two household types,¹⁸ the minimum income amounts thus being lower than the respective AROP thresholds.¹⁹

What is just described above means that children of a household with a higher income than the Revis, and indeed including some AROP and thus AROPE children, can only get free access to ECEC if the municipality qualifies them as being in a situation of precariousness and social exclusion.

In Luxembourg, whilst 63.8% of non-AROEPE children are in ECEC (with only two EU-27 Member States scoring better), this percentage drops to 48.5% for AROPE children (with three EU-27 Member States scoring better).²⁰

Groups of children having free access cannot be identified because of the discretionary powers of the municipalities. Two children in similar situations may find that one is qualified as being in a situation of precariousness and social exclusion in municipality A, and the other one is not in municipality B.

In 2021, approximately 10,000 children under 6 lived in an AROPE household, representing 24.8% of the same age group.²¹

In the same year, 51,862 resident children were beneficiaries of the CSA scheme (applying to both children in ECEC and schoolchildren, normally up to age 12), receiving free or reduced-fee access to childcare. They represented 59% of the targeted population. An additional 2,920 children with at least one parent commuting attended care facilities, bringing the total of cared-for children to 54,782. As of 31 December 2021, the total number of childcare places available was 59,772 (with 17,785 places for children below the compulsory school age and 41,987 places for schoolchildren), indicating that there should be no problem of availability. This does

¹⁴ See GDL (2016).

¹⁵ How the Revis works is detailed in the Annex.

¹⁶ Own calculations according to IGSS data, see <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/202302.html>, downloaded on 16 February 2023 (IGSS = *Inspection générale de la sécurité sociale*: General Social Security Inspectorate).

¹⁷ Own calculations according to IGSS data, see <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/20210/20210101/202001.html>, downloaded on 26 January 2023.

¹⁸ Data from Eurostat, EU-SILC [ILC_LI01], downloaded on 17 January 2023 (EU-SILC = European Union statistics on income and living conditions.)

¹⁹ See CSL (2017b).

²⁰ See European Commission (2022b). Computation based on EU-SILC, figures for 2019.

²¹ Data from Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023.

not consider, however, the potential lack of places on a local basis and in the future.²² More data on coverage or breakdowns according to different age groups are not available.

Other figures with regard to free access to ECEC are not available.

Regarding non-take-up of places, no data are available for analysis. The only figures available are for the non-take-up rate under the minimum income scheme. This non-take-up rate seems to be very high in Luxembourg, even if there are no recent figures on the failure of people to claim the Revis.²³

According to the Luxembourg national action plan for implementing the ECG,²⁴ children in need include all AROPE children.

However, the target group of the Luxembourg national action plan is defined as being:

- children AROP (in single-parent families, large families, quasi-jobless households, and migrant households);
- children placed in institutions;
- children with disabilities;
- children with health problems (physical or mental) or in a situation of psychological distress; and
- children in a household facing housing difficulties.

Of these five criteria, only the first relates to income, referring to the AROP indicator that is also used in the AROPE definition.

Not all of these criteria are mentioned in the law as underpinning the municipalities' decisions, but because of the discretionary nature of the decision, it could nevertheless rely in practice on such criteria.

The definition of the target group in the Luxembourg national action plan does not include all AROPE children, although they are at the same time qualified as children in need and should therefore be included. They are excluded, for example, when they are not living in AROP households, although living in a materially and socially deprived household or in a quasi-jobless household, if they are not fulfilling one of the other four criteria.

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

1.2.1 Financial barriers

A review of the relevant literature yielded no studies on the financial barriers to accessing ECEC.

²² Data in this paragraph stem from MENEJ (2022).

²³ The only two studies on this issue were published in 2010 (using data from 2005 and 2007) by the Luxembourgish socio-economic research institute CEPS/INSTEAD (*Centre d'Etudes de Populations, de Pauvreté et de Politiques Socio-économiques* / International Network for Studies in Technology, Environment, Alternatives, Development; whose name was changed to LISER, Luxembourg Institute of Socio-Economic Research, 2010) and Amétépé (2010). They found that the non-take-up rate in Luxembourg was as high as 54.3% or 65.1% respectively. Regarding the reasons for this high non-take-up rate, see also Urbé (2021), chapter 5.

²⁴ Available on <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>, downloaded on 26 January 2023.

1.2.2 Non-financial barriers

No studies were found on non-financial barriers. However, as indicated above, the overall high number of available places (higher than the number of beneficiaries) does not necessarily mean that in every municipality and at any given time parents are capable of finding a childcare place when they are looking for one. Similarly, as only the total number of beneficiaries (children in ECEC and schoolchildren) is known, it does not allow any conclusions as to the specific availability of ECEC places.

In addition, there are no studies regarding the attendance at ECEC according to the child's (or parental) nationality. It might be assumed that attendance is lower for children of some nationalities other than Luxembourgish. But there is a lack of evidence on this issue, from which we can conclude that further research is needed.

1.3 Free meals provision for low-income children in ECEC

For low-income children as defined above (a child in a situation of precariousness and social exclusion or living in a household that is a beneficiary of the minimum income), the five main meals per week are free. Any additional meals are the responsibility of the parents.²⁵

No other eligibility conditions exist to be entitled to these free meals other than those to qualify for free ECEC.

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:²⁶

- 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

²⁵ See <https://men.public.lu/dam-assets/fr/enfance/fr/02-cheque-service/participation-parents.pdf>, downloaded on 26 January 2023.

²⁶ Tuition fees charged by private schools are not covered.

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	ALL	NA	ALL	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. “NA” (not applicable) means that this category is not requested/compulsory in the country.

The entries in Tables 2.1a and 2.1b apply to public education only.

Article 5 of the relevant law stresses that “access to public education is free for each child living in the Grand Duchy, enrolled in a school in their municipality of residence, a school in another municipality or a state school. The municipality, or the State for state schools and classes, provides pupils free of charge with textbooks for use in class, recommended by the Minister”.²⁷

There are no school uniforms. Sports clothing is not provided and not subsidised.

There are no tuition fees in public schools.

In Luxembourg, all public transport is 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	ALL	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. “NA” (not applicable) means that this category is not requested/compulsory in the country.

All comments on Table 2.1a also apply to Table 2.1b.

Since 2018 all school textbooks have also been free for secondary education pupils.

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

Not applicable.

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

Most categories of costs in Tables 2.1a and 2.1b are waived for all children. Those that are not waived for low-income children (i.e. “NO” in the tables) are not free for anyone. So this subsection is not applicable, either because of free access for all children or because there are no groups who have free access, depending on the cost category.

²⁷ See GDL (2009c), translation by the author.

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

There are four kinds of income support for low-income families, as follows.

- As part of family benefits, a back to school allowance is dispensed once a year for schoolchildren. The amount depends on the age of the child: as at 1 February 2023, it is €115 per child up to age 12; from 12 onwards it is €235.²⁸ This is a universal benefit.
- Special income support for vulnerable families (*subvention pour ménage à faible revenu* – SMFR) may be granted during secondary education. This income support is granted by the national school psycho-social and support centre (*centre psychosocial et d'accompagnement scolaires*) or its local branches, the psycho-social and school support services (*services psycho-sociaux et d'accompagnement scolaires*). The amount varies according to the household revenue, between €630.38 and €945.55 (at the index value of 834.76 (national consumer price index) on 1 January 2020) per pupil and per year.²⁹ The maximum income for single parents with one child to be eligible is roughly €2,500 per month, and for two adults and one child €3,300. This compares with monthly AROP thresholds that in 2021 were roughly €3,400 and €4,460 respectively for these two household compositions,³⁰ so not all AROPE children can benefit from this scheme. There are no other conditions that need be met on top of the low-income criterion. During the 2019/2020 school year, 6,995 pupils were granted this benefit at a total cost of €5,826,984.
- For 2015/2016, the education costs calculated in a STATEC³¹ study on reference budgets³² were €193.20 per year for a child aged 10 and €770.76 for a child aged 14. Because at the moment of the establishment of these reference budgets, school manuals were not yet free for secondary schoolchildren, the costs for a child aged 14 have to be reduced and will be only €287.52 per year. In a recent update,³³ covering only those aged 15-18, STATEC has calculated their annual education costs as €315.60. The costs in the study include those for basic materials, home equipment and pocket money for extramural activities. We can therefore conclude that the SMFR covers these costs (at least nearly) and is thus sufficient to reduce financial barriers with regard to these school costs. In the absence of other data or studies, nothing can be said, however, about those other costs that are also not free: sports clothing and sports equipment or musical instruments.
- The high-cost-of-living allowance (*allocation de vie chère* – AVC)³⁴ is a means of alleviating the cost of living, and therefore also of mitigating school costs. The provisions for this allowance have been renewed every year since 2009 without changing the amounts – most recently in November 2019 for the year 2020.³⁵ Because of the pandemic, it was then retroactively doubled for 2020, then increased by 10% for 2021 and by €200 for 2022. Finally, for 2023, it was supplemented with an energy

²⁸ See <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/202302.html>, downloaded on 16 February 2023.

²⁹ See GDL (2017b and 2018b).

³⁰ Data from Eurostat, EU-SILC [ILC_LI01], downloaded on 17 January 2023.

³¹ STATEC is the national statistical office (*Institut national de la statistique et des études économiques du Grand-Duché de Luxembourg*).

³² See STATEC (2016).

³³ See STATEC (2022).

³⁴ See GDL (2009b).

³⁵ See GDL (2019).

bonus per household of €200-€400 per year, depending on the size of the household.³⁶ The allowance, paid out of the general government budget, benefits low-income households. As of 1 January 2023, the allowance is limited to those with an annual household income of no more than €28,730.85 (for a single person) – roughly €600 less than the minimum wage (*salairé social minimum* – SSM).³⁷ There is an additional €14,365.43 for a second person in the household, and then €8,619.25 for each additional person in the household, with a maximum of five people. The ceilings set for the energy bonus are slightly higher: €35,913.56, €17,956.78 and €10,774.07 respectively. The AVC is now set at €1,652 per year for a single person (+€200 energy bonus), increased by €413 (+€50 energy bonus) for every additional person (adult or child) in the household, up to a maximum of €3,304 (+€400 energy bonus), which corresponds to a household of five people. In some municipalities (but not all), these amounts are supplemented by a municipal allowance, which may be higher, lower or the same as the government allowance.

- The 2009 law organising social aid³⁸ regulates social assistance to be provided by the social offices. It states that these must “*ensure that people in need and their families have access to goods and services adapted to their particular situation*” (Article 2). It gives people in need a right to receive assistance – financial aid, or advice and support. To a certain extent, this provision may also help to cover school costs.

Other figures on these benefits are not available, and other studies do not exist.

There are no cash benefits to help children other than low-income children to meet the above educational costs.

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

2.3.1 Financial barriers

The only financial barriers that may exist reside in the fact that school-based activities may require some special clothing (for instance for sports), on the one hand, and that some trips may require a little pocket money, on the other. The only relevant study concerns reference budgets, which is ongoing by the STATEC. In this study, the costs for trips are calculated at a monthly rate of €1.11 for a child aged 10 and €5.54 for a child aged 14.³⁹ The study does not include a special item for sports clothing, only one for all clothes together.

2.3.2 Non-financial barriers

There do not appear to be any non-financial barriers to effective and free access to school-based activities for low-income children.

³⁶ For the current amounts, see <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/202302.html>, downloaded on 16 February 2023.

³⁷ For a comparison of the SSM with the AROP threshold, see Sub-section 3.1.2.

³⁸ See GDL (2009a).

³⁹ See STATEC (2016).

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

All schoolchildren, generally from age 4, who attend compulsory education (i.e. until age 16) are provided with a free meal every day (normally from Monday to Friday) during school terms, regardless of their parents' income.⁴⁰ This applies to all types of education and childcare facilities: children's houses (*maisons relais pour enfants*), daycare centres, *mini-crèches* and parental assistants (care in the home of the carer).

During the school holidays, low-income children are entitled to free meals in the same way as during school terms. For other children, the parental contribution scale of the CSA scheme applies,⁴¹ meals costing between €0.50 and €4.50 according to the household's income.

The aforementioned regulations have only applied since 1 September 2022. Before that, the parental contribution scale of the CSA scheme applied for every day of the year, granting free meals to low-income children.⁴²

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

Not applicable during school terms.

To qualify for free meals during school holidays, low-income children are defined as children from households with an income below twice the SSM.⁴³ There are no other conditions that should be met on top of the low-income criterion.

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

Not applicable during school terms.

Regarding free meals during school holidays: as of 1 February 2023, the annual SSM for unqualified workers is €29,365.⁴⁴ This SSM amounted to €26,588 for the whole year 2021,⁴⁵ the last year for which the AROP threshold is available, namely €40,782 for a household with one adult and two children and €53,527 for a household with two adults and two children.⁴⁶ For comparison, twice the SSM amounted to a gross income of €53,176 per year. As the net income varies according to an individual's fiscal situation, a general conclusion is not possible. However, since it is possible to add to this net income (from the SSM and possibly minimum income complement) other social transfers, namely child benefits and the AVC (see Sub-section 2.2), it can be concluded that in 2021 the maximum disposable income of households

⁴⁰ See <https://men.public.lu/en/enfance/02-gratuite.html>, downloaded on 28 January 2023.

⁴¹ See Sub-section 1.1 and <https://men.public.lu/dam-assets/fr/enfance/fr/02-cheque-service/participation-parents.pdf>, downloaded on 28 January 2023.

⁴² Compare with Sub-section 1.1.1.

⁴³ See <https://men.public.lu/en/enfance/02-gratuite.html>, downloaded on 28 January 2023.

⁴⁴ Own calculations according <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/202302.html>, downloaded on 16 February 2023.

⁴⁵ Own calculations according IGSS data, see <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/20210/20210101/202001.html>, downloaded on 26 January 2023.

⁴⁶ Data from Eurostat, EU-SILC [ILC_LI01], downloaded on 17 January 2023.

entitled to free meals for their children would probably have been slightly higher than the respective AROP thresholds, and therefore all AROP children would have been entitled to free meals during school holidays.

If these theoretical findings are transposed to 2022 or 2023, even if the respective AROP thresholds are not yet known, children regarded as being on low income would very probably also include AROP children. It is theoretically uncertain, although very likely, that all AROPE children would also be included.

There is no breakdown of the AROPE indicator for the age group applicable in Luxembourg, namely 4-11. In 2021, approximately 13,000 children aged 6-11 lived in an AROPE household, representing 31% of this age group⁴⁷ (this age group is the closest to the actual one).

There is also no division between children in ECEC and schoolchildren. Only the total number of 51,862 resident children benefiting from the CSA scheme in 2021 is available – these were 59% of the targeted population. There are also no data on how many of these children were granted free meals due to being low-income children.

There are no data or studies about non-take-up.

No data or studies appear to exist on the exclusion from free meals of children over-represented in the AROPE population, and there is no indication that this has occurred.

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

3.2.1 Financial barriers

There are no financial barriers to free access to school meals for low-income children.

3.2.2 Non-financial barriers

There do not appear to be any non-financial barriers. The quality of food may be an issue: however, this is difficult to assess, since opinions on quality may differ and there does not appear to be an objective database on this. As the MENEJ argues for free school meals on the grounds that “*a healthy, balanced diet contributes to their health and well-being*”,⁴⁸ it can be assumed that the people responsible are aware of the quality issue.

In this vein, the MENEJ has implemented the “concept food4future” in school and university restaurants from the beginning of the 2021/2022 school year. It is part of a process to promote a better diet – one that is both healthy and sustainable.⁴⁹

Since as far back as 2006, the MENEJ – together with the Ministry for Health, the Ministry of Sports, and the Ministry for Family, Integration and the Greater Region (MFAMIGR) – has organised a programme educating pupils on healthy lifestyles and food choices, named GIMB (*Gesond iessen, Méi bewegen* – Healthy eating, More moving⁵⁰). The programme is aimed at the general population and is designed to promote a balanced diet as well as regular and

⁴⁷ Data from Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023.

⁴⁸ For the MENEJ’s argument for free school meals, see <https://men.public.lu/en/enfance/02-gratuite.html>, downloaded on 28 January 2023.

⁴⁹ For more details, see sub-chapter 8.4 of the Luxembourg national action plan, available on <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>, downloaded on 26 January 2023.

⁵⁰ See <https://gimb.public.lu/fr.html> and (for the national framework plan) <https://gimb.public.lu/fr/publications/2018/PCN-GIMB-2018-2025.html>, especially pages 22-27; both downloaded on 28 January 2023.

adapted physical activity to fight against the problem of obesity and a sedentary lifestyle. It mainly consists of an information and motivational campaign, combined with concrete activities in individual schools.⁵¹

We can therefore conclude that the quality of food offered is good.

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	ALL

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

All services listed in Table 4.1 are free for all children until age 18.⁵²

The government has put in place a number of programmes to ensure that parents get medical care for their children.

Payment of the post-natal portion of the childbirth allowance (€580.03) is subject to six medical examinations of the child before the age of 2.⁵³ The examinations are free of charge and must be carried out by either a paediatrician, an internal medicine specialist or a general practitioner, but not by midwives or nurses. The examinations are described in the health book, which is given to each child and in which the examining doctor records the results of the examinations carried out. When the child's birth is declared, this health book is issued to the mother or to the child's custodian by the civil registration officer of the municipality or by the administration of the hospital in which the child was born.⁵⁴

Mention should also be made of the case of an NGO⁵⁵ that offers free consultations for young children aged 0-4 to promote, monitor and maintain their health (but not to treat sickness).⁵⁶

⁵¹ See e.g. <https://www.vdl.lu/en/living/education-and-training/enrolling-your-child-school/promoting-childrens-health>, see also <https://gimb.public.lu/fr/publications/2019/alimentation-saine-serviceseducation.html>, both downloaded on 28 January 2023.

⁵² Article 35 of the Statutes of the National Health Fund (*Caisse Nationale de Santé – CNS*), see <https://cns.public.lu/dam-assets/legislations/statuts/cns-statuts-01112023.pdf>, downloaded on 30 January 2023.

⁵³ See Article 280 of the social security code (*Code de la sécurité sociale*): IGSS (2022).

⁵⁴ See <https://cae.public.lu/en/allocations/prime-de-naissance/apres-la-naissance--conditions.html>, downloaded on 30 January 2023.

⁵⁵ This is the "*Ligue médico-sociale*" which was initially dedicated primarily to the prevention of tuberculosis, a task that was officially entrusted to it by a law of 19 March 1910. See <https://ligue.lu/support/la-ligue>, downloaded on 30 January 2023.

⁵⁶ See <https://ligue.lu/home/tracing-reservation-en-ligne-1-1>, downloaded on 30 January 2023.

Health and dental care monitoring occurs regularly throughout the period of primary education (i.e. generally ages 4-12⁵⁷). They are normally compulsory, but parents can ask for their child to be exempted. They include medical and school monitoring, the observation of anomalies and the detection of diseases or deficits, as well as the regular monitoring of the health problems of specific pupils.⁵⁸

The fact that all pupils are followed by the school medical service ensures that low-income children are reached in cases where they might otherwise not be. Furthermore, after examinations, if problems have been detected, an opinion with medical advice or a recommendation to consult their attending physician is sent to the parents. The school medical team monitors and checks the return of opinions completed by attending physicians, allowing regular monitoring of the health problems of these pupils.

Finally, this regular medical follow-up is complemented by the GIMB programme, educating pupils on healthy lifestyles and food choices promoted by the Ministry of Health, the Ministry of Sports, the MENEJ and the Ministry for Family, Integration and the Greater Region. The programme is aimed at the general population; but a specific part of it is aimed at children, with the objective to promote a balanced diet as well as regular and adapted physical activity to fight against the problem of obesity and a sedentary lifestyle. It mainly consists of an information and motivational campaign, combined with concrete activities in individual schools.⁵⁹

The government announced⁶⁰ the introduction of universal healthcare coverage (*Couverture Universelle des Soins de Santé*) in October 2021; it had been an element of its coalition agreement for 2018-2023.⁶¹ The objective of the project is to offer everyone access to high-quality healthcare who has stayed for a minimum time on Luxembourg territory, access to healthcare benefits and services, and affordable medicines and vaccines for all residents over 18 and their family members. Working groups, together with the above-mentioned civil society organisations (CSOs), had prepared the implementation and the first people were signed up to this new scheme in the first half of 2022. It was envisaged that the current pilot project would be evaluated and amended, if necessary, at the beginning of 2023.

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

Not applicable.

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

Not applicable: access is free for all children.

⁵⁷ See GDL (1987 and 2011).

⁵⁸ See Ministère de la Santé (2022), pp 110-117. More details can be found on <https://sante.public.lu/fr/espace-citoyen/dossiers-thematiques/m/medecine-scolaire.html>, downloaded on 30 January 2023.

⁵⁹ See e.g. <https://www.vdl.lu/en/living/education-and-training/enrolling-your-child-school/promoting-childrens-health>; see also <https://gimb.public.lu/fr/publications/2019/alimentation-saine-serviceseducation.html>; both downloaded on 28 January 2023.

⁶⁰ See https://gouvernement.lu/fr/actualites/toutes_actualites/communiqués/2021/10-octobre/27-cuss.html, downloaded on 19 February 2023.

⁶¹ See GL (2018).

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

As all children's healthcare costs are covered by the CNS, such cash benefits are not needed.

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

There may be barriers to accessing health services for low-income children, as parents from poorer households may be more reluctant to see a doctor.⁶² Unfortunately, the EU-SILC indicator “self-reported unmet need for medical care” does not provide a breakdown by age for those under 16; the youngest age range for which results are available is 16-24. Furthermore, a Eurostat news article⁶³ states that, in 2017, 1.8% of children in the EU reported an unmet need for medical examination or treatment, whereas the figure for Luxembourg was around 1%. However, these data do not allow a distinction to be made between children from low-income households and children from more affluent households.

To prevent such possible parental reluctance, various programmes have been set up, which were described above in Section 4.1.

Despite compulsory health insurance, some population groups remain without coverage and have very limited access to healthcare – namely, homeless people, residents whose welfare benefits are ending, and undocumented migrants. At least 1,258 people were reported to be without health insurance or to face financial difficulties obtaining it in 2021.⁶⁴ They are included in a total of beneficiaries of the NGO “*Médecins du Monde*”, aged between 6 months and 78 years (unfortunately, there are no data on how many children are among these people). 97.5% of this population were members of AROP households. The *Médecins du Monde* teams thus treated people in precarious housing, homeless people, people not registered in a municipality, migrants (EU citizens or third-country nationals) in an irregular situation, and even families whose applications have been rejected or who have not applied for asylum.

In general, CSOs and the actors in the field often highlight the fact that the CNS certainly provides a very large proportion of the population with compulsory health insurance; but there are still layers that are not covered.⁶⁵ This is why a number of CSOs were calling for the introduction of universal health coverage.⁶⁶ 15 organisations were supporting this call, noting among other things that the CNS coverage rate fell from 99% in 2002 to 95.2% in 2015. They had identified the following groups among the people they follow in their daily medical and social services work: pregnant women who do not have access to pre-natal and post-natal care; women, especially in multi-factorial precarious situations and at risk of great poverty, who do not have access to all sexual, reproductive and psychological health services; children in school – and sometimes born in Luxembourg – who cannot be vaccinated or go to the doctor;

⁶² It is at least well established that there is a relationship between bad health and poverty: poverty makes people sick and sickness makes people poor. Poor people have a higher rate of illness and a significantly lower life expectancy. See for instance Trabert and Kleinehanding (2016).

⁶³ See <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20190215-1>, downloaded on 12 March 2023.

⁶⁴ See *Médecins du Monde* (2022).

⁶⁵ See <https://medecinsdumonde.lu/fr/articles/luxembourg/15062020/acces-la-sante-pour-tous-au-luxembourg>, downloaded on 19 February 2023.

⁶⁶ See <https://www.infogreen.lu/la-couverture-sanitaire-universelle-au-luxembourg-donner-acces-aux-soins.html#:~:text=L%27acc%C3%A8s%20aux%20soins%20est%20le%20droit%20humain%20le%20plus,enfants%20vivant%20sur%20son%20territoire> downloaded on 19 February 2023, and <https://ronnendes.ch.lu/acces-aux-soins-pour-tous>, downloaded on 19 February 2023.

prisoners who leave prison and no longer have access to their medical monitoring – often for chronic and psychological conditions; homeless people left without care; people infected with HIV and hepatitis who do not have access to medical treatment; and drug addicts who do not have access to substitution programmes or primary healthcare. They declared that these situations were caused by administrative, financial, cultural or sociological factors.

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

One financial barrier that can hinder access to healthy nutrition for low-income children is the financial situation of their parents. The number of workers paid at the SSM⁶⁷ is very high in Luxembourg.⁶⁸ In 2021, there were approximately 63,950 employees on a salary in the neighbourhood of the SSM⁶⁹ (representing 15.3% of total employment, excluding civil servants).⁷⁰ However, the SSM is not high enough to protect workers receiving it against the risk of poverty, especially in the cases of single earners with children or other dependent household members. Such families are entitled to additional revenue within the framework of the Revis, but for a number of workers the Revis is also lower than the AROP threshold.⁷¹ Furthermore, the significant non-take-up rate of the Revis should not be overlooked, since it may also increase the number of people with low incomes. The non-take-up rate seems to be very high in Luxembourg (compare with Sub-section 1.1.1). It is estimated that these low-wage earners and those households that have to live on the Revis alone make up around 10% of the resident population.

⁶⁷ The gross monthly SSM for full-time employees aged 18 and over was €2,256.95 in December 2021 and has been raised three times since then.

⁶⁸ Please note that this is a subjective opinion of the author. In the absence of a European comparison of minimum-wage earners, it could be a possibility to use the “number of low-wage earners as a proportion of all employees” (see Eurostat, SES [EARN_SES_PUB1S], downloaded on 15 February 2023), where “low-wage” is defined as “less than the median gross hourly wage”. This proportion was 11.38% in 2018 for Luxembourg, “only” the seventh highest in the EU-27. However, this proportion has to be questioned, as minimum-wage earners alone already represent some 15% of the employed, and, whereas the median gross hourly earnings were set at €19.58 in 2018 (see Eurostat, SES [EARN_SES_PUB2S], downloaded on 15 February 2023) and thus the low wage at €13.06; the hourly SSM was €11.84 at that time (see e.g. ChD, 2022, p.10). This would imply that the proportion of low-wage earners should have been higher than the proportion of minimum-wage earners, which was not the case. An explanation may be, therefore, that the low-wage indicator is based on all employed people, whereas the proportion of 15% minimum-wage earners is calculated excluding civil servants. These developments underpin the author’s argument.

⁶⁹ IGSS puts workers with the lowest salaries in the category “in the neighbourhood of the minimum wage” if their salary is lower or equal to 102% of the SSM, see e.g. ChD (2022), p.15.

⁷⁰ See ChD (2022), p.18. Calculations are always done as of 31 March every year.

⁷¹ Compare STATEC (2018) and CSL (2016, 2017a and 2017b).

The financial constraints experienced by low-income parents have an impact on their ability and willingness to spend a lot of money on healthy food⁷² and this is aggravated by the fact that a large part of their disposable income is spent on housing costs.⁷³

The fact that healthy food is generally accepted to be more expensive than “ordinary” food may also aggravate the financial barrier. In the absence of a specific study relating to such costs, the reference budgets calculated by STATEC are used, for which the nutritional part was defined with the help of dieticians. STATEC calculated that the Revis, with family allowances and other social transfers, may be sufficiently high to manage the calculated reference budgets and thus the costs of a decent living.⁷⁴ However, the theoretical amounts set for housing costs in these reference budgets do not reflect the high proportions of income spent on housing mentioned above. Higher spending on housing therefore translates into lower spending on food, especially healthy food.

5.1.2 Non-financial barriers

Non-financial barriers that can hinder access to healthy nutrition for children from low-income families may include a poorer understanding amongst parents from low-income households of the distinctions between healthy and unhealthy food. Some might also argue that the higher employment rate of women results in mothers having less time to think about nutrition in general and resorting to quick solutions for snack time (packaged processed food or cash to buy snacks) rather than the provision of homemade healthy snacks (such as fruit, vegetables or sandwiches). In this context, a recent study gives us the following details.⁷⁵

- Across countries, there appears to be a trend that pupils with a higher socio-economic status eat fruit and vegetables significantly more often than those with a lower socio-economic status.
- Moreover, both fruit and vegetable consumption show a decrease with age. In an international comparison, Luxembourg schoolchildren do not state that they eat sweets more often than the average of respondents in all participating HBSC⁷⁶ countries, but they consume sugary drinks daily more often than average.
- Although, in the majority of countries, wealthier students were less likely to report regular consumption of sweets or sugary drinks, there were individual countries where the opposite was the case. Luxembourg belongs to the former group.

One indicator of unhealthy food consumption may be the growing prevalence of obesity in children. Indeed, for children aged 15-19 the prevalence of obesity in Luxembourg increased between 2014 and 2019 from 2.8% to 5.0%, whereas the increase for the EU as a whole was only from 3.1% to 4.1%.

⁷² See for instance Caitlin (2020) or <https://www.safefood.net/news/2019/low-income-household-grocery-shop>, downloaded on 15 March 2023.

⁷³ See Sub-section 6.1.

⁷⁴ See STATEC (2022).

⁷⁵ See Heinz *et al.* (2020).

⁷⁶ HBSC = Health Behaviour in School-aged Children, a World Health Organization collaborative cross-national study.

5.2 Publicly funded measures supporting access to healthy nutrition

The MENEJ gives the following argument for free school meals: “A healthy, balanced diet contributes to their health and well-being”.⁷⁷

In this vein, the MENEJ has implemented the “concept food4future” in school and university restaurants since the beginning of the 2021/2022 school year. It is part of a process for a better diet – one that is both healthy and sustainable.⁷⁸

The GIMB programme mentioned in Sub-sections 3.2.2 and 4.3 is also one such publicly funded measure to increase children's awareness and knowledge about healthy eating.

Another project, implemented by four NGOs, is the “social groceries” project. In 2010-2011, two NGOs (Caritas⁷⁹ and the Red Cross) took the initiative to start subsidised grocery shops (*épiceries sociales*) for low-income groups. These social grocery shops provide a constant basket of roughly 100 food and everyday products to people affected by poverty, at a reduced price of one third of the normal market price. This initiative, joined by two other NGOs (however with slightly different approaches), is co-financed by the Fund for European Aid to the Most Deprived (FEAD)⁸⁰ and the MFAMIGR. Through this solidarity initiative, disadvantaged people see their purchasing power increase while having access to fresh quality products. Cooking courses or lectures on healthy eating are also organised at irregular intervals in some of these shops. Access to the (currently 12) shops of Caritas and Red Cross is granted by the local or regional social offices and recognised private social services (the third NGO manages three shops with slightly different access criteria and the fourth NGO manages one shop, also with different access criteria). Each social office and each private social service applies its own rules as to whether people qualify as being on low income, or decides on a case-by-case basis. Nevertheless, it must be assumed that AROPE households are always eligible. There are no other conditions that must be met on top of the low-income criterion.

According to an MFAMIGR report, in 2021 the social groceries recorded 82,985 checkouts in the 16 shops. It is also reported that, in 2020, 5,331 households with 12,579 people received food aid and basic material aid subsidised by FEAD.⁸¹

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 rental burden has increased for lower-income households over the last decade, with 26.3% of tenants dedicating more than 40% of their net disposable household income⁸² to

⁷⁷ See <https://men.public.lu/en/enfance/02-gratuite.html>, downloaded on 28 January 2023.

⁷⁸ For more details, see sub-chapter 8.4 of the Luxembourg national action plan, available on <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>, downloaded on 26 January 2023.

⁷⁹ See <http://www.buttek.lu>, downloaded on 16 February 2023.

⁸⁰ See <https://ec.europa.eu/social/main.jsp?catId=1089>, downloaded on 15 February 2023.

⁸¹ See MFAMIGR (2022), pp. 85 and 113.

⁸² This is the definition of “housing cost overburden”.

housing costs in 2020. In particular, single-parent households and households with children are most likely to face housing problems. In 2020, 17.8% of all single-parent households had housing costs that represented more than 40% of their income, compared with the euro area average of 15.1%. For households with dependent children the housing cost overburden rate was 4.5% (euro area: 5.4%). The housing cost overburden rate in the total population stood at 8.5% (euro area: 7.8%).⁸³ The Commission's 2022 Luxembourg country report stated that: "*Surging house prices have significantly worsened housing affordability and have become one of the main sources of inequality*".⁸⁴ Furthermore, in 2020, 78.9% of all households were concerned by the financial burden of housing-related expenses.

The introduction of a rent subsidy in January 2016 was a long-awaited step forward in housing inclusion. As the first results were not considered sufficient, the conditions and arrangements of the measure changed from January 2018.⁸⁵ The rent subsidy was updated in March 2020 in view of the difficult situation for vulnerable groups during the COVID-19 sanitary crisis.⁸⁶ All numerical data, income ceilings, notional rent⁸⁷ prices and allowance levels, were updated.

The sharp rise in prices from autumn 2021 led to a tripartite meeting⁸⁸ in March 2022 that resulted in a "solidarity pack" (*Solidaritéispak*)⁸⁹ and a second tripartite meeting in September 2022.⁹⁰ One of the jointly decided measures was the adaptations to the rent subsidies that had been planned for later implementation. These adaptations included an increase in the rent subsidies by up to 50%, an expansion of the potential beneficiary population by increasing the income ceilings and taking into account single-parent situations. The rent subsidy law was passed by parliament on 14 July 2022; published on 26 July 2022⁹¹ and came into force on 1 August 2022.

The rent subsidy is allocated to low-income households renting in the private market, if their monthly rent exceeds 25% of their net disposable income (previously this threshold was 33%). Since 2022, the subsidy has been capped at a maximum amount of €400 per month, depending on the composition of the household (i.e. one or two adults and the number of children). The rent subsidy is means-tested and only available to households with an income not exceeding a ceiling fixed in relation to the household composition (e.g. monthly ceiling of €3,310 for a single person, where previously this had been €2,650, for whom the SSM for unqualified worker was €2,313.38 as of 1 April 2022 and the AROP threshold was €1,892 in

⁸³ All values of indicators in this paragraph stem from Eurostat, EU-SILC [ILC_LVHO07A, C and E], downloaded on 16 February 2023.

⁸⁴ See European Commission (2022a).

⁸⁵ See GDL (2015 and 2017c).

⁸⁶ See GDL (2020a).

⁸⁷ Until recently it was not the rent paid that was taken to calculate the subsidy, but a notional rent. This notional rent was fixed in relation to the household composition; it was the same for the whole country, with no regional differences. However, the actual rents paid differed greatly from region to region. A breakdown of apartment rent prices by municipalities shows price levels between €15.88 and €43.35 per sqm with a national average of €32.27 per sqm in 2022: <https://data.public.lu/fr/datasets/loyers-annonces-des-logements-par-commune/#resources>, downloaded on 7 February 2023.

⁸⁸ The "tripartite" brings together the social partners, employers and trade unions, with the government. It was installed for the first time after the steel crisis of the 1970s and has since been summoned irregularly by the government, for example in times of crisis when extraordinary measures must be decided. The government reaches agreement with the social partners and then takes the necessary decisions, including, where appropriate, the tabling of draft laws in parliament. See <https://luxembourg.public.lu/fr/societe-et-culture/systeme-politique/tripartite.html>, downloaded on 16 February 2023.

⁸⁹ See https://gouvernement.lu/fr/actualites/toutes_actualites/video-conference-presse/2022/03-mars/31-briefing-bettel.html, downloaded on 16 February 2023.

⁹⁰ See https://gouvernement.lu/fr/actualites/toutes_actualites/communiqués/2022/09-septembre/21-tripartite.html, downloaded on 16 February 2023.

⁹¹ See GDL (2022).

2020; or a monthly ceiling of €7,613 for a household with two children, where previously this had been €5,500, with the AROP threshold at €3,973.20 in 2020 or €3,027.20 for single-parent households). These are the ceilings for the maximum amount of the subsidy. The amount of the subsidy decreases in relation to income up to €4,467 per month for a single person or €9,151 for a household with two children, at which point they get the minimum subsidy of €10 per month. The applicant has to prove three months of regular income (where previously this had been six months); other social transfers will no longer be included to determine the reference income. The rent subsidy is now no longer calculated on the basis of a notional rent. The calculation is now only based on the household's revenue and its composition and is between €10 as a minimum and a maximum that varies between €200 and €400 per month, according to the household composition and income.⁹² This is a major improvement over previous amounts; however, it is insufficient to guarantee that the rent burden for all low-income earners is kept below 25% of their disposable income.⁹³ The workers chamber (*Chambre des Salariés Luxembourg* – CSL) in its opinion on the draft law on housing aid⁹⁴ said that the increase in the housing allowance, and the amounts provided for by the draft law, were not sufficient to offset the increase in rents since 2015.

The AVC described in Sub-section 2.2, which may also help to cover excessive housing costs, especially the additional energy bonus, is particularly important with regard to supporting access to adequate housing.

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

6.2.1 Mapping the provision of social housing

In the absence of a clear definition of social housing in Luxembourg legislation,⁹⁵ government policy in this field has been based since 1979 on a law⁹⁶ providing public support to municipalities, NGOs and two public housing providers (*Fonds du Logement* and *Société Nationale des Habitations à Bon Marché*). A law passed in 2008⁹⁷ introduced the housing pact (*pacte logement*), a framework for a covenant with local authorities concerning the construction of new housing and the provision of more dwellings available for social rental.⁹⁸

Two draft laws reforming the law of 1979⁹⁹ were tabled to parliament at the end of 2021. The first defined “affordable housing” (for rental and sale) and “moderate cost housing” (for sale), the calculation of rents and prices, and the subsidies for developers.¹⁰⁰ The second law reformed housing assistance by simplifying the different forms of assistance and making more households eligible.¹⁰¹ The goal is to limit the share of rent costs in disposable income to a maximum of 25% (instead of 40% hitherto). The subsidies will be defined so that 50% of

⁹² A simulator is available: <https://guichet.public.lu/fr/outils/subvention-loyer.html>, downloaded on 16 February 2023.

⁹³ For more details and examples, see Annex 1 of Urbé (2021).

⁹⁴ See CSL (2022b).

⁹⁵ See e.g. Cour des Comptes (2019) and Observatoire de l'Habitat (2022).

⁹⁶ See GDL (1979).

⁹⁷ See GDL (2008).

⁹⁸ See <http://pacte-logement.lu>, downloaded on 7 February 2023.

⁹⁹ See GDL (1979).

¹⁰⁰ ChD (2021a).

¹⁰¹ See ChD (2021b).

households will be eligible for affordable rental housing, 60% for affordable housing to purchase and 70% for moderate-cost housing to purchase.

Among others, the CSL has already delivered its opinions on these two draft laws, and while acknowledging their positive objectives emphasised the need for other more incisive measures to curb soaring prices in a dysfunctional real estate market.¹⁰²

The government also organised meetings with local authorities in order to actively promote an increase in the (social) housing stock. Social housing in Luxembourg is essentially limited to the most deprived, but there is a growing population with a higher, but still modest, income for whom the private rental market is not affordable. As a way of increasing investment in housing for this population, in 2017 the Luxembourg public pension fund agreed to invest in the construction of a building to be rented out as a whole to the Social Estate Agency (*Agence Immobilière Sociale – AIS*).¹⁰³ This initiative is seen as a pilot scheme that, if successful, could be developed on a much larger scale and serve as an example for other investors.¹⁰⁴

The progress in combating housing exclusion is clear, but there is still a long way to go. NGOs estimate that even the commitment of 48,000 new houses (the construction of which appears to have taken off rather slowly) will not be enough to respond to the demand, estimated at 60,000.¹⁰⁵ The lack of a formal, legal definition of social housing in Luxembourg is a weakness. Its introduction could perhaps have been helpful in speeding up the implementation of the national strategy against homelessness and housing exclusion. The government, however, preferred to use the terms affordable housing (for rental and sale) and moderate-cost housing (for sale).

On 21 March 2020, parliament passed a law establishing a special fund to support housing development, giving the state the means to establish a land reserve.¹⁰⁶

On 14 July 2021, parliament passed a law for a housing pact 2.0.¹⁰⁷ The law has three objectives: to increase the supply of affordable and sustainable housing; to mobilise existing land and residential potential; and to improve residential quality. It defines the "housing pact", a contract to be concluded between the state and each municipality (99 of the 102 municipalities had signed such a contract by 21 October 2022¹⁰⁸). Such a contract provides that the municipality should draw up a local housing action programme with the support of a housing counsellor (who is defined in the law itself). For the activities of this programme, including the housing counsellor's fees, the municipality is entitled to a financial contribution from the state.

The law also dictates the percentages of affordable housing to be provided in each construction project: these can be 10, 15 or even 20%, depending on the total number of housing units planned and other circumstances. These affordable housing units must then be transferred by the promoter to the municipality (or the state) at cost price. In return, the percentage use of the land is increased by 10%, which means that the promoter can build 10% more living space than that contained in the development plans.

¹⁰² See CSL (2022a and b).

¹⁰³ See Sub-section 6.3.

¹⁰⁴ See Swinnen (2017).

¹⁰⁵ See Urbé (2019).

¹⁰⁶ See GDL (2020b).

¹⁰⁷ See https://gouvernement.lu/fr/actualites/toutes_actualites/communiqués/2019/11-novembre/14-pacte-logement.html, downloaded on 7 February 2023. See GDL (2021) and Urbé (2020).

¹⁰⁸ See https://mlog.gouvernement.lu/fr/actualites.gouvernement%2Bfr%2Bactualites%2Btoutes_actualites%2Bcommuniqués%2B2022%2B10-octobre%2B21-pacte-logement-2.html, downloaded on 15 February 2023.

For access to social housing in Luxembourg, there is no low-income criterion. The objective is to provide housing to households with a modest income. In the event of a vacancy in a dwelling, a beneficiary household is therefore chosen from among those on the waiting list for which the dwelling is suitable in terms of the number of rooms in relation to the composition of the household. Among these households, a classification is established according to the rate of rent to be paid, this rate depending on the income of the household and the surface area of the accommodation. Are taken into consideration for the allocation of housing, households that have a rent rate that is among the four lowest values of the established classification. According to this procedure, only low-income applicants will access the dwelling. To choose among these four households, a series of other criteria is envisaged.¹⁰⁹

There are no data or studies which focus on the situation of low-income households with children as regards access to social housing.

6.2.2 Main barriers to effective access to social housing

6.2.2.1 Financial barriers

As the rents for social housing are calculated in relation to the income of the household, there are no financial barriers hindering access to social housing.

6.2.2.2 Non-financial barriers

The evidence available does not make it possible to identify barriers hindering access for low-income children. Only a general picture is possible. The largest barrier to effective access to social housing is the lack of availability. The waiting lists are such that applicants have to wait a very long time, especially large families because larger apartments are less available. At the end of 2021, the *Fonds du Logement* alone had some 4,000 households on its waiting list,¹¹⁰ and the AIS (see below) 1,337 households. Every provider of social housing has its own waiting list. Therefore, the draft law No 7937 envisages the establishment of a common waiting list for all providers, in order to increase transparency and effective help for the most vulnerable: the national waiting list as a one-stop shop for applicants for affordable housing.¹¹¹ According to different calculations and estimates, social housing only makes up 1.5-3% of the total number of dwellings.¹¹² Recently a number of measures have been undertaken, and others are in the pipeline; but some stakeholders are convinced that these are not enough to deal definitely with the existing problems.

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

The Luxembourg government recognises the issue and has taken (or planned) several measures to improve the situation.

Affordable and accessible housing for vulnerable groups was the reason behind the development of the AIS¹¹³ by NGOs. At the end of December 2022, the AIS was managing

¹⁰⁹ Such as a household that must leave unsanitary or uninhabitable housing or following an expropriation procedure for reasons of public utility or following an eviction order; or a household occupying a dwelling not equipped with a shower or a bathroom or a WC; or a household that must pay rent that exceeds 30% of its monthly net disposable income: see GDL (1998).

¹¹⁰ See Fonds du Logement (2022), p.20.

¹¹¹ See ChD (2021a).

¹¹² See e.g. Cour des Comptes (2019).

¹¹³ See <https://fondation-logement.lu/agence-immobiliere-sociale/>, downloaded on 2 February 2023.

620 dwellings compared with 602 housing units at the end of 2021, 575 at the end of 2020, 553 at the end of 2019 and 518 at the end of 2018. The AIS accommodated 2,421 people during 2022, 1,094 of whom were children, and 1,337 households were still on their waiting list.¹¹⁴ The AIS applies a low-income criterion of 2.5 times the SSM. This is since 1 February 2023 a monthly amount of €6,117.68, compared with the AROP thresholds in 2020: €1,892 for a single person, €3,027.20 for a single-parent household with two children and €3,973.20 for a household with two adults and two children. We can conclude that all AROP children are included in the eligible population.

One of the factors in the success of this scheme is undoubtedly the tax advantages for house-owners, when renting through the AIS.¹¹⁵

The business model of the AIS is called “social rental management” (*gestion locative sociale*); it functions by renting apartments from private landlords at reduced prices and then passing them on to the needy at social prices adapted to their revenue, accompanied by a guarantee and a tax reduction for the landlords. This has since been copied by a number of municipal organisations and NGOs – 34 organisations as at 25 March 2021; the Ministry of Housing and the MFAMIGR subsidise these activities through agreements signed with the organisations.¹¹⁶

In these agreements the criterion to be eligible for this kind of social renting is formulated as follows:

- people in precarious and excluded situations, natives or migrants; and
- particularly vulnerable people, in very great precariousness, victims of social isolation and strong marginalisation, marked by a situation of homelessness or long-term poor housing, associated with severe psychopathology and/or addiction requiring intensive long-term support.

This is not a clear definition and is therefore not comparable with the AROP threshold. Obviously “in precarious and excluded situations” is not a synonym for AROPE. Thus, the agreements leave a large margin of manoeuvre to the organisations.

Finally, it is worth mentioning that the Luxembourg government has also put in place a wide range of state aids for those who want to buy or build their own house (or apartment), as well as for those who want to renovate their accommodation (see Annex 2).

¹¹⁴ Figures about numbers of dwellings and households on the waiting list stem directly from the AIS.

¹¹⁵ For more details, see Urbé (2019).

¹¹⁶ See www.logement.lu/gls, downloaded on 2 February 2023.

References

- Amétépé, Fofu (2010), *L'efficacité du revenu minimum au Luxembourg: l'analyse du non recours*, in Degrave, F. et al. (eds): *Transformations et innovations économiques et sociales en Europe: quelles sorties de crise? Regards interdisciplinaires*, Louvain.
- Caitlin, Daniel (2020), *Is healthy eating too expensive? How low-income parents evaluate the cost of food*, Bethesda.
- CEPS/INSTEAD (2010), *Eligibility and take up of social assistance for immigrants and nationals: the case of Luxembourg?*, Working Paper 2010-05, Differdange.
- ChD – Chambre des Députés (2021a), *Projet de loi relative aux logements abordables (intitulé abrégé)*, Document parlementaire 7937/00, Luxembourg.
- ChD – Chambre des Députés (2021b), *Projet de loi relative aux aides individuelles au logement (intitulé abrégé)*, Document parlementaire 7938/00, Luxembourg.
- ChD – Chambre des Députés (2022), *Projet de loi portant modification de l'article L.222-9 du Code du travail*, Document parlementaire 8117, Luxembourg.
- CSL – Chambre des Salariés Luxembourg (2016), *Avis II/62/2016 relatif au projet de loi modifiant l'article L.222-9 du Code du travail*, Luxembourg.
- CSL – Chambre des Salariés Luxembourg (2017a), *Avis II/16/2017 relatif au projet de loi relative au Revenu d'inclusion sociale (intitulé abrégé)*, Luxembourg.
- CSL – Chambre des Salariés Luxembourg (2017b), *Avis (complémentaire) II/58/2017 relatif au projet de loi relative au Revenu d'inclusion sociale et portant modification ...*, Luxembourg.
- CSL – Chambre des Salariés Luxembourg (2022a), *Avis III/15/2022 relatif au projet de loi relative aux logements abordables (intitulé abrégé)*, Luxembourg.
- CSL – Chambre des Salariés Luxembourg (2022b), *Avis III/16/2022 relatif aux projet de loi relative aux aides individuelles au logement (intitulé abrégé)*, Luxembourg.
- Cour des Comptes (2019), *Rapport spécial sur la réalisation de logements sociaux*, Luxembourg. Available at: <https://cour-des-comptes.public.lu/dam-assets/fr/rapports/rapports-speciaux/2019/Rapport-Logements-Sociaux.pdf>, downloaded on 16 February 2023.
- European Commission (2022a), *Commission Staff Working Document, Country Report Luxembourg 2020, Accompanying the document Recommendation for a COUNCIL RECOMMENDATION on the 2022 National Reform Programme of Luxembourg and delivering a Council opinion on the 2022 Stability Programme of Luxembourg*, SWD(2022) 618 final, Brussels.
- European Commission (2022b), Directorate-General for Employment, Social Affairs and Inclusion Directorate F, *Employment and Social Developments in Europe 2022, Young Europeans: employment and social challenges ahead*, Publications Office of the European Union, Luxembourg.
- Fonds du Logement (2022), *Rapport d'activités 2021*, Luxembourg.
- GDL – Grand-Duché de Luxembourg (1979), *Loi du 25 février 1979 concernant l'aide au logement*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 16 du 27 février 1979 Luxembourg.

- GDL – Grand-Duché de Luxembourg (1987), *Loi du 2 décembre 1987 portant réglementation de la médecine scolaire*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 96 du 9 décembre 1987, Luxembourg.
- GDL – Grand-Duché de Luxembourg (1998), *Règlement grand-ducal du 16 novembre 1998 fixant les mesures d'exécution relatives aux logements locatifs, aux aides à la pierre ainsi qu'aux immeubles cédés sur la base d'un droit d'emphytéose et d'un droit de superficie, prévus par la loi modifiée du 25 février 1979 concernant l'aide au logement*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 97 du 25 novembre 1998, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2008), *Loi du 22 octobre 2008 portant promotion de l'habitat et création d'un pacte logement avec les communes (référence abrégée)*, Journal officiel du Grand-Duché de Luxembourg Mémorial A No 159 du 27 octobre 2008, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2009a), *Loi du 18 décembre 2009 organisant l'aide sociale*, Journal officiel du Grand-Duché de Luxembourg Mémorial A, No 260 du 29 décembre 2009, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2009b), *Règlement du Gouvernement en Conseil du 19 décembre 2008 portant création d'une allocation de vie chère*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 4 du 21 janvier 2009, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2009c), *Loi du 6 février 2009 portant organisation de l'enseignement fondamental*, Journal officiel du Grand-Duché de Luxembourg Mémorial A, No 20 du 16 février 2009, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2011), *Règlement grand-ducal du 24 octobre 2011 déterminant le contenu et la fréquence des mesures et examens de médecine scolaire et le fonctionnement de l'équipe médico-socio-scolaire*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 219 du 28 octobre 2011, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2015), *Loi du 9 décembre 2015 portant introduction d'une subvention de loyer et modifiant: a) la loi modifiée du 25 février 1979 concernant l'aide au logement; b) la loi modifiée du 29 avril 1999 portant création d'un droit à un revenu minimum garanti; c) la loi modifiée du 21 septembre 2006 sur le bail à usage d'habitation et modifiant certaines dispositions du Code civil*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 233 du 14 décembre 2015, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2016), *Loi du 24 avril 2016 portant modification de la loi modifiée du 4 juillet 2008 sur la jeunesse*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 81 du 6 mai 2016, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2017a), *Loi du 29 août 2017 portant modification 1. de la loi modifiée du 4 juillet 2008 sur la jeunesse; 2. de la loi du 18 mars 2013 relative aux traitements des données à caractère personnel concernant les élèves*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 791 du 6 septembre 2017, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2017b), *Règlement grand-ducal du 29 août 2017 fixant les modalités d'octroi de la subvention pour ménage à faible revenu et de la subvention du maintien scolaire*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 797 du 7 septembre 2017, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2017c), *Loi du 15 décembre 2017 portant modification de la loi modifiée du 25 février 1979 concernant l'aide au logement*, Journal officiel du

- Grand-Duché de Luxembourg, Mémorial A No 1073 du 18 décembre 2017, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2018a), *Loi du 28 juillet 2018 relative au revenu d'inclusion sociale*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 630 du 30 juillet 2018, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2018b), *Règlement grand-ducal du 20 juillet 2018 portant modification du règlement grand-ducal du 29 août 2017 fixant les modalités d'octroi de la subvention pour ménage à faible revenu et de la subvention du maintien scolaire*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 692 du 16 août 2018, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2019), *Règlement du Gouvernement en Conseil du 8 novembre 2019 relatif à l'octroi d'une allocation de vie chère au titre de l'année 2020*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A, No 783 du 25 novembre 2019, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2020a), *Règlement grand-ducal du 27 mars 2020 modifiant le règlement grand-ducal modifié du 9 décembre 2015 fixant les conditions et modalités d'octroi de la subvention de loyer prévue par la loi modifiée du 25 février 1979 concernant l'aide au logement*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 202 du 27 mars 2020, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2020b), *Loi du 25 mars 2020 portant création du Fonds spécial de soutien au développement du logement*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 188 du 25 mars 2020, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2021), *Loi du 30 juillet 2021 relative au Pacte logement 2.0 (référence abrégée)*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A N° 624 du 18 août 2021, rectifiée au Mémorial A No 631 du 20 août 2021, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2022), *Loi du 22 juillet 2022 relative à une subvention de loyer*, Journal officiel du Grand-Duché de Luxembourg, Mémorial A No 396 du 26 juillet 2022, Luxembourg.
- GDL – Grand-Duché de Luxembourg (2023), *Code du travail, version consolidée*. Available at <https://data.legilux.public.lu/filestore/eli/etat/leg/code/travail/20230101/fr/pdf/eli-etat-leg-code-travail-20230101-fr-pdf.pdf>, downloaded on 28 January 2023.
- GL – Gouvernement luxembourgeois (2018), *Accord de coalition 2018-2023*, Luxembourg.
- Heinz, Andreas, Kern, Matthias Robert; van Duin, Claire; Catunda, Carolina; Willems, Helmut (2020), *Gesundheit von Schülerinnen und Schülern in: Luxemburg – Bericht zur luxemburgischen HBSC-Studie*, Esch-sur-Alzette.
- IGSS (Inspection Générale de la Sécurité Sociale) (2022), *La Sécurité sociale 2021, Code de la sécurité sociale*, Luxembourg. Available at <https://igss.gouvernement.lu/fr/publications/CSS/2022.html>, downloaded on 28 January 2023.
- LISER (2022), *L'impact des politiques sociales et fiscales en matière de logement sur la situation de revenu des locataires et propriétaires*, Observatoire de l'Habitat, La note 30 en bref, Luxembourg.
- Médecins du Monde (2022), *Rapport annuel 2021*, Luxembourg.
- MENEJ – Ministère de l'Education nationale, de l'Enfance et de la Jeunesse (2022), *Rapport d'Activité 2021*, Luxembourg.

- MENEJ/Uni – Ministère de l'Education nationale, de l'Enfance et de la Jeunesse/Université du Luxembourg, Unité de recherche INSIDE (2015), *D'Education précoce, Mat de Kanner, fir d'Kanner, Evaluationsstudie: Die Éducation précoce als Raum für Bildungs- und Lernprozesse dreijähriger Kinder*, Luxembourg.
- MFAMIGR – Ministère de la Famille, de l'Intégration et à la Grande Région (2022), *Rapport d'activité 2021*, Luxembourg.
- Ministère de la Santé (2022), *Rapport d'Activité 2021*, Luxembourg.
- Observatoire de l'Habitat (2022), *L'impact des politiques sociales et fiscales en matière de logement sur la situation de revenu des locataires et propriétaires*, Note 30, Esch/Alzette.
- STATEC (2016), *Quels besoins pour une vie décente? Vers un budget de référence pour le Luxembourg*, Cahier Economique 122, Luxembourg.
- STATEC (2018), *Rapport travail et cohésion sociale 2018*, Analyses 1/2018, Luxembourg.
- STATEC (2022), *Des budgets de référence pour les jeunes âgés de 15 à 18 ans: les adolescents face à leurs besoins minimums*, Economie et Statistiques, Working Paper 130, Luxembourg.
- Swinnen, Hugo (2017), *ESPN Flash Report: Luxembourg – The public pension fund invests in affordable rented housing in Luxembourg*, ESPN Flash Report 2017/74, European Social Policy Network (ESPN), Brussels: European Commission.
- Trabert, Geerhard & Kleinehanding, Nele (2016), *Armut macht krank und Krankheit macht arm – Armut im deutschen Gesundheitssystem*, in: Georges, Nathalie & Schronen, Danielle & Urbé, Robert (eds): *Sozialalmanach 2016*, Caritas Luxembourg: Inégalités, Luxembourg.
- Urbé, Robert (2019), *ESPN Thematic Report on National strategies to fight homelessness and housing exclusion – Luxembourg*, European Social Policy Network (ESPN), Brussels: European Commission.
- Urbé, Robert (2020), *New housing initiatives in Luxembourg*, ESPN Flash Report 2020/08, European Social Policy Network (ESPN), Brussels: European Commission.
- Urbé, Robert (2021), *ESPN Thematic Report on Access to social protection for young people – Luxembourg*, European Social Policy Network (ESPN), Brussels: European Commission.

Annexes

Annex 1: The Luxembourg minimum income scheme – Revis

The minimum income scheme in Luxembourg is defined by the law of 28 July 2018 introducing the Revis.¹¹⁷

The Revis is calculated at household level. It includes two components: a social inclusion benefit and an activation benefit. The activation benefit is the remuneration of hours worked/spent in activities organised by the national social inclusion office (*Office National d'Inclusion Sociale*; formerly *Service National d'Action Sociale*). This remuneration is equivalent to the SSM.

The social inclusion benefit consists of a basic benefit per adult in the household (currently €858.48 per month), a basic benefit per child in the household (currently €266.54 per month, increased by €78.75 per month in the case of a single-parent household) and a benefit for the common costs of the household – mainly housing costs, which is equal to the basic benefit of an adult (increased by €128.82 per month in the case of children in the household).¹¹⁸

The Revis covers all households with an income below the Revis benefit level according to the composition of the household, thus including households with income from work. However, the means test for receiving the Revis only takes into account 75% of income from work when defining total household income, as an incentive to take up even a low-paid job. The inclusion benefit for those receiving income from work is thus the Revis amount reduced by 75% of work income. As a result, the overall income of a person (or household) with income from work is higher than that of a person (or household) who has no income from work and receives only the Revis.

For example, a household of two adults and two children receiving only the Revis is granted €3,108.52 per month. A household of two adults and two children receiving the SSM (€2,447.07 per month) is entitled to a Revis supplement of €1,273.22 per month (€3,108.52 reduced by 75% of the SSM) and has thus an overall income of €4,381.74 per month.

These are all gross amounts. It is clear that the net amounts are difficult to calculate, since they vary according to the particular conditions of the respective household.

¹¹⁷ See GDL (2018a).

¹¹⁸ See <https://igss.gouvernement.lu/fr/publications/parametres-sociaux/202302.html>, downloaded on 12 March 2023.

Annex 2: State aid for those who want to buy, build or renovate their accommodation

The Luxembourg government has also put in place a wide range of state aids for those who want to buy or build their own house (or apartment), as well as for those who want to renovate their accommodation.

The Ministry of Housing website lists eight different types of aid and offers a link to the websites of other ministries or administrative bodies, which offer four additional types of aid including special "climate bonus" aid for climate-friendly investments (insulation, energy, etc.).¹¹⁹ Such aid can take the form of premiums paid under certain conditions (purchase, construction, renovation, etc.) or subsidies for costs incurred (interest on loans, certifications, etc.) or tax exemptions. Almost all of these aids are granted regardless of the applicant's income and only one of these aids takes into account the presence of children in the applicant's household.

The authors of a recent LISER publication¹²⁰ evaluated the impact of six of these types of aid (and they added others, regarding tax deduction of loan interest and tax exemption of imputed rent). Their conclusion was that: "[...] *the average gain associated with all of these devices is greater for the wealthiest households. The estimated average gain is around €132 per month for households in quintile 1 ... compared to €240 per month for households in quintile 5. [...] More generally, social transfers from the State to households are more generous for the lowest quintiles, while tax measures (tax expenditures) tend to more strongly benefit the wealthiest households.*"¹²¹

Finally, and by way of an example, we can take a closer look at two of these measures, both of them fiscal measures.

1. Since 1991 the construction and renovation of a dwelling has been subject to a reduced VAT rate of 3% (instead of 17%) provided that it is used as the main residence. The total amount of the tax benefit resulting from the application of this super-reduced rate of 3% cannot exceed €50,000 per dwelling created and/or renovated.¹²²
2. Under certain conditions, home-buyers can receive a tax credit called "cheap act" (*bëllegen Akt*), reducing the registration fees to be paid. This tax credit has recently been increased from €20,000 to €30,000.¹²³

All these measures, known as "stone aid", are intended to make access to property easier and cheaper. It should be pointed out that Luxembourg is a country of owners: only 29.2% of the inhabitants are tenants. In 2014 (newer data from the population census in 2021 are not yet available), more than two thirds (70.8%) of the inhabitants of Luxembourg owned their home; but for people AROP, this percentage was only 42.8%. Around 14% of residents of Luxembourg nationality were tenants, compared with around 50% of foreigners residing in Luxembourg.¹²⁴

¹¹⁹ See: <https://logement.public.lu/fr/proprietaire/achat-construction/obtenir-aide-achat-construction.html>, downloaded on 20 June 2023.

¹²⁰ See: LISER (2022).

¹²¹ Translation by the author.

¹²² See: <https://guichet.public.lu/fr/citoyens/logement/renovation-transformation/aides-indirectes/remboursement-tva-taux-reduit.html>, downloaded on 20 June 2023.

¹²³ See: <https://guichet.public.lu/fr/citoyens/logement/acquisition/aides-indirectes/credit-impot-actes-notaries.html>, downloaded on 20 June 2023.

¹²⁴ See: <https://statistiques.public.lu/fr/publications/series/regards/2014/regards-26-14.html>, downloaded on 20 June 2023.

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct Information Centres. You can find the address of the centre nearest you at: <http://europa.eu/contact>

On the phone or by e-mail

Europe Direct is a service that answers your questions about the European Union. You can contact this service

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by electronic mail via: <http://europa.eu/contact>

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: <http://europa.eu>

EU Publications

You can download or order free and priced EU publications from EU Bookshop at: <http://bookshop.europa.eu>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <http://europa.eu/contact>)

EU law and related documents

For access to legal information from the EU, including all EU law since 1951 in all the official language versions, go to EUR-Lex at: <http://eur-lex.europa.eu>

Open data from the EU

The EU Open Data Portal (<http://data.europa.eu/euodp/en/data>) provides access to datasets from the EU. Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

