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Where
we
live
what
we
need

8th European Meeting of People Experiencing Poverty
May 15 – 16, 2009 Brussels



Czech Presidency of the European Union 2009

8th European meeting of people experiencing poverty

Brussels, 15 – 16 May 2009

Where we live
what we need

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Poverty is...



... Being dictated to by some people who aren't accountable, ignorant and who don't stick to the rules themselves is having your human rights trampled on.

... I used to have a life before. Living is what's right, not just surviving.

... Living in material poverty means they have stolen our here-and-now. And they are stealing our future by keeping us out of touch with the knowledge-based society.

... The rent on the flat doesn't cost that much, it's everything else that costs.

... Why do people who look after cows and pigs get money from the European Union, and those who look after their family dependents don't?

... Every agency wants the same papers. And more photocopies every time...

... If you don't have access to knowledge, you have no roots.

... It's hard to talk about it, but when I did start to talk to others I felt no different from them and I wasn't embarrassed.

... Living in poverty puts you under constant pressure. It wears you down. Nobody prepared me for living in such harsh conditions.

... We should stop being just collateral damage.

... I was paid regularly, but my debts still mounted up anyway. I work for a couple of months and there's another attachment on my money.

... Waking up in bad housing conditions saps the will to do anything.

... There's worthwhile work - work that's paid and recognized by society; and there's worthless work - work that's done to help a family in difficulty.

... To get your rights, you have to produce proof that you're poor. Keeping people on benefit is a way of keeping them quiet.

... The gates of despair are wide open. There has to be a minimum income and a minimum wage.



Executive summary



Where we live...

The theme of this year's European Meeting of People Experiencing Poverty under the Czech Presidency was "Where we live, what we need", broken down into the sub-themes of housing, basic services and financial inclusion.

In his opening speech, Mr Marian **HOŠEK**, Deputy Minister for Social Policy, Social Services and Family Policy of the Czech Republic, stressed that many people were affected by financial exclusion, and that the biggest victims of over-indebtedness were the most vulnerable groups. The Deputy thought one answer to this was financial education in schools. Mr Hósek also mentioned access to housing and rent support, the latter often provided by social services which are part of the basic services that must be guaranteed for all through quality provision that helps people become self-reliant.

In her speech, Ms Eva **SZARVAK**, a delegate to the 7th Meeting, first noted that the financial crisis was affecting all Member States, and pushing up the number of families living in poverty due to losing jobs, homes and income. Ms Szarvak also emphasised the importance of the European Meetings as "the only forum, where the problems and experiences of those living in poverty are listened to and understood". She also stressed the need to mount a combined offensive against poverty.

We need... A strong social Europe

The delegates to the 8th Meeting were clear that they wanted more Europe, but only if it were a more social Europe, closer to the citizens, using dialogue to develop a new blueprint for society. They wanted EU actions to follow up the recommendations from the European Meetings to be more visible. They also stressed that it was hard to see that the fight against poverty and social exclusion was still a priority for the EU. They said that in many cases the impact and responses to the economic crisis were putting unbearable pressure on people who were already suffering from the burden of poverty and social exclusion.

Housing

Delegates called for the EU to be more active in ensuring that everyone had access to decent and affordable housing. They welcomed the EPSCO Council's

decision to make 'homelessness and housing exclusion' the thematic focus for the Open Method of Coordination on Social Protection and Social Inclusion in 2009. They hoped that this would generate momentum within Member States to address housing shortages and the lack of access to affordable housing which is increasingly causing homelessness. This must be matched by concrete and urgent support for the homeless and measures to tackle the poor conditions of the housing available to people on low incomes. They hoped this thematic focus will lead to policy proposals and actions to address these realities.

The delegates "can no longer wait" in what is already an emergency. They proposed that **immediate actions** be taken to address urgent housing needs, like requisitioning vacant housing or requiring landlords to let empty properties. They highlighted the scandal of **houses standing empty in small municipalities and villages**, which are turning into ghost towns. As a result, basic services are disappearing and people are being forced to migrate to larger urban areas, resulting in more pressure on the limited services available there.

The delegates also stressed that accessing decent housing is a huge **difficulty for migrants and Roma communities** and that they are **shocked by the continued practice in many countries of evicting these communities** even from the poor conditions they have at present, without providing any viable alternatives, and discriminating against them by forcing them together in segregated areas with only minimal services.

The EU should respond to this reality and guarantee that fundamental rights are respected by all the Member States. The EU must also ensure that its actions support Member States to expand their **social housing** stock and to make **Structural Funds** available for that purpose.

Basic services

With regards to basic services, delegates asked that access to energy be recognised as a fundamental right. **Energy is a basic need** which requires a public answer, not a private one. Only in this way can affordable and continuous services be guaranteed to all. The delegates welcomed the recognition of energy poverty in the new EU Energy Package, and the requirement to establish National Action Plans to tackle this problem. They want to know how this will be done to ensure that effective measures are taken which tackle high energy prices, low income and energy efficiency,

and how NGOs and people in poverty will be involved in the monitoring process.

In the same way, they also confirmed that **water has to remain a public good**. Delegates want to live in a sustainable environment and propose that alternative energy be considered as an employment-producing sector. **Alternative energy production should link with local communities and provide job opportunities for people living in these communities, including training to include people who have been long-term unemployed**. Waste recycling is also an area of job opportunities that could be developed with local communities and social economy initiatives.

Efficient and affordable public transport, local/proximity social services (childcare facilities and small health centres for example), access to **information about rights, social service providers who listen to users views**, are all part of ensuring that basic services meet people's needs. The particular problem of the removal of services from rural areas was highlighted.

The delegates called for an EU-level **evaluation of the impact of the liberalisation and privatisation of services of general interest**, including social services, on the quality, accessibility and affordability of services. The EU Consumer's Charter on Energy Rights is crucial, but steps must be taken to see that Member States publicise it widely at national, regional and local level, and move towards establishing a compulsory EU framework for services of general interest. This is vital if these essential rights are to be guaranteed, as a balance to market freedoms.

Financial inclusion

Financial inclusion was a central concern for many delegations. Too many families and individuals are succumbing to **over-indebtedness**. Lack of access to bank accounts and official, low-interest credit makes this situation even worse and drives people into the hands of **informal money lenders** who often charge exorbitant interest. To address these realities the **right to a bank account should be available to all, ethical saving schemes (credit unions) and micro-credit** can also be an answer as well as financial education.

The main demand from delegates is to look at the causes of indebtedness, which normally lie in having an insufficient income to cover the costs of goods and services. The solution must lie in ensuring adequate and accessible minimum income schemes in all Member States, a decent minimum income that allows

people to live in dignity, not just survive. In this regard there was a strong demand for the **EU to follow up the commitments made in the Recommendation on Active Inclusion**, including the commitment re the adequacy of minimum income schemes. The current consultation on financial inclusion was also welcomed, and delegates emphasized that the EU must move forward in **recognizing financial services as public and services of general interest**, and to **guarantee the right to an affordable bank account and low-interest credit**, through a common EU legal framework.

Participation

As well as making these demands, delegates shared information about developments in their countries in relation to the areas discussed. Delegates want to be **actors in developing and implementing anti-poverty policies**. Their proposal is **to reduce the gap between economic and social policies** and to measure the impact of all policies on access to social rights.

The **2010 European Year for Combating Poverty and Social Exclusion** must be a strong year where people experiencing poverty are listened to and their views taken seriously. Real progress has to be made so that "being born poor doesn't have to be a life sentence".

Delivering solutions

Mr **SPIDLA**, European Commissioner for Employment, Social Affairs and Equal Opportunities, saw no other option but to continue advancing towards a Europe of greater equality. Now was a time when the most vulnerable groups had to be supported. Social protection spending will rise sharply in the coming months. But the human cost of the crisis is not easy to judge.

We must use every effort to enable everyone to participate in society, he said.

Minimum income benefits are important but not enough. Access to housing remains difficult. There is no access to basic banking services.

So the focus must be put on housing, training and financial inclusion.

Mr Spidla also argued that action on poverty and reducing differentials between Member States had to go hand in hand. 16% of all Europeans, but over 40% in Poland, Latvia and Lithuania, live in difficult conditions.



He also argued that anti-poverty policies must be mainstreamed across other policies.

Ms **WEINANDY**, of the Social Protection Committee, first referred back to what Mr Vignon, Director at the Commission, had said - "the social dimension cannot be delivered by social policies alone". So the social impact of all policies has to be assessed.

Referring to some delegates' disappointment at the apparent lack of progress, Ms Weinandy said that after the 7th Meeting, the Social Protection Committee had made housing the theme for 2009, and called on Member States to report in June 2009 what they were doing on housing.

As to a minimum income guarantee for everyone in all States, the December 2008 Council had adopted the Active Inclusion principles which included the requirement to provide Minimum Income support compatible with human dignity.

"Progress is slow but sure, but real efforts are made to follow up the recommendations from these Meetings but the problem is that "the poor" cannot wait" said Ms Weinandy.

Ludo **HOREMANS**, President of EAPN made a presentation on how the recommendations from the 7th European Meeting have been followed up. In particular he spoke about the Recommendations and Principles adopted on Active Inclusion which include a recommendation on the adequacy of minimum income schemes for people to live in dignity. He also spoke about the European Parliament work on Services and the recommendation for a Directive on Services of General Interest. He also highlighted that the thematic focus for the Social OMC in 2009 is on homelessness and housing exclusion which had been a recommendation from the 7th meeting. He also told how these European meetings have acted as a catalyst for similar national meetings involving hundreds of people with direct experiencing of poverty. Against these positive developments in relation to the frameworks at European level he pointed out that, as of yet, they have not made a sufficient impact on the ground to make real positive changes in the reality of poverty and inequality in the EU Member States.

Mr Czeslaw **WALEK**, Deputy Minister for Human Rights and National Minorities of the Czech Republic, stressed the importance of the Roundtable, and pledged to report the Meeting's conclusions in Sweden in October 2009. He also confirmed that the Czech Presidency would be promoting participation by people experiencing poverty in the fight against poverty.

While delegates recognised that efforts are made to follow up on the recommendations from the Meetings there was still a strong call to have a clearer system for reporting on how the outcomes of the Meetings are followed up between Meetings.

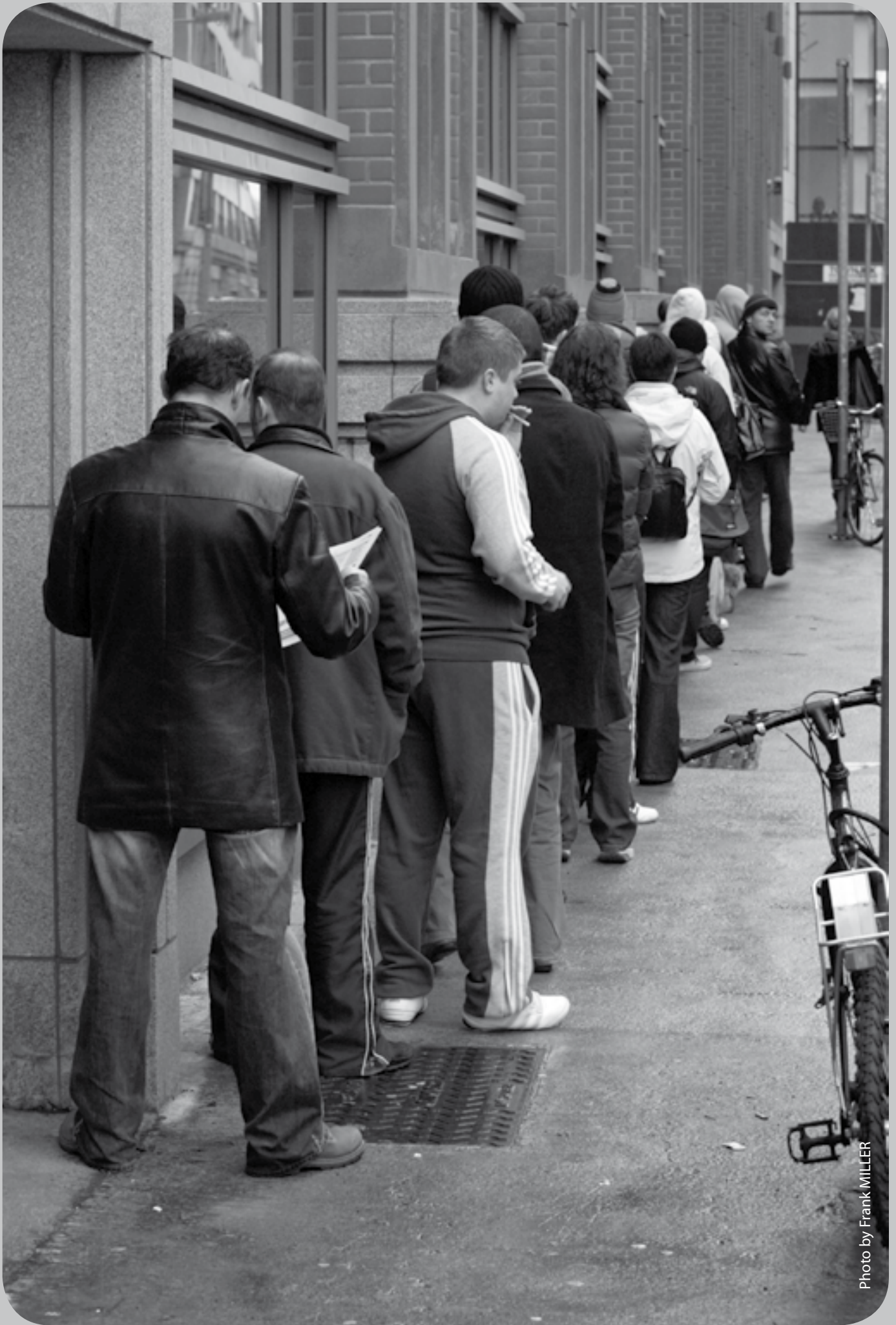


Photo by Frank MILLER

The European Meetings, a participatory process



The Lisbon European Council (2000) agreed to implement a European strategy in order to “make a decisive impact on the eradication of poverty in Europe by 2010”; one of the strategies adopted - tackling poverty and social exclusion - is key to going forward with this commitment and **must include all the stakeholders, including people who are experiencing poverty.**

The European Meetings of People Experiencing Poverty are a process going forward. Follow-up and preparation of them is an ongoing cycle of work by the delegates and networks in each Member State.

What can we take away from the preceding meetings?

2001 The Belgian Government leveraged its experience in participation since 1994 and capitalised on its Presidency of the European Union to launch the 1st European meeting of people experiencing poverty which reviewed four issues: **housing, health, training and incomes.**

The big conclusion of this first event was that **people experiencing poverty had the knowledge and expertise to analyse exclusion, and aimed to take part in society** and the decisions that affect their life.

2003 In 2002, the Belgian Government suggested a 2nd Meeting - an initiative taken up by the Greek Presidency. EAPN was asked to prepare it, but time was short to carry out proper groundwork with the delegations. The topic was “**good participation practices**”. The preparations and workshops produced **models for participatory processes** and a **demand from the delegates: people experiencing poverty want to be able to talk face-to-face with policy-makers on policies that affect them.**

Responding to this demand, the Greek Presidency asked the June Council for the European Meetings to become a **recurrent process**, like the Social Inclusion Round Table.

2004 The topic chosen under the Irish Presidency reflected the demands that came out of the 2nd Meeting, and focused on dialogue between people experiencing poverty and policymakers under the title, “**Participation is a two way street**”. In a reversal of traditional roles, **the “authorities” now became regarded as “guests” of the people experiencing poverty**, and interfaced directly with the delegates in workshop discussions. The meeting concluded with an **open forum between people experienc-**

ing poverty and a panel of policy-makers.

A DVD made at the event would provide a tool for extensive use by the EAPN national networks to build awareness among national and regional policy makers.

2005 The Luxembourg Presidency chose to explore images and perceptions of poverty. A bigger focus is put on media productions - patchworks, paintings and photographs - brought in by people experiencing poverty. These creative endeavours were collected together into an exhibition staged at the Glasgow Round Table. A catalogue of the works was published. The Luxembourg Presidency showed the depth of its involvement by taking a powerful message to the June Council of **Ministers, calling on all EU countries to organise the same kind of Meeting.**

Many EAPN national networks gradually began to set up similar kinds of meetings at national and/or regional level.

2006 Preparations under the Austrian Presidency encompassed all aspects of poverty and social exclusion around the topic “**How do we cope with everyday life?**” The groundwork done by the delegates revealed **the proactivity and energy of people experiencing poverty.** Each delegation of people experiencing poverty prepared a poster and presented it to the plenary session: it was an unforgettable highlight of the 5th Meeting. The posters were collected into an **exhibition** staged at the Finnish Round Table, in the Commission building in April 2007, and at the first National Meeting of people experiencing poverty in the United Kingdom in July 2007. The 5th meeting evaluation revealed a need to take stock of the first five Meetings.

2007 The 6th Meeting, under the German Presidency, decided to channel this priority through, and chose as the topic, “**Strengthening Progress, drafting next steps**”. It saw 130 delegates from 27 countries and 97 representatives of European and national authorities meeting on 4 and 5 May in Brussels. Delegates and guests gave the Meeting topic visual expression through symbolic objects. Without playing down the progress made on the social front, the delegates emphasized that the aim of eradicating poverty by 2010 is unrealistic when there are clear signs that poverty is spreading. The

6th Meeting clearly showed that participatory processes widen the prospects for and help increase workable **empowerment**. There was also found to be more joint work being done by associations and public authorities, and a demand for ongoing dialogue at national level.

2008 The 7th Meeting, organized under the auspices of the Slovenian Presidency of the EU and entitled '**Four Pillars in the Fight against Poverty**', focused on four topics: **social services, services of general interest, housing and minimum income**. These four elements were chosen because they constitute four important fields in the fight against poverty and social exclusion. It was attended by 124 delegates with experience of poverty from the EU Member States and approximately the same number of representatives of national governments, the European Commission, European non-governmental organisations and social partners.

2009 Preparations for the 8th Meeting focused on "**what we need where we live**", and addressed three topics: **housing, basic services and financial inclusion**.

The outcomes of this groundwork and the exchanges centred on these topics are discussed in this report.



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Where we live

In the groundwork for preparing the Meeting, delegates discussed the places where they live – for some, a big town/city, for others a small town, village or even a camp or hostel. Below is some information drawn from this preparatory work.

Big town/city

Private housing in cities is costly, and there is not enough social housing. There are always shops nearby, but food is expensive. Social grocery stores have opened up in some countries as an answer. But they still carry a stigma, and some “customers” don’t want to be seen there.

For access to health care, people experiencing poverty in some States can get a medical card, but it does not cover all treatments. Also, not all doctors want to or will treat medical card-holders.

Cities have good public transport networks, but fares are high. Cultural facilities abound, but are often inaccessible.

Unemployment is also a major problem in big towns. There are many casual jobs, but they are poorly-paid and often low-grade.

City-dwellers in poverty are shunted into ghetto districts often on the outskirts of town, with substandard housing and almost no public services or civic amenities like childcare facilities for the rising numbers of lone-parent families in these areas.

Small town - village

People living in small towns and villages have even bigger problems. Most housing is owned by private landlords and can be unsuitable, like grand old houses converted into flats. Jobs are scarce because the small factories have shut down. Public transport is in short supply; buses may only run in the town centre, and not cross-country, or there may be just one or two bus lines connecting to large towns.

Most have no health care centres, and basic services are shutting down as people move out to the big cities. The result is a neglected housing stock, an ageing population and elderly services but no childcare facilities.

Educational provision is basic. Going on to higher education means moving elsewhere. Some villages no longer have a school.

Camps

Most Roma communities live in camps, sometimes in tents. Living in these conditions is not living at all. There is no running water or heating. In winter, children do their homework in the cold. They write with their gloves on. There is no electricity, no street-cleaning, no rubbish collection, and no public transport.

Hostels

Hostel residents have special problems. Community living is difficult because problems are concentrated in a confined space. Also, local residents are antagonistic towards hostel users.



Examples

During the groundwork, delegates identified practical examples of actual experiences to do with housing, basic services and financial inclusion.

Housing

The Austrian delegates stressed the generally poor standard of shelters. Overcrowding meant there was no privacy. The rules are restrictive and social workers not always supportive. There is an evident lack of information.

People should be able to keep a pet and have friends in.

NGOs often develop good housing-related projects. But there are long waiting lists for "proper" housing.

For the Belgian delegation, it is crucial to put funding into empowerment for homeless people and supporting NGOs that offer solutions to housing difficulties.

National strategies and action plans to address housing problems also need to be developed.

They also argue that a social housing stock is a central plank of housing strategy, and that Member States should set objectives for the share of disposable income spent on housing.

There should also be deterrent taxation policies to stop housing being left empty and property speculation.

The Bulgarian delegates reported that much housing dates from the mid-20th century onwards, and 8-month winters make energy for heating the biggest problem. Houses that have become too big are unsaleable. Most houses are in poor repair and upkeep is costly. So houses are left to ruin: they were built up by one generation, and the next generation has to start all over again elsewhere. That leads to isolation and loneliness.

Houses can be modernised, but people do not have the money to pay for repairs; the property market has collapsed.

The Danish delegation said that some landlords want nothing to do with their tenants; they do not want face-to-face dealings with them. There is no upkeep done on their properties.

And the local council says no more assistance can be given.

The French delegation said that hostels are stuck out on the outskirts of towns. People coming from hostels find it hard to access housing

The Greek representatives said ghettos had been cre-

ated of 6-7 people crammed into under-sized houses. Hygiene conditions were now better and more children were in education. But the delegates called for a new school, better-regulated home improvement loans and sports facilities.

The Italian delegation described the harsh lives of Roma in mobile homes and caravans in poor quality male shift camps.. Hygiene conditions are poor - no running water, heating, toilets or washing/bathing facilities. Overcrowding creates tensions, there is no privacy. There is no feeling of having a home. It is stressful. The children have little social life, they are ashamed. The women work hard to keep the place decent. There is no hope of a better future.

The Luxembourg delegates reported a lack of affordable housing and social housing, housing exploitation (mattress rental by slumlords), unsanitary rented housing, and illegal rents.

They were therefore demanding rent controls and housing assistance.

The Maltese delegation focused on homelessness, which can mean lacking all access to basic services. They also said that the very low minimum wage made it hard to upkeep or rent housing. Property prices had soared since Malta joined the European Union, and there was no market regulation.

There is a housing assistance scheme for state-built housing, and renovation grants for dilapidated or sub-standard dwellings. But none of this is enough to meet people's needs, especially minimum wage-earners.

The delegates from Norway had the same findings as other delegations: rents are high, housing is hard to get, and there is too little social housing.

The Polish delegates' reality is that entitlement to all rights depends on having a permanent address, and some families live in unsanitary housing, with rising damp and mould. How can there be the minimum privacy when you are living in a single room? Overcrowding creates difficulties for the children's upbringing: how do you discuss matters with a teenager with all the other children in the same one room?

In Spain, the delegates say, it is also hard to find decent housing. Substandard housing leads to physical and psychological health problems, and social rejection. A landlord-tenant mediation service and an appropriate housing policy are needed.

The United Kingdom delegation described the sad reality of inappropriate accommodation in overcrowd-



ed former Bed & Breakfast hotels. Some landlords live abroad and cannot be reached if problems arise. Others wait outside the post office when their tenants are collecting their benefit to take the rent directly. Gas and electricity are overcharged because there are no individual meters. A wide range of groups live in this kind of accommodation: young people, elderly people, people with mental illnesses or disabilities, drink and drug abusers, seriously disturbed individuals, petty and serious offenders. They reported about a voluntary organization that has been set up to help residents and improve housing conditions.

Basic services

The Austrian delegates see access to culture as one of the basic service; but it is costly and there is little information. Also, the culture card does not give admission to all cultural facilities.

But there are many non-mainstream cultural events which are publicised in street papers.

Being poor does not mean being uncultured or uninterested in culture. Mobility and access to transport also determine participation in cultural life.

The basic service singled out by the Belgian delegation is access to energy. There is not enough information about suppliers.

They also want an independent regulatory agency set up to oversee service providers and an ombudsman service.

The right to energy is a fundamental social right, so a debate is needed on establishing a minimum block of energy supply. Measures are needed so that no more than 5% of household income goes on paying energy bills.

A wide-ranging, ongoing assessment of energy market liberalization is needed.

The draft European Charter on the Rights of Energy Consumers must be completed and lead on to a Directive to guarantee access to energy.

On social services, the Belgian delegation demands the right and access to quality social services which must be easily accessible and continuously provided. They must address the real needs of people experiencing poverty and social exclusion with changing life situations and circumstances.

Everyone has the right to decent, non-discriminatory treatment. People experiencing poverty are unsure about the new idea of making social service users sign

contracts with service providers. Measures are needed to ensure that these contracts are not discriminatory.

On health care, the Belgian delegates believe that guaranteed access to quality health care is urgently needed. A European health and poverty observatory should be set up.

The European Union should set quality standards requiring Member States to guarantee access to quality social services.

Social services must be locally-based, -coordinated and -assessed.

Respect for human rights demands that people experiencing poverty be systematically involved through machinery for participation at all levels. Participatory models of policy development and implementation must be actively promoted and supported by European and national financing mechanisms.

The European Union must adopt the directive on anti discrimination in access to services

The Bulgarian delegation is also concerned about the very high cost of electricity. People try to minimise their use. There is only one connection to the village and power cuts are frequent.

The telephone is also a costly service, so many people do without and are very isolated, especially the elderly. Water prices are constantly rising. Internet access is only possible with a cable TV subscription, which makes the service more expensive. Transport is high-priced, which adds to the problems of isolation; there are two transport operators, and neither accepts the other's tickets.

Medicines are expensive and there are long waiting lists for medical examinations.

The sickness benefit and child benefit payment systems are complicated.

On the plus side, the delegation reports that education is free, local health services are competent, and NGOs set up local authority-supported projects.

The delegates want flexible energy payment plans; alternative energy sources, computer training, people taught to be civil, supportive administrative services, efficient information on available jobs, the development of mutual support organizations, medium-term - at least 5 years - project financing, a simplified procedure for setting-up a small business.

The delegates from Finland said the social protection system was over-complicated and unsuited to those

entitled to welfare measures. Benefit should be paid automatically to those entitled to it.

The French delegation focused on access to health. There is a universal medical card, but some doctors refuse to see non-fee-paying patients. Also, food aid users cannot eat a healthy and balanced diet, because the products are always the same. The delegates want more social grocery stores where people are treated as customers not benefit claimants, and a system of service vouchers that can be exchanged in all supermarkets so as not to be singled out. Further development of barter systems and allotment gardening (sustainable development) could also help promote a healthy diet. On public health, the delegates want access to washing facilities (public baths) in all big towns and cities.

The delegation wants social services reformed so as to stop people being shunted from pillar to post. A system of cross-service welfare workers must be set up to coordinate different agency requirements with the user. Much more needs to be done as regards information: getting the right information is a struggle at present.

In Germany, the delegates say that there is universal entitlement in theory, but in practice not for the poorest.

The Greek delegation reports that the patient's self-pay share of health care costs is going up.

Access to health is also a concern of the Irish delegation, especially for lone-parent families. One mother with a child had to wait 11 months for a first appointment, then a further 4 months for an operation.

Many lone-parent families who qualify for free health care are reluctant to take a job and lose the entitlement. A bridging period is needed when free health care is still guaranteed.

There are different payment systems for elderly people. Men and women do not have the same access to cardiology services. There are long waiting lists for surgery.

Doctors are offhand with or refuse to treat homeless people.

The Italian delegation - many camp dwellers - complain that hygiene conditions are poor: no refuse collection, 4 showers for 75 people, chemical toilets not cleaned out.

The roads and streets are unpaved and public transport links are very poor.

The Lithuanian delegates, some of whom live in villages, say they lack basic services: health, information, post office, fire fighting. Pregnant women have a 50 km journey to the maternity clinic.

The Luxembourg delegation focused first on education, which they argued is not reducing social inequalities, but often acts to perpetuate social exclusion.

On the health care front, prescription glasses and dental treatment are costly. Patients have to put in several estimates to the health insurance fund. Medical consultations are major, high-cost procedures, and medical expenses are slow to be reimbursed. The patient's self-pay amount is a bigger burden on small budgets. Large, low-income families are disadvantaged by infectious diseases and repeated doctors' visits.

The delegates from Norway say that people unable to work due to ill-health as a consequence have not got the money to buy healthy food.

They also single out the long waiting time between registering as unemployed and benefit being paid.

Access to care and medicines, specifically for homeless people, are a concern for the Polish delegation, which argues that people cannot live without access to (clean) air, water, hygiene? They argued that access to mobile phones and Internet are essential for inclusion in to days societies.

The delegates from Romania note that there, as elsewhere, many people have no access to basic services, especially in rural areas where there is a shortage of doctors and hospitals.

The Slovenian delegates also point to a shortage of general practitioners and specialists of all kinds. Waiting times for appointments are long and the quality of health services is perceptibly declining.

Free consultations should be established.

The Spanish delegates emphasised the poor rural transport services already mentioned by other delegations.

They also called for better coordination and networking between public and private administrative agencies.

Access to transport was also a concern for the Dutch delegation. Citizen action had produced solutions - policymakers should contact them to find out about those solutions.

Financial inclusion

The Czech Republic delegates said that interest often mounted to more than the original loan. Interest rates have to be brought down.

Off-the-books work is easier to get than declared em-



ployment, specially when you have debts.

If someone has to go to court, the amount of the debt is increasing through the costs.

The Finnish delegates said minimum income and unemployment benefit are too low. Minimum income needs to be high enough not to need other forms of benefit.

The French delegation stressed the need to create an entitlement to minimum income for 18-25 year-olds. It said the conditions for granting benefits are set too high: the working poor do not qualify even though their incomes are inadequate.

Benefits should be calculated on the basis of spendable income after deduction of core expenditures (housing, heating, etc.).

Benefits are calculated on the basis of the previous year's "income". But circumstances have often changed. Benefits should be calculated on the basis of current "income".

The German delegates said that anyone on a credit blacklist cannot open a bank account.

Child benefit is 100 euros for a couple and 50 euros for a lone parent. Also, people claiming other benefits do not get the full child benefit. Child benefit for children aged 7 to 14 has been cut.

The Greek delegation said that Roma communities were being forced to move by being denied jobs for racist reasons. The delegation called for 30% public housing, borrowing facilities, and licences to trade in local markets.

On financial inclusion, the Dutch delegates said there were differences between big and small towns, and therefore wanted more support and improvement of the citizens' council.

The Polish delegation said that indebtedness led on to violence. Payments are collected by mafia-style strong-arm methods. Being on file as a debtor - even for very small amounts - is a bar to getting credit to start over again. It should be possible to delete the record of debts.

In Romania, the delegates said, unemployment support (benefit) and social support are not related to the cost of living. Some people's wages do not cover daily needs. There should be a minimum income and a minimum wage pegged to the cost of living.

The Slovak delegation said that where there was a family issue (dependent, disability, etc.) a family mem-

ber might have to stop work to care for the vulnerable member. Society may hold this form of solidarity in high regard, but there is no financial or moral recognition of this form of work. Also, the person showing family solidarity will be penalized at retirement since their services will be discounted and so not included when calculating their pension which will be below the subsistence minimum.

The Slovenian delegates focused on low pay and pensions. The cost of care homes should be income-linked. Elderly people are marginalized and subjected to abuse.

The standard of living is falling and over-indebtedness rising. Social stores should be created.

The United Kingdom delegation said there were very few jobs offered on decent pay. A very large number of usury-rate lenders led people into temptation and debt problems. These loan sharks charge illegal rates, can be violent, and use the loans to control people who never manage to get back on an even keel and control their spending; their money problems are never-ending. They cannot open a bank account.

A purpose-created low-interest community bank is a solution for those refused a bank account or those in the clutches of loan sharks. The interest rates are set by the community.

The delegation wants funding for more credit unions, as well as financial education, tighter controls on loan sharks, and a bank account that can be accessed in all post offices.





Mr Marian HOŠEK, Deputy Minister for Social Policy, Social Services and Family Policy, Ministry of Labour and Social Affairs, Czech Republic.

Ladies and Gentlemen,

This year's 8th European Meeting of People Experiencing Poverty has the subtitle "Where We Live – What We Need," emphasising the importance of the place in which we live as well as a whole spectrum of services which contribute to quality of life and help to maintain it.

This is my second opportunity to participate at the European meeting and I very much appreciate it as it represents a unique platform for discussion. This year, the Meeting focuses on three main topics which are closely related: housing, financial inclusion, and accessibility of basic services.

Access to financial services has become an essential precondition of participation in the economic and social life of modern society. Despite this, there are still people in Europe who do not or cannot have a bank account and who cannot use other financial services as anyone else.

Not having a bank account makes life significantly harder. It limits opportunities to find a better job and can result in losing a job. We refer to these types of problems as "financial exclusion." Financial exclusion goes hand in hand with social exclusion. Some people are threatened with financial exclusion more than others. Such people experience a greater number of restrictions: for example, they live in remote areas, are old or disabled, or require special attention.

Concerning the financial inclusion, I would like to mention a separate problem: indebtedness and excessive debt. Out-of-control credit causes poverty, often in its extreme form. There is a Czech proverb which says that a fire is a good servant but a bad master. Personally, I am convinced that concerning loans and debt the same is true. The Eurobarometer 2006 results indicate that 13% of households in the EU Member States have problems with paying loans or expenses related to operating a household. The EU-SILC 2005 reports that in the previous 12 months, 10% of households had a problem with at least one payment. The research gives a telling summary of reasons which are getting households into financial problems: a low income over a long period of time, a sudden financial outlay, but also an excessive number of loans used

to make often not wholly necessary purchases, and poor money management. There is no single reason, no single cause of excessive debt, but the inability to manage money well and the accumulation of debts are problem-accompanying signs. Another characteristic of an excessive indebtedness is, without doubt, the long-term nature of the situation.

Debts are an obvious and long-term burden on an individual or a family, they exceed these people's ability to pay and cause problems with payments as well as with paying for everyday expenses. Not everyone has sufficient skills to manage their finances and to make decisions in an awareness of the possible consequences. The Communication on Financial Education adopted by the Commission on 18 November, 2007 emphasised the role of a good financial education. Financial education is a long journey during which people gain important information about the risks which are related to debts, and more of the knowledge and skills required to make responsible decisions. I am convinced that throughout Europe we can find many good educational programmes. I would also like to mention an example in the Czech Republic, where thanks to the partnership of several ministries (Ministry of Finance, Ministry of Education, Youth and Sports, Ministry of Trade and Industry) and the Czech National Bank, a textbook was created for primary and secondary schools titled "Financial and Economic Literacy" and a special training programme was also developed for teachers. The inclusion of financial education in the school curriculum is important as children receive the training and knowledge prior to becoming consumers.

Concerning the impacts of the current economic and financial crisis, one can realistically expect in all Member States an increase in unpaid loans in certain types of households, namely those who were already at the limits of their abilities to pay before the crisis began. An increase in the number of court executions and individual bankruptcies can be expected. At the same time, due to the situation in the labour market, more people will be unable to become solvent again. An unexpected expense in a low income household can tip it into debt, even excessive debt, and in need of help from social services.

Despite a relatively positive situation in the Czech Republic, there is a risk of excessive indebtedness of low income households related to insufficient financial education. A number of people overestimate their payment and financial abilities. Sometimes they feel the need to buy something and, subsequently, are not

able to meet their obligations. They often solve this situation with additional loans, usually from non-banking institutions, on unfavourable terms. Many such institutions engage in unfair practices (so-called loan sharks). The number of people seeking help from non-governmental debt counselling bodies is growing.

This is bad, because it means that people really have problems with their debts. At the same time, this is a positive finding that people are trying to solve their situation. The evidence shows that 95% of clients first run up debts obtained through the banking sector and subsequently with non-banking institutions. In approximately 50% of cases, they answered advertisements offering loans at high interest rates and on significantly unfavourable terms.

I assume that our discussions on housing will deal with two fundamental problems: affordability and support. The majority of European countries provide support to low income or other vulnerable groups by using, among others, social services aimed at helping with payment of rent or housing-related services like heating, electricity, hot and cold water. Despite this, these outlays represent a problem to many Europeans.

Basic services are a broad topic as are social services. In the Czech context, we see social services in a narrower sense. Czech law guarantees a person who got into an unfavourable social situation, regardless of the causes, assistance and support through different types of social services. In the case of extreme social exclusion - e.g., excessive indebtedness, unemployment and homelessness - social services like social counselling, field programmes, asylum accommodation, and assisted housing are of important help in alleviation of the problem and in achieving social inclusion.

All of us would agree that social services must respond to individual needs. They must support an active attitude, must help in personal development, be directed toward a person's independence and stimulate people toward activities which will lead them out of an unfavourable situation. Concerning the problems of excessive debt, social work, counselling and other social services must help increase people's financial literacy to prevent excessive indebtedness and undesirable phenomena like usury, illegal work, and inadequate access to basic services. Besides a minimum income and well-functioning public employment services, social services are one of the three pillars of active inclusion. They facilitate access to a broad spectrum of basic services or social services of general interest – such as access to electricity, water, healthcare, etc., without which there is not quality human life

Ms Eva SZARVAK, delegate to the 7th European Meeting of People Experiencing Poverty

I would like to talk to you about something, which in my view is a priority for everybody today. It is the economic crisis and its effects on those living in poverty.

In Hungary, the place where I live, what is most concerning is the increasing uncertainty. More and more workplaces are closing down, and in those that remain, working hours and wages are being cut. As a consequence, families have lower incomes, and begin falling into debt. Payments in hard currency-based loans have drastically increased, so many families run the risk of losing their homes. Young people cannot find jobs; they have no chance of establishing their own homes and having children, which is preoccupying for society as a whole.

The government's measures do not seem to be well thought out from the point of view of those living in poverty. First home benefits granted so far will be abolished, child allowances will be frozen and other social benefits will become restrictive. These measures will push already poor groups of the population into an unbearable situation. In my opinion, these measures have not been coordinated; their long term consequences have not been taken into consideration. Certain individual measures may be tolerable, but together they represent an unbearable burden for the average citizen.

I do not think these are problems for Hungarians alone - the consequences of the crisis and attempts to address them are a common concern of all. I am talking about this because I believe that if we combine our efforts and act together we can represent our interests more efficiently.

The fight against poverty is a daily job for all of us; this is why our first task is to speak out, to understand each other, to dissolve prejudices that are pushing to the margins all those who for one reason or another are obliged to live in poverty and exclusion.

For me, this meeting is the only forum, where the problems and experiences of those living in poverty are listened to and understood. Let us avail of this opportunity; we should not only talk about the power of cohesion but prove that together we can do something for ourselves and for our fellow human beings.



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stronger!**

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Workshops

Six workshops were held, bringing together:

- Delegates from 27 Member States plus Norway, 90% of them people bringing their real-life experiences of living in poverty.
- “Guests” representing different European and national institutions and government agencies with remits for action on poverty and social exclusion, and European organizations.

The workshops were structured to promote an exchange between delegates, and between delegates and guests. The process started with presentations

about each participant and where they live, after which the delegates put forward their findings on housing, basic services and financial inclusion taken from the groundwork, to propose for the meeting, extracts from which are in this report.

The proposals and recommendations gave rise to discussions.

The national delegations took ownership of these, and each put forward two key considerations.

The outcomes of this work were taken back to the plenary, where they were commented on and debated.

HOUSING

Workshop comments

- *Property speculation pushes rents up.*
- *Rents are really too high and there isn't enough social housing.*
- *To get a house, I need a job. But I don't have a job.*
- *We don't need statistics, we need help.*
- *Living in the countryside is a vicious circle. The houses are old, there are no jobs, and the young people all leave.*
- *House prices have tripled because of tourism. There are a lot of houses for sale, but we can't afford them.*
- *You don't find homeless people in the statistics, they don't exist.*
- *There are rules to protect the homeless, but no right to housing.*
- *My benefit just covers my rent.*
- *There isn't enough social housing for those that need it.*
- *The number of people who earn money but can't afford to buy a house or pay rent is unbelievable.*
- *Social housing is poor quality. It takes a lot to heat, and bills are high. So people end up on the street.*
- *If you don't have a bank account, there's no way you can rent a house.*
- *There needs to be legislation to control house prices and rents.*
- *You have to put up a high tenants' security deposit to rent somewhere.*
- *A family with 7 children lives in an apartment that has 34 square meters of floor space.*
- *Bed and breakfast hotels have turned into housing. Each room is let out to a different person.*
- *Social housing is being privatized.*
- *Some people have to get by living in their car.*
- *There are a lot of empty houses. They could be reclaimed somehow or other.*



Findings

Rents are high for poor quality housing. Older houses and social housing are often energy-inefficient. The cost of energy itself is high, and tenants lack information about the different suppliers.

Migrants and jobseekers face particular problems on the property market. Roma communities are forced into camps, often living in tents with no amenities.

Housing is also sub-standard, with families living in unsuitable houses or apartments.

Out-migration from the countryside and small municipalities leaves more houses standing empty.

Property speculation, especially in big cities, pushes property prices, and therefore rents, up. It is increasingly hard to get into private rented accommodation; rents are high, on top of which there is an unaffordable tenant's security deposit.

There are too few social housing places. The situation for people on low incomes is getting worse, they more quickly end up homeless because rent rises are outstripping benefits.

Good practices

- France, Luxembourg and Belgium have social estate agencies that guarantee access to decent housing at a reasonable rent. These agencies act as intermediaries between landlords and tenants.
- Participatory work with architects fosters the building of appropriate social housing for people experiencing poverty.
- Holiday villages in Portugal are being turned into social housing.
- There are schemes in Norway to renovate and turn industrial buildings and old apartments into communal housing.
- Luxembourg landlords receive government financial assistance for tenants who cannot pay their rent.
- NGOs help people to find housing and help with the rent.

Proposals

- Each Member State should report on access to housing and quality of housing to help develop more effective policies.
- Promote dialogue between landlords and tenants by developing social estate agencies.
- The authorities must invest in new home building.
- Give landlords a duty to refurbish rental housing on penalty of fines.
- Expand the social housing stock.
- Link rents to income and the standard of housing.
- Do away with the temporary accommodation camps for Roma communities and replace them with appropriate accommodation.
- Require a fitness-for-occupation certificate to be issued before housing is let.
- Pass legislation allowing empty properties to be requisitioned. Such legislation exists in Belgium but is not applied.
- European structural funding can be targeted more on prompting Member States to go in the right direction on housing.
- Housing must become a European competence. The EU must recognize the right to housing and act more directly in this area through directives such as on discrimination in access to housing.
- Do not create neighbourhoods where there is only social housing as this creates ghettos.

Recommendations

- The European Union must establish standards of living.
- Housing must be a European fundamental right.
- The cost of housing must be income-linked. Not more than 30% of income should go on housing.
- The voluntary organizations and agencies that help people with housing problems must get better financing.
- Services must be accessible
- New housing must be built in mixed areas.





BASIC SERVICES

Workshop comments

- *The crisis is an excuse for governments, who do nothing to help the most vulnerable. The choice is either to eat or keep warm.*
- *Energy prices are still high. Energy is a need not an advantage.*
- *Access to energy for all will be guaranteed when the public social welfare and energy authorities start working together.*
- *There are lots of renewable energies available - solar power, water power, etc. - but they are very expensive and governments don't want to play their part.*
- *The children have no heating in winter, they live in unhealthy conditions: no toilets, running water two hours a day.*
- *You can't access your rights.*
- *There's not enough childcare provision, so you can't get a job.*
- *The basic services are disappearing from villages: public transport has gone, the baker's has gone, etc. Elderly people are living in ghost towns.*
- *Health care costs a fortune. Poverty makes people ill.*
- *There are great hospitals in towns, but you have to pay the doctor cash to get treated.*
- *Poor people are often blamed for their own situation. There's no allowances made. We're stigmatized.*
- *The poor get no special treatment under our new French "monarchy".*
- *Make sure that the rights of the poor don't become poor rights.*
- *You can get supplementary benefit, but you have to wait 18 months for it.*
- *We live a long way from government; we don't have access to health services or basic services. Those that leave are looking for a better life but it's still an appalling state of affairs.*
- *Accessing public health services is a problem. It took me 5 years to find a GP. Finding a specialist is even harder. You can wait up to 4 years for an operation.*
- *A minimum income for everyone is not the only solution. We also need experience and solidarity.*
- *Roma communities live on the fringes of society, they suffer real discrimination. There's an electricity meter 12 metres from where I live, but we can't access it.*
- *You sometimes feel like a ping-pong ball. We're the ball getting knocked to and fro.*
- *People experiencing poverty live on the outskirts of towns; there's virtually no public transport, and what there is, is costly.*
- *Traveller communities find it hard to access health care.*
- *Dental health care is privatised; it's a real problem.*
- *I filled in mounds of papers to get social security, but it took three months to come through.*

Findings

There are often administrative obstacles to accessing basic services. Benefit claimants have to negotiate a bureaucratic maze of countless service points and a crying lack of information on their rights.

Those living in small towns and villages suffer the worst lack of basic services, which often get cut or vanish as the countryside becomes depopulated from rural out-migration.

Health care is the most lacking or poorest service. Health care is increasingly farmed out to the private sector, and where there is a public health service, corruption has sometimes set in. Long waiting lists for treatment have developed.

Energy supply has also gone from the public to the private sector, with the consequences we are seeing today: rising prices, disconnections. The worry now is seeing water supply also farmed out to the private sector.

Transport is also a problem for people experiencing poverty. Public transport is costly, and networks deficient. People feel isolated, condemned to live in ghettos.

Homeless people have nowhere to carry out personal care: showers, toilets. The Roma communities are forced into camps with no amenities and therefore without basic services.

Good practices

- Local municipal advisory boards to tackle exclusion have been set up in the Netherlands.
- The “learning for independent living” project developed in the Netherlands helps people with a learning disability.
- Participation in society by people experiencing poverty is ensured by, e.g., special rates for using sports facilities, libraries, etc., and a Culture Pass in some countries.
- Partnerships of voluntary organizations and energy suppliers have been set up in Belgium to improve access to energy: increasing meter capacity, no arbitrary disconnections, a minimum package for energy services provision,...
- Different European Commission Directorates (employment, health, internal market, etc.) now take part in the European meetings of people

experiencing poverty.

- Social grocery stores have been set up in some Member States.
- The European Parliament has voted through legislation on social tariffs for energy supplies that has a very practical impact on low-income groups.
- EAPN is running a campaign for the European elections with 10 demands that delegations can take ownership of. EAPN is also campaigning for a sufficient minimum income to enable everyone to live a decent life.

Proposals

- Write access to energy into constitutions as a fundamental right.
- Renewable energies must serve to create jobs and save traditional energy.
- Promote access to rights and universal rights.
- Promote social innovation. This is about how people connect with one another for a better society (e.g., the EQUAL Programme). A new project to support social innovation will be launched with a focus on micro-innovation.
- All national parliaments must take voluntary organizations into account; they should have seats in parliaments.
- Expand childcare provision.
- European social policies must take better account of people’s needs.
- Spread information around more in order to reach the target groups.
- EAPN must continue arguing for participation by people experiencing poverty in the European Roundtables on poverty and social exclusion.
- Draft and adopt a European Charter of civil rights.
- Increase the number of doctors in public health services.
- Health is a human right and must stay in the public domain.
- There is not enough information about what help can be obtained.



- Recognize energy poverty as a real and serious problem.
- Evaluate the liberalization of the energy market.
- Do more work on the idea of a European constitution: social Europe is too far from what we might hope for.
- Human rights must apply to everyone.
- Adopt the European Charter for the protection of consumers. We need more social rules.
- Make personal care services accessible to homeless people.

Recommendations

- Everyone must have a right to access social services.
- The European Union must intervene with more directives and more control, on access to energy for example.
- Access to structural funding should be subject to more social constraints.
- Finalize the European Charter on the Rights of Consumers.
- Health must be at the top of the agenda.
- Social services must not be in the for-profit sector.
- Draft a European Charter of civil rights.
- People experiencing poverty must be seen as human beings, not clients.





FINANCIAL INCLUSION

Workshop comments

- *Money is essential for people to live. You cannot do anything without money. Benefits are too low.*
- *All workers must be able to share in the redistribution of profits. There is a growing number of in-work poor who are not benefiting from the profits.*
- *The minimum wage is too low: some people can't work because the wages are too low. You have to pay for childcare, transport, food,...*
- *A basic budget in Austria is estimated at €1 222 a month, and an ideal budget €1 900.*
- *It is very hard for poor people to access credit. We get bumped from pillar to post.*
- *We are encouraged to consume more, so we borrow more.*
- *Basic services are privatised; you have to pay a €10 levy before you can see a doctor in Germany, for example.*
- *Financial exclusion is a global problem. We want inclusion.*
- *As long as there is financial exclusion, there will be no dignity.*
- *It's beyond belief that some countries are wealthy yet have no money for the poor. It isn't a financial problem, it's a mindset.*
- *It is hard being poor in a prosperous region.*
- *The big problem with financial exclusion is house prices. You can spend up to 90% of your income putting a roof over your head.*
- *A job is no protection against the crisis. The middle-class are selling their houses, coming onto the rental market to rent a home and squeezing the poor out of the market.*
- *Not having a bank card is a form of social exclusion.*
- *You have to have a bank account to get your benefit paid, but running an account costs money. So we pay to get benefit.*
- *The level of pensions is too low to live a decent life.*
- *The credit system cripples people.*
- *Without a fixed address or official identity you have no right to a bank account.*
- *It's hard for lone-parent families to be financially independent.*
- *I worked for 10 years for a minimum wage. I didn't pay enough into the sickness insurance fund, and my debt kept mounting up. It got worse with the interest. Now I have a job so I can pay my debt off.*
- *I lost my job because I was in debt. The bank tried to recover the money by illegal means. It was because of that that I lost my job.*
- *You go into debt because the minimum income is too low, about 100 euros a month. The rent is nearly that. If you pay the rent, you can't buy the basic things you need to live a decent life.*
- *I was sentenced to three months' jail because I couldn't pay off my debt. The police arrested me in my apartment in front of my 5-year-old daughter. My daughter was traumatised for 80 euros.*
- *Some weeks ago a child was abandoned in a shopping centre. The whole town was out looking for the family. Photos were put up in the streets. After three weeks the father came back. He said he hoped that by abandoning his child, some kind family would take it in and give it a better future.*
- *We need a minimum income that lets you live a decent life.*

Findings

Financial inclusion involves access to the banking system. In most Member States, people experiencing poverty cannot open a bank account or access credit due to the requirements of having a permanent address, identity papers and an income.

People who borrow or fall into arrears with their bills slip into a vicious circle of mounting debt. In some cases, this can be broken by mediation between the debtor and his creditors. But in others, the justice system comes into play and the penalties are often disproportionate as the penalty for non-payment of debts may be imprisonment.

One of the key problems in reducing financial exclusion is that the income of people experiencing poverty - when they have one - is too low; likewise low social protection benefits, which can in some cases be even less than the rent.

Access to credit is guaranteed in some Member States either by NGOs, co-operatives, or micro-credit organizations.

Good practices

- Hungary has support structures to act against financial exclusion.
- Debt management committees exist in some Member States but not all are effective. In France, they can order repayment in instalments or cancel the debt validated by the court. In Hungary, the procedure is very long (6 years), creating a vicious circle which prevents the person finding a job, keeps them signing on for unemployment benefit, and accumulating problems.
- Social grocery stores with products sourced directly from producers have opened up in France and Hungary.
- In Norway, the social services can open bank accounts for benefit claimants.
- In Portugal, recent legislation has given help to tenants. Tenants whose income is too low have only to pay half the rent. The government pays the other half.
- Portugal has a scheme whereby elderly people can let a room to students at a low rent in exchange for help around the house.

- Lithuania has a bill going through to allow people who lose their income to defer repayment of their debts.
- Micro-credit schemes are working well in France, Romania and Poland. A scheme is being established in Italy.
- Debt mediation services are available to debt-ridden families in Belgium.
- NGOs help people to plan a budget.
- Money management is on some school curricula.
- There are projects to help people become self-employed.

Proposals

- Schools must provide financial education for children.
- Micro-credit schemes should be encouraged and underwritten by the local authorities.
- Corporate profits should be redistributed.
- Support should be available for debt advice centres.
- There should be restrictions put on the level of interest rates that can be charged.

Recommendations

- Increase minimum income amounts.
- Develop co-operative schemes.
- Teach budget management in schools.
- A bank account should be accessible for all.



Messages from the workshops

After the workshops, delegates reformed into their delegations to discuss and draw out considerations from what had been said in the working sessions. These were then presented by each delegation to the plenary session.



Austria

- a guaranteed minimum that enables the individual to get by - energy supply for all: sustainable energy
- why are things getting worse despite all the efforts



Belgium

- speed up social housing construction - clear criteria for housing - the Charter for the Protection of the Rights of Consumers must be ratified by the European Parliament - water must remain a service



Bulgaria

- the divide is widening - social policies must be based on solidarity - participation by all citizens



Czech Republic

- draw up codes of conduct for borrowing - the minimum income must be enough to live on - people experiencing exclusion should not live in exclusionary places: ghettos



Cyprus

- housing for all - quality of service differences - policies must aim to eradicate poverty - the Commission must act on States as regards housing policy, improving basic services and a minimum income for all citizens



Denmark

- improve the public health system - set an official poverty line - housing must be cheaper - provide appropriate help to unemployed people seeking housing



Finland

- create housing for all - simplified administration: one-stop shops – the guests to take part in the debates



Germany

- develop social standards in all Member States - call for transparency in relation to the follow up of the European Meetings



Greece

- access to social services for all - establish a minimum income to support a decent life in all Member States
- housing for all - grant Greek citizenship to second generation immigrants



Hungary

- access to energy: social tariffs and no disconnections - accurate information on social rights - establish a minimum income to live a decent life



Ireland

- use empty housing - over-indebtedness is a European problem with multiple sources that creates serious problems, so an effective programme must be developed



Italy

- people experiencing poverty no longer want to be called "people experiencing poverty" but "citizens temporarily in need" - guarantee basic services - participation - being born into poverty must not be a life sentence - respect for all - everyone to participate in building a better society



Lithuania

- many empty houses in villages - energy prices are high and will go on rising. Electricity is a basic need, not a luxury



Luxembourg

- want to be kept informed of progress between 2009 and 2010 - improve knowledge of poverty in schools



Malta

- high rents are disproportionate to incomes - income problems - basic needs (health) are not guaranteed. Public hospitals have long waiting lists and private clinics are expensive - energy is expensive - immigration into Malta is rising. Not everyone can be helped - in 2010, we need to celebrate going forward, not going backward.



Netherlands

- all European citizens deserve a decent life with good housing, good health and a decent income - children must be able to fulfil their potential



Norway

- mount a national campaign against debt collection agencies and cut the costs of connection to the mains
- call to the media



Poland

- mutual understanding - everyone wants to live a decent life, have a home - civil servants are corrupt
- there are too many empty houses - the State must take a holistic approach to the Chechen immigrants



Portugal

- too wide a gap between rents and incomes - set up a social fund for minimum income - take over empty houses to avoid ghetto neighbourhoods



Romania

- guarantee a decent minimum income for all so people do not have to choose between health and water
- finding an apartment is a luxury. Social housing is not accessible and often substandard



Slovakia

- decent benefit incomes must be guaranteed - national governments take too little account of national situations, so the European Union must step in with directives



Spain

- Ministers must work together for social policies. Social affairs must be mainstreamed across other spheres - work out objectives and strategies for participation - there is still a long way to go but we are moving forward



Sweden

- a policy decision is needed at European level: human rights for all human beings - people experiencing poverty must have the empowerment and money to lift themselves out of it



United Kingdom

- why put people in prison for debt? – they must be a decent income for everyone.



A dialogue

Following the plenary presentation of each delegation's conclusions from the workshops, a discussion ensued between delegates and guests including Mr Vladimir **SPIDLA**, European Commissioner for Employment, Social Affairs and Equal Opportunities, Mr Czeslaw **WALEK**, Deputy Minister for Human Rights and National Minorities - Czech Republic, Ms Brigitte **WEINDNADY**, Social Protection Committee, Mr Juan Carlos **MATO**, Director of Social Inclusion, Ministry for Health and Social Policy - Spain and Mr Ludo **HOREMANS**, President of EAPN.

Reactions

The German delegation said it was fighting for change, not for itself but for all. It asked what action had been taken on previous resolutions, what happens after the conferences are over. It is important to organize meetings at national level in all Member States.

The Luxembourg delegates asked about progress with the work. That would encourage them to go forward. "When we come here, we're at a bit of a loss. We're sat here because we've done work in our countries. We need to be able to take something back to our countries" they said.

One member of the Social Protection Committee thought that 2010 could never have been made the European Year for Combating Poverty and Social Exclusion without the meetings.

People experiencing poverty must have more say in developing their country's National Action Plans on Social Inclusion.

The Netherlands delegation thinks the economic crisis is an excuse to do nothing for the poor. It called for energy to be taken back into the public sector and for the Social Protection Committee to include experience experts.

One French guest thought full employment was no longer the solution; self-created employment had to be promoted. Microcredit is also an issue for Europe as it brings social enablers and banks into play. Dialogue is important here, being heard is essential.

The Italian delegation wanted more Europe in the Member States, which it interprets in two ways. First, for the European Union to be more prominent in helping States to tackle poverty and social exclusion. Then more visibility in overseeing and checking how Member States are doing it. The situation in Italy is intolerable, said the delegates: the war on poverty has

become a war on the poor. They therefore wanted to highlight a violation of migrants' human rights. Italy takes in many migrants, but it also turns away many boatfuls of immigrants or puts them in camps where the Geneva Convention is flouted. The government is violating the Convention. It tarnishes the image of a civil Europe which must guarantee human rights.

The delegation wants the European Union to be more involved in immigration policy-making.

The delegation also reported that the Italian Parliament had a few days previously voted through a law requiring records to be kept on homeless people. The Roma communities had already been put on file, now it was the turn of homeless people.

Europe absolutely must support policies, exercise control and consider sanctions, in particular against forcing Roma communities into camps.



Mr Vladimir SPIDLA, European Commissioner for Employment, Social Affairs and Equal Opportunities,

There is no other option but to continue advancing towards a Europe of greater equality that leaves no-one by the wayside. I would like to make three points in particular about how we must address this challenge. First, we have to support the most vulnerable groups in the current crisis. We have a radically different set of circumstances to deal with. The latest forecasts published by the Commission bear this out: the economic crisis is severe and apt to be long. The Commission expects the economic recession to result in job losses (8.5 million). The Member States and the Commission have made an emergency response. Billions of euros have been spent to shore up the banking system, get economies going again and preserve jobs. The Commission is also forecasting a very big rise in social protection spending, which is expected to rise by three GDP points in 10 years in the European Union.

Looking past these mind-boggling figures, the human costs of the crisis are still hard to assess. Young people, older workers and migrants are being hit first. But new previously immune groups are now also being affected. Rising unemployment means that some people are defaulting on their loans and facing repossession. Others have racked up unmanageable debts or been refused loans. There is a big risk of a return to high levels of long-term unemployment. Previous crises have shown that those who are out of the labour market for too long have problems getting back into it.

We must make strenuous efforts to see that all our citizens, including the most vulnerable, continue to participate fully in society despite the crisis. This depends on everyone's ability to seize the opportunity to get back into the labour market when the opportunity arises. Help to get people back to work and income support through unemployment insurance and minimum income benefits are essential for that. But they are not enough to live a decent life in our societies. People need to be able to put a roof over their heads, get health care, move around, have access to banking services.

Sadly, finding somewhere to live very often remains difficult for many. Others have problems doing their daily shopping or getting their wages paid because they lack access to basic banking services.

The personal narratives I have heard over these days strengthen my belief that we must tackle poverty on several fronts, not least by focusing on the fundamen-

tal issues of housing, training, financial inclusion and access to services.

The second point I would like to make is that we must continue to link action against poverty and action to reduce gaps in living standards between Member States.

The European Union has just adopted a new poverty indicator that refers to living standards. This indicator targets those whose daily life is badly affected by a lack of resources, people who, for example, have insufficient money to pay their rent or bills, to heat their home or cope with an unexpected expenditure, eat meat, buy a washing machine or a car.

By this new indicator, an average 16% of Europeans are living in difficult conditions. But in Poland, Latvia and Lithuania, over 40% of the population is affected. These people will feel the impact of the crisis even harder.

This indicator reflects the persistent standard-of-living gaps between Member States. They are a salutary reminder that the European Union has a crucial role to play in promoting greater economic, social and territorial cohesion within its borders.

Our anti-poverty policies must be entrenched in the full set of social cohesion policies and instruments.

Finally, I want to stress that everyone must be involved in tackling poverty. The years go by, but our message remains as forceful as ever. People experiencing poverty have the right to a voice, and that voice must be heard.

The "reality-check" through the Meeting that has just ended plays a big part in that. We are also relying on everyone to pull together to make the 2010 European Year for Combating Poverty and Social Exclusion a big step towards defeating this scourge.

Mr SPIDLA went on to say:

What is important about the European Union's strategy, and what comes across very clearly in the documents, is that we must not let the crisis become an excuse for undermining social security systems or hurting the most vulnerable groups. That is part of all strategies in every document put out by the EU.

Where the banking sector is concerned, all the measures we proposed were about stabilizing the system.

We are expecting a rise in social security financing of 3% or 10 billion euros going to people in need. You are

right - balance must be found, and the necessary funds must be freed up. You have talked about the banking aspects, but there are clearly social aspects, too.

I think the discussions have very clearly shown that poverty is still a feature of our wealthy countries. Sadly, I think that is a problem that will not go away. Let me stress that we understand the problem and we want to help you, notwithstanding the limitations of competencies.

Let me also stress that most of what has been said and written about energy and energy insecurity are things that have been covered in the discussions. These are very important documents because they illustrate key problems and must be given the full attention they deserve.

We have an EU strategy for social inclusion which also includes the idea of a minimum income. I think we need to keep working away at this. It needs to be put top of the agenda, in particular for 2010. What we need is a political will and power to solve this problem.

What is also clear from the documents on the crisis is that the Commission is trying to help Member States cushion the social impact of the economic and financial crisis. This is wholly true to the EU's approach, but our hands are relatively tied in what we can do in Europe.

We need very strong political support. I hope that the outcomes and conclusions of this 8th Meeting will help strengthen our efforts.

Most of the discussions take place at Member State level. I think the European Union still has some room for manoeuvre. It has the ability to draw up minimum rules, because the Treaty allows it. We also need to make more use of and further strengthen the Open Method of Coordination. We must also use the different European Funds.

As I said earlier, energy insecurity is a key issue, and one which will be on my future agenda.

Mr Czeslaw WALEK, Deputy Minister for Human Rights and National Minorities - Czech Republic

I think this meeting is not about solving your problems. I have felt the frustration you feel because we are unable to find solutions to your problems.

Meetings like these also need to be organized in each country. This whole issue needs to be addressed first at national level.

What particularly concerns me is over-indebtedness. Our ministry has already set about bringing more transparency to the way unmanageable debt is dealt with.

Going forward, we shall be working with the Ministry for Employment and Social Affairs. I am hoping that we will be able to make changes to the legislation that will enable Czech citizens to overcome their debt problems.

As has repeatedly been said, the main job of this type of conference is to listen to what people experiencing poverty have to say, people for whom poverty is their daily lot. I have listened to many personal accounts over these two days' proceedings. I can imagine that sharing this kind of experience with a large gathering demands courage, and that you have probably felt frustrated when you have not got the response you expected from those facing you.

For me personally, it was essential to hear your narratives because they give me a better insight into your realities. Part of my job is dealing with the districts in which the Roma communities live. I believe that the measures that we put forward to the government should apply to everyone experiencing poverty, not just minorities.

I should also like to say a word about extremism. I think poverty can sometimes be a recipe for extremism. The crisis we are weathering may take a heavy toll. I think the best reaction to that is to enable people to feel secure. I believe extremism to be a real threat, a scourge, which we will have to fight going forward. States must respond to these extreme reactions, and States must ensure that these extremist movements are extinguished.

But States must also do everything they can to eliminate poverty and social exclusion, particularly at a time of economic and financial crisis when there is a rise in extremism.

Many participants have voiced frustration at the lack of information about progress. That will be addressed by presenting the conclusions of the Meeting to the autumn Roundtable in Sweden. Needless to say, not all the problems you face can be solved in the existing set-ups. But it is still important to listen to your problems because we have to start looking for new solutions. The meeting in Sweden should help us there.

I also welcome Spain's decision to organize the 9th Meeting of People Experiencing Poverty.

The Czech Presidency will be promoting your participation in the search for solutions to poverty. The essential thing is to organize debates at the national



level. Many Member States are already debating the matter, but we in the Czech Republic have not progressed that far in this area. However our involvement in this Meeting has stimulated similar meetings to happen in Czech Republic.

Ms Brigitte WEINANDY, Social Protection Committee

The presence of many Social Protection Committee members here shows the importance which the Committee puts on what you have to say.

Your conclusions are wide-ranging and go beyond the social sphere. I cannot comment on them in detail. At a recent Social Protection Committee meeting, Mr Jérôme Vignon, Director at the European Commission, said that "the social dimension cannot be delivered by social policies alone". The few words I wish to say are guided by this statement.

The Social Protection Committee's work and discussions increasingly have to do with what is known as social impact assessments of policies. This means that the potential social impact of social or other policies must be examined before the policy is formulated. It is a powerful tool capable of leading to policies better able to address your expectations. Your conclusions might therefore usefully include a reference to it.

I should now like to briefly pick up on the remarks made by some delegations - in particular the statement regretting a lack of follow-up. I should like to respond to that, because I think that there are even so - at least as far as the Social Protection Committee is concerned - some points that allow me to take a somewhat less pessimistic view. For example, at your 2008 Meeting, you talked about issues relating to housing and access to basic services. Among these basic services you rightly included social services, and you talked about the importance of a guaranteed minimum income.

Work is being done and progress is being made on all these three key demands of yours. On housing, for instance, all the Member States have to submit their policy on housing by June 2009 by answering a Social Protection Committee questionnaire to say what they are doing on access to housing, and on quality of housing. The replies to this questionnaire will be evaluated by the Social Protection Committee. The purpose of this evaluation is to work out within the Committee a common vision that could help us all in all Member States to develop more effective policies capable of doing better by everyone faced with housing exclusion.

Where services are concerned - and more especially the social services - the Social Protection Committee is working with the Commission on producing a quality framework for these services that can provide guidance to the Member States in setting quality standards for their services. This is another approach aimed at improving access to social services in particular in all the Member States.

Finally, you rightly emphasised the importance of a guaranteed minimum income. In December 2008, the Council adopted common principles on active inclusion. These common principles include a guaranteed minimum income. One of the Social Protection Committee's tasks is to work on a methodology for monitoring the practical implementation of the common principles on active inclusion in the Member States.

There is not only policymaking on important common principles, but after that there is also serious work being done on accounting for what has been done in response to those common principles.

Progress may be slow and incremental. I know, too, that citizens who are experiencing poverty cannot wait, but I also know that the Social Protection Committee is one of the European Union's heavyweight institutions pledged to foster that progress.

Mr Juan Carlos MATO, Director of Social Inclusion, Ministry of Health and Social Policy - Spain

One issue that has cropped up several times at this 8th Meeting has been that of improving our work - not just in the Meetings, but also in national activities. There has also been talk of improving the part played by the public authorities in the different Member States, as well as the European Commission and European Union. We have been told that we need more joined-up working.

About a week ago, EAPN Spain organized a meeting here in Spain, at which a speaker from the floor said to me "you said you are here to listen, to take notes and that you listen with great interest to the conclusions of the different meetings. But I don't know what happens afterwards. I don't really see the outcomes from one year to the next. You don't tell us what the results have been". Those words made me wonder how to improve things in my country. But I think these words also apply to what we do in the European Meetings.

So I think that from now to the 9th Meeting should be

time enough for us to work this through. I trust that the European Commission will do likewise. I hope that by then, we shall be in a position to give information on the progress we have made and the limits we have come up against. We shall be able to review our achievements and our problems. That is key.

We can talk about poverty in the Member States because the situation is still essentially unchanged. Barring the odd slight movement in Member States, there has been no radical change.

In fact, poverty is tending to spread around the world. And while there are clearly limits, shortages, and so on, we still have to stop things getting worse.

We have strengths, but also weaknesses. We have to bring our strengths to the fore, because they are the cornerstone for the next stage of the post-Lisbon era. But there are also objectives we want to achieve at European level. The objectives we set for all European citizens as part of the cycle that starts in 2010 when the troika of Belgian, Spanish and Hungarian presidencies will be working hard to prepare the post-Lisbon era with the European Council.

Part of this will include committing ourselves to giving a stronger social dimension to the European Union, because that social dimension must be part of the European identity. It is not just a benchmark for European citizens, but a real duty for us if we are to deliver the objectives we have set, not least the Millennium Goals.

All these points are crucial in the conclusions and speeches made in the debate. The price of energy was mentioned early on, for example. These issues face us with central problems for the European Union, not least the role of services of general interest, but also the relation between the market and social cohesion. All these links were clearly pointed up. The impact on people experiencing poverty was highlighted.

Where services are concerned, much was said about health. The Spanish government is also concerned about health, but also with all the work done in connection with the new Health Care Services Directive. The Member States have their public health systems, which we see as crucial to fair and affordable health care.

That said, there is also the active inclusion aspect. We need to craft a framework for active inclusion, which has become even more important in the crisis we are going through.

The Swedish, Spanish and Belgian presidencies are clear on the need to implement the active inclusion framework a response to the current crisis.

Mr Ludo HOREMANS, President of EAPN

Many people have asked about the follow up of the recommendations from the previous meetings. In this short input I want to highlight some positive and negative aspects of the follow up of the previous meetings. For this I have grouped recommendations under the four headings of Minimum Income, Services, Housing and participation.

In relation to adequate **Minimum Income** I would like to highlight the following positive developments. The **Active Inclusion Recommendation** adopted by the Commission in 2008 and the principles adopted by the Council in December recognise the right to an adequate income to live in dignity. As a follow up to this Recommendation a report is being prepared on the adequacy of current minimum income schemes in Member States. In addition one of the last reports to be adopted by the current European Parliament is on Active Inclusion and supports targets for minimum income payments above the poverty threshold in all member states and the need for action plans to implement this proposal. EAPN has been particularly active on this topic and has continued to develop its campaign on adequate minimum income (www.adequateincome.eu) and has lobbied for the follow up of the Active Inclusion recommendations. While recognising this positive framework to achieve progress it is important to point out the reality that on the ground there is increased conditionality applied to access of minimum income schemes which have very negative effects on the lives of people who depend on such schemes.

In relation to accessible and affordable **Services** I would like to draw attention to the new **EU Energy Package** which includes focus on Energy Poverty. As part of this package Member States are now required to make National Action Plans to reduce Energy Poverty. In addition the Active Inclusion Recommendation includes recommendations on access to services and in particular social services. There has also been a European Parliament Report which supports the development of a Directive on Services of General Interest. However there has been no real response to the call to conduct a review of the impact of liberalisation and privatization on access to services and on the contrary there is wide spread support to continue these policies.

One of the direct recommendations on Housing from the 7th European meeting was to have a **thematic year on housing exclusion and homelessness** as part of the Social OMC. 2009 has been designated as such a year. Another recommendation was to use **structural**



funds for improving housing stock and progress has been made in the structural funds regulations in this regard. Against these positive developments we recognise the reality that accessible and affordable housing has become an even greater challenge and homelessness remains the experience of too many in the EU. In addition I would like to draw attention to the increase in evictions which have been aimed at Roma populations and which have a devastating impact on their health and mental and physical well being.

One of the key objectives of these European meetings is to foster **participation**. It is clear that these meetings have been a catalyst for similar meetings within Member States and that there is increasingly large numbers of people experiencing poverty involved in the preparation and follow up of these meetings. At European level important developments have also taken place including more direct participation of people experiencing poverty at the annual Round Table on social inclusion which was held in Marseille (October 2008). In the context of the Social OMC **a study on participation and governance** is being carried out aiming for guidelines to foster participation. EAPN in its participation seminar (April 2009) and in its publication on participation 'Small Steps, Big Changes' has also tried to take steps forward to promote a stronger direct participation of people experiencing poverty in the work of EAPN. However there is still in most Member States little financial support for promoting participation.

So while we have to admit that there has been little impact on the overall figures of people experiencing poverty and social exclusion in the EU and while there are growing inequality gaps in the EU these European meetings have been a source of debate and ideas and some of these ideas have been followed up by the decision making bodies at EU level.



Objectives 2010



During the preparatory meetings for the 8th Meeting, the delegates framed objectives for the 2010 European Year for Combating Poverty and Social Exclusion.

- ✘ *A minimum income that guarantees a decent life*
- ✘ *Good social infrastructure: health care, education, transport, information and advice centres, cultural activities*
- ✘ *Policymakers that put people first*
- ✘ *A better life for our children and grandchildren*
- ✘ *For anyone who works in Europe to be able to provide for their family's needs without relying on social security*
- ✘ *I want for all mothers who have had their children taken away for any reason not to be harassed through the courts any more but given an opportunity to work and get their children back*
- ✘ *This process of dialogue (European Meetings) must go on and countries must set a similar process going*
- ✘ *For poverty to be better understood*
- ✘ *For "grassroots" programmes of exchanges to be organized by the EU so that people experiencing poverty can meet up with others and discuss how their groups work and are organized*
- ✘ *Social services couldn't care less and don't give proper consideration to cases. People experiencing poverty have difficulty fighting to get their rights, and it's a fight in which the weakest get ground down*
- ✘ *Put human beings back at the centre of a blueprint for society based on respect, dignity, solidarity and active citizenship*
- ✘ *Work and resources to live a decent life*
- ✘ *For 2010 to be the year of good housing*

programmes for the Roma and all other communities

- ✘ *For 2010 to be the year when Italy starts trying to close the gap between its social policies and those of other European states*
- ✘ *A direct dialogue with government representatives*
- ✘ *A minimum health service!*
- ✘ *Decent housing at affordable prices*
- ✘ *Social housing with affordable rents*
- ✘ *More support to help with the cost of water and electricity*
- ✘ *We want to be heard*
- ✘ *We want an equal footing*
- ✘ *Renovate substandard housing*
- ✘ *The right to decent housing*
- ✘ *Human values are more important than money*
- ✘ *Increase the minimum income*
- ✘ *No more exclusion from rights, basic services and access to knowledge*
- ✘ *We want to be treated as equals, independent individuals, and we want to be involved as we are.*

Some of the objectives above were reiterated in the Meeting closing session and attached to the **2010 objectives tree**.

- ✘ *All must have access to affordable housing*
- ✘ *All citizens must have access to a financial system*
- ✘ *Hope for children of poor parents so they can all live a decent life*

- ✗ *Hope that social policies offer a brighter life*
- ✗ *Creation of social grocery stores*
- ✗ *Solidarity between people*
- ✗ *Build social apartments*
- ✗ *Creation of a social estate agency by NGOs*
- ✗ *Tackling poverty in co-operation with others*
- ✗ *Cuts in taxes and charges*
- ✗ *Close the gap between incomes and rents*
- ✗ *Better distribution of wealth*
- ✗ *For the European Union to protect us*
- ✗ *A plan to combat poverty*
- ✗ *Hit targets in 2010, move forward. Actions rather than words*
- ✗ *The government must help people experiencing poverty to fulfil their aspirations*
- ✗ *A European Union with equal social rights in all Member States*
- ✗ *Have one's voice heard*
- ✗ *Direct solutions to the problems*
- ✗ *Desire and hope must be handed down to the next generation. It's about sharing the dream of a better world so we can continue going forward with confidence*
- ✗ *Need for accessible services and more equality between people*
- ✗ *Cheap energy to run factories that will provide jobs*
- ✗ *All citizens must have a home. Equality for all citizens*
- ✗ *Right to housing for all*
- ✗ *Water accessible to all*
- ✗ *Energy for all*
- ✗ *Put people at the centre of a blueprint for society*
- ✗ *Establish a minimum income in all Member States*
- ✗ *Exchanges between European organizations*
- ✗ *Train social workers to deal properly with users*
- ✗ *Establish mediation services*
- ✗ *A conference in 2010 to improve knowledge of poverty*
- ✗ *Give more impulse to the processes to fight poverty*
- ✗ *Workers everywhere in Europe must be able to support their family*
- ✗ *Solve the Cyprus problem*
- ✗ *All European policies must guarantee justice, action on poverty and a high level of well-being*
- ✗ *Renew the objective of eliminating poverty by 2020 with progress indicators*
- ✗ *Apply the OMC*
- ✗ *Living, not surviving*
- ✗ *Improve daily life*
- ✗ *Decent housing*
- ✗ *Access to banking services for all.*



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