

# 12TH EUROPEAN MEETING OF PEOPLE EXPERIENCING POVERTY

2013

## BACKGROUND PREPARATION PAPERS



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ESPLANADE OF THE EUROPEAN PARLIAMENT, BRUSSELS

# 12th EU Meeting of People experiencing Poverty

## WHAT CAN WE LEARN FROM THE EXPERIENCES OF **POVERTY TODAY?**

### *Background Preparation Papers from 6 country delegations*

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## BACKGROUND AND CONTENT FOR THE 2013 MEETING

The European Meetings of People experiencing Poverty have played an important role in driving the development of the direct participation of people experiencing poverty. The European meeting is a key visible moment in this process but as important is that it acts as a catalyst for national processes and meetings of people experiencing poverty.

The meetings have contributed to keeping poverty and social exclusion visible in the European agenda. They have contributed to some key areas of policy development such as adequacy of minimum income, child poverty, housing and homelessness, indebtedness, the links between discrimination and poverty (particularly the realities for the Roma community), and the impact of liberalisation on the accessibility and affordability of public services. The meetings also contributed to the adoption of an EU poverty reduction target as an outcome from the 2010 European Year against Poverty and Social Exclusion.

In addition the meetings provide a 'barometer' in relation to social and economic developments in Europe. The processes associated to this meeting also assist in the journey for participants from 'people experiencing poverty' to 'activists with direct experience of poverty' and many past participants are now playing important roles in anti-poverty organisations.

The desire to interact with politicians and Institutional actors remains an important part of these meetings. It is very important that the meetings continue to be seen as an important part of the EU Inclusion Strategy. The 2013 meeting was held in a temporarily constructed Conference Centre on the Esplanade directly in front of the European Parliament. This allowed for greater visibility for the meeting and more interaction with the members of the European

Parliament. The meeting was an important event in the calendar of the 2013 European Year of the Citizen.

The 12<sup>th</sup> EU meeting gathered 130 Delegates – people experiencing poverty – from 26 European countries as well as approximately 40 members of the European Parliament, some 35 representatives of the EU Commission, 3 representatives of the Irish EU Presidency and about 25 guests from national authorities, EU NGO's, Trade Unions, academic communities and other visitors. Interpretation was voluntary in the 2013 meeting and this presented particular challenges for communication, particularly in the plenary sessions.

The European Commission Communication (2013) 'Towards social Investment for Growth and Jobs' calls on members states to fully implement the Recommendation on Active Inclusion (2008) integrating its three pillars: adequate income support, inclusive labour markets and enabling services. The Communication commits the Commission to develop in 2013 a common methodology for reference budgets as part of the monitoring of adequacy of income supports. The exchanges at the 2013 meeting contributed to this objective by 1) exchanging on what should be part of an essential basket of goods and services to be used in reference budgets, 2) exchanging on what are the current developments for individuals and communities in terms of the three pillars of the Active Inclusion Recommendation, and 3) exchanging on practices that people experiencing poverty and their organisations are developing to fight poverty and exclusion.

In addition to this Report you can find the following two documents 1) '[General Report of the 2013 Meeting](#)' and 2) '[Slogans from the 2013 meeting](#)' on EAPN's website [www.eapn.eu](http://www.eapn.eu).

## OVERVIEW OF THE BACKGROUND PAPERS

The European Meetings are the most visible part of the process associated to these meetings but behind the meetings are many efforts to prepare and follow up from the meetings which engage many more people experiencing poverty than those who can attend the European Meeting. Some of this preparation work is captured in the background papers that National delegations prepare for these meetings. For the 2013 meeting National delegations were asked to make preparatory reports on the following basis:

The request to each country was three fold:

- 1) **Reference Budgets:** To identify what the costs would be for a 'basket of goods and services' for an adequate life and to contrast this with the reality of what is available under minimum income schemes and minimum wage agreements (where they exist).
- 2) **Impact of the Crisis:** To identify in the context of the crisis the developments in relation to the level of income from work or minimum income schemes that impact on the lives of people experiencing poverty and on particular communities.
- 3) **Relevant Practices:** To share information on some relevant practices that delegations are engaged in or aware of.

This report brings together the preparation work that was done by the delegations. It is important to note that this work was done

with little or no financial support and the methodology used was very different from country to country. Some drew on existing work, some completed exercise with delegations and through preparation meetings. Therefore while very interesting information can be drawn from this work it is not possible to make direct comparisons between the different reports. Such a document would require more resources and time to develop. It points to the importance of the work identified in the Social Investment Package to develop common principals and methodologies for the development of Reference Budgets.

While some reports take a definition of adequacy for a dignified life to make their reference budget others are more close to what is needed for minimal existence. In any case we get a picture of minimum income schemes under pressure and a great divergence in approaches and realities in the different Member States and the impact this has on people experiencing poverty and the society more generally. The case for greater European cooperation to achieve common high level standards seems very strong when looking at the divergent realities.

The examples of the impact of the crisis are very telling and puts clear images and faces to those carrying the greatest burden of the 'austerity measures'. The examples of interesting practices shows that even in difficult circumstances choices can be made that make a positive difference.

## REPORT FROM THE AUSTRIAN DELEGATION

### Reference Budget

For information on reference budgets in Austria see: [www.budgetberatung.at](http://www.budgetberatung.at)

The delegates counting and describing their own budgets came to the following reality for a budget for 1 adult and 2 children and show the types of expenditures they have to leave out in reality.

Goods & services	Monthly prices 1 adult + two children based on lived experience
Food	200
Hygiene & health care	20
Transport	54
Bank & insurance	90
Health insurance contribution	Legal fixed insurance
Washing machine, iron & paste, drying rack, wardrobe	20
Clothing, shoes, sewing & washing powder	20
Recreation, maintenance of relationships, education, pocket money	Not possible
Rent, heating, gas, electricity, boiler inspection	785
Internet, cable TV, telephone	60
Home maintenance	Not possible
Kindergarten, school	Legal fixed
escursion and materials	Not possible
<b>TOTAL</b>	<b>€ 1.299,-</b>
<b>MINIMUM INCOME for 1 adult + 2 children</b>	<b>€ 1.150,-</b>
Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
€ 1.478,53 ( <a href="http://www.bmask.gv.at/cms/site/liste.html?channel=CH2198&amp;easyread=1">http://www.bmask.gv.at/cms/site/liste.html?channel=CH2198&amp;easyread=1</a> )	not yet legally fixed in AT Austrian trade union demands € 1.500

### Impact of the Crisis

**“Augustin” - additional income by selling street newspapers**

8 years ago I heard the first time of the initiative “Augustin” which offers people living in poverty the possibility to earn extra money by selling a street newspaper. I felt this project as quite positive, not knowing that I will have the recourse to it – or better to say, that I will be permitted to do so. Due to my divorce 3 years later I was suddenly experiencing poverty, like many others in the so-called middle class and also different social classes experience this too. More and more people are effected by extreme poverty, regardless of being unemployed or working in a precarious employment.

It’s now 5 years that I am selling the street newspaper “Augustin” and because of this I am sometimes able to go for a coffee with friends or even not to quit smoking cigarettes completely. This also helps me to be able to balance my high rent and the energy costs and to finance among food also washing powder and other care products.

Because “Augustin” is a literary valuable journal too, it sells itself quite well. This means on a good day I sell 12 to 20 newspapers. At the selling agency I can get daily (except Sundays) journals for € 1,25 apiece – the selling price is € 2,50. Including tips you can earn a daily revenue of approx. € 40,-, but this efforts a working period of 5 to 7 hours. It once was out of pity why most people bought it – nowadays it’s an affirmation to the whole project. The customers are fully aware that the publishers – private individualists – are assuming the social and financial responsibility which would actual be on our politicians hands. Of course there are staff limits in private institutions. Due to the enormous inflow “Augustin” had to freeze on admissions – to many registered sellers have already assigned sales locations. At the moment there are about 450 active sellers working for “Augustin” and we reach, with 2 editions a month, a circulation of 40.000 to 50.000 per month. But only 3 years ago the newspaper had a monthly circulation of 70.000 pieces with far less sellers.

So you can also feel the crises in the street selling business – some possible customers also don’t have anymore the money to be able support the campaign. But because these facts don’t decrease the needs of the people who can’t get a registration right now, they look for different solutions to sell street newspapers. More and more sellers without the license spread out to be able to live, or at least to survive. This amount of providers upsets customers because it can be annoying sitting in a pub garden, getting a newspaper offered every 5 minutes. Change Suppliers can get intrusive and this can be a particular problem for immigrant suppliers who can’t master the language - this often puts negative publicity onto the whole newspaper street selling.

But what can you do against this reality? There is actual no legal measures against those people. Most of all there is no moral measure – should we judge those who are probably in a worse situation then ourselves? We try to find a good coming along together - finally we are all sitting in the same boat. If even not we, people effected by poverty, achieve agreement we also can’t allege concerns reliable to European policy makers.

However interesting the question where the “sellers without licences” get there journals is– it probably would be possible to put a marketing ban on these “black sheep” who give further newspapers to people without a registration – it would be against projects “Augustins”

philosophy. In the end it again helps people experiencing poverty – and in this case even the poorest of the poor.

### ***Clothes for free and Second Hand Shops***

In Austria there is a range of offers for the gratuitous release of used clothes at international organisations like ADRA, church institutions like “Caritas” and “Caritas Socialis”, private initiatives like LOK and even offers of single local communities. For Vienna this is especially the “Wiener Hilfswerk” and the “Wiener Rotes Kreuz”.

In the last years people concerned can state a noticeable increase of people making use of this assistance, even it needs surmounting to step into a wide visible row, waiting to reveal your personal details - because it is not easy to expose yourself as a supplicant with your ID card, certification of registration and sometimes also with the declaration of income. Although many have no choice and the numbers having no choice are increasing.

More and more people who can't afford to buy new goods for the stock price are coming also to Second Hand Shops and flea markets, which don't belong to the category Vintage=“cool” or antiques=expensive, but simply offer used clothes and old household items for a good price. Once they have been women who had to budget sparingly – nowadays there are whole families, more and more young people and also pensioners who are in need of this possibility. It is especially worse when your stove, fridge or washing machine is not working anymore. The Viennese social welfare department is less able to respond, at best you get the advice for the urban garbage collection which has a collecting place at the border of the city for working large-scale appliances for a keen price. But nowadays you have to be really quick or lucky to get there a good appliance because also there the demand exceeds already the supply.

Conclusion: The ones who belong to the people in need since years, are more and more confronted with an increasing number of fellows in misery – which makes it more and more difficult to be able to make ends meet with quantitative consistent but qualitative declining resources.

### **SOCIAL MARKETS**

In one way you can say that the group of people experiencing poverty was the least affected by the crisis – who has nothing can't lose anything. In the social class of people in the risk of poverty it's different. On the one side this amount increased highly, on the other hand the situation got worse because of the inflation. For instance:

The social market in Linz has these days 8.622 registered persons. Customers are people with a very low income. The limits are for a single person € 840,-, for couples € 1.200,- and for each child the limit is raising for € 130,-. Now a days there are 20% more customers. But what has changed blatantly obvious are the prices! Most of the prices doubled in this 5-year-period and the fact that expired products (f.e. mineral water) are same expensive like long-lasting products in a usual supermarket seems astonishing and peculiar.



At the end we have to state clearly that it is discriminating to eat second hand, but for many families this is the only opportunity to assure foods.

## **Relevant Practices**

### ***Step2Job***

Step2Job is a project funded by the Austrian job centre and social welfare department. Former welfare recipients in the age of 21 – 64 years who now get a minimum income, get accompanied by different social institutions of education for 1 year with the aim of beginning a work at the end of this period.

The difference to similar projects is that in this time every customer gets assisted after his personal needs. There is the offer of lawyers, financial consultants, psychotherapists, family advisors, doctors and also qualifications, so that all placement hindering manners get solved.

It's the first time a holistic concept is taking place - the reasoning that a person fighting with the daily life, troubles and even deeper problems is not able to fulfil the demands of a full time job. Most people want to partake in the society, but when you fight to survive you can't live a usual life in same time. Sadly in some cases 1 year of companionship is not enough and yet there is no following project for these people resp. gets supported, so these people fall back and stand again alone.

### ***Cultural Pass – Hunger for Art and Culture***

People with financial constraints have also got the right to join arts and cultural affairs. It's a fundamental right which is even mentioned in the Universal Declaration of Human Rights, refused to more and more people due to increasing poverty. A cultural attendance is for recipients of the guaranteed minimum income or minimum pension, unemployed people, refugees and single parents, not affordable. This is where the campaign "Hunger for Art and Culture" comes in with its "Cultural Pass" which enables social disadvantaged people free access to several cultural institutions.

600 institutions in Austria point the way to solidarity by setting an example with supporting this campaign. In the last years similar initiatives have been established in Germany and Luxembourg, and hopefully more of these projects will come up in every country in Europe.

For me the "Cultural Pass" is the access to a fascinating world which I've known as a child from books, as a young adult only from TV. Due to this unique offer which the EAPN Austria and the "Schauspielhaus Vienna" initiated in the year 2003, nowadays I obtain admission at first hand to an infinite range of arts and culture. New gates have opened, doors were battered down, finally I can listen to Mozart's music, can see Rembrandts brushstrokes in reality. I am not anymore standing outside; I can join now those wonderful events which have been out of my power before. I hope this great chance lives on and gets supported by as many people as possible.

# REPORT FROM THE BELGIAN DELEGATION

## Reference Budgets

Based on the research made by the Katholieke Hogeschool Kempen with people experiencing poverty) <http://www.menswaardiginkomen.be/>.

Goods & Services	Monthly prices for a family of 2 adults and 2 children in Euro
Healthy food	522
Clothes	203
Sleeping	91
Health	136
Housing	749
Security	22
Social life	155
Youth	179
Mobility	86
Unforeseen expenses	10
<b>TOTAL</b>	<b>2153</b>

Minimum income (or equivalent) 2 adults + 2 children	Minimum wage (or equivalent)
1403	1288,36
Social benefit for families + 411	+ 312 (Social benefit for family)
	+ income of the 2 <sup>nd</sup> adult ?

## Impact of the Crisis from the experience of delegates

Generally, people experiencing poverty say that for them, the crisis was always there! Their life has always be difficult, without any quality jobs, decent housing, access to energy, enough income to participate in social life and have a dignified life with the respect of human rights. It was the case before 2008 and is the same now.

EU, national, regional and local policies are using the crisis to justify their austerity strategy and to dismantle the social security. The impact on the long term will be a disaster where the most deprived persons are the first victims. There is a schizophrenic attitude: on one hand, the accent is put on a sustainable development, and at the other hand, Member States and people are forced to take decisions at short term with terrible consequences for the long term.

One example of this is the decreasing of the unemployment benefits recently reinforced.

For some delegates, because of the consequences of austerity policies, life is now more difficult:

- ⇒ The budgets allocated to services have decreased and consequently the quality and the access of these services.
- ⇒ People experiencing poverty are perceived as responsible for the crisis, there are made guilty and criminalised.
- ⇒ People experiencing poverty are facing more and more difficulties to have access to energy and to the Internet – what excluded them more and more, when looking for a job.

- ⇒ Austerity measures decreased the budgets of the social housing companies that are working with fewer workers. Additionally with the jobs lost, the maintenance of the social buildings is given to private companies that are cheaper.
- ⇒ Local authorities also have less means, thus less jobs and the defined contracts are cut.
- ⇒ NGOs of people experiencing poverty also get less means.
- ⇒ To have access to health care is more and more difficult.
- ⇒ The mobility also became harder: public transports are suppressed and the prices have risen.
- ⇒ A lot of social and cultural NGOs lost their grant or have limited budget making culture inaccessible and stopping participation and inclusion.

There are less and less resources, the daily life is more expensive, social benefit and wages didn't raise accordingly, surviving mechanisms are more difficult because of strict rules and punishments (for example : there are now penalties when you pick up objects or food in the streets).

Some examples: a 50 year old man from Temse took 2 bags of muffins (of which the date was expired) from a garbage container next to a supermarket, was convicted and got a prison sentence of 6 months. (Fortunately he appealed to a higher court and won). Another example is garbage (objects that are still usable) that people put outside in front of their homes. These objects are being collected by second hand shops in the field of the social economy. Individuals who take these objects from the streets can get a serious fine.

Because of the crisis, people experiencing poverty are living in difficult conditions, but the crisis also affected a lot of persons who were far from poverty before:

- ⇒ A lot of jobs disappeared.
- ⇒ Access to credit and mortgage is restricted, with serious difficulties to buy a house or to start a trade/shop.
- ⇒ There is no more money for children's social activities which will impact on the social inclusion of the new generation.

### **Relevant practices**

The public debt weighs on all the population, but also on people experiencing poverty. Where does this debt come from? By who and to finance what? There are local groups discussing and exploring the current context in order to draw recommendations enlightening how and by whom the debt is to be covered.

More and more city gardens are developed so that people produce their own vegetables, become less dependent, save money and contribute to their health and to saving resources (waste is recuperated).

Collective "saving money" groups with solidarity mechanisms.

Social travel agency: one association developed a social travel and leisure agency. People can ask for activities and the agency will offer 'tailored' proposals according to the wishes, the family and its budget.

## REPORT FROM THE BULGARIAN DELEGATION

### Reference Budgets

Comment on the Exercise: THIS EXERCISE CAN BE QUITE MISLEADING BECAUSE: 1) THE POORER PEOPLE ARE, THE MORE RESTRICTED THEIR NEEDS COULD BE, HAVING NOTHING TO DO WITH NORMAL LIFE; 2) THE FIGURES COULD INCLUDE ABSOLUTELY DIFFERENT REQUIREMENTS AND CORRESPONDINGLY CAN'T BE COMPARED.

A MORE MEANINGFUL AND EASIER WAY TO DO THE TASK IS: TO ENLIST A BASKET OF BASIC GOODS, especially relevant for food (WHICH ARE NOT SO DIFFERENT IN DIFFERENT EU COUNTRIES – like bread, butter, cheese, eggs, potatoes, rice, chicken...)

FIND OUT THEIR PRICES IN THE FOOD CHAINS THAT INCREASINGLY CONQUER EU MARKETS (for example prices for basic goods in LIDL Brussels and LIDL Sofia)

FOR NON FOOD GOODS, THE METHODOLOGY MULTIPLYING THE EXPENCES FOR FOOD COULD BE USED

Note: What we have done below is to include restricted basket of goods on the basis of common sense, and controlling it to some extend both with living expenses reported periodically by the Confederation of Independent Trade Unions in Bulgaria and the relative share of different goods in the household's costs provided by the National Statistical Institute. On this basis, we held discussions with different groups of people, including people experiencing poverty and the Bulgarian delegates at the 2013 EU PEP Meeting. The comments were that these are the minimum requirements.

Goods & services	Monthly prices for a family of two adults and two children
Food	308
Hygiene, washing powders, home maintenance	64
Transport	62
Health care	154
Long term items	20
Internet, cable TV, phones	70
Clothing, shoes	46
Recreation, maintenance of relationships, education, pocket money	300
Heating, gas, electricity, water	162
Garbage and taxes	17
<b>TOTAL</b>	<b>1203</b>

Guaranteed Minimum income for 2 adults + 2 children	Minimum wage/ Minimum pension/ Social pension
Extremely conditional : 120 euro (Act of Council of Ministers)	159 Euro (Decree № 250/11.10.2012 / 77 Euro (Art. 68, Social Insurance Code, April 1, 2013, Law on Budget of the State Social Insurance for 2013 / 57 Euro (Decree № 332 of 20.12.2012)

## Impact of the Crisis

There is no employment for young people; in the employment office they only promise but can't do anything.

People are thrown out of their working places with little explanation. It is extremely difficult to find a job.

When you work, salary is not enough for anything. Everybody around is working poor

Minimum income is very seldom officially discussed in Bulgaria. As it is extremely low, very conditional and has not been changed for several years, the number of people who receive it is extremely low as well. Once in 2010 a representative of the Ministry of Labour and Social Policy (perhaps by a mistake as it was never repeated) announced in a media presentation that 46 000 people in Bulgaria receive the so called guaranteed minimum income. As a rule these data are not available and the result of this are the ideological suggestions that many people, especially Roma, do receive it.

## Relevant Practices

In Bulgaria several persons publicly set themselves on fire this year protesting against the situation and the lack of future. This has never happened in the Bulgarian history. In this context it is difficult to talk about 'good practices'. It is time to analyze the bad practices that increasingly invade EU space. We need complete reconstruction of public policies, especially income policies.

The guaranteed minimum income started to be discussed only in relation with the (Syrian but not only) refugees and asylum seekers. In many media presentations it is said that they receive too small quantity of money – that is 33,33 Euro per month per person, which is exactly the so called guaranteed minimum income. However it is never discussed as low when Bulgarian citizens are considered. Such double criteria in official and media presentations are quite common.

Nevertheless, this has fueled a new debate on the levels of the guaranteed minimum income and income policies towards the end of 2013.

## REPORT FROM THE CZECH REPUBLIC DELEGATION

### Reference Budget

To collect data for completing this questionnaire, we selected five families who meet the criteria - father, mother and 2 children. Both parents worked and had an average income, both children studied elementary, middle or high school. Three families live in rented flats in mid size towns and and 2 families in their own homes in the suburbs. Than we have created the average of their income and expenditure.

Minimum wage and minimum income set by the Ministry of Labour and Social Affairs.

Goods & services	Monthly prices for a family of 2 adults +2 children
Food	240
Hygiene & health care	20
Transport	160
Bank & insurance	80
Health insurance contribution	180
Washing machine, iron & paste, drying rack, wardrobe	0
Computer, printer, camera, TV, Mobile, sofa, table	140
Cleaning	8
Clothing, shoes, sewing & washing powders	80
Recreation, maintenance of relationships, education, pocket money	280
Rent, heating, gas, electricity, boiler inspection	480
Internet, cable TV, garbage and taxes, union contributions	52
Home maintenance	80
Bed & bedding	8
<b>TOTAL</b>	<b>1808,-</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
407	320 / person

**Impact of the Crisis:** The social reforms have changed the conditions for granting disability pensions. This caused a large percentage of people with disability to lose retirement benefits and their health does not allow them to find a job that would compensate for loss of support. These people, thus, find themselves in a very vulnerable situation.

**Relevant Practice:** Our NGO supports social entrepreneurship, which gives the opportunity to people with disabilities or long-term unemployed to find a job that matches their state of health. Currently, we have prepared three projects. One is the workshop for restoration of historic vehicles, the second is the production and distribution of baguettes and the third is the sale of secondhand clothing and housewares bazaar.

What helps: Grants from the fund to support social entrepreneurship?

What's hindering: Nothing will stop us!

## REPORT FROM DANISH DELEGATION

### Reference Budgets

The reference budget is developed by the Danish Centre for Alternative Social Analysis

(CASA – see [www.casa-analyse.dk](http://www.casa-analyse.dk)) on the basis of the Danish Consumer Authority's reference budget for the population in Denmark. Whereas The Consumer Authority's budget takes its basis in an 'adequate life', the budget from CASA is based on a minimum income ie. social benefits. There is no room for holidays, luxury items etc.

The various posts in CASAs budget are generally considerably smaller – eg. 120 € for food.

Goods & services	Monthly prices for a family of 2 adults and 2 children
Food, drink	664,4
Clothing + shoes	158
Medicine and hygiene (soap, toothpaste etc..)	173
Media and communication (tv, internet, phone)	198
Transport	178
Housing (Inkl. Heating, water and electricity)	939
Washing/laundry	47
Kindergarten, nursery	268
Insurance	40
<b>TOTAL</b>	<b>2665,40*</b>

\*Source: [www.casa-analyse.dk](http://www.casa-analyse.dk)

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
> 30 years old 2682 *	2278**
< 30 years old 2036 *	

\* [www.sm.dk](http://www.sm.dk) (Ministry of Social Affairs Denmark)

\*\* [www.hk.dk](http://www.hk.dk)

### Impact of the Crisis

In the light of the crisis, national reforms have been launched in Denmark in the areas of e.g. social pensions and social benefit. When it comes to social benefits the under 25s are already on basically half the amount of the over 25s. However, it has been suggested to extend the low rate to the under 30s as well.

It is now virtually impossible for the under 40s to get a social pension.

Since the outbreak of the crisis, it has been considerably harder to get into drug – and alcohol rehab. The councils prefer sending people into day treatment centres in order to save money.

The unemployment rate in Denmark is rising, making it even harder for the socially marginalized people to get a job.

One of SAND's (Homeless people organisation) aims is support the homeless in speaking up and cast a light over the dilemmas of homelessness in order to stop social exclusion. Being a rich country, there is a general misconception in Denmark that you are homeless out of choice as social security is well developed.

**What helps/helped/could help?**

To change the general view on homelessness; to recognize the competences and strengths of the homeless. To include the service users in the development of new social services.

**What is hindering/could hinder the development of this practice/idea?**

There is a great challenge in changing the view on homelessness in Denmark. Nobody chooses to be homeless but for some there is no other option. Homelessness is linked to social issues and it is necessary that the surrounding society is changed and stops focusing solely on housing in order to include and accept socially marginalized people.



## REPORT FROM THE ESTONIAN DELEGATION

### Reference Budgets

This table was made primarily using data from Household Budget Survey conducted by Statistics Estonia. A survey measured the expenditure of 4 people in a household with a monthly 1156 EUR in average in 2012. Some items in the table below that were not covered in a Household Budget Survey (washing machine, iron & paste, drying rack, wardrobe and heating, gas, electricity) were discussed and decided upon in a group of people experiencing poverty before the event, based on their experience. There is a price for one item in the survey that was not agreed upon among the participants - expenditure on rent. The Household Budget Survey showed that the average amount spent on rent is 51 Euro per person, but actually, if a family of 4 is really paying the rent, it is almost impossible to find an accommodation suitable for 4 persons below 250 EUR, so we added 50 Euro there. Of course, the expenditure depends on the region, but since prices in the capital Tallinn are in average 3 times higher than elsewhere and almost half the population lives in Tallinn, we found the change justified.

<b>Goods &amp; services</b>	<b>Monthly prices for a family of 2 adults and 2 children in Euro</b>
Food	315
Hygiene & health care	45
Transport	143
Washing machine, iron & paste, drying rack, wardrobe	20
Computer, printer, camera, TV, Mobile, sofa, table	50
Clothing, shoes, sewing & washing powders	55
Recreation, maintenance of relationships, education, pocket money	120
heating, gas, electricity	150
Internet, cable TV	20
Home maintenance	35
Rent	250
<b>TOTAL</b>	<b>1203</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
275,80 (social benefit)	320,00 (brut)

### Impact of the Crisis

The crisis affects the overall condition of the economy and therefore most people. The unemployment rate decreases slowly but wages are still at a very low level and prices are high for food and accommodation (actually for many goods you can't choose to not buy, like heating, water etc.) Services that are supposed to be provided by local governments, are in many areas cut off due to lacking financial means (like learning support, psychologists and social workers at schools, but also in local governments). Social guarantees are insufficient and there's not going to be any improvement (like raise of benefits) any time soon, because the government's priority is fiscal stability and not social welfare.

Example: If you are unemployed and you have no income (you don't qualify to get unemployment insurance or unemployment benefit), you can apply for social benefit 78,8

Euro per month for the 1st person and 65,60 Euro for each next family member. You can't apply for such help if you own a house or apartment, or you have a loan (you have to sell your home first, consume all the money and then start renting and ask for a social benefit). And you can't apply for benefit if your income is more than 78,80 Euro after paying for housing costs. So for example if a 1 person household has 65 Euro left after paying rent, heating and water, he can have a social benefit of 13,80 Euro ( $78,80 - 65,00 = 13,80$ ).

It is difficult to find a job that offers a normal or good salary (average or above). If you are a single mother, it's impossible to live a dignified life with the minimum (320,00 brut) or even with an average salary (which is 900,00 brut), especially in case you have to rent apartment in some bigger city. The child support paid by the state is 19 Euro/month.

### **Relevant Practice**

**Forcing the government to change priorities through media attention:** There are some social problems in Estonia that are not addressed at all. This is mostly due to lack of money, but first and foremost due lack of government interest. One of those topics is the carers' problem. People who take care of their relatives or family members due to disability or long term illness, are left without support and without the right to dignified life. It is stated by the law that everyone has to take care of their close relatives if they fall ill or of children with disabilities (you are not excused if you can't afford it). Persons who takes care of a family member usually experience social exclusion and extreme poverty. The state supports carers with 19 Euro per month. Those people cannot go to work, they cannot usually afford caring facilities for their disabled family members (due to very high prices) and it is also not acceptable in the eyes of society to put your ill family member into some caring facility. They lose their career, their working ability, social network and in the end, their health.

What helped? In order to improve the situation of carers, our network member Carer's Association has really kept this topic in the focus of the media for the last 6 months, so that politicians are finally forced to discuss it publicly and give promises to improve the situation. The promises are made now. Timing is important! It is always a good time for this kind of actions before elections, because that way those promises reach into the government's action plan for the next period and they cannot be ignored anymore.

What can hinder the development? Any new and more important directive about some other topic. Also if the demands are too big financially, it can lead to a quick end to the discussions despite public interest.

# REPORT FROM THE FINNISH DELEGATION

## Reference Budgets

The information in this table is gathered from different sources, including the Social Insurance Institution of Finland, the National Consumer Research Centre and Statistics Finland and was discussed with the delegates for the 2013 meeting.

Goods & Services	Monthly prices for a family of 2 adults and 2 children in Euro
Food	815
Clothing (and shoes) ?	219
Appliances and home electronics	213
Electricity	34
Insurance (household)	19
Leisure and hobbies	89
Medical expences	39
Hygiene	69
Rent (in the city of Helsinki)	1338
Transportation (public transport)	108
<b>TOTAL</b>	<b>2943</b>

## Minimum wage

There is no universal minimum wage in Finland. The collective agreement in most employment branches determines the pay and other minimum employment terms. It is also possible to agree on benefits such as food and residence in addition to the wage.

The wages in the collective agreements are determined according to the employee's professional skills, experience and the geographical situation of the workplace (I and II cost regions). Here are a few examples of wages in one cost region.

Construction branch (1.3.2012 - )

Skill class	I	II	III	IV	V	VI
Wage (€/h)	9,49	10,81	11,93	13,26	14,50	15,59

Hotel and restaurant branch (1.4.2012 - )

Skill class	I	II	III	IV	V
Wage (€/h)	9,62	9,70	10,18	10,65	11,02

In the absence of a collective agreement in a field, it is recommended that the pay of a full-time worker be at least 1025,20€ a month.

Minimum income: There is no minimum income in Finland as such. The Finnish social security scheme is a complex one (the Finnish delegation will bring literature on the topic to the meeting) and the amount of governmental support a person is entitled to is always case sensitive.

## Unemployment Benefits

A family of 2 adults and 2 children is entitled to at least the following forms of support:

In case both of the parents are unemployed, they would receive the following unemployment benefits: the baseline unemployment benefit is 551 € per month to which is added a percentage of the wage of the person's job (before becoming unemployed). For a person who earned 2000 €/month this percentage would be 62, or in terms of Euros, 1240. Long-term unemployed individuals are entitled only to the baseline unemployment support. Unemployed individuals with children are entitled to unemployment child benefit, which in this case of 2 underage children would be, roughly 222 €/month.

In addition to the above the family is entitled to child benefits to the amount of 210,50 € a month. In this case, the family would not be entitled to housing allowance.

**Minimum income (rough estimate) for the family, in the case that the parents are short-term unemployed: 3500 – 4000 €/month**

### **Income support**

Income support available to those individuals whose other forms of income are not sufficient enough to cover their living expenses. A family of 2 adults and 2 children would be entitled to the following:

Rent, electricity, water and miscellanies housing related expenses are covered, as long as the housing expenses are deemed reasonable. A family of four will have their rent covered up to 920 €/month. They have to pay the remaining rent by themselves.

Medical expenses are covered as is public transport.

Each adult is entitled to 405,67 €/month, the children receive 334,08 €/month (1st child) and 310,22 € (second child). Minimum income of the family: **1455,7 €/month + 920 €/month for the rent + medical and transportation expenses covered.**

### **Experiences regarding the realities of accessing benefits**

- a) An unemployed person who enters a short-term, low-pay job will lose their unemployment support and will potentially face a situation where they are waiting a long time for a pay cheque that might not even be enough to cover their expenses. This delay might cause delays in the paying of rent and potentially result in the loss of housing.
- b) Artists and freelancers are subject to an enforced change of trades in order to be entitled to unemployment benefits.
- c) The complexity of the Finnish social security scheme intimidates people and there are thousands of people who are excluded from it because they lack the skills or energy to pursue the benefits they are entitled to.
- d) A member of the delegation was struck especially hard by the recession. She was an entrepreneur but was forced out of business as a result of the economic downturn. Since then she has been, at times, unemployed, a student and an entrepreneur. The changes in her status has led to many difficulties in attaining benefits.
- e) When changing one's status (unemployed to student, for example) there is a mandatory 2 week period during which the person is not entitled to benefits. Following the 2 week period, the person's case is reviewed by the officials in charge of calculating and handing out the different benefits. The period of review can last as long as 4 to 6 weeks and, therefore, the person will be without any form of income for at least 2 months.

## Relevant Practices

- **Start-up grants for entrepreneurs:** The government offers start up grants for new entrepreneurs. The grant is available for the first 6 months of the new business and possibly for another 6 months after that. Realistically it takes at least 2 years for a company to become successful/financially profitable. A member of our delegate did not receive the extended 6 months of start-up grant and was forced out of business.
- **Studying whilst unemployed:** A person will not lose their status of an unemployed person, as long as their studies are not full-time. In the case of one of our delegates, however, her unemployment benefits were withheld and she faced potentially having to repay the benefits she had received over the course of her studies. A review of her case demonstrated that she was not, indeed, a full-time student and she continued to receive her unemployment benefits. As a result, she was without any form of income for a period of two months.
- **Working whilst unemployed:** An unemployed person is encouraged to pursue any and all employment opportunities, including short-term, irregular individual tasks. One of our delegates did just that and worked individual gigs, receiving unemployment benefits for the days when she was not working. Without warning, her unemployment benefits were withheld based on her working. A review of her case demonstrated that she was, indeed entitled to receiving unemployment benefits. The result was no income for 2 months.
- **Forced entrepreneurship:** An unemployed person is not permitted to start a business. Therefore a member of our delegate was forced to become an entrepreneur. Entrepreneurs are not eligible for benefits, even in the case when their business does not produce enough profits to support them.

## Students:

- Finnish students receive student grants. The motive for these grants is to insure that the students can focus on their studies instead of having to work at the same time. The reality is very different, especially in the capital region, where the housing costs are far greater than in the rest of the country.
- A member of our delegation has to work part-time just to cover the most basic living and housing expenses. More expensive expenditure such as clothing, has to be planned far in advance. Most students rely, to a large extent, on financial support from their parents.

## REPORT FROM THE FRENCH DELEGATION

### Reference Budgets

This table was developed by people living in poverty who participated in the preparation of the 2013 European meeting. We worked from the proposed questions and attendees filled the table from their knowledge of use, rates and prices applied. These calculations are based on 'cheap' prices. The minimum wage it is the official amount of RSA in France for 2 adults and 2 children and the amount of the net minimum wage is that which a full time worker would receive for one month.

Goods	Monthly prices for a family of 2 Adults and 2 Children in Euro
Food	600
Body's care	25
Public transport	120
Bank & insurance	40
Health insurance	100
Washmachine, iron, dry cleaning, fridge, cook	20
PC, printet, camera, TV, mobile	15
Cleaning & washing products	20
Shoes (kids 16 x/year) (adults (4x/year) Clothes 30 sets/year (480 euros)	Shoes 50 + 40 + 30 Total : <b>120</b>
Leisure, social life, education, pocket money	School 20, leisure 40 Pocket money 10 Total : <b>70</b>
Rent, heating, gas, electricity,	500
Internet	40
House keeping	22
Furniture	35
Car, insurance and fuel	120
Housing taxes	20
<b>TOTAL</b>	<b>1867</b>

Minimum income (or equivalent) 2 adults + 2 children	Minimum wage (or equivalent)
1014,84€	1120,43

### Impact of the Crisis from the experience of delegates

A feeling of exclusion when living in the street: all the actions you have to do are more difficult. For foreigners, it's more than difficult particularly to have access to health care. When you don't have the requested documents, there is no access to health care. The administration is more and more controlling.

There is no link between the different administrations and services: all the requests and actions have to be repeated many times. When no public transport, it's a nightmare to go to the services.

Young people and people over 50 are more affected: few job opportunities, forced part time for women. One parent families are discriminated in accessing to jobs. For the employer, there is too much risk of absence when the children are sick.

More and more people are asking help and financial support to the services while the social workers are less and less available ; they are less listening which generates the feeling of not getting heard, making access to the services more and more difficult.

### **Due to the crisis, things are changing for discriminated groups?**

With the crisis, more people are coming to France looking for better life conditions. These persons are more mistreated. There are big tensions between communities: newcomers are considered responsible for the bad conditions in France and are rejected, particularly the Roma Community.

### **Relevant Practices**

Project of common gardens:

Public spaces are recuperated or given by municipalities. Solidarity and exchanges are proposed to the people who will make the garden. The vegetables should be available for all the inhabitants and to reach this objective, all the inhabitants are to be involved in order to encourage social mix. The production has to be sufficient in order to share it.

Go further in the participation processes of people experiencing poverty to change the perception between them and professionals.

NGOs that cooperate with companies and public authorities. Building together and learning from each other has to go on to be part of the evaluation of the public policies. The participation process is going on BUT might be manipulated. Human and financial means are to be foreseen to develop this process.

## REPORT FROM GERMAN DELEGATION

### Reference budget

Column one and three below were filled in on the basis of needs for a dignified life with a close look at the reality of what's available. The middle column was completed by a group of women with direct experience of poverty who really thought of what it would cost to live like many of the people around them lived.

Goods & services	Monthly prices for a family of 2 adults +2 children	Monthly prices for a family of 2 adults +2 children	Single person
Food	500	700,00	200,-
Hygiene & health care	80	80,00	40,-
Transport	120	200,00	145,-
Bank & insurance	60	100,00	182,-
Health insurance contribution	200	250,00	60,-
Washing machine, iron & paste, drying rack, wardrobe	80	70,00	20,-
Computer, printer, camera, TV, Mobile, sofa, table	150	300,00	30,-
Cleaning	40	80,00	20,-
Clothing, shoes, sewing & washing powders	150	500,00	100,-
Recreation, maintenance of relationships, education, pocket money	200	600,00	100,-
Rent, heating, gas, electricity, boiler inspection	800	1.000,00	520,-
Internet, cable TV, garbage and taxes, union contributions	60	300,00	80,-
Home maintenance	100	100,00	30,-
Bed & bedding	120	20,00	10,-
<a href="#">provision for one's old age</a>		300,00	
court fees			50,-
Newspaper, culture costs			70,-
			50,-
<b>TOTAL</b>	<b>2.660</b>	<b>4.600,00</b>	<b>1525,-</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
In Germany 1935 €	We don't have minimum wage



## **Impact of the crisis**

I sell a street paper magazine on the street every day. I'm in direct competition with all the other beggars, street musicians and other street magazine vendors. We all compete against each other for the one euro from the passerby who can spare a euro. Since the crisis, there are **much more** beggars, street musicians and other street magazine vendors on the street. So it is very difficult for me to sell the same number of street papers. I had to spend more time in the street and this is costing me more energy and for the long run I can't do this!

more eviction and more deaths on the street.

more youth unemployment

fear of the future and less social security

more social isolation

## **Relevant practice**

A social organization helps me in handling with administration and attended me if I want. Discretionary decision in a positive way helps poor people to get necessities benefits

What helps/helped/could help?

Add in the politics, personal make clear to dismay

Qualified attendance

Complaisant and proper administrators

What is hindering/could hinder the development of this practice/idea?

Political structures hinder (administratively) activities around the poverty efficiently to fight Sanctions, people don't get whole of benefits

## REPORT FROM GREEK DELEGATION

### Reference Budgets

The table was made to serve the needs of a specific programme and the data below have been extracted from this programme.

Goods & services	Monthly Prices for a family of 2 adults and 2 children
Food	400
Hygiene & health care	50 (calculating an average of dentist visit and general health check up per person per month)
Transport	120 (calculating public means and minimum fuel consumption for the transport of children)
Bank & insurance	0
Health insurance contribution	40-44% monthly health insurance contributions subtracted from the salary
Washing machine, iron & paste, drying rack, wardrobe	0
Computer, printer, camera, TV, Mobile, sofa, table	Not covered from the programme thus not included at this table
Cleaning	15
Clothing, shoes, sewing & washing powders	35
Recreation, maintenance of relationships, education, pocket money	250 (outdoors activity once a week, languages, sports or other activity outside the school curriculum) Is not including private schooling system costs. These are ranging from 5000 to 12000 per school year.
Rent, heating, gas, electricity, boiler inspection	550
Internet, cable TV, garbage and taxes, union contributions	30
Home maintenance	25 (calculating an average per month for any emergency may rise at home-300 euros for the year)
Bed & bedding	?
Emergencies	50 euros per month or 575 per year per household of 4
<b>TOTAL</b>	<b>1850</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
1300	590

Minimum wage is based on macroeconomic targets that the state need to achieve in order to obtain debt credibility and sustain itself. However prices (utility bills, food, and clothing) have not been adjusted accordingly which practically implies that life expenditure is as expensive or more than it has been back in 2008 while the income for a significant proportion of the active-still- population has experienced 30% to 40% reduction.

Minimum income is going to be tested in Greece as a pilot in two rural areas as of January 2014. Any income in Greece right now is quite difficult to obtain.

### **Impact of the Crisis**

In Summary, social and/or economic discrimination gets escalated day after day.

More people get to have characteristics of more than one vulnerable group (for example, someone can be homeless AND HIV+ AND immigrant AND jobless).

More and more people have no access to health care system. That means not only access to doctors but to medicine in general.

Social Welfare Directory was transferred to Ministry of Labour.

Social benefits are being cut (marriage benefit, children benefits). Benefits provided to people with special needs are also cut and people have to undergo the same, long bureaucratic procedure so to be examined if they are eligible for that benefit.

Many families are facing the danger of becoming homeless, being unable to overcome the burden of having members who are unemployed or with low wages.

Employment legislation in reality cancels the unemployment benefits and set limitations on the rights of workers. So, because of the crisis, it is getting more and more difficult to get a job, more difficult to keep that work and in the case there is job loss, the compensation does not reflect the amount of working period.

### **Relevant Practices**

The effects of the Greek financial crisis, the rate of layoffs, the increasing rate of taxation, pay cuts and pensions reductions, the recorded loss of property due to lack of ability to repay bank loans along with the general financial insecurity arising from pension reforms have created an unusual alarming phenomenon: the rise of poverty and precarious conditions for a substantial amount of households in Greece that were self-sufficient up to now and are now facing the terrifying reality of homelessness. At the same time, social solidarity has acquired an increased role and lead to the absolute need for strong involvement of the private sector to leverage social turmoil and support families in need.

PRAKSIS (Greek NGO, member of the Hellenic Antipoverty Network) designed a project called “ΣΥΝ ΣΤΟ ΠΛΗΝ “which means in Greek “Plus to Minus” – aiming at providing POSITIVE (+) help, support and comfort to the NEGATIVE (-) contextual situation that Greeks are currently being confronted with. This program is innovative for Greece – in terms of methodology and potential impact. The implementation of this innovative anti-poverty project has a dual approach: intervention and prevention: a) Intervention by providing Relief through three (3)

Day Center facilities for the homeless of the greater area of Athens (Attica), reaching out an approximate number of 32.000 beneficiaries on an annual basis, and b) Prevention through the “Greek Households Self Sufficiency Route” for families facing the threat of homelessness aiming at supporting 200 families / approximately 800 people on a monthly basis. The mission of the program is to support and guide each family, case by case so that it achieves a successful outcome by stabilizing the family’s situation. The essential goal of the program is the successful return of at least one of the two parents to the labor market, and the return of the household to a level of self-sufficiency adjusting to the current economic situation.

What helps/helped/could help?

The magnitude of the financial crisis in Greece - along with the problems arising because of it - requires multiple partnerships and synergies. Close collaboration and cooperation, the creation of a dedicated network of supporters are key factors that will ensure the sustainability and the expansion of the program, in order to provide access to the program to as many families as possible.

What is hindering/could hinder the development of this practice/idea?

When good practices are implemented just at qualitative levels (through NGO projects) but not with quantitative indicators as well and are not included at the decision making process and State agencies, they might become limited in their long-term effectiveness. NGOs - being on the grass root level and coming across at first hand with vulnerable groups and situations - have got an overall picture which can be an asset at the intervention, prevention level as well as at the decision-making level and when legislation is amended.

## REPORT FROM HUNGARIAN DELEGATION

### Reference Budget

This table was made for this meeting. The participants put it together using their own experience, imagining a “typical family”. In Hungary there is no social house rental system, people mostly own their own houses, so this “typical family” hasn’t got rental fees.

<b>Goods &amp; services</b>	<b>Monthly prices for a family of 2 adults + 2 children</b>
<b>OVERHEADS – total</b>	498
Electricity	40
Chimney	12
Water	34
Internet	10
Cabel TV	10
Heating	67
Home maintenance	20
Gas	20
Repairs	10
Telephone	50
<b>EDUCATION – total</b>	225
Textbooks	8
Notebooks, pens	3
Meals	80
Sport club	33
Field trips / class budget	5
Study groups	10
Other assets	13
Dormitory	40
Pocket money	33
Hygiene	20
Cleaning products	10
Medical/health expenditures	20
Transport: bus pass/car	200
Clothing	23
Non-perishable goods	13
<b>CULTURE – total</b>	74
. -leisure	7
. -sustaining contacts	7
. -movies, theater, museums	20
. -recreation	33
. -books	7
Bank, insurance	7
Food	280
Employee's Contributions (Social security, Health Plan, Income tax) are based on the salary.	
<b>TOTAL</b>	1370
Minimum Income (or equivalent) for 2 Adults and 2 Children	Minimum Wage (or equivalent) Regular minimum wage: 250

<p>There is no real accessible minimum income in Hungary. See social benefit in other column.</p>	<p>Workfare workers* salary, during the employment period: 165</p> <p>Social benefit (only available if min. 30 days are completed in the workfare system), beyond the employment period: 76</p>
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\* in Hungary there is a system called “workfare system” or “public works” which means that nobody can get social benefits until they work in this system for at least 30 days a year. (These is mostly manual labor, in many cases in humiliating conditions: maybe unemployed university teachers are sweeping the street.) While somebody is working in the system (at least 30 days or it can be more, in some cases during all the year) they earned in 2013, 165 Euro; when the people are not working in the workfare system, they get the social benefit of 76 Euro (if they are entitled to, if they worked 30 days)

### Impact of the Crisis

Bucsák Mária Székelyhidiné

For a long time I lived in a rented apartment with my children. My whole day was taken up by work. I had to pay the rent, support my children’s schooling, and make ends meet. I did not ask for support, because the one time I did ask, they told me that regrettably all they can do is to take my children away from the family. I left them and never went near a family center since. I worked, often 18-20 hours at a time. But I have no regrets.

I was lucky enough to manage our lives so my children wouldn’t notice all this. Poverty is one thing, but that would have been a luxury we can’t ever afford. This continues to go on today.

I am presently working among people living in deep poverty. I achieved this through studies and seeking contacts. I see their problems, but I cannot offer them any way out. There aren’t any job opportunities, community service is practically the only job sector available, but there is no chance of progress. Aid is decreasing, and unless you serve your annual 30 days, even that sum is denied. The number of untended poor people is on the rise.

Sándor Rózsa

I live in Görögszállás neighborhood in the town of Nyírtelek in north-eastern Hungary, where the population is made up mostly of ethnic Roma people living in deep poverty. Only 20 have work out of 400. There are not only no jobs, but no school either, no daycare, no doctor, not even a decent shop in town. These are very hard to access public transport, there is a total of three buses per day and the nearest rail station is 6 kilometers away. I study, but I have to take up a student job too. In school and at work, I’ve often experienced prejudice toward my ethnic background. I have to work harder than others.

József Csonka

When you Work in the workfare system, you often don't have the necessary work equipment, both seasonal and protective clothing. People have been known to work for 15 months without shovels, picking up litter with their hands. One broom per person is worn out every month, and questions are asked as to why the brooms are wearing out so quickly. An area with 90 litter bins, their garbage bags need changing every day, but only 400 bags a month are provided. If the bags run out earlier, new ones are not given until the next month. So workers have to empty the plastic bags and put them back. For 26 workers, only 10 pairs of working gloves are issued per month. We are employed in the workfare system, we are vulnerable. Even if we see these discrepancies, we are scared to say anything about it.

Éva Szarvák:

For me the most painful experience of these last few years was how my children, after completing their studies, had to abandon our home to find work due to a lack of adequate jobs in our settlement. They start out their adult lives and careers unemployed, which is sad enough in itself. The employment center gives them no help whatsoever, but obliged them to cooperate. There aren't any opportunities of career progression, that is why many young people, sadly including my own sons, are leaving the town of Kunszentmárton.

#### **Relevant Practices:**

Our group is named Workfare Workers Movement for the Future (Közmunkás Mozgalom a Jövőért). We were formed in September 2012. We have since been recruiting members through street contact, with the help of community servants and volunteers. On October 17 2013, we took part in the organization a demonstration against poverty, called „Dobszerda”. We called on poverty-stricken people of all classes to gather on Kossuth tér in front of the Parliament building. On February 6 2013, we held a demonstration in front of the Ministry of the Interior for the rights of community servants, and presented our open letter to the Deputy Secretary for Community Employment. On February 11th 2013, we participated in the „Hunger March” demonstration organized by the Union of Community Servants. Since September 2012 we have held group meetings every Friday. Since May we give weekly English and IT courses to community servants. The reason for this is that employment offices and training institutions have failed to launch subsidized courses for several years. Our courses are free of charge and held by volunteers. We are planning more courses and demonstrations. I think these are the best things about this group, because we not only discuss our problems, but actively do something about them.

What helps us is the real empowerment, that the group makes it's own decisions and we learn new skills during the process.

The total vulnerability means, that the local authorities, (mayors, local officials, workfare-organisers, etc.) have all the power to decide about the life of the people living in poverty, they can cut all their income by excluding them from the workfare system. Thus the people who work in the system are afraid of getting in conflict by demanding for their rights.

## REPORT FROM ICELANDIC DELEGATION

### Reference Budget

Goods and Services	Monthly prices for a family of 2 adults and 2 children
Food	760
Hygiene & health care	107
Transport	875
Bank & insurance	
Health insurance contribution (union fees)	4-5% of wages
Washing machine, iron & paste, drying rack, wardrobe	
Computer, printer, camera, TV, Mobile, sofa, table	87
Cleaning	
Clothing, shoes, sewing & washing powders	195
Recreation, maintenance of relationships, education, pocket money	643
Rent,	1100
Internet, cable TV,	125
Home maintenance (on appliances)	52
Bed & bedding	
Heating & electricity,	125
garbage and taxes,	
School & childcare	312
<b>TOTAL</b>	<b>4576</b>

These numbers are hard to come by as there is no recognized official average. The numbers above are from different sources that show actual average cost of the stated or equivalent items

Some numbers are from a calculator found on the Welfare Ministry website and calculated for a family of 2 adults with 2 children, one of which is at nursery/preschool and the other at primary school. The family has a car and lives in an average sized 3-4 bedroom rented house/apartment in Reykjavík. There may be differences in expenses for those living in other parts of the country. The family may be entitled to some benefits but they would be calculated based on their income from year to year.

Minimum income (or equivalent) for 2 adults + children	Minimum wage (or equivalent)
Housing Benefit: 156 Euro Child Benefit: 115 Euro Average monthly income: 2971	About 1350 Euros (before tax and union fees)
Benefits calculated using the Welfare Ministry website	
Income figures taken from union website (V.R.) calculated for a person working at a till in a grocery store	

### Impact of the Crisis

The Icelandic benefit system is very bureaucratic and confusing to those applying for the first time. Different offices handle different claims and often there can be a combination of state



and municipal support (i.e. housing benefit) and municipal support can vary greatly between different municipalities. Reykjavík City in general offers the most social help as the cost of living in the city is usually higher than in smaller towns but smaller towns tend to have a more personalized help, in some cases benefiting clients more effectively.

Although the social system is strong in general, there are many loopholes and those who fall through the cracks in the system find it hard to find their entitlement and to seek adequate help in general. Many people go from one office to the next without finding solutions to their problems. The Social Services are known for their complicated bureaucracy and it can be very discouraging for people to apply for help. Many applications are turned down and people need to make an effort and even seek legal advice to back up their claims. Legally, people who have no rights to unemployment benefit, disability allowance or other type of benefit, should get help from their municipality while they have no other means to support themselves. Applicants are in spite of this frequently turned down for this type of help, especially if they do not have children living with them or if they live with another adult. The amount is also very low, barely to meet the cost of your rent and most essential household bills.

People who find themselves in this situation look to their family and friends for support as well as different help organizations who give out food or food cards as well as help with medicine bills and other types of help. (i.e. The Church Aid, The Red Cross Salvation Army, The Family Aid and Mothers support committee). This type of help is usually either a weekly hand-out of groceries or a monthly help of food cards as well as support to meet medicine costs and costs regarding children. Many find this type of help degrading and therefore avoid to seek it but for many it has become their reality just to be able to feed their family.

In Iceland, unions handle a lot of benefit claims as the social system itself insists on you using your union benefits before they step in. If you're working, about 4-5% of your wages go to your union funds which credits your entitlement. The Icelandic work unions handle claims such as unemployment (in alliance with the National Unemployment Office), maternity leave (in alliance with The Maternity Leave Fund), extended sick leave, summer holidays and other things as well as providing financial benefits towards medical treatments, education and health maintenance.

Unemployment rates have always been quite low in Iceland but after 2008 they nearly doubled. Registering as unemployed can be a complicated and a lengthy process and the rules to receive payment from the unemployment fund have been tightened and restricted in the past few years. As a result many people are still unemployed but no longer qualify for unemployment benefit and have to look elsewhere for support. Some may qualify for disability allowance or rehabilitation benefit, which is a tough process involving medical professionals and can take a long time (weeks or even months) to get approved. Others look for support from local authorities, which is over all very low and not always readily available to all (as explained above).

The role of banks is large in Iceland and it is impossible to take part in society if you do not at least have a bank account. The majority of Icelanders got into large debt as a result of the crisis and as a result many are left out in the cold when it comes to bank credit or certain services provided by banks. Student loans are a good example of exclusion from services in this regard as they rely on the recipient getting an overdraft from a bank to live off until the loan is paid out from the Student Loan Department. Many people are therefore forced to find other means to pay for their education or all together quit their studies.

Some people may be entitled to housing benefit from the State, based on family income and how many children they have living with them. Some municipalities offer additional housing benefit also fundamentally based on your income but can have very different calculation motifs. Reykjavík for example offers additional housing benefit that combined with your state benefit has a roof of about 440 Euros for those with the highest entitlement. With extreme luck, this amount will cover half your rent of a 2-3 bedroom flat. The additional housing benefit is however NOT available if you are renting from NGO housing organizations such as The Student Association or The Organization of the Disabled..

Before the crisis, there was a fast growing number of foreign workforce in Iceland. As Icelanders were seeking more education there were a lot of vacancies in jobs for the less educated, and those positions were often filled by foreigners. As the job market fell apart those people became unemployed, along with thousands of Icelanders, and having worked here for a long period of time they now had claims to the unions and the benefit system as many had gained citizenship or a similar status. This always causes tension in a society and has stirred up a little here as well, especially among the poorest people who find their rights being stripped away. Those groups tend to look for scapegoats and forget the bigger picture, stirring up racism and xenophobia.

The shrinking benefit system and the competitive job market has also made it harder for people of all educational levels to have an adequate income so vulnerable groups are suffering in whole as a result. Due to austerity measures there has been a great reduction in public service as well, resulting for example in poorer health care services and longer waiting lists for treatments and facilities.

**Relevant practice:**

**Dentistry** was taken out of the national health system about 20 years ago and categorized as competitive business giving dentists independence to charge whatever they felt reasonable for their services. The state has however paid towards dental care for certain groups such as children and those claiming disability allowance. Those payments have never been in conjunction with the actual price of dental works so they never really covered much of the real expense. As a result of this Icelanders' dental health deteriorated quickly and we now have the poorest overall dental health of children compared to the other Scandinavian countries.

This issue has been raised on number of occasions in parliament and finally there is a new agreement with the majority of Icelandic dentists to make dental work available to all children free of charge. This has already taken effect with the first age group of 15-18 year old people and in the next few months different age groups will be accepted for the system as well until it will include all Icelandic children.

What helps/helped/could help?

In the previous system the parent of the child often had to fork out for the full cost and then get just a small part of the cost back after putting in an application to the Social Security office. Some dentists would offer the service of applying for the patient so the parent only paid the difference but this would be up to the dentist. The new system, although not perfect will hopefully make dental care available to all children improving the nations dental health and helping low income families providing their children with vital services. Dental costs have up to now been a huge burden on those families.

Each family signing up to the new system appoints a family dentist to handle their family's dental care, which makes monitoring dental health more effective as well as having closer monitoring on each family, making sure children are coming in for regular check-ups.

What is hindering/could hinder the development of this practice/idea?

Dentistry needs to be recognized again as a part of National Health Service less important than other medical practice. We have yet to see the new agreement in effect and hope for the best.

**The Welfare Watch:** An official team of Ministry staff, professionals from public services and NGO's, put together by the Ministry of Welfare in 2009 to keep an eye on the effects of the crisis on vulnerable groups in society and make suggestions to the Ministry of where help is needed.

“Nám er vinnandi vegur” or “Education is a working way” was a program formed as a cooperation of The Ministry of Welfare, The Ministry of Education and the Unemployment Benefit Fund. It was aimed at the young unemployed, under the age of 25, who still had not finished College or University education and wanted to do so while receiving unemployment benefit. As a regular, the Icelandic unemployment benefit system does not allow recipients to be in full-time education as they need to be readily available for full time employment, so this, as a response to the growing number of young unemployed people was a valuable opportunity to those wanting to expand their opportunities for the future. Unfortunately the project is no longer available.

## REPORT FROM IRISH DELEGATION

### Reference Budget

This Budget was put together by the four delegates to the Meeting from Ireland, first generating individual budgets, in discussion with their organisations, and then agreeing collectively. The process was facilitated by the Vincentian Partnership for Justice and EAPN Ireland.

Goods and Services	Monthly prices for a family of 2 adults and 2 children
Food	883.36
Hygiene & health care	71.65
Transport	70.00
Bank & insurance	122.00
Health insurance contribution	100.00
Washing machine, iron & paste, drying rack, wardrobe	500.00
Computer, printer, camera, TV, Mobile, sofa, table	156.93
Cleaning	30.00
Clothing, shoes, sewing & washing powders	300.00
Recreation, maintenance of relationships, education, pocket money	<b>Delegates felt this was not possible on their income</b>
Rent, heating, gas, electricity, boiler inspection	1,200.00
Internet, cable TV, garbage and taxes, union contributions	70.00
Home maintenance	100.00
Bed & bedding	26.64
<b>TOTAL</b>	<b>3,630.58</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
2,212.40	8.65 per hour – €1,319 per month for a 35 hour week (One person working)

### Impact of the Crisis

Cuts in welfare are affecting everyday life and so are cuts on low wages. People are worried about cuts to child payments and grants to cover special events for children.

A lot of people are working short hours but still losing their 'jobless payments'. (Changes in the rules for eligibility for social welfare for part time workers make it harder to claim benefits when working a few days a week, while the increased prevalence of part time and casual work moves more people into this situation).

There is not enough affordable childcare, making it hard to take up work.

Migrants often get nothing if they cannot qualify by being long enough in Ireland.

There is more hostility to lone parents and to migrants in the media and from some politicians.

**Relevant Practice**

Community development projects are an important example of good practice but are now being cut.

## REPORT FROM ITALIAN DELEGATION

### Reference Budgets:

The data presented here come from a comparison between data coming from the Italian National Institute of Statistics (ISTAT) on the consumption of households in 2012 with a research carried out by CILAP EAPN ITALIA gathered by interviewing families of various types presenting a worse situation than the one presented by ISTAT. We interviewed families of 4 components, and the situation is worse in the sense that their income is lower than the national average, while the costs remain more or less the same. The consumption is lower in relation to money spent for culture, education, health, and non-food items, in other words all those items that are not considered as being of first necessity.

In Italy many services have lowered their standards.. For example, the level and quality of public transportation is by now very low in many parts of the country, mostly the poorest. This situation forces people to own their own car making it impossible for many people to freely move around, even for going to work, exacerbating isolation and poverty.

TABLE 1. CILAP's Interviews with families

	<b>The money we spend - Monthly average expenses for a family of 4 (2 adults + 2 children) according to People experiencing poverty</b>	<b>The money we would need for a decent life</b>
<b>Goods&amp; services</b>		
Food	255,00	400,00
Health care	50,00	200,00
Transport	30,00	200,00
Computer, printer, camera, TV, Mobile, sofa, table	35,00	50,00
Clothing, shoes,	15 ,00	225,00
Recreation, maintenance of relationships, education, pocket money	----	100,00
Rent, heating, gas, electricity, boiler inspection	600,00	800,00
Internet, cable TV	----	50,00
School contributions	70,00	80,00
Garbage and other city taxes	50,00	50,00
Savings for rough times	-----	100,00
<b>TOTAL</b>	<b>1155,00</b>	<b>2325,00</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
- No minimum income in Italy	- No minimum wage in Italy

- Some municipalities support poor families in paying their bills (electricity, garbage, transport)

TABLE 2 (average expenses according to ISTAT compared with the needs and the actual expenditures of 4 families interviewed by CILAP)

		Family 1	data detected	Family 2	data detected	Family 3 3	data detected	Family 4	data detected
AVERAGE MONTHLY EXPENDITURE BY HOUSEHOLDS WITH 4 PARTS	Istat data on the consumption expressed in euro	than they need	how much they spend	than they need	how much they spend	than they need	how much they spend	than they need	how much they spend
GROUP OF EXPENDITURE									
	italian media in 2011								
Food and Beverage	617,13	600	200	1200	270	600	150	600	400
Non-food (total)	2590,16	600	1200	1940	1470	500	785	1700	1495
TOTAL	3207,29		1400		1740		935		1895
Monthly income received from employment or pensions		600		1940		500		1700	

### Impact of the crisis

Access to social services is always very difficult, since there is a very high risk that the public social worker starts the procedure to remove the child/children from the family. Most of the times, the women's requests of help mean that the child is sent to a shelter and, if the woman is alone, she is also hosted in a shelter. The intervention is seldom accompanied by a project for ensuring the autonomy of the woman (and the child). None of the persons we spoke to have ever obtained a job through the employment centers, although they are all registered in these centers, since they must be, in order to obtain the unemployment certification. For any support to be received in case of poverty (rent support, cut in city taxes, reduction of electric bills etc), people go to the CAF (Centers for Fiscal Assistance, mostly managed by Trade Unions), which are very well informed and follow each case with much attention. The support that can be had against poverty include: **social card**, 40 euro monthly; exemption from paying the health fee on medicines and tests. Doctors and pediatricians are free, but the waiting lists are very long, trust in these doctors is low, and often you pay for a private specialist. The costs for energy and garbage can be reduced up to 20%, while transport depends on the region and therefore varies.

None of the people we talked to was able to know how much taxes she/he pays. A regular job (with regular taxes) is a dream and, for those lucky enough to have one, it is very difficult to

read the pay-roll etc. There are many taxes on many other services (all) but too difficult (or maddening) to try to understand.

Of the families we met with, those that are somehow in mainstream economy can have some extra support. For example, if you live in a house with a regular and registered contract, you may have a contribution (subsidy) for paying it, for paying the electricity bill, etc. But most of the families live on the verge of the economy, with shadow jobs: most women clean other people's homes, with no contract. But there are not services for the care of children or the elderly, and so women's chances of working outside the house are very low.

Most of these people don't have the basic rights: they do not have a regular job, so they cannot have a regular contract for their apartment, and, if you do have it, but pay less than 300 euro per month, you cannot ask for support. Most of these people never had a regular working contract, so that they are not unemployed but NOT ACTIVE, and therefore have no right to unemployment benefits, or other benefits that come from having worked at a regular job.

Some costs are impossible to quantify (how much would we need), since they have no idea how much it costs to go to a movie, to use a Laundromat, to buy a newspaper or a book.

#### **Relevant Practice:**

- Many families have thought about co-housing, to save money on common expenses
- Increased productions of "do it yourself":
- Renewable energy, home gardening (even on the terrace garden, etc.).

#### ***What helps/helped/could help?***

- Decreased the amount of food bought and consumed.
- In the last year, decreased expenses significantly on the culture, entertainment, hobbies, sports and leisure.
- People accept jobs even if not secured by contracts, or accept contracts do not correspond to real job.

#### ***What is hindering/could hinder the development of this practice/idea?***

- Would need more funding, more information.
- Awareness campaigns are needed on the collective responsibility of tax evasion. The non-regular labor creates wealth that they do not return in the economy of the country and are not taxed, so increase the risks related to the crisis.



## REPORT FROM THE LITHUANIAN DELEGATION

### Reference Budgets

This budget was made only for this meeting. We were giving questions during the meeting with people from different communities and the average data is provided. There is no data on rent and accommodation costs as all of our respondents were living in houses with relatives or houses that do not require any payment. To calculate these costs would be very difficult as the rent in the city can be from 100-1000 Euro and in villages just 10-100 Euro.

Goods & services	Monthly prices for a family of 2 adults and 2 children in Euro
Food	300
Hygiene & health care	50
Transport	150
Bank & insurance	20
Health insurance contribution	50
Washing machine, iron & paste, drying rack, wardrobe	40
Computer, printer, camera, TV, Mobile, sofa, table	35
Cleaning	10
Clothing, shoes, sewing & washing powder	140
Recreation, maintenance of relationships, education, pocket money	40
Rent, heating, gas, electricity, boiler inspection	130
Internet, cable TV, garbage and taxes, union contributions	35
Home maintenance	20
Bed & bedding	7
<b>TOTAL</b>	<b>1227</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
800	285 per person

### Impact of the Crisis

A lot of people lost their jobs and the unemployment level is very high in the country. Most of them would like to work but there are no possibilities. They do not have initial capital to start their own business and are afraid to lose their last money.

Middle aged unemployed people have major difficulties to find a new job and they do not fit in the age group to get social support. Medicine becomes very expensive for such persons as they have to pay for every service (except emergency services).

### Relevant Practice

Our NGO had some projects in rural areas. Most of the support was to give an animal or a plant for people along with training. At the moment, we run an EU-funded project. The main

goals of the project are to increase the motivation of people living in rural areas and to increase their self-confidence.

What helps/helped/could help? More working places, working places are cut down extremely. Employers are not able to keep workers as the taxes for one working place are very high. Support from government is given to those who take people from unemployment, but only for few months, so employer are keeping employee only for this period (3 month) paying only minimum salary.

What is hindering/could hinder the development of this practice/idea? We can give training and motivation, but we are not able to create new working places. We are discussing with people about the possibility to start their own business, but it is still very hard to “move out of the box”. Mentality of the soviet discipline is still deep in the blood. People are afraid to take action for themselves and are waiting for help from outside: Government, EU and so on. It is very important from the national level to give more confidence for the people. To give trainings how to start to earn money from the activity you can provide. Also lower taxes for small business are necessary.

Of course not all people are businessmen, so the bigger companies should get more support from the government to spread their factories and working places closer to rural areas. For the business this process would cost, but if there will be more people working and not in need of support from the government there will be savings in the national budget. So these savings can be used for spreading business in Lithuania.

## REPORT FROM LUXEMBOURG DELEGATION

### Reference Budget:

Biens & services	Montants mensuels pour adultes + 2 enfants
Nourriture	7'715 / 12 = 643 €
Hygiène & santé	
Transport	3'683 / 12 = 307 €
Banque & assurances	
Assurance santé, mutuelle	
Machine à lessiver, fer à repasser, nettoyage à sec,...	151 / 12 = 13 €
Ordinateur, imprimante, appareil photo, TV, téléphone mobile ameublement	247 / 12 = 21 €
Nettoyage	
Vêtements, chaussures, produits d'entretiens et lessive	2090 / 12 = 174 €
Loisirs, maintien d'une vie sociale, éducation, argent de poche	1'066 / 12 = 89 €
Loyer, chauffage, gaz, électricité, entretien ballon d'eau chaude	(9'578 + 2'297) / 12 = 990 €
Internet, Télédistribution, taxes, cotisations	1'287 / 12 = 107 €
Entretien du logement	
Lit et literie	
<b>TOTAL</b>	<b>2'344 €</b>

Sources des chiffres donnés : Service central de la statistique et des études économiques – STATEC (2010). Rapport travail et cohésion sociale 2010. N° 111 cahier économique.

Remarque: EAPN Luxembourg a à plusieurs reprises tenté de rassembler les chiffres d'un « panier mensuel » de manière participative, c-à-d en demandant aux experts concernés par la pauvreté. Vu que malheureusement cet exercice n'a pas encore de succès... nous avons relevé des chiffres par le service statistique, mais les avons discuté avec certaines personnes concernées, notamment celles qui viendront au 12<sup>ème</sup> PEP. Les chiffres indiqués sont incomplets, le coût total sera donc supérieur (pouvant facilement arriver à 3'000€). En plus les chiffres sont des moyennes nationales, les loyers pour Luxembourg Ville sont nettement supérieurs.

Revenu minimum (ou équivalent) pour 2 adultes + 2 enfants	Salaire minimum (ou équivalent)
Revenu Minimum Garanti Net 2009 (déduction faite des cotisations maladie et dépendance): <b>1'939 €</b> (source : Sozialalmanach 2010, p.95)	Salaire social minimum Net: <b>1'506 €</b> (source : Sozialalmanach 2010, p.100)

En comparant les chiffres du revenu et des dépenses on peut, même sur base d'un lot incomplet de données facilement entrevoir que les rentrées ne sont pas à la hauteur des dépenses !

### **Impact of the Crisis**

Voici quelques extraits de témoignages de personnes en difficulté sur la thématique des offices sociaux, qui a été au centre des débats lors de la rencontre participative pour l'inclusion sociale de EAPN Luxembourg en 2012 (voir brochure rapport p.10 en annexe) :

Voici quelques témoignages formulés par les participants à la table 4 « aides financières »:

- « Les o.s. (offices sociaux) ne sont pas partout pareils»
- « On a parfois peur de demander une aide et on a honte de notre situation surtout si c'est la première fois qu'on doit demander une aide et qu'on ne connaît pas l'assistante sociale. »
- « La nouvelle loi de l'aide sociale est appréciée en général. »
- « On reçoit beaucoup d'aide par rapport à l'étranger. »
- « On n'est pas informés sur le type d'aide à laquelle on a droit, une assistante sociale d'un o.s. peut dire autre chose que l'assistante sociale d'un autre service. »
- « Il y a ceux qui reçoivent de l'aide, d'autre pas! Pourquoi? »
- « On s'est rendu une fois à l'o.s., mais on y retournera plus! »
- « Pour la prise en charge des frais médicaux il n'y avait quasiment pas de problème mais on aimerait bien devoir payer notre part patient au médecin ou à l'hôpital »
- « Pas d'aide car pas de travail ! » C'était la réponse que j'ai eu de l'assistante sociale après être tombé

Il a souvent été relevé que les personnes en difficulté sont confrontées à des réactions inhumaines de la part de ceux qui traitent leur dossier. Ces réactions peuvent même être xénophobes (« si vous n'êtes pas contente, rentrez dans votre pays ») ou sexistes (« si vous avez un problème en tant que femme seule, cherchez-vous un mari »).

En ce qui concerne le travail des personnes concernées interviewées ont dit que si on a la chance d'avoir un travail on est parfois contraint à tout faire pour le garder, ce qui peut engendrer des traitements inhumains envers les salariés (« on traite les salariés comme des esclaves »).

Si vous êtes concernés : pour les groupes discriminés, raconter les changements d'attitude, les éventuelles tensions entre communautés résultant de la crise.

Extrait d'une interview sur la thématique de l'action hiver 2012-2013 dans l'hebdomadaire « Land » du 3.5.2013 (voir <http://www.land.lu/2013/05/03/les-invisibles%E2%80%A9>):

Lors de l'« Action hiver » (entre le 1er décembre 2012 et le 16 avril) les chiffres montrent une augmentation constante, très inquiétante – pour l'hiver 2012-2013 649 personnes différentes ont été accueillies pour plus de 13 000 nuitées dans des foyers provisoires, soit le double de l'année 2008/2009.

Premièrement, il y a l'augmentation du nombre de personnes sans droits sociaux. Ce sont des gens qui ne sont pas Luxembourgeois ou résidents, mais qui ne sont pas non plus demandeurs de protection internationale. Ce sont essentiellement des migrants intra-européens : des Polonais, des Espagnols, des Portugais, beaucoup de Roumains et de ressortissants des États de l'ancien bloc de l'Est. L'Europe leur garantit le droit de la libre - circulation, mais aucun autre droit, par exemple de revendiquer des aides sociales. Pour le gouvernement luxembourgeois, c'est comme si ces gens-là n'existaient pas. Ces migrants sont comme le miroir des crises en Europe et à ses frontières. Depuis le Printemps arabe, nous constatons également des reflux de migrants du Maghreb en provenance du Sud de l'Europe. C'est essentiellement une migration pour le travail, à la recherche d'un emploi, c'est pourquoi ces chiffres étaient particulièrement élevés en février - mars : les gens sont alors venus avec l'espoir de trouver un travail dans le bâtiment ou dans la restauration.

Deuxièmement dans les foyers d'hiver il y a les Luxembourgeois et les résidents qui sont frappés par la crise. Nous constatons que des personnes qui sont licenciées suite à la crise économique peuvent se retrouver très rapidement à la rue, car elles risquent de perdre également leur logement.

#### **Relevant Practices :**

1. Une revendication de longue date de EAPN Luxembourg a été le soutien sur le domaine la santé. A partir du 1er janvier 2013, les personnes à revenu modeste ont la possibilité demander le « tiers payant social » auprès de l'office social en charge. Ce dispositif a pour but de faciliter l'accès aux soins médicaux et médico-dentaires des personnes en difficulté. Sur présentation d'une attestation limitée dans le temps, remise à l'assuré par l'office social en charge, celui-là ne devra plus avancer ses dépenses de soins de santé pour ensuite demander le remboursement mais les prestations médicales et dentaires seront prises en charge directement par la Caisse nationale de santé. » Ce système a donc le mérite d'exister, mais il semble y avoir des problèmes dans la concrétisation. Suite à sa rencontre annuelle en mars 2013 EAPN Luxembourg a décidé de faire une étude sur la mise en place de ce mécanisme, pour faire des propositions concrètes d'amélioration.

2. En mars 2013 a eu lieu la 8<sup>ème</sup> 8ème Rencontre participative pour l'inclusion sociale organisée chaque année par EAPN Luxembourg. L'objectif est d'instaurer un dialogue direct entre personnes en situation de pauvreté, professionnels et décideurs (politiques) afin qu'un échange de visions, opinions, expériences et vécus puisse avoir lieu à l'intention de renforcer une meilleure compréhension réciproque (= approche participative). La formule participative choisie pour la 2013 a été la méthode des ateliers l'avenir (Zukunftswerkstatt). Elle a permis à tous les participants (plus de 100 personnes dont 2/3 des personnes concernées) de pouvoir s'exprimer et de contribuer au succès de la conférence.
  
3. ]Un dernier exemple de bonne pratique est celui des « Caritas Buttek » et « Croix-Rouge Buttek », des épiceries sociales qui fournissent aux personnes touchées par la pauvreté des denrées alimentaires et des produits d'usage quotidien pour une participation financière de l'ordre d'un tiers des prix du marché. Par cette initiative solidaire, les personnes défavorisées voient leur pouvoir d'achat augmenter tout en ayant accès à des produits frais et de qualité. Ont accès aux « Buttek » seules les personnes dont le besoin a été constaté objectivement par les Offices sociaux et les services sociaux agréés si elles sont autorisées à faire leurs achats dans les épiceries de Caritas et de la Croix-Rouge, moyennant une carte d'accès personnelle.

## REPORT FROM MACEDONIAN DELEGATION

### Reference Budget

For the People Experiencing Poverty meeting we had three working groups in Skopje, Tetovo and Strumica (cities). They worked from June 2012 to June 2013. Macedonian Anti-Poverty Network (MAPP) was supported by NDI for introducing AMI in Macedonia. We had working groups in eight municipalities. From this work we come up with this numbers and the different needs between cities and villages.

Goods & services	Monthly prices for a family of 2 adults +2 children	
	Cities	Villages
Food	300	200
Hygiene & health care	50	20
Transport	100	50
Bank & insurance	/	/
Health insurance contribution	20	20
Washing machine, iron & paste, drying rack, wardrobe	/	/
Computer, printer, camera, TV, Mobile, sofa, table	100	50
Cleaning	/	/
Clothing, shoes, sewing & washing powders	100	100
Recreation, maintenance of relationships, education, pocket money	250	100
Rent, heating, gas, electricity, boiler inspection	150	100
Internet, cable TV, garbage and taxes, union contributions	20	10
Home maintenance	10	10
Bed & bedding		
<b>TOTAL</b>	1120	680

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
See note below	131

In Macedonia some social support schemes are available. For example for family of four the social support is 70 euro. Every year the people that are getting this support is less and less. They get automatically deleted by the system because the documents that they need to prepare are very expensive. So not everybody can get all the necessary documents on time and they are deleted. The needs are 1120/680euro.

Minimum wage by law is 131 euro. MAPP (Macedonian Anti-Poverty Network) is having a debate on this subject of Minimum income since last year. Minimum income as a first step should be around 131 euro (now this is the minimum wage). Minimum wage should be at least 250/300euro. This is not enough to cover all the needs but is more than 131 euro and would be an improvement in the right direction.

### **Impact of the Crisis**

In our daily life, the context of crisis has a big influence. We say this because people do not have a real chance to use social benefits, do not have enough money for a dignified life, and the biggest percentage of youth is unemployed.

Every kind of law which can be brought by the government is always favorable for certain category of people.

There is also ethnical tension from which many businessmen, politicians and government want to benefit. Political climate influences people, they want people to be poor, without education, without critical thinking, filled with apathy etc. in order to not be capable to say stop to the authorities and to become aware of their power to change the situation.

This all was said by a group of young people living in Tetovo – multiethnic city where the differences between the poor and rich is very noticeable. In Macedonia getting a job, having a private business, wanting to do anything on any level you have to be politically oriented to the political party in power.

### **Relevant Practice**

Our NGO organizes annual humanitarian action for aid of parentless children and single-parents originating from families at social risk. Before Easter, hundred children received packages with food and personal hygiene products.

We are trying to contribute to the social inclusion of the marginalized groups of people through project activities.

We are organising? a conference of people living in poverty and social exclusion, including the poor and socially excluded to express their concerns and influence the adoption of policies that are affecting them.



## REPORT FROM MALTESE DELEGATION

### Reference Budgets

The following table is extracted from a Caritas Malta research study carried published in March 2012 entitled a [Minimum Budget for a Decent Living](#).

The study focuses on three different household categories, one of which, is two adults and two dependent children. The study assumes that such families avail themselves of basic free entitlements such as medicine, housing, free EU aid Food provisions, and social housing – prices of such items take such free entitlements into consideration. Assembled with a frugal approach, the basket adopted a budget standard approach. The prices of the items reflect the market price for the reference month of September 2011.

Item		2 Adults & 2Children		Lone Parent & 2 Children		Elderly Couple (65+)	
		Monthly €	Yearly €	Monthl y €	Yearly €	Monthl y€	Yearly €
<b>Food</b>	7-Day Menu <sup>[1]</sup>	464.27	5,571.28	348.50	4,182.78	217.89	2,614.76
<b>Clothing</b>	Garments*	37.50	450	33.33	400	25	300

<sup>[1]</sup> **Food Aid Scheme** – It has been calculated that a family of four persons is given foodstuff worth approx. €31 monthly (market value); family of three given approx. €23worth of food monthly (market value,); a family of two is given approx. € 15worth of food per month ( market value); reference month September 2011 food provision. These amounts have been considered when costing the Food Menus.

	Shoes & Footwear	<b>28.67</b>	<b>344</b>	20.54	246.50	15	180
<b>Personal Care</b>	Personal Care	<b>56.75</b>	<b>681</b>	51.75	621	46	552
<b>Health</b>	Pharmaceutical Products <sup>[2]</sup>	<b>17.23</b>	<b>206.78</b>	12.27	147.28	30.58	367.01
<b>Household Goods, Maintenance &amp; Services</b>	Furniture & Furnishings (and Textiles)*	<b>13.84</b>	<b>166</b>	13.67	164	13.67	164
	Appliances*	<b>11.75</b>	<b>141</b>	11.75	141	11.75	141
	Maintenance & Repair: Material*	<b>10.92</b>	<b>131</b>	10.42	125	10.42	125
	Maintenance & Repair:	<b>18.83</b>	<b>226</b>	18.83	226	18.83	226

<sup>[2]</sup> **Pink Card Holders** - Appendix C shows that 2 adults & 2 children family who are **not** entitled to the Pink Card are paying an approx. € 851 per annum (four times as much to cover health care costs). For those elderly who are not in receipt of state provided medicine via the pink card, health care costs increase up to around €949, three times as much

	Services*						
	Laundry detergents	7.80	93.60	6.50	78	5.20	62.40
	Non-durable Goods	10.83	130	10.83	130	5.42	65
	Telephone/TV/internet	33	396	33	396	33	396
	Electricity^	36.95	443.39	34.10	409.25	32.77	393.26
	Gas^	14.17	170	14.17	170	17	204
	Water^	15.47	185.70	13.22	158.61	11	132.05
<b>Education &amp; Leisure</b>	Printing & Stationery	15.33	184	15.33	184	0	0
	Uniforms	16.75	201	16.75	201	0	0
<b>Transport</b>	Public Transport	60.67	728.04	34.67	416.04	18.40	220.80
<b>Housing</b>	Rent <sup>[3]</sup>	15.42	185	15.42	185	15.42	185

<sup>[3]</sup> **Subsidized Rented Housing:** These figures are for Housing Authority government owned subsidised rented dwellings. Data obtained from the Housing Authority states that families with children are generally paying an average commercial rent of € 2,865 per year or €238.75 per month for private furnished apartments

\*Prices according to the Average Consumer Expenditure of the Lowest Income Quartile earning less than €10,585 according to HBS 2008

<b>Grand Total</b>		<b>886.15</b>	<b>10,634</b>	<b>715</b>	<b>8,581</b>	<b>527.35</b>	<b>6,328</b>
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For a more detailed breakdown of the items refer to the actual study on [http://www.caritalmalta.org/AMinimumBudgetforaDecentLiving\\_McKay\\_Sammut\\_Farrugia\\_Piscopo\(MinimumSize\).pdf](http://www.caritalmalta.org/AMinimumBudgetforaDecentLiving_McKay_Sammut_Farrugia_Piscopo(MinimumSize).pdf)

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
	€ 684 (figures for 2012) per w

### Impact of the Crisis

Social assistance, social benefits, employment in most cases tend to be interrelated, but for this section, they will be dealt with separately.

The issue of scarce resources leads to the non-fulfillment of needs in society. Free social assistance, such as child/adult psychologist, is rather limited on the Maltese Islands and therefore it is leading to have endless waiting lists requesting social assistance in this regard. The absence of this aid gives way to a multitude of issues relating to educational, emotional and social. The lack of professional help is acting as a barrier towards the integration of, or the creation of emarginated citizens. Another form of aid which is rather limited in Malta relates to the housing issues. Several individuals are bound to turn a garage into a living abode, until alternative, decent accommodation is found. Poor families are forced to live in terrible living standards, such as one bedroom for a family of four, lack of white goods, and no privacy for any member.

There are various social benefits that are available for the Maltese Society. It is of utmost importance that such funds are correctly administered and allows a family to have a decent living. Abuses of the system need to be identified and stopped. Social benefits in relation to adults who are still in the employment age bracket need to be empowered on improving their way of living. Reluctance to change needs to be addressed rather than allowing it to flourish. Having a specific benefit basis of calculation is creating inequity between beneficiaries. There are pensioners who earn below the minimum budget requirements and therefore start failing resulting in costing the country higher hospitalization costs.

Nowadays, education is one of the prerequisite for any type of employment. Education is the major barrier to seeking employment. There is 11.24% (Census 2011) of the Maltese

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<sup>^</sup>**Energy Benefit** a family of two adults & two children receives a €151.84 per annum in water & electricity rebate; a lone-parent & two children household receive a €137.64, whilst an elderly couple (65+) receives €127.16 per annum in water & electricity rebate **LPG rebate** is worked out as €15 per household per calendar year; if a single member is elderly, the amount becomes €25

population over the age of 10 who are not able to read or write. This figure is rather alarming since these people are said to have failed the educational system, resulting in not obtaining the necessary qualification.

### **Relevant Practices**

Various humanitarian aids were set in motion. These can fall under one main category, *a holistic approach towards change*. During a family visit, the needs of the particular families are identified, through the use of various communication techniques such as: the completion of a questionnaire and visual records of the said abode and its living standards. The information collected would then lead to solutions to reduce the hardships and burdens of the needy. Following are tools which were exploited.

- Informative (skills? Competences?) Courses – These course related mainly to life-skills development, budgetary skills and empowerment. Individuals who are in risk of poverty or already lie in this bracket of society tend to see the grass greener on the other side. Even though they would like to move forward in life, they still suffer from the ball and chain effect of their situation. Helping to build a stronger character and empower them towards looking at a glass as being half full rather than half empty is a step towards success. What hinders this action is the lack of continuation for these individuals. There is the need to further support these individuals and create opportunities for them to feel needed in society.
- Meetings with Authorities and other NGOs/Networks – It is of utmost importance that concerned authorities and NGOs/Networks are made aware of the current situation of each case. Meetings were held and several fruitful results were obtained. Due to bureaucracy and red tape, individuals who are in need of help end up becoming alienated from trying to seek aid. A ripple effect emanates from negative marketing of an Authority/NGO. An option to help this issue is that the relevant authorities need to have competent offices set up, to find efficient utilization of scarce resources to help these individuals find their bearings. Follow-up would ensure a measure of success.
- Discussion during Electoral Campaign?– In view of the electoral campaign which took place at the beginning of this year; the two largest parties were approached to ensure that a pro-active approach towards improving living standards is obtained. Both parties were made aware of the living conditions of families in need and their barriers towards a successful life. Communication after the election has been maintained and workshops (?) have been set up to reduce the burdens of the families in need. Progress is lengthy since several reports need to be completed and each action requires a financial outlay.
- Awareness through Social Media – Social media relates to newspapers, television, internet and social networks, such as facebook, twitter, etc. Heart-breaking and successful stories are given priority on these medium. Such stories serve as a wake-up call for people who are not aware that such poverty does exist on the Maltese

islands. The fast pacing work-life gave rise to HR departments being set up. The latter have engaged their employees in Corporate Social Responsibility tasks which do not relate to a financial contribution but a physical one, in which one apprehends an education by doing.

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## REPORT FROM NETHERLANDS DELEGATION

### Reference Budget

Goods & services	Monthly prices for a family of 2 adults and 2 children
Food	303
Hygiene & health care, health insurance	262 (this includes our monthly costs of care insurance for the two adults, which is mandatory. Children under the age of 18 are free of charge)
Transport	63
Bank & insurance	63
Health insurance contribution	
Washing machine, iron & paste, drying rack, wardrobe	38
Computer, printer, camera, TV, Mobile, sofa, table	25
Cleaning	
Clothing, shoes, sewing & washing powders	25
Recreation, maintenance of relationships, education, pocket money	25
Rent, heating, gas, electricity. This is an amount which is left after one abstracts the rental support which is paid by the state)	750
Internet, cable TV, garbage and taxes, union contributions	60
Home maintenance	50
Bed & bedding	
Schoolcosts kids...	50
Mandatory own contribution, healthcare, education...	
...	
<b>TOTAL</b>	<b>1651</b>

This is the budget which is seen as decent for a family of 4. excluded the quarterly support for children, which as between 70 and 90€ per month per child.

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
(1.1.2013) € 1.256 net on social assistance + child assistance per month For a child till 18 years between € 70 and € 90 (depending on the age of the child)	€ 1.470 brt.

+ health care assurance assistance between 60 and 75€ per adult per month + rent assistance of 250€ per month	
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### Impact of the crisis

-social assistance & benefits > access. The monthly amount has not been risen according to inflation.

-employment > less or no help; only the duty to apply for

-poor people especially as they are depending on a benefit or social assistance are more or less seen (again!) as if it is their own fault (blaming the victim). The discussion whether people in social assistance can be forced to do community work/voluntary work is fully discussed and in some cities already it is already put in to practice. The officials feel this approach as positive for the social assistance receiver (help them get out of bed, help them to get a daily rhythm, help them to stay in touch with work, help them to be busy), but EAPN NL sees this as kind of cheap, labour.

### Relevant Practice

We organized several workshops and seminars on specific issues for people experiencing poverty (PEP) and spread the outcome around on all political levels. We try to find money to deal this way in the next 12 months to discuss the problems of the crisis with the PEP

-make sure that PEP can participate

-decent financial basis, which includes an own office and staff

In the Netherlands EAPN and its partner organizations achieved in the 90's of last century that in each municipality a Minimum Income Policy is introduced. Each community has an extra poverty budget-, which is quite –still- accessible to all those who earn –net- less than 110% of the minimum income, which is 889€ for a single person, 1154€ for a lone parent and 1256€ for a family. All numbers are net and including the holiday supply money.

Since the crisis the total amount of this budget has decreased substantially. In 2014 government will give 80.000.000€ extra to the communities to fight poverty. It is up to communities how they deal with the money. We try to influence this process.

## REPORT FROM THE NORWEGIAN DELEGATION

### Reference Budget

The Reference budget from the SIFO 2011: National Institute for Consumer research is as follows:

Goods & services	Monthly prices for a family of 2 adults +2 children
Food and drink	1002
Clothing and shoes	337
Health and hygiene	219
Recreation and leisure activities	429
Travel exp.	168
Other everyday household items	73
Household goods	73
Furniture	73
Telephone ,media use	216
Kindergarden for one children	311
Car costs	303
-20% Economy of scale	-397
Total per month	2807

Comments from the Norwegian delegation regarding this table includes:

- 1) House rent/house cost and electricity are not included in Norwegian standard budget. It means if you don't have money for house rent and electricity you have to apply for more from the social security. But you have no rights, so you get help if you are lucky and it's seem to be a huge process.
- 2) A more realistic allowance for food would be in the views of the delegates 1250 Euro.
- 3) After the cost of 264 Euros (for a family) the most of health care becomes free. So health and hygiene costs seem under budgeted and 266 would be a more realistic amount
- 4) It would be difficult to cover all the expenses that would be seen as normal in the general society out of the amount allowed for recreation and leisure.
- 5) Everyday house hold items are well under budgeted at 73 Euro
- 6) Telephone and media needs a budget of 623 Euro and not 216
- 7) It can happen that you have two children in Kindergarden which would double these costs.



- 8) The idea of economy of scale often doesn't work for people in poverty who because of restricted budgets cannot always access the most economic purchasing arrangements.

In conclusion it is the view of the delegation that the reference budget of SIFO would not reach the standard of allowing to live in dignity and to participate in society.

In Norway we have many help schemes but not minimum income. Therefore you must be strong enough to find out what you are entitled to. There are many documents, laws and regulations that must be complied. In the same time there is no guarantee to get enough help when you need it.

### **Impact of the crisis**

The crisis has had an impact on many people and it has contribute to more negative phenomena in society:

There is more social dumping leading to lower incomes for those in work.

There are many people sleeping outside and, therefore, having almost no rights (especially people coming from Eastern Europe).

Food and housing is expensive in Norway and many get shocked when they come because they are not expecting such high (impossible) prices and cost of living.

#### Changes in migration patterns

Poor health, increasing obesity when fast food is cheaper than healthy and nutritious food. No option to buy a treatment outside the mainstream offerings. This can lead to unemployment. Poor dental health and very expensive dental care can lead to social exclusion and difficulty in obtaining work. It can also lead to other health problems, which can lead to unemployment. Poor mental health leads to concerns on how to finance what you need in the ordinary life: housing, electricity, food, clothing, and medicines. Concerns for extraordinary expenses such as birthdays, holidays, rituals and gifts add stress. Poor mental health can lead to unemployment.

Increased crime in order to survive. No opportunity to own their own home. Increased substance abuse to forget the difficult poor life.

Poor foundation for education and well-paid jobs, which is transmitted from generation to generation. Bad study conditions and poor results when poor students have several additional jobs alongside their studies. Children living in poverty can be social excluded when they don't have opportunities to participate in public activities, birthdays, and do not have the same standard of clothing and outdoor equipment as their peers. Single parents often struggle with guilt and stress of not having the opportunity to give their children what

they need. They often have only one income, but equally large expenses like families with two incomes. This can cause great shame and social exclusion.

### **Relevant practice**

The good praxis is about the NGO in Oslo named Fattighuset (Oslo Poor House). Fattighuset is quite unique because it's led by poor people to service poor people and not by a foundation, religious or government organization. Located in Oslo, Fattighuset provides the poor that use their services with free food, clothes, legal, dental and medical care, just to name some of what they offer. In addition, Fattighuset offers free tickets and access to cultural, sports and various entertainment activities. They believe that the combination of these services are a great help in avoiding or ending social isolation and provides a fine gateway for better social inclusion. Money is an obstacle but can be overcome with determined and dedicated people that are willing to donate their time and resources. Their services are mainly supported by sponsors, donations, volunteer professionals and other unpaid workers that are willing to help.

## REPORT FROM POLISH DELEGATION

### Reference Budgets

The figures from the first column are coming from the official data published by The Institute of Labour and Social Studies - ILSS (<https://www.ipiss.com.pl/>)

The figures from the second column are coming from the focus groups meetings with people/families experiencing poverty, organized by ATD/MONAR as a preparation stage upon with travel to the 12th EU Meeting of People Experiencing Poverty.

Goods services &	Monthly spendings for a family 2 adults +2 children		Spending's ascertained at ATD – MONAR mtg As discussed – spending of a healthy family + kids>7 no handicapped child, no smokers	
	PLN	EURO	PLN	EUR
Food	966,25	235,92	1500,00	363,33
Rent	933,28	227,87	1300,00	314,88
Education	282,45	68,96	300,00	72,67
Culture and leisure	226,1	55,21	200,00	48,44
Clothes and shoes	188,98	46,14	300,00	72,67
Health protection			400,00	96,89
	123,52	30,16	If one child gets sick + prescription glasses	
Personal hygiene	95,81	23,39	240,00	58,13
Transport and media	403,92	98,62	400,00	96,89
Other spendings	161,01	39,31	240,00	58,13
Pets			200,00	48,44
Rest			200,00	48,44

<b>Total</b>	<b>3 381,31</b>	<b>825,60</b>	<b>5280,00</b>	<b>1278,91</b>
Source	IPISS (ILSS) (The Institute of Labour and Social Studies - ILSS) December 2012		Opinion of people experiencing poverty basing on IPISS (ILSS) estimates 9th of May 2013	

The minimum salary in Poland in December 2012 was 1500 PLN gross and after tax and other deductions it was 1111,86 PLN.

The minimum salary in Poland in 2013 is 1600 PLN gross and after tax and other deductions it is 1181,38 PLN.

Minimum income for 2 adults + 2 kids	Minimum monthly salary (net)
<b>825,60 euro</b> - IPISS (ILSS) December 2012	<b>271,48 euro</b> - December 2012
<b>1278,91 euro</b> - Opinion of people experiencing poverty basing on IPISS (ILSS) estimates 9th of May 2013	<b>288,42 euro</b> - 9th of May 2013

### Impact of crisis

During our meetings in connection with travel to the 12th EU Meeting of People Experiencing Poverty individuals involved often talked about their bad experience in access to social assistance, social services, employment.

While sharing their experiences they highlighted very low income criteria required for monetary social assistance. The single household is entitled to it, when the income does not exceed 542 PLN, the family - when income per capita does not exceed 456 PLN. They also pointed out that just crossing this amount by only a few cents meant losing the chance for the assistance. Social workers in offices are considered passive and indifferent which discourages further visits to the office. People experiencing poverty are convinced that they can only rely on themselves. They often give up their further actions such as appeals and procedures. Another barrier is the fear of being evaluated from the outside, which is humiliating.

Talking about employment they often pointed out the difficulty in finding work for both elderly and young people as well as poorly educated. Their job applications often being rejected because of the lack of a permanent address such as check-in.

### Relevant Practices

One of the best practices adopted by the NGO - MONAR is called PROM - the project, which is implemented in partnership with the City of Warsaw and the Centre for Social Welfare

Białołęka. Within the Human Capital Operational Programme of the European Social Fund, we have been entrusted with the task of assisting people at risk of social exclusion into the labor market. PROM project offers support to the homeless beneficiary Aid Centre MONAR-MARKOT, and risk of social exclusion, residents of the district Białołęka and other parts of Warsaw. The project staff, on the basis of the obtained job offers from employers, invites CPB MONAR -MARKOT (The Centre of Homelessness Prevention and Help operating within MONAR network) and OPS (the local centre of social assistance) beneficiaries to apply for vacant positions. We support the selected candidates in effective preparation in order to take and keep a job, and even their chances on the labor market. Acting on the basis of individual career plan for each beneficiary, we provide the opportunity for them to undertake vocational training appropriate for the position and we cover the costs of taken courses. We also help in contact with the future employer. Moreover, thanks to EU support we created the activation and information center called "Work Laboratory". It will also function after the completion of the project, providing access to the Internet, computer hardware and mobile – in order to help our beneficiaries to get and keep a job.

What helps/helped/could help ?

1. An extensive network of cooperation and recognized training market (training centers);
2. Trained and efficient staff;
3. Continuous recruitment;
4. Individualized support (IPD) (flexibility in working with the client);
5. A team consisting of CPB employees, OPS and people from the outside, which gives complementarity and objective look.

What is hindering/could hinder the development of this practice/idea ?

- Few jobs - the crisis on the labor market;
- High risk of falling out of the project – relapses.

One other good practice could be development of what NGO ATD – All Together for Dignity Poland names **“Citizens' University of Dialogue and Solidarity”**. Idea of this practice to be developed is based on the regular “Meetings of Dialogue and Solidarity” organised by ATD. Following participatory approach, these meetings focus on citizenship empowerment and supporting PEP in building “bottom up” messages for policy designers at national level. “Citizens' University of Dialogue and Solidarity” could gather groups of PEP of different Polish NGO. Preparation work could be done by groups within each NGOs. 3 or 4 times a year all groups could meet to discuss prepared issues at general meetings

What helps/helped/could help?

1. Finding a few NGO leaders committed to the project;
2. Support of NGOs in Europe who have experience long term regular PEP national participatory projects.

What is hindering/could hinder the development of this practice/idea?

1. Empowerment of PEP creates more critical approach to work of big NGOs providing “services/help” to the PEP;
2. NGO sector is already too busy to provide emergency help/services and to find funding of their services;
3. Focus on “back to work” activation programs which don't consider “citizen empowerment” as adequate or efficient in “out of poverty” processes.

Generally what could hinder the development of good practice in social NGOs sector:

First, it is difficult to get knowledge what is good practice. If all social NGOs programs are good practice than there is only one problem: insufficient number of social NGOs and shortage of money for them. To know what is good or not good in practice of helping people experiencing poverty we need more evaluations but they are expensive and social NGOs sometimes fear of their results.

Second, if we know which social NGO's programs are good there is a problem with dissemination of them or scaling them up. We would like to have good programs in every city, but how to transfer one local program of high quality from one city to the rest?

## REPORT FROM THE PORTUGUEESE DELEGATION:

### Reference Budget:

Based on the themes to be addressed at the 12th European Meeting of People Experiencing Poverty, the Portuguese delegation felt the need to reflect on certain concepts that are directly linked to the issues in question. One of the concepts was specifically the adequate Minimum Income. Before completing the table, each delegate defined what is to him/her the adequate minimum income.

- "The income needed for all citizens to live a decent and dignified life and have full participation in society";
- "It is the income that allows us to guarantee our monthly support as a family / person";
- "To have a decent income, we should have free access to education, health, secure employment, housing and more leisure and fun activities.
- "(...) enough money to have a healthy and balanced diet; to have our hygiene needs met; live in a decent house, have a social life, be able to project and put into practice life pathways / long-term projects (e.g. a family), increase the academic knowledge and professional qualifications, have access to quality education, health, culture and leisure. Furthermore, to promote our physical and psychological well-being, not remaining an hostage to the lack of time due to the need to have more than one job in order to pay the monthly expenses".

Thus, the Portuguese delegation considers that the adequate minimum income is one that allows people / families to live with true dignity and not only survive; an income that enables families to live in dignity and to guarantee a fair and inclusive lifetime. This idea contradicts the scenario that is currently happening in Portugal: families with limited access to certain goods and services.

<b>Goods and Services</b>	<b>Monthly process for a family of 2 adults and 2 children</b>
Food	350€
Hygiene / health care	50€
Transport	200€
Bank & insurance	30€
Health insurance contribution /social protection	20€
Washing machine, iron & paste, drying rack	20€
Computer, printer, camera, TV, Mobile, sofa, table	50€
Cleaning	60€
Clothing, shoes, sewing & washing powders	150€
Recreation, maintenance of relationships, pocket money	100€
Rent, heating, gas, electricity, boiler inspection	550€
Internet, cable TV, garbage and taxes, union contributions	70€
Home maintenance	20€
Bed & bedding	10€

Education	100€
Health Care (health fees, special medical appointments, medication)	50€
Holidays	80€
Culture	40€
<b>TOTAL</b>	<b>2 050€</b>

**Note:** The items included in this table resulted from a proposal of the EAPN Coordination Group of PEP.

<b>Minimum income (or equivalent) for 2 adults + 2 children</b>	<b>Minimum wage (or equivalent)</b>
The amount of the Minimum Income for this type of family / group of people would be <b>370€</b> / month. However this amount can be higher or lower on the basis of different criteria.	<b>485 €</b>

### 1) Impact of the Crisis

The crisis is having an impact on the lives of the delegates at various levels:

**a) Employment** – the delegates mentioned in this item a number of difficulties they face daily and that prevent the change of their social and economic situation. These difficulties are mainly related to the delegates' age and education level. However, it is important to highlight other factors:

1- The request of experience to fill the position / function to perform. This affects mainly recent graduates making difficult their access to the labour market. One of the Portuguese delegates is currently experiencing this situation. One of the ways to overcome these difficulties is to apply for professional traineeships. It should also be noted that one of the strategies used to acquire the required experience in job advertisements is the development of voluntary work in non-governmental organisations, in areas that meet their academic training. This was already obvious before the crisis, however, with the current context the situation worsened.

2- People aged 40+ have also major problems in entering the labour market.

3 - Linked to these difficulties should also be noted that the current job offer is restricted to precarious jobs (fixed term contracts) and temporary (e.g. seasonal activities). This promotes a great uncertainty and insecurity over the future and financial and economic situation of the households.

4 – Bankruptcy of many companies (especially SMEs) often as a result of the relocation of companies to other countries where production costs are lower. This causes the increase of the number of unemployed people.

5- The increase of the number of people who are long-term unemployed (unemployed for more than two years), which makes harder their integration in the labour market and therefore the dynamics of the labour market demands. It is also important to notice the increasing number of couples in which both are unemployed, further aggravating the economic situation of families.



6 - The Roma and migrant communities due to the negative representations and stereotypes face great difficulties in accessing the labour market, partly due to the lack of jobs but also to the difficulty of employers not being receptive to hiring people from these communities. In the current context we can see the worsening of negative representations against these communities, also increasing the situations of discrimination experienced by these communities. Quite often, we can hear the speeches blaming these communities for the lack of jobs (mainly in relation to immigrants). Regarding the Roma communities there is a decrease in market sales and increased taxes associated with this activity (licenses fees, among others) which leads to the abandonment of these activities.

**b) Education** – the crisis has had an impact, firstly on continuing in the school system, especially students of higher education. One of the delegates is attending higher education (2nd year of Computer Engineering) and highlights the following effects of this socio-economic context:

1 – The increase of academic fees as well as the enhanced difficulty in getting studying scholarships;

2 – Less families' income which lead them to withdraw their children from education due to the lack of family income to meet their monthly expenses. Some students cannot afford the educational fees and therefore are "forced" to abandon their university attendance.

3 - It is also observed that many students do not have the economic possibilities to buy food, thus the increased use of school and social canteens. However, it was also highlighted that some students are experiencing serious economic difficulties and there are situations of food shortages among some students. In other levels of education, there is information that the only students' meal is taken in school because parents do not have the budget available to purchase foodstuffs. Thus, most families seek food by attending social canteens and /or institutions that give food support.

**c) Food** – at this level it is important to mention that:

1 – The increase of consumption of white label goods, often turning to promotions and vouchers;

2 – Decrease of the number of daily meals;

3 – The increase of an unbalanced diet and decrease of quality of food consumed.

**d) Social Benefits** – there was a decrease in the period of the unemployment benefit and the amounts of this have been decreasing successively and hence the ability to meet the monthly expenses of households. There is also a greater difficulty of accessing social benefits (including Social Insertion Income) because the rules are stricter and more people are left out of these benefits, making it difficult to meet their monthly commitments (delivery / house rent, water, electricity, etc.).

**e) Social representations** –There is an increase in situations of discrimination and negative social representations against certain groups, particularly Roma communities, beneficiaries

of the Social Insertion Income, unemployed, among others. These negative representations widened with the economic crisis faced by our country.

**f) Increased dependence of youth and longer stay at the parents' home** - this dependence is a "burden" and represents a huge family effort for parents. It is also a lack of life projects and planning towards the future. This lack of plans appears as a consequence of the lack of the economic and professional stability affecting young Portuguese people. On the other hand, there is an increase of the situations in which young people (already with their own families) are coming back to their parents' home to because they cannot meet their monthly expenses, incurring in some debt which is essentially associated with housing (rent or mortgages).

**g) Social organisations/associations are also unable to meet the needs of disadvantaged families** not only because of the lack of funding but by increase of the number of people who find themselves in these situations. It is also highlighted the lack of adequate responses to these situations. Thus, it appears that most organisations are focused on direct social intervention, an intervention that is necessary but that is insufficient to combat the multidimensional causes of poverty and social exclusion.

**h) Lower participation of families / persons in social life and access to culture and leisure activities.**

**i) There is an increase in depressive diseases** associated with these situations as well as an **increase of the suicide figures**. In this sense, it is important to mention the increase in the number of medical prescriptions that are not bought/filled and also the increase on the number of bills on hold due to insufficient family income for payment of the prescribed medicines. Besides, there is a decrease in the number of times one attends for medical appointments, with particular emphasis on specialized consultations (dentist, etc.). This relates to the fact that these appointments with specialists are not ensured by the national health system, so the person has to pay for the full amount of these medical consultations.

**j) Entrepreneurship** - there is much talk about entrepreneurship however, there is a great distrust by people to risk and create their own businesses. Beyond this fact it is important to stress that not all people are suited to be entrepreneurs, so it is necessary to take some care with this measure because we may be pushing people to more complicated situations than they were before. It should also be noted that access to finance/credit (even the microcredit) is more difficult, which hinders the creation of self-employment.

**m) Increase in the number of people who have no access to basic goods and services**, including water, electricity, gas, etc. This situation is mainly due to unemployment that affects the majority of the Portuguese families.

**n) Housing:** increase in debt related to house rents or mortgages. It is also mentioned the difficulty in obtaining bank loans to buy a house. This is one of the main reasons that children return to their parents' house, as well as the indebtedness of the Portuguese families.

o) **Feelings caused by the crisis context:** frustration, sadness, depression, anger, lack of motivation, social isolation, loneliness, social intolerance, selfishness, individuality, confidence levels, among others. "One cannot see light at the end of the tunnel".

**- DECREASE OF THE LIFE QUALITY OF THE PORTUGUESE CITIZENS -**

**3) Relevant Practices:**

**Proposals:**

The Portuguese delegation considers that the fight against poverty and social exclusion should involve a broad set of actors; this should include the most vulnerable groups. Living in social exclusion means being absent / away from all the principles inherent to the exercise of citizenship. In turn, this requires a broad set of rights and duties. In this sense, the intervention should be oriented so as to restore these principles while also creating conditions for a full exercise of citizenship. At the same time it is essential to develop in the society a culture of participation and solidarity that is able to recognize and understand these groups and their needs. Thus, participation is understood as a useful tool to educate and make citizens aware of their rights and duties, and to make them able to be actors of the construction of a more just society. In this sense it is necessary to invest in methodologies and strategies that enhance and activate the involvement of the people who experience poverty in order to ensure the effective and organized participation in the definition of their own process of inclusion.

Combating poverty and social exclusion should be a part of a wider network process that seeks a more equal society. To this end, we will all have to share work and co-taking responsibility in the promotion of equal opportunities, dignity and respect for the human being, i.e., the effective social development and experience of a democratic and inclusive society. Therefore, this process will pass either by recognising that inclusion is everyone's responsibility, or by our ability to establish working partnerships based on strong networking. We don't think that there are magic formulas to achieve it but we consider the following points as relevant to fight against poverty and social exclusion:

1 - **A comprehensive, integrated and strategic approach** of the social problems that exist at national and European level. Integrated because it should be a concern of looking at this problem taking into account its various dimensions and its various manifestations; strategic because the action must be outlined and designed to take effect, not only in terms of the work done by the different organizations and actors, but also in the political and decision-making process. In this regard, it is important that **a large part of the next round of the Structural Funds** is allocated to the fight against poverty and social exclusion.

2 - **Recognizing the uniqueness of each person** and value the different perspectives, experiences and inputs.

3 - **The active participation of people experiencing or have experienced poverty and social exclusion** at the time of carrying out the diagnoses as well as agents for the valuation of aspects that are intended to promote (experts by experience), and in the monitoring and evaluation of actions / measures / policies (empowerment).

4 - **2013 as the European Year of Citizens is an excellent opportunity to continue to promote a broad participation, especially of people experiencing poverty.** They are the most important voices that should be heard to know the problems but even more important to find the solutions! It is therefore unthinkable that this year (European Year of Citizens) had

compromised the implementation of the European Meeting of People Experiencing Poverty and Social Exclusion.

5 - **A culture of partnership and networking** (interinstitutional cooperation), i.e. promoting a framework of cooperation and effort of all stakeholders in order that the different agents, institutions and entities with responsibility in this area can present a set of action strategies having in mind the many challenges and opportunities in this field

6 –We call to the importance of including in the **governance political agenda of each country the goal of poverty eradication**, committing itself to the definition of strategies and goals for the eradication of poverty and find the appropriate institutional support to enforce human rights. For this it is necessary to mobilize all policies (social, economic, employment, education and housing) for the aim of combating poverty.

7 – It is also necessary to ensure **a fairer distribution of resources and wealth** that must be present in the definition of economic and social policies. This may promote the rise of a sustainable development instead of the maintenance and reproduction of poverty as has been observed over time.

8 –Defining an income adequate to the basic needs of families, which is not only calculated based on satisfying the basic survival needs but also provides the access to education, health, justice and culture.

9 - To call for greater **corporate social responsibility** (profit sector) in order to provide to solidarity institutions more effective and efficient social responses.

10 - **Fighting poverty depends on everyone.** All of us, as citizens, have a major role to play in the full exercise of citizenship and in the development of every human being. So this fight is not just the responsibility of social organizations and their professionals, but also of the general society and the national and European politicians. Therefore, we need a **better informed and proactive** civil society, able to grasp the big challenges and manifest itself in proper instances clearly and firmly. In this sense it is also considered relevant to **work the social representations, meaning the image public opinion / citizens in general have about poverty.** The Portuguese delegation understands that the negative representations that exist (mainly understanding and explaining poverty based on an individual approach and therefore blaming the victims for their situation) in the face of these problems are major obstacles / barriers to a true equal and inclusive society.

11 – Therefore it is necessary to **promote and enhance values such as equality, citizenship, participation, networking and human dignity.** According to one of the delegates, the fight against poverty and social exclusion means investing in a more social balanced society, bearing in mind the protection of the rights and duties of all citizens.

We know that there are many challenges, but it is necessary to make these challenges into opportunities and commitments and we can only do it together and with the involvement of all key stakeholders

#### **Practices:**

##### **- National Consultative Council of People Experiencing Poverty**

For EAPN Portugal it is essential to promote a strong involvement and participation of people living in poverty, so they can take a leading role in defining the pathways required for the eradication of poverty. The participation of the people experiencing poverty and exclusion in the definition of measures and actions to combat their social and economic situation, and later

in its implementation, enforces their rights and gives assurance that their voice is heard and their real interests are safeguarded. More important, participation requires the exercise of an active citizenship, and through it, citizens express the willingness to change their situation. The National Consultative Council of People Experiencing Poverty that EAPN Portugal developed since 2009, aims to actively involve people that are living (or lived) in poverty in EAPN's fight against poverty and social exclusion. The work of these citizens also helps the network to gather information on their needs and problems, through direct contact with the difficulties they experience as well as the strategies they use to overcome them. This helps EAPN Portugal to identify new strategies and new evaluation instruments of social indicators which are taken up in the lobby work. This structure counts with the participation of approximately 80 citizens who live or have lived in poverty and/or social exclusion, involved in **18 Consultative councils**<sup>1</sup>. These working groups are very heterogeneous, representing living testimonies connected to a variety of problems: domestic violence, drug addiction, unemployment, new forms of poverty, disabilities, illnesses, homelessness, etc. The groups are sufficiently balanced in terms of gender or age, most of them with low school qualifications. There are some members who had partial university education.

Since 2009 EAPN Portugal organises a national meeting of people experiencing poverty and social exclusion, where these members are active participants. The main objective of these meetings is to draw recommendations for policy-makers, identifying the problems and suggesting effective actions to fight poverty and social exclusion.

Examples of activities.

- Planning, organisation and participation of the members of the Consultative councils in seminars, workshops, training and information sessions and other events promoted with them, within the scope of EAPN Portugal's activities
- Developing and using awareness-raising instruments on poverty and/or social exclusion, such as videos, photo exhibitions, booklets, etc.
- Evaluating social measures, and drawing recommendations for improvement, through participatory assessment and/or other methodologies that concur to this objective.
- Participating in the European meetings of People Experiencing poverty and in other national and transnational projects or events focusing on participation and active citizenship.
- Developing other activities on poverty and/or social exclusion or on areas related to the empowerment and personal and social integration, of these citizens in line with EAPN Portugal's works.

- **Microcredit** - the delegates consider that this practice should be increasingly disseminated and implemented throughout the country because it allows people who are unemployed to re-enter the labour market. The microcredit may be a coherent solution and tailored to those who have a strong entrepreneurial spirit and a clear and sustainable business plan, but face difficulties to access the traditional bank loans or are in situations of social, professional or economic disadvantages. It is thus an essential instrument for the promotion and economic development, self-employment, financial inclusion and the promotion of social inclusion. However, they highlight the need for more information on the access and conditions to this credit. They also

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<sup>1</sup> These local committees work with EAPN Portugal, at local level, in the education, in the definition, implementation and evaluation of activities and projects. These committees are a base for the work carried out at national level and help promote the participation of citizens in shaping policies that affect their lives. These groups are convened monthly by EAPN Portugal regional network's staff.

consider that this measure should include training in the area of entrepreneurship and self-employment because they are aware that not all people can be entrepreneurs and have the necessary skills to be so. In this sense, one must also invest in a close monitoring with both promoters and the whole process to avoid some failings that could jeopardize the future of the promoters. This concern must be present from the first moment that the promoters have their idea of business in order to avoid more serious situations than they have before choosing this option. Since 2010 EAPN Portugal and Montepio (the largest mutual association in Portugal) develop a project in this area. For EAPN Portugal initiatives such as microcredit are a way of achieving some of its values, since people's autonomy and their way out (also economic) from the poverty situation in which they are, is and always will be, one of the main objectives of our organisation. Over the past year we have been fighting for the affirmation and fulfilment of one of the first and fundamental criteria for the success of any measure to combat poverty: the participation. Creating conditions for a meaningful participation is something we believe to be the basis for a solid and progressive path of fighting poverty. On the other hand, "we have also sought to defend and support the basis for the strengthening of another economy: the social economy", as stated by Father Jardim Moreira, President of EAPN Portugal. Initiatives such as microcredit are a financial product with high potential for social progress, since they can become an instrument for the fight against poverty, which obviously have to be combined with many other instruments, including social and economic policies facilitators of such intervention, which are included in the European Strategy of Active Inclusion.

– **Combating social representations and stereotypes about poverty and social exclusion** - this has been one of the main areas of EAPN Portugal's action. The delegates who are part of the local Consultative Councils have contributed to the demystification of some preconceived ideas about certain issues, acting as true agents of change in mentalities. The work we have developed is essentially among the new generations with the support of schools, based on education and civic education. It is also developed this work towards society in general by conducting gatherings and workshops focusing on greater information and knowledge of these issues (such as Roma communities, active aging, child poverty, participation, political and social measures - e.g. the Social Insertion Income - immigration, etc.). We believe in an intervention at awareness raising level of each citizen about his role in the (re) production and eradication of poverty and social exclusion. We consider that campaigns are needed to combat poverty and social exclusion, campaigns that promote the involvement of all people in the fight against poverty and social exclusion (including the media), so all people realize that poverty is a responsibility of the whole society and of each one of us. As Sergio Aires, President of EAPN said, "Poverty is to be indifferent"...

In 2006/2007 EAPN Portugal took part in a project<sup>2</sup> "That includes me: from participation to inclusion" funded by the European Commission, under the Community Action for the Prevention and Combating Poverty and Social Exclusion, and the Social Security Institute. The project arises from the fact that poverty and social exclusion are problems of the society as a whole that require an extended collective accountability. It is in this collective process we should include ourselves. In this sense, one of the activities of the project consisted of a national campaign to raise public awareness on poverty and social exclusion. In this context, a number of materials were developed under the following slogan: "Do not let poverty become a landscape."

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<sup>2</sup> The partners of this project are: Associação para o Desenvolvimento Local; Federação Nacional de Cooperativas de Solidariedade Social; Associação Portuguesa de Apoio à Vítima; EAPN Portugal, Cruz Vermelha Portuguesa e o Instituto da Segurança Social, IP.

It is initiatives like these that the Portuguese delegation consider essential and indispensable to fight poverty and social exclusion, as this fight should involve every one of us – “Combating poverty and social exclusion includes me!!”

# REPORT FROM THE SLOVAKIAN DELEGATION

## Reference Budgets

Research of OZ KOVO, Topic: normative family budget, Duration: October – November 2012

Participants: More than 100 representatives of OZ KOVO

Regions: Prešov and Košice

## General Descriptions

Decent standard of living members of society should be the ambition of every government and politicians who seek to gain power and participation in it as long as possible. It should not be just a pre-election rhetoric but also a practical reality.

A very important part of ensuring a decent quality of life is adequate compensation for work done.

The European Social Charter states that an employee should receive compensation for his work in an amount to provide him and his family a decent living standard. The Constitution of the Slovak Republic quantifies wage at a level to ensure employee decent standard of living.

The Labour Code specifies the minimum amount of employee wages for work done also by the degree of complexity of the work. But it still should be on a level to ensure that the employee and his family have a decent living.

## The reality in numbers

In a simple way we can say that by the confrontation of receipts and expenditures for common goods and services we will get the picture of the quality of life.

KOVO in October launched the project "normative family budget". This is basically to obtain quantified data on monthly expenditures to ensure the modest life of ordinary households.

In their mutual review during a few days there was a collection of data for individual goods and services. The survey is considered as objective because individual data were based on empirical knowledge, experience and went through mutual discussion, argumentation and advocacy.

It is a model of family of four members, two adults plus two teenagers, respectively adult children.

## The results of research

### Regional Council of Presidents OZ KOVO - Region of Prešov

Min. Family spending / month. Prerequisite: Family = 2 children, 2 adults. We assume that the family has already secured housing. The family does not have a disabled child.

Goods & services	Monthly prices for a family of 2 adults and 2 children in Euro
Food and non-alcoholic beverages	450
Alcoholic beverages and tobacco	100
Clothing, shoes	70



Rent, heating, gas, electricity, boiler inspection	250
Furniture, household equipment, routine maintenance of the house	15
Health	30
Travel cost	150
Post and telecommunications / internet, telephone /	70
Recreation and culture	120
Education	70 € / + 200 University /
Hotels, cafes and restaurants / including lunch at school and at work /	110
Miscellaneous goods and services / cleaning, hygienic needs, hairdresser ... /	45
Other expenses / gifts for family, Christmas, holiday, birthday, Halloween, funeral, wedding /	30
Expenditures in kind / house tax, garbage, car insurance, liability insurance, life insurance, mortgage, leasing, financial reserve... /	40
<b>TOTAL</b>	<b>1550 € / + 200 € University /</b>

### Regional Council of Presidents OZ KOVO - Region of Košice

<b>Goods &amp; services</b>	<b>Monthly prices for a family of 2 adults and 2 children in Euro</b>
Food and non-alcoholic beverages	450
Alcoholic beverages and tobacco	80
Clothing, shoes	80
Rent, heating, gas, electricity, boiler inspection	230
Furniture, household equipment, routine maintenance of the house	40
Health	40
Travel cost	140
Post and telecommunications / internet, telephone /	60
Recreation and culture	60
Education	60

Hotels, cafes and restaurants / including lunch at school and at work /	80
Miscellaneous goods and services / cleaning, hygienic needs, hairdresser ... /	40
Other expenses / gifts for family, Christmas, holiday, birthday, Halloween, funeral, wedding /	70
Expenditures in kind / house tax, garbage, car insurance, liability insurance, life insurance, mortgage, leasing, financial reserve... /	150
<b>TOTAL</b>	<b>1580</b>

Source: Interactive Session OZ KOVO, region of Eastern Slovakia.

According to the methodology of the Slovak Anti-Poverty Network. The survey was attended by representatives of employees, representatives of trade unions. November 2012

Prepared by: Dr. Joseph Balica

Minimum income (or equivalent) 2 adults + 2 children	Minimum wage (or equivalent)
157,60€	654,00

### Impact of the crisis

- ⇒ More frustrated people
- ⇒ More homeless people
- ⇒ 1/3 unemployed absolvents of schools and universities (can you explain what it means that one on every three is absent from school and university)
- ⇒ More marginalized people and attacks against Roma communities
- ⇒ More polarized society
- ⇒ Rich people richer
- ⇒ Poor people poorer

### Relevant Practice

We organized several multilateral youth exchanges for the disadvantaged and handicapped youngsters, and some training courses *Be creative – be entrepreneur*. We prepared and published *Tieňova sprava* to discover and reveal the real situation of the poor in Slovakia.

What helps/helped/could help? Networking and strengthening the awareness and voice of people experiencing poverty. Active participation on local, regional, national, international levels. Training courses how to handle poverty and avoid “learned helplessness”. Public Hearing in the Parliament. Cooperation with media. Remove the prejudices and remove fears. Educational reform, better preparation of journalists at schools.

What is hindering/could hinder the development of this practice/idea? Stereotypes and prejudices, racism, xenophobia, “old cognitive map”, lack of motivation to change it and reduce poverty. Lack of cooperation, networking. Domination of the formal learning and missing respect for non-formal learning, NGOs. Centralization on national level. Dominant politicians linked to businessmen and the bank sector.



## REPORT FROM SPANISH DELEGATION

### Reference Budget

The table is done by people who have the same daily needs. Or testimony of others. So this is a real need for a family of two adults and two children en Spanish society.

Goods & services	Monthly prices for a family of 2 adults and 2 children
Food	500€
Hygiene & health care	100€
Transport	150€
Bank & insurance	40€
Health insurance contribution	80€
Washing machine, iron & paste, drying rack, wardrobe	35€
Computer, printer, camera, TV, Mobile, sofa, table	50€
Cleaning	25€
Clothing, shoes, sewing & washing powders	100€
Recreation, maintenance of relationships, education, pocket money	200€
Rent, heating, gas, electricity, boiler inspection	550€
Internet, cable TV, garbage and taxes, union contributions	150€
Home maintenance	40€
Bed & bedding	25€
<b>TOTAL</b>	<b>2045€</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
Different realities in different autonomous regions of Spain	2 adults 1100 € per person

### Impact of the crisis

- There are high levels of unemployment with few opportunities for people without professional qualifications or over 45 years old.
- There are less opportunities for people with low skill levels
- There is a lack of information for people with few resources.
- There is little listening and understanding by local governments.
- There is more tension and conflicts within the communities and between different social groups.

### Relevant Practice

**Psicosociolaboral - Intervention Services for Handicap Women:** We offer personal assistance to handicap women, at a very low cost. Thus, these women may have a more independent life and, above all, be more present in the public sphere, preventing social exclusion and stigmatization.

**English classes for members:** We teach English at two levels so that women are not excluded from the culture in the world.

**Theatre Group with people experiencing poverty and/or social exclusion:** For some years, this theater group made by men and women experiencing poverty and/or social exclusion has been acting in the city, enabling citizens to exchange with fellow citizens experiencing people experiencing social exclusion.

**Edition of the Guidelines for the Prevention of Domestic Violence against handicap women:** Our guide was first published in Spain to inform the general public and specific groups about the violence that is experienced by women with handicaps.

**What helps/helped/could help?**

What might help would be to educate the public and the political class by creating a greater understanding of the people and the creation of reliable tools to protect the most disadvantaged in our society against social inequality and lack of opportunity.

If the media and politics are always focused on other priorities, day after day, week after week, month after month, year after year, the most dedicated teachers in the world will be powerless to educate a citizenry aware of social justice issues.

NGOs would have to inform, protest, complain and vindicate, to support the most vulnerable in society. It is important to set the goal and then try to get the resources, develop programs and plan strategies to confront the powerful with the need to address poverty, hunger, unemployment, inequality of opportunity, social exclusion of citizens, ensure good health and education for all.

We have to be persistent and not to give up in front of the obstacles and difficulties

**What is hindering/could hinder the development of this practice/idea?**

It is very difficult to change the mindset of citizens through awareness programs, which are conducted mostly by social organizations. Another development that hinders progress in the fight for social rights and equality is the progressive cut in the subsidies received by Social Organizations. Without these grants many of the organizations will have to disappear and leave people with no to help.

## REPORT FROM SWEDISH DELEGATION

### Reference Budget

This table has been prepared for information from various government agencies such as social insurance, employment agencies, county councils and social services. This is true for people who do not have jobs or have very low income

Goods & services	Monthly prices for a family of 2 adults +2 children
Food	653 €
Hygiene & health care	96,81 €
Transport	58,23€
Bank & insurance	16,33€
Health insurance contribution	16,33€
Washing machine, iron & paste, drying rack, wardrobe	within the norm
Computer, printer, camera, TV, Mobile, sofa, table	31,49€
Cleaning	9€
Clothing, shoes, sewing & washing powders	241,43€
Recreation, maintenance of relationships, education, pocket money	159,79€
Rent, heating, gas, electricity, boiler inspection	758€
Internet, cable TV, garbage and taxes, union contributions	142,29€
Home maintenance	within the norm
Bed & bedding	within the norm
<b>TOTAL</b>	<b>2182,70€</b>

Minimum income (or equivalent) for 2 adults + 2 children	Minimum wage (or equivalent)
1504€	Don't have minimum wage

### Impact of the crisis

In Sweden we have fared pretty well in the economic crisis, according to our government. But we who work with people living in poverty sees social disparities grow rapidly. This means that those who are in isolation is increasingly further from society. Discrimination by skin color and sex is becoming more common, even those who have lived in abuse conditions.

The economic situation for the poorest have deteriorated.

The unemployment among youths is increasing, a fact that many see as the reason behind the riots in our suburbs throughout the country, and we agree with this analysis.

Our politician's don't seem to realize the situation of increasing economic and social rupture, focusing on blaming each other and neglecting their responsibility for the development.

## REPORT FROM UK DELEGATION

### Reference Budget

The reference budget used below is from **Joseph Rowntree Foundation (JRF)**, **A minimum income standard for the UK, based with** annual update, based on what members of the public think people need to achieve a socially acceptable standard of living in the UK. For more information see: <http://www.jrf.org.uk/publications/MIS-2012> The calculations below the table are calculated on today's rates and situation. The experiences of the delegates are captured in the real life case studies that were sent along with this report.

Goods & services	Weekly prices for a family of 2 adults +2 children
Food	£99.55 (€117.12)
Clothing	£38.69 (€45.52)
Water Rates	£8.99 (€10.58)
Council Tax	£22.30 (€25.88)
Household Insurances	£2.40 (€2.82)
Household goods & services	£34.55 (€40.65)
Transport/Motoring	£74.02 (€87.08)
Leisure/social and scultural participation	£93.28 (€109.74)
Tobacco + Alcohol	£6.84 (€8.04)
Fuel	£22.88 (€26.92)
Personal Goods & Services	£41.27 (€48.55)
Childcare	£147.85 (€173.94)
Other housing costs	£9.76 (€11.48)
Rent	£82.67 (€97.26)
<b>TOTAL WEEKLY</b>	<b>£685.04 (€805.94)</b>
<b>TOTAL MONTHLY</b>	<b>£2968.50 (€3492.35)</b>

Minimum wage (or equivalent): The minimum wage hourly rate in the UK is £6.31 (**€7.42**). Two parents need to earn at least £18,364 each to support themselves and two children. Gross earnings required : **Weekly: £704.37 (€828.66)**

Monthly:(£1093.73 x 2 adults working full time(40hours per week)) + £146 (child benefit for 2 children) = £2333.46 (amount before tax) **Weekly: £538.49 (€633.51)**

Monthly: 2 unemployed adults £633.75 (income support + child benefit) + £1473 (max claim for housing benefit) = £2107. **Weekly: £486.23 (€572.04)**

### Impact of the crisis

Please see our (attached) a number of ' Real life stories' to see the experiences and realities of some of the participants in the PEP and other members who contributed to the preparatory meeting.

As well as those documented experiences, we are aware of the following difficulties:

- Applying for social assistance and benefits is a very stressful and sometimes humiliating experience for people who lose their job or need assistance. Some of the reasons given by our members are: the huge variation in treatment from one adviser to another and from one area to another; you are more likely to be treated badly if you do not know all your rights and entitlements and lack confidence and other resources; applicants are treated with suspicion as though they are trying to cheat, they are treated like beggars and lectured about being lazy; migrants sometimes experience a more negative attitude and treatment; applications are now done online which is difficult for people who lack the computer skills and/or English language skills; the process of registering and of keeping up with your responsibilities as well as the communication around these processes for a person receiving benefits is complicated and confusing and sometime causes people to lose their benefits for no good a reason.
- There has been increased mistreatment and exploitation of workers by some employers. The employers are exploiting the lack of available jobs out there and the desperation of workers to hold on to their jobs. Some employers are expecting their staff to work harder, longer and unsociable hours and are treating their workers with disrespect (shouting at them, insulting them with verbal abuse, etc). Many workers are keeping their heads down for fear of loss of income. If you speak out against the treatment, you are at risk of losing your job as was the case for one of our members. He was sacked for challenging his employers' unfair treatment. Employers are also using the crisis to pay the lowest income possible and sometime binding employees to 'o' hour contracts (a contract in which an employer does not guarantee the employee a fixed number of hours per week. Rather, the employee is expected to be on-call and receive salary only for hours worked) so it is making it harder for poorer families to come out of poverty.
- The public attitude towards people on benefits has worsened severely. The politicians set the tone by relentlessly creating a rhetoric, which divides people into those who are hard-working and those who are undeserving scroungers of the system. Almost most Government departments are using this communication style to justify their cuts. There have been several instances of facts being misrepresented by senior politicians. The media reporting on people on benefits is increasingly negative on almost a daily basis. The public attitude has also worsened as evident from the media reporting. The public attitude now mirrors the government's views when it comes to the 'hardworking' and the 'scroungers'. As everyone is feeling squeezed by the recession, it is becoming increasingly easier to scapegoat people on benefits. People on benefits or in poverty are now being blamed for their situation and for taking money from the 'hardworking' people: 'It is only because they are lazy, they are not in work'. No one is looking at systemic causes.
- There has been a lack of affordable social housing in the UK for many years with hardly any social housing being built. The crisis has exacerbated this issue. Massive changes to the housing benefits system and a newly introduced cap on benefits will push many poorer individuals and families outside London into other areas where there are even less job opportunities. It is estimated that around 660,000 families in the UK will lose an



average of £14 (**€16.47**) on housing benefits a week. As an example, a London council will have to move 761 households comprising 2816 adults and children to cities up to 200 miles away to find low enough rent.

- The crisis has impacted on some of the basic human rights for people below a certain income. In its desperate attempt to cut its budget and reduce the deficit, the UK Government has introduced a number of policies and regulations amongst them the controversial changes to the 'Family Migration Rules'. This policy makes a direct link between the level of income of an individual and their right to family life. It has introduced an income threshold of £18600 (**€21879.58**) for a person to bring a non EU foreign spouse or a partner and an additional £2400 (**€2823.62**) for each child they wish to bring to the country. This policy has a disproportionate impact on women, people with disability, people outside London and in rural areas and migrants. It is estimated that 40% of the UK population would be affected by this policy as they do not meet the income threshold. This policy has already led to dividing thousands of families.

### **Relevant practice**

EAPN UK member organisations deliver a number of projects and activities enabling the voices of people experiencing poverty and social exclusion to be heard. Migrant Voice, a member organization of EAPN UK, provides a platform for members from the migrant communities, especially those whose voices are not usually heard, encourages and enables them to express their views on the issues affecting their lives in the UK, and to address the British public with the aim of correcting the imbalance in the way migrants are represented across large spectrum of the media. Migrant Voice provides media training and opportunities for migrants to engage with the host community, the policy makers and the media and to fully participate in the society.

Based on the discussions at the preparatory meeting for the UK delegation, the following top recommendations were seen as essential for assisting people to step out of poverty:

- Access to affordable housing (soaring housing costs remain the biggest barrier)
- Access to quality training to improve job prospect
- Access to jobs with adequate income (above the current minimum wage level which is too low)
- Access to clear and easy to understand advice and support information



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See all information linked to Participation on EAPN website here:

<http://www.eapn.eu/en/what-we-do/issues-we-focus-on/getting-more-participation-by-people-experiencing-poverty>

All 2013 EAPN photos can be found on <https://picasaweb.google.com/EAPNpictures2>

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**The European Anti-Poverty Network (EAPN) is an independent network of nongovernmental organisations (NGOs) and groups involved in the fight against poverty and social exclusion in the Member States of the European Union, established in 1990.**

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