

18-19 NOVEMBER 2019

# THE TIME IS



## 18TH THE EUROPEAN MEETING OF PEOPLE EXPERIENCING POVERTY



EUROPEAN ANTI POVERTY NETWORK



EUROPEAN MEETINGS OF  
PEOPLE  
EXPERIENCING  
POVERTY

LISTEN TO THE EXPERTS OF POVERTY, EXCLUSION AND INEQUALITIES



## FOREWORD

It has been 18 years since EAPN started to organise the European meetings of People Experiencing Poverty (PeP), otherwise known as our 'PeP' meetings. The work that goes into them at the local, regional and national level is the most concrete expression of one of our key values - that people experiencing poverty have the right to influence and participate in decisions that affect them and to have their views and experiences listened to and acted upon.

This value has also been at the heart of the strategic reflections which we have undertaken throughout 2018 and 2019, which have identified four major priorities for the future – one of which, we are proud to say, is to strengthen the involvement of people experiencing poverty in both EAPN and in anti-poverty campaigns and advocacy at all levels.

This year's meeting – a key part of this strategy – was designed with current political changes in Europe in mind. We have new leadership in the Commission, the Parliament and the Council, and a whole new programme of work. We wanted to use this opportunity to bring the voices of people experiencing poverty throughout Europe directly to the new leadership of **our** European institutions to raise these voices – and we once again call on this political leadership to **hear** the priorities clearly articulated in this report<sup>1</sup> and to respond to these priorities in their work throughout their mandate.

The good news is that there are not one, not two, but **three** ready-made opportunities for our political leaders to demonstrate that they hear these priorities:

1. The Commission is consulting European citizens and civil society on how to implement the European Pillar of Social Rights. Priorities outlined at the PeP meeting cut across many of the 20 principles, and we hope that they will find their place in the Action Plan that the Commission will draw up to implement the Social Pillar next year. We would like to see a real effort to reach out to people experiencing poverty as part of this consultation.
2. European Institutions are organising a conference to discuss the 'Future of Europe'. The main innovation is to have a 'Citizens Agora' (made up of at least 3 citizens from every Member State) discussing topics like 'social justice and equality'. Here's a simple idea: the PeP meeting, which is already an established part of the political landscape in Europe, funded by the European Commission and organised by civil society, could simply be considered as an existing agora, to feed in directly to this important conference. The Commission has worked hand-in-hand with civil society and people experiencing poverty for almost 20 years on this agora – let's use it properly!

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<sup>1</sup> This report was written by Dr Magdi Birtha, Researcher at the European Centre for Social Welfare Policy and Research, Rapporteur of the European Meeting of People Experiencing Poverty in 2019, with input from the EAPN Secretariat.

The report builds on notes taken during the World Café sessions, workshops and plenary sessions, which were not validated for the purposes of this report. Therefore, some information presented in this report may not fully capture the complexity of the national legal and policy context.

3. In its recent communication ['A Strong Social Europe for Just Transitions'](#), the Commission talks about rethinking its approach to fighting poverty. This is all well and good – after all, what better place to start such a rethink than with people who have direct experience of poverty? They want political leaders to take them seriously – they want real dialogue, based on trust. As they said at this meeting “Nothing about us, without us, is for us!”

If our political leaders seize these three opportunities, they would give us a good reason to celebrate in this, our 30<sup>th</sup> year. As it stands, the fact that over 100 million people in Europe are still living at risk of poverty is a poor reason to celebrate. 30 years should have been enough – it's time to rethink our approach fighting poverty by enabling long-term structured participation in decision making processes for people experiencing poverty, by committing to clear and ambitious poverty reduction goals and targets and by truly responding to the priorities of people experiencing poverty throughout Europe.



Vera Hinterdorfer  
EAPN Vice President



Leo Williams  
EAPN Director

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# I. EXECUTIVE SUMMARY

On 18-19 November 2019, the 18<sup>th</sup> European Meeting of People Experiencing Poverty (PeP 2019), organised by the European Anti-Poverty Network with the support of the European Commission and under the auspices of the Finnish Presidency of the Council of the EU, took place in Brussels, Belgium. The conference brought together almost 150 participants, including national delegations of people experiencing poverty from 32 countries, policy makers and representatives of European non-governmental organizations working towards eliminating poverty. Taking place right at the beginning of a new term of the European Commission and Parliament, the meeting came together at an important moment and gave an excellent opportunity to people experiencing poverty to speak up and present their political priorities in five key areas:

- Access to housing;
- Participation in societies;
- Access to adequate minimum income;
- Access to good quality health care services and
- Access to decent jobs and employment opportunities.

PeP meetings have been organized since 2000 and the history of these meetings was also presented. Nevertheless, there are still 109 million people in poverty across the EU, therefore it is important to raise awareness about the persistent challenges that people experiencing poverty face and to outline the priorities they want to see on the agenda of the new European Commission.

The design of the meeting was highly participatory in order to enable people with direct experience of poverty to work together and to develop key demands and messages that they wanted policy makers to hear and act on.

Hosted at the Crowne Plaza Hotel located in Place Rogier, in Brussels, the meeting started with a 'marketplace' of stands that exhibited the preparation work done by all national delegations on the five priorities discussed at the meeting. It was a good warm-up moment before the meeting where participants got to know each other and shared their stories.

The opening plenary set the scene for later discussions, with moving testimonies from Greek, Irish and Finnish national delegates, followed by responses from representatives of the European Parliament.

The opening plenary continued with two rounds of World Café<sup>2</sup> conversations where participants – national delegations of people experiencing poverty, policy makers and representatives of European NGOs – discussed in more depth the five priorities that were the focus of the meeting. During the two rounds of discussions, each priority was broken into different smaller subtopics and was collectively analysed. Drawing on prior preparatory

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<sup>2</sup> World Café is a structured conversation enabling groups of people to share experiences and knowledge on established themes. Topics are assigned to different tables around the venue and participants are encouraged to answer questions and generally discuss prevailing ideas. Several rounds of discussion offer individuals the chance to contribute to different tables/topics with facilitators or 'table hosts' actively stimulating exchanges in order to identify key issues, deepen understanding, and harvest 'collective intelligence' from the national picture already established during preparatory phases. For more information on this method: [www.theworldcafe.com](http://www.theworldcafe.com)

work done in their countries, participants built a comprehensive yet concise picture of each of the sub-priorities. The results from the World Café were collectively shared with the whole audience by the World Café table hosts.

The analysis harvested from the World Café sessions was taken into five parallel workshops organised around the five priorities: *access to housing; participation of people experiencing poverty in the life of their communities and societies; access to adequate minimum income; access to good quality healthcare services and access to decent jobs and employment opportunities*. The aim of the workshops was to build key demands and messages based on the analysis coming out of the World Café sessions and these would then be presented to policy makers the following day by the representatives of each workshop.

The second day of the meeting started with an energising and action-oriented moment – the Visibility Action that took place at Place Rogier, right in front of the hotel building where the meeting was organised. Visibility Action moments have become a tradition of PEP Meetings and their main aim is to amplify the voices of people experiencing poverty attending the PEP Meeting. They also represent a way to raise awareness of poverty and social exclusion in Europe by targeting the general public, key stakeholders and policy makers. Participants wanted to make sure that everybody knew that the *Time is now to make Europe Poverty-Free!* It was done through music with the song *The Time is Now* as well as by handing out Christmas cards with messages from PeP from different countries that were prepared by each national delegation in advance of the meeting. The action ended on a high note by those present forming the word NOW on the square whilst chanting “*Eh Eh Oh Oh, Poverty has to go*”.

The day continued with a closing plenary where the key demands developed during the World Café sessions and workshops on the previous day were presented to high-level policy makers: Nicolas Schmit, Commissioner for Jobs and Social Rights, Saila Ruuth, State Secretary of Social Affairs and Health, Finland and Pierfrancesco Majorino, Member of the European Parliament, S&D group, involved in restarting the Intergroup on Poverty.

Their responses to the demands presented stirred some further debate with the audience. In order to allow for more time for debate between people experiencing poverty participating in the meeting and policy makers, the plenary continued with discussions in five groups around the five priorities. The work in small groups, together with policy makers, enabled participants to explore and understand how their demands could be put into practice.

The Meeting ended with its traditional evaluation session where participants shared their feedback and comments about the meeting and how they felt it had achieved its objectives. This report summarizes the main points and challenges that were highlighted during the European Meeting of People Experiencing Poverty by the different speakers and participants.

The report is structured as follows:

- Section 1 of this report summarises the statements made during the Opening plenary by different speakers.

- Section 2 is organised around the five key thematic areas (access to housing; participation of people experiencing poverty in the life of their communities and societies; access to adequate minimum income; access to good quality healthcare services and access to decent jobs and employment opportunities) and provides an overview of the key challenges described by people experiencing poverty during the World Café sessions, the key demands they formulated in the workshops, the responses from policy makers, as well as the next steps to improve the situation. The way in which this section is structured will help readers to easily find the concrete messages and demands of people experiencing poverty on the five priority areas, together with the reaction and promises of policy makers.
- Section 3 includes a brief summary on the Visibility Action that took place during PeP2019.
- Section 4 offers some further readings on the topic.



## II. OPENING PLENARY

**Vera Hinterdorfer**, EAPN Austria and Vice-President of EAPN Europe welcomed participants and highlighted the importance of ensuring that the voice of people experiencing poverty is raised and heard.

**Leo Williams**, EAPN Director called the PeP 2019 the most important and the most optimistic one, as there is high level political support coming from the UN, but also from the new European Commission and Parliament to tackle poverty and social exclusion, for instance shown by the establishment of a new European Parliament Intergroup on Poverty. One of the key elements to successfully eliminate poverty is to directly involve people experiencing it in policy discussions. This is exactly what happens at this event. Strengthening the meaningful involvement of people experiencing poverty was also highlighted during the strategic review of the work of the European Anti-Poverty Network and was identified as a necessary condition to ensure a sustainable and inclusive Europe. Giving visibility to grassroots advocacy campaigning is therefore at the heart of the work of EAPN and the PeP 2019 conference.

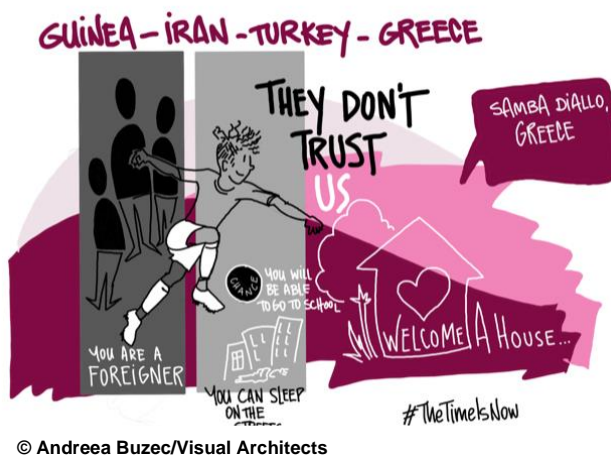
**3 powerful testimonies** were presented from Finland, Greece and Ireland by people experiencing poverty.

**Linnea Partanen** from **EAPN Finland** shared her own experiences of 30 years of poverty, growing up in a family that received income support. Finland got many warnings from the EU regarding minimum income standards. Housing is expensive and more and more people are relying on income support for a longer period, despite the intention being that it would be only temporary support. Housing benefit barely covers the cost of rent and there have been many cuts in unemployment and disability benefits that make it difficult for her and many others to cover their basic needs. As someone with mental health problems, Ms Partanen experienced complex challenges and long waiting lists before being able to access support. There are also several administrative burdens that prevent people from accessing their benefits on time, despite being fully entitled to them. This can lead to challenges in paying rent or buying food and medicine. As the speaker emphasised:

***“Things have only changed for the worse when it comes to minimum income in Finland, despite us being the happiest country in the world.”***



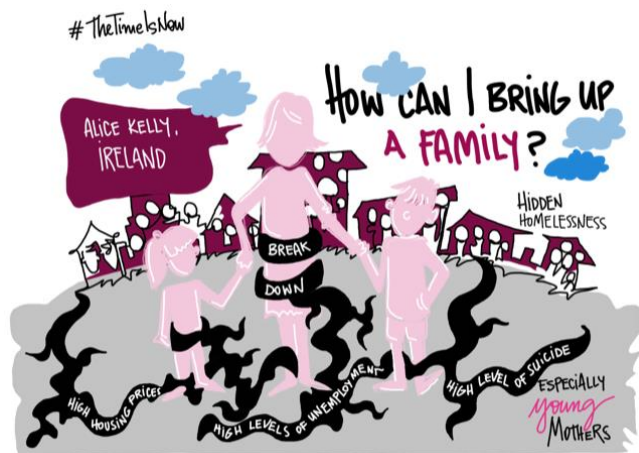
**Samba Diallo** from **EAPN Greece** shared his perspective as a young refugee from West-Africa who experienced a lot of poverty during recent years. He fled his country for political reasons and due to persistent ethnic conflicts. Despite his ethnic group forming 42% of the population, the other major ethnic group considered them as 'foreigners' and murdered his father when he was just 10 years old. In January 2017, he flew to Iran and then arrived in Turkey by foot, sleeping on roofs and often with nothing to eat. After working in Turkey for a couple of months, he tried to enter Greece ten times by boat and succeeded in reaching Samos island on the 11<sup>th</sup> attempt.. Mr Diallo described the difficult circumstances in the refugee camp where he spent 7 months without adequate support. When he reached the age of 18, he was sent to Athens and began his career as a semi-professional football player (on a wage of 300 EUR/month). He is currently living in a house run by an NGO. However, housing is a big problem in general as people are afraid of renting flats to refugees. To conclude he said:



***“Equal opportunities in housing and better support with living costs, that’s what I want.”***

**Alice Kelly** from **EAPN Ireland**, coming from the South county of Dublin explained the clustered disadvantages she experienced due to high unemployment, bringing up a young family on her own and trying to achieve the best for her family. These disadvantages had a toll on her health, and Ms Kelly had a breakdown a few years ago. This is a shared experience in her community, due to the housing crisis. In Ireland, the housing crisis has created a lot of tension (e.g. ‘hidden homes’ where three generations live in the same house) and frustration as people are unable to provide adequate housing for their families. Sadly, the suicide rate in Ireland is also very high, especially among young women. As the speaker highlighted:

***“Ireland is a wealthy country, but the situation in Ireland is not what is advertised in magazines about the strong economy. That’s why I feel it is important to be here, to share the experiences of myself and my community.”***



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**Dragoş Pişlaru**, Member of the European Parliament, Renew Europe Group and **Josefine Hederstrom**, Acting Head of the Disability and Inclusion Unit, DG Employment, Social Affairs and Inclusion at the European Commission provided responses to the three testimonies and outlined the main priorities of the institutions they represent and explained how they see the role of the new European Parliament and the European Commission in fighting poverty and social exclusion.

**Ms Hederstrom** was touched by the courage of the people who came to share these testimonies and said that policy makers could learn a lot from personal stories. Despite the EU being the most prosperous region, 1 in 4 Europeans are facing poverty, which takes different forms and which affects different generations. Mental health problems were mentioned by both the Finnish and Irish speakers; indeed, poverty can result from disability and stigma. The European Commission is party to the UN Convention on the Rights of Persons with Disabilities (UN CRPD) and takes very seriously the protection of the equal enjoyment of human rights. It is very important to access good quality support services as early as possible, therefore EU funds support the establishment of new social and health care services in the Member States.

Regarding the new European Commission, equality is very high on the agenda of Commissioner Helena Dalli. As raised by Ms Partanen, child poverty is often perpetuated and passed on to the next generation. There is currently a strong political commitment to create a European Child Guarantee based on the proposal of the European Parliament. When it comes to discrimination and ensuring equality, there are rules in place both at EU and national levels, but unfortunately, they are often not implemented. The way in which the two EU Directives on protection against discrimination on the basis of race and gender work in practice will be reviewed next year. The European Commission is doing different things to improve the situation, for instance, in 2019 an awareness-raising campaign was launched on the Employment Equality Directive in 9 Member States.

Ms Hederstrom heard clearly from all three speakers the challenges about homelessness, access to housing and housing benefits. The European Commission is aware of the increasing housing exclusion in Member States, in particular in big cities, where finding affordable housing is a big issue. The EU works through the European Semester and the InvestEU programme to finance social housing in the Member States. Ms Hederstrom thanked EAPN on behalf of the Commission for helping to shape the social agenda of the EU.

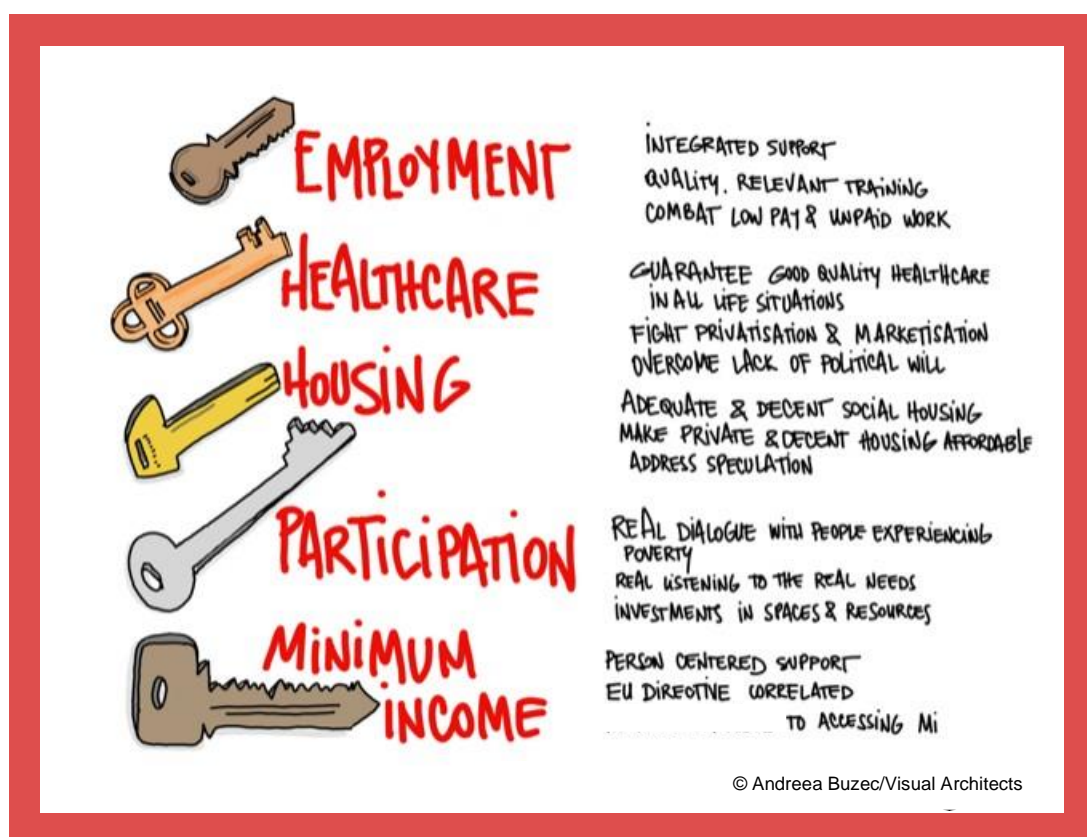
**Mr Pişlaru** emphasised that for him as a brand-new politician, events like PeP 2019 are extremely important to hear different life stories. In response to Ms Partanen, he noted that people all over Europe experience difficulties in accessing their social benefits. While the EU has limited competences to act in the field of social policies, it is important to be pragmatic. Mr Pişlaru is involved in the work on Regulation 883 to improve the coordination of social security systems among EU Member States, so people can access their pensions, long-term care or unemployment benefits without delay. When the social rights of EU citizens are infringed, the European Parliament can issue resolutions and create awareness on the issue.

Mr Pîslaru emphasised his respect for Mr Diallo's ability to stay positive despite the challenges and poverty he has faced as a young asylum seeker. He agreed with Ms Kelly about extensive gentrification going on in EU Member States and the emotional stress and health impacts the housing crisis may cause. Anti-poverty strategies should take a life-cycle approach and policy solutions should be integrated.

**Mr Pîslaru** summarized that the common message of the three testimonies were that investing in children is very important to prevent them falling into the cycle of poverty. This is in line with the obligations outlined in the UN Convention on the Rights of the Child (UNCRC), ratified by all EU Member States. Investing in children should become a real priority in this legislation. In order to implement social rights across the EU and fight poverty effectively, he recommended involving the private sector, making better use of EU funds, e.g. under the InvestEU programme and placing a greater focus on social return investment. Finally, Mr Pîslaru thanked EAPN for organising this important event and raising awareness on the persistence of poverty and social exclusion.

### III. KEY CHALLENGES AND DEMANDS OF PEOPLE EXPERIENCING POVERTY

In 2018 there are still more than 109 million people living in poverty across the EU (according to Eurostat) and this number does not include the hidden groups (e.g. people without an address). Despite the fact that PeP events have been organized for the last 18 years, there are still significant challenges when it comes to homelessness, accessing housing, minimum income, health care or jobs in EU Member States. PeP is the most important annual platform where people experiencing poverty can gain visibility at EU level and speak up. Ahead of PeP 2019, national delegations of EAPN have been discussing the most urgent priorities for 6 months and decided to focus on the following five key areas:



On the first day of PeP 2019, national delegations worked together at World Café tables, shared their personal stories, exchanged experiences and discussed the most challenging issues and key priorities.

These priorities were presented to key policy makers on the second day of PeP 2019, including:

- **Nicolas Schmit**, Member of the European Parliament S&D Group, Commissioner for Jobs and Social Rights;
- **Saila Ruuth**, State Secretary, Ministry of Social Affairs and Health, Finland;
- **Pierfrancesco Majorino**, Member of the European Parliament, S&D, substitute in EMPL Committee, involved in restarting the intergroup on poverty.



After this session, national delegations also had the possibility to elaborate further and to exchange their views more in detail in working groups with other policy makers along the five main topics.

In this report, the challenges described by people experiencing poverty in the five thematic areas, the key demands they formulated to improve the situation, as well as the responses from policy makers, and the next steps to improve the situation are presented.

## 1. ACCESS TO HOUSING

Regarding the topic of access to housing, national delegations discussed in detail both access to decent housing and homelessness.

National delegations of the following countries took part in the discussions:

- |              |                   |
|--------------|-------------------|
| - Czechia    | - Malta           |
| - Croatia    | - North Macedonia |
| - Denmark    | - Norway          |
| - Germany    | - Poland          |
| - France     | - Portugal        |
| - Hungary    | - United Kingdom  |
| - Ireland    | - Slovakia        |
| - Latvia     | - Slovenia        |
| - Lithuania  | - Spain           |
| - Luxembourg |                   |

Questions about **Access to Decent Housing** discussed by national delegations at World Café tables:

- 1. What is your experience of accessing housing? What are the main problems/obstacles that people face in achieving decent housing?*
- 2. What is the impact of bad housing? And the benefits of having a decent home?*
- 3. What measures/instruments exist in your country to support your right to housing? Are they working?*

Questions about **Homelessness** discussed by national delegations at World Café tables:

- 1. Why do people become homeless? What is your experience (direct or indirect) with homelessness?*
- 2. What are the effects of homelessness on people? Who are the most vulnerable groups, the ones most likely to experience homelessness in your communities or countries?*
- 3. What type of support systems exist if you become homeless and are they effective? What else would help? Are there systems in place to prevent homelessness?*

## a. Main issues and challenges

### *Access to housing:*

National delegations highlighted many different obstacles when it comes to accessing decent housing. One of the common barriers is the free, **non-regulated housing market** that leads to skyrocketing housing prices and little protection for tenants with low income, or in vulnerable situations. In some countries, the trend is particularly worrying. For instance, in **Ireland**, the increasing number of multinationals settling in Dublin attract highly-paid employees but rising rents leave those on a lower income without sufficient housing options, except the option of leaving the city centre. The housing market simply cannot keep up with the demand and the presence of many new tenants with higher wages continues to push up the prices. This results in gentrification and housing deprivation for many people. Furthermore, in other countries the rent can be sometimes higher than the minimum income. For instance in Portugal, renting a house costs around 700€ per month, while the minimum income is 650€ per month. As mentioned by several participants, the biggest part of their income goes into housing, thus they are left with very little money to spend on food, transport, clothing, or other costs. As a Portuguese participant said:

*“Each month I have 200 euros left for food for myself and my family.”*

Furthermore, a consequence of urbanisation is that many people move to bigger cities from the countryside to access better jobs due to the lack of rural development and real opportunities in villages.

Participants noted that more and more people invest in flats and estates. Airbnb and other short-term rental platforms also contributed to a shrinking long-term rental market in many countries, while also contributing to unreasonably high long-term rental prices.

Special groups (e.g. women, refugees, persons with disabilities, pensioners) face discrimination and specific challenges in accessing adequate housing and are often only able to find temporary shelter. Persons with disabilities most commonly live with their families, as despite their income being much lower, the same criteria apply when applying for a mortgage, which hinders their possibilities for starting an independent life significantly. The lack of adequate community-based support services is another challenge. As a Spanish delegate explained:

*“In my case, I live with my parents due to my disability. But if I wanted to live by myself, I couldn’t because I don’t have money to pay a house for myself. I need assistance all day long. The government offers some benefits for those with disabilities, but only a few hours a day (4 or 5 hours a day). But in my case, I need assistance 24h a day! If I want to rent an apartment, I would need an apartment adapted to my needs but this type of housing is more expensive. I need an elevator, a special and bigger toilet etc., so I need my family to support me.”*

Access to small housing (i.e. a 1 person apartment) is almost inexistent or very expensive and existing ones mostly target students or tourists. Nevertheless, security and safety in public accommodation for students can be an issue of concern. Another topic raised by participants was that of empty houses and flats, despite the high demand for affordable housing.

In general, participants agreed that in most countries, there is a lack of adequate **social housing**. Regarding the existing stock, people experience insufficient capacity in accessing it. The limited availability of social housing and years of waiting time (e.g. in Croatia, Poland, Luxembourg) unfortunately also often lead to homelessness. Existing social housing stock is often of poor quality (e.g. mould, lack of insulation) and may be overcrowded (e.g. in Hungary, Slovenia). There are only a few shelters available for families, meaning that in the case of an emergency, families are sometimes torn apart and the children are placed with foster parents, while the parents are accommodated in temporary shelters. Poor quality standards at shelters, such as the lack of proper insulation, may negatively impact the physical and mental health of tenants. A delegate from Luxembourg shared:

*“A friend’s daughter is always sick because of their housing conditions as it is a mouldy, cold and humid house.”*

People may have to share their room with other people, so staying in such shelters also impacts the social relations of individuals. As a Spanish delegated noted:

*“First thing you lose is your dignity. If you lose dignity it is very difficult to recover. Intimacy and privacy are important.”*

In **Czechia**, reportedly, there is no legislation about social housing and despite pressure from civil society, the government strongly opposes establishing such legislation. Nevertheless, local governments can decide to invest their own resources in social housing, but only a few of them are willing to do so. Even with such projects, there is often a lack of long-term continuity. Part of the problem is that many public estates were privatised and municipalities would now need to re-purchase them. A measure that is in place in some countries to incentivise landlords to rent their properties to people experiencing poverty is the **housing supplement**, paid to landlords. However, participants argued that it would make more sense if the state directly invested this money in social housing. Investing more in public and social housing is a political choice. In **Czechia**, it is extremely worrying that in some municipalities, so-called non-supplement zones have been designated, meaning that people who are entitled to a housing supplement cannot move there. National delegates considered this to be unconstitutional and a form of discrimination. In some cases, social housing is turned into private housing, leaving tenants with no alternative. As a delegate from Scotland explained:

*“In Glasgow, the government implemented a programme to eliminate substandard housing. They asked the inhabitants if they were fed up with living in those conditions and they obviously said yes. The issue is that instead of renovating the social houses, they knocked them down and built private accommodation. Now two thirds are private houses. That is gentrification. They want the neighbourhood to look nice but won’t tackle the real issues.”*

While some landlords would accept people on benefits in private housing, the benefits often do not cover the rent, because of the “benefit cap” and therefore they struggle to pay the deposit and the rest of the rent.

Regarding access to social housing, participants also gave account of over-complicated **bureaucratic procedures**, poor evaluation of the priority and urgency criteria and unfair eligibility conditions. For instance, an example from France shows:



*“I was living in my car but my situation was not considered urgent. However, if I would have lived in an unsanitary place, my condition would have been considered as dire.”*

In **Malta**, single mothers who are not yet separated from their husbands and the working poor do not qualify for receiving housing assistance. Other criteria to qualify for social housing may include living in the municipality for at least 2 years, being over 18 years old, having a proven income or not having any health risks.

Privatisation of public land, commodification and corruption were mentioned by several participants as barriers to extending and strengthening social housing. The delegate from **North-Macedonia** pointed out that the limited social housing system in the country is in fact corrupt, meaning that those in need do not even have access to it. The lack of housing options compels different generations to live in the same household, which is not the best solution. Dependence on family when it comes to housing is a common challenge that young people and persons with disabilities face in most countries. In **Slovakia**, there is a State Fund for the Development of Housing amounting to 3 million EUR per year, but the money is used for the renovation and reconstruction of the existing housing stock (e.g. energy efficiency), instead of for building new social housing units or providing public rent. There is still a lot of stigma around public rental housing and young families are mostly supported via mortgage loans (up to 150 000 EUR with a 0% interest rate and 2 000 to 3 000 EUR earmarked for children). A similar mortgage-based scheme exists in **Hungary** too. The problem with these programmes is that young families can easily find themselves in insolvency in the case of an unexpected change in their life situation, or due to unemployment. Banks are also very selective on to whom and under what conditions they give loans. Young recent graduates or people who have been facing long-term unemployment will likely face challenges in getting a mortgage. More comprehensive public housing schemes would be more adequate to support people in accessing housing.

Further suggestions from national delegates to improve the situation included:

- Implementation of the EU Pillar of Social Rights
- Ending estate speculation
- More social housing capacity
- Alternative/tailored housing (e.g. young people and older people could help each other)
- Elimination of unoccupied houses.

### **Homelessness:**

The number of homeless people is increasing every year across the EU. The reasons are complex, but the frailty of the housing, health and education systems and the labour market have a direct impact on the issue. Among people leaving foster care and prisons, there is a great risk of housing problems and poverty. **Forced eviction** can directly lead to homelessness. A delegate from Luxembourg explained the devastating effects of losing one's address:

*“The problem is that in Luxembourg if you lose your address, you lose all your benefits. On the 17<sup>th</sup> of June, I was kicked out of my house, a few days later I lost my job. I had the risk of having my children taken away. This was not possible for me. Without a house, you don’t have anything”.*

Participants experience that there is a growing tendency to blame people for not being able to afford a certain standard of living. As a delegate from Ireland summed up:

*“What can you do to have access to housing? Just don’t throw people in the street.”*

In **Hungary**, homelessness, or more precisely rough sleeping in public areas (e.g. in parks or underground areas) has been criminalized with the intention to get people into shelters. If people are still found by the police as rough sleepers, a fine can be imposed, or in case they are unable to pay the fine, they can be taken into custody. However, the legislation and the penalisation of rough sleeping and homelessness only led to homeless people moving towards the outskirts of the city, resulting in them losing contact with social workers and support services.

Homeless people face serious challenges in benefitting from their social rights, for instance when they have to go to their place of birth to apply for certain benefits, which is something they cannot afford to do. The lack of an identity card often hinders access to benefits for homeless people and refugees. A delegate from Croatia shared the following experience:

*“If you are a homeless person, who does not have access to social welfare, you cannot go to the shelter. You need to have an address to get an ID card and you need to have an ID card to go to the shelter. You need to go to 10 different offices just to register for social welfare, and pay for each and every paper.”*

A good example in **Finland** is the Housing First model, meaning that a home is provided first and foremost to homeless people and all other forms of support subsequently follow. Housing First is a step in the right direction because housing provides stability, comfort and dignity for people in a vulnerable situation and prevents the overwhelmingly negative effects of homelessness (e.g. addiction, complex health problems, etc.). Nevertheless, several participants noted that in many countries, the focus is on tackling homelessness via labour market policies and getting people employed. It was emphasised by delegates that someone who has experienced homelessness for a very long time cannot simply be expected to enter the labour market without training and extensive support. Without an address, it is also challenging to receive a wage or to be able to sign a work contract.

## **b. Key demands to improve the situation**

Delegates emphasised that access to housing is an absolute priority because it impacts all other areas of life. Losing one’s home often means losing benefits or even custody over their children. Therefore, it means:

- Stability
- Dignity
- Health
- Employment

- Education
- Family Unity.

Based on these discussions, participants made three key demands that they presented to policy makers in relation to access to adequate housing and tackling homelessness:

**1) Ensure adequate decent social housing:**

- Through an adequate number of social housing units
- By targeting those who cannot pay for a house and are in real need
- Introducing a European Indicator on social housing to improve the understanding and comparability of social housing
- Making the participation of people in need of housing possible in the process.

**2) Make private housing decent and affordable:**

- By creating a legal framework that taxes vacant housing, introduces a rent cap in major cities and requires that a certain percentage of major housing development in big cities creates social housing
- By providing incentives to owners.

**3) Address the speculation where housing is a financial good rather than a right.**

### **c. Response from policy makers and next steps**

**Nicholas Schmit** highlighted that housing is a relatively new item on the EU's agenda, however it is an indispensable issue and the housing dimension should be integrated into any future anti-poverty strategy. The European Commission is aware that people without a home are lost and that talking about social inclusion without giving people a home simply does not work.

**Saila Ruuth**, on behalf of the Finnish Presidency of the EU shared the positive experiences of the Housing First model, which is an integral part of the Nordic welfare state model where they take the person first and recognise that they need housing in order to gain control over their life. It will never be successful if demands are first made in order to grant someone a home.

**MEP Majorino** stated that the issue of housing has been somehow neglected at EU level and agreed with Mr Schmit that it should be at the centre of designing social policies and in the fight against poverty. Importantly, there should not be a separate set of policies but a comprehensive social agenda.

Delegates had the opportunity to discuss the next steps more in detail with policy makers from the **European Commission**, **MEP Katrin Langensiepen**, **Sergio Aires**, political adviser to MEP José GUSMÃO and Dara Turnbull from **Housing Europe**.

MEP Langensiepen underlined that access to adequate housing is not only a problem in bigger cities, but also in many rural areas. The European Structural and Investment Funds, in particular through the European Regional Development Fund, the European Social Fund and the FEAD can play a key role in strengthening social housing in Member States and also in tackling energy poverty. The EU should also fight stereotypes against people experiencing poverty and should step up the fight against homelessness more effectively.

The representative of the European Commission called the adoption of the European Pillar of Social Rights a key step in the push towards the right approach on the social dimension of the EU. The Pillar also reflects how the economic crisis affected the social infrastructure in Member States. The current Commission will continue the Juncker plan and leverage private funding to give access to civil society for social investments through loans under InvestEU. They also noted the remarks of national delegates concerning energy efficiency, tax issues and speculation.

The representative of Housing Europe highlighted the differences among Member States regarding access to housing. For instance, in Greece there is no social housing, while in some countries, 30% of the housing stock is social housing. In France, there are new social housing units created every year, but the stock is still insufficient. In order to create more social housing, there has to be political will across the EU. The funding for these investments could indeed come from EU funding but the Structural Funds provide limited sources in many Member States so it would also be necessary to access money through the European Investment Bank. Some participants pointed out that privatisation has been led by the EU and the question is how it would be possible to reverse this trend and incentivise investors to also create social housing (e.g. in a newly-built estate with 50 apartments, three of them could be set aside as social housing).

Sergio Aires argued that the reason why the problem of poverty has not been effectively tackled in the EU for the last 30 years is the way in which the economy is set up to focus solely on growth rather than social investment. He assured participants to stand up for more investment in social policies during the upcoming negotiations of the European Social Fund. It is often said that housing is not in the EU Treaties, while bailing out banks was not there either and nevertheless still occurred during the 2008 Economic crisis. Therefore, if there is enough pressure from citizens, the issue of housing could also gain more prominence on the EU's agenda.

## 2. PARTICIPATION OF PEOPLE EXPERIENCING POVERTY IN THE LIVES OF THEIR COMMUNITIES AND SOCIETIES

National delegations and a representative from the European Network of National Human Rights Institutions discussed how it would be best to participate and what potential impact their participation can and should have in policy processes.

National delegations of the following countries took part in the discussions:

- France
- Germany
- Italy
- Ireland
- the Netherlands
- Poland
- Romania
- Spain
- Sweden

Questions about **Participation – how and ‘in what’?** discussed by national delegations at World Café tables:

1. *What experiences do people have with participation in their communities and societies? Are there opportunities and spaces (social and political spaces rather than physical or geographical spaces) for people experiencing poverty to participate in at local, regional, national and EU level?*
2. *What kind of processes or settings do people experiencing poverty participate in (for example, local groups, decision making processes of local, regional or national authorities, dialogue with service providers, participation in decisions about policies or laws that affect their lives)? Who participates and how?*

Questions about the **potential impact of participation** discussed by national delegations at World Café tables:

1. *Based on your experience, what are the benefits of participation?*
2. *What impact does participation have on people's lives? Does it change anything? Does it have an impact or is it just window-dressing?*
3. *Are people experiencing poverty enabled to participate or do they have to constantly fight to have their voice heard? What makes a difference?*

## **a. Main issues and challenges**

Delegates discussed their various experiences of participating at different levels. They agreed on the **pivotal role** of NGOs, churches, associations and different councils in enabling the participation and representation of the voice of people experiencing poverty. Participation has two main dimensions: on the one hand, it is important in the context of influencing policy and decision-making processes that affect the lives of people experiencing poverty; and on the other hand, it means more in general, the participation in the life of a community and society which people experiencing poverty belong to. A delegate from the Netherlands shared a positive experience of participating through a church council, which she summarised as:

***“What was most important for me was that they listened to me. It is so important to be listened to. Make yourself visible.”***

Nevertheless, delegates considered that **‘non-participation’** of people experiencing poverty is very common. This links to the fact that people often lose all their rights (e.g. to benefits or to health care) when they lose their address. As a delegate from Luxembourg highlighted:

***“Luxembourg is considered to be a rich country, but actually this is the image the government wants to provide. Without an address, one has no benefits.”***

A French delegate confirmed this and shared very similar experiences:

***“If you don’t have an address, you’re invisible.”***

Participation should be facilitated, but even then, for people in harsh situations, it is impossible to participate without support. It is also a barrier when in some countries, poverty is not seen as a societal problem while people experiencing poverty are blamed for their situation.

It is always important to assess at which level people can participate, whether it is possible to engage directly as individuals or through NGOs. A delegate from Croatia said:

***“Participating at any level is not possible. [...] But any type of participation would be essential for us.”***

There is an important difference between consultation and participation. In general, participants felt there is a lack of co-decision-making, so at utmost they may be invited to consultative processes, but often without any real impact. This is more like ‘window-dressing’ by policy makers than real engagement with people. The main problem with these “fake” or “tokenistic” ways of involvement that resemble participation but are without a real impact. As a Spanish delegate highlighted:

***“A Spanish guy came to Brussels to tell his story last year but nothing happened. What happened with our messages from PEP 2018?”***

A possible way to improve this may be to be pro-active, get self-organised and attract the attention of policy makers, instead of being invited to consultations. Participation should start early, in the education system, in the family and should also be part of the culture in the communities.

It is important to look at the **participation of different groups** of people experiencing poverty, including youth, refugees, families (mothers & children), Roma people, and persons with disabilities, among others. There are several prerequisites for their meaningful participation, including:

- Carrying out a systemic change by strengthening participatory work in communities;
  - Accommodating the specific needs of the group (e.g. in the case of refugees, basic financial needs need to be covered and participation cannot happen outside of the context of integration);
  - Creating the right conditions for meaningful participation at all levels;
  - Establishing system-integrated platforms (currently missing in all countries that participated in the discussion except in France);
  - Making existing structured dialogues and public consultations accessible for all;
  - Ensuring that education is available and inclusive for all. Sometimes there are local programmes encouraging the participation of marginalised young people but without proper education, these may further exacerbate poverty;
  - Eliminating communication and language barriers. While it has a cost, it is an investment in integrating migrant people and actually saves money in the long term.
- For instance, a delegate from Sweden highlighted:

***“I am a single mother with an immigration background. I had difficulties to learn Swedish – it takes at least 2 years and I had to first wait 2 years for asylum process and couldn’t learn Swedish in this period” (Delegate from Sweden).***

There are also some **good examples regarding the participation** of people experiencing poverty. In **France**, there is some improvement, given that since 2016, there is a National Council with representation in each region. It means that poor people represent their communities in plenary sessions and can make their voice heard. There are different committees, for example on housing, on social benefits and where advocates can defend the interests of those looking for social housing or who receive social benefits. Due to the state’s willingness to involve citizens in decision-making, people experiencing poverty make an important contribution and participate in political life. Following up on their initiative, in February 2019, a ‘Night of Solidarity’ (‘Nuit de solidarité’) was organised in the suburbs of Paris where they counted 1325 homeless people. Since then 600 social housing units were made available as a direct outcome of this event.

In **Poland**, there is individual consultation at regional level, coordinated by different NGOs. Officers hired by different Local Administrations also organise consultations and meetings at a local level, however, those experiencing poverty cannot participate directly in discussions above the local level. NGOs are often involved in participatory processes organised at national level but people experiencing poverty do not always feel represented by them.

Positive changes can also happen at the local level. In **Spain**, after meeting with the Minister of Social Affairs, the department for the coordination of social services for homeless people organised several meetings at local level with NGOs where people could speak up and engage (e.g. in October 2019, a meeting was held on poverty and disability). In **Romania**, a mayor invited members of the local Roma community to discuss how the health centre should be renovated.



In general, delegates agreed that direct participation in decision-making processes does not take place, except for when NGOs coordinate it. Even in cases in which some processes are underway, it is often window-dressing and people do not feel fully involved.

When it comes to the **impact of participation**, representatives of national delegations considered their involvement to be truly beneficial and meaningful in some cases. In other cases, participants pointed out that it is extremely difficult for people experiencing poverty to participate in society, especially for those who do not have an address (and would therefore not even have access to social benefits). Among the benefits of participation, the feeling of 'belonging' was highlighted by several representatives. Participation makes people feel proud, listened to and involved in society. Participation is very important, because people experiencing poverty know what they want and it is only through their direct involvement that it can reach decision-makers and potentially influence the policy making process. It also makes other citizens aware of the reality and challenges that people experiencing poverty face. For people experiencing poverty, being involved implies empowerment, insofar as their needs, skills and input are recognised. This is particularly important for young people, in order for them to become active actors in their own life, rather than continuing to be passive clients in the social welfare system.

Furthermore, decision makers who get in touch with people experiencing poverty may also benefit from these exchanges, as they can better understand the complexity of the persistent problems people face and then will be working towards more tailor-made solutions that are in line with the preferences of those affected by poverty. Such solutions could be more sustainable and effective in tackling poverty. Delegates said that politicians lack first-hand experience of poverty. As a French delegate explained:

***“When we participate, politicians are embarrassed. They think we don’t think and reflect. When they see that we participate and we can interact, they prefer to listen before we start to demonstrate (protest).”***

As a result of recognising the importance of engaging with people with lived experience, in **Ireland**, the government is in touch with people in vulnerable situations, through the so-called Social Inclusion Forum. After the forum, the feedback is taken back to the Minister of the relevant Department and feeds into annual reports and new strategies that are being put forward.

Some delegates felt that national authorities are more focused on maintaining the dependency of people in poverty as service users, than encouraging participation and supporting them in having a real voice. It was also mentioned that politicians are mostly interested in saving money, therefore it is difficult to convince them about re-allocation of budget to decrease poverty and social inclusion. Delegates also emphasised the costs of participation, including money, time and energy – all necessary to engage in a meaningful way. The financial costs of ensuring the participation of people experiencing poverty is a long-term investment and contributes to making more effective policies.

Another important way of involving people experiencing poverty is the training and formal education of social workers and other professionals interacting with this group.



## **b. Key demands to improve the situation**

The most important demand of people experiencing poverty was that there must not be any 'window-dressing' in the course of their participation. Instead of a top-down approach, participation should be based on a bottom-up approach through a real dialogue with (and not about) people experiencing poverty. The motto "Nothing about us without us!" should be the guiding principle and result in the meaningful involvement of people with direct experience of poverty in policy and decision-making processes. First, it is important to reduce the stigma around poverty and trust in people who experience poverty that they know best what works for them. Only this way can their voice and real needs be heard by policy makers.

Meaningful participation requires investment in time and resources. Another pre-requisite is to create participatory structures and build the capacity of people, through education and other measures. While they are not professionals, persons experiencing poverty can make an important contribution and support policy makers in creating efficient, cost-effective solutions.

## **c. Response from policy makers and next steps**

**Nicholas Schmit** recognised the importance of policy makers getting back to the realities of people and emphasised the PEP's role in creating a platform where policy makers can directly discuss urgent issues with people experiencing poverty. As he noted,

***"Good social policies are not designed in offices, but together with the people affected by those policies."***

Mr Schmit further suggested to intensify the dialogue during the next five years between the European Commission and the organisations of people experiencing poverty to ensure they can provide good input into EU policy-making. All issues mentioned by national delegates are covered in the **European Pillar of Social Rights**, which is the European Commission's tool to design policies in the area of social affairs. Mr Schmit received a strong mandate from the new President of the European Commission, Ms Ursula von der Leyen, to develop an action plan on how to implement the principles of the Pillar. It is a challenging task and during the next five years, the Commission is willing to engage with stakeholders in the planning and design of new, concrete policies along with each of the 20 principles.

**Saila Ruuth**, on behalf of the Finnish Presidency of the EU reaffirmed the need for dialogues, such as the discussions at PEP 2019, where policy makers can openly interact with individuals experiencing social exclusion and poverty, so as to better understand the different reasons why a system can fail on someone and what policy solutions would be preferred.

**MEP Majorino** emphasised that the real value in participation is to come up with policies that are created with people experiencing poverty and not for them. He reaffirmed that tackling the poverty of over 109 million EU citizens is not a favour, but a guarantee to ensure their basic right to a decent life.

***"People experiencing poverty should not be hidden in the dark, but we need to provide them with services and tools, so that they can effectively fight against poverty."***

### 3. ACCESS TO ADEQUATE MINIMUM INCOME

In relation to access to adequate minimum income, national delegations and a representative of the Social Platform discussed two main aspects: coverage and levels/adequacy of minimum income schemes.

*What are Minimum Income Schemes?*

**Minimum Income Schemes** are defined as income support schemes which provide a safety net for those, whether in or out of work, that have insufficient means of financial support and are not eligible for insurance based social benefits or whose entitlements to these have expired. They are last-resort schemes, which are intended to ensure a minimum standard of living for the concerned individuals and their dependents.

Minimum Income should not be confused with the idea of Basic Income.

National delegations of the following countries took part in the discussions:

- |            |                   |
|------------|-------------------|
| - Austria  | - Ireland         |
| - Belgium  | - Italy           |
| - Bulgaria | - Latvia          |
| - Finland  | - Lithuania       |
| - Germany  | - North-Macedonia |
| - Iceland  | - Spain           |

Question about **Coverage of minimum income schemes** discussed by national delegations at World Café tables:

- 1. What are people's experiences with minimum income schemes? How do they work in their countries? Is it getting better or worse?*
- 2. What are the main problems/obstacles with accessing minimum income? What happens when minimum income schemes are not available?*

Questions about **Levels/Adequacy of minimum income** discussed by national delegations at World Café tables:

- 1. Are the levels of minimum income sufficient for a decent life? Is it adapted to different household needs?*
- 2. Do conditionality requirements exist (i.e. obligatory job search/take up)? Do they help people's chances of inclusion?*

## a. Main issues and challenges

Delegates explained to each other what types of minimum income schemes exist, at which level they are organised (central, or local) and how minimum income systems work in their countries.

### *Adequacy*

In general, there are significant differences among the countries when it comes to the level of benefits, or the eligibility criteria. This makes it very difficult to navigate between the systems and to make any comparison. While some countries seem very generous, the cost of living (e.g. rental cost) differs greatly, so it is difficult to determine what is adequate to ensure decent living. Besides minimum income, additional support is needed to cover the costs of electricity or food. In **Bulgaria**, the new Guaranteed Minimum Income scheme includes additional financial support for heating and electricity.

Participants also exchanged their experiences about the **adequacy of the amount of minimum income benefits**. The delegate from **Belgium** said that minimum income benefits guarantee a decent life, if they come together with access to social housing. In **Germany**, the minimum income scheme provides €425 per month that is just enough to meet basic needs. Any further expenditure requires re-calculation a month in advance (e.g. if someone wants to go to concert). In **Latvia**, minimum income is reportedly not enough to live on. Some delegates also shared that the amount is not updated with the inflation rate, therefore the value of their minimum income is less year after year. The only country where there was a significant increase in the amount of minimum income benefit was North-Macedonia. Inadequate levels of minimum income force people to choose between which basic needs are to be covered (e.g. food, or heating, medicines etc.).

In the European context, the **lack of mobility** of benefits is also an issue. For example, persons with disabilities in Germany travel for free on public transport, but this benefit stops at the border. The European Disability Card that has been piloted in some EU countries could fill this gap. Participants also wondered about the implementation of Council Recommendation 92/441/EEC of 24 June 1992 on common criteria concerning sufficient resources and social assistance in social protection systems.

### *Complexity*

A common issue was that **minimum income systems are usually very complicated** and it is challenging for people to understand the interlinks between different benefits as well as to overcome some **bureaucratic burdens**. In **Finland**, for instance, there are over 100 benefits in place and obtaining one benefit may lead to a reduction in another. A small change in the life situation of an individual can therefore lead to a lengthy amendment process and change in the amount of the benefit they receive. As a delegate from **Belgium** said:

*“The complexity of the system together with the difficulty to have access to relative information makes it a complex task to know what allowances one is entitled to.”*

In **Ireland**, there are 89 different schemes, including pension, job seeker allowance, supplements and a welfare allowance of €201 per week for a single person that is directly paid to the bank account of the person. Contrary to this, in **Italy** people do not receive cash, but a rechargeable card (a delegate receives €220 per month) and it is mostly pre-defined what it can be used for (e.g. gas, electricity).

In **Spain**, there are also 90 different schemes, but the government intends to set up a national scheme for families with small children to simplify the existing system. However, this would not remove all barriers to accessing benefits for other people experiencing poverty. Currently, there is a lack of coordination between the autonomous communities with different requirements in place everywhere. In **Belgium**, each region has a different system with a different funding scheme. Many people have no access to minimum income schemes, due to restrictive legislation and rules. As a delegate from Finland also noted:

*“Social security does not encourage, nor prevent work, it does not resolve poverty.”*

They often have to go to different authorities to unlock their benefits, but many people lack information about their rights and entitlements, or the skills to properly fill out all documentation needed. A Spanish delegate explained that people lose their benefits when they move to another region and it can take up a year before they can even re-apply. Some do not necessarily know this rule when they decide to move and seek better opportunities. A **Bulgarian** delegate argued that while minimum income reduces expenses and pushes people on to the labour market, it does not alleviate poverty. This would require implementing systemic changes in the social system.

### *Personalised support*

Several participants emphasised the importance of **personalized advice/support systems** employing well-trained social workers in the offices where people experiencing poverty or with support needs arrive to apply for benefits. Ideally, **case workers** should accompany people the whole way through applying and receiving benefits. In Ireland, people are advised on the most beneficial option for them, so they can receive the best possible benefit, tailored to their situation and needs.

Participants also highlighted that the amount of unemployment and **disability benefits** are often very low and it is easy to fall in between the two systems. In some countries, there is a disincentive to work among those receiving income benefits, especially for those receiving disability benefits. For instance, in **Iceland**, if someone is unable to work full-time due to an illness, or impairment, the person would not be eligible to receive a disability pension. The penalisation of individuals for working while receiving income benefits, often results in them being discouraged and ultimately not seeking jobs, and staying on the inadequate, but stable, benefit.

An **Italian** delegate found it problematic that the amount of minimum income is paid regardless of the household situation of the jobseeker (e.g. children living in the household). Undoubtedly, some groups (persons with disabilities for instance) have greater needs than others and this should be reflected in the calculation of minimum income. In Italy, it was reported that there is no income benefit for minors, but different in-kind benefits (e.g. free school books).

Other country representatives also mentioned challenges young people face in accessing minimum income benefits. In **Belgium**, single persons receive less minimum income than heads of families, and there is also a child allowance.

### **Conditionality**

In a growing number of countries, beneficiaries of minimum income have to comply with a set of conditions in order to keep their benefits. In **Lithuania**, there are several conditions, including compulsory community work (40 hrs/week) without extra payment, or bank account controls, but the enforcement of these conditions largely depends on the decision of the case manager. In **Austria**, if someone does not accept a job offer, they might lose their minimum income benefit. The delegate from **Spain** also noted that the conditionality applied to minimum income does not necessarily contribute to social inclusion as many people are forced to accept part-time and low quality jobs with very low wages.

The penalties for not meeting conditions differ from region to region. In **Germany**, not meeting the conditions of activation can lead to up to 30% cuts of the minimum income received. It was also mentioned that conditions often overlook age and disability, despite these groups facing additional challenges in finding a decent job, or in some cases where disability or sickness is severe, recognizing that they will not be able to work. Participants agreed that conditionality undermines people's right to minimum income, because it punishes people when they don't accept low quality and low paid jobs or training. There was a recent experiment in Finland to provide unconditional minimum basic income, but it has been suspended and the results are being evaluated.

To sum up, national delegates agreed that minimum income schemes exist in most countries, but they are inadequate and do not tackle poverty. Minimum income should be a right for every person, independent of their age, or abilities. Minimum income is seen by national delegates of EAPN as a foundation for social justice and a more equal society. Therefore, dignity and respect should underpin all minimum income schemes and involving people experiencing poverty should be a core element in the design, delivery and monitoring of those schemes. In reality, there are several restrictions on eligibility and duration of benefits that prevent people from accessing these schemes and increasing conditionality that focuses on pushing people into the labour market, regardless of the cost or the quality of the job. Problems related to the implementation of minimum income schemes derive from central, regional and local levels. It was highlighted that unconditional (or non-punitive conditional) minimum income for all (nobody should fall outside of the system) and positive incentives to get people into decent jobs rather than sanctions would better serve the purpose. Reference budgets should be used in order to take into account special circumstances for different households/groups in calculating adequacy in relation to needs. Participants also noted the complexity of income benefit schemes and the negative attitude of frontline workers of the administration or institution responsible for the calculation and payment of minimum income benefits as further hindering factors.

## b. Key demands to improve the situation

Based on the discussions, participants made three key demands that they presented to policy makers in relation to access to minimum income:

- 1) It is necessary to adopt an EU Directive to guarantee adequate minimum income in all EU Member States, calculated according to reference budgets (baskets of goods and services) and taking people above the 60% disposable household income poverty threshold. The Directive should establish a level playing field across the EU (similarly to labour market integration);
- 2) It is important to provide person-centred support that avoids punitive conditionality and provides concrete pathways to quality jobs that pay a reasonable wage;
- 3) The EU should remove barriers to access minimum income with special regard to vulnerable groups (e.g. migrants, homeless, non-residents, people without papers).

## c. Response from policy makers and next steps

In his response, **Mr Schmit** underlined that minimum income is a principle in the **European Pillar of Social Rights**, therefore the European Commission will definitely work on it, and probably during the German Presidency of the Council of the EU. The aim of minimum income is not just to keep people on the minimum, but to provide an opportunity for people to be included in society and be able to maintain a decent living standard. He emphasised that it is important to fight poverty and help people get out of social deprivation.

**Saila Ruuth** said she was a true believer in the Nordic welfare model, namely that it is morally right to support people in enjoying their social rights.

*“Investing in people’s well-being is also important if we want to have economic growth, otherwise our societies will not work.”*

**MEP Majorino** agreed with Mr Schmit on the importance of minimum income and emphasised that it is a right which should be respected to ensure that people can enjoy decent living. When approaching minimum income, it is necessary to work together with welfare organisations and to link the issue with housing policies.

Delegates had the opportunity to discuss several questions about the next steps in more detail with policy makers from the **European Commission**, representatives of the **Social Affairs Ministries of Finland, Ireland and Belgium**, and from the **Permanent Representation of Denmark** to the EU.

➔ *What is going to happen now to follow up on the EMIN 2 project’s Roadmap demands?*

First of all, participants wanted to know how the demands of the **European Minimum Income Network (EMIN2) Roadmap** will be followed up. The overall aim of the EMIN 2 project was the progressive realisation of the right to adequate, accessible and enabling Minimum Income



Schemes for people of working age. The representative of the **European Commission** reminded participants that the aim of establishing a network of public authorities, representatives of the government, EAPN and its members was to facilitate exchange of good practices and keep structured dialogue around minimum income alive. There have been two civil dialogues so far, and the European Commission is planning two further dialogues for next year. They want to discuss practical aspects, bring positive examples from Member States, but also talk about failures. These discussions will be thematic to cover all the different aspects, for instance access to social services, as well as cash benefits.

➔ *What are the plans in terms of EU action?*

It is the responsibility of Member States to organise their minimum income scheme. There is a benchmarking framework to analyse the national systems and see how successful they are. This is monitored through the economic and social coordination mechanism: the **European Semester**. The **European Commission** wants to focus more on policies and the new Commissioner is positive and supportive of the fight against poverty.

Delegates highlighted that the structured dialogues should be based on the EMIN framework, meaning that they should be accessible, adequate and enabling and conducted with the rights-based approach in mind.

➔ *Why does Europe not make a common European framework for all countries?*

The Finnish experience is that at EU level the problem has always been agreeing on adequacy and the definition of good quality. Finland does not believe in benefits or services targeting people in poverty, but in universal solutions that are available for everybody. The Nordic approach is supported by ample evidence, showing that only through universal services, is the public engaged in maintaining the good quality of services.

Participants raised the issue of stigma they experience when they have to go to the local offices to get their benefits. The Finnish model helped to overcome stigma as there are no specialised social services, rather a single one where people arrange all sorts of issues.

The issue of maximum income was also raised and some participants felt that it was also important to consider the redistribution system. For instance, in many poorer Member States, there is a flat tax rate (e.g. Bulgaria, Latvia, Lithuania, Romania), so people with lower income pay the same tax as people with very high income. This could be overcome by a progressive tax system.

➔ *What can the EU do in order to guarantee a minimum income for all countries – are reference budgets a way forward?*

The representative of the European Commission pointed out that there are great differences between the schemes already put in place in Member States. It is already a positive development to have such schemes in place, which was not the case, even a few years ago. The mechanisms of the European Semester, particularly the Country-specific Recommendations made to Member States have been key in requiring improvements in adequacy, accessibility etc. For that reason, the Commission believes that careful consideration of any common measurement of what is adequate or not is needed.

At the same time, EAPN knows through its membership that progress has been too slow and people living on minimum income are struggling to make ends meet. Some delegates underlined that there was discussion about minimum income at EU level held 10 years ago, yet very little progress has been made. The discussion is still focusing on determining what is adequate or decent, instead of agreeing on concrete actions to improve the situation. Delegates at this PEP 2019 workshop expect the European Commission to intervene at this stage. However, as the representative of the Commission underlined, several calculations of adequacy carried out in rich countries using reference budgets , showed much higher levels than the current minimum income. Governments are not prepared to increase minimum income schemes to this level. The ultimate question is how the right of citizens to access minimum income can be fulfilled without a common, binding EU framework.





#### 4. ACCESS TO GOOD QUALITY HEALTH CARE SERVICES

National delegations discussed obstacles people experiencing poverty face when accessing health care, as well as the specific challenges vulnerable groups face when they need health care.

National delegations of the following countries took part in the discussions:

- Belgium
- Estonia
- France
- Finland
- Germany
- Greece
- Iceland
- Italy
- Latvia
- Luxembourg
- Malta
- the Netherlands
- North Macedonia
- Norway
- Romania



Questions about **Obstacles in health care** discussed by national delegations at World Café tables:

1. *What is your experience of healthcare? What are the main obstacles/problems that prevent people from accessing good/quality health care services?*
2. *What health care services are most difficult to have access to? Why?*
3. *What are the effects of not being able to access good healthcare services on people?*

Questions about **Health care and vulnerable groups** discussed by national delegations at World Café tables:

1. *Who are the most vulnerable groups, the ones who are most likely not able to access health care services? What do they experience? What are the causes?*
2. *What happens when people cannot afford health care, is there a safety net? What are the effects? What measures are in place in your countries?*

## a. Main issues and challenges

People experiencing poverty face many obstacles when it comes to accessing health care services in EU Member States. The public health care system was described as under-funded and over-crowded. Some of the problems derive from the privatisation of the health care system and the fact that people living on minimum income cannot afford certain services.

There is often a lack of reimbursement, or coverage of certain specialised services, which leads to people not getting proper health care for a very long time. As a delegate from Luxembourg said:

*“People that have money have a choice. People with no money, what are they going to do?”*

Living without basic health care is therefore becoming a reality across Europe. For instance, in **Iceland** dental care is very expensive, so people in poverty simply cannot afford going to a dentist for years. In **Finland**, there has been a good basic health care system, but it has its own limits and there can be long waiting lists. In **the Netherlands**, since the healthcare system has been privatised, pre-payment is needed before using certain services, which will be later reimbursed. This practice excludes many people without adequate income, above age 18, from seeing a doctor or seeking treatment.

The two main burdens for people experiencing poverty are therefore the **cost of health care**, including pre-payment obligations, and the **long waiting lists** in the public health system. The reason for the long waiting lists is often the lack of available doctors and specialists. When it comes to the type of services, the most common challenges raised by national delegates are accessing dental care, ophthalmology, psychotherapy and preventative services. Emergency services are usually available free of charge and they are more accessible for people experiencing poverty. In **Italy**, for some services, waiting lists can be as long as up to one year. The lack of prevention and early diagnosis may lead to more serious health problems and increased costs in a mid- and long-term perspective that could have been avoided. This is true for both physical and mental health issues, as it was highlighted by a representative from **Norway**. As someone mentioned, poor people with diabetes often go through amputation, due to the lack of adequate care. Participants also mentioned gender specific problems, in particular in relation to gynaecological care and treatment, due to savings in health care.

Furthermore, attitude of health professionals, the lack of information and guidance on the services, along with **bureaucratic barriers** present further challenges. A participant from **France** mentioned that every time people access free health care, they have to fill out a new form. Several delegates noted that in order to access specific services, people need to present their identity card. In France, migrants do have access to health care, but there is little information provided about it.

The **transferability of health care data and records** is not yet organised across the EU, meaning that many people with chronic illness, or disabilities have to go through assessment when they move to a new EU country. This can be stressful and also lead to delays in accessing medicine and treatments.

The discussions identified groups that are particularly vulnerable in this context, such as homeless people, refugees, persons with disabilities, Roma people, drug addicts, single parents, but also people who live in isolation without social support. For instance, refugees rarely speak the language of the country of reception, thus face significant language barriers, beyond stress and trauma. Ideally, psychological support services should be available and able to accommodate people's needs (e.g. through interpretation). Reportedly, in some countries, authorities plan to separate refugees in the health care system, referring to hygiene risks. A delegate from **North-Macedonia** gave an account of discrimination of Roma people in the health care system (e.g. gynaecology) and even some cases where they were charged for otherwise public services. A new anti-discrimination law has been adopted, but yet to be implemented. In **Romania**, they recently try to build primary care centres in some villages with Roma majority, as experiences show that many Roma people are not covered by the National Social Insurance System, and thus face challenges when needing health care.

In relation to access to health care for **vulnerable groups**, delegates highlighted several challenges. For instance, as it was mentioned by a participant from **Estonia**, the disability status of children needs to be proven every year to access public support, putting families through additional psychological burdens and potential delays in receiving benefits. Accessing health care in rural areas is even more difficult than in urban areas, as it is not so attractive for young doctors to take up positions in rural hospitals or health centres. It was mentioned that people often have to travel long distances to give birth, whether they have the means to do so or not. It was mentioned as a positive example that for children and adolescents up to age 19, there is free-of-cost coverage in the health care system via family doctors. **Family doctors** could play an even more important role in providing screenings and more specialist consultations (e.g. after childbirth), especially in rural areas without adequate coverage of hospitals.

In order to overcome these barriers, delegates called for a European approach, or framework for ensuring health care for everybody, through **minimum standards for access to health care** and quality of treatment in all EU Member States.

## **b. Key demands to improve the situation**

Delegations represented in the discussions on health care outlined five key demands that they presented to policy makers in relation to access to health care services:

- 1) Guarantee the right to good quality health care in all life situations, including for persons with disabilities, unemployed people, homeless people, Roma people, etc., as well as considering the gender dimension.
- 2) Fight against and reverse privatization and marketization of health care, as it is important to keep universal access and coverage to health care. Privatization results in too long waiting times, additional stress for patients and unaffordability of health care services for people experiencing poverty.
- 3) It is important to overcome the rural-urban division as there are big differences in the availability and quality of services, with special regard to mental health services and dental care.

- 4) Make public institutions accountable to better implement existing legislation (e.g. on anti-discrimination rules, but also on staffing levels), and involve those who have experience on the ground.
- 5) Review reimbursement rules that prevent people experiencing poverty from accessing health care services, due to high pre-payments.

### c. Response from policy makers and next steps

**MEP Majorino** emphasised that whenever approaching the topic of health, mental health should be also considered, as it often links to poverty. Issues should not be tackled in silos, but through integrated solutions. He is working on setting up an Intergroup in the European Parliament on poverty and social exclusion where these issues mentioned at the PEP 2019 will be addressed.

Delegates had the opportunity to discuss several questions about the next steps in more detail with policy makers from the **European Commission**, representatives of **Eurocarers**, **EuroHealthNet** and the **European Public Health Alliance**.

Participants emphasised that focus should also be on children and especially on providing them with awareness-raising on health care (e.g. on dental care). Only 3% of the total cost of healthcare is spent on **health promotion**, or disease prevention. It would be important to work towards a better balance by investing in what keeps people healthy in the first place. Scepticism over and avoidance of vaccination is another rising phenomenon in Member States, including isolated communities in rural areas.

The gaps of the health and social care systems are largely filled by **informal carers** who provide care and support to their relatives or acquaintances on a voluntary basis. Their situation is extremely concerning as they often face unemployment and social exclusion themselves. As a participant from Estonia highlighted:

***“People are usually not prepared to become a caretaker, it just happens.”***

At the same time, informal carers are not provided with the necessary information or training to provide medical care to their family members. This puts a lot of stress and responsibility on their shoulders. A suggestion was to provide people with care needs with personal budgets, so they can choose the form of care that is most suitable to them, including the possibility to pay their family members, or access community-based services.

Policy makers agreed that **marketisation of healthcare**, greater uptake of private insurance and voluntary insurance on top of what citizens can normally expect from the health care system is becoming problematic, because it is very often used to jump over the long waiting times. This creates additional inequalities in access to health care. It is also important to look at issues triggered by the digital transformation of the delivery of care, to understand what it means, how to enter the system, how to look for information, how to understand it and how to relate it to one's own situation. This threatens to exacerbate disparities in health too.

Regarding the access to health care of vulnerable groups, the role of health mediators and national networks for health mediators gained relevance in recent times. However, these specific programmes often depend on EU funding, which raises concerns around their sustainability. **Eurohealthnet** agreed that there are still huge barriers for people who cannot afford health care outside of the public health care system. It is therefore very important to strengthen public services.

The representative of the **European Commission** highlighted the Commission's responsibility to support and coordinate the national policies in health care and to initiate pilot projects. It is important to recall Principle 16 of the European Pillar of Social Rights on everyone's right to access good quality health care. This Principle should be implemented through ensuring a universal system, but in some Member States (Bulgaria, Cyprus, Hungary, Romania, Slovakia) only around 95% of population is covered. The principle of the Pillar of Social Rights is underpinned by an indicator on access to health care/unmet health needs, which shows a positive trend in Europe. Last year on average only 1.7% of the EU citizens said that there was a severe problem with access to health care. But at Member State level, regarding how different income groups report their access to healthcare, there is a clear gap between the top 20% and the lowest 20% income groups. While the Belgian system functions generally well, regarding the level of unmet health needs for people at the bottom 20% income level, Belgium has a level quasi equal to that of Romania. The reasons behind unmet needs are often **long waiting lists**, out of pocket payments and long travel distances to health care services. The Commission is aware of the pressure on informal carers and the high value their work represents. The **European Semester** analyses these indicators and progress made on a yearly basis.

## 5. ACCESS TO DECENT JOBS AND EQUAL EMPLOYMENT OPPORTUNITIES

When it comes to access to employment, national delegations discussed two main aspects relevant for people experiencing poverty: on the one hand, active labour market policies and support in accessing employment and on the other hand, job creation and job quality. Besides representatives of the European Commission and Caritas Europa, national delegations of the following countries took part in the discussions:

- Austria
- Belgium
- Bulgaria
- Finland
- Greece
- Hungary
- Iceland
- Ireland
- Latvia
- Lithuania
- The Netherlands
- North-Macedonia
- Scotland
- Slovakia
- United Kingdom

Questions about **Active Labour Market policies** discussed by national delegations at World Café tables:

- 1. What prevents people from accessing decent and sustainable jobs?*
- 2. What experience (direct or indirect) do people sitting around the table have with accessing decent and sustainable jobs?*
- 3. Who are the most vulnerable groups in terms of accessing jobs?*
- 4. What type of support and services are missing for people who seek employment and cannot access jobs?*

Questions about **Job creation and job quality** discussed by national delegations at World Café tables:

- 1. In your experience, are there enough quality and sustainable jobs available, and are they accessible to people experiencing poverty and exclusion?*
- 2. What is your experience with stigma and discrimination surrounding (long-term) unemployment, on behalf of both employment agencies and employers?*
- 3. What are the implications for low quality jobs (low pay, insecure contracts, no work-life balance, and poor training opportunities) for poverty and social exclusion?*



## **a. Main issues and challenges**

Delegates shared their experiences of accessing decent jobs and factors that prevent people from finding sustainable jobs. In general, people experience many challenges to find a job in the open labour market, unless personal connections help them through. The available jobs tend to offer low income and no job security. Unemployment benefits are usually available, but participants saw several ways to improve the current system, by providing higher level of benefits, longer duration of unemployment benefits, better coverage, as well as abolishing sanctions and tight eligibility criteria. The training people receive during their unemployment most commonly does not lead to quality jobs. The lack of adequate income from benefits while looking for a job often results in situations of over-indebtedness, as it is not possible to combine different sources of income. In some rural areas, there are only few jobs available, so people would need to commute to bigger towns with more jobs. The lack of frequent public transport services prevents people from taking up such jobs. As a delegate from Lithuania said:

***“There is no public transport. There is one bus a day, and only in some places, and it’s impossible to get to work on time, especially if you have children.”***

Participants highlighted that the following groups are the most vulnerable in terms of accessing jobs: migrants, long-term unemployed, single parents, young people, older workers, people with a lot of debt, people in rural areas, people with disabilities. Women face particular difficulties and discrimination when returning to the labour market after maternity leave. For persons with disabilities, the benefit trap makes it very difficult to seek jobs in the open labour market. A 60-year old participant from **Latvia** with a disability would be willing to take up a part-time job. However, that would lead to losing her benefit, even though this is not sufficient to cover her expenses, including the cost of physiotherapy. A participant from **Iceland** confirmed that combining disability benefits with a part-time job is very complicated, and her benefits were lowered once she got a job, so there is no incentive for people to find work. In **Hungary**, employers do not like to hire someone part-time, and due to existing stigma, some persons with disabilities rather hide their impairment when applying to a job:

***“My CV doesn’t show that I have a disability, so employers think I can put in the same number of hours as someone else. When they discover I can’t, I don’t get the job”.***

Another representative from **the Netherlands** is facing a similar dilemma and recently benefitted from a programme that assesses how people with disabilities can enter labour market. The problem was that the skills one could learn in that programme, would only lead to poor quality and low paid jobs (e.g. check-out staff in a supermarket). As mentioned:

***“You can tell unemployment services what you want to do and what your dreams are, but the ‘medicine’ is the same for everybody, you need to lower your life expectations and take whatever they give you.”***

People experience discrimination based on their skin colour, ethnic origin, disability, age, or past employment records when applying for jobs. As a delegate from the UK summarized:

***“Your name sounds different, you look different, so it doesn’t matter what expertise or skills you have, you get rejected”***

Lengthy and **complicated bureaucratic procedures** during applications for resident and working permits also prevent people from seeking for jobs and starting working upon arrival. **Discrimination** is a very significant problem, not just for migrants, but also for national minorities, such as Roma people, and also Eastern Europeans residing in Western European countries. As the example from North-Macedonia shows:

*“Roma are very discriminated, no matter how educated they are, they can’t even get an interview because employers won’t have them. They end up in very menial jobs”*

It was also mentioned that people with a past legal conviction have basically no opportunity to find a job and the same applies for people who spent extended amounts of time in prison, or in mental health facilities, because employers won’t consider them reliable.

In several countries, there is a lack of a personalised approach, that would take into account the individual and provide tailored, comprehensive solutions rooted in individual situations. A participant from **Lithuania** considered job centres unhelpful.

*“Job centres are not there to help you, they are a box you need to tick to get benefits or health insurance. But they create more obstacles than provide support. In the end, you are on your own.”*

Support services, such as jobcentres should offer useful information, advice and trainings to people seeking employment, including language courses to migrant workers. One-stop shops could provide better integrated support for people and access to information rather than sending them from one office to another. As it was addressed by a delegate from the **UK**:

*“The job centres are not there to help you find work, they are there to make you find work”*

Nevertheless, there is a fear that budget lines allocated to job creation will be cut as the political priorities shift towards tackling climate change. Modernisation and industrialisation also lead to the disappearance of many low-skilled jobs and have an impact on working hours too. Another important aspect, experienced by several participants was the breaching of worker’s rights through the **exploitation of low-skilled workers** in poor quality jobs, usually by multinational companies, as well as the increase of zero-hours contracts that was reported by several participants. It is necessary to start creating jobs through social enterprise initiatives and step up opposing long working hours and burnout. A delegate from **Austria** complained about long working hours and poor working conditions, by saying:

*“It’s like modern slavery.”*

Poor working conditions, stress and overwork can lead to mental health issues, such as **burnout** which put people in an even more difficult situation, due to lack of formal support. The representative from **Ireland** emphasised the increase in precarious work and linked it to the risk of in-work poverty and child poverty. Unpaid work (e.g. being an informal carer) is still not recognised, thus many people, especially women face financial deprivation and will receive a much lowered pension if they receive any pension at all, despite providing care to their relatives (e.g. children with severe disabilities) for years.



## b. Key demands to improve the situation

Those who took part in the discussions about accessing decent jobs, agreed on addressing three key demands to policy makers:

- 1) **Personalised, integrated support** along the lines of comprehensive active inclusion: adequate income support, quality services, pathways into decent jobs + one case worker, simplified bureaucracy, clear information.
- 2) **Quality, relevant training** for both job-seekers and workers, paid by the employers during working hours.
- 3) **Combat low pay and unpaid work** by supporting adequate wages, which allow for living in dignity and ending workfare schemes, exploitation, modern slavery and forced volunteering.

## c. Response from policy makers and next steps

**Mr Schmit** agreed that it is key to work on a good employment policy and the **European Commission** will take a closer look at what kind and quality of jobs, wages, working conditions exist in Member States. He noted that while minimum wage is very important, it is more urgent to have a fairer sharing out of wages, collective bargaining and other measures in place. The European Commission will continue to provide the **Youth Guarantee** to allow a smooth and rapid transition from schools and to allow young people to have a fair start in their career. He emphasised the need for a strong and comprehensive EU strategy to fight poverty, including all aspects to lift people out of poverty. He concluded that in times when Europe has never been that rich, it is unacceptable to still have 109 million people in poverty, thus fairness in the economy will be key in solving that problem.

**MEP Majorino** added the important role of education, skill development and life-long learning to ensure that people find good quality jobs that guarantee them a decent life.

Delegates had the opportunity to further discuss solutions and next steps with a representative of the **European Commission**, as well as a representative of the **Permanent Representation of Germany** to the EU.

The representative of the **European Commission** noted that the **Social Dialogue** and the involvement of social partners are crucial. Nordic countries serve as great examples where positive development in the employment sector also led to good social outcomes. Concerning worker's rights, there are also large differences between Scandinavian countries and other parts of the EU. For instance, the Hungarian unemployment benefit period is only 3 months, and, on average, it takes more than 3 months to find a job. This is completely different from the situation in Belgium, where the benefit is permanent, which is a question of incentives. Another important aspect is the support of active labour market policies which need to be efficient. For the assessment of access to adequate jobs, it is necessary to develop a comprehensive strategy and keep focusing on vocational training, together with upskilling and re-skilling. Scandinavian countries could inspire other countries in that regard too. He informed participants about the on-going discussions about gender pay-gap taking place in DG EMPL, especially concerning its impact on pensions.

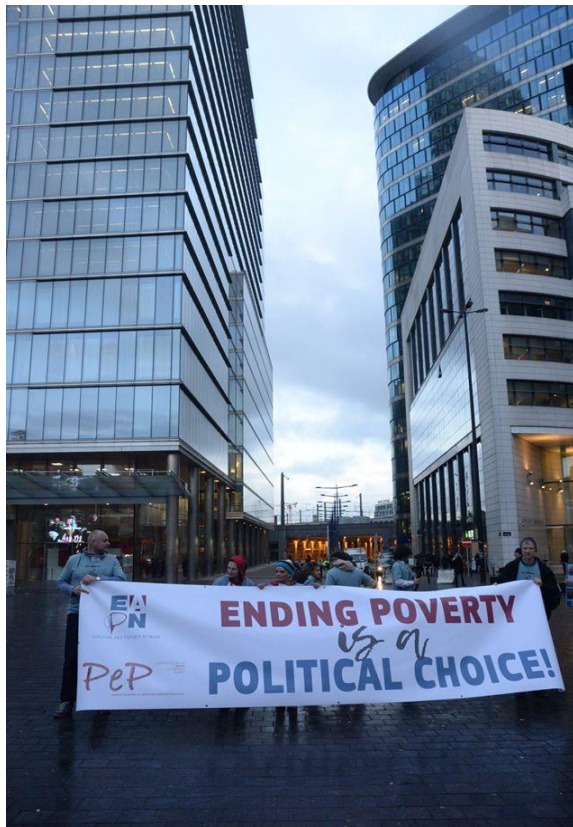
In their view, there are two ways to solve this:

- Looking only at the barriers which prevent women to enter the labour market (childcare, elderly care), and address them.
- Provide direct support to women.

While only a few countries put in place a scheme that would help the labour market participation of persons with disabilities, there are already some positive examples on that area too.

## IV. VISIBILITY ACTION

This year's visibility action took place at Place Rogier on the 19th of November from 8.00am to 9.00am with the clear intention of amplifying the voices of people experiencing poverty at the PEP and raising awareness of poverty and social exclusion in Europe by targeting the general public and key stakeholders and policymakers. Participants wanted to make sure that everybody knew the Time is now to make Europe Poverty Free! It was done with the music of the remake of Moloko's song the Time is Now as well as handing out Christmas cards with messages from PeP from different countries that were prepared by each national delegation in advance of the meeting. The action ended on a high note with those present forming the word NOW on the square whilst chanting "Eh Eh Oh Oh, Poverty has to go!". PEP's wishes have been heard loud and clear, we need concrete actions and results NOW!







## V. FURTHER READING

To learn more about the European Anti-Poverty Network's People Experiencing Poverty events and EU actions to combat poverty, consult the following links.

European Anti-Poverty Network: [www.eapn.eu](http://www.eapn.eu)

European Meeting of People Experiencing Poverty: [voicesofpoverty-eu.net](http://voicesofpoverty-eu.net)

DG Employment, Social Affairs and Inclusion: [ec.europa.eu/social/home](http://ec.europa.eu/social/home)

European Pillar of Social Rights: [ec.europa.eu/social/pillar](http://ec.europa.eu/social/pillar)

Europe 2020 Strategy: [https://ec.europa.eu/info/business-economy-euro/economic-and-fiscal-policy-coordination/eu-economic-governance-monitoring-prevention-correction/european-semester/framework/europe-2020-strategy\\_en](https://ec.europa.eu/info/business-economy-euro/economic-and-fiscal-policy-coordination/eu-economic-governance-monitoring-prevention-correction/european-semester/framework/europe-2020-strategy_en)



## INFORMATION AND CONTACT

**For more information on EAPN's participation work, contact**

Magda Tancău – EAPN Development Officer

[magda.tancau@eapn.eu](mailto:magda.tancau@eapn.eu) – 0032 (2) 226 58 50

See all EAPN publications and activities on [www.eapn.eu](http://www.eapn.eu)

**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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