

### REPORT

MINIMUM INCOME,
NON-TAKE-UP AND PATHWAYS
TO ADEQUACY IN EUROPE

2024

# Minimum Income, Non-Take-Up and Pathways to Adequacy in Europe

### **EXECUTIVE SUMMARY**

The *Minimum Income Report 2024*, based on the contributions of 8 EAPN National Members (Finland, Ireland, Italy, Netherlands, Norway, Poland, Portugal, and Spain), examines the role of minimum income schemes (MIS) in addressing poverty and social exclusion across the European Union.

The report highlights that while the **2023 European Council Recommendation on Minimum Income** acknowledged MIS as a cornerstone of social protection, progress remains uneven and insufficient. Persistent poverty rates, inadequate benefit levels, and barriers to access undermine the transformative potential of minimum income.

#### **Key findings**

- **Minimum income as a right:** MIS should be recognised as a fundamental human right and a prerequisite for dignity, not discretionary benefits. They must be part of universal social protection and sustainably financed through progressive taxation.
- Adequacy gap: Most MIS in Europe fail to reach the at-risk-of-poverty threshold or cover
  essential living costs. Civil society calls for reference budgets, automatic indexation, and
  a baseline approach that treats adequacy as a floor, not a ceiling.

- Non-take-up challenge: Between 30–50% of eligible people do not access MIS, however statustics are difficult to gather. Barriers include complex procedures, digital exclusion, stigma, and degrading means-testing. Particularly affected are the "missing poor"—marginalised groups such as racialised communities, Roma people, undocumented migrants, refugees, homeless individuals, and institutionalised persons.
- Enabling measures: MIS must be complemented by access to essential services (housing, healthcare, energy, transport, digital connectivity) and inclusive labour markets.
   Activation policies should promote quality employment without punitive conditionalities.
   MIS should be framed as social investments that support economic stability and cohesion, particularly during crises.

### **Conclusion and recommendations**

- The 2023 Council Recommendation is a milestone but insufficient on its own. Clear national roadmaps, binding EU-level instruments, and sustainable financing are required to meet the 2030 adequacy goal.
- Tackling non-take-up should be recognised as a systemic responsibility, not an individual failure. Policies must address exclusion and discrimination faced by the "missing poor."
- The European Anti-Poverty Network (EAPN) advocates for an EU Directive on Minimum Income to guarantee adequacy, accessibility, and enabling features across all Member States.

### INTRODUCTION

The 30 January 2023 European Council Recommendation on Minimum Income<sup>1</sup> represents a milestone in acknowledging the importance of Minimum Income Schemes (MIS) as a cornerstone of social protection. Yet civil society organisations, including the European Anti-Poverty Network (EAPN), stress that **progress is far from sufficient. Adequacy**, accessibility and enabling characteristics of MIS remain uneven across Member States. This is compounded by the stagnating levels of poverty across the European Union (EU)<sup>2</sup>.

This report synthesises insights from the EU Ministerial Conference on Minimum Income (Brussels, January 2024) and the MINET Meeting on Non-Take-Up (Berlin, October 2024), where EAPN invited to provide its views and expertise on the issue.

<sup>&</sup>lt;sup>1</sup> Council Recommendation of 30 January 2023 on adequate minimum income ensuring active inclusion 2023/C 41/01

<sup>&</sup>lt;sup>2</sup> In 2023, 94.6 millions people in the EU were at risk of poverty and social exclusion (at least 21% of the EU population) (Source: Eurostat)

Together, they offer an insight of both the policy framework and the lived experiences of people experiencing poverty (PeP), while pointing to the urgent measures needed at national and European Union levels.

They are based on EAPN positions on the issue of Minimum Income Scheme<sup>3</sup>.

## 1. MINIMUM INCOME: A HUMAN RIGHT AND PRE-CONDITION TO HUMAN DIGNITY

EAPN frames poverty not simply as material deprivation but **as a fundamental human rights violation**. From this perspective, minimum income schemes are not discretionary benefits but an expression of justice and solidarity. They must be embedded within universal social protection systems, ensuring that no individual is left behind.

MIS should be designed around a rights-based and person-centered approach to active inclusion and serve as a key component of comprehensive anti-poverty strategies at EU, national and local levels.

Nevertheless, MIS alone cannot eradicate poverty. To be effective, they must be adequate, accessible, enabling, and sustainably financed through redistributive and progressive tax systems. Without secure financing, the promise of minimum income will remain fragile, subject to austerity measures and fiscal consolidation.



<sup>&</sup>lt;sup>3</sup> EAPN Position Paper on Adequate Minimum Income (2020)

### 2. ADEQUACY OF MINIMUM INCOME SCHEMES

The 2023 Council Recommendation emphasises that minimum income should be set at a sufficient level to cover at least the national at-risk-of-poverty threshold or the actual costs of necessary goods and services such as food, housing, healthcare and energy. It calls on Member States to achieve adequacy by 2030, with provisions for regular adjustments to ensure that income support keeps pace with economic realities. In practice, however, minimum income schemes across Europe fall short of being adequate.

Civil society therefore calls for the development of detailed reference budgets that account for the real cost of living for different household types.

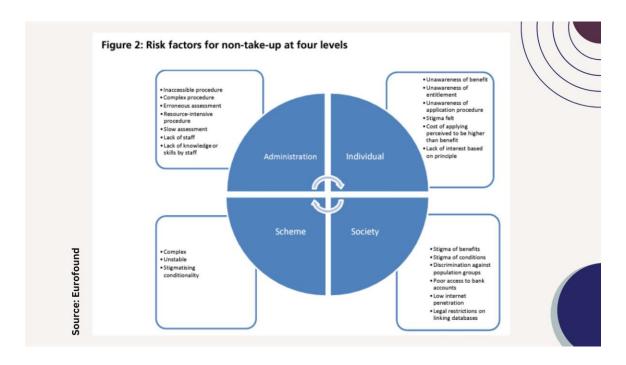
For instance, Ireland's Minimum Essential Standard of Living is one example of such an approach. Automatic indexation mechanisms must also be introduced so that minimum income levels are regularly adjusted to reflect inflation, ideally more than once per year when necessary. Finally, adequacy must not be treated as a ceiling and should be seen as a baseline.

### 3. ACCESSIBILITY AND THE CHALLENGE OF NON-TAKE-UP

MIS cannot fulfil their purpose if those who need it most cannot access it. Although gathering statistics about non-take up is challenging, it is estimated that, across the EU, between 30 and 50 percent of people eligible for MIS do not receive it.

The reasons are multiple and interconnected. For some, the application process is overly complex, with burdensome paperwork and degrading means-testing that makes people feel as though they are begging rather than exercising a right.

Digitalisation has been presented as a solution to streamline access, but it is far from sufficient. Online-only systems risk excluding those without digital skills or reliable internet access. Personal, face-to-face support remains essential for many vulnerable groups.

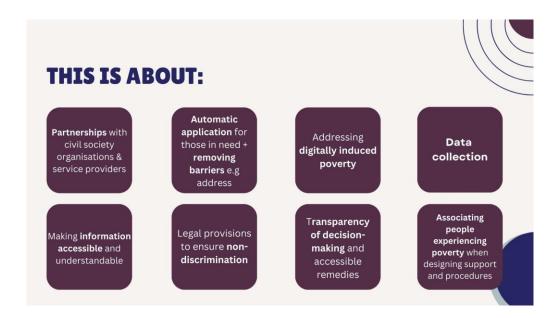


Non-take-up is not evenly distributed across society. Certain groups are disproportionately affected, forming what civil society describes as the "missing poor."

The term "missing poor" refers to those who are invisible in traditional poverty statistics. It includes the following groups: racialised people, Roma people, people in informal or undeclared work, homeless people experiencing multiple grounds of discrimination, undocumented migrants, refugees and asylum seekers, institutionalised individuals and people deprived of liberty.

Testimonies from across EAPN members, such as those gathered in Ireland, underline the urgency of reform. People with disabilities and carers describe the process of applying for means-tested support as humiliating and degrading.

To address this systemic failure, solutions must not fall under the responsibility of people experiencing poverty. **They should encompass a broad range of actions**:



### 4. ENABLING CHARACTERISTICS OF MIS

Dignified minimum income schemes are not only about cash transfers. To be truly effective, they must be accompanied by access to essential services such as housing, healthcare, energy, transport, and digital connectivity. Without these, income support alone cannot guarantee social inclusion.

The 2023 Council Recommendation also highlights the need for inclusive labour markets. Activation measures should support people in finding quality employment. However, they must not rely on punitive conditionalities which force people to accept poor quality jobs.

Minimum income should be recognised as a form of social investment rather than a public finance constraint or an expenditure to be minimised.

By guaranteeing a basic level of consumption, MIS act as automatic stabilisers during economic downturns, sustaining demand and preventing deeper social crises.

They also contribute to economic, social, and territorial cohesion across Europe.

For this reason, Member States must commit to sustainable financing through progressive taxation that redistributes income and wealth.

Outdated fiscal rules should be revised to allow deeper investment in core welfare, particularly to support a just transition. Governments should also establish minimum service provision for all and adopt a rights-based, anti-discrimination approach that addresses the specific needs of groups at greater risk of poverty.

### CONCLUSION

The 2023 Council Recommendation was an important step in recognising the role of minimum income in tackling poverty, but it is not enough.

For instance, ensuring adequacy of MIS as required by the 2023 Council Recommendation by 2030 is essential, but EAPN national members report that we are far from it. This goal will not be achieved without clear national roadmaps and binding EU-level tools. For that reason, EAPN has been advocating for years for a EU Directive on Minimum Income.

Tackling non-take-up must be treated as a systemic responsibility rather than an individual failure, and particular attention must be given to the missing poor who remain excluded from existing schemes.

Without binding measures, adequate financing, and decisive efforts to overcome non-take-up, MIS will continue to fall short of their potential. The EU now faces a choice: to treat minimum income as a bureaucratic safety net, or to embrace it as a transformative tool for justice, dignity, and social cohesion.



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