



TEXTS ADOPTED

P8_TA(2016)0136

Meeting the antipoverty target in the light of increasing household costs

European Parliament resolution of 14 April 2016 on meeting the antipoverty target in the light of increasing household costs (2015/2223(INI))

The European Parliament,

- having regard to the Treaty on European Union (TEU), in particular Article 3 thereof, and the Treaty on the Functioning of the European Union (TFEU), in particular Article 9 thereof,
- having regard to the Charter of Fundamental Rights of the European Union, in particular Articles 1 and 34(3) thereof,
- having regard to Regulation (EU) 2015/1017 of the European Parliament and of the Council of 25 June 2015 on the European Fund for Strategic Investments, the European Investment Advisory Hub and the European Investment Project Portal and amending Regulations (EU) No 1291/2013 and (EU) No 1316/2013¹,
- having regard to Regulation (EU) No 223/2014 of the European Parliament and of the Council of 11 March 2014 on the Fund for European Aid to the Most Deprived²,
- having regard to Regulation (EU) No 1304/2013 of the European Parliament and of the Council of 17 December 2013 on the European Social Fund and repealing Council Regulation (EC) No 1081/2006³,
- having regard to Regulation (EU) No 1301/2013 of the European Parliament and of the Council of 17 December 2013 on the European Regional Development Fund and on specific provisions concerning the Investment for growth and jobs goal and repealing Regulation (EC) No 1080/2006⁴,
- having regard to Regulation (EU) No 1303/2013 of the European Parliament and of the Council of 17 December 2013 laying down common provisions on the European Regional Development Fund, the European Social Fund, the Cohesion Fund, the European Agricultural Fund for Rural Development and the European Maritime and

¹ OJ L 169, 1.7.2015, p. 1.

² OJ L 72, 12.3.2014, p. 1.

³ OJ L 347, 20.12.2013, p. 470.

⁴ OJ L 347, 20.12.2013, p. 289.

- Fisheries Fund covered by the Common Strategic Framework and laying down general provisions on the European Regional Development Fund, the European Social Fund and the Cohesion Fund and repealing Regulation (EC) No 1083/2006¹,
- having regard to Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features²,
 - having regard to Directive 2012/27/EU of the European Parliament and of the Council of 25 October 2012 on energy efficiency, amending Directives 2009/125/EC and 2010/30/EU and repealing Directives 2004/8/EC and 2006/32/EC³, and to its resolution of 15 December 2010 on Revision of the Energy Efficiency Action Plan⁴,
 - having regard to Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings⁵,
 - having regard to the Commission Communication of 27 October 2015 entitled ‘Commission Work Programme 2016 – No time for business as usual’ (COM(2015)0610),
 - having regard to the Commission Communication of 5 March 2014 entitled ‘Taking stock of the Europe 2020 strategy for smart, sustainable and inclusive growth’ (COM(2014)0130),
 - having regard to the Commission Communication entitled ‘The European Platform against Poverty and Social Exclusion: A European framework for social and territorial cohesion’ (COM(2010)0758) and to the opinions of the European Economic and Social Committee and the Committee of the Regions, as well as its resolution of 15 November 2011⁶ on the same subject,
 - having regard to the Commission Communication of 3 March 2010 entitled ‘Europe 2020 – A strategy for smart, sustainable and inclusive growth’ (COM(2010)2020), as well as its resolution of 16 June 2010 on EU 2020⁷,
 - having regard to the United Nations General Assembly resolution 64/292 of 28 July 2010 entitled ‘The human right to water and sanitation’⁸,
 - having regard to the Commission pilot project for the development of a common methodology on reference budgets in Europe,
 - having regard to the report of the UNICEF Innocenti Research Centre (2012) ‘Measuring Child Poverty: New league tables of child poverty in the world’s rich countries’¹,

¹ OJ L 347, 20.12.2013, p. 320.

² OJ L 257, 28.8.2014, p. 214.

³ OJ L 315, 14.11.2012, p. 1.

⁴ OJ C 169 E, 15.6.2012, p. 66.

⁵ OJ L 153, 18.6.2010, p. 13.

⁶ OJ C 153 E, 31.5.2013, p. 57.

⁷ OJ C 236 E, 12.8.2011, p. 57.

⁸ http://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/64/292&Lang=F

- having regard to the report of the UNICEF Innocenti Research Centre (2014) ‘Children of the Recession: The impact of the economic crisis on child well-being in rich countries’²,
- having regard to the Commission’s EU Employment and Social Situation – Quarterly Review September 2015³,
- having regard to the Commission Social Investment Package of 20 February 2013,
- having regard to the opinion of the European Economic and Social Committee of 15 June 2011 on the ‘European Platform against Poverty and Social Exclusion: a European framework for Social and Territorial Cohesion’⁴,
- having regard to the OECD report ‘In It Together: Why Less Inequality Benefits All’ of 21 May 2015,
- having regard to the opinion of the European Economic and Social Committee of 18 September 2013 on ‘For coordinated European measures to prevent and combat energy poverty’⁵,
- having regard to the opinion of the European Economic and Social Committee of 10 December 2013 on ‘European minimum income and poverty indicators’⁶,
- having regard to the opinion of the Committee of the Regions of 31 March 2011 on the European Platform against Poverty and Social Exclusion⁷,
- having regard to the Social Protection Committee (SPC) and Employment Committee (EMCO) joint opinion of 3 October 2014 entitled ‘Mid-term review of the Europe 2020 strategy’⁸,
- having regard to the SPC annual report of 10 March 2015 entitled ‘Social situation in the European Union (2014)’⁹,
- having regard to the studies entitled ‘The State of Lending: The Cumulative Costs of Predatory Practices’¹⁰, June 2015 and ‘Le panier de la ménagère pauvre’¹¹, August 2008,

¹ http://www.unicef-irc.org/publications/pdf/rc10_fre.pdf

² https://www.unicef.fr/sites/default/files/userfiles/2014_Bilan12_Innocenti.pdf

³ <http://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=2345&furtherNews=yes>

⁴ OJ C 248, 25.8.2011, p. 130.

⁵ OJ C 341, 21.11.2013, p. 21.

⁶ OJ C 170, 5.6.2014, p. 23.

⁷ OJ C 166, 7.6.2011, p. 18.

⁸ Joint opinion of the Employment and Social Protection Committees to the Council, Council of the EU, 13809/14 SOC 662 EMPL 120 EDUC 297 ECOFIN 876, 3 October 2014.

⁹ <http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7744&visible=0>
¹⁰ Center for responsible lending, Durham, <http://www.responsiblelending.org/state-of-lending/cumulative/>, http://www.uvcw.be/no_index/cpas/panier-etude-qualitative.pdf

¹¹ Ricardo Cherenti, Belgian Federation of public local social action center, http://www.uvcw.be/no_index/cpas/panier-etude-quantitative.pdf

- having regard to the opinion of the Social Protection Committee of 15 February 2011 entitled ‘The European Platform against Poverty and Social Exclusion: Flagship Initiative of the Europe 2020 Strategy’¹,
 - having regard to its resolution of 8 September 2015 on the follow-up to the European Citizens’ Initiative Right2Water²,
 - having regard to its resolution of 8 July 2015 on the Green Employment Initiative: Tapping into the job creation potential of the green economy³,
 - having regard to Council Decision (EU) 2015/1848 of 5 October 2015 on guidelines for the employment policies of the Member States for 2015⁴, and to its position of 8 July 2015 on the proposal for a Council decision on guidelines for the employment policies of the Member States⁵,
 - having regard to its resolution of 27 November 2014 on the 25th anniversary of the UN Convention on the Rights of the Child⁶,
 - having regard to its resolution of 11 June 2013 on social housing in the European Union⁷,
 - having regard to its resolution of 4 July 2012 with recommendations to the Commission on Access to Basic Banking Services⁸,
 - having regard to its resolution of 20 October 2010 on the role of minimum income in combating poverty and promoting an inclusive society in Europe⁹,
 - having regard to Rule 52 of its Rules of Procedure,
 - having regard to the report of the Committee on Employment and Social Affairs and the opinion of the Committee on Women’s Rights and Gender Equality (A8-0040/2016),
- A. whereas between 2008 and 2013, the number of people at risk of poverty or social exclusion in the EU increased from 117 million to 122,6 million; whereas in 2013 16,7 % of the population of the EU was at risk of poverty after social transfers, 9,6 % were in a situation of serious material deprivation and 10,7 % of households were considered to have very low work intensity; whereas this development runs counter to the strategic objective of the EU that is defined in its Europe 2020 Strategy and which aims to reduce the number of people in or at risk of poverty and social exclusion by at least 20 million by 2020;

¹ Opinion of the Social Protection Committee addressed to the Council, Council of the European Union, 649/11, SOC 124, 15 February 2011.

² Texts adopted, P8_TA(2015)0294.

³ Texts adopted, P8_TA(2015)0264.

⁴ OJ L 268, 15.10.2015, p. 28.

⁵ Texts adopted, P8_TA(2015)0261.

⁶ Texts adopted, P8_TA(2014)0070.

⁷ OJ C 65, 19.2.2016, p. 40.

⁸ OJ C 349 E, 29.11.2013, p. 74.

⁹ OJ C 70 E, 8.3.2012, p. 8.

- B. whereas according to the Eurostat methodology the at-risk-of-poverty threshold is set at 60 % of national median equivalised disposable income;
- C. whereas energy savings and efficiency improvement, particularly with regard to the housing stock, would enable many households to escape energy poverty; whereas 10 % of EU citizens had arrears on utility bills in 2015 (37 % in the Member State most affected); 12 % of EU citizens were unable to keep their home adequately warm in 2014 (60 % in the Member State most affected); 16 % of the EU population was living in dwellings with leaking roofs and damp walls in 2014 (33 % in the Member State most affected) according to SILC statistics;
- D. whereas the number of long-term unemployed exceeds 12 million, of whom 62 % have been out of work for more than two consecutive years; whereas the long-term unemployed are more likely to be affected by poverty and social exclusion;
- E. having regard to the importance of the Fund for European Aid to the Most Deprived (FEAD) and of its continued existence at a time when the social crisis is affecting more and more Europeans;
- F. having regard to Article 34(3) of the EU Charter of Fundamental Rights, which provides that in order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources;
- G. whereas the prices of essential goods and services, at certain times and in certain countries, have increased relatively rapidly, and, as a result, so too has family expenditure;
- H. whereas the ‘chronic poor’ who are often long-term unemployed, but sometimes employed on low salaries and single people living alone with children who are not in employment or who are working less hours on average than the primary earner are consistently identified as among the most vulnerable groups;
- I. whereas there are as yet no established indicators of absolute poverty;
- J. whereas poor or inadequate housing greatly reduces the chance of leading a normal life; whereas the quality of housing (including appropriate insulation, etc.) provided for people in vulnerable situations has decreased during the crisis because of an inability to fund maintenance; whereas living for extended periods of time in low-quality housing can affect physical health;
- K. whereas the increase in family expenditure associated with the cost of accommodation, food, utilities (electricity, gas, water), transport, medical costs or costs associated with education, makes it difficult to achieve the objective of reducing poverty laid down in the Europe 2020 Strategy;
- L. whereas the cost of basic and essential goods and services in many EU countries has increased rapidly during the last years, leading to an increase in general household expenditures;
- M. whereas the combination of the financial and economic crisis and falling household revenues has increased unemployment and social exclusion within the EU, especially

among the most vulnerable groups of people, thereby increasing the burden on welfare services;

- N. whereas unemployment among young people, which is already higher than for other age groups, has exploded in the European Union since the crisis and is now running at over 20 %, putting young people at risk of falling into poverty from a very early age; having regard to the Concluding Observations of the United Nations Committee on the Rights of the Child regarding the most recent periodic reports of certain European countries in relation to the increase in poverty and/or the level of risk of poverty for children as a consequence of the economic crisis; whereas this increase affects the rights to health, education and social protection;
- O. whereas poverty, which has been at a high level in the Member States over very many years, has an ever more significant effect on the economy, damages economic growth, increases public budget deficits and reduces European competitiveness;
- P. whereas not having adequate housing and heating have a negative impact on a person's health, education and social and employment inclusion, in particular for the most vulnerable; whereas people are suffering from not being able to heat their houses both in the northern and southern Member States; whereas EU-SILC figures show that housing cost overburden (by tenure status) is higher for tenants housed in the private rented sector in some Member States, which may be explained by low housing quality and high prices; whereas many families have difficulty in meeting the cost of essential goods and services, also as a consequence of rising energy prices;
- Q. whereas energy poverty is linked to general poverty and is the result of a number of underlying conditions including issues concerning health and disability, a lack of access to tailored offers or online services, low incomes, the type of heating system in use in the household and the quality and energy performance of the housing stock;
- R. whereas the unemployed, one-parent families, low-income families, widows or widowers, the permanently ill, the elderly, young people, people with disabilities and minorities are often among the most vulnerable at risk of poverty and suffer particularly owing to the high cost of living;
- S. whereas the wide gap between Member States in the provision of welfare and a minimum income means that in some Member States welfare reduces the risk of poverty by 60 % and in others by only 15 %; whereas the average impact of the provision of welfare on reducing the risk of poverty in the EU is 35 %;
- T. whereas Eurofound's forthcoming report entitled 'Housing in Europe' will include a model estimating that owing to existing levels of inadequate housing (dwellings) (as per 2011 data), the total cost of medical expenditure is over EUR 170 billion per annum to the economies of EU 28; whereas if all the repair work was undertaken, there would be medical cost savings of some EUR 8 billion in the first year, which would continue to accrue benefits in the future;
- U. whereas the UN has affirmed that the human right to water and sanitation entitles everyone to good quality, safe, physically accessible, affordable, sufficient and acceptable water for personal and domestic uses; whereas a further UN recommendation has stated that 3 % of household income should be seen as a maximum for water

payments where payments apply; whereas the privatisation of water services has a negative impact on households living in, or at risk of, poverty;

- V. whereas energy poverty is becoming an increasingly widespread problem in Europe, and the situation is likely to get worse in the next few years owing to the forecast increases in energy prices, the corresponding increase in income inequality and in poverty in general, the lack of adequate heating systems and the general poor quality of housing insulation, in particular in Mediterranean countries;
- W. whereas there are 12 million more women than men living in poverty in the EU; whereas factors contributing to this inequality include the gender pay and pension gaps, the large proportion of women in precarious work, and the fact that women are often forced to be economically inactive due to the prohibitive cost of childcare;
- X. whereas the gender gaps in remuneration, working hours and duration of working lives that women faced during their working lives have a direct effect on their lives as pensioners; whereas, women above the age of 65, have a substantially higher risk of poverty or social exclusion than their male counterparts, as the average pension income of a woman is currently lower, and often substantially so, than that of a man;
- Y. whereas the Energy Union must provide an effective response to energy poverty, which affects more than 100 million Europeans, through strengthening the position of the most vulnerable consumers, improving energy efficiency for the most vulnerable and developing corrective measures to provide access to affordable energy for people in need;
- Z. whereas Directive 2012/27/EU calls on the Member States to develop programmes to raise awareness, and inform and advise individuals and households on energy efficiency;
- AA. whereas, given that the situation of poverty of a family as indivisible, the effect which the energy aspect has on poverty must be highlighted;
- AB. whereas the renewal of the national building stock with the aim of improved efficiency of energy use will have a direct impact on the cost of energy, particularly for less well-off families, and will encourage the creation of employment;
- AC. whereas 22 348 834 households (approximately 11 % of the EU population) spend more than 40 % of disposable income on housing; whereas the European Semester has identified housing cost overburden as a ‘social trend to watch’; whereas 21 942 491 households (approximately 10,8 % of the EU population) experience difficulty maintaining adequate household temperature; whereas the EU and the Member States should, as a matter of urgency, identify, implement and maintain policy measures that enable households to meet housing costs, including housing allowances;
- AD. whereas energy market prices are converging in Europe while purchasing power is not converging at the same rate;
- AE. whereas access to housing is a fundamental right that can be seen as a precondition for the exercise of, and access to, other fundamental rights and for access to a life in conditions of human dignity; whereas guaranteeing access to assistance for decent and adequate housing is an international obligation incumbent on the Member States, to which the Union must have regard, given that the right of access to housing and to

housing assistance is recognised in Article 34 of the Charter of Fundamental Rights of the European Union, Articles 30 and 31 of the revised European Social Charter adopted by the Council of Europe and Article 25 of the Universal Declaration of Human rights, as well as in many Member States' constitutions;

- AF. whereas housing represents the most significant expenditure item for European households; whereas the rise in prices associated with housing (land, property, rents, energy consumption) constitutes a source of instability and anxiety and must be regarded as an issue of major concern;
- AG. whereas housing deprivation and energy poverty are higher in countries with a lower share of social rental housing (i.e. Eastern and Mediterranean countries);
- AH. whereas the social rental stock as a percentage of total housing stock indicates that western and northern countries have a higher share of public social housing compared to the EU average, while Mediterranean and Eastern European countries maintain minimal (around 5 %) social housing stock or lacking social housing sector completely
- AI. whereas Eurofound research argues that for many people with low incomes, utility arrears are a principal type of debt, something which is sometimes overlooked;
- AJ. whereas social housing plays an essential role in achieving the Europe 2020 objective of reducing poverty, because it helps to ensure high levels of employment, social inclusion and cohesion, promotes occupational mobility and helps the fight against poverty;
- AK. whereas the Eurofound report entitled 'Access to benefits: reducing non-take-up' clearly highlights the problem that social benefits and minimum income schemes do not always reach those who are entitled to them; whereas it is not enough to establish such systems, and whereas take-up should be ensured for those who are entitled; whereas the savings realised in the longer term as a result of benefits reaching their target populations promptly, effectively and efficiently, must also be taken into account;
- AL. whereas the crisis has had consequences for the conditions of access to housing for households, and for investment in social housing within the Union, whereas the public expenditure dedicated to investments in social housing has been greatly affected by this, and whereas this places an obligation on the Member States and the Union to act as a matter of urgency so as to guarantee the right of access to decent and affordable housing;
- AM. whereas poverty and social exclusion remain a key social determinant of the state of health and living conditions, including life expectancy, in particular in view of the impact of child poverty on the health and well-being of children, and whereas the gap in terms of health between rich and poor remains significant in terms of affordable access to health services, and of income and wealth, and continues to widen in certain areas,
- AN. whereas the Social Protection Committee of the European Union, in its opinion of 20 May 2010, was concerned about the fact that the current economic and financial crisis could have negative effects on citizens' access to healthcare and on the health budgets of the Member States;
- AO. whereas the current economic and financial crisis may have a severe impact on the healthcare sector in several Member States, on both the supply and the demand sides;

- AP. whereas the restrictions caused by the current economic and financial crisis could be seriously detrimental to the long-term financial and organisational viability of the healthcare systems of Member States and, therefore, impede equality of access to care on their territories;
- AQ. whereas the combination of poverty and other forms of vulnerability, such as childhood or old age, disability or minority background, further increases the risks of health inequalities, and whereas, conversely, ill health can lead to poverty and/or social exclusion;
- AR. whereas, according to the latest figures from Eurostat, 21 % of households in the EU-28 do not have internet access and whereas 20 % of 16-to 74 year-olds say that they have never used the internet; whereas the Netherlands has the highest proportion of households which have internet access (95 %), while Bulgaria is at the bottom of the list, with 54 % of households having internet access;
- AS. whereas the Digital Single Market is one of the 10 priorities of the new Commission and whereas, in future, 90 % of jobs will require some degree of IT skills; whereas, while 59 % of European citizens have access to the 4G network, in rural areas this percentage does not exceed the 15 % mark;
- AT. whereas a decent job remains the best way of staying clear of the risk of poverty and social exclusion, and whereas expertise in and access to information and communications technology are undeniable assets in the search for a job;
- AU. whereas the United Nations General Assembly resolution 64/292 of 28 July 2010 entitled ‘The human right to water and sanitation’ recognises the right to safe and clean drinking water as a fundamental right essential to the full exercise of the right to life and of all human rights;
- AV. whereas the intersectionality of the gender aspects of poverty requires a holistic approach to tackle multiple discrimination, and issues such as housing, energy costs, public services, job security, precarious employment, and taxation policies;
- AW. whereas the antipoverty targets cannot be met unless female poverty is tackled, as gender equality and the economic empowerment and the emancipation of women are necessary for upward convergence in poverty reduction;
- AX. whereas data collection and policymaking on poverty, living costs and income on the basis of households as constituent units assumes uniformity and equal distribution of resources between members of the household; whereas, in practice, households vary, and distribution can be unequal and gendered, requiring an approach to policymaking based on individual costs and income;
- AY. whereas 17 % of single-parent households, overwhelmingly headed by women, are unable to keep their houses warm, compared with only 10 % of the general population; whereas wholesale energy prices have decreased, while retail prices have increased, pushing costs upwards; whereas an EU-wide definition of energy poverty is regrettably lacking, while the phenomenon affects women disproportionately;
- AZ. whereas unemployment rates among young women are higher than other age groups, putting young women at risk of falling into poverty from an early age;

BA. whereas while rising household costs and the overburden of housing costs are one of the drivers of women's homelessness, more research is required on the rates and causes of women losing or leaving their homes; whereas household and individual indebtedness is directly related to household costs, and is a key driver of poverty and social exclusion;

Key Recommendations

Based on the recommendations developed in this resolution:

1. Calls on the Commission and the Member States to invest fully in the fight against poverty and social exclusion and to adopt an integrated strategy to combat its various forms by means of a holistic approach linking economic, education, employment, energy transport and social policies on the basis of best practices;
2. Calls on the Member States to sign up to a winter heating disconnection moratorium so as to ensure that during a defined winter period no household can be cut off from energy or that those who are must be reconnected emphasising that related costs are public responsibility in nature, since social policies are primarily the responsibility of governments; calls on Member States to evaluate the measures needed to comply with the World Health Organisation (WHO) standards for adequate housing temperature;
3. Invites the Commission to carry out an impact assessment of minimum income schemes in the EU and to consider further steps taking into account the economic and social circumstances of each Member State as well as assessing whether the schemes enable households to meet basic personal needs; invites the Commission to evaluate on this basis the manner and the means of providing at Member State level an adequate minimum income in line with national practices and traditions respecting the characteristics of each of them in order to support social convergence across the Union;
4. Calls on the Member States to ensure a more efficient, targeted and more carefully monitored use of the European Structural and Investment Funds (ESI Funds) by national, regional and local authorities in order to tackle energy poverty, increasing living costs, social exclusion, housing deprivation, and the insufficient quality of the housing stock; believes that the Commission should allow greater flexibility in this field;
5. Invites the Commission and the Member States to dedicate a summit to the reduction of poverty, extreme poverty and social exclusion and access to decent living standards;

EU policies to meet the antipoverty target

6. Finds regrettable that the number of people in or at risk of poverty or social exclusion increased even though the Europe 2020 Strategy aims to reduce the number of people in this category by at least 20 million; regrets also that the poverty index has shown improvement only in some Member States; calls on the Commission and the Member States to renew their commitment to the poverty reduction target that is getting further out of reach;
7. Calls on the Member States to provide everyone with accessible adequate support, including minimum income as long as it is needed, and to provide different types of compensation essential for addressing a situation of poverty where costs cannot be lowered in the short term; highlights the importance of defining eligibility criteria in order to benefit from an adequate minimum income scheme;

8. Calls on the Member States to reconsider and adapt any policies that may lead to increase of poverty;
9. Calls on the Commission to study the possibility of extending the Fund for European Aid to the Most Deprived beyond the programming period 2014-2020, together with better co-ordination with other European funds, in particular the European Social Fund (ESF), and active employment policies, to facilitate the entry of the most deprived into the employment market and to evaluate the extent to which the most deprived and vulnerable groups, such as younger women, single-parent families, the disabled and elderly women have benefited from the programme;
10. Calls on the Member States to facilitate the access of anti-poverty associations to European financing from the FEAD without adding administrative burdens for these associations, which are often understaffed;
11. Calls on the Commission and on the Member States to introduce mechanisms for recognising skills acquired informally rather than formally;
12. Stresses that initiatives such as the Youth Guarantee must be put into effect with a comprehensive understanding of the employment structure of the regions in which they are to be implemented; this means redefining the role of job centres, i.e. to assist users, to take account of all the specific circumstances of these users, to update skills and to focus attention on developing sectors through direct contact with businesses, in order to ascertain the competences that the latter require potential employees to possess;
13. Welcomes the Commission's intention to propose the creation of a European pillar of social rights; recalls that such a pillar should deliver on Article 9 TFEU;
14. Supports the Commission's intention to ensure a social triple A score for the Union by presenting new measures, in order to improve the effectiveness of social and employment policies, which includes a clear strategy for combating gendered aspects of social exclusion;
15. Calls on the Commission and the Member States to develop, adopt and implement an EU framework to reduce poverty and social exclusion in line with the Europe 2020 Strategy, consisting of concrete measures and actions, including energy poverty;
16. Recalls the European Economic and Social Committee's opinion entitled 'For coordinated European measures to prevent and combat energy poverty' and notes its recommendation 'on setting up a European poverty observatory, whose main focus would be on energy poverty and which would bring together all the stakeholders to help define European energy poverty indicators (in conjunction with Eurostat), make an inventory of the situation, identify best practices and draw up recommendations for preventing and addressing the problem more effectively and establishing European solidarity in this sphere'; stresses the importance of developing indicators and collecting data on household consumption and costs in relation to energy poverty in order to provide reliable information and allow for evidence based policy making and effective monitoring;
17. Considers that poverty and social exclusion have an intergenerational component and, accordingly, stresses the need to provide children from households below the poverty

threshold with access to education and advocates policies aimed at preventing early school leaving;

18. Calls on the Council and the Member States, in the context of increasing poverty, to intensify their efforts to come to the aid of people at risk of poverty or social exclusion, which includes a strong gender perspective, for example in the form of a Council Recommendation, in order to reach the poverty reduction target laid down in the Europe 2020 Strategy;
19. Reiterates the importance of the empowerment of women and girls through education, including formal and non-formal education, and the role of education in combating gender stereotypes and in combating the stigmatisation of poverty and in increasing income through women's inclusion in sectors where they have been under-represented such as science, technology, engineering, and entrepreneurship, and calls on the Commission to incorporate vocational training targets for women in the country-specific recommendations;
20. Requests that each Member State provide a detailed trajectory of its poverty-reduction plan, and how its strategy addresses gender-specific aspects of poverty and social exclusion;

Resources and income of poor households

21. Stresses that a decent income is a fundamental element for being able to live life in dignity; highlights that although employment can be crucial as a way out of poverty, it is important to have a minimum income sufficient to help people meet basic needs; recalls that 16,7 % of the population in the EU 28 in 2013 were at-risk-of-poverty after social transfers, meaning that their disposable income was below their national at-risk-of-poverty threshold, and that in-work poverty and absolute poverty remain unacceptably high;
22. Invites the Commission, in the context of the European Semester, to make recommendations to the Member States regarding the policies to be put in place and the reforms to be made in order to combat poverty and social exclusion effectively in view of promoting social convergence, taking into account the specific features of each Member State;
23. Recalls the opinion of the European Economic and Social Committee on 'European minimum income and poverty indicators'; notes that the opinion supports a European framework on an adequate minimum income that should establish common standards and indicators, provide methods for the monitoring of its implementation and improve dialogue between stakeholders, Member States and EU institutions; considers that such a framework would need to be evidence and rights-based and should take into account the social and economic context of each Member State and has to respect the principle of subsidiarity;
24. Stresses that minimum income schemes should prevent and lift households out of severe material deprivation and allow for an income above the poverty threshold; recalls that minimum income schemes at national level could be key instruments for delivering on Article 9 TFEU guaranteeing adequate social protection, the reduction of social exclusion, participating in society protection of human health and greater equality of opportunities; shares the opinion of the Economic and Social Committee that minimum

income schemes should be accompanied by lifelong learning, stakeholder involvement and active labour market policies aimed at assisting unemployed people to return to the labour market and find decent jobs;

25. Calls on the Commission and the Member States to provide information, advise and support to people at risk of poverty and social exclusion in making educated choices regarding their energy consumption, and support non-governmental actors, local authorities providing targeted energy advice and training energy advisors, as well as to oblige energy providers to include information in their energy bills to households regarding measures to reduce energy consumption and to increase energy efficiency;
26. Encourages the Member States and the Commission where appropriate for a proactive policy-making in relation to adequate housing so as to ensure access to quality housing; calls on the Member States to apply reasonable rent policy where urgent social measures are required and highlights that it should be accompanied by long-term housing and community programmes to increase the housing stock for different socially disadvantaged target groups; stresses that effective measures are still needed throughout the EU to prevent further creation of housing bubbles such as effective consumer protection regulation in the mortgage market; encourages policies in this respect aiming to help households with financial hardships to stay in their primary residence;
27. Calls on the Commission and the Member States to ensure the European citizens' fundamental right to housing assistance as a precondition of human dignity; calls for recognition of the importance of affordable rental accommodation as a means of facilitating access to housing for people on low income, and urges Member States to ensure a sufficient number of affordable homes;
28. Underlines that poverty among older persons is a major problem in many Member States; calls therefore on the Member States to reform pension systems in order to guarantee an adequate level of pension incomes as well as sustainability and security of pension systems;
29. Calls on the Commission to address the problem of homelessness as an extreme form of poverty, in particular winter deaths amongst homeless people and those living in cold homes; calls on Member States to reassess their progress towards ending such extreme forms of poverty;
30. Calls on the Commission and the Member States to urgently identify, implement and maintain policy measures that enable households to meet housing costs, including the provision of housing allowances, given that 22 348 834 households (approximately 11 % of the EU population) spend more than 40 % of their disposable income on housing and 21 942 491 households (approximately 10,8 % of the EU population) experience difficulty maintaining adequate household temperature;
31. Recalls that low-income households and those in or at risk of poverty are more dependent on the provision of affordable, high-quality public services; calls on the Member States to meet the necessary public spending that provides high quality and affordable public services to low-income households;

Household expenditure of poor households

32. Welcomes the Commission's work on a reference budget, which is a step in the right direction given that addressing income and expenditure of poor households in a more balanced way with a data-based approach is still a challenge ahead; points out that reference budgets reflecting household cost could be used to design the support to be provided and to test its adequacy; considers such an instrument to be of crucial value to revive the Union's social cohesion, reduce inequalities and achieve the Europe 2020 poverty and social exclusion target; stresses that lowering household expenditure for poor households will impact positively on the concerned households as well as on the economy, in particular the local economy, and on social cohesion;
33. Recalls that poor households spend the largest share of their income on food, housing and utilities, calls therefore on the Commission to better link its policies in view of the fight against poverty, to improve the exchange of good practices and to facilitate a regular dialogue with those who are experiencing poverty, to ensure that they are able to contribute to the evaluation of policies which affect them;
34. Stresses that there is so far no definition of energy poverty at Union level and therefore it is very difficult to properly assess the seriousness, the causes and the consequences of this aspect of poverty in the Union; calls on the Commission to develop with stakeholders a common definition of energy poverty and to define the factors contributing to the vulnerability of households;
35. calls on the Commission to provide impact assessments and information on best practices to fight energy poverty in the Member States in this context; emphasises that energy must be affordable to all Union citizens;
36. Stresses that it is extremely important to prevent even more young people from falling victim to energy poverty in the future;
37. Notes that economic and financial education at a young age has been shown to improve economic decision-making later in life, including in managing costs and incomes; recommends the exchange of best practice and the promotion of educational programmes targeting women and girls in vulnerable groups and marginalised communities facing poverty and social exclusion;
38. Stresses that a significant proportion of people affected by energy poverty are at risk of poverty and social exclusion, and as a consequence they cannot afford the needed initial upfront investment of energy efficiency appliances such as insulation or renewable energy resources; points out that this creates a vicious circle of continuously spending a larger share of household income than needed on utility bills, while efficiency or lack of energy are not tackled, among other issues;
39. Calls on the Commission, the European Institute for Gender Equality (EIGE), and the Member States to undertake research into female homelessness and its causes and drivers, as the phenomenon is captured inadequately in current data; notes that gender-specific elements that ought to be taken into account include gender-based economic dependency, temporary housing, or avoidance of social services;
40. Supports the initiative to formulate a guideline reference budget, and calls on the Commission to include gender-specific considerations when designing it, including the gender inequalities faced within households;

41. Considers that women's longer life expectancy must also be taken into account as a potential factor in vulnerability and exclusion;

Targeting funding and policies towards tackling poverty and energy poverty

42. Calls on the Member States and the EU to provide microcredits or loans free of interest or at low rates via (e.g. the EIB) to low-income households to support them in the upfront investment in renewables or energy efficiency, such as insulation, solar energy and energy efficient appliances;
43. Urges the Member States to ensure that any investment made, either in new homes or in improving existing homes, is based on energy efficiency;
44. Recalls that targeting certain policies and Union funding with a view to reducing energy costs of poor households by investing in renewables and energy efficiency may have multiple positive effects in the medium term: improvement of living conditions and the health of people concerned, reduction of household costs providing budgetary relief for poor families, an increase in local investments, local job creation and contribution to the EU 2020 Strategy objectives;
45. Stresses also the need to monitor the use of funds and to simplify information and access to these resources;
46. Insists on the importance of addressing poverty not just from a social or political point of view, but also from an economic one, with effects in the medium term; insists that the Commission must include in its priorities the need to tackle the inequality dynamic which currently exists and which seriously limits growth and has a very negative impact on cohesion and poverty;
47. Highlights the role of the EU and the Member States in the energy cost reduction of households, the former by ensuring security of supply to prevent major price fluctuations and speculation in the energy market, creating stronger interconnections and higher market integration and sustainable energy investment, and by increasing investment in renewable energy research, and the latter by strengthening their policies in support of household energy efficiency with special attention to off-grid households in poverty and social exclusion; considers that consumer protection should be among the priorities of the Union;
48. Considers deplorable financial speculation concerning natural resources and energy sources, particularly those that are non-relocatable, such as hydroelectric power, for example, and, consequently, calls on the Commission and the Member States to take the necessary steps to reduce the energy costs of poor families, for example by using revenue obtained from appropriate taxation;
49. Welcomes the fact that investment in energy efficiency and renewables is eligible under the scope of the ESI Funds 2014-2020, given their importance in reducing households' energy costs; encourages the Commission and the Member States to exploit the full potential of the European funds with regard to tackling energy poverty; stresses that obstacles to efficient take-up, such as the accessibility of Cohesion Funds for smaller organisations or a lack of information particularly on application requirements, should be tackled;

50. Recalls that targeting beneficiaries who work with or who are part of poor households requires certain preconditions, which are better met in the ESI Funds but less so in larger funds like the ERDF;
51. Calls on the Member States and the Commission to ease the use of cross-financing mechanisms especially between ESF and ERDF as regards renewable or energy efficiency projects targeting energy-poor households; stresses the multiple benefits of multi-fund programmes to tackle crosscutting issues such as those relating to energy poverty;
52. Stresses that the housing quality of low-income households in rural regions tends to be very poor, be it for tenants or owners; recalls that this adds to the so-called lock-in effect of high utility costs with no room for investment in lowering energy costs; calls on the Commission and the Member States to improve how LEADER and EAFRD target the tackling of energy poverty in rural areas, by directing the operational programmes and the funding towards generating diversified renewable energy in particular within local networks that includes energy efficiency measures for buildings reserved for energy poor households;
53. Recalls that tenants have limited access to energy efficiency funding as they are not the property owners; recalls that tenants may have a lower incentive to invest as they relocate more easily and frequently than homeowners; welcomes the Commission pilot project on 'Fuel/Energy poverty – assessment of the impact of the crisis and review of existing and possible new measures in the Member States' which is meant to tackle this issue; calls on the Commission, on the basis of the outcomes of this pilot project, to develop provisions for allowing EU funding for energy efficiency measures taken by tenants;
54. Reminds the Member States that at least 20 % of the total ESF resources in each Member State should be allocated to the objective of 'promoting social inclusion, combating poverty and any discrimination' and that the European Fund for European Aid for the most deprived can also be used for social inclusion measures;
55. Stresses the immediate relief and the improved living conditions for the most deprived households when those households are provided with small-scale low-cost renewable energy resources such as solar panels for houses not connected to the energy grid;

Linking social aims and energy policy

56. Welcomes the fact that European energy policy legislation recognises social aims in energy efficiency policies, notably in Directive 2012/27/EU on energy efficiency and Directive 2010/31/EU on the energy performance of buildings; finds regrettable that the relevant provisions of Directive 2012/27/EU to target households affected by energy poverty and social housing (Article 7(7)) are not used to their full potential by the Member States; calls on the Commission in its review and impact assessment of the energy efficiency package to evaluate the implementation and use of Articles 7(7) and 5(7); calls also on the Commission based on this evaluation to consider strengthening Article (7), in particular paragraph 7 thereof, so that Member States are encouraged to include social aims in their energy efficiency obligation schemes;
57. Recalls that local authorities also have a role to play in promoting alternative financing instruments including co-operative models and in the promotion of collective buying

agreements to enable consumers to combine their energy demands and therefore lead to cheaper energy prices; calls on the Commission and the Member States to promote the role of local authorities in alleviating energy poverty;

58. Calls on the Member States to meet World Health Organisation (WHO) standards for adequate housing temperature; supporting the most vulnerable groups, especially young children, the elderly and permanently sick and disabled people so as to protect their health and well-being;
59. Urges the Commission and the Member States to take immediate action to tackle precarious work which prevents individuals from having a regular and secure income, therefore creating a barrier to successful budgeting and paying household bills;
60. Calls on the Commission and the Member States to provide access to affordable, reliable, sustainable and modern energy for all, in line with the UN sustainable development goals;

Housing and poverty

61. Calls on the Commission and the Member States to put forward decisive measures on social housing and enhance energy efficiency investment in social rental housing through European funds; recommends that the Member States expand the supply of quality social housing in order to guarantee access for all, and in particular for the most disadvantaged, to adequate housing; encourages the Member States to further use their opportunities to provide social housing with alternative legal constructions; recommends the Member States to support consumer alliances;
62. Highlights the importance of quality and accessible childcare in allowing parents to return to work and increase their incomes; stresses the importance of this for single parents in particular and calls on the Commission and the Member States to put measures in place to improve childcare provisions immediately;
63. Notes that increasing energy efficiency, renovation, and renewable energy is key to tackling energy poverty; expresses concern that housing renovation policies often fail to target those who are most vulnerable; insists that housing renovation policies must target poor, economically excluded and vulnerable households first and foremost, with an emphasis on those facing gender inequalities and multiple discrimination;
64. Points out the important role of social enterprise and alternative business models such as cooperatives and mutuals in facilitating social inclusion and the economic empowerment of women, particularly in marginalised communities, and their increased economic independence;
65. Invites the Commission and the Member States to create stakeholder engagement and deliberative processes that promote and facilitate the direct engagement of persons at risk of poverty and social inclusion, particularly women and girls, in policymaking on social inclusion at all levels;
66. Calls on the Commission and the Member States to put measures in place to end the outrageous gender pay gap in the EU which currently stands at 16 % and rises to 39 % for pensions, and highlights the key importance of this measure for single female parents whose households costs may prove to be truly burdensome;

67. Notes that lone parents, the majority of whom are women, are at a higher than average risk of poverty (34 %); notes that a major contributing factor to this increased risk is the fact that due to childcare costs lone parents either face exclusion from employment or are in precarious, low-paid employment; urges the Member States to act to legislate for a living wage that guarantees that workers' basic needs can be met;
68. Notes that the gender pay and pension gap are key contributors to female poverty; notes the long-term impacts on female poverty of women's exclusion from sectors of the economy traditionally dominated by men, such as technology, science, senior management and decision-making, and the over-representation of women in comparatively low-wage sectors such as care work, public services, part-time work, and low-paid precarious work; expresses concern that the feminisation of poverty is partially driven by long-standing gender-unequal norms, which lead to the prioritisation of male dominated sectors, such as the financial sector, in industrial policy and wage-setting agreements;
69. Calls on the Member States and the Commission to address female poverty and social exclusion through initiatives to guarantee high-quality jobs with a living wage in female-dominated sectors; highlights the role that trade unions can play in the representation and empowerment of women in the work place and in combating exclusion; calls on the Member States to propose and conduct employer-specific and sector-specific salary surveys in order to demonstrate the unequal salary schemes that affect women and men at the same workplace as a means of accelerating the progress towards equal pay;
70. Stresses that in the fight against poverty and social exclusion, targeted policies must be deployed to address the particular circumstances of vulnerable groups and marginalised communities facing specific forms of gender inequality and multiple discrimination; calls on the Commission and the Member States to continue to develop policies addressing the poverty and social exclusion faced by women with disabilities, elderly women, refugee and migrant women, Roma women, and women from ethnic minorities, women in rural areas and in deprived neighbourhoods, single mothers, as well as female college and university students;

Poverty and access to healthcare

71. Recalls that equal access to high-quality universal healthcare is internationally recognised – especially within the EU – as a fundamental right;
72. Recalls that access to healthcare is very often limited as a consequence of financial or regional constraints (for example in sparsely populated regions), especially in relation to routine care (such as dental or optical care) and preventative measures relating thereto;
73. Stresses that the combination of poverty and other forms of vulnerability, such as childhood or old age, disability or minority background, further increases the risks of health inequalities, and that ill health can lead to poverty;
74. Stresses the importance of health and care services for bridging gaps relating to capabilities, through promoting people's social integration and combating poverty and social exclusion;

75. Welcomes the Commission communication entitled ‘eHealth Action Plan 2012-2020: Innovative healthcare for the 21st century’, which puts in place additional initiatives, in particular with a view to improving access to health services, reducing health costs and ensuring greater equality between European citizens;
76. Calls on the Commission and the Member States to press ahead with their efforts to tackle socio-economic inequalities, which would ultimately make it possible to reduce some of the inequalities relating to healthcare; calls, in addition, on the Commission and the Member States, on the basis of the universal values of human dignity, liberty, equality and solidarity, to focus their attention on the needs of vulnerable groups such as people living in poverty;
77. Calls on the Member States to solve problems of inequality in access to healthcare that affect people’s everyday lives, for example in the areas of dentistry and ophthalmology;
78. Urges the Commission to do its utmost to encourage Member States to offer reimbursements to patients and to do everything necessary to reduce inequalities in access to medication for the treatment of those conditions or illnesses, such as post-menopausal osteoporosis and Alzheimer’s Disease, which are not reimbursable in certain Member States, and to do so as a matter of urgency;

Information and communications technology and poverty

79. Deplores that the Digital Single Market Strategy for Europe published by the Commission does not take account of the need to ensure universal, equal and unrestricted access to new digital technologies, markets and telecommunications, in particular with regard to people at risk of poverty or social exclusion;
80. Encourages the Member States and the Commission to put in place strategies aimed at reducing the digital divide and promoting equal access to new information and communications technologies, in particular for people at risk of poverty and social exclusion;

Water and poverty

81. Recalls that the United Nations General Assembly recognises the right to clean and high-quality drinking water and to sanitation facilities as a human right; notes, however, that in certain regions, especially rural and remote regions, access to drinking water is not guaranteed and an increasing number of people face difficulties in paying their water bills; calls on the Commission and the Member States to do their utmost to ensure, without delay, that everyone has access to drinking water; encourages Member States to ensure a minimum water supply and to protect the human rights of vulnerable households;
82. Encourages the Member States therefore to do everything possible to ensure that all people have access to drinking water as soon as possible;

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83. Instructs its President to forward this resolution to the Council and the Commission.

