



Policy Paper Update

Adequate Minimum Income –  
Recommendations For An Active Inclusion  
Strategy

**Eurodiaconia** is a European network of churches and Christian NGOs providing social and healthcare services and advocating social justice.

## Mission

Eurodiaconia is a network of churches and Christian organizations that provide social and health care services and advocate for social justice. Together we work for just and transformative social change across Europe, leaving no-one behind.

## Vision

Driven by our Christian faith, our vision is of a Europe where each person is valued for their inherent God-given worth and dignity and where our societies guarantee social justice for all people, including the most vulnerable and marginalized.

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## POLICY SNAPSHOT



In this policy paper, Eurodiaconia and its members argue that a cornerstone of strengthening Social Europe should be the development of Adequate Minimum Income (AMI) schemes across Member States.



Eurodiaconia calls for the adoption of an EU Framework Directive on Adequate Minimum Income to raise the living and working conditions of millions of people currently experiencing poverty or social exclusion.



The right to an adequate standard of living is a fundamental right which is guaranteed by article 25 of the UN Universal Declaration of Human Rights.



AMI schemes cannot be implemented in isolation, but affect social security systems as a whole, which vary greatly per country; the introduction of AMI schemes impacts the structure and level of unemployment benefits, wage structures on the labour market as well as social pensions schemes for those not able to work in different ways.



Minimum income is at the heart of any realistic, impactful approach at addressing poverty and social exclusion in the European Union. Eurodiaconia highlights the idea of adequacy of income, without cutting the pre-defined level of subsistence as a punitive conditionality, to guarantee that people will thrive and not just survive.

## About this publication



*“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control”.*

Article 25, United Nations Universal Declaration on Human Rights

At Eurodiaconia we have been following and contributing to the discussions around minimum income at least for the last decade, because adequate minimum income (AMI) is at the heart of any realistic, impactful approach at addressing poverty and social exclusion in the European Union.

Eurodiaconia is a network of 51 churches and Christian organisations that provide social and health care services and advocate for social justice. With over 30,000 service centres, approximately 800,000 staff and over a million volunteers around Europe, our members are at the forefront in confronting the impact of social inequalities and address current challenges such as the COVID-19 pandemic. Every day we see the social, economic, health, emotional and spiritual needs faced by people. We have a unique view of the challenges on the ground and the emerging needs and trends, and we, therefore, wish to propose the following recommendations on adequate minimum income to address some of the current policy gaps in the Europe.

Eurodiaconia reiterates that adequate minimum income schemes are indispensable to achieve poverty eradication in Europe as stated in the UN’s Sustainable Development Goals (SDGs). At the EU level, the necessity of adequate minimum income schemes is also manifested in the European Pillar of Social Rights (EPSR) with principle 14. Thus, as one concrete outcome of the European Commission’s public consultation on

the implementation of the EPSR<sup>1</sup>, Eurodiaconia joins the call for the adoption of an EU Framework Directive on Adequate Minimum Income<sup>2</sup> as a cornerstone of the upcoming action plan to raise the living and working conditions of millions of people currently experiencing poverty or social exclusion. Because access to adequate social protection (incl. MI) or to adequate employment and accessible, affordable quality social services are part of that big package that people need in order to fully participate in society.

Based on that and the fact that the German EU Council presidency (July-December 2020) is expected to present a proposal for a minimum income framework, Eurodiaconia presents this updated position paper, which was originally published in 2015.<sup>3</sup>

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<sup>1</sup> European Commission, Have your say on reinforcing Social Europe. Available at: <https://ec.europa.eu/social/main.jsp?catId=1487>

<sup>2</sup> See EAPN Position Paper on Adequate Income: [https://www.eapn.eu/wp-content/uploads/2020/06/EAPN-2020\\_EAPN\\_Position\\_Paper\\_Adequate-Minimum-Income\\_Final-4464.pdf](https://www.eapn.eu/wp-content/uploads/2020/06/EAPN-2020_EAPN_Position_Paper_Adequate-Minimum-Income_Final-4464.pdf)

<sup>3</sup> Eurodiaconia 2015, Adequate Minimum Income – Recommendations for An Active Inclusion Strategy, [https://www.eurodiaconia.org/wordpress/wp-content/uploads/2015/09/Policy-Paper\\_Adequate-Minimum-Income.pdf#:~:text=POLICY%20PAPER%20ADEQUATE%20MINIMUM%20INCOME%20%E2%80%93%20RECOMMENDATIONS%20FOR,well-being%20of%20himself%20and%20of%20his%20family%2C%20including](https://www.eurodiaconia.org/wordpress/wp-content/uploads/2015/09/Policy-Paper_Adequate-Minimum-Income.pdf#:~:text=POLICY%20PAPER%20ADEQUATE%20MINIMUM%20INCOME%20%E2%80%93%20RECOMMENDATIONS%20FOR,well-being%20of%20himself%20and%20of%20his%20family%2C%20including)

## Why this publication



In many countries after the 2008 financial crisis, rigid austerity policies have sent social equality into a downward spiral: social security systems have been weakened, as has the ability to invest in critical future-oriented policy areas such as education or research and development.<sup>4</sup> Even though some progress has been seen in recent years, the current COVID-19 crisis has drastically put an end to that and significantly exacerbated the pre-existing inequalities in society, leaving no segment of the population untouched. It has exposed once again the fragile nature of our social security, health and welfare systems.

Growing income inequalities affect the wealthy as well as the poor. Poverty and social exclusion undermine the dignity of vulnerable individuals, limit educational opportunities for disadvantaged groups, hamper the development of vocational skills, increase the pressure on public budgets and weaken the competitiveness of the economy. Rising inequality levels have a negative effect on both social cohesion and economic growth<sup>5</sup> – in many countries, trust in the European project has decreased.<sup>6</sup>

*Even though some progress has been seen in recent years, the current COVID-19 crisis has drastically put an end to that and significantly exacerbated the pre-existing inequalities in society.*

It is clear that, if the European project is meant to benefit all its citizens, the EU needs to chart a new direction that combines competitive economic

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<sup>4</sup> Schraad-Tischler, Daniel/Kroll, Christian, Social Justice in the EU – A Cross-national Comparison. Social Inclusion Monitor Europe (SIM) – Index Report, 2014, [http://www.sgi-network.org/docs/2014/basics/Social Justice in the EU 2014.pdf](http://www.sgi-network.org/docs/2014/basics/Social%20Justice%20in%20the%20EU%202014.pdf).

<sup>5</sup> Cingano, Federico, Trends in Income Inequality and Its Impact on Economic Growth, OECD SEM Working Paper No. 163, 2014, [www.oecd.org/els/workingpapers](http://www.oecd.org/els/workingpapers); Wilkinson, Richard/Pickett, Kate (2009), The Spirit Level. Why more Equal Societies almost always do better, London, 2009.

<sup>6</sup> Eurofound (2020), Living, working and COVID-19: First findings – April 2020, Dublin.

systems with effective and inclusive social systems. Better social protection should not be seen as an obstacle to, but rather as an indispensable pillar of prosperity.<sup>7</sup> Eurodiaconia warmly welcomed the Finnish Presidency's focus on the economy of wellbeing and fully supports the development of the welfare economy contributing to a socially, economically and environmentally sustainable Europe.<sup>8</sup>

In this policy paper, Eurodiaconia and its members argue that a cornerstone of this new direction should be the development of Adequate Minimum Income (AMI) schemes across Member States. Providing an adequate income for all marks an important step in ensuring that European citizens can escape poverty and social exclusion, develop their skills, lead dignified lives and participate in society as equal citizens. Eurodiaconia and its members maintain that AMI schemes are not only feasible, but also beneficial to society as a whole.

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<sup>7</sup> Andor, László, 'Foreword', in: Investing in social Europe, 2013, <http://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7515>.

<sup>8</sup> <https://www.eurodiaconia.org/2019/11/eurodiaconia-signed-a-joint-statement-with-its-finnishmembers-on-theeconomy-of-wellbeing/>



## What are AMI schemes?



Minimum income schemes are payments made by the state to provide a safety net for those who have no access to a decent job and are not (or no longer) eligible for social insurance payments or other schemes. They are non-contributory, means-tested schemes for those who have no access to other support options. In other words, they act as a last resort for individuals facing poverty by ensuring a minimum standard of living. They are an indispensable element of the welfare state.

In their 1992 Council Recommendation, EU Member States have committed to ensuring an adequate minimum income for their citizens, defining 'adequacy' in terms of sufficient resources to lead a life that is compatible with human dignity.<sup>9</sup> The Council Recommendation asks Member States to recognise the “fundamental right to sufficient and reliable resources and benefits, and to adapt their social protection systems accordingly”. Whilst leaving implementation of such schemes to Member States, it encourages them to take the living standards and price levels for different types and sizes of households into account, in order to ensure individuals can cover their essential needs.

The Council's 1992 Recommendation was reaffirmed in 2008 by a Commission Recommendation. It profiles adequate income support as a central pillar of an Active Inclusion approach, aimed at supporting vulnerable individuals excluded from the labour market.<sup>10</sup> The European Parliament, in its Resolution of 6 October 2010, equally emphasises that minimum income schemes should be embedded in a broader strategic approach towards social integration and that AMI schemes must set

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<sup>9</sup> Council Recommendation of 24 June 1992 on common criteria concerning sufficient resources and social assistance in the social protection systems (92/441/EEC).

<sup>10</sup> Commission Recommendation of 3 October 2008 on the active inclusion of people excluded from the labour market (2008/867/EC).

minimum incomes at a level equivalent to at least 60% of median income in the Member State concerned.<sup>11</sup>

In many EU member states some form of minimum income schemes have been put in place. However, existing schemes vary widely in their coverage, scope and effectiveness; they often fail to lift individuals out of a situation of poverty and social exclusion, and do not enable them to participate in society as equal citizens. A key challenge is the ambivalence which underlies the term 'adequacy' itself. A 2009 synthesis report on MI schemes across the EU, compiled by an EU network of independent experts on social inclusion, underlines that "most Member States do not emphasise the issue of adequacy and have not defined what, in their own national and regional contexts, an adequate minimum income would be if it is to ensure a person's right to live in dignity."<sup>12</sup> Existing schemes generally lack effective vertical coordination, as well as an integrated approach to the multidimensional nature of poverty. They impose inflexible and heavy sanctions and are insufficient to cover vulnerable individuals' real needs, keeping them locked in a poverty trap instead of improving access to the labour market.

One of the things that has always troubled us in Eurodiaconia, is the discrepancy between what is seen as a young person's minimum income (particularly in the under 25 category) or an older person (adults) minimum income. We feel that MI should be fairly applied to everyone and MI should be individually related and then additional benefits such as for children, housing or other needs would come on top of that.

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<sup>11</sup> European Parliament Resolution of 20 October 2010 on the role of minimum income in combating poverty and promoting an inclusive society in Europe (2010/2039(INI)).

<sup>12</sup> Frazier, Hugh/Marlier, Eric, Minimum Income Schemes across Member States. Synthesis Report, 2009, <http://ec.europa.eu/social/main.jsp?catId=1025&langId=en&newsId=1416&moreDocuments=yes&tableName=news>.

## Why are AMI schemes important?

The right to an adequate standard of living is a fundamental right which is guaranteed by article 25 of the UN Universal Declaration of Human Rights and re-confirmed by the 1966 International Covenant on Economic, Social and Cultural Rights (1966). It is further supported by a number of international conventions ratified by all the Member States, justifying adequate minimum income schemes such as the Council of Europe's European Social Charter<sup>13</sup> (1966), the Community Charter of the Fundamental Rights of Workers<sup>14</sup> (1989) and the Charter of Fundamental Rights of the EU<sup>15</sup> (2000).

AMI schemes are indispensable in allowing EU citizens to participate in society on an equal basis and strengthening the democratic legitimacy of the European project. Rather than being a burden on the welfare system and an unfeasible option in times of austerity, AMI schemes can have a positive effect on both social cohesion and economic growth.

*AMI schemes are indispensable in allowing EU citizens to participate in society on an equal basis and strengthening the democratic legitimacy of the European project.*

Firstly, they counteract the socially and politically destabilising effects of growing inequalities by contributing to a social protection floor, ensuring the social inclusion of persons who don't have access to decent employment.

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<sup>13</sup> Article 13 states that "anyone without adequate resources has the right to social and medical assistance".

<sup>14</sup> Paragraph 10 states that "persons who have been unable either to enter or re-enter the labour market and have no means of subsistence must be able to receive sufficient resources and social assistance."

<sup>15</sup> Article 1 states: "Human dignity is inviolable. It must be protected and respected." Furthermore, article 34 states that "in order to combat social exclusion and poverty, the Union recognizes and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources."

Secondly, they are of central importance in combating child poverty by preventing the devastation of entire households and breaking the circle of disadvantage which can affect future generations; they can ensure that children of individuals experiencing poverty have equal access to education and develop vocational skills.

Thirdly, AMI schemes are automatic stabilisers which boost the domestic economy. They support reintegration into the labour market and access to better quality jobs by providing longer-term financial security and incorporating activation measures such as counselling and vocational training. Furthermore, they also provide an essential floor to consumer spending by increasing the purchasing power of marginalised individuals.

We therefore call on the EU to take a stronger role in advocating for AMI schemes on a national level by providing guidelines for common objectives and minimum standards, whilst taking into account national differences regarding GDP and existing social protection systems - in addition to our strong call for the adoption of an EU Framework Directive on Adequate Minimum Income.

## What are the main barriers?



Formulating European standards for the development of AMI schemes is tied to several challenges. Apart from the question to what extent the TFEU provides a legal basis for such a measure<sup>16</sup>, national differences regarding income distribution and the structure of social protection systems raise additional barriers:<sup>17</sup>

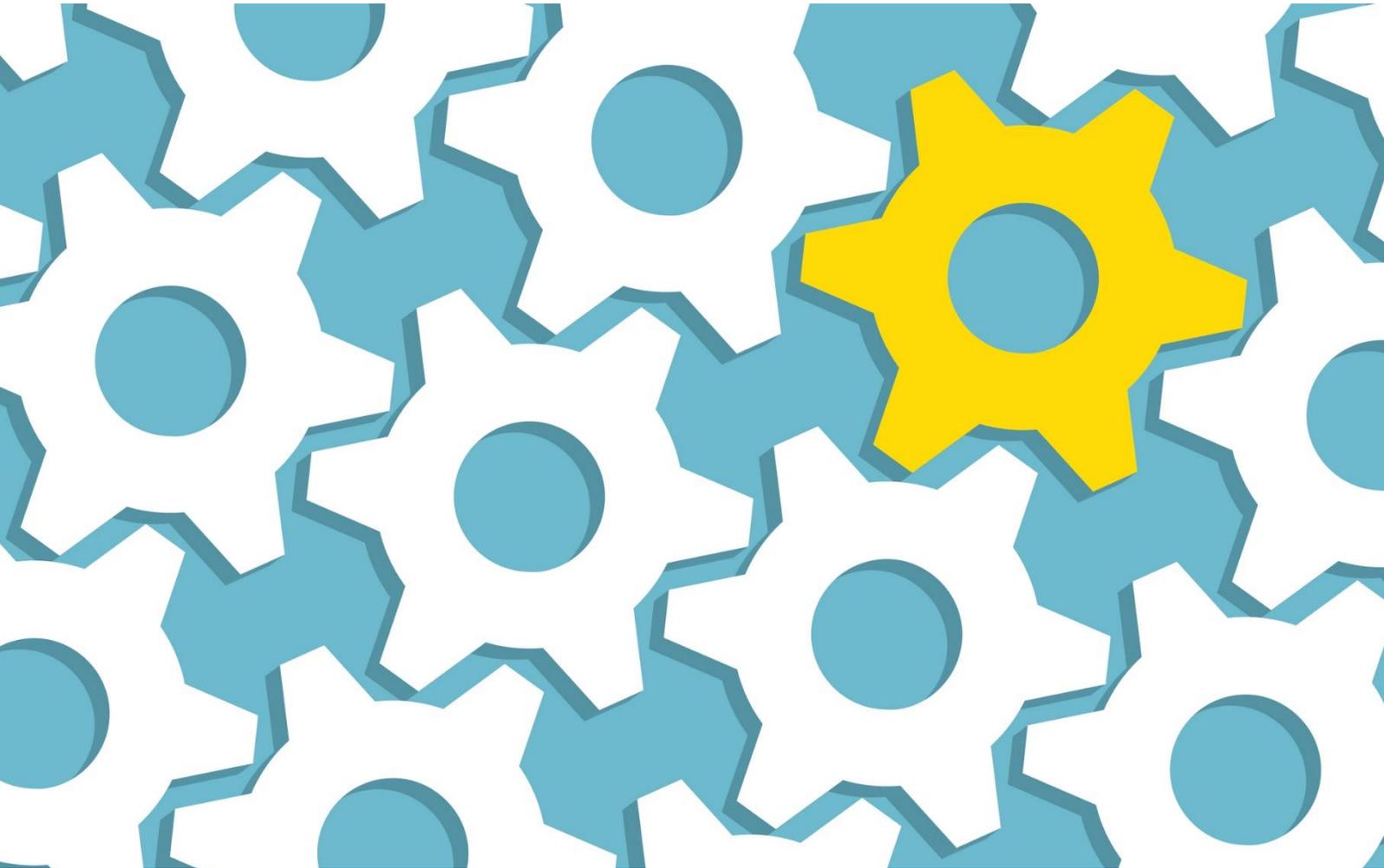
- **GDP divide:** EU Member States differ significantly in terms of their GDP and income distribution. The purchasing power of those living below the poverty line vary greatly across Member States, as does the percentage of the population facing material deprivation. As such, the economic capacity to finance AMI schemes is by no means cross-nationally comparable. For several Member States, the introduction of a European adequate minimum income here and now, set at a level of at least 60% of equalised median income, is not a feasible option, and should rather constitute a gradual process.
- **Architectural differences:** AMI schemes cannot be implemented in isolation, but affect social security systems as a whole, which vary greatly per country; the introduction of AMI schemes impacts the structure and level of unemployment benefits, wage structures on

*AMI schemes cannot be implemented in isolation, but affect social security systems as a whole, which vary greatly per country.*

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<sup>16</sup> Verschueren, Herwig, 'Union Law and the Fight against Poverty: Which Legal Instruments', in: Cantillon, Bea/Ploscar, Paula/Verschueren, Herwig (eds.), *Social Inclusion and Social Protection in the EU: Interaction between Law and Policy*, Antwerpen, 2012.

<sup>17</sup> For a more in-depth discussion, see Vandenbroucke, Frank et al, 'The EU and Minimum Income Protection: Clarifying the Policy Conundrum', in: Marx, Ive/Nelson, Kenneth (eds.), *Minimum Income Protection in Flux*, Basingstoke, 2012, pp. 271-317. Or have a look here: <https://www.bagfw.de/veranstaltungen-alt/detailseite-webkonferenz-wege-aus-der-armut>



the labour market as well as social pensions schemes for those not able to work in different ways.

- **Downward convergence:** Another challenge faced by countries with strong economies and well- developed social protection systems is the question what European standards for AMI schemes might mean for the structure and coverage of currently existing schemes. The level and standard of social, health, educational, housing and child care services vary; in some countries, European provisions could result in a downward convergence. European guidelines on AMI should not enable the downscaling of established systems to a lesser standard of support and services.

It is important that EU guidelines on AMI remain sufficiently flexible to take national differences regarding GDP and existing mechanisms into account, whilst formulating comparable standard criteria to enable concrete policy action.

## What social objectives should be met?



In order to allow all citizens to live a life in dignity and participate in society on an equal basis, the EU should promote a list of social objectives as guiding principles for the introduction of AMI schemes across Member States.

- **Empowerment, participation & dignity:** Though not confined to a particular timeframe, AMI schemes should ideally aim to be short-term by facilitating (re)integration into the labour market. They should support and empower individuals to participate fully in society by improving access to decent (non-precarious) jobs. In particular, AMI schemes should be combined with quality services and rehabilitation programmes to address barriers which hinder service users in their access to the labour market, such as health problems, domestic tensions, poor education, insecure housing or over-indebtedness. These rehabilitation programmes should be developed in cooperation with the recipient.
- **Transparency:** There should be clear definitions of 'quality employment' and a person's ability to (re-)enter the labour market, and clear rules on the respective responsibilities of (national and local) authorities, job centres, beneficiaries and other involved parties. Those who can work should be supported in accessing decent jobs, or enabled to participate in training and education programmes that can enhance their employability. Complicating factors such as limited literacy, cognitive impairment and linguistic barriers should be taken into account.

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- **Fairness:** If AMI Schemes are tied to specific conditionalities, sanctions for individuals who fail to comply should not jeopardise a person's livelihood (for example, by resulting in cumulative back rent or power cuts); the length of the sanctions should not be excessive; alternative measures should be considered for particularly vulnerable groups, such as pregnant women and young persons below the age of 25; and sanctions should differentiate between various levels of non-compliance, ranging from refusal to look for employment to unavailability for a particular jobcentre meeting. As Eurodiaconia we criticise punitive conditionalities and the cutting of benefits guaranteeing the level of subsistence.
- **Robustness:** AMI schemes should correspond to the real needs of their users by relying on a mixed method approach, taking various indicators into account. Firstly, an adequate minimum income should not fall below 60% of the equivalised median income. However, in some cases, this is not sufficient to lift a person out of poverty. For this reason, additional factors such as reference budgets and statistical analyses should be considered. A reference budget can be useful in establishing and defining 'adequate income' as it stipulates a basket of goods and services necessary for a dignified life and a certain standard of living, including the possibility to participate in recreational and cultural activities.<sup>18</sup> Since reference budgets are constructed on the basis of hypothetical models, they should be complemented by representative statistical data about the actual expenses of the poorest segment of the population. The development and implementation of AMI schemes should not be confined to political decision-makers and civil servants, but also involve academics, civil society actors and persons experiencing poverty.

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<sup>18</sup> Storms, Bérénice et al., Pilot project for the development of a common methodology on reference budgets in Europe. Review of current state of play on reference budget practices at national, regional and local level, 2014, [http://www.referencebudgets.eu/budgets/images/ref%20budgets\\_d1\\_literature%20review\\_final.pdf](http://www.referencebudgets.eu/budgets/images/ref%20budgets_d1_literature%20review_final.pdf).

- **Accessibility:** Member States should prevent that significant numbers of persons fall through the cracks and do not receive any kind of income support by raising sufficient public awareness about the existence of AMI schemes, providing appropriate guidance on accessing these, and combating stigmatisation of individuals who rely on them.
- **Life-cycle approach:** AMI schemes should be geared at supporting vulnerable individuals throughout the life-cycle, rather than focusing solely on the working poor. Furthermore, they should take into account the specific needs of different age groups (such as dietary requirements/increased caloric intake of growing children, the costs of educational training and accompanying mobility costs, or the higher costs of long-term care of older people).
- **Sufficient coverage:** AMI schemes should provide sufficient coverage of both regular and irregular investments. Expenses related to buying or repairing products such as a washing machine, an oven, furniture, a telephone or other items which constitute irregular, long-term investments, should be covered fully through one-time additional payments, rather than through loans which are consequently subtracted from the monthly core budget.
- **Regular monitoring:** Member States should set up indexation mechanisms to ensure adequate minimum income is in line with price developments. Regular monitoring and adjustment of the price list should ensure that the purchasing power of individuals receiving income support does not decrease in periods for which no new statistical analyses are available. MI schemes could be benchmarked against how they lift people out of poverty and of social exclusion.



## Quote by Heather Roy, General Secretary of Eurodiaconia

*"Adequate minimum income meets fundamental principles of fairness. Millions of Europeans have a strong attachment to the European Social Model. They want to know if EU leaders will commit to making adequate minimum income schemes a reality in all member states or if they are trying to block this." <sup>19</sup>*

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<sup>19</sup> <https://www.socialplatform.org/news/adequate-minimum-income-benefits-social-as-well-as-economic-goals/>



# Policy recommendations to the EU and Member States

## Recommendations to the EU

- Introduce a Framework Directive on Adequate Minimum Income.<sup>20</sup> The EU should explore the legal foundation for setting out minimum requirements for national AMI schemes, as well as common standards, whilst respecting the subsidiarity principle.
- Link the development of AMI schemes directly to a new anti-poverty target of a post Europe 2020 strategy and to the European Semester process, specifically with regards to Country-Specific Recommendations.
- Promote AMI schemes as an integral element of an active inclusion policy and a general economic and welfare policy. The introduction of AMI schemes should be connected to the development of quality public services and inclusive labour markets to assist people relying on minimum income to improve their health, housing situation, education and skills, and to facilitate the social inclusion of vulnerable individuals in an integrated manner.

*Link the development of AMI schemes directly to a new anti-poverty target of a post Europe 2020 strategy and to the European Semester process.*

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<sup>20</sup> See EAPN Position Paper on Adequate Income: [https://www.eapn.eu/wp-content/uploads/2020/06/EAPN-2020\\_EAPN\\_Position\\_Paper\\_Adequate-Minimum-Income\\_Final-4464.pdf](https://www.eapn.eu/wp-content/uploads/2020/06/EAPN-2020_EAPN_Position_Paper_Adequate-Minimum-Income_Final-4464.pdf)

## Recommendations to EU Member States

- Define a national timeframe for introducing AMI schemes.
- Develop AMI schemes on the basis of a mixed method approach and through involvement of a broad range of stakeholders, including people experiencing poverty, to ensure they correspond to real needs and enable equal participation in society.
- Combine AMI schemes with quality services and rehabilitation programmes to ensure they empower individuals and promote access to quality jobs.
- Tackle non-take up of AMI schemes by making the process accessible and transparent, and fighting stigmatisation.
- Monitor price changes of relevant goods and allow space for regular adjustments of monthly rates.
- Prevent rigid conditionality and punitive measures which could jeopardise a person's livelihood.

## CONCLUSIONS AT A GLANCE

Eurodiaconia joins the call for the adoption of an EU Framework Directive on Adequate Minimum Income.

Minimum income is at the heart of any realistic, impactful approach at addressing poverty and social exclusion in the European Union.

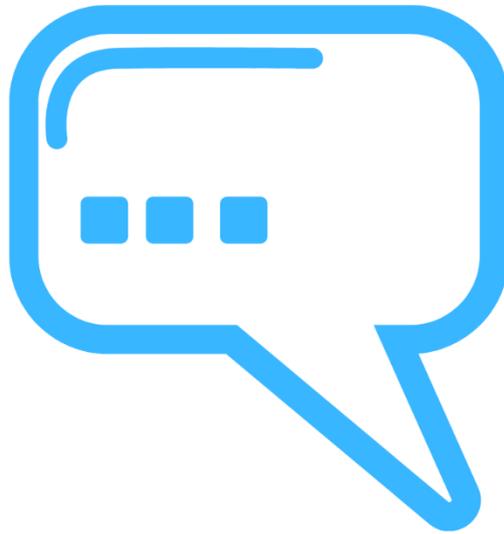
We need to stress the idea of adequacy of income without cutting the pre-defined level of subsistence as a punitive conditionality: So that people will thrive and not just survive.

Link the development of AMI schemes directly to a new anti-poverty target of a post Europe 2020 strategy and to the European Semester.

The inclusion of people experiencing poverty in the development of AMI schemes is crucial, to ensure they correspond to real needs and enable equal participation in society.

Access to adequate social protection (incl. MI) or to adequate employment and accessible, affordable quality social services are part of that big package that people need in order to fully participate in society.

One of the things that has always troubled us in Eurodiaconia, is the discrepancy between what is seen as a young person's minimum income (particularly in the under 25 category) or an older person (adults) minimum income. We feel that MI should be fairly applied to everyone and MI should be individually related and then additional benefits such as for children, housing or other needs would come on top of that.



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through action*

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Eurodiaconia is a federation of social and health care organisations founded in the Christian faith and promoting social justice.

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