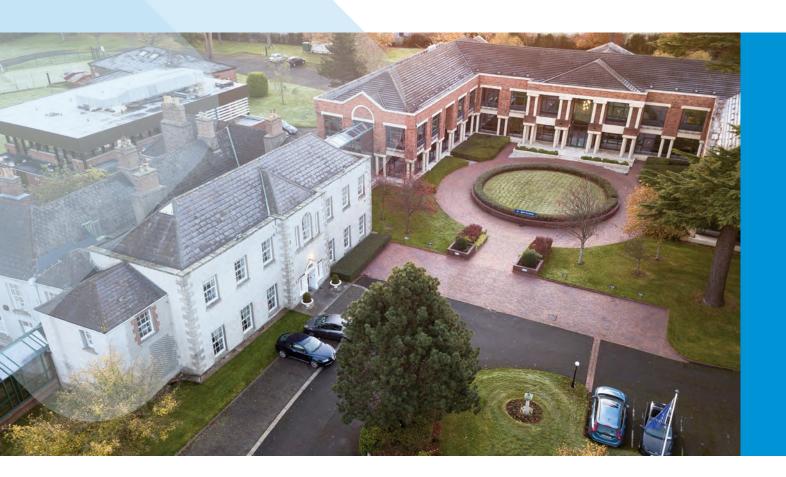


# The cost-of-living crisis and energy poverty in the EU: Social impact and policy responses Background paper



Prepared by Eurofound at the request of the Czech Presidency of the Council of the European Union for the High-level conference on 'Tackling energy poverty: EU approach & sharing best practices', Prague, 24 October 2022

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#### Introduction

After two years of living through a worldwide pandemic, the start of 2022 should have brought brighter prospects for Europe, the chance to seize the momentum, 'to get to work, to make Europe greener, more digital and more resilient'. However, on 24 February came the horror of war in Ukraine, casting a dark shadow over that ambition, threatening to alter the course of the EU in the years ahead.

In addition to the death and destruction, the war waged by Russia on Ukraine and its people has brought a massive surge of refugees into the EU, increased emigration from Russia and set off a humanitarian crisis. The massive economic sanctions imposed on Russia by the international community have cut off vital capital and foreign trade flows to the country. The war has affected the markets for oil and gas, as well as other vital commodities. Energy and food prices have surged and supply chains have been disrupted, while inflation is likely to increase further.

These circumstances have deeply affected the living conditions of many European citizens and are likely to have a substantial effect on the world of work, quality of life and social cohesion in the EU in the years to come.

#### Rising energy prices and cost of living

### More people under increased financial pressure and at greater risk of energy poverty

As the war in Ukraine raged on, 2022 saw annual inflation in the euro area jump to 10% in July from

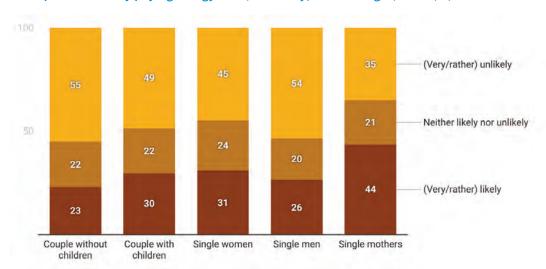
2.5% a year earlier.<sup>2</sup> This hike in inflation also came before the most vulnerable social groups and businesses had completely recovered from the pandemic. In 2022, the cost-of-living crisis continued to bite across Europe as prices rose significantly, driven up primarily by high energy and food costs. In July, energy costs were up nearly 42%, while unprocessed food costs were up 11.1%. These high prices prompted the European Central Bank to increase interest rates for the first time in 11 years. Millions of households are in need of help due to this increase in the cost of living and energy price hikes.

While there is no shared definition of energy poverty, it can be explained as the inability to attain an acceptable level of energy services due to the inability of meeting their requirements at an affordable cost. Energy poverty in Europe is reflected in the more than 35 million people who have difficulty paying their energy bills or have limited access to high quality energy because of low incomes. The main reasons for energy poverty in the EU are uninsulated homes, inefficient appliances (for heating, cooking, hot water and so on) and high energy prices.

#### Cost of living increase hits women harder

Due to their lower average income, women are at a greater risk of energy poverty than men. Throughout the pandemic, Eurofound survey findings show that a higher share of women were in arrears on their energy bills, with a surge in spring 2022, following the spike in the cost of energy after the Russian invasion of Ukraine.

#### Anticipated difficulty paying energy bills (electricity, water and gas) EU27 (%)



**Note:** Responses to the question 'How likely or unlikely is it that in the next 3 months your household will have difficulties with the following payments? ... Utility bills (electricity, water, gas)'

Source: Eurofound, Living, working and COVID-19 e-survey (March–May 2022)

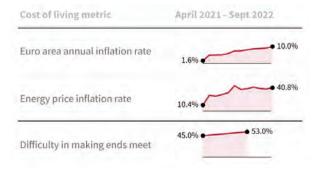
- European Commission, Recovery plan for Europe.
- 2 Euro area annual inflation is expected to be 10.0% in September 2022, up from 9.1% in August, according to a flash estimate from Eurostat.
- 3 European Commission, Energy poverty in the EU.

The fifth round of Eurofound's *Living, working and COVID-19* e-survey, fielded from 25 March to 2 May 2022, shed light on the social and economic situation of people across Europe two years after COVID-19 was first detected on the European continent. It explored the reality of living in a new era of uncertainty caused by the war in Ukraine, inflation and rising energy prices.

The findings reveal the heavy toll of the pandemic, with respondents reporting lower trust in institutions than at the start of the pandemic, poorer mental well-being, a rise in the level of unmet healthcare needs and an increase in the number of households experiencing energy poverty.

Findings also showed that a large number of financially vulnerable households were at serious risk of energy poverty in spring 2022; 28% of respondents anticipated they might not be able to pay their energy bills in the three months following the survey, providing valuable insight into the situation of many Europeans as energy prices started to rise.

Evidence that the increasing cost of living is affecting people's financial situation comes from the finding that up to 53% of e-survey respondents reported that their household had difficulties making ends meet in spring 2022 – a considerable increase on the 45% reported in 2021 and the 47% at the start of the COVID-19 pandemic in 2020.

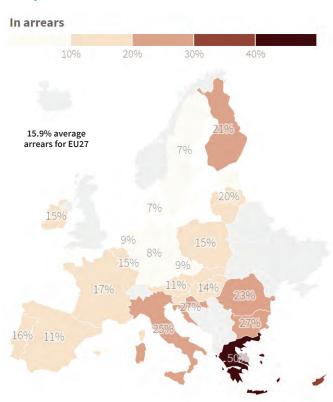


Source: Eurofound (2022), Fifth round of the Living, working and Covid-19 e-survey: Living in an era of uncertainty, Eurostat, Euroindicators No. 107, 30 September 2022

#### **Energy poverty**

The results showed how it is more common for respondents to have problems paying energy bills than other household expenses. With 16% of people reporting being in arrears with their utility bills, energy poverty is a growing risk.

#### **Utility bills EU27**



**Source:** Eurofound (2022), Fifth round of the Living, working and Covid-19 e-survey: Living in an era of uncertainty

The extent to which energy poverty affects Europeans varies greatly according to their country of residence. The proportion of respondents reporting being behind with their utility bills ranges from 7% in Denmark and Sweden to 50% in Greece.

This issue is especially pronounced for the 53% of people who reported having difficulties making ends meet: on average, over a quarter (28%) of these households were in arrears with their utility bills.

Many people expressed concern about their ability to pay bills in the three months following the survey: 28% of respondents expected to have problems paying them, while 31% of households with a car anticipated having difficulties paying for the costs to keep it up and running. For financially vulnerable households, energy poverty was an even higher risk: 45% of people who reported having difficulty making ends meet were worried that they would not be able to pay their utility bills in the three months after the survey.

### First responses to cushion the impact of inflation on EU citizens

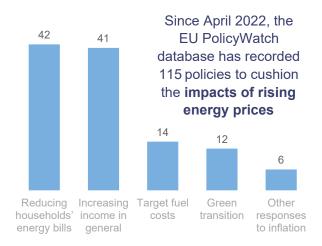
Many countries have introduced emergency policies in response to the war in Ukraine and measures to cushion the impacts of inflation, such as policies to support refugees from Ukraine and to implement their rights to accommodation, access to social protection, education, healthcare and the labour market. Many Member States also introduced policies related to reducing the impacts of the war on EU citizens, workers and companies.

A first analysis of the policy responses, as reported in Eurofound's EU PolicyWatch database shows that:

- Most of the reported policies are temporary, ad hoc measures; very few are of a permanent nature. In contrast to the first responses to cushion the impact of the pandemic, the social partners have been less involved in the design of the measures.
- One-off, lump sum payments are more common than monthly supports.
- Most policy measures apply to the general population or specific groups, such as all employees or everyone except those on higher incomes.
- As governments can influence prices most directly via taxes, they have mainly resorted to tax cuts or credits, but they also provide subsidies; few countries have resorted to price controls.

- Several measures have socially targeted scales for those on lower incomes or belonging to certain vulnerable groups (for example: families, students, pensioners or those receiving social benefits), while some countries just provide direct financial support to these more vulnerable groups.
- Measures targeted at vulnerable groups are more likely to take the form of general financial support, so that individuals can choose themselves what to purchase; non-targeted measures are mainly confined to energy bills and fuel prices.
- Although some of the few reported statements show that governments' measures to support citizens are appreciated, trade unions in some countries (including, for example, France, Germany and the Netherlands) are critical of the more general measures for relief of energy costs and would prefer them to be better targeted at those on lower incomes and to be permanent rather than ad hoc.
- The measures mainly aim to cushion the impacts of rising prices as a short-term response; very few take a medium- to long-term view in the context of the green transition (such as promoting energy saving or promoting the transition to renewable energy sources).

#### EU PolicyWatch - Policies to cushion the impacts of rising inflation and energy prices





Most measures target all citizens, while targeted measures are commonly aimed at families, people on low incomes or on social benefits

Source: Eurofound EU PolicyWatch, 29 September 2022

Examples of measures implemented in different countries include:

- Austria: Tax reform to abolish the 'cold progression' and adjustment of social benefits to inflation. By adjusting the progression of taxes according to inflation, taxpayers will be exempted from increasing taxes. Tax credits as well as social and family benefits will increase automatically with inflation.
- Latvia: Support for household heating expenses.
   It is estimated that 300,000 households will receive financial support to cover expenses for district heating, natural gas and electricity for heating, wood pellets and briquettes, and firewood.
- Greece: Power pass: emergency financial support for household electricity. For people with a net family income of up to €45,000 in 2020, 60% of the increase in their electricity bills will be subsidised up to €600.

## Policies to support EU companies affected by the war in Ukraine

The war in Ukraine has sent shockwaves across a worldwide economy that was already struggling to recover from the effects of the COVID-19 pandemic. In response, EU Member States have implemented both economy-wide and more targeted policies.

Companies across the EU have been affected by the rising energy prices. Some have been acutely affected due to their close business ties with Ukrainian, Russian or Belarusian companies. Governments have moved to implement policies to help these companies face these challenges. In addition, specific measures have been introduced to support sectors providing essential goods or services, most notably in agriculture.

A range of policy responses, as reported in Eurofound's EU PolicyWatch database, show that:

Subsidies, tax reductions and the elimination of energy-related fees help companies across the entire economy. Several Member States have included provisions that vary by month or according to price or consumption level, suggesting that governments have prepared these measures knowing that conditions will change rapidly and affect segments of the economy disproportionately.

- Subsidies and measures to facilitate access to finance have been introduced to support companies affected by the war either directly, due to their commercial relations with Ukraine, Russia or Belarus, or indirectly, due to a steep increase in costs and a loss of turnover.
- In a third of Member States, direct subsidies and tax reductions have reportedly been used as first responses to help companies across the economy that are facing rising energy prices. Others have chosen to get rid of energy-related fees. The social partners in Austria, Germany, Greece and Slovenia have criticised some of these measures as falling short of their aim to support the most affected groups.
- In a few cases, short-time working schemes have been extended to companies particularly impacted by the war.
- Another set of measures, including subsidies and tax reductions, target agricultural companies, with the aim of ensuring an adequate food supply. In a few Member States, the transport sector has also been singled out for aid.
- Although the social partners were not involved in the design or implementation of the majority of measures, they are mostly supportive of them.
   However, the general support measures, which are aimed at all companies, have faced some criticism for not reaching the most affected companies.

Examples of measures introduced in different Member States include:

- Finland: Temporary cost support for transportation companies. Companies involved in road transport of goods and passengers can be compensated for 5% of their fuel costs up to €400,000.
- Italy: Facilitated access to finance for companies with interests in Ukraine, the Russian Federation or Belarus. Companies that had at least 20% of their total turnover from direct export operations to Ukraine, the Russian Federation or Belarus will benefit from a 10% subsidised rate of the EU reference rate for financing to support equity operations.
- o Germany: Expanded loan guarantees for companies affected by the war in Ukraine. Companies that have been negatively affected by the war in Ukraine will be eligible for a loan guarantee of over €20 million in structurally weak regions and at least €50 million outside of structurally weak regions.

# Access to essential services for people on low incomes: Energy, public transport and digital communications

Access to public services is essential to ensure effective social protection and quality of life. An overview of the measures across Member States, collected in February–March 2022 and updated with later information from Eurofound's EU PolicyWatch and desk research, shows that addressing the costs of energy services is where measures were most numerous and were most dynamically developed.

The findings show that most Member States applied reduced tariffs and/or cash benefits to assist groups in need of support in paying for energy services. However, the bulk of the recent decisions adopted across countries focus on universal measures (not targeted on people on low incomes only). Some countries have also made efforts to reduce the cost of fuel for cars either by regulating the price, changing taxation or by subsidising certain groups.

Reducing the costs of services such as energy, public transport and digital communications can benefit people on low incomes or in vulnerable situations by helping them to save a larger proportion of their income than is the case for more affluent groups. It can also help increase the number of people using, for example, energy sources or modes of transport that support environmental sustainability.

The non-financial aspects of improving access to essential services are also important – both generally and due to the potential vulnerability of those on lower incomes. In the case of energy services, the role of regulations preventing the disconnection of people in vulnerable situations from services is essential to avoiding extreme impact on their housing conditions and health.

Preventing the build-up of situations that lead to a risk of disconnection (such as arrears and indebtedness) can also be improved via timely and adequate advisory and support services. The potential of digital communications in reducing dependence on transport (via remote work and study) and in helping people to cut energy costs through smart metering and to access public services and information could also be given more attention, with the aim of improving the resilience of the population.

# Policy responses to support refugees from Ukraine

Clearly the war in Ukraine has already had a huge impact on Europe, with the cost-of-living increase and the surge in energy prices, on the one hand, and the Ukrainian refugee crisis, on the other. Governments have been active in responding to both and have introduced policies to support citizens and refugees.

In this context, the fifth round of the *Living*, *working* and *COVID-19* e-survey, conducted in spring 2022, explored the reality of living in a new era of uncertainty caused by the war, inflation and rising energy prices. This fifth round included specific questions relating to Ukraine.

Findings revealed that solidarity is very high and translates into active and practical support measures, with 80% of respondents agreed with both the EU and national approaches to providing housing for refugees and more than 84% of respondents supported the EU and its Member States in supplying humanitarian aid to Ukraine.

Over 70% of respondents agreed with the imposition of economic sanctions on Russia, with about two-thirds of them thinking more stringent sanctions should be imposed. This was particularly the case in the Scandinavian countries, the Baltic states, Romania, Poland and Ireland.

Even on the more sensitive issue of military support, 66% of respondents approved of the EU's military support to Ukraine, albeit that 34% thought that the EU had done too much in this area. The picture at national level was varied. In Poland, the Scandinavian countries, the Baltic states, Malta and Ireland, most of the respondents believed that the EU should have provided more military support to Ukraine. Conversely, in Italy, Greece, Slovenia, Slovakia and Bulgaria, 50% or more of the respondents believed that the EU had done too much in this area.

76% of respondents expressed high or very high concern about the war, with higher rates recorded in some of the countries sharing borders with Russia, such as Finland, Poland and the Baltic states, as well as the southern Mediterranean countries and Ireland.

Starting in May 2022, Eurofound mapped the first policy responses of the Member States, including those of the social partners and other civil society actors, to enabled refugees to exercise their rights. The overview that follows is based on an analysis of policy initiatives compiled by the Network of Eurofound Correspondents and recorded in Eurofound's EU PolicyWatch. It currently contains 236 measures related to the war in Ukraine.

Out of the 144 initiatives reported by mid-June 2022, most were linked to access to housing (19%), education (13%), healthcare (8%) and social protection (6%), as well as access to labour markets and active labour market policies (22%).

#### Refugees: Reception and initial support

As an immediate emergency measure, Member States had to increase their capacity to receive refugees. Some Member States provided one-off cash allowances to the new arrivals. The authorities in Member States promptly set up web pages containing information for Ukrainians – available in the Ukrainian and Russian languages – to inform them about their rights and to guide them through the various steps to access services or to provide access to resources.

- Poland: Food assistance for Ukrainian refugees.
   Ukrainian citizens on low incomes will be eligible to receive food packages or meals.
- Netherlands: Refugeehelp.nl: A webpage for refugees and helpers. The website centralises the information a refugee might need. The following topics are covered: general information, safety, healthcare, housing, family, legal aid and registration, education, babies and children, pets, food and clothes and goods, work and income, activities, buddies, and mobile and internet communications.
- Estonia: Group counselling on various subjects for Ukrainian refugees. Ukrainian refugees can join group counselling sessions across Estonia. The sessions are held in Russian and cover adaptation, digital skills, children's adaptation and education, and employment.
- Greece: Psychosocial support for Ukrainian refugees: A telephone hotline. The telephone line offers psychosocial support in Ukrainian, Russian and Greek.

#### Refugees: Finding a place to live

Several countries have provided increased funds to regions and municipalities for the hosting of reception centres or for refurbishing or building suitable accommodation. In other countries, governments provided funds for accommodating refugees in tourist accommodation. Some countries have extended their rental support schemes to cover refugees once they have accessed full social protection or entered lease contracts.

In many Member States, refugees have also been housed by private hosts. Apart from families and acquaintances, private citizens have offered accommodation in their homes and other properties free of charge following calls from NGOs, such as the Red Cross. Several Member States have subsequently

introduced subsidies for the hosts (known as 'solidarity benefit' in Czechia, for example).

- o Czechia: Expansion of public accommodation programme. The programme funds up to €4,800 per person for repairs or minor reconstruction of municipal and regional buildings that are not currently habitable but could be used to provide medium-term accommodation for refugees from Ukraine.
- o Cyprus: Temporary accommodation of refugees from Ukraine in hotels and organised apartments. The Deputy Ministry of Tourism will fund hotels and apartment complexes to provide accommodation and three meals a day for Ukrainian refugees. It covers up to €60 per room per day for one adult, €85 per room per day for two adults, plus €10 extra for every child below 12 years of age and €20 for every child above 12 years of age.
- Estonia: Financial support for refugees moving to long-term accommodation. Refugees moving to long-term accommodation are eligible to receive up to six times the subsistence level (€150) per family, which currently amounts to €900.
- Lithuania: Compensations for providing housing to Ukrainian citizens free of charge. Owners of housing or other habitable property who have accommodated Ukrainian war refugees can be compensated by €150 for one person per month and €50 per month for each additional person living in the same housing.

#### **Refugees: Social protection**

The Temporary Protection Directive ensures that refugees without sufficient resources receive 'the necessary assistance in terms of social welfare and means of subsistence' (Article 13(2)). The EU PolicyWatch database contains several examples of how Member States have transposed this requirement into national law.

For particularly vulnerable groups of Ukrainian refugees, such as unaccompanied minors, people with disabilities or people who have been tortured, raped, or experienced other serious forms of psychological, physical or sexual violence, Member States are required to provide necessary medical or other assistance (Article 13(4)).

In relation to this, Romania has issued an emergency ordinance defining the rights of unaccompanied minors, people with disabilities and elderly people with restricted mobility, while Croatia provides accommodation specifically for vulnerable groups. In Portugal, an interdisciplinary group has set up a platform to register unaccompanied Ukrainian minors,

which will allow them to find foster homes and help them access support structures.

- Czechia: Subsidy for social services to assist people from Ukraine. This provides a subsidy from the state budget for social service providers. According to this law, social services include social counselling, social care services and social prevention services.
- Belgium: Additional financial resources for social services. Local social service providers will be refunded 135% of the equivalent 'living wage' (the allowance given to people so that they have a minimum income) per person during the first four months. After four months, the repayment will drop to 125%.
- Germany: Access to basic social assistance, students' assistance and health insurance for Ukrainian refugees. Ukrainian refugees will have access to regular social assistance and job seekers' benefits. As is the case for other German residents, the single point of contact is job centres, where they get access to benefits, integration and language courses, job offers, and support in organising childcare.
- Romania: Access to social services for vulnerable refugees from Ukraine. People with disabilities coming from the area of armed conflict in Ukraine can benefit from social services provided in all types of residential centres for adults with disabilities: sheltered housing, centres for independent living, rehabilitation centres, care and assistance centres and respite centres/crisis centres.

#### Refugees: Access to healthcare

According to Article 13(2) of the Temporary Protection Directive, Member States are required to ensure that refugees have access to medical care, including, at the very least, emergency care and essential treatment of illness. The cases in the EU PolicyWatch database show that Member States have opted for different approaches to meet this requirement. Some Member States go beyond the provision of emergency care and essential treatment of illness by providing refugees with access to healthcare services akin to those of their own citizens.

Estonia: Free initial health checks for Ukrainian refugees. Refugees will be referred to a free general health check-up. If needed, the patients are referred to specialist care for continuous treatment where they have a chronic or ongoing condition. They can receive a medical certificate, which is required for employment in certain positions.

- Refugees are also provided with free vaccinations as well as free treatment and help with drug abuse and continuing treatment for HIV and tuberculosis.
- Poland: Free healthcare offered by LUX MED for refugees from Ukraine. LUX MED, a private healthcare provider, offers free urgent medical assistance to citizens of Ukraine and people of other nationalities coming from Ukraine.
- Austria: Inclusion of Ukrainian refugees in largest Austrian social health insurance. Displaced people are automatically assigned an insurance number and are registered for health insurance with the largest Austrian social health insurance provider. Refugees can access medical services to the same standards as all other insured people with the social health insurance (which is the majority, with over 80% of people living in Austria covered).

#### **Getting into education**

As of April 2022, at least 1.6 million children had fled the war in Ukraine. Everal Member States chose to integrate Ukrainian children into their national education system, in accordance with Article 14 of the Temporary Protection Directive, to ensure that they receive primary and secondary education. Countries often provide language-support programmes or adapt their classes so they are taught in English, as Ukrainian pupils start to learn English in the third grade.

- Poland: Access to public childcare and education for Ukrainian refugees. All children who are not Polish citizens are granted access to education and care in public kindergartens under the same conditions as Polish citizens.
- Finland: Higher education opportunities for Ukrainians fleeing the war. Those eligible for temporary protection and who had a place in an institution of higher education in their home country have a right to study in a Finnish institution of higher education. Those who were not enrolled in education in their home country are also eligible to participate in non-degree education and open higher education courses free of charge. The funding is aimed at providing education for 2,000 to 4,000 Ukrainian students as well as funding advisory services for them.

<sup>4</sup> UNHCR (2022), Ukraine emergency: Children fleeing Ukraine – The advocacy agenda for action.

- Luxembourg: Reception of pupils from Ukraine: One stop shop for families. Schooling for Ukrainian refugee children and young people is mainly organised by six international state schools. These schools run English language reception classes specifically for Ukrainian pupils, who learn English from the third grade. In a second phase, when the children are ready, they can join a regular international class. Depending on the age of the pupils and as their learning progresses, a second language will be added, either German or French. In exceptional cases, pupils whose level allows it are able to join a regular international class directly. For this purpose, additional places have been created in existing classes in international schools.
- Estonia: Financing the education costs of Ukrainian war refugees. Schools receive between €353 and €506 per Ukrainian student depending on the level of education. The support can be used for establishing additional study places and hiring teachers for this or buying teaching aids, technology, etc.; classes to enable the acquisition of the Estonian language at the basic level; educational support services (interpreters, speech therapists, psychologists, etc.); catering; provision of hobby activities and/or hobby education; youth work; and educational support services (e.g. student transport).

#### Conclusion

The social aspects of energy policy are critical to meeting the EU climate targets and addressing the impact of Russia's war against Ukraine. Prevention of energy poverty and developing solutions to this end, including the sharing of EU best practices, will be

important for the EU to face the new challenges of energy price hikes and cost-of-living increases across countries that have already been struggling to recover from the COVID-19 crisis. Europe is once again in emergency mode, and Eurofound's research findings demonstrate that governments have again stepped up their efforts to implement policies that help to mitigate the socioeconomic effects of the current crisis.

At the same time, about two-thirds of the measures introduced by Member States to mitigate rising inflation are not targeted at particular groups. While this is understandable in the short term, maintaining these types of measures over time requires an extraordinary fiscal effort and may have pro-inflationary effects.

The funds for these measures stem partially from increases in tax revenues due to inflation; and these anti-inflationary support packages will lead to new lending. It will be important for governments to bear in mind the sustainability of their funds over the medium and longer terms, and to use available resources in the most efficient way, to help fulfil social and environmental targets. Investments in green technologies and energy-saving measures (such as thermal insulation or energy-efficient household appliances) will save households more in the longer run than temporary financial contributions to energy bills. There is also a risk that the crisis will have an uneven impact across different groups of the population as well across different Member States. Defining the most vulnerable groups and targeting the measures will be critical. It will be important that actions and measures are designed to prevent an increase in economic and social inequalities among population groups or create divergence among Member States.

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The EU Presidency of Czechia organised a high-level conference in October 2022 on 'Tackling energy poverty: EU approach & sharing best practices'. The event aimed to bring different actors together in order to strengthen the dialogue on possible solutions on how to further tackle energy poverty in the EU. This background paper, prepared at the request of the Czech Presidency, aims to contribute to the debate.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency established in 1975. Its role is to provide knowledge in the area of social, employment and work-related policies according to Regulation (EU) 2019/127.