

# END

# POVERTY



hope, solution, welfare, good quality jobs, progress, decent housing, cares, welfare, employment, decent salary, child allowance, universal health care, education, hope, solution, welfare, good q

# in EUROPE

Our solutions to make it happen







Researched and written under contract for Caritas Europa by Jose Manuel Fresno, Cornelia Rauchberger, Alia Chahin and Skye Bain from FRESNO, The Right Link.

Caritas Europa reserves the right to not be held responsible for the accuracy and completeness of the information provided in this publication. Liability claims regarding damage caused by the use of any information provided, including any information which is incomplete or incorrect, will therefore be rejected.

Contributions to this report were made by :

Caritas Austria  
Alexander Machatschke

Caritas Belgium  
Thijs Smeyers

Caritas Bulgaria  
Rosica Nikolova

Caritas Cyprus  
Antoninos Hanadjias

Caritas Czech Republic  
Lucie Benešová

Caritas Germany  
Verena Liessem

Caritas Greece  
Evelyn Karastamati

Caritas Spain  
Francisco Lorenzo

Caritas Finland  
Larissa Franz-Koivisto

Caritas France  
Lola Schulmann

Caritas Italy  
Walter Nanni

Caritas Luxembourg  
Robert Urbé

Caritas Latvia  
Anna Eižvērtiņa

Caritas Malta  
Maria Adele Farruggia

Caritas Netherlands  
Marianne Van Dockum

Caritas Portugal  
Francisco Vaz

Caritas Romania  
Maria Crangasu

Caritas Slovenia  
Jana Lampe

Caritas Slovakia  
Juraj Barat

Caritas UK  
Rosemary Keenan

Caritas Bosnia-Herzegovina  
Miroslav Valenta

Social Justice Ireland  
Michelle Murphy

Copy edited by Peter Verhaeghe and Shannon Pfohman.

Published by Caritas Europa in Brussels in April 2016  
Rue de la Charité 43, 1210 Brussels, Belgium

This publication has received financial support from the European Union Programme for Employment and Social Innovation "EaSI" (2014-2020). For further information please consult: <http://ec.europa.eu/social/easi>

*The information contained in this publication does not necessarily reflect the official position of the European Commission.*



# Foreword

In the wealthy European Union too many people suffer poverty and inequalities are on the rise.

Since the start of the financial crisis in 2008 and the adoption of the Europe 2020 Strategy by the (then) 27 Member States, Caritas in Europe has been increasingly raising its voice to denounce a structural worsening of social systems offering protection and ways of integration into society and labour market to the people at risk of poverty. With concern we observe the progressive paradigm shift in Europe, where a balanced approach between wealth and investment in people – welfare – is being given up in favour of an exclusive focus on public budgetary stability (austerity) and growth. The negative impact on individuals and social cohesion is already huge. We call for seeing the link between economic decisions and people and we urge to put people first and the economy and economic policies at the service of the people.

While designed to perform at their best in times of crisis, social protection systems have been greatly affected by austerity policies, with increasing levels of unemployment, poverty and social exclusion. Inequalities stand at an unprecedented level. About 123 million people are experiencing poverty today in Europe, and the gap between the rich and poor has widened, as disposable income is unevenly distributed.<sup>1</sup> According to a World Bank report, recovery is gaining strength because it is fuelled by consumption, especially household consumption. But never before has the consumption of luxury goods been so high.<sup>2</sup>

According to a recently published ILO study, 27 EU Member States took over 500 labour market reform measures between 2008 and 2013. Hardly any of them actually resulted in more jobs and in 56% of the measures, the employee was worse off. And even if unemployment is declining, it doesn't mean that more people are better off now. Unemployment rates are reaching pre-crisis levels in some countries and in-work poverty is increasing.

Yet even before the crisis, 120 million people were living in poverty, indicating that social protection systems were not performing adequately then either. Nevertheless, the crisis has relaunched the debate about the organisation of solidarity in society. This European report aims to contribute to this debate, addressing fundamental principles in regard to safeguarding the inalienable human dignity of all members of society. This should not be a budgetary discussion; it is a political debate requiring political courage and visionary leadership.

Caritas believes that adequate policy decisions and measures taken now can lead to a considerable reduction in extreme poverty and increasing inequalities, necessary for addressing the concerns of the people presented in this report. This, in turn, will contribute to economic growth, social cohesion and more well-being in Europe. I invite you to consider our recommendations for action and to contribute to their achievement, as policy maker, decision maker, or activist. It's time now to end poverty and reduce inequalities!

This report, based on evidence collected by Caritas organisations across Europe,<sup>3</sup> identifies concrete causes of poverty, inequality, and exclusion rampant in European societies and formulates recommendations to address them. This report is within the *Caritas Cares Series*,<sup>4</sup> and presents the main problems facing groups of people at risk of poverty and social exclusion, indicating what the most urgent political action required of policy makers is (chapter 1). It highlights a set of fundamental rights that people experiencing poverty and social exclusion are least able to access (chapter 2). Chapter 3 applies Caritas' grassroots experiences to the assessment of current policy tools that may have the potential to reduce poverty and social exclusion, while chapter 4 draws important conclusions, forming the basis for Caritas Europa's Policy Recommendations.

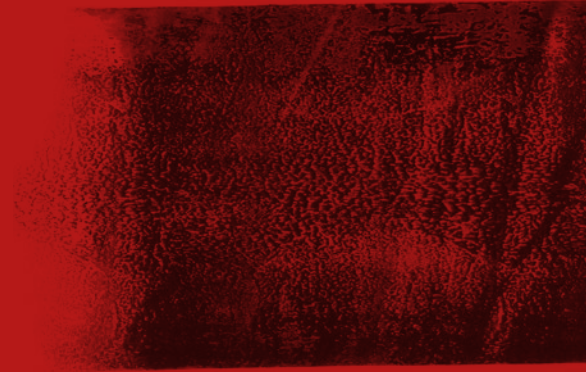
Special thanks go to the authors, Jose Manuel Fresno, Cornelia Rauchberger, Alia Chahin and Skye Bain from FRESNO, The Right Link, who conducted thorough research, prepared the country reports, and drafted this European overview, and our team of Caritas' experts and staff members, who worked on this publication and without whom it would not have been possible to produce.



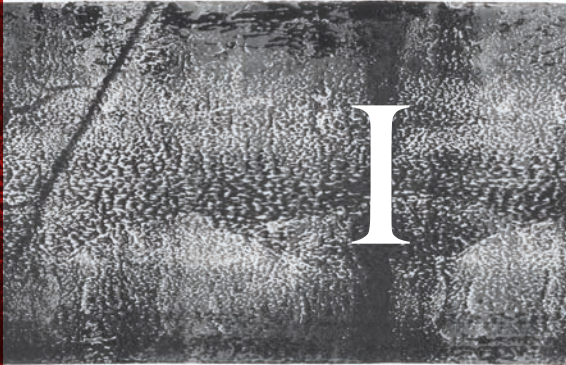
Jorge Nuño Mayer  
Secretary General

# Table of Contents

<b>I</b>	The groups at risk of poverty and social exclusion requiring most urgent political action in Europe	<b>5</b>
	I.1 Long-term unemployed	6
	I.2 Working poor	8
	I.3 Single parents	10
	I.4 Children	12
	I.5 Migrants and refugees	14
<b>II</b>	People at risk of poverty and social exclusion have limited access to rights	<b>17</b>
	II.1 Right to housing	18
	II.2 Right to healthcare	19
	II.3 Right to work	20
<b>III</b>	How effective are current policies to reduce poverty and social exclusion in Europe?	<b>23</b>
	III.1 Active inclusion	24
	• Pillar 1: Adequate income support	24
	• Pillar 2: Inclusive labour markets	25
	• Pillar 3: Access to quality services	25
	III.2 Investing in children	26
	• Pillar 1: Access to adequate resources	26
	• Pillar 2: Access to quality services	26
	• Pillar 3: Children's right to participate	26
	III.3 The effectiveness of national policies	27
	III.4 Reforms to social protection systems	27
<b>IV</b>	Conclusions & Recommendations	<b>29</b>
	IV.1 Conclusions	30
	IV.2 Recommendations	32
	Annex 1: Recent significant changes to family benefits (family/child/birth/child care/tax credits and tax breaks)	34
	Annex 2: List of acronyms	36
	References	37







## The groups at risk of poverty and social exclusion requiring most urgent political action in Europe

*Caritas Europa identifies the following groups at risk of poverty and social exclusion as the ones requiring political action most urgently, due to the most worrying problems associated with poverty and social exclusion.*

# Long-term unemployed

*“I used to be a construction worker, but I lost my job when the company went bankrupt. My wife has a mental illness and often needs psychiatric support. Long-term unemployment and lack of support caused me distress and, unfortunately, I started having drinking problems. I have three children who attend school but I cannot give them the support they require to perform at school. I wish I had never lost my job or had more support to get back on track”.*

## Caritas Slovenia beneficiary

*A single mother with three children, one boy (9 years old) and two twin girls (3 years old) is long-term unemployed and struggling with €400 per month from social benefits like the minimum income scheme (RSI – Rendimento Social de Inserção) and family allowances. She does not have any support from other family members nor is she in a position to use child care facilities due to them being either unavailable or too expensive, and consequently, she has to take care of the three children full time. From this amount she needs to cover education, health, clothing and housing expenses that include rent, electricity, water and gas. She spends €225 per month only on housing costs and there is not much money left to buy food and medicines for her and for her three children. She is supported by Caritas with some food products and financial support for certain expenses. At the beginning of the school period, Caritas provided school material but appropriate school books, are not always available. She is registered in the National Employment Service, but she simply cannot find a job opportunity.*

## Cáritas Diocesana de Santarém, Portugal

© Photo 1: Marcin Mazur and Jasmine Sandison, Caritas Anchor House, Catholic Social Action Network (CSAN) Caritas England and Wales

© Photo 2: Andre Zelck, Caritas Germany

**L**ong-term unemployed are among the groups at highest risk of poverty and social exclusion in their respective countries. As the International Labour Organisation (ILO)’s flagship publication “World Employment & Social Outlook Trends 2015” recently reported, the persistence of weak economic and labour market conditions has caused an unprecedented increase in the duration of unemployment.<sup>5</sup> This is particularly evident in Europe. Most recent figures show that in the second quarter of 2015, long-term unemployment as a percentage of total unemployment in the EU-28 was at 49.4%,<sup>6</sup> up from 38.7% in the same quarter of 2008.<sup>7</sup> This means that almost every second unemployed person has been in this situation for more than 12 months. The situation is even worse in countries like EL (73.1%), followed by SI (68.4%) and BG (63.1%). In contrast, SE was the only EU country where long-term unemployment as a share of unemployment was less than 20%.

Particular groups are at a higher risk of experiencing poverty and social exclusion due to their long-term unemployment situation. These entail certain age groups, such as **older workers** (IE, IT, LV) and people under 25 (IE). Additionally, the population in certain regions of a country (LV, IE) are more affected than in others. Caritas is traditionally a witness of the poverty risk of families whose long-term unemployment situation can be severely aggravated by health problems or **single-parenthood**.







In the above-mentioned report,<sup>8</sup> the ILO warned that an increasing share of long-term unemployed people has a devastating effect on the erosion of skills as well as on rising social exclusion, which in turn, further reduces the likelihood of the long-term unemployed re-entering the labour market. While this trend is currently observed in Europe, the organisation is further alarmed about the increase in the average duration of long-term unemployment spells, which has led to the fact that a large share of the long-term unemployed is no longer covered by any kind of income support or social protection. This has contributed in recent years to the observed rise in poverty and vulnerability across Europe.<sup>9</sup> In a number of countries undergoing strict fiscal consolidation, this has been exacerbated by significant cuts to social spending, which has constrained the social protection system coverage.

As a result, 24.4% of the EU Member States' population was at risk of poverty and social exclusion in 2014.<sup>10</sup> Figures are even more dramatic among the unemployed people: the risk of poverty was 47.4% among this group.<sup>11</sup>

A recent cross-national study on integrated support for long-term unemployed persons,<sup>12</sup> conducted by the European Social Policy Network, found that many EU Member States do not provide adequate responses to the scale of the problem. The research further highlighted that the range and extent of labour market supply-side policies are generally too limited and too narrowly focused. Also, there is often insufficient focus on the demand side and on creating enough sustainable and good quality jobs that should be accessible to long-term unemployed people.

# Working poor

*Single parents have the highest at risk-of-poverty rate in Luxembourg, which reached 46.1% in 2013.<sup>13</sup> This is mainly caused by the fact that they often are not able to access or maintain a full-time job and their minimum income is insufficient.<sup>14</sup>*

## Caritas Luxembourg

*The problem of in-work poverty is extremely acute. [...] In many cases, the wages dropped by 50% or more between 2010 and 2014. The minimum wage, especially for young people under the age of 25, has been reduced to a clearly undignified level. The sectoral collective agreements, which included favourable regulations on payment, have been abolished.*

## Caritas Hellas (Greece)

*The minimum wage represents 40% of the median income in the Czech Republic – this represents the lowest value in the EU.<sup>15</sup> [...] According to the Act on Assistance in Material Need of 2006,<sup>16</sup> the State has to raise the minimum wage, depending on the amount of growth in the consumer basket. However, this has not happened in reality and the in-work at-risk-of-poverty rate in the Czech Republic has increased from 3.6% in 2008 to 4% in 2013.<sup>17</sup>*

## Caritas Czech Republic

*An employed couple with a three year old daughter received little more than the national minimum wage each (€505 per person). Living in a family house, they did not have to pay any rent, only daily expenses for an ordinary family, and their income was enough to have a decent life. But one day, they discovered that their daughter had a rare disease which forced them to travel long distances for treatment three times a week. This situation contributed to worsening their social and economic situation. In treatment and travel costs alone, they now spend €650 per month and do not have any public support to help them with these expenses. Their current wages do not allow them to bear their daily costs, so they had to ask Caritas to support them in physical therapy and with some expenses.*

## Cáritas Diocesana de Santarém, Caritas Portugal

© Photo 1: Richard Bouda,  
Courtesy of Caritas Czech Republic

© Photo 2: Rosemary Keenan,  
CSAN (Caritas England and Wales)

**I**n-work poverty is one of the most worrying problems related to poverty and social exclusion in their respective countries. This trend is also documented in official statistics such as Eurostat, which show increases in the in-work poverty rate since 2008 in 14 EU Member States. This reached a new EU average of 9.5% in 2014,<sup>18</sup> an increase of 0.9 percentage points compared to 2008.<sup>19</sup>

A recent set of studies,<sup>20</sup> commissioned by the European Commission, identified a number of independent factors whose interrelatedness has a direct influence on the level of in-work poverty and is strongly determined by the different national policy frameworks that directly or indirectly shape the labour market in each country. These include:

- Low wages;
- Family size/household composition;
- Low work intensity;
- Individual characteristics, such as lack of qualifications, etc.;
- Institutional factors, such as lack or level of minimum wages and social protection.





Some of these factors have a direct impact on the working poor, who represent an important share of beneficiaries of many Caritas organisations across Europe. In this context, it is important to stress the aggravated effect on in-work poverty caused by a combination of these and additional factors.

As mentioned above, it is essential to understand that the degree of combination of the different variables determines their impact on the poverty situation of a working person and the household in which he or she lives. For instance, as a recent study,<sup>21</sup> comparing Organisation for Economic Co-operation and Development (OECD) and EU-Statistics on Income and Living Conditions (SILC) data shows that the risk

of a low-paid employee experiencing poverty depends on the extent to which the household relies on his or her earnings. At the same time, this risk is influenced by whether this household is sufficiently covered by social protection systems, including child care benefits.

One of the main findings from the above-mentioned study highlights the crucial influence of the earlier mentioned factors on in-work poverty. Although single parents (especially single mothers) are overrepresented, the majority of the working poor are couples in one breadwinner (mostly male) households with dependent children.<sup>22</sup>



# Single parents

*Single parents face barriers in terms of re-joining the labour market, very high childcare costs, cuts to funding for public services and lack of social infrastructure to support early years care and after school care. The cost of childcare as a percentage of wages in Ireland is higher than in any other EU country.<sup>23</sup> [...] Cuts to funding for public services, social infrastructure and child support payments have pushed single parents further into poverty. As high users of public services, they are disproportionately impacted by cuts to these services.<sup>24</sup>*

## Social Justice Ireland

*In general, family policies in Italy are weak and less resourced compared to other EU countries: there are no targeted or specific policies for single parents or adequate family-friendly fiscal frameworks or emergency measures that tackle sudden loss of work, etc. According to family organisations and associations' network, the new Isee (a tool for measuring the level of economic participation in public services) does not take into account the specific needs of single parent families.<sup>25</sup>*

## Caritas Italiana

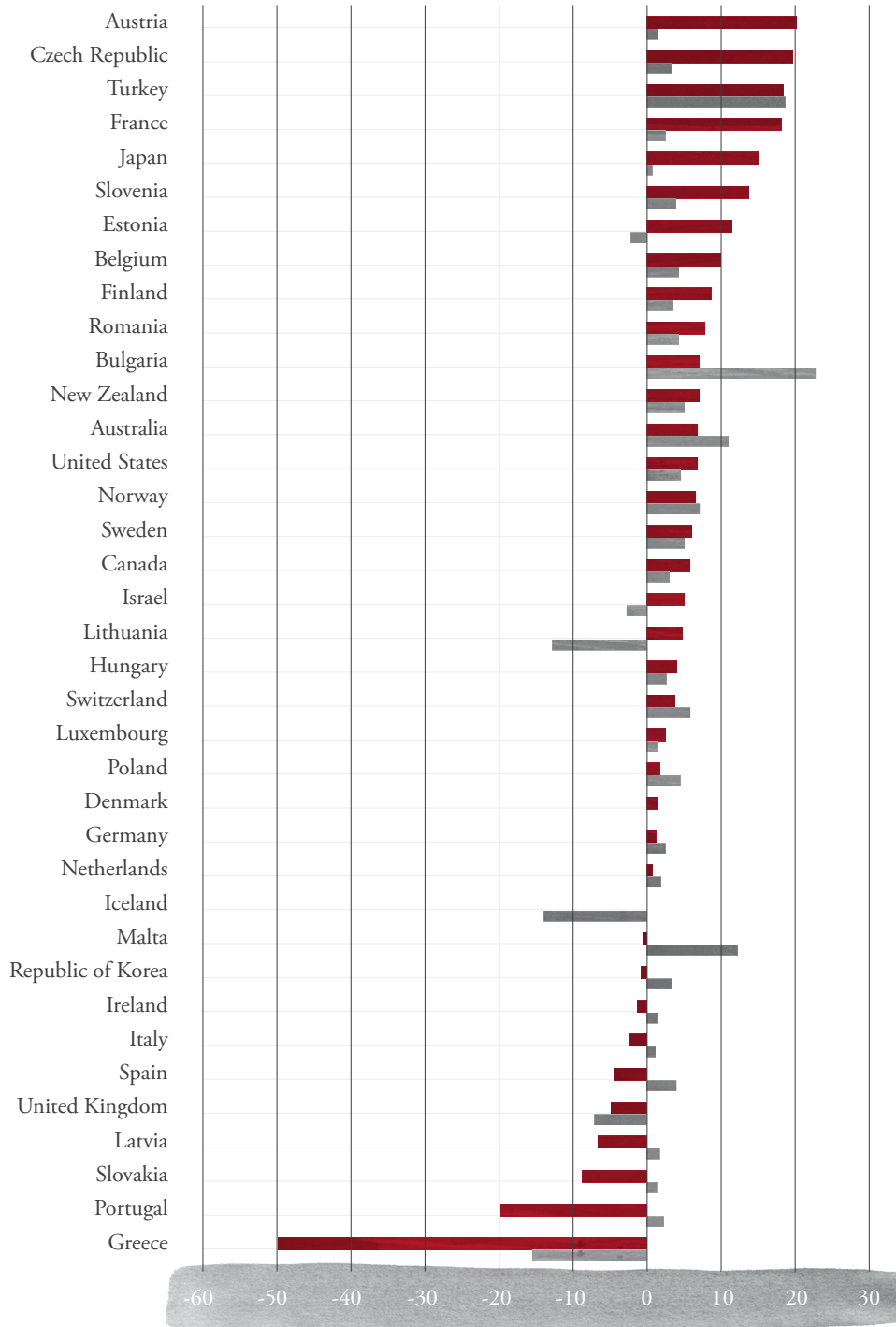
**S**ingle parents are also a group at risk of poverty and social exclusion that requires urgent political action.

Many studies have been published assessing the impacts of the financial crisis. Among these, many indicate that single parent families in the analysed countries have been hardest hit throughout the crisis period.<sup>26</sup> UNICEF produced a study<sup>27</sup> that looked into the changes in disposable incomes of low-wage households with children since 2008, with a particular focus on family-related benefits and single parent households.

The study found that family benefits have been particularly hard hit by the crisis, as their real value declined for single parent households (with two school-age children) earning 20% of the average wage in 20 out of the 37 analysed countries. Nevertheless, in nine countries, increases in housing benefits, in-work benefits or social assistance made up for this decrease, at least partially.<sup>28</sup>

In order to assess the actual impact of the crisis on real disposable incomes, the study further incorporated the changes in the real value of taxes and social transfers into its evaluation and found that there were substantial discrepancies between the growth rate of earnings and that of net incomes for single parent households in the analysed countries. In countries like IE, IT, LV, MT, PT, SI and ES, real disposable income declined or stagnated at the same time as earnings increased. **The study therefore concluded that tax and benefit policies increased poverty risks, especially for single parents and their children in these countries.**

**Figure: Single parent with two children, earning 20% of the average wage: real income growth (2008 prices) between 2008 and 2012 (%)<sup>29</sup>**



Source: OECD Tax Benefit Model: [www.oecd.org/els/social/workincentives](http://www.oecd.org/els/social/workincentives)

*Results obtained from the OECD tax-benefit models, as well as any errors in their use and interpretations, are the sole responsibility of the user, not the OECD.*

*Results for 2011 used for Germany.*



# Children

*Almost one third of children in Romania currently live in persistent poverty. The risk of being exposed to poverty increased by almost three percentage points among children between 2008 and 2013 (from 28.6% in 2010 to 31.2% in 2013<sup>30</sup>) due to a reduction in budget allocation on child benefits and income support for families, a reduction of preventive services, and of the coverage of public-funded services. The risk of poverty for other groups of the population increased by only one percentage point for the same period. The combination of unemployment rates and a rise in costs of housing, health care and education is having a strong impact on child poverty, which reached 50% in 2012 in rural areas.<sup>31</sup>*

## Caritas Romania

*After paying housing costs, 27% (or 3.7 million) of children in the UK are living in relative poverty and 31% (or 4.1 million) of children in the UK are living in absolute poverty.<sup>32</sup> [...] 31% of the disposable income of an average family with children is presently taken up by childcare costs; at the current rate of increase, this will rise to 40% by 2024.<sup>33</sup>*

## Caritas Social Action Network (England and Wales)

*The risk of poverty is higher for families with children, mostly for large families (41.2%) and for single parents (31%).<sup>34</sup> [...] Between 2009 and 2012, 546,354 children lost their child benefits (i.e. “abono de familia”). Due to changes in law on the thresholds, access to this provision became narrower and the amounts per child decreased. In 2009, the average child benefits were already lower than the OECD average and between 2010 and 2013 the social and financial support of the State to families was further reduced, accompanied by a tax hike.<sup>35</sup> In 2012, 24% of children in Portugal lived in families with material deprivation, such as the inability/difficulties to pay rent, to repay a loan or to have meals and deal with unexpected expenses.<sup>36</sup>*

## Caritas Portugal

© Photo 1: Rosemary Keenan, CSAN (Caritas England and Wales)

© Photo 2: Andre Zelck, Caritas Germany

Through its activities with children in poor and socially excluded families, Caritas identifies **children** as another group in need of urgent action to tackle their and their families' vulnerable situation. Children are currently at a higher risk of experiencing poverty and social exclusion in Europe if they:

- live in a low-income, single-parent household;
- live in a household whose income depends on the earnings of one breadwinner (with female breadwinners largely earning less than males);
- live in a household whose real disposable income has decreased due to the long-term unemployment of a parent; or
- are migrants, asylum seekers or refugees.<sup>37</sup>





One important factor that influences this risk for children in all of the above-mentioned circumstances is the ability to access adequate child or family benefits and/or childcare facilities. Access to these benefits and services is generally determined by their mere availability (e.g. funding, infrastructure, transport) and the socio-political structures (e.g. legislation, awareness, uptake and acceptance) in place.

Among children, **migrant and refugee children** compose a group at particularly high risk of experiencing poverty and social exclusion, including multiple rights violations. A major spike in the number of these children during 2015 has been reported by several aid agencies<sup>38</sup> across Europe. This raises **concerns about the effectiveness and adequacy of national child protection systems.**<sup>39</sup>

In view of the ongoing refugee and migrant crisis in Europe, UNICEF<sup>40</sup> has recently identified five groups of children who are most vulnerable to exposure to multiple child rights violations: 1) **babies and small children**; 2) **children with disabilities and special needs**; 3) **lost children**; 4) **children left behind**; and 5) **unaccompanied adolescents on the move.**

# Migrants and refugees

*Asylum seekers are totally excluded from the labour market, as they do not have the right to work. The numbers of migrants assisted by Secours Catholique has increased by 14 percentage points between 2002 and 2013, from 20% to 34%. The numbers of irregular migrants and persons waiting for their status has also increased: the number of irregular migrants assisted by Secours Catholique rose from 10% in 2011 to 15% in 2013 and the number of migrants waiting for their status increased from 39% in 2011 to 42% in 2013.*

## Secours Catholique (France)

*There are no integration programmes [for migrants, asylum seekers or refugees] that provide Bulgarian language courses or mediation for finding a job, housing, or social mediation. Healthcare services are provided only for approximately three months for newly recognised refugees and unaccompanied refugee children.*

## Caritas Bulgaria

*"I went to the Labour Office to seek a job but the usual questions started: Why was I in Cyprus and why would I not go back to my country? During this encounter, the labour officer covered her face, as if I was carrying a contagious disease and she was to be infected. She would not touch my official documents and asked me to hold them away from her. I consider myself to dress adequately and am clean. This made me feel humiliated. I was powerless to complain or go back to my home country".*

Cameroonian asylum seeker,  
Caritas Cyprus beneficiary

---

© Photo: Elodie Pierrot,  
Secours Catholique - Caritas France

Several Caritas organisations across Europe are currently engaged in providing different types of assistance to the unprecedented number of migrants and refugees arriving in Europe. They provide services that range from emergency aid and humanitarian assistance in recipient or transit countries to legal advice and integration programmes in the receiving countries.

By September 2015, Caritas organisations had been attending to more than 190,000 migrants and refugees along the Balkan route that year, and the numbers were expected to increase by the end of the year. The organisations attending these people highlight the main challenges migrants in Europe are facing and provide important characteristics describing the groups among the arriving migrants who are in need of immediate and longer-term assistance:

- an **increased number of women and families with children** are among those in search of protection;
- the newly arrived suffer from **poor health conditions**, arriving tired, traumatised, hungry and dehydrated;
- they face **difficulties accessing services** and lack toilets, water, food and accommodation;
- the **lack of registration services** has caused overwhelmed reception centres resulting in long waiting times, worsened by a **lack of interpreters, social workers and legal advice**. NGOs, charitable organisations and volunteers provide vital assistance, but often they do not have the capacity to provide all the assistance needed;
- most people **miss loved ones and are desperate to stay in contact with their relatives** in the country of origin;
- **many suffer from ill-treatment, inhumane conditions relative to hotspots** (e.g. Greece, Italy) and **detention** in transit countries (e.g. Balkans, Hungary);
- **many face deportation and "border rejections"**, which have been reported from countries of entry (e.g. Spain); tightened security measures (e.g. fences, more border guards) **block those arriving at borders** and force them to stay in peripheral areas (e.g. EU eastern borders, Morocco-Spain border);
- Serbia, Macedonia (FYROM), Hungary, Greece, Italy, Romania, Bulgaria and other countries became **transit countries** as many journeyed on to Germany, Austria Sweden, **i.e. countries perceived to be more welcoming**.





The above-described observations highlight some of the main challenges faced by the vast majority of newly arriving migrants to Europe. The challenges faced by migrants and refugees already residing in Europe are especially exacerbated by labour market legislation and restrictive attitudes that hamper them from entering the labour market at an early stage.

The Council of Europe (CoE) has highlighted the **right to work** as one of the crucial issues determining the fulfilment of several fundamental and human rights. In its Parliamentary Assembly of March 2014, the CoE<sup>41</sup> warned that although it is common practice that refugees have the right to work in Europe, **a significant employment gap between refugees and nationals** nevertheless remains in most countries. Moreover, unlike refugees, asylum seekers are largely not allowed to work upon arrival in a country of destination, but have to wait for the final decision on their application or a set time period to elapse before being permitted to

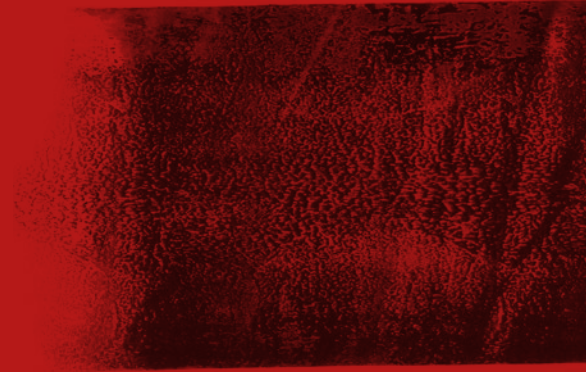
access the labour market. At the same time, the lack of labour market integration of refugees and asylum seekers may force them to accept employment in unregulated, dangerous, degrading and exploitative conditions. This in turn can expose them to other risks, including that of sexual exploitation and human trafficking, commonly targeting women and girls – at no fault of their own.

Limiting asylum seekers' quick access to the labour market can also be costly for the receiving societies, not only because it leaves a considerable amount of human potential/resources untapped, but because of the obligation of the state to provide benefits and support in return.

Another problem, indicated by the CoE, is the transition from being an asylum seeker to becoming a recognised refugee. During this time the majority of asylum seekers are unable to **access language classes** or other educational or training courses. They are **unable to take up any declared work** and often **live in isolated and poor housing**. This situation can last many months, alluding to the reality of many asylum seekers consequently being unprepared to find employment once they receive refugee status or subsidiary protection.

An earlier study conducted by the European Centre for Social Welfare Policy and Research<sup>42</sup> on access to health care confirmed that the health status of large immigrant populations is poorer than that of nationals in several EU Member States. The study analysed the health situation of migrants, refugees and asylum seekers and found that health problems often overlap with deprivation and poor living conditions, highlighting the **relationship between poverty, poor health and lack of access to health care**. In the case of asylum seekers and undocumented migrants, the research found that health problems can often be worse due to physical after-effects of war and torture, not to mention the exhausting journeys many of them took to reach Europe. Depending on their reception and living conditions upon arrival, environments may be rife for the spread of infectious diseases (e.g. hepatitis, TB, measles, rubella<sup>43</sup>) and malnutrition.

The CoE<sup>44</sup> also highlights problems that asylum seekers, refugees and migrants face – in particular migrants in an irregular situation – when it comes to accessing healthcare, as **national health systems often discriminate** against them in spite of several international treaties and commitments<sup>45</sup> protecting their rights.







## II

People at risk of poverty and social exclusion have limited access to rights

*Caritas Europa recognises the rights to housing, to healthcare and to work, as those rights to which the affected groups (long-term unemployed people, working poor, single parents, children and migrants and refugees) have most limited access.*

# Right to housing

*When my children are not there, I don't heat my apartment. For the food, when they are not here, I eat less. I don't want them to feel that I don't have money. I tighten my belts. The hardest part is that I cannot give them what I would like. I'm afraid to appear like a bad dad who doesn't please his children, and it's hurting a lot. I think men are too proud and ashamed to seek help.*

Fabrice, single father of three children in shared custody with €1100 per month (Secours Catholique beneficiary, France)

*Lewis (75) has lived alone at his current address for 15 years. He is a widower with two adult children who live outside of Dublin. Due to rising rents he is no longer able to remain at his current address. He has been on the housing waiting list since 2009 and has been refused rent allowance. He worked as a taxi driver until 2012 when illness stopped him from driving. He wants to stay in his home but can no longer manage to on his pension. "I love where I live but I just can't afford to live here". Worry over his living situation has put a strain on his mental health and he is in dire need of somewhere to live.*

Testimony provided by ALONE, an organisational member of Social Justice Ireland.

*There is a problem of access to housing in some regions of Germany. These are regions which have an influx of population and where there is an excessive demand for flats. Examples are Hamburg, Munich, Stuttgart and Frankfurt and the regions around these cities, but also smaller cities which, for example, have a university like Freiburg. The trend to smaller household sizes also strengthens the demand because this leads to an increasing number of households, which consequently leads to increasing rents. Moreover, there are only a small number of new constructions in the lower price classes.<sup>46</sup> Also, the availability of social housing has decreased due to expired commitments and fewer new constructions. This has led to a deficit in affordable housing in these regions.<sup>47</sup> People in households with low income experience difficulties to find affordable flats.*

German Caritas Association

People at risk of poverty and social exclusion have limited access to the right to housing as an entitlement. The main reason for limited access is attributed to the un-affordability of decent housing. **Rising rents** (due to higher demand for or lack of housing), **loss of a (stable) income**, **stricter requirements** (tied to the employment or financial situation of the tenant) or **over-indebtedness** (often leading to evictions) have created a **vicious circle for many poor people** to access housing. This has also caused many people to fall into poverty, as their share of expenses on housing has increased. Furthermore, people suffering from health problems or people who are not legally residing are at an even higher risk of being excluded when it comes to housing access.

The interrelation between increasing housing costs and not being able to afford decent housing is a recent trend and a source of major concern in 11 countries (AT, BE, CZ, DE, EL, FI, FR, IE, IT, LU, UK). Increased housing costs, coupled with lower wages, greater unemployment, and social protection cuts contributes to increased homelessness. The exacerbated situation of poverty and social exclusion for those affected typically worsens their later chances to regain their access to housing. Caritas has observed a dramatic increase in homeless people in BE, CZ, EL and FI.

These observations are in line with a recent study conducted on the state of housing in the EU,<sup>48</sup> which finds that the people's salaries and the housing market remain unstable. This is related to two very alarming issues:

- there are more people without a home in 2015 in Europe than six years ago;
- there are not enough affordable homes available in most European countries to meet the increasing demand.

Furthermore, the study concludes that there is a "housing trap" in many EU countries, which has made access to housing more difficult for many people, since:

- the private rental sector has become too expensive;
- home ownership is not an option due to the even higher cost;
- social housing provision is insufficient, with growing waiting lists in a number of countries, including IT, UK, FR and IE.

This culminates into the grim reality that poor people, often families, face daily, as they remain "trapped" in inadequate housing or in rented property, although they would prefer to be homeowners, as a consequence of inadequate, unaffordable housing, and/or insufficient provision.

# Right to healthcare

*“I am a widow and I only receive a small pension which just about covers my basic needs but I am unable to pay for other key needs, such as more medicine, support, helpers, cleaners, maintenance and personal care”.*

## Caritas Malta beneficiary

*Lack of sufficient income to pay for health insurance, housing, education or training is one of major problems faced by people at risk of poverty and social exclusion in their access to services. Often, complicated administration rules or long waiting times continue to hinder many people from accessing services.*

## Cordaid (Caritas Netherlands)

*The functioning of the healthcare system stands out as one of the major problems in the Bulgarian welfare system, which operates through contributions, making it dependent on the level of employment and income. This system is not functioning because the high level of unemployment has dramatically reduced the number of people who can afford to pay contributions, even if the amount of a contribution itself is small; this generates poverty (worsening health statuses and increasing the number of those needing costly treatments). According to Eurostat, all six Bulgarian NUTS<sup>49</sup> level 2 regions were present among the seven regions in the EU with the highest crude death rates from diseases of the circulatory system.<sup>50</sup>*

## Caritas Bulgaria

*Mrs M. is a 55 year-old mother from Poland. Four years ago, she was diagnosed with mobility difficulties in one leg which, at first, troubled her when moving, but later led to her suffering from strong pains that did not allow her to move and therefore, to work. The doctors said that only an operation could relieve her, but there was a waiting list of 6 months in public hospitals, whereas an operation in private clinics would require a large amount of money that she, herself, could not afford: due to the low amount of unemployment benefits she was receiving. Due to her condition, she asked her parish for help and the volunteers of Caritas Athens took immediate action; within a few days, the medical operation took place. Mrs M. is grateful to Caritas because, thanks to this help, she can now stand on her feet, look for a job and maintain her family, without being obliged to depend on the help of friends and organisations.*

## Caritas Hellas beneficiary (Greece)

Through its actions with the poor and excluded across Europe, Caritas is aware that **people at risk of poverty and social exclusion have limited access to the right to health care entitlements**. This confirms a trend reflected in the latest Eurostat data, which shows that “self-reported unmet needs for medical examination” have been on the rise across Europe and especially among the poorest people<sup>51</sup> whose unmet healthcare needs affected more than 8% of this income group,<sup>52</sup> as compared to 3.9% of groups with higher incomes.<sup>53</sup> However, these percentages vary greatly between different countries and range from 0.1% for lower income groups in SI to more than 40% in LV.<sup>54</sup>

When splitting up the same indicator for lower income groups by reason why people experiencing poverty and social exclusion are not able to access health care services, the official statistics confirm Caritas’ observations:

- these services are too expensive (e.g. user fees, insufficient income);
- these services are too far away to reach/travel to (e.g. lack of transport, infrastructure, transport cost compensation); and/or
- there are long waiting lists (e.g. lack of or insufficient services, services lack capacities/staff).



# Right to work

*The problems I see is in the attitude of employers, i.e. moonlighting jobs, employers prefer contracts for services instead of regular employment contracts. They frequently offer no benefits or care for employees.*

Response of a Caritas Czech Republic social worker to a survey conducted for this report

*The UK minimum wage was increased to GBP6.70/hour (about EUR9) in October 2015; however, this still falls far short of the independently set UK living wage of GBP7.85/hour (about EUR10,70) and the London living wage of GBP9,15/hour (EUR12,50). The number of self-employed people has grown by 1.5 million since 2008, and is now higher than at any other point over the past 40 years. At the same time, the average income revenue for the self-employed has fallen by 22% since 2008/9.*

Caritas Social Action Network (England and Wales)

The right to work is an entitlement to which people at risk of poverty and social exclusion have limited access. There is a direct relationship between **long-term unemployment** and poverty and social exclusion. This causes a vicious circle that traps large shares of the population in poverty. This has further distanced certain populations from accessing the labour market and realising their right to work.

Furthermore, high and persistent rates of unemployment, including long-term unemployment, have a direct impact on the right to fair and just working conditions. Essentially, the right to fair and just working conditions is not being guaranteed, causing an **increase in in-work poverty**.



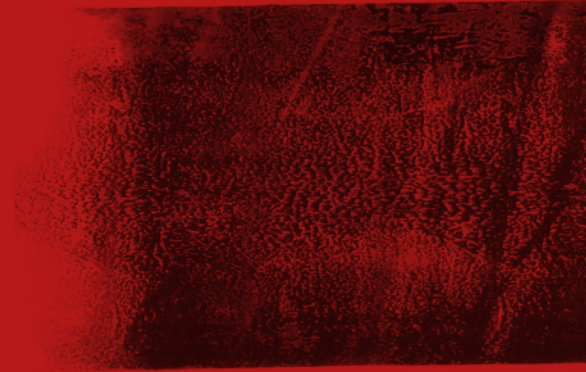
---

© Photo: Gael Kerbaol,  
Secours Catholique - Caritas France











# III

## How effective are current policies to reduce poverty and social exclusion in Europe?

*At EU level, several policy tools have the potential to address the described problems and to reduce poverty and social exclusion in Europe. This chapter evaluates the effectiveness and impact of tools and policies that Caritas organisations across Europe have identified as having an impact, such tools as the Active Inclusion Recommendation, the Investing in Children Recommendation, the effectiveness of national policies and the reform of social protection systems.*

# Active inclusion

*A 30 year old single mother, with a two-year old baby son, receives €150 of alimony per month and is entitled to €80 of minimum income scheme per month (a reduced amount due to being paid alimony). She has to pay rent as well as housing costs (gas, water and electricity) from this amount. These expenses represent €150 per month. She has to live with only €80 per month to buy food, clothes, medicines, and other living costs for her and her baby son. She asked Caritas for help with some food products because what she receives from her minimum income scheme is not enough to cover all basic living expenses. She is registered in the National Employment Service, but she cannot find a job. She attends training programmes, which allow her to have her baby in a day-care service during the training, which is paid by the National Employment Service.*

## Cáritas Diocesana de Santarém, Portugal

*Mr. A is 47 years old, married with two minor children. In the past, he was working as an electrician but shortly after the beginning of the economic crisis, he became unemployed. His wife is unemployed as well, so during the first couple of years the family managed to survive thanks to the family's past savings and the financial support of relatives. Nevertheless, in 2014 all their means ran out, and then the family knocked at Caritas' door. The monthly help that they received through Caritas' programme of meeting basic food and nutrition needs, was very important, since it allowed the family to go to the supermarket and buy additional food of high nutritional value for the children (for instance, meat, milk, etc.), a basic need that the members of the family could not meet on their own.*

## Caritas Hellas, beneficiary of the project HOPE II (ELPIS II)

*"It took my family 12 months to receive welfare/ minimum income and rent support. In the interim, we had to seek support from Caritas".*

## M & E, husband and wife with five children from Syria, Caritas Cyprus beneficiary

*As a result of the budget adjustment and reduction in public expenditure between 2008 and 2014, staffing has been reduced in areas such as health and education, and charges have been increased, for example the prescription charge and school transport fees. While in other areas, services have been reduced dramatically. As a result, those who are most reliant on these services have been disproportionately impacted by the reduction in public services available to them.*

## Social Justice Ireland

Adequate income support, inclusive labour market and access to quality service are the three pillars that compose the European Commission's *Recommendation on the active inclusion of people excluded from the labour market*.<sup>55</sup> Caritas Europa considers this recommendation as an integral policy tool that would have a considerable impact on the reduction of poverty and social exclusion, if all three pillars were implemented as intended. In order to assess the limitations of its application, Caritas Europa has evaluated the status of implementation of all three active inclusion pillars in several EU Member States.

## Pillar 1:

### Adequate income support

In most EU Member States, people at risk of poverty or social exclusion have a limited easy access to minimum income schemes. The main reasons for these limitations can be summarised as follows:

- the application for minimum income schemes **requires a legal place of residency with a permanent address**, which makes the schemes inaccessible for homeless persons, asylum seekers and undocumented migrants (e.g. FI, CY);
- the **bureaucratic procedures** are too complex or the persons **lack awareness** of these schemes (often related to experiences with social exclusion), which results in a non-take-up of schemes (e.g. DE, FR, LU, SK);
- the **criteria for means-testing are inadequate**, as they do not take into account the income needed and other benefits available for a household to cover basic needs (e.g. SI).

In many EU Member States, minimum income schemes are inadequate because:

- the **amount** of minimum income, in combination with other social benefits, is **too low to cover basic needs** (e.g. AT, BG, PT); and
- the **calculation** of the amount for means-tested minimum income **does not take into account the real living costs** of households at present in a specific region (e.g. IE, NL). This is reflected by the fact that in several countries the amount of minimum income has not been adjusted to the level of inflation (e.g. consumer price indices) or the fact that living expenses vary and change between different regions in the same country (e.g. housing costs).

In view of the results of the evaluation of adequate income support in the different countries, it is not surprising that only 15% of the MOs consider that the current minimum income schemes are adequate to reduce poverty and social exclusion in their countries, whereas the rest consider them only moderately adequate (30%), inadequate (40%) or even highly inadequate (15%).

However, the situation is even worse in countries where no minimum income schemes exist, such as Greece.

## Pillar 2:

### Inclusive labour markets

The degree of inclusiveness of European labour markets varies across Europe. The main obstacles that hinder labour markets from becoming more inclusive are:

- National legislation and/or social norms and employers **discriminate against certain groups** from accessing the labour market. The most affected groups are migrants, asylum seekers and refugees (e.g. AT, FI, FR), people with disabilities (e.g. FI, IE) as well as women<sup>56</sup> and working parents (e.g. IE, MT).
- **Unemployed people** face difficulties in (re-) entering the labour market, as they often lack required skills (and are not provided training) (e.g. IE) or are forced to engage in the informal economy<sup>57</sup> due to unsanctioned employer preferences and lack of labour inspections (e.g. IT).
- High and persistent levels of unemployment in several countries have had a **severe impact on the quality of jobs**, which is reflected in low pay, inadequate minimum wages or benefits, poor

working conditions (e.g. CZ), and no access to lifelong learning. These are essential factors for preventing in-work poverty. The issue of poor quality jobs has also been highlighted by the latest OECD Employment Outlook 2015,<sup>58</sup> which criticises that too many EU leaders perceive focusing on job quality “as a drag on job creation”.<sup>59</sup> At the same time, the report demonstrates that “the best performing OECD countries in terms of employment rates are also the ones that have the highest level of job quality”.<sup>60</sup>

## Pillar 3:

### Access to quality services

Access to quality services in Europe is limited when:

- quality services are too expensive (e.g. BG, EL, IE, NL, SI, SK);
- quality services are too far to reach/travel to (e.g. BG, IT, PT, SK);
- there are long waiting lists/lack of capacity to deal with demand (e.g. NL, PT).

Most notably, the same factors revolving around access to services are mentioned for education, childcare and housing services. However, access to healthcare services is highlighted as an area of major concern. With regard to other services, complex bureaucratic procedures and a lack of a single access point (e.g. FR, IT, NL) are mentioned as a major obstacle. The requirement of a residence permit or permanent address is reported to make several services inaccessible to certain groups, such as asylum seekers or homeless people (e.g. FI, FR, CZ).

# Investing in children

Caritas Europa is a strong promotor of the European Commission's Recommendation on investing in children,<sup>61</sup> which presents a three-pillar approach to tackle child poverty:

- ensure access to adequate resources;
- access to affordable quality services; and
- children's right to participate.

This report highlights the main obstacles that still prevent “*breaking the cycle of disadvantage*”, as the measures proposed in the Recommendation intended. The ongoing challenges described in this section prove the importance of these measures and underline the severity of failures to effectively implement this Recommendation. The Committee on Employment and Social Affairs of the European Parliament's most recent report on reducing inequalities with a special focus on child poverty highlight similar issues.<sup>62</sup> Caritas Europa is meanwhile hopeful that the *Written Declaration on Investing in Children*,<sup>63</sup> signed by 428 MEPs in December 2015 and awaiting EC and Council reply on 7 March 2016, as well as the **Child Guarantee in the European Parliament resolution of 24 November 2015 on reducing inequalities with a special focus on child poverty (2014/2237(INI))**<sup>64</sup> will achieve a more concerted effort in addressing remaining deficits in the three pillars.

## Pillar 1:

### Access to adequate resources

A detailed analysis of recent changes in family benefits<sup>65</sup> indicates that some benefits have been increased or extended in 20 EU countries since 2009, which could be considered a positive improvement within the first pillar. At the same time, however, other family benefits and/or eligibility for them were reduced in 19 EU countries in the same period, reducing the overall progress towards “providing for adequate living standards through a combination of benefits” as recommended under this pillar (N.B. for a detailed overview of recent significant changes to family benefits in the EU, please see Annex 1).

With regard to the recommended measures to “support parents' participation in the labour market”, the problems of long-term unemployment, in-work

poverty and increasing poverty of single-parent households (e.g. often related to these problems but also to lack of supportive measures/benefits) represent the main challenges to guaranteeing adequate resources for children and hence, reducing and preventing child poverty. Furthermore, the limited access to childcare services not only hampers parents' labour market participation but also children's opportunities to access early childhood education. The ongoing challenges prove the importance of these recommendations.

## Pillar 2:

### Access to quality services

The three factors limiting access to quality services (i.e. too expensive, hard to reach, lack of capacity) can also be considered the main reasons for people to not be able to access early childhood education and care. Concerning the recommended improvement of responsive health systems that would address the needs of disadvantaged children, Caritas disapproves any introduction of user fees or reductions regarding qualified staff that would make healthcare services less affordable, available and/or accessible, while also deteriorating their quality. The problem of accessing affordable housing, which has led to worsening housing conditions for many households in several countries, is an alarming trend and Caritas Europa is worried about its impact, i.e. increasing the disadvantages of children.

## Pillar 3:

### Children's right to participate

Caritas MOs have long identified existing challenges related to children's right to participate. In light of the European Parliamentary elections in 2014, Caritas Europa organised workshops<sup>66</sup> with several groups of people, including children, who experienced poverty and social exclusion. The workshops focused on the right to participate in political life at all levels. The outcome highlighted the obstacles that hinder children's participation; for example, they are seen as “voiceless objects” rather than as active individuals with rights, or they are often discriminated against either by the law or by (lack of) actions. In addition, the lack of knowledge regarding political procedures, figures, institutions and the lack of easy-to-understand materials are important factors influencing the right to participate.



# The effectiveness of national policies

Caritas MOs describe why policies are either ineffective or only partially effective in reducing poverty and social exclusion. Their analysis can be grouped into the following two categories:

1. Policy measures **do not have the intended positive impact** on poverty reduction because of:
  - **limited outreach:** The policy measures are only temporary/short-term/unsustainable solutions to a problem; their coverage is too small or scale too low; they are not accessible/do not reach those they are intended for; they are insufficiently funded; they lack accompanying measures for certain vulnerable groups (e.g. BG, CY, CZ, DE, FR, IE, LU, SK); and/or
  - **inadequate implementation:** The policy measures are not implemented as planned/foreseen or are taking too long/longer than foreseen to implement (e.g. CZ, FR).
2. The reasons why policy measures have a **negative impact** on poverty reduction:
  - **lack of problem analysis:** They lack a consistent analysis of problems and provide inadequate solutions (e.g. IT, RO);
  - **wrong focus:** The policies focus on the wrong problem and ignore the negative consequences of the proposed solution (e.g. EL, IE, PT, UK), which is often related to an inconsistent problem analysis; and/or
  - **problem ignored:** None of the policy measures address an existent or growing problem (e.g. AT, DE, IE, IT, LU).

# Reforms to social protection systems

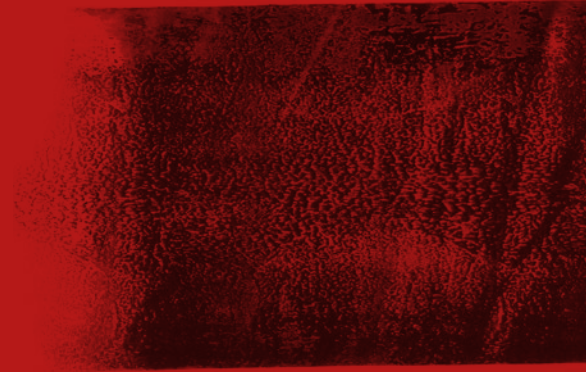
The financial and economic crisis of 2008 contributed to increasing poverty in Europe, as the number of poor people increased from 120 to 125 million between 2008 and 2015. This figure had meanwhile decreased to 124 million by the end of 2015. Certain countries were hit much harder than others. According to evidence collected in our 2015 Crisis Monitoring Report, austerity measures imposed to address the crisis effectively created as much harm as the crisis itself.<sup>67</sup>

People have been losing their jobs, experiencing more precarious working conditions and lower wages, being excluded from the labour market and suffering from long-term unemployment. When supportive services should have been highest, social protection systems have instead been suffering cutbacks. This has resulted in many cases of reduced availability, affordability, accessibility and quality of services. The extent to which **some macroeconomic policies are worsening this situation** has become an issue of even greater concern.

Overall, Caritas Europa observes that most social protection system reforms in Europe have mainly focussed on budget cuts, leading to the following consequences:

- **not contributing to reducing inequalities** in society<sup>68</sup> and not having the capacity to break the intergenerational cycle of disadvantage;
- social protection services and benefits do **not target the groups most in need** or with the most severe problems; and/or
- the people most at risk of poverty or social exclusion have **more difficulties than before in accessing social protection services and benefits**.

In view of these observations, Caritas Europa remains concerned about the sustainability of entire social systems across Europe, as expressed in its Basic Principles for a Sustainable Social System.<sup>69</sup>





# IV

## Conclusions & Recommendations

*Despite the EU 2020 Strategy target to reduce the number of people in or at risk of poverty and social exclusion by at least 20 million between 2010 and 2020,<sup>70</sup> five to six million more people now live in or are at risk of poverty in the EU, not 20 million less.*

# Conclusions

Caritas Europa continues to observe on a daily basis the extent to which poverty and social exclusion is affecting more and more people.

The more time a person remains outside the labour market, the lower his or her chances of regaining access to it. This is often related to discriminatory tendencies of employers, the erosion of skills and/or the inability to acquire new skills needed to access, and advance within, the labour market. Furthermore, the more time a person spends unemployed, the higher are his or her risks of experiencing social exclusion and falling into a poverty trap. This is further worsened by the absence of income from unemployment benefits for many long-term unemployed people. This lack of income often causes aggravated circumstances that influence the physical and psychological wellbeing of entire households. Although these observations do not represent a revolutionary finding, the current **long-term unemployment** levels, which have reached unprecedented high levels in Europe, call for fast and effective solutions.

Lack of qualifications and the increasing deterioration of working conditions, especially in some countries more affected by the economic crisis, as well as measures in the frame of fiscal consolidation, also play an important role on the alarming trend of increasing **in-work poverty** across Europe. At the same time, Caritas Europa confirms the findings of recent studies, indicating that adequate wages and effective social protection systems are key conditions for preventing families and individuals, including children, from falling into or remaining trapped in poverty. Another crucial aspect to be taken into account when finding the right approach to addressing this problem includes household composition and work intensity of households, together with the absence of low minimum wages and weak social protection.

**Single parents** have become a prominent risk group in Europe. They are also overrepresented both in the group of long-term unemployed people and among the working poor. Nevertheless, the challenges they face must be analysed from a different angle as their situation is distinctive from couples with children or single adults without children. In view of the increased poverty risk of single parents, Caritas Europa stresses the aggravated consequences for their children in the absence of, or in case of, only limited social protection. This is confirmed by recent research<sup>77</sup> that found that both single parents and their children are less likely to experience poverty and social exclusion, if the available social protection systems (including different types of benefits related to childcare, housing, education, health, etc.) allow all members of the household to access quality services and cover their basic needs, a condition that is further improved by enabling an easier access to employment for the parent.



---

© Photo: Andre Zelck,  
Caritas Germany

**Children** have been a group of most concern for several years now. An important factor that influences the poverty risk for children is whether in the respective countries children and their families have access to adequate child or family benefits and childcare facilities. However, not only child or family benefits determine the well-being of a child; after all, it is the disposable income of a household combined with the affordability and accessibility of services that make the functioning of the entire social protection system responsible for preventing children from falling into poverty.

**Migrants, asylum seekers and refugees** have long been a group vulnerable to poverty and social exclusion in Europe, though with varying levels between different countries. However, the current unprecedented influx of migrants and refugees into Europe has drawn wider public attention to the growing risks faced by the arriving populations. Caritas organisations across Europe are on the forefront in most of the transit and receiving countries assisting newly arrived people. Their long-lasting experience in working with settled migrant and refugee populations enables Caritas Europa to identify some of the major factors that reduce the risk of experiencing poverty and social exclusion in receiving societies. These factors are related to the immediate and uninterrupted access to integration programmes, including language courses and training as well as to the right to work and access to healthcare. Also, quick reunification with family members greatly contributes to the psychological wellbeing of those already in the new country of residence. In this context, fostering family reunification and designing integration programmes that take into account the particular needs of individuals is of key importance.<sup>72</sup> Furthermore, housing conditions have been demonstrated to be directly related to health status and social integration. A major spike in the number of children on the move in Europe during 2015 has raised additional concerns about national child protection systems whose effectiveness and adequacy are a prerequisite for preventing the most vulnerable groups from exposure to multiple child rights violations.

**Access to housing** – especially affordable housing in adequate conditions – has also become a major problem for large shares of populations, whether native or newly arrived. The so called “housing trap”,<sup>73</sup> consisting in rising housing costs (both rental and home ownership) caused by a lack of supply of both private and social housing, has caused many families and individuals to fall into poverty, as housing costs make up a disproportionate share of their disposable income. The severest consequence of this trap is homelessness, which has reportedly increased in several countries.

**Accessing healthcare, education or childcare** has become increasingly difficult for people experiencing poverty or social inclusion in many countries for a variety of reasons. Due to budgetary constraints, many countries have introduced or increased user fees, which make these services unaffordable for persons with a low disposable income (especially if other benefits are inexistent). Other services have been cut, staff members reduced or other capacities (e.g. infrastructure) curtailed, which have increased transport costs and waiting times for people to access these services. Additionally, groups that have experienced a reduction in earnings in combination with cuts in social benefits have been left with even less disposable income and cannot afford (due to e.g. user fees, transport costs) some of the services that were previously accessible.

There are several **policy initiatives** at both EU and national levels that have the potential to tackle the problems related to poverty and social exclusion described in this report. However, the **effectiveness** of these tools is determined by a variety of factors. For instance, the active inclusion recommendation<sup>74</sup> provides detailed guidelines on how to promote the inclusion of people excluded from the labour market. Nevertheless, there are several obstacles that hinder, e.g. minimum income schemes from providing adequate support or national labour market structures from becoming more inclusive. These shortfalls point to **an inadequate design or ineffective implementation** of policy measures that originally intended to achieve an objective (e.g. reducing poverty and social exclusion in general terms), but either did not succeed or even achieved the opposite. The success of most well-intended poverty-reduction policies is determined by their degree of outreach as well as the design and resources allocated to their policy implementation. In this respect, the negative impact of well-intended poverty-reduction policies is either related to their lack of comprehensive problem analysis – often also resulting in an incorrect policy focus – or the fact that they simply ignore a certain problem.

Since the beginning of the Europe 2020 Strategy, Caritas Europa has seen poverty and social exclusion increasing on a daily basis. Not only have poverty and social exclusion increased, their negative impact has also deepened which is most evident in the more limited access to rights and a deterioration of factors influencing social exclusion. In order to regain hope for future generations, European societies need new policy approaches that are capable of solving these problems at EU and national levels.



# Recommendations

In order to effectively reduce poverty and social exclusion in Europe, reach the poverty targets of Europe 2020 as well as the commitments made by adopting the Sustainable Development Goals, Caritas Europa urges EU policy makers to take urgent action to implement the following recommendations:

**1. Approve more accurate Country Specific Recommendations** in the areas of social inclusion, employment, housing, healthcare and education.

**2. Introduce stricter mechanisms to monitor the effective implementation of Country Specific Recommendations**, vital for achieving the Europe 2020 objectives and Sustainable Development Goals, in the areas of ending poverty and reducing inequalities.

**3. Monitor the poverty reduction efficiency of current social protection systems and benefit schemes**, including in the areas of housing, health care and taxation, with a particular focus on the groups at risk, highlighted in this report (long-term unemployed people, working poor, single parents, children, migrants and refugees).

**4. Provide tailored guidelines and support for each EU Member State to improve the poverty reduction efficiency in the social protection system**, including through mutual learning, technical assistance and economic means/support.

**5. Encourage the establishment of effective systems that guarantee the well-being of the child**, provide an adequate combination of benefits, considering household composition and parents' income situation, to reduce child poverty and guarantee the realisation of child rights.

**6. Introduce a Child Guarantee** with a specific fund so that every child in poverty can access free healthcare, free education, free childcare, decent housing and adequate nutrition.<sup>75</sup>

**7. Use the flexibility clause of the Stability and Growth Pact** to allow EU Member States to **exempt social investment from the calculation of national budget expenditure**, at least until 2020.

**8. Deliver Official Development Assistance** to neighbouring non-EU countries by **prioritising social protection** as a key recipient policy area.

**9. Establish EU-wide standard definitions of "precarious employment" and introduce indicators in the EU-SILC survey to assess the creation of quality employment** within the EU Semester process.

**10. Improve working conditions in Europe** by ensuring the smooth implementation of the EP Resolution on effective labour inspections,<sup>76</sup> systematically evaluating and monitoring national labour inspection offices' capacities to reduce and/or prevent precarious employment, sanctioning unlawful employment practices (e.g. tax and insurance evasion, safety) and/or infringements of contracts/collective agreements, and introducing an EU-wide standard definition of "precarious employment" as an indicator in the EU-SILC survey.

**11. Encourage EU Member States to follow the ILO Social Protection Floors Recommendation No. 202<sup>77</sup> of 2012**, adhering to instructions for building comprehensive social security systems and extending social security coverage.

**12. Encourage EU Member States to respect and fully implement the ILO Social Security (Minimum Standards) Convention No. 102<sup>78</sup> of 1952.**

**13. Urge all EU Member States to ratify the (revised) European Social Charter,<sup>79</sup> as well as its Additional Protocol Providing for a System of Collective Complaints.<sup>80</sup>** The revised European Social Charter is particularly valuable in the aim of securing the social rights.

**14. Use the European Structural and Investment Funds and the Juncker Plan to introduce an EU-level "long-term unemployed guarantee"**, that includes a comprehensive, dynamic and easily updatable mapping of skills as well as targeted training and lifelong learning opportunities linked to labour market demands.

**15. Encourage EU Member States to implement minimum income schemes that efficiently reduce the levels of "at risk of poverty" and eliminate extreme poverty.<sup>81</sup>**

**16. Encourage EU Member States to adjust the amount of minimum wage to a level that, in combination with other benefits available to the individual, allows an individual's household to cover basic needs and to live in dignity.**

**17. Support EU Member States in conducting a needs assessment** of quality services (affordability, availability, accessibility, especially of healthcare, housing, childcare, and education) by taking into account current supply and demand (including waiting lists) of services to establish unmet needs. Based on the findings, urge EU Member States to **ensure sustainable funding and universal access to quality services** (e.g. by combining a variety of adequately means-tested benefits).

**18. Evaluate the transposition and implementation of the revised EU Reception Directive,<sup>82</sup> regularly monitoring whether asylum seekers are able to exercise their right to work after the maximum nine months waiting period.**





These recommendations call for an integral policy approach, which must apply a multi-dimensional problem analysis, comprehensive solutions and an effective monitoring of impacts across different policy fields. Caritas Europa remains concerned about the prevailing policy course, which continues to prioritise Europe's economic recovery over the consequences the economic and financial crisis has had on the lives of people in Europe. Caritas Europa hopes that the challenges and opportunities presented in this report will provide EU and national policy makers with important insights, drawn from well-experienced grass-roots knowledge. By implementing the recommendations

proposed in this report, Europe will take a pivotal step towards complying with international commitments to sustainable growth and human development while respecting and protecting the rights and dignity of every individual.

---

© Photo: Elodie Pierrot,  
Secours Catholique - Caritas France

# Annex I

Recent significant changes to family benefits (family/child/birth/child care/tax credits and tax breaks)<sup>83</sup>

Country	Type of benefit	Year phased in	Details
Austria	Family benefit Tax Credit	2011 2009	More restrictive..   Lower supplement for large families with low-income. Higher tax credits for children and childcare expenses.
Belgium	Child benefit	2013	More restrictive. Cuts to school bonus supplement.
Bulgaria	Child benefit	2013-2014	Higher child allowances and childcare leave benefits.
Croatia	Tax break	2012	Higher income tax allowances for dependent children.
Cyprus	Family benefit	2011-2012	Lower and fewer child benefit and student grant. New single parent supplement.
Czech Republic	Family benefit	2011-2012	Social allowance abolished. More restrictive birth grant. Higher care allowance for disabled children.
Denmark	Family benefit	2012 2014	Ceiling on eligible number of children abolished. Higher disabled children allowance. New income ceiling. New benefit supplement for parents in vocational training.
Estonia	Family benefit	2013	Higher child benefit amounts. New supplementary benefit for low income families.
Finland	Family benefit Childcare benefit	2013 2014	Indexation of child benefit frozen temporarily. Higher maternity/paternity/parental leave benefits, child home care, private day care and partial care allowances.
France	Family benefit Tax break	2014 2014	Lower basic child allowance for under-3 year olds.Restrictive baby bonus eligibility. Gradual increase of large family and single parent family supplement. Lower Child tax allowances and "family quotient ceiling".
Germany	Family benefit Parental leave	2010 2011	Higher child and child tax benefits, as well as means-tested child allowance . Stricter eligibility and lower earnings replacement rate.
Greece	Family benefit	2013	New means-tested single child benefit
Hungary	Family benefits Tax break	2011 2011-2014	Family allowance more restrictive with respect to child age. Higher and less restrictive family tax allowances Family tax allowances can be deducted from social security contributions.
Ireland	Family benefits Tax credits	2010-2013 2011	Lower child benefits. New means-tested benefits for low income families. Lower tax credits for single parent families.
Italy	Family benefits Childcare	2014 2013	Cash transfers to low-income income families extended to migrants . Childcare voucher for mothers not using parental leave.
Latvia	Childcare benefit Childcare Parental benefit	2014 2013 2010	Higher and less restrictive. New childcare cost subsidy for pre-school children. New income ceiling.

Country	Type of benefit	Year phased in	Details
Lithuania	Family benefits	2010	Eligibility criteria more restrictive.
Luxembourg	Tax breaks	2014	Higher tax allowance for the 1st child.
Malta	Parental leave Child benefit Tax breaks	2013 2011 2011-2012	Longer duration of unpaid parental leave. Higher children's allowance minimum rate. Temporary exemption from income tax for women with children, who return to work after a 5 year absence. New tax regime for parents.
	Parental leave Childcare	2012-2013 2014	Paid maternity leave extended by 4 weeks. Free childcare for children whose parents are in education or employment.
Netherlands	Family benefits Childcare	2011-2013 2012	Higher child allowance as from 2nd child. Lower income ceiling. Lower childcare allowance and restricted eligibility.
Poland	Family benefits	2012 2013	Higher benefit amounts and income ceilings. New income testing of birth grant.
	Tax breaks	2013	Higher tax allowances for 3-or-more-children families. New income test for 1-child families.
	Parental leave	2013	Paid parental leave implemented.
Portugal	Child benefit Tax breaks	2011 2013	Lower income ceiling. Higher tax allowances for children.
	Romania	Family benefits	2011
Slovakia	Parental leave	2011	Unified parental leave benefit . Parents allowed to work and keep full benefit. Extended maternity leave. Replacement rate increased from 60% to 65%.
Slovenia	Family benefits	2012	Lower and more restrictive.
Spain	Family benefits	2010	Birth grant abolished. Lower means-tested child benefit for under-3 year olds.
Sweden	Family benefits	2010	Higher benefit amounts.
United Kingdom	Child benefit	2010 2013	No indexation of benefit for 3 years. "Health in pregnancy" grant abolished. New income ceiling for benefit.
	Tax credits	2009-2012	Lower income ceilings and indexation of benefit amounts; Stricter work requirement for couples with children.
	Childcare	2011 2013	Lower childcare tax credits. 15 hr/week free childcare extended.
	Other	2013	Spare room subsidy abolished. New benefit cap.



# Annex II

## List of acronyms

European Union	EU
EU statistics on income and living conditions	EU-SILC
Information and communication technologies	ICTs
International Labour Organisation	ILO
Caritas Europa member organisations	MOs
Non-governmental organisation	NGO
Nomenclature of Territorial Units for Statistics	NUTS
Organisation for Economic Co-operation and Development	OECD
United Nations High Commissioner for Refugees	UNHCR
United Nations Children's Fund	UNICEF

## Country codes used in the text

Albania	AL	Italy	IT
Austria	AT	Lithuania	LT
Bosnia-Herzegovina	BA	Luxembourg	LU
Belgium	BE	Latvia	LV
Bulgaria	BG	Macedonia (the former Yugoslav Republic of)	MK
Switzerland	CH	Malta	MT
Cyprus	CY	Netherlands	NL
Czech Republic	CZ	Norway	NO
Germany	DE	Poland	PL
Denmark	DK	Portugal	PT
Estonia	EE	Romania	RO
Greece	EL	Serbia	RS
Spain	ES	Sweden	SE
Finland	FI	Slovenia	SI
France	FR	Slovakia	SK
Croatia	HR	Turkey	TR
Hungary	HU	United Kingdom	UK
Ireland	IE		



# References

1. World Bank (2015): “Sustaining Recovery, Improving Living Standards”.
2. The wealthiest 1% of the global population now owns more than 50% of global wealth.
3. The methodology used to compile this report entailed the analysis of data gathered from Caritas Europa Member Organisations (MOs) by means of a questionnaire containing 22 questions (plus sub-questions) of the following types: multiple-choice, ranking and open response. The data compiled reflects the grassroots experiences of the MOs that evaluated a set of policy documents (European Commission Recommendations, European Semester documents, etc.) and their policy application in the respective countries. Additional data was drawn from Caritas internal documents, publications, and conversations with Caritas Europa MOs working with recently arrived migrants and refugees. In order to compare Caritas’ key observations with state of the art research, a series of secondary literature and official statistics were consulted, allowing for a structuring of the observations into a systematic framework, leading to concrete policy recommendations, which can be found at the end of this document.
4. The Caritas Cares Series is a continuation of previous monitoring efforts by Caritas Europa, such as the Europe 2020 Shadow Reports 2011-2014 and the Crisis Monitoring Reports 2013-2014, but it also marks a new approach due to the differentiated methodology applied. This European overview is based on the findings presented in the Caritas Cares National Reports, which in turn, identify major issues of concern regarding policy approaches in various countries requiring immediate policy action, according to Caritas member organisations. See Caritas Europa publications for further information.
5. International Labour Organisation, ‘World Employment Social Outlook. Trends 2015’, 2015, p. 36.
6. Eurostat, ‘Long-term unemployment (12 months or more) as a percentage of the total unemployment, by sex and age (%), Total, From 15 to 74 years’ (06/11/2015).
7. Throughout this report, 2008 is typically the reference year against which data is compared across the report. This is attributed to the financial crisis that began in 2008 and alludes to a period prior to imposed austerity.
8. ILO (2015), See footnote 5.
9. ILO (2015), See footnote 5.
10. Eurostat, ‘People at risk of poverty or social exclusion’, (06/11/2015).
11. Eurostat, ‘At-risk of poverty rate of unemployed persons’, (06/11/2015).
12. European Commission, ‘Integrated support for the long-term unemployed. A study of national policies’, 2015 (06/11/2015).
13. Eurostat, ‘At-risk-of poverty rate by household type’, 2015. (06/11/2015).
14. The calculation is based on a factor 0.1 for children instead of 0.3 as in the modified OECD-scale.
15. Eurostat, ‘National minimum wages in the EU. Monthly minimum wages in euro varied by 1 to 10 across the EU in January 2015. Variation reduced to 1 to 4 when expressed in PPS’, 2015. (06/11/2015).
16. Podnikatel, Zákon o pomoci v hmotné nouzi, Předpis č. 111/2006 Sb, 2006. (06/11/2015).
17. Eurostat, ‘In-work at-risk-of-poverty rate’, 2015. (06/11/2015).
18. Eurostat, ‘In work at-risk-of-poverty rate’.
19. N.B. Note that for 2008 data is only available for EU-27 when the in-work-at risk of poverty rate was 8.6%.
20. EU Network of Independent Experts on Social Inclusion, ‘In-work poverty and labour market segmentation in the EU’. 2010. (06/11/2015) and Reconciling Work and Welfare in Europe, ‘Why are some workers poor? Mechanisms that produce working poverty in a comparative perspective’, 2010. (06/11/2015), quoted in EAPN, ‘Working and poor. EAPN position paper in in-work poverty’, 2013. (06/11/2015).
21. Gini, ‘In work poverty’, 2012. p. 21 (06/11/2015).
22. Ibid.
23. European Commission, ‘Country Report Ireland’, 2015. (06/11/2015).
24. Social Justice Ireland, 2014. ‘Budget 2015 Analysis and Critique’. 2014, p.10. (06/11/2015).
25. INPS, ‘ISEE 2015: come ottenerlo’, 2014. (06/11/2015).
26. Chzhen, 2014, in UNICEF (2014), see footnote 25. See also Eurostat, ‘Europe 2020 indicators - poverty and social exclusion’, 2015. (30/11/2015) and European Union, ‘Eurobarometer Qualitative Study – COPING WITH CRISIS – Aggregate Report July 2014, 2014. (30/11/2015).
27. UNICEF, ‘Significant changes to family-related benefits in rich countries during the great recession’, 2014. (06/11/2015).
28. UNICEF (2014), see footnote 27, Pg. 4.
29. UNICEF (2014), see footnote 27, Pg. 17.
30. Eurostat, Persistent at-risk-of poverty rate by age group, 2014. (06/11/2015).

31. Ministry of Labour, Family, Social Protection and Elderly, 'National Strategy on Social Inclusion and poverty reduction for 2015-2020', 2015. Pg. 10. (06/11/2015).
32. Department for Work and Pensions (DWP), 'Households below average income. An analysis of the income distribution 1994/95 – 2012/13. July 2014 (United Kingdom)', 2014. (04/12/2015).
33. 4Children, 'Making Britain Great for Children and Families – The Childcare Guarantee', 2014. (06/11/2015).
34. UNICEF Portugal, 'As Crianças e a Crise em Portugal – Vozes de Crianças, Políticas Públicas e Indicadores Sociais', 2015. (06/11/2015).
35. Ibid.
36. Ibid.
37. N.B. Undocumented/irregular migrants are not included in this category.
38. UN News Centre, 'UN raises concerns about unaccompanied refugee and migrant children in Europe as winter approaches', 2015. (02/12/2015).
39. UNICEF, 'Press release. Major spike in number of refugee and migrant children on the move in Europe', 2015. (02/12/2015).
40. Ibid.
41. Parliamentary Assembly of the Council of Europe, 'Refugees and the Right to Work. Report', 2014. (06/11/2015).
42. European Centre, 'Access to Health Care for Migrants, Ethnic Minorities, and Asylum Seekers in Europe', 2009. (06/11/2015).
43. See also World Health Organisation Regional Office for Europe, 'Refugee crisis. Situation Update 1, 17 September 2015', 2015. (30/11/2015).
44. Parliamentary Assembly, Council of Europe, 'Adequate access to healthcare for migrants, asylum seekers and refugees', 2014. (06/11/2015).
45. E.g. UN Universal Declaration of Human Rights 1948 (Art. 25); International Covenant on Economic Social and Cultural Rights of the United Nations Resolution 2200A (XXI) of 16 December 1966 (Art. 12(1)); Committee ECOSOC, General Comment no. 14 (2000). TE/C/2000/4, August 2000 (§34); European Social Charter 1961 (Art. 13). See also European Union Agency for Fundamental Rights, Council of Europe, 'Handbook on European law relating to asylum, borders, and immigration', 2014. (02/12/2015).
46. Müller/Waltersbacher, 'Wohnungsempässe in Ballungszentren, eine Studie im Auftrag des Bundesinstituts für Bau-, Stadt- und Raumforschung and Statistisches Bundesamt, Mikrozensus', 2014.
47. Heyn/Braun/Grade, 'Wohnungsangebot für arme Familien in Großstädten. Eine bundesweite Analyse am Beispiel der 100 einwohnerstärksten Städte, eine Studie im Auftrag der Bertelsmann Stiftung', 2013.
48. Housing Europe, 'The State of Housing in the EU 2015. A Housing Europe Review', 2015. (06/11/2015).
49. N.B. The Nomenclature of territorial units for statistics, abbreviated NUTS is a geographical nomenclature subdividing the economic territory of the European Union (EU) into regions at three different levels (NUTS 1, 2 and 3 respectively, moving from larger to smaller territorial units). Above NUTS 1, there is the 'national' level of the Member States. See Eurostat, 'Glossary: Nomenclature of territorial units for statistics (NUTS)', 2015. (30/11/2015).
50. Eurostat, 'Health statistics at regional level.', 2015. (06/11/2015).
51. N.B. the first and second quintile of total equivalised income.
52. Eurostat, 'Self reported unmet need for medical examination or treatment, by income quintile', <http://ec.europa.eu/eurostat/product?mode=view&code=tsdph270> (06/11/2015); N.B. data refers to accumulated rate for first and second quintile for latest available data (2013): 4.9% + 3.2% = 8.1%.
53. Ibid.; N.B.: data refers to accumulated rate for third, fourth and fifth quintile for latest available data (2013).
54. Percentages refer to the sum of values for the first and second quintile for the latest available data of Eurostat indicator "tsdph270", which is 2013, except data on the first quintile from Slovenia which was only available for 2012.
55. The European Commission, 'Recommendation on the active inclusion of people excluded from the labour market', 2008/867/EC, 2008. (06/11/2015).
56. See also European Union, 'Special Eurobarometer 428 "Gender Equality"', 2015. (1/12/2015).
57. See also European Union, 'Special Eurobarometer 402 "Undeclared Work in the EU"', 2015. (01/12/2015).
58. OECD, 'OECD Employment Outlook 2015', 2015. (01/12/2015).
59. OECD Insights, 'Quality of jobs created is vital not just for young people, but for the economy too', 2015. (01/12/2015).
60. Ibid.
61. The European Commission, Recommendation 'Investing in children: breaking the cycle of disadvantage', C(2013) 778 final, 2013. (06/11/2015).

62. European Parliament, 'Report on reducing inequalities with a special focus on child poverty. (2014/2237(INI)', 2015. (06/11/2015).
63. European Parliament, 'WRITTEN DECLARATION submitted under Rule 136 of the Rules of Procedure on investing in children', 2015. (03/12/2015).
64. European Parliament, (20/12/15).
65. UNICEF (2014), see footnote 27.
66. Caritas Europa, 'Everybody's Voice Counts', 2013.
67. See Caritas Crisis Monitoring Report 2015, (04/12/2015).
68. On the contrary, inequalities are on the rise as the gap between rich and poor continues to increase. Meanwhile, the wealthiest 1% of the global population owns more than 50% of global wealth. (Credit Suisse Global Wealth Report 2014).
69. Caritas Europa, 'The Future of the Welfare State. A comparative study in EU-countries', 2012. See Appendix I, pg. 339. (04/12/2015).
70. According to the European Commission, "Europe 2020 is the EU's growth strategy for the coming decade. In a changing world, we want the EU to become a smart, sustainable and inclusive economy. These three mutually reinforcing priorities should help the EU and the Member States deliver high levels of employment, productivity and social cohesion. Concretely, the Union has set five ambitious objectives - on employment, innovation, education, social inclusion and climate/energy - to be reached by 2020. Each Member State has adopted its own national targets in each of these areas. Concrete actions at EU and national levels underpin the strategy". ([http://ec.europa.eu/europe2020/index\\_en.htm](http://ec.europa.eu/europe2020/index_en.htm)).
71. UNICEF (2014), see footnote 27.
72. Caritas Europa, 'Integration: A Process Involving All. Advocacy Paper on the Integration of Migrants and Refugees', 2007, (03/12/2015).
73. Characteristics of the "housing trap" are described in chapter 4, Right to Housing.
74. The European Commission, 'Recommendation on the active inclusion of people excluded from the labour market', 2008/867/EC, 2008.
75. European Parliament (2015), see footnote 63.
76. European Parliament, 'European Parliament resolution of 14 January 2014 on effective labour inspections as a strategy to improve working conditions in Europe (2013/2112(INI))', 2014. (03/12/2015).
77. The Recommendation assists EU Member States in covering the unprotected, the poor and the most vulnerable, including workers in the informal economy and their families. It thereby aims to ensure that all members of society enjoy at least a basic level of social security throughout their lives. International Labour Organisation, 'C102 - Social Security (Minimum Standards) Convention, 1952 (No. 102)', 1952. (04/12/2015).
78. International Labour Organisation, 'R202 - Social Protection Floors Recommendation, 2012 (No. 202)', 2012. (04/12/2015).
79. Council of Europe, 'European Social Charter (revised)', 1996. (04/12/2015).
80. In this respect, Article 30 of the European Social Charter is of particular significance as signatories must guarantee the right to protection against poverty and social exclusion by adopting measures aimed at preventing and removing obstacles to access fundamental social rights, in particular employment, housing, training, education, culture and social and medical assistance. Council of Europe, 'Additional Protocol to the European Social Charter Providing for a System of Collective Complaints', 1995. (04/12/2015).
81. Calculations for a means-tested minimum income should take into account all factors (e.g. real disposable household income including real cost of living) and characteristics of household composition.
82. The European Parliament and The European Council, Directive 'laying down standards for the reception of applicants for international protection', 2013/33/EU, 2013. (06/11/2015).
83. UNICEF (2014), see footnote 27.





“ *The richer class have many ways of shielding themselves, and stand less in need of help from the State; whereas the mass of the poor have no resources of their own to fall back upon, and must chiefly depend upon the assistance of the State.* ”

Pope Leo XIII, Rerum Novarum 37 (1891)

“ *As long as the problems of the poor are not radically resolved by rejecting the absolute autonomy of markets and financial speculation and by attacking the structural causes of inequality, no solution will be found for the world's problems or, for that matter, to any problems. Inequality is the root of social ills.* ”

Pope Francis, Evangelii Gaudium 202 (2013)





Rue de la Charité 43  
1210 Brussels - Belgium  
Tel. +32 (02) 280 02 80  
info@caritas.eu  
www.caritas.eu

caritascares.eu

decent housing.cares.welfare.employment.decent salary.child allowance.universal health care.education.hope.solution.welfare.good quality jobs.progress.decent housing.cares.welfare.employment.decent salary.child allowance.universal health care

