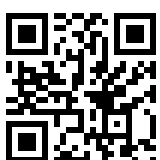


# Targeted measures for persons with disabilities to cope with the cost-of-living crisis





# Targeted measures for persons with disabilities to cope with the cost-of-living crisis

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## **Abstract**

This study, commissioned by the European Parliament's Policy Department for Citizens' Rights and Constitutional Affairs at the request of the PETI Committee, discusses the impact of the ongoing cost-of-living and energy crises on the standard of living for persons with disabilities. Based on available evidence, it provides an overview on legislation, policy measures and schemes that support persons with disabilities and their families to cope with the rising cost of living at EU level and in selected Member States.

This document was requested by the European Parliament's Committee on Petitions.

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## LIST OF ABBREVIATIONS

<b>AHH</b>	Allocation aux Adultes Handicapés
<b>AHI</b>	Affordable Housing Initiative
<b>AMIF</b>	Asylum, Migration and Integration Fund
<b>ASF</b>	Allocation de soutien familial
<b>ASS</b>	Specific Solidarity Fund
<b>AT</b>	Austria
<b>CAF</b>	Caisse d'allocations familiales
<b>CBAM</b>	Carbon Border Adjustment Mechanism
<b>CDAPH</b>	Committee on the Rights and Independence of People with Disabilities
<b>CPR</b>	Common Provisions Regulation
<b>DE</b>	Germany
<b>DPO</b>	Disabled People's Organisations
<b>EAFRD</b>	European Agricultural Fund for Rural Development
<b>EASI</b>	European Programme for Employment and Social Innovation
<b>EMFAF</b>	European Maritime, Fisheries and Agriculture Fund
<b>ERDF</b>	European Regional Development Fund
<b>ESF+</b>	European Social Funds Plus
<b>ESIF</b>	European Structural and Investment Fund
<b>ESPN</b>	European Social Policy Network
<b>ETS</b>	Emission Trading System
<b>EU</b>	European Union
<b>FEAD</b>	European Aid to the Most Deprived
<b>FR</b>	France

<b>HBS</b>	Household Budget Survey
<b>JTF</b>	Just Transition Fund
<b>MDPH</b>	Maisons Départementales des Personnes Handicapées
<b>MISSOC</b>	Mutual Information System on Social Protection
<b>NEB</b>	New European Bauhaus
<b>NGO</b>	Non-governmental Organisation
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>OP</b>	Operational Programme
<b>PA</b>	Partnership Agreement
<b>PETI</b>	European Parliament's Committee on Petitions
<b>RRF</b>	Recovery and Resilience Facility
<b>RSA</b>	Active Solidarity Fund
<b>SDG</b>	Sustainable Development Goals
<b>SI</b>	Slovenia
<b>SMIC</b>	Salaire Minimum de Croissance
<b>SOL</b>	Standard of Living
<b>UK</b>	United Kingdom
<b>UNCRPD</b>	United Nations Convention on the Rights of Persons with Disabilities
<b>YEI</b>	Youth Employment Initiative



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## EXECUTIVE SUMMARY

This study was commissioned by the European Parliament's Policy Department for Citizens' Rights and Constitutional Affairs at the request of the Committee on Petitions (PETI). Petitions addressed to the Committee reveal various types of difficulties encountered by persons with disabilities, not least in relation to poverty and social exclusion. There are currently 100 million persons with disabilities in the European Union, representing 15% of the total population. Data shows that **persons with disabilities more likely experience poverty or social exclusion than persons without disabilities** (in 2021, 29.7% vs 18.8%). This study brings together available knowledge that **recent crises**, like the COVID-19 pandemic, the ongoing energy crisis due to the Russian invasion of Ukraine, together with rising inflation **affect persons with disabilities and their families disproportionately**.

Findings from literature show that persons with disabilities experience **many different extra costs due to disability** which can place a significant financial burden on them and their families, leading to increased risk of living in poverty. These **extra costs can be direct** (e.g., assistive devices, home adaptations), **indirect and opportunity costs** and relate to **general items**, such as food or healthcare, or to **disability-specific goods and services**. The type and level of extra costs depend on the individual's specific circumstances as well as the environmental and policy context including the **extent of public support provided** (both monetary and in-kind). The **extra costs arising from disability have clear implications for the economic well-being, quality of life and social participation** of persons with disabilities. Findings further reveal that **persons with disabilities have higher energy needs** than other households, and that they use a higher share of energy on basic consumption such as food, gas, electricity, which are the main items driving the current inflation. Consequently, persons with disabilities are often forced to **reduce expenses on necessary goods and services** resulting in **unmet needs**, they are more likely to have lower income and are also less protected. A strong association between employment status and lower additional costs of having a disability has been observed, thus **EU policies and funds** that foster the **labour market inclusion** of persons with disabilities play an important role.

Over the past years, the EU has adopted legislative and non-legislative instruments to support the social inclusion of persons with disabilities, and several recent initiatives (e.g., the European Green Deal or the Fitfor55 package) are also relevant for persons with disabilities and their families, as they address the issue of **energy poverty**. In initiatives that respond to the challenges posed by the recent crises, **persons with disabilities are considered under the larger category of vulnerable groups/households** (see e.g., in the case of energy poverty) and thus **remain invisible in policy efforts**. As a result of that, a risk is that their specific needs are not taken into consideration by policy makers. For instance, **policies in the area of energy efficiency** promote households to cut back on energy consumption or invest in energy efficient housing and renovations as part of the energy transition. These policies may **unintendedly further marginalise persons with disabilities who have higher energy needs** and tend to have fewer financial resources or capital to invest.

Between 2020 and 2023, EU Member States introduced **ad-hoc measures that benefitted persons with disabilities and their families, either targeted or indirectly**. These measures were designed to meet their extra needs or to compensate the additional costs vulnerable groups faced due to the cost-of-living crisis. The case studies conducted for this study showed that **targeted measures need to consider the context of existing welfare instruments for persons with disabilities**. Countries with existing **targeted benefits for persons with disabilities can respond to the crises by increasing or restructuring existing benefits to compensate the additional costs** of persons with disabilities and their families. Relaxing the eligibility criteria to provide easier access to existing benefits can be another

approach. On the other hand, countries with extensive pension or social assistance benefits that are available to the public, including persons with disabilities, implemented general **ad-hoc measures** that supported persons with disabilities independent of their status. These measures have provided support to vulnerable groups but **might have missed to compensate the disability-specific additional need**.

In general, both at EU- and national-level more effort is required to identify and monitor the situation of population groups such as persons with disabilities that are particularly vulnerable to the effects of cost-of-living and energy crises. There is certainly a need for collecting more systemically **disability-inclusive disaggregated data**, when measuring poverty, including energy poverty and policy outcomes. This is highly relevant for the implementation of the UN Convention on the Rights of Persons with Disabilities to ensure the **right of persons with disabilities to an adequate standard of living and their full participation in society**. To be aware of the specific needs and situation of persons with disabilities, policy makers both at EU and national levels should **closely consult and involve the representative organisations of persons with disabilities** in designing policy instruments.

## Recommendations to EU institutions

- Enhance European efforts to **monitor the situation of persons with disabilities** (and other vulnerable groups) that are particularly vulnerable to the effects of increased cost-of-living and energy crises. This includes **monitoring and evaluation of the impact of already implemented general and targeted policy responses** on persons with disabilities and their families.
- Given the disproportionate impact persons with disabilities face during the cost-of-living and energy crises, **EU policies should target persons with disabilities** who may have additional needs and increased costs. If they are only considered under the category of “vulnerable groups”, their specific needs may not be addressed or are even unintentionally penalised (e.g., energy efficiency policies may further marginalise persons with disabilities due to higher energy needs in some cases and less financial means to invest in the energy transition).
- Improve the **availability of good quality disaggregated data that are inclusive of disability**, as well as improved methodologies and indicators in the measurement of social and welfare policy outcomes such as poverty (e.g., adjusting for the extra costs arising due to disability).
- Linking to the previous point, provide funding for **an independent, EU-wide research that comprehensively assesses the extra costs of living with a disability** and evaluates the impact of ad-hoc policy measures provided in different EU Member States to mitigate the consequences of the cost-of-living crisis.
- Monitor more closely how EU funds (e.g., ESF+) and temporary instruments (e.g., RFF) supported the **labour market inclusion of persons with disabilities**, as beneficiaries of EU financed programmes and how strengthened social services and social protection systems contributed to their independent living, including in rural areas.
- **Provide support and opportunities for exchange and mutual learning for EU Member States** on the different approaches countries chose to mitigate the impact of the cost-of-living crisis for persons with disabilities and what results different policy measures brought up to date.
- Promote the **inclusion and representation of persons with disabilities and their representative organisations** in the design and implementation of policies to ensure they address

the specific needs and challenges faced by them and avoid any unintended penalisation or further marginalisation.

## Recommendations to national governments

- **Monitor closely the impact of already implemented policy responses**, as well as general or targeted ad-hoc measures on persons with disabilities and their families (along with other vulnerable groups) to ensure they provide effective protection against increased risk of poverty and social exclusion.
- In line with the recommendation of the EU Disability Strategy 2021-2030, **define measures to tackle existing gaps in social protection for persons with disabilities** to reduce persistent inequalities, including by compensating extra costs related to disability and eligibility for disability benefits. Social support benefits should not hinder but complement efforts to **improve the labour market integration of persons with disabilities** (eliminate the 'benefit trap').
- Promote the **inclusion and representation of persons with disabilities** in the design and implementation of policies.
- All four countries analysed in this study, introduced one-off payments to compensate for the rise in cost-of-living, thus providing non-recurring support to mitigate the effects of the multiple crises. However, in case of the ongoing crisis, the approach of **automatic valorisation of social benefits** might be more suitable to mitigate persistent impacts with the costs of increasing public expenditures.

## 1. INTRODUCTION

In 2021, 29.7% of the EU population aged 16 or more with a disability (activity limitation) was at risk of poverty or social exclusion compared with 18.8% of those with no disability.<sup>1</sup> Approximately 24% of the 100 million people living with a disability are at risk of energy poverty.<sup>2</sup> Households containing persons with disabilities experience many forms of extra costs that those without disabilities do not encounter. These costs include paying for aids and adaptations, charges for support services and assistance, additional costs for pharmaceutical drugs, higher costs of food for special diets, and higher transport costs. A 2021 report of the European Disability Forum found that in all EU countries, persons with disabilities were more likely to be poor and unemployed than persons without disabilities; people faced extra costs from living in a society that is not adapted to them: disability-related costs were estimated at € 23,012 / year in Sweden or € 14,550 / year in Belgium.<sup>3</sup>

The EU and all its 27 Member States have ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which expresses the right of persons with disabilities to social protection and to an 'adequate standard of living' (Article 28 CRPD). The set-up and financing of social protection systems is primarily a competence of Member States, while the EU supports national actions to ensure social protection and upward social convergence. The Strategy for the Rights of Persons with Disabilities 2021-2030 as the EU framework for the implementation of the Convention acknowledges that persons with disabilities have a higher risk of poverty or social exclusion compared to persons without disabilities. A few of the specific objectives of the Strategy include the right of persons with disabilities to get the right support to be able to have a good life, live independently and be part of the community together with other people. Principle 17 of the European Pillar of Social Rights emphasises the right of persons with disabilities to 'income support that ensures living in dignity' as well as 'services that enable them to participate in the labour market and in society'. The EU has adopted legislative and non-legislative instruments to support the social inclusion of persons with disabilities, among them, for instance, to ensure equal treatment in the labour market and foster quality and sustainable jobs for them (e.g., Disability Employment Package, 2022<sup>4</sup>) or encouraging Member States to take measures to combat the risk of poverty and social exclusion (e.g., European Parliament resolution of 10 March 2021 on the implementation of Council Directive 2000/78/EC establishing a general framework for equal treatment in employment and occupation in light of the UNCRPD<sup>5</sup>).

In recent years, several crises put additional economic and societal burdens on EU Member States, which especially impacted vulnerable groups who experienced a disproportionately higher rate of poverty and social exclusion before. The synthesis report by the European Disability Expertise highlights, that persons with disabilities of all ages, and their families have been hit disproportionately hard by the COVID-19 virus itself, by measures to contain the spread of the virus, or the non-inclusivity of methods to continue life, which all led to worsened quality of their life across Europe (European Commission, 2021a). As an attempt to mitigate the exacerbated poverty rates, caused by the pandemic, a few of the

<sup>1</sup> Disability statistics – financial situation: [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Disability\\_statistics\\_-\\_financial\\_situation#Struggling\\_to\\_make\\_ends\\_meet](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Disability_statistics_-_financial_situation#Struggling_to_make_ends_meet).

<sup>2</sup> European Disability Forum, Resolution 'Prioritising persons with disabilities in the action against inflation and energy costs', available [here](#).

<sup>3</sup> European Disability Forum, European Human Rights Report 2020: Poverty and Social Exclusion: <https://www.edf-feph.org/publications/european-human-rights-report/>.

<sup>4</sup> Disability Employment Package -European Commission <https://ec.europa.eu/social/main.jsp?catId=1597&langId=en>.

<sup>5</sup> European Parliament resolution on equal treatment in employment and occupation in light of the UNCRPD: [https://www.europarl.europa.eu/doceo/document/TA-9-2021-0075\\_EN.html](https://www.europarl.europa.eu/doceo/document/TA-9-2021-0075_EN.html).

countries put measures in place, such as increased social security payments, introduction of new benefits, or extended eligibility periods without reassessment. It is expected that economic recession following the years of the pandemic, will deepen disability-related poverty and inequalities.

Russia's unjustified and unprovoked war against Ukraine has highly impacted energy and food markets. The general inflation has not been followed up by enough targeted impact measures. Due to the current production, many assistive technologies tend to become more expensive. Social support benefits and inactivity pensions are rarely increased according to inflation, may even be subject to cuts and reductions and are rarely compatible with employment (the 'benefit trap'). High energy prices are another consequence of the Russian invasion of Ukraine, thus the EU attempts to secure energy independence and mitigate high energy prices through various measures (e.g., 2022 Council regulation on an emergency intervention to address high energy prices<sup>6</sup>). Recent EU initiatives, like various pieces of legislation under the European Green Deal or the Fitfor55 package address the issue of energy poverty and call for specific attention to be paid to particular groups, including persons with disabilities, which are more at risk of being affected by energy poverty or more susceptible to the adverse impacts of energy poverty. Throughout the last months, several EU countries have allocated funding to shield households from the rising energy prices and their consequences on the cost of living.

This study aims to bring together available knowledge on how recent crises, like the COVID-19 crisis, the ongoing energy crisis due to the Russian invasion of Ukraine, together with rising inflation, affect persons with disabilities and their families who were facing poverty more likely than persons without disabilities, even before. It is timely to provide an overview of targeted measures that have been put in place by the EU and a few Member States to mitigate the impact of these crises on poverty and social exclusion. This can serve as an inspiration for other Member States to introduce similar measures and at the same time, support EU institutions in their ongoing work to successfully address the needs of persons with disabilities in upcoming EU legislation, policies and schemes that address all forms of poverty. More specifically, the study has the following objectives:

- to give an overview of the existing applicable international legislation and of the legislation, policies and measures at EU level seeking to ensure an adequate standard of living for persons with disabilities;
- to give an overview of legislation and policies under the European Green Deal and Fitfor55 package that may affect persons with disabilities in terms of energy poverty;
- to examine the availability of disaggregated data with regard to the impact of the rising cost-of-living and energy crises on persons with disabilities;
- to assess the additional costs that can arise from having a disability or from living in a household with a person with disabilities; additional costs for disability service providers, Disabled People's Organisations (DPOs) and NGOs;
- to give an overview of EU schemes (such as European Structural and Investment Funds) available for persons with disabilities that can contribute to the eradication of poverty;
- to give an overview of the national legislation, policies and schemes that are made available to meet extra needs of persons with disabilities in a few selected EU Member States and, wherever possible, to assess the implementation of such measures.

The rest of the study is structured as follows: *Chapter 2* explains the methodology used to conduct the study (desktop research, quantitative data analysis, country cases) and the limitations deriving from

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<sup>6</sup> Council Regulation (EU) 2022/1854 of 6 October 2022 on an emergency intervention to address high energy prices: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32022R1854>.

the availability of data. *Chapter 3* lists existing legislation, policies, and measures at international and EU level seeking to ensure an adequate standard of living for persons with disabilities, as well as a comprehensive review of legislative and policy documents issued by EU institutions to address energy poverty. *Chapter 4* examines the impact of the rising cost-of-living and energy crises on persons with disabilities drawing on information and data from the literature, including available disaggregated data. It also provides, based on existing literature, a non-exhaustive assessment of the extra costs faced by persons with disabilities and their families that arise because of disability. *Chapter 5* provides a brief overview on how EU schemes, like the European Structural and Investment Funds (e.g., ESF+) can and should play a role in supporting Member States's efforts to eradicate the poverty of vulnerable groups, including persons with disabilities and their families. *Chapter 6* presents country cases of Member States that provide support through targeted measures (legislation, policies, and schemes) to persons with disabilities and their families to meet their extra needs and compensate for the extra costs during the cost-of-living crisis. *Chapter 7* includes concluding remarks, followed by policy recommendations to EU institutions and national governments provided in *Chapter 8*.



## 2. METHODOLOGY AND LIMITATIONS

This chapter summarises the methodology used to conduct the study (desktop research, quantitative data analysis, country cases) and will describe the limitations due to the lack of available data or detailed information on specific targeted measures in EU Member States.

### 2.1. Desktop review

The study builds on extensive desktop research and literature review. Chapter 3 summarises the most relevant international and EU legislation concerning the attainment of adequate standards of living for persons with disabilities. The same chapter also provides an overview of legislation and policies under the European Green Deal and the Fitfor55 package. Both instruments address various societal and environmental challenges that may impact persons with disabilities, with regard to energy poverty. This overview concentrates exclusively on EU-level legislative instruments and policy documents, ensuring a comprehensive approach. The selection criteria for the reviewed legislation included legislative documents related to adequate standard of living and energy poverty for persons with disabilities, with a focus on EU Member States and the availability of the material in English.

Chapter 4.3 assesses the extra costs that can arise from having a disability drawing on existing literature. First, it presents an overview of the type of disability-related extra costs. Then it briefly summarises the different approaches to measuring extra costs of disability. The final part discusses findings from the literature based on a review of recent papers that provide estimates of the extra costs of disability. The selection criteria for the reviewed studies included: published after 2010, focus on European countries (either single country studies or comparative), and the availability of the studies in English. The focus was mainly on academic papers, but some grey literature was also included (e.g., reports). As the majority of the studies estimating extra costs of disability apply the standard of living approach, a special effort was made to cover these studies. Note, however, that it is not intended to provide a systematic review of the literature on extra costs of disability.

Chapter 5 provides an overview of selected EU funding schemes and their role and potential to support persons with disabilities, in relation to fighting poverty and social exclusion, building on the EU funding regulations, available data and the assessment of documentation, like the Partnership Agreements (PA) agreed between the European Commission and Member States, or the national recovery and resilience plans.<sup>7</sup>

### 2.2. Data analysis

Chapter 4 gives an overview of available harmonised European-level indicators and data that allow for the assessment and monitoring of the impact of the cost-of-living and energy crises on persons with disabilities. The chapter also briefly presents and graphically illustrates findings on selected social indicators disaggregated by disability in order to look into the impact of the rising cost-of-living and energy crises on persons with disabilities.

### 2.3. Country Cases

Chapter 6 includes four country cases (AT, DE, FR, SI) that have been selected based on the comparative information from Eurofound's EU PolicyWatch database (Eurofound, 2023). The database entries were filtered to contain persons with disabilities as target group, policy changes since 2020, and exclude any

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<sup>7</sup> Data obtained from Cohesion Open Data Platform, see here: <https://cohesiondata.ec.europa.eu/>.



policies that focused on keeping businesses afloat. All entries were screened to identify clusters of support for persons with disabilities such as compensation of additional costs, support for parents and carers, and improvement or preservation of employment. Country cases were selected based on the prevalence of these three categories of policies. To provide the necessary context for targeted cost-of-living-crisis measures, the main characteristics of the country's welfare system for persons with disabilities in each country are explained at the beginning of each chapter. The connected crisis-related measures are summarised and linked to persons with disabilities. The data sources for the main characteristics of disability-related welfare policies are the "ESPN Thematic Report on Social protection for people with disabilities"<sup>8</sup> and for cost-of-living crisis measures the EUROMOD country reports<sup>9</sup> as well as national policy documents.

## 2.4. Limitations of the study

Due to the limited resources, the study does not provide a detailed overview of targeted policy measures introduced in each EU Member State but presents four case studies. These case studies indicate different approaches countries chose to mitigate the impact of the cost-of-living crisis for persons with disabilities. However, the selection of the case studies was based on desk research and identification of the most relevant examples, where targeted measures were introduced for persons with disabilities to support them in coping with the impact of the cost-of-living crisis. The aim of the country case studies was to provide a balanced geographical coverage of EU Member States and while Western and Central-Europe is represented, no Northern country was identified as a suitable example on targeted measures for persons with disabilities in the context of the present study.

Our case selection was based on information from Eurofound's EU PolicyWatch<sup>10</sup> database, thus the accuracy and categorisation of the reported policies was a limiting factor for our study. We identified suitable cases by the scope and quantity of policies targeting persons with disabilities. However, if policy responses targeted the general population and only indirectly persons with disabilities, they might have not been classified as affecting persons with disabilities. To identify the ad-hoc policy measures we used EUROMOD's yearly country reports.<sup>11</sup> EUROMOD is a tax-benefit microsimulation model covering all EU Member States. The accompanying country reports explain all tax-benefit policies and yearly changes in detail. However, services are not modelled in EUROMOD, and therefore, not included in the country reports. We used secondary national information to identify any other targeted measures, however, the information has not been taken from comprehensive and yearly reports such as the country reports. The impact of the policy measures on the quality of life of persons with disabilities cannot be assessed through information found via desk research.

<sup>8</sup> Social protection for people with disabilities in Europe: An analysis of policies in 35 countries: <https://ec.europa.eu/social/main.jsp?langId=en&catId=89&furtherNews=yes&newsId=10493>.

<sup>9</sup> EUROMOD Country Reports: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports>.

<sup>10</sup> See EU PolicyWatch – Database of national-level measures: <https://static.eurofound.europa.eu/covid19db/index.html>.

<sup>11</sup> See EUROMOD Country Reports: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports>.

### 3. OVERVIEW OF RELEVANT LEGISLATION AND POLICIES

This chapter provides an overview of the existing applicable international legislation and legislation, policies, and measures at EU level seeking to ensure an adequate standard of living for persons with disabilities. The chapter also includes a comprehensive review of legislative and policy documents issued by EU institutions, including the European Green Deal and the Fitfor55 package to address energy poverty that may affect persons with disabilities.

#### 3.1. Relevant legislation and policies that seek ensuring adequate standard of living for persons with disabilities

The United Nations Convention for the Rights of Persons with disabilities (CRPD), which is ratified by the EU and all its 27 Member States, expresses the right of persons with disabilities to an adequate standard of living for themselves and their families. This provision includes adequate food, clothing and housing, and the continuous improvement of living conditions, and requests States Parties to the Convention to take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability. The Convention also highlights the importance of including individuals with disabilities, particularly women, girls, and older persons, in initiatives aimed at reducing poverty and providing social protection. To safeguard the right of persons with disabilities to an adequate standard of living, Article 28 further requires States Parties to provide necessary assistance to cover disability-related expenses; facilitate access to public housing programmes for persons with disabilities; ensure equal access to retirement benefits and programmes for individuals with disabilities, assuring that they are not disadvantaged in this aspect due to their disability. In its concluding observations to the EU in 2015, the UN Committee on the Rights of Persons with Disabilities (the Committee) expressed deep concern about the disproportionate and regressive impact of austerity measures in the EU on the adequate standard of living of persons with disabilities (2023). The Committee recommended that the EU, in collaboration with its Member States and representative organisations of persons with disabilities, should urgently take measures to prevent further adverse effects of austerity measures on the standard of living of persons with disabilities. In the second and third combined reports the EU submitted to the Committee on the progress made to implement the CRPD, the EU outlines specific measures that were put in place to improve the adequate standard of living of persons with disabilities, as per the competence of the EU.<sup>12</sup> In that regard, the Commission (1) promotes accessible social housing through *the Affordable Housing Initiative (AHI)*<sup>13</sup> and EU funds regulations; (2) works with the Organisation for Economic Co-operation and Development (OECD) to develop and maintain the *Affordable Housing Database*<sup>14</sup> and help countries monitor access to good-quality affordable housing; (3) provides policy support and funds innovative projects for pension systems while ensuring information exchange through the *Mutual Information System on Social Protection*<sup>15</sup> (MISSOC)

<sup>12</sup> UN Treaty Body Database: [https://tbinternet.ohchr.org/\\_layouts/15/treatybodyexternal/Download.aspx?symbolNo=CRPD%2FC%2FEU%2F2-3&Lang=en](https://tbinternet.ohchr.org/_layouts/15/treatybodyexternal/Download.aspx?symbolNo=CRPD%2FC%2FEU%2F2-3&Lang=en).

<sup>13</sup> Internal Market, Industry, Entrepreneurship and SMEs – Affordable Housing Initiative: [https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative\\_en](https://single-market-economy.ec.europa.eu/sectors/proximity-and-social-economy/social-economy-eu/affordable-housing-initiative_en).

<sup>14</sup> OECD Affordable Housing Database: [affordable-housing-database](https://affordable-housing-database.org/).

<sup>15</sup> Mutual Information System on Social Protection (MISSOC): <https://www.missoc.org/>.

database. Within the framework of the *European Semester*<sup>16</sup>, the Commission monitors developments with regard to the risk of poverty and social exclusion and in accessing quality housing for different vulnerable groups, including persons with disabilities, and issues recommendations to Member States to improve the situation.

The *Sustainable Development Goals (SDGs)*<sup>17</sup>, established by the United Nations, encompass a range of global objectives that tackle social, economic, and environmental challenges. Several SDGs are also relevant in the context of ensuring the adequate standard of living and tackling the energy poverty of persons with disabilities. Specifically, the following goals pertain to the intersection of living standards, energy poverty and disabilities:

- SDG 1 (No Poverty) sets out to ensure equal economic resources and access to basic services, encompassing persons with disabilities (Target 1.4).
- SDG 3 (Good Health and Well-Being) strives for universal health coverage, including rehabilitation services for persons with disabilities (Target 3.8).
- SDG 7 (Affordable and Clean Energy) aims to achieve universal access to affordable, reliable, and modern energy services, addressing energy poverty for all, including persons with disabilities (Target 7.1).
- SDG 10 (Reduced Inequalities) aims to promote inclusion and equal opportunities for all, including persons with disabilities, by reducing inequalities (Target 10.2).
- SDG 11 (Sustainable Cities and Communities) highlights the importance of safe, inclusive, accessible, and green public spaces, particularly for persons with disabilities (Target 11.7).
- SDG 13 (Climate Action) focuses on climate change education, awareness, and capacity-building for vulnerable groups, including persons with disabilities (Target 13.3).

SDG 17 (Partnerships for the Goals) underscores the significance of data disaggregation by disability to support SDG implementation and leave no one behind (Target 17.18).

These SDGs encompass various aspects of energy poverty, disability rights, accessibility, and inclusion. By actively and systematically pursuing these goals, it becomes feasible to enhance energy access and overall well-being for persons with disabilities, in line with the important statements of the 2030 Agenda 'leave no one behind' and 'reach the furthest behind first'.

In the area of poverty reduction, the EU operates in a subsidiary role, with primary competence remaining with individual Member States. The EU's role is to coordinate policies, establish common goals, and provide support and guidance to Member States in their efforts to tackle poverty within their respective jurisdictions. At the EU level, the rights to an adequate standard of living for persons with disabilities are enshrined in Article 26 of the *EU Charter for Fundamental Rights*<sup>18</sup>. The Article acknowledges and upholds the rights of persons with disabilities to access support measures that promote their independence, social inclusion, integration into the workforce, and active participation in community life. Regarding poverty, the Charter recognises the importance of addressing social exclusion and poverty,

<sup>16</sup> The European Semester – The Recovery and Resilience Facility: [https://commission.europa.eu/business-economy-euro/economic-and-fiscal-policy-coordination/european-semester\\_en](https://commission.europa.eu/business-economy-euro/economic-and-fiscal-policy-coordination/european-semester_en).

<sup>17</sup> United Nations – The 17 Goals: <https://sdgs.un.org/goals>.

<sup>18</sup> Charter of Fundamental Rights of the European Union: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:12012P/TXT>.

and it acknowledges the right to receive social and housing assistance. This ensures a dignified standard of living for those who lack adequate resources, in accordance with both EU laws and national legislation and practices. Furthermore, Principle 17 of the *European Pillar of Social Rights*<sup>19</sup> emphasises the importance of providing adequate support and services to persons with disabilities to ensure their social and economic inclusion. It recognises their right to income support, enabling them to lead a dignified life, and emphasises the need for tailored services and work environments that accommodate their specific needs and allow them to participate fully in society and the labour market. The *EU Child Guarantee*<sup>20</sup> is another key policy framework, with relevance for children with disabilities who face poverty and social exclusion. Adequate standard of living for children with disabilities is explicitly mentioned in the EU Child Guarantee referring to Article 7 of the CRPD, 'State Parties to that Convention shall take all necessary measures to ensure the full enjoyment by children with disabilities of all human rights and fundamental freedoms on an equal basis with other children'. The Commission's target group discussion paper on children with disabilities recommended for the Child Guarantee to focus on visibility of children with disabilities in all policy and action levels. This involves both mainstreaming disability throughout policy and implementation, as well as recognising the need for specific policies and services to protect their rights (Hunt, 2019).

The European Disability Strategy 2021-2030 has been developed by the European Commission with the aim of promoting equal opportunities and full inclusion for individuals with disabilities, as part of the EU's efforts to implement the CRPD. This strategy addresses various barriers in areas such as accessibility, employment, education, non-discrimination, and social protection (European Commission, 2021b). The strategy states that Member States have intensified reforms of social protection systems in accordance with UN CRPD and the European Pillar of Social Rights, however, the objective of an adequate living standard for all has not yet been achieved. In that regard, the Commission will provide guidance to assist Member States in advancing their social protection reforms, with a particular focus on the disability assessment framework. In that regard, the strategy presents six main flagship initiatives:

1. To launch a European resource centre **AccessibleEU** to increase coherence in accessibility policies and facilitate access to relevant knowledge.
2. To create a **European Disability Card** by the end of 2023 with a view to be recognised in all Member States.
3. To present, by 2024, a specific **framework for Social Services of Excellence** for persons with disabilities.
4. To present a package to improve labour market outcomes of persons with disabilities.
5. To establish the **Disability Platform**.
6. To adopt a **renewed HR strategy**<sup>21</sup> that includes actions to promote diversity and inclusion of persons with disabilities.

A few of these flagship initiatives have already been completed at the time of writing the current study. The European Disability Strategy 2021-2030 does not explicitly address energy poverty as a distinct

<sup>19</sup> European Pillar of Social Rights - Building a fairer and more inclusive European Union: <https://ec.europa.eu/social/main.jsp?catId=1226&langId=en>.

<sup>20</sup> Council Recommendation (EU) 2021/1004 of 14 June 2021 establishing a European Child Guarantee: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32021H1004>.

<sup>21</sup> Commission's Communication 'A new Human Resources Strategy for the Commission' [https://commission.europa.eu/system/files/2022-04/c\\_2022\\_2229\\_2\\_en\\_act\\_part1\\_v12.pdf](https://commission.europa.eu/system/files/2022-04/c_2022_2229_2_en_act_part1_v12.pdf).

priority. Nevertheless, the Strategy commits to defining measures aimed at addressing gaps in social protection for persons with disabilities to mitigate disparities, which includes compensating for additional costs related to disability and providing eligibility for disability benefits.

Over the past decade, several EU pieces of legislation have been implemented to enhance accessibility for persons with disabilities. Most importantly, the *European Accessibility Act*<sup>22</sup>, which aims to improve the functioning of the internal market for accessible products and services. European accessibility standards have been established to support the implementation of inclusive design in the built environment and information and communication technology. Furthermore, European policies encourage digital transformation and the provision of digital public services that are accessible and inclusive for individuals with disabilities. In the *Regulation (EU) 2022/612 on roaming on public mobile communications networks within the Union*<sup>23</sup>, specific measures have been included to facilitate access to emergency services for end-users with disabilities. EU Directive 2016/2102 on the accessibility of the websites and mobile applications of public sector bodies also known as *The Web Accessibility Directive*<sup>24</sup> is a directive that sets out specific accessibility requirements for websites and mobile applications of public sector bodies. The Directive significantly improves the standard of living for persons with disabilities by ensuring equal access to digital services. It requires public sector websites, mobile applications, and certain banking and financial services to meet accessibility requirements. This enables persons with disabilities to access information, make independent decisions, and engage in various online activities. The directive promotes inclusion, independence, and economic empowerment, while also protecting their rights as consumers. By creating an accessible digital environment, it enhances the overall quality of life for persons with disabilities. In addition, as part of the 2021-2030 Strategy for Persons with Disabilities, the Commission committed to creating the *Web Accessibility Action Plan 2022–2025*<sup>25</sup> for web accessibility to ensure EU websites and online platforms comply with European accessibility standards.

The *EU Directive 2000/78*<sup>26</sup> also known as the Employment Equality Directive outlines a general framework for equal treatment in employment and occupation, which aims to secure adequate standards of living for persons with disabilities. More specifically, under the EU's Employment Equality Directive, employers must provide reasonable accommodation to employees with disabilities, like providing equipment or allowing flexible working time. Similarly, the *Disability Employment Package*<sup>27</sup> outlined in the European Disability Strategy 2021-2030 indirectly relates to the adequate standard of living for persons with disabilities. By promoting equal opportunities and full inclusion in employment, the strategy aims to enhance the economic well-being of individuals with disabilities. This, in turn, can have an impact on their ability to afford necessities, including payment for energy bills, and improve their overall

<sup>22</sup> European Accessibility Act:

<https://ec.europa.eu/social/main.jsp?catId=1202#:~:text=The%20European%20accessibility%20act%20covers,accessibility%20requirements%20across%20EU%20countries>.

<sup>23</sup> Regulation (EU) 2022/612 of the European Parliament and of the Council of 6 April 2022 on roaming on public mobile communications networks within the Union (recast) (Text with EEA relevance):

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32022R0612>.

<sup>24</sup> Directive (EU) 2016/2102 of the European Parliament and of the Council of 26 October 2016 on the accessibility of the websites and mobile applications of public sector bodies:

<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32016L2102&qid=1690275198990>.

<sup>25</sup> Web Accessibility Action Plan 2022-2025:

<https://wikis.ec.europa.eu/pages/viewpage.action?pageId=62259557>.

<sup>26</sup> Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32000L0078>.

<sup>27</sup> Disability Employment Package to improve labour market outcomes for persons with disabilities: <https://ec.europa.eu/social/main.jsp?catId=1597&langId=en>.



standard of living. To reach the EU targets of reducing the number of people at risk of poverty or social exclusion by at least 15 million, having at least 78% of the population aged 20 to 64 in employment, and having at least 60% of all adults participating in training every year, it will be necessary to increase the employment rate of persons with disabilities, and thus, reduce the employment gap between persons with and without disabilities (Commission, 2021a). The Employment Package will also help Member States develop policies in line with the *Employment Guidelines*<sup>28</sup>, in particular, guidelines 6 and 8 (on enhancing labour supply, skills and competences; and fostering social inclusion, combatting poverty and promoting equal opportunities). This can diminish the vulnerability of disabled individuals to energy poverty, as it increases their capacity to afford essential energy services, thereby enhancing their overall quality of life.

### 3.2. EU legislation and policies related to energy poverty

The European Green Deal and the Fitfor55 package consist of a series of legislation and policies aimed at achieving the EU's climate and energy goals. Within the theme of green transition, several Member States have committed new investments in sustainable transport, home heating schemes, and the renovation of both public and private buildings. Each of these has a particular relevance to persons with disabilities. In the current cost-of-living crisis, they are likely to be hit harder by energy poverty and likely to benefit more from reduced home heating costs (Eurofound, 2022a). Similarly, persons with disabilities are more likely to be reliant on public transport systems and any major infrastructure or vehicle replacement initiative, ostensibly for reasons of de-carbonisation, and this is also an opportunity to prioritise accessibility in design (Eurofound, 2022b).

The *Directive (EU) 2019/944*, also known as the *revised Electricity Directive*<sup>29</sup>, introduces the terms 'vulnerable customers' and 'energy poverty'. According to the directive, when determining the number of households experiencing energy poverty, certain criteria such as low income, significant expenditure of disposable income on energy, and poor energy efficiency can be considered (Article 29). Furthermore, the directive emphasises the need for Member States to define the concept of vulnerable customers, which encompasses persons with disabilities, and may include a reference to energy poverty, to protect their interests (Article 28). Considering the significant increase of energy prices in 2021 and 2022 as a result of the Russian invasion of Ukraine, the Commission published on 14 March 2023 its Proposal<sup>30</sup> for a regulation of the European Parliament and of the Council amending *Regulations (EU) 2019/943* and *(EU) 2019/942* as well as *Directives (EU) 2018/2001* and *(EU) 2019/944* to improve the Union's electricity market design. The proposal highlights that vulnerable consumers and people who face energy poverty are the hardest hit by the crisis; hence, it is crucial to revise consumer rights and safeguards to enable consumers to take advantage of the energy transition. This revision would empower consumers to disconnect their electricity costs from fluctuations in short-term energy market

<sup>28</sup> Proposal for a Council Decision on guidelines for the employment policies of the Member States: [https://eur-lex.europa.eu/resource.html?uri=cellar:8bfc0644-5940-11ea-8b81-01aa75ed71a1.0003.02/DOC\\_1&format=PDF](https://eur-lex.europa.eu/resource.html?uri=cellar:8bfc0644-5940-11ea-8b81-01aa75ed71a1.0003.02/DOC_1&format=PDF).

<sup>29</sup> Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (recast) (Text with EEA relevance): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019L0944>.

<sup>30</sup> Proposal for a Regulation of the European Parliament and of the Council amending Regulations (EU) 2019/943 and (EU) 2019/942 as well as Directives (EU) 2018/2001 and (EU) 2019/944 to improve the Union's electricity market design: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52023PC0148>.

prices and restore a more equitable distribution of risk between suppliers and consumers. The proposal is, however, still under negotiation<sup>31</sup>.

The Fitfor55 package introduces the *Social Climate Fund*<sup>32</sup>, which aims to provide support to vulnerable groups, including persons with disabilities, in the transition to a climate-neutral economy. The fund is a financial instrument that seeks to combat energy poverty by providing financial support for initiatives that improve energy efficiency, reduce greenhouse gas emissions, and promote renewable energy sources. These initiatives include measures like retrofitting buildings to improve energy efficiency, implementing renewable energy projects, and supporting energy-saving measures. While the primary focus of the Social Climate Fund is on energy transition and addressing energy poverty at a broader level, persons with disabilities can also be beneficiaries of initiatives that improve energy efficiency in buildings, and thus, lead to reduced energy costs. Retrofitting buildings with accessibility features can enhance the comfort and safety of persons with disabilities, while also contributing to energy savings.

Furthermore, the implementation of the Fund, carried out through the Social Climate Plans of the Member States, will align with the policies and measures supported by various other EU instruments that promote a socially equitable transition. These instruments include the *European Pillar of Social Rights*<sup>33</sup>, the *European Social Fund Plus (ESF+)*<sup>34</sup>, the *Just Transition Plans outlined in Regulation (EU) 2021/1056*<sup>35</sup>, the long-term renovation strategies of Member States as per *Directive 2010/31/EU*<sup>36</sup> of the European Parliament and Council, and the *Energy Poverty Observatory*<sup>37</sup>, which assists Member States in addressing and monitoring energy poverty.

In October 2020 the European Commission prepared a set of recommendations on energy poverty<sup>38</sup>. Although there is no specific reference to persons with disabilities in these recommendations, the Commission recommends that Member States fully utilise the opportunities presented by Union funding programmes, such as cohesion policy, to address energy poverty. This can be achieved by conducting assessments of the impact of energy transition initiatives on different population groups and giving priority to measures that specifically target vulnerable communities, ensuring their access to support. In the allocation of public funds, particularly grants, Commission recommends for Member States to focus on low-income households within beneficiary categories that possess limited personal resources and face challenges in obtaining commercial loans. These mechanisms can help vulnerable households overcome the significant upfront costs associated with energy improvements.

<sup>31</sup> 2023/0077(COD) Union's electricity market design:

[https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2023/0077\(COD\)&l=en](https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2023/0077(COD)&l=en).

<sup>32</sup> Regulation (EU) 2023/955 of the European Parliament and of the Council of 10 May 2023 establishing a Social Climate Fund and amending Regulation (EU) 2021/1060:

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023R0955>.

<sup>33</sup> European Pillar of Social Rights:

[https://commission.europa.eu/system/files/2017-11/social-summit-european-pillar-social-rights-booklet\\_en.pdf](https://commission.europa.eu/system/files/2017-11/social-summit-european-pillar-social-rights-booklet_en.pdf).

<sup>34</sup> European Social Fund Plus (ESF+):

<https://ec.europa.eu/social/main.jsp?catId=325>.

<sup>35</sup> *Just Transition Fund*: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32021R1056&qid=1663342010400>.

<sup>36</sup> Long-term renovation strategies:

[https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/long-term-renovation-strategies\\_en](https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/long-term-renovation-strategies_en).

<sup>37</sup> Energy Poverty Advisory Hub:

[https://energy-poverty.ec.europa.eu/observing-energy-poverty\\_en](https://energy-poverty.ec.europa.eu/observing-energy-poverty_en).

<sup>38</sup> Commission Recommendation EU 2020/1563 of 14 October 2020 on energy poverty:

<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32020H1563&qid=1690276506003>.

Energy efficiency is given significant importance in the European Green Deal, which aims to achieve climate neutrality. The promotion of energy efficiency measures, such as renovating buildings and utilising energy-saving technologies, can improve the affordability of energy and living conditions for persons with disabilities. The *Directive 2023/1791 on energy efficiency*<sup>39</sup> is an essential part of a comprehensive policy framework dedicated to energy efficiency. It covers various specific policy areas, including buildings (*Directive (EU) 2018/844*), products (*Directive 2009/125/EC*, *Regulation (EU) 2017/1369*, and *Regulation (EU) 2020/7402*), and governance mechanisms (*Regulation (EU) 2018/1999*). These instruments play a crucial role in achieving energy savings during product replacements, as well as the construction and renovation of buildings. The principle of "energy efficiency first" prioritises the implementation of energy efficiency measures to improve the situation of low- and medium-income households, vulnerable customers (including end-users), individuals at risk of or experiencing energy poverty, and those living in social housing. The goal is to ensure that energy efficiency measures effectively address their needs and contribute to alleviating energy poverty.

Furthermore, *EU Regulation 2018/1999 on the governance of the energy union and climate action*<sup>40</sup> stipulates that Member States must incorporate policies and measures to tackle energy poverty, if applicable, in their integrated national energy and climate plans. This entails including social policy measures and other relevant national programmes that are pertinent to addressing energy poverty.

*The Directive 2009/73/EC on common Rules for the internal market in natural gas*<sup>41</sup> and its repeal highlight the importance of Member States taking appropriate measures to secure gas supply to vulnerable customers and address energy poverty, including its broader context of poverty. This may involve the development of national energy action plans or the provision of social security benefits. The directive also prohibits disconnecting gas supply to vulnerable customers during critical periods. Similarly, *according to the Directive 2019/944 on common rules for the internal market for electricity*<sup>42</sup>, Member States must ensure the provision of necessary energy supply for vulnerable and energy-poor customers. To achieve this, an integrated approach that combines energy and social policies is recommended. This approach could involve implementing measures such as social policies and enhancing energy efficiency in housing. The objective of this directive is to strengthen national policies that prioritise the well-being of vulnerable and energy-poor customers.

Part of the Fitfor55 package is also *the Renovation Wave strategy*<sup>43</sup> which aims to accelerate the renovation of buildings across the EU. This includes improving the energy performance of residential buildings, which can have a positive impact on energy poverty among persons with disabilities living in energy-inefficient housing. The EU needs to embrace a comprehensive and interconnected approach that encompasses various sectors and groups, guided by the following fundamental principles: maintaining stringent health and environmental standards, guaranteeing optimal air quality, effective water

<sup>39</sup> Directive (EU) 2023/1791 of the European Parliament and of the Council of 13 September 2023 on energy efficiency and amending Regulation (EU) 2023/955 (recast) (Text with EEA relevance): <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023L1791>.

<sup>40</sup> Regulation (EU) 2018/1999 of the European Parliament and of the Council of 11 December 2018: <https://eur-lex.europa.eu/eli/reg/2018/1999/oj/eng>.

<sup>41</sup> Directive 2009/73/EC of the European Parliament and of the Council of 13 July 2009 concerning common rules for the internal market in natural gas and repealing Directive 2003/55/EC (Text with EEA relevance): <https://eur-lex.europa.eu/eli/dir/2009/73/oj/eng>.

<sup>42</sup> Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32019L0944>.

<sup>43</sup> The Renovation Wave initiative: [https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/renovation-wave\\_en](https://energy.ec.europa.eu/topics/energy-efficiency/energy-efficient-buildings/renovation-wave_en).



management, proactive measures for disaster prevention and protection against climate-related risks, eliminating and safeguarding against hazardous substances like asbestos and radon, and promoting fire and seismic safety. Additionally, it is crucial to prioritise accessibility to ensure equal opportunities for all members of Europe's population, including persons with disabilities and older citizens. *The Directive (EU) 2018/844 on energy performance of buildings*<sup>44</sup>, does not include reference to persons with disabilities necessarily, however, the recast proposal tabled by the *Commission (COM(2021)0802*<sup>45</sup> of the said directive, highlights that Member States are required to consider significant aspects beyond energy performance for new constructions. These aspects include addressing the challenging living conditions of vulnerable groups, enabling a healthy indoor environment, adapting to the effects of climate change, enhancing fire safety measures, and providing accessibility for persons with disabilities (such as accessibility of recharging points in the buildings). The recast proposal, however, is still under negotiation.<sup>46</sup>

The high energy prices are expected to contribute to the rise of poverty rates and impact the competitiveness of businesses. Industries that heavily rely on energy may experience elevated manufacturing costs as a result. Additionally, elevated energy prices can lead to increased prices in other essential goods, such as food. The combination of higher energy, transportation, and food costs would intensify the financial burden on low-income households, heightening the risk of poverty for these vulnerable groups. In that regard, the revised *Directive (EU) 2023/2413 on the promotion of the use of energy from renewable sources* also known as the *Renewable Energy Directive*<sup>47</sup> aims to establish a common framework for the promotion of energy from renewable sources. Empowering jointly acting renewable self-consumers also allows renewable energy communities to develop energy efficiency at the household level and combats energy poverty through reduced consumption and lower supply rates. Additionally, the directive requires that Member States must guarantee the availability of energy efficiency measures to all consumers, especially those residing in low-income or vulnerable households, who may not have the necessary initial capital to reap the benefits. The directive considers renewable energy communities to be all users, especially those in low-income or vulnerable homes. In addition, *the Commission's Proposal for a directive restructuring the Union framework for the taxation of energy products and electricity (recast)*<sup>48</sup> states that energy products and electricity used by households recognised as vulnerable may be exempt for a maximum period of ten years after the entry into force of said proposed directive<sup>49</sup>.

<sup>44</sup> Directive (EU) 2018/844 of the European Parliament and of the Council of 30 May 2018 amending Directive 2010/31/EU on the energy performance of buildings and Directive 2012/27/EU on energy efficiency (Text with EEA relevance): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L\\_.2018.156.01.0075.01.ENG](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2018.156.01.0075.01.ENG).

<sup>45</sup> Proposal for a Directive of the European Parliament and of the Council on the energy performance of buildings (recast): [https://www.europarl.europa.eu/RegData/docs\\_autres\\_institutions/commission\\_europeenne/com/2021/0802/COM\\_COM\(2021\)0802\\_EN.pdf](https://www.europarl.europa.eu/RegData/docs_autres_institutions/commission_europeenne/com/2021/0802/COM_COM(2021)0802_EN.pdf).

<sup>46</sup> 2021/0426(COD) Energy performance of buildings: [https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0426\(COD\)&l=en](https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0426(COD)&l=en).

<sup>47</sup> Directive (EU) 2023/2413 of the European Parliament and of the Council of 18 October 2023 amending Directive (EU) 2018/2001, Regulation (EU) 2018/1999 and Directive 98/70/EC as regards the promotion of energy from renewable sources, and repealing Council Directive (EU) 2015/652: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32023L2413>.

<sup>48</sup> Proposal for a Council Directive restructuring the Union framework for the taxation of energy products and electricity (recast): <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52021PC0563>.

<sup>49</sup> The dossier is currently under negotiation, see 2021/0213(CNS) Energy Taxation Directive: [https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0213\(CNS\)&l=en](https://oeil.secure.europarl.europa.eu/oeil/popups/ficheprocedure.do?reference=2021/0213(CNS)&l=en).

'Vulnerable households' shall mean households that are below the 'at risk of poverty' threshold, defined as 60% of the national median equivalised disposable income. However, these preceding directives lack explicit targeting towards persons with disabilities.

In alignment with the Renovation Wave strategy and the Green Deal, the European Union has established the *New European Bauhaus (NEB)*<sup>50</sup>, which centres on the principle of inclusion. Serving as a guiding framework for project implementers, the NEB Compass emphasises the paramount importance of ensuring accessibility and affordability without discrimination based on gender, racial or ethnic origin, religion or belief, disability, age, or sexual orientation and it highlights the need to prioritise underrepresented individuals, groups, and communities in all NEB projects. Among the flagship initiatives of the NEB, the Affordable Housing Initiative (AHI) places a focal point on people and innovation. This includes endeavours such as integrating home automation, renewable energy production, facilitating access to green spaces for residents, implementing assistive technologies, deploying smart-living tools, and establishing co-living platforms. Particularly noteworthy is one of the demonstration projects within the AHI, which seeks to explore the potential of renovation as a lever to address energy poverty and enhance access to healthy housing for all households, specifically catering to the needs of low-income persons with disabilities (CRPD/C/EU/2-3, 2023).

One significant component of the Fitfor55 package is the inclusion of proposals aimed at revising the *EU Emissions Trading System (ETS)*<sup>51</sup> and implementing a *Carbon Border Adjustment Mechanism (CBAM)*<sup>52</sup>. These measures are designed to tackle carbon emissions and promote sustainable practices. The revisions to the ETS seek to establish a more effective and ambitious carbon pricing mechanism within the European Union. This system places a price on carbon emissions and encourages industries to reduce their greenhouse gas emissions. While this can drive the transition to a low-carbon economy, it is essential to consider the potential effects on energy costs. Any increase in energy costs resulting from the revised ETS may impact persons with disabilities who are already struggling with energy poverty. Additionally, the introduction of a CBAM aims to address the issue of carbon leakage by placing a carbon price on imported goods based on their carbon footprint. While this mechanism helps to level the playing field for European industries, it may also have implications for energy costs. If the prices of imported goods increase due to the carbon pricing mechanism, it could indirectly affect the affordability of essential items for persons with disabilities. The carbon pricing applied to imported goods affects essential products used by persons with disabilities, specifically (1) electricity required for electronic/digital assistive devices and (2) aluminium used in the manufacturing of lightweight devices, such as aluminium or carbon fiber, commonly used in lightweight wheelchairs, transfer aids, orthoses, and similar assistive tools. Hence, it is imperative to carefully assess the potential impact on energy costs and implement measures to counteract any negative consequences on vulnerable individuals and households.

This overview compiles the relevant EU and international legislation concerning the assurance of an adequate standard of living and the mitigation of energy poverty for persons with disabilities. Although these legislations often address the aspects related to an adequate standard of living, they frequently overlook the specific implications of energy poverty for persons with disabilities. Recently, energy poverty received substantial attention in EU policy making, particularly through initiatives like the Green

<sup>50</sup> New European Bauhaus: [https://new-european-bauhaus.europa.eu/index\\_en](https://new-european-bauhaus.europa.eu/index_en).

<sup>51</sup> [EU Emissions Trading System \(EU ETS\)](#).

<sup>52</sup> Carbon Border Adjustment Mechanism: [https://taxation-customs.ec.europa.eu/carbon-border-adjustment-mechanism\\_en](https://taxation-customs.ec.europa.eu/carbon-border-adjustment-mechanism_en).

Deal and Fitfor55 package. However, **these initiatives generally lack sufficient emphasis on the challenges faced by persons with disabilities in the context of energy poverty**. This is especially true for persons with disabilities living in institutional care as their situation concerning the lack of adequate housing and access to community-based services remains unaddressed in these policies.

## **4. MONITORING THE IMPACT OF THE RISING COST-OF-LIVING AND ENERGY CRISES ON PERSONS WITH DISABILITIES**

This chapter examines the impact of the rising cost-of-living and energy crises on persons with disabilities drawing on information and data from the literature, including available disaggregated data. It also provides, based on existing literature, a non-exhaustive assessment of the extra costs faced by persons with disabilities and their families that arise as a result of disability. The chapter starts with providing summary tables of available comparable European-level indicators and data that allow for the assessment and monitoring of the impact of the cost-of-living and energy crises on persons with disabilities. The second section offers a brief analysis on selected indicators drawing on publicly available data from Eurostat presented in graphical format to provide a picture on the impact of the rising cost-of-living and energy crises on persons with disabilities. The third section provides an assessment of the extra costs of disability based on existing literature.

### **4.1. Availability of disaggregated data for monitoring the impact of the cost-of-living and energy crises on persons with disabilities**

A key instrument for monitoring policy developments and outcomes in the employment and social field in the EU is the Social Scoreboard.<sup>53</sup> The Scoreboard provides a set of standardised quantitative indicators that supports the implementation of the EPSR, monitors the Europe 2030 target on poverty and social exclusion and also feeds into the European Semester process. The Scoreboard covers the 20 principles of the EPSR which are divided into three chapters. The indicators corresponding to the chapter on 'Social protection and inclusion' aim to monitor developments in the area of poverty and social exclusion. The headline indicators for this area are listed in Table 1 along with the data source, year, EU coverage and level of disaggregation.

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<sup>53</sup> European Pillar of Social Rights – Scoreboard:  
<https://ec.europa.eu/eurostat/web/european-pillar-of-social-rights/scoreboard>.

Table 1. Social protection and inclusion - Headline indicators

Indicator	Source	Year	EU coverage	Disaggregated by
People at risk of poverty or social exclusion (AROPE)	EU-SILC	2004-	EU 27	Sex, age
At risk of poverty rate	EU-SILC	2004-	EU 27	Sex
Severe material and social deprivation rate	EU-SILC	2004-	EU 27	Sex
People living in households with very low work intensity	EU-SILC	2004-	EU 27	Sex
Impact of social transfers on poverty reduction	EU-SILC	2004-	EU 27	Sex
Housing cost overburden	EU-SILC	2004-	EU 27	
Disability employment gap	EU-SILC	2004-	EU 27	Level of activity limitation, Sex
Self-reported unmet need for medical care	EU-SILC	2004-	EU 27	Sex
Children aged less than 3 years in formal childcare	EU-SILC	2004-	EU 27	

Data for the headline indicators are based on the EU Statistics on Income and Living Conditions (EU-SILC) survey which collects annual comparable cross-sectional and longitudinal data on income, poverty, social exclusion and living conditions. In EU-SILC, disability is incorporated according to the concept of global activity limitation (GALI), which is defined as a 'limitation in activities people usually do because of health problems for at least the past six months'. This definition is in line with the concept of disability as set out in the European Disability Strategy 2010–2020 and its successor, the Strategy for the Rights of Persons with Disabilities 2021–2030. The data thus enables estimates to be made on indicators on the poverty and social exclusion for persons with disabilities. Eurostat provides these statistics in its online database (see Table 2 for the set of indicators that are currently included).

Table 2. Poverty and social inclusion indicators disaggregated by level of activity limitation

Theme	Indicator
Poverty and income inequalities	People at risk of poverty or social exclusion (AROPE) At risk of poverty rate Severe material and social deprivation rate People living in households with very low work intensity Impact of social transfers on poverty reduction In-work poverty
Financial situation	Difficulties in making ends meet Ability to afford a one-week annual holiday Ability to afford to eat meat, fish or a vegetarian equivalent at least every other day Ability to meet unexpected financial expenses Falling behind with payments (for a mortgage or rent, utility bills or hire purchases) during the previous 12 months
Housing conditions	Housing cost overburden rate Housing conditions (covers 9 indicators related to living in overcrowded and sub-standard housing including (in)ability to keep home adequately warm)

In addition to indicators on poverty and social exclusion, information on household expenditure gives a picture of living conditions, notably it allows to assess and monitor the effect of increased consumer and energy prices on households' living costs. The main source of data for this is the EU Household Budget Survey (EU-HBS) which collects data on household's expenditure on goods and services every five years (2015 and 2020 are the two most recent waves).<sup>54</sup> It provides information on the mean total household expenditure as well as consumer expenditure by purpose (e.g., food, transport, energy, etc.). Data by disability status is, however, rather limited due to the fact that the survey has no information on disability according to the GALI definition (it collects data on the current activity status of household members i.e. those economically inactive due to being permanently disabled instead).

EU-HBS, together with EU-SILC, is also a key data source for proposed indicators on energy poverty. While at present there are no harmonised energy poverty statistics provided at the EU level, a set of primary and complementary indicators was identified by the EU Energy Poverty Observatory (EPOV, now known as the Energy Poverty Advisory Hub)<sup>55</sup> and subsequently taken up by the 2020 Commission recommendation on energy poverty.<sup>56</sup> Table 3 below lists the two sets of indicators proposed by the Commission. They include both direct (e.g., ability to keep home warm) and indirect measures of energy poverty (e.g., arrears in utility bills), indicators that are based on self-assessment as well as indicators on energy spending.

<sup>54</sup> Household Budget Surveys:  
<https://ec.europa.eu/eurostat/web/household-budget-surveys>.

<sup>55</sup> Energy Poverty Advisory Hub:  
[https://energy-poverty.ec.europa.eu/index\\_en](https://energy-poverty.ec.europa.eu/index_en).

<sup>56</sup> Commission Recommendation (EU) 2020/1563 of 14 October 2020 on energy poverty:  
<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32020H1563>.

Table 3. Proposed indicators on energy poverty

Theme	Indicator
Indicators on affordability of energy services	Population not able to keep their home adequately warm (total and those at risk of poverty) – EU-SILC
	Population having arrears on utility bills (total and those at risk of poverty) – EU-SILC
	Expenditure on electricity, gas and other fuels as % of total household expenditure – EU-HBS
	High share of energy expenditure income (i.e. share of energy expenditure in income is more than twice the national median share) – EU-HBS
	Low share of energy expenditure in income (below half the national median) – EU-HBS
Complementary indicators	Electricity prices for household consumers – Eurostat
	Gas prices for household consumers – Eurostat
	Population with leak, damp or rot in their dwelling (total and those at risk of poverty) – EU-SILC
	Final energy consumption per square metre in the residential sector, climate corrected

Out of the listed indicators, data for only two, namely the inability to keep the home warm and the arrears indicator, are available for persons with disabilities (according to the accepted disability definition).

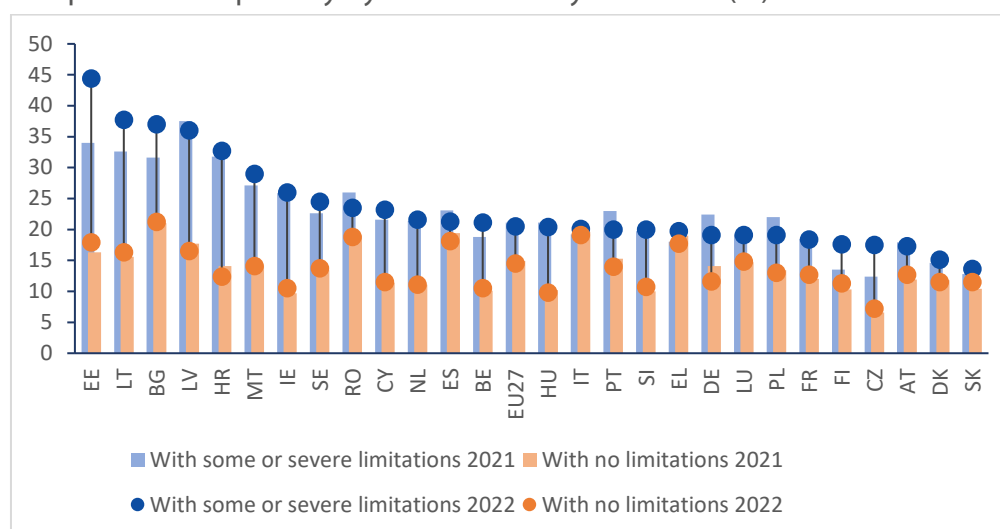
#### 4.2. The impact of the rising cost-of-living and energy crises on persons with disabilities

Building on the previous section, here we briefly present findings on selected social indicators for persons with disabilities. The first three indicators are headline indicators for the area of ‘Social protection and inclusion’ of the Social Scoreboard. The next two indicators are part of Eurostat’s disability statistics and are among the set of energy poverty indicators proposed to monitor affordability of energy services in the EU. Finally, we included an alternative indicator from a study that utilises data from the EU-HBS to calculate the level of energy poverty in disabled households.

**The at-risk-of-poverty rate of persons with disabilities remained relatively stable compared with 2021.** However, in 15 EU Member States, persons with disabilities (i.e. having some or severe activity limitations) faced a higher risk of poverty in 2022 than in the year before. The largest increase was recorded in Estonia (10 percentage points), Bulgaria, Czechia, Lithuania (5 percentage points) and in Finland (4 percentage points). By contrast, their poverty rate decreased in Lithuania, Romania, Spain, Portugal, Germany and Poland. In 2022, 20.5% of persons with disabilities were at risk of poverty. The corresponding share among the population without a disability (i.e. no activity limitations) was 14.5%. The poverty rate among persons with disabilities was highest in 2022 in Estonia (44.4%), followed by Lithuania, Bulgaria and Latvia (between 36% and 38%) and lowest in Denmark (13.5 %) and Slovakia (13.0 %).

Regarding the share of people at risk of poverty, the absolute gap between persons with or without disabilities was relatively high in the Baltic Member States and Croatia as well as in Bulgaria, Ireland and Malta (all in the range of 14.9–15.8 percentage points). In 9 EU Member States, the gap between the two groups further increased including in Sweden, Belgium and Finland.

Figure 1. People at risk of poverty by level of activity limitation (%)



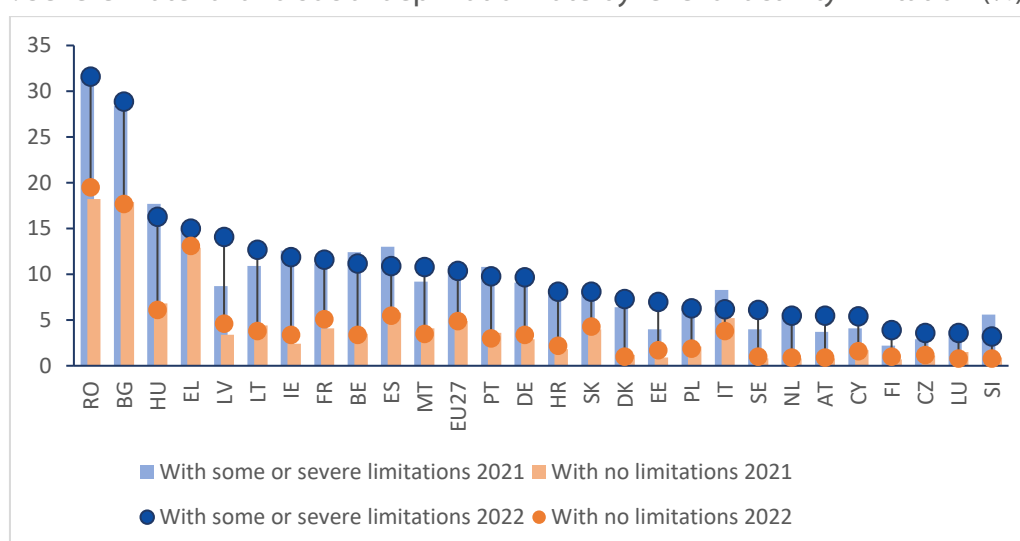
Source : Eurostat Database

Note : Provisional data for France and Cyprus for 2022.

**In 2022, 10% of persons with disabilities in the EU experienced severe material and social deprivation.** It was most common in Romania (31.6%) and Bulgaria (28.9%) where the shares were much higher than in the other EU Member States. The country with the next highest share was Hungary with 16.3%. In the majority of Member States, the share of persons with disabilities reporting deprivation was below 10.0% with the lowest shares (below 4%) observed in Finland, Czechia, Luxembourg and Slovenia. In the EU, as a whole, there was no change compared to 2021. In 15 EU Member States, the rate remained the same or slightly reduced. In the remaining countries, only Latvia and Estonia recorded somewhat larger increases (5 and 3 percentage points respectively).

In all EU Member States, a higher share of persons with disabilities are experiencing severe material or social deprivation than among those without. The gap between the two groups further grew in 2022 in a number of the countries including in the three Baltic Member States, Malta, Sweden, Austria, Cyprus and Finland.

Figure 2. Severe material and social deprivation rate by level of activity limitation (%)



Source : Eurostat Database

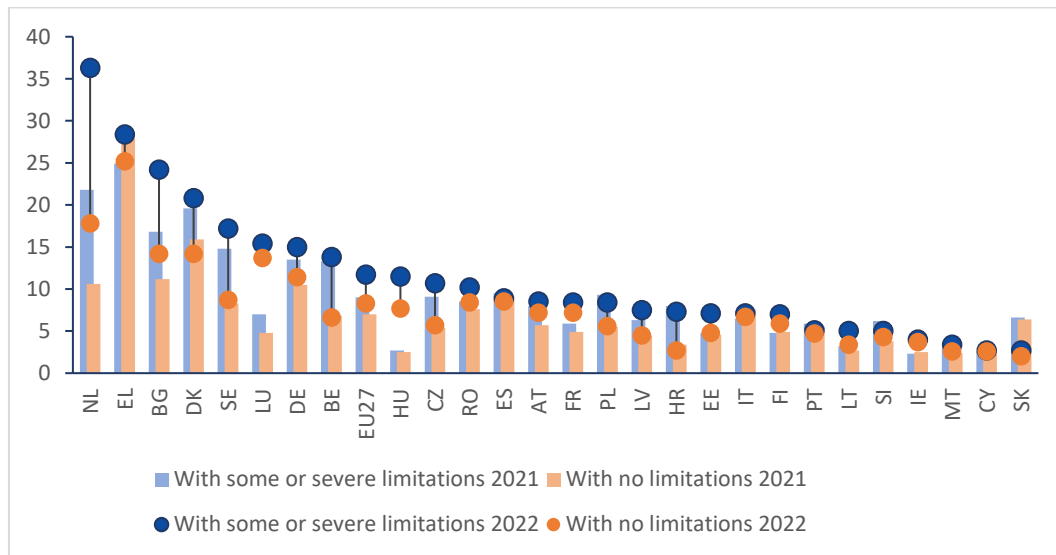
Note : Provisional data for France and Cyprus for 2022.



**A rising share of persons with disabilities struggles to meet housing costs.** Among persons with disabilities in the EU, the housing cost overburden rate was 11.7% in 2022 compared to 9.0% in 2021. There were only five Member States where the rate decreased or remained unchanged (Poland, Croatia, Portugal, Slovenia and Slovakia). The countries with the largest increase for persons with disabilities include the Netherlands (14.5 percentage points) as well as Hungary and Bulgaria (8.8 and 7.4 percentage points, respectively). In 2022, the housing cost overburden rate for persons with disabilities ranged from 2.7% in Slovakia to 15.0% in Germany, 20.8% in Denmark, and 36.6% in the Netherlands.

The burden of housing costs tends to be heavier for persons with disabilities than for those without. Only in Spain, Portugal, Italy, Ireland and Cyprus, the housing cost overburden rate was around the same for the two groups in 2022. The largest gap was in the Netherlands (18.5 percentage points), Bulgaria (10 percentage points) and Sweden and Belgium.

Figure 3. Housing cost overburden rate by level of activity limitation (%)



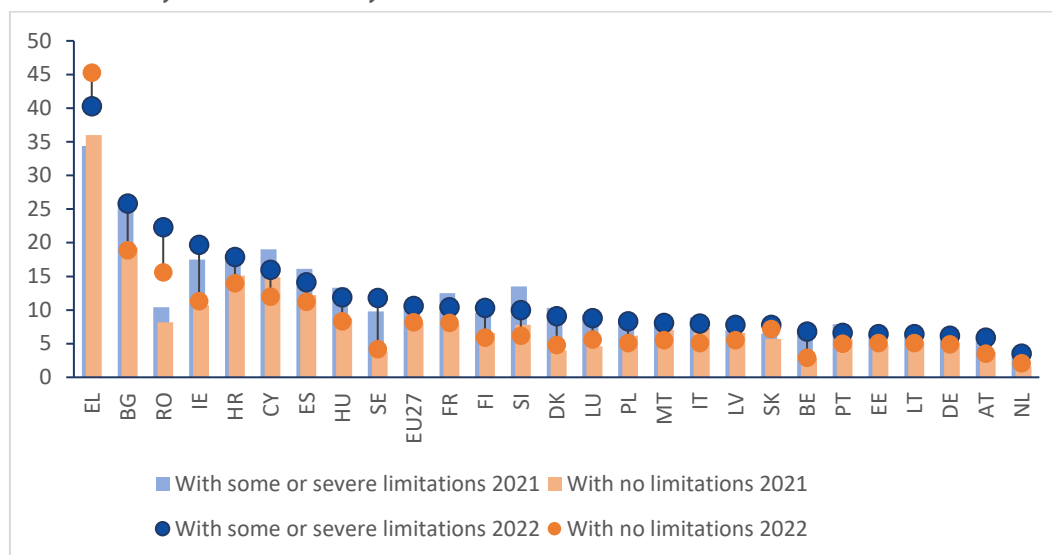
Source : Eurostat Database

Notes : Provisional data for France and Cyprus for 2022. Data for 2021 refer to 2020 for France.

**Persons with disabilities are comparatively more likely to be falling behind in household bills.** In 2022, 10.6% of persons with disabilities in the EU lived in a household that had been behind with payments, including for a mortgage or rent, and utility bills. The corresponding share among the population without a disability was 8.2%. Except for Greece, persons with disabilities were more likely to report being behind with payments than those without a disability in all EU Member States. In 2022, the percentage of persons with disabilities in such households was highest in Greece (40.3%), Bulgaria (25.8%) and Romania (22.3%). The lowest shares were recorded in Czechia (3.0%) and the Netherlands (3.5%).

In 8 out of the 27 EU Member States, the share of disabled households with arrears slightly increased compared to the previous year. The largest increase (11.9 percentage points) was observed in Romania, followed by Greece (5.9 percentage points), and Ireland and Sweden (around 2 percentage points in both).

Figure 4. Arrears by level of activity limitation (%)

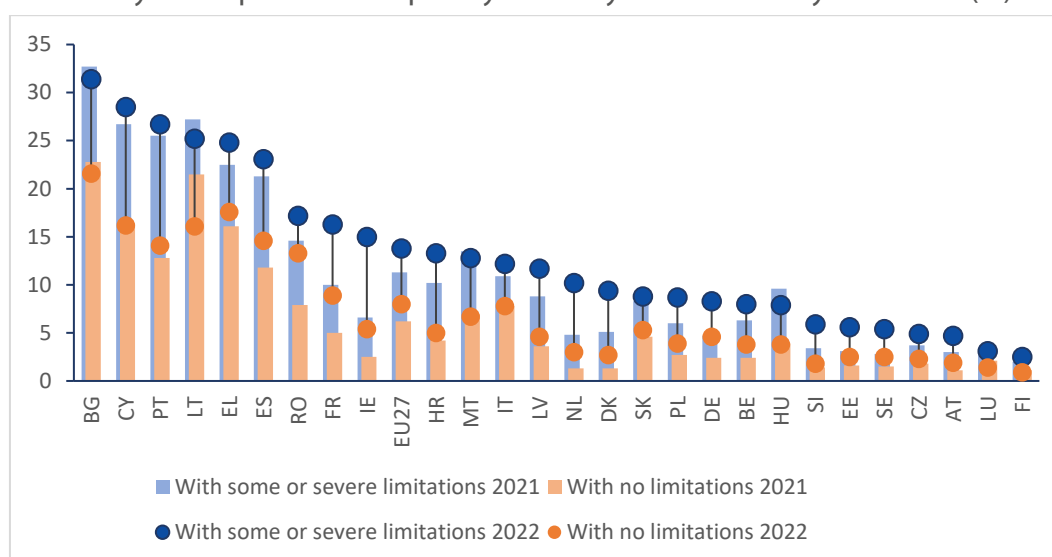


Source : Eurostat Database

Note : Provisional data for France and Cyprus for 2022.

**The share of persons with disabilities in the EU who are unable to keep their home adequately warm continued to increase;** from 10.7% in 2020 to 11.3% in 2021, and to 13.8% in 2022. Moreover, the level of increase was greater on average than among persons without disabilities who are much less likely to face this problem. Among the 22 Member States where the share of persons with disabilities affected increased between 2021 and 2022, Ireland, France and the Netherlands recorded the largest increase. By contrast, persons with disabilities living in Bulgaria, Lithuania, Malta and Hungary were less likely to have difficulties with keeping their home adequately warm compared to a year earlier.

Figure 5. Inability to keep home adequately warm by level of activity limitation (%)



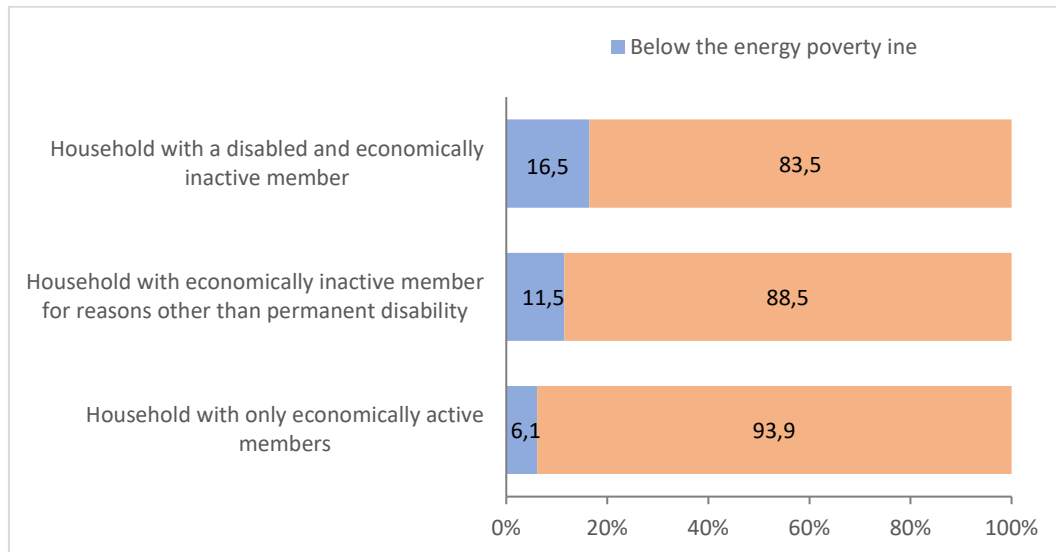
Source: Eurostat Database

Note: Provisional data for France and Cyprus for 2022.

There are no publicly available European-level comparable data with recent estimates of the level of energy poverty among persons with disabilities. The data presented in Figure 6 come from the study of Ivanova and Middlesmiss (2021) that draws on the EU's 2010 Household Budget Survey (HBS). Ac-

According to this data, households with a person with disability are considerably more likely to be affected by energy poverty than other households. The share of such households at risk of energy poverty (i.e. below the energy poverty line) was 16.5% in 2010. The calculated energy poverty rate for comparable households was 11.5% and 6.1%.

Figure 6. Energy poverty by household type in the EU (%)



Source: Ivanova and Middlemiss (2021).

Note: Households below the energy poverty line are defined as those at risk of poverty (i.e. income below 60% of national median) who spend more than 10% of their household income on energy costs.

### 4.3. The extra costs of living with a disability

The extra cost of disability refers to the additional spending needs faced by persons with disabilities that arise as a direct result of disability. Persons with disabilities experience **many different extra costs** which may relate to general items, such as food or healthcare, as well as to disability-specific goods and services. The type and level of extra costs depend on the individual's specific condition and circumstances (e.g., the nature and degree of impairment or functional limitation and support needs, age, personal resources) as well as the environmental and policy context including the availability and accessibility of basic and specialised goods and services, and the extent of public support provided (both monetary and in-kind). These **extra costs can place a large financial burden on persons with disabilities and their families** increasing their risk of living in poverty. In order to meet extra costs, persons with disabilities often face the difficult trade-off of having to reduce or cut expenses on necessary goods and services at the cost of not having their needs met. Persons with disabilities also tend to have lower income which could serve as a protective mechanism. In fact, persons with disabilities rely to a great extent on their family members for care and other forms of support resulting in reduced labour supply and loss of earnings. Taken together, the extra costs of disability have clear implications for persons with disabilities and their families in terms of their economic well-being, quality of life and full participation in society.

### 4.3.1. Types and examples of extra costs

Table 4 provides an overview of the types of extra costs faced by persons with disabilities. They include *direct costs* i.e. extra spending on general and disability-specific goods and services; as well as *indirect and opportunity costs* which result from having to divert resources towards covering disability-related needs (Mont and Cote, 2020).

Table 4. Examples of disability-related extra costs

DIRECT COSTS	
Disability-specific extra spending	Extra spending on regular goods and services
Assistive devices, specialist equipment, home adaptations	Healthcare and long-term care (e.g., higher out-of-pocket payments for home care)
Rehabilitation, therapies, and other support services (e.g., counselling for family members and carers)	Childcare (more intensive and of longer duration)
Human assistance (e.g., personal assistants, interpreters)	Transportation (e.g., use of private transport due to limited access to public transport)
Relocation to be close to specialised services	Energy (e.g., heating, electricity to charge devices)
	Food (special diets)
	Insurance (higher payments due to impairment)
INDIRECT COSTS	OPPORTUNITY COSTS
Lower education	Loss of income for family carer/support provider
Lower employability and earnings	Lower capacity to invest in productive assets

Source: Mont and Cote (2020), John et al. (2019).

Examples for direct costs that are disability-specific are assistive devices and specialist equipment (e.g., powered wheelchairs), and home adaptations which allow persons with disabilities to live independently. Rehabilitation and therapies, which are often essential for persons with disabilities likewise involve extra costs especially if these have to be purchased privately (John et al., 2019). Many disabled people rely on personal assistance or require extensive support with everyday activities and experience higher costs as a result. Families who have a child with disability, also need to cover additional needs, such as specialist toys and equipment (e.g., special buggies or pushchairs), special health, and childcare and educational services, leading to higher expenses. They may also have to relocate to higher cost areas to be closer to specialised services (Mont and Cote, 2020).

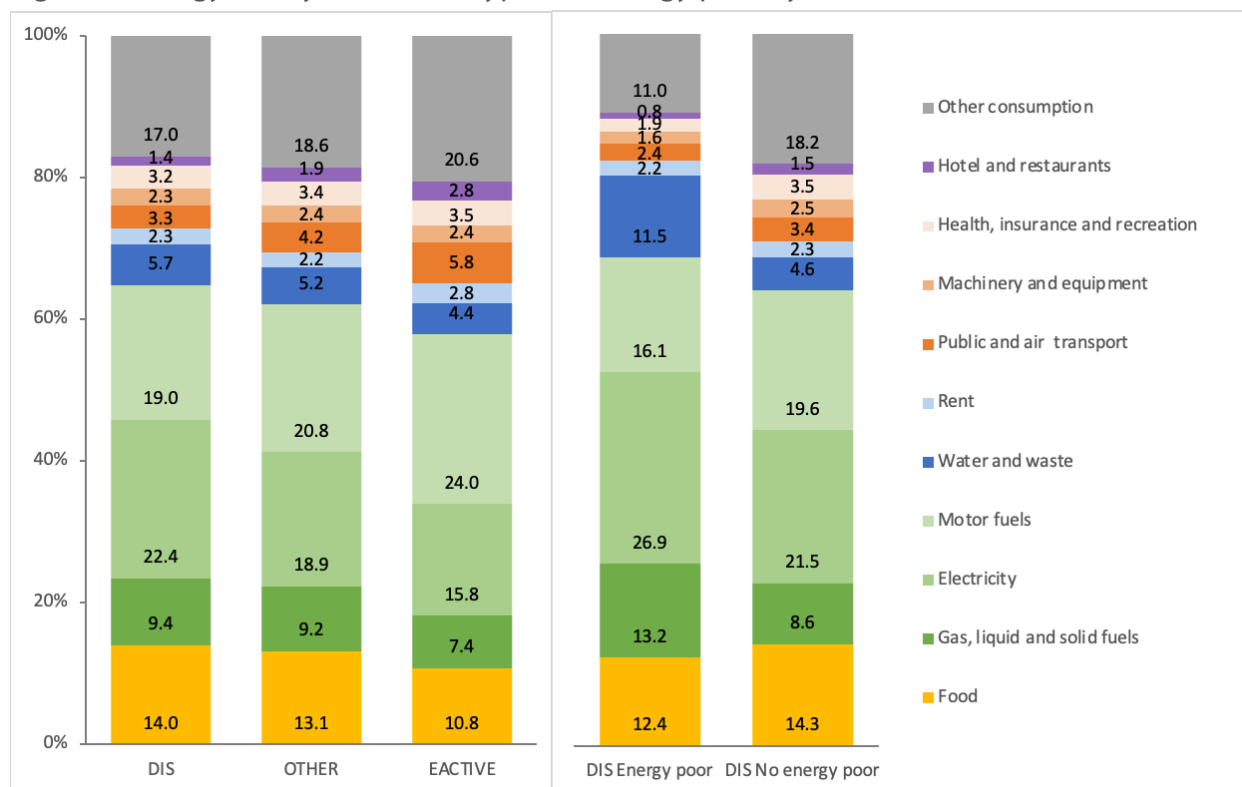
Other direct costs are related to higher consumption on general goods and services. For instance, persons with disabilities tend to have higher needs for healthcare and medicines and are more likely to incur higher out-of-pocket payments for care services compared to their non-disabled counterparts. Transportation is another consumption item on which persons with disabilities are forced to spend more. As public transport is often not accessible and inclusive, many persons with disabilities or their families have no choice but to arrange private transportation (i.e. use taxis or private-hire transport) to get around (John et al., 2019). Households with a member with disability also tend to spend a greater proportion of their income on food. For example, persons with disabilities and with difficulties to prepare food need to rely more on convenience food which tends to be more expensive (Weston, 2022). Special diets are also more costly.

Persons with disabilities are more likely to have higher energy needs than other households. They may spend more time in their home because of their limited mobility and condition increasing their need

for home energy such as heating to keep warm. Assistive devices and electrical equipment require additional electricity. In fact, households with a disabled member are found to have a lower overall energy use compared to non-disabled households, but they use a higher share of energy on basic consumption including food, gas, electricity, water and waste (Ivanova and Middlemiss, 2021). Concomitantly, they use less energy on other items such as transport, health, insurance and recreation as well as hotels and restaurants (see Figure 7). Given that, in addition to food, gas and electricity are the key commodities that have been driving inflation, disabled households, who consume more of these items, are expected to be disproportionately affected by the rising cost of living and energy crisis.

Moreover, as mentioned before, the decision to which type of goods and services or specific items persons with disabilities allocate more resources is likely to be informed by not only their needs but also income constraints. As shown by Figure 7 (right-side panel), among households with a disabled person who are energy poor, home energy use such as gas and electricity comprise a greater share of energy use compared with non-energy poor disabled households leaving these households particularly vulnerable to unexpected rises in energy prices.

Figure 7. Energy use by household type and energy poverty in the EU (%)



Source: Calculations based on dataset of Ivanova and Middlemiss (2021).

Notes: DIS (household with a disabled and economically inactive member), OTHER (household with economically inactive member for reasons other than permanent disability), EACTIVE (household with only economically active members). Energy Poor refers to households below the energy poverty line defined as those at risk of poverty (i.e. income below 60% of national median) who spend more than 10% of their household income on energy costs. No energy poor refers to households above the energy poverty line (as defined above).

### 4.3.2. Approaches to measuring the extra costs of disability

There is a variety of methods used in existing studies to estimate the extra costs of disability which can be grouped into three broad measurement approaches (Mitra et al., 2017; Mont and Cote, 2020).

The first is the *goods and services used* approach that measures extra costs either by directly asking persons with disabilities for their assessment of the additional costs related to their disability (subjective-direct) or by asking about their consumption patterns which is then compared to the expenditures of persons without disabilities (comparative). One limitation of the subjective-direct method frequently cited in the literature is that it relies on the self-evaluation of the respondent who may find it difficult to provide an accurate estimate (Mitra et al., 2017; Mont and Cote, 2020)<sup>57</sup>. Such surveys can, however, provide valuable insights from persons with disabilities into the costs of disability that would not be gained otherwise. While the comparative method is less prone to reporting error, in considering only actual spending, it cannot capture the potential costs incurred by having a disability (Antón et al., 2016). Also, as noted by Mitra et al. (2017), lower expenditures may reflect the availability and accessibility of goods and services rather than actual need.

The second, *goods and services required* approach, measures extra cost based on what persons with disabilities would need to fully participate in society. In addition to the already mentioned subjectivity bias, the reported goods and services that are needed might not be available in the given context further complicating the estimation of extra costs. This is an issue of particular relevance to low- and middle-income countries where access to goods and services tends to be more limited (Mitra et al., 2017). In such cases, estimates need to consider what the prices of such goods and services would be if they were available (Mont and Cote, 2020).

The third, the *expenditure equivalence* or better known as *Standard of Living (SOL)* approach is the most frequently used method to calculate the financial cost of disability (Berthoud et al., 1993; Indecon, 2004; Zaidi and Burchardt, 2005; for more recent literature see Table 5). Unlike the other approaches which directly measure expenditures, in the SOL approach extra costs are obtained indirectly through statistical methods by estimating the additional income a household with a person with disabilities would need in order to maintain the same standard of living as an equivalent household with a member without disability. Underlying this approach is the idea that persons with disabilities experience a lower standard of living (or level of well-being) compared to non-disabled persons with the same level of income because of the extra expenses arising from their disability. A clear drawback of the SOL approach is the sensitivity of results to the choice of SOL measure used, which may include various consumer durables (Cullinan et al., 2011), a single item (e.g., having difficulties in making ends meet) (Roddy, 2022), or an index of material deprivation (e.g., Morciano et al., 2015; Antón et al., 2016; Morris and Zaidi, 2020; Schuelke, 2020). Finally, it is worth to note that the SOL approach captures direct costs and does not account for foregone earnings or other opportunity costs of disability (Mont and Cote, 2020).

<sup>57</sup> A recent study from Ireland (Indecon, 2021) that used the direct-survey as well as the standard of living (SOL) approach shows that the two yield very similar estimates of the extra costs of disability.

### 4.3.3. Estimates of the extra costs of disability

Table 5 provides some recent estimates of the extra costs of disability from across Europe. Extra costs are reported as a share of income for ease of comparability. A common feature of these studies is that they all apply the SOL approach. Four papers assess extra costs for all ages, three for the adult population, while four focus on specific age groups (e.g., older persons). Only one of the papers under study estimate extra costs for child disability. Three studies provide a comparative analysis of the extra cost of disability in European countries. Details on each study including the disability definition, standard of living measure and data used are presented in the Annex (see Table A 1).

Table 5. Estimates of the extra costs of disability, using the standard of living (SOL) approach

Study	Country	Population/Age group	Extra costs (as % of income)
Braña & Antón (2011)	Spain	Adults aged 17+	40% (moderate); 70% (severe)
Cullinan et al. (2011)	Ireland	All age groups	23% (any level of disability), 30% (moderate), 33% (severe)
Cullinan et al. (2013)	Ireland	Adults aged 65+	40% (any level of disability)
Roddy (2022)	Ireland	Families with disabled children	Between 3% and 61% (depending on severity of the child's disability and level of family income)
Indecon (2021)	Ireland	Adults aged 16+	26% (moderate); 41% (severe)
Morciano et al. (2015)	UK	Older persons above state pension age	62% (median level of disability)
Schuelke et al. (2020)	UK	All age groups	52% (any level of disability)
Veruete-McKay et al. (2023)	UK	All age groups	63% (any level of disability)
Antón et al. (2016)	31 European countries	Adults aged 17+	Between 17% in Cyprus and 99% in Sweden (one-adult household with severe level of disability)
Morris & Zaidi (2020)	15 European countries	Adults aged between 50 and 65	44% (work disability) 30% (disability benefit recipient)
Morris et al. (2021)	15 European countries	Adults aged 65+	14% (cognitive impairment); 48% (cognitive impairment consistent with dementia)

Although the studies differ in terms of definitions, the populations considered as well as in terms of the contexts, what clearly emerges is the sizeable extra costs associated with living with a disability. The estimated extra cost of disability as a share of income is 23% in Ireland and 63% in the UK (all age groups with any level of disability). For older age groups, the extra costs reach 62% in the UK and 40% in Ireland (considering any level of disability). Estimates in the comparative study of Antón et al., (2016) range from 17% in Cyprus to 99% in Sweden. Morris and Zaidi (2020) provide an overall estimate of 44% for 15 European countries for the age group 50-65 with extra costs for those with a work disability ranging from 30% in France and Luxembourg to as high as 74% in Sweden. Their estimates for those with a disability benefit are somewhat lower due to the partial compensation they receive for their disability, even so they would still require considerably more income (30%) to achieve a suitable standard of living.



Extra costs vary greatly according to the degree of disability. Studies that present estimates by the severity of disability show that extra costs rise significantly with more severe impairments. Estimates for Spain suggest that an adult with a severe level of disability would require 70% more income to maintain the standard of living relative to a comparable household without a disability. Prior research from outside Europe indicates that extra costs vary by the type of disability and may also be influenced by the nature of disability (i.e. long-term, short-term, permanent, sporadic, temporary) (Mitra et al., 2017). Only one of the studies included here, namely the study by Morris et al., (2021), analyses the dynamics of disability finding large differences in extra costs according to the severity and the onset of cognitive impairment.

There is large variation in extra costs by household size and composition. Single adults with a disability and those living in small-sized households have substantially higher extra costs compared to adults who live with a spouse or a partner or in a larger household (Mitra et al., 2017; Morris and Zaidi, 2020). Moreover, adults with a disability who share their household with another person with a disability face larger extra costs than when living with a non-disabled adult (Touchet and Morciano, 2019). The additional resources required to cover disability-related needs can also place a substantial financial burden on families raising a child with a disability. In Roddy's study (2022) on child disability in Ireland, extra costs account for between 3 and 61% of household income depending on the level of disability and family income with the highest costs observed among families in lower income quintiles whose child had a severe disability. The same pattern was found in previous studies on the cost of child disability in the UK (Melnychuk et al., 2018; Solmi et al., 2018).

Research further reveals a strong association between employment status and the additional costs of having a disability. Persons with disabilities who are in work have considerably lower extra costs compared to those who are out-of-work (Touchet and Morciano, 2019) especially if they also receive disability benefits (Morris and Zaidi, 2020).

Findings from the three cross-national studies show that there is a significant diversity in the cost of disability across European countries. According to the estimates by Morris and Zaidi (2020), extra costs are highest in Scandinavian and Eastern European countries followed by countries belonging to the conservative welfare regime (e.g., Austria, Belgium, Germany, Luxembourg, Netherlands) and lowest in Mediterranean countries, such as France, Italy, and Spain. In Antón et al., (2016) the general pattern shows Scandinavian countries at the top while Eastern European countries display the lowest extra costs of disability.

Studies using the SOL approach that provide an assessment of the extra costs of disability on specific expenditure items are rare. For instance, Morris et al., (2021) identifies out-of-pocket payments for home care services as a likely driver of the higher costs experienced by older adults with cognitive impairments. Direct survey-based studies show that persons with disabilities incur additional costs across a number of items including regular items such as food, transport, healthcare and medication, fuel and energy, insurance as well as disability-related items (e.g., aids, equipment) (Mitra et al., 2017; Indecon, 2021). Table 6 the annual additional costs of disability by main expenditure item from a large-scale survey of persons with disabilities in Ireland (Indecon, 2021). The highest additional costs concern additional living expenses (e.g., everyday household goods) followed by mobility, transport and communication. Care and assistance services also represent a relatively large share of total extra costs.



Table 6. Extra costs of disability by type of costs in Ireland

Type of cost	In €	As % of total costs
Equipment, aids, appliances	1,628	14%
Mobility, transport, communication	2,744	23%
Medicines	765	7%
Care and assistance services	1,849	16%
Additional living expenses	4,748	40%
<b>Total</b>	<b>11,734</b>	<b>100%</b>

Source : Indecon, 2021.

Note : Additional living expenses include food, heating, electricity, laundry and bedding, clothing and shoes, incontinence supplies, costs of products needed for personal care, home maintenance, insurance (home, health, life).

Finally, as shown by Morris and Zaidi (2020), adjusting for the extra costs arising due to disability have a substantial impact on the poverty risk of persons with disabilities. The at-risk-poverty rate for older working-age adults increases from 43% to 68% once extra costs are considered. The adjusted poverty rate for persons with disabilities is higher in all 15 countries, which are included in their analysis, and range from an increase (from unadjusted to adjusted) of 13 percentage point in Germany to an increase of 56 percentage points in Sweden. These findings further demonstrate the importance of accounting for disability-related costs in poverty measurement in order to provide a more accurate picture of the economic vulnerabilities of persons with disabilities.

## 5. EU FUNDING SCHEMES THAT CAN CONTRIBUTE TO ERADICATING POVERTY OF PERSONS WITH DISABILITIES

The EU financial instruments play an important role in realising the rights of persons with disabilities across the EU. Under the broad theme of “social inclusion”, various EU funds (ESF, ERDF, EAFRD) planned investments to promote social inclusion, combat poverty and different forms of discrimination at a value of € 73 604 334 788 in the 2014-2020 period (European Commission, 2023a). This chapter provides a brief overview on how selected EU schemes, like the European Structural and Investment Funds (e.g., ESF+) or the Recovery and Resilience Facility can play a role in supporting Member States's efforts to eradicate the poverty of vulnerable groups, including persons with disabilities and their families in the current period.

### 5.1. European Structural and Investment Funds

The **Common Provisions Regulation (CPR)** for the EU budget 2021–2027 sets out the rules for the coordinated and harmonised implementation of Union funds implemented under shared management.<sup>58</sup> The CPR applies to the following funds:

1. European Regional Development Fund (ERDF)
2. European Social Fund Plus (ESF+)
3. Cohesion Fund
4. Just Transition Fund (JTF)
5. European Maritime, Fisheries and Aquaculture Fund (and financial rules for those)
6. Asylum, Migration and Integration Fund (AMIF)
7. Internal Security Fund
8. Instrument for Financial Support for Border Management and Visa Policy.

In the 2021-2027 funding period, one of the five short policy objectives that EU funds should contribute to is ‘a more social and inclusive Europe’. Each programme must set out a justification of the selected policy objectives, corresponding priorities, specific objectives and the forms of support (e.g., planned use of financial instruments). For the ERDF, the Cohesion Fund, the ESF+, the JTF and the EMFAF, Member States should also prepare a list of planned operations of strategic importance, with a timetable that gives a general overview on the main areas where funding will be spent. Based on the Partnership Agreement, Member States prepare detailed plans in the form of Operational Programmes (OPs) on how ESIF funding will be spent during the programming period, including information on which of the policy objectives will be addressed, and how. Due to shared management, it is entirely up to the Member States to decide which policy objectives will be addressed with the use of EU funds and some put the needs of persons with disabilities higher on the agenda than others. For instance, in the 2014-2020 period, in their *Operational Programme Efficient Human Resources*, **Croatia** prioritised investments into high-quality social services, including community-based services targeting persons with disabilities to

<sup>58</sup> Regulation (EU) 2021/1060 of the European Parliament and of the Council of 24 June 2021 laying down common provisions on the European Regional Development Fund, the European Social Fund Plus, the Cohesion Fund, the Just Transition Fund and the European Maritime, Fisheries and Aquaculture Fund and financial rules for those and for the Asylum, Migration and Integration Fund, the Internal Security Fund and the Instrument for Financial Support for Border Management and Visa Policy (*Common Provisions Regulation*).

prevent or reduce their placement in institutions and tackle the high risk of poverty and social exclusion rate in the country.

In the context of this study, **ESF+** is the most relevant funding scheme available for Member States to co-finance actions aimed at fighting poverty and exclusion, combating discrimination and helping the most disadvantaged groups, including persons with disabilities to gain access to the labour market. ESF+ funded projects promote the active inclusion of individuals who are far from the labour market, facilitate their socio-economic integration, provide enhanced access to affordable, sustainable, and high-quality services that promote housing access and person-centred care, including healthcare, family and community-based services and long-term care. Moreover, the ESF+ seeks to contribute to the modernisation of social protection systems, with a particular focus on children and disadvantaged groups. This includes promoting the accessibility of social protection systems for persons with disabilities. The current regulation provides strengthened framework to ensure that funded projects are in line with human rights, under the CRPD. One of the *thematic enabling conditions* for the cohesion policy funds in 2021-2027 requires a national or regional strategic policy or legislative framework for social inclusion and poverty reduction with measures for the shift from institutional to family- and community-based care. Another novelty, compared to the previous funding period, is that the monitoring committees must examine the fulfilment of enabling conditions and their application throughout the programming period and the European Commission is not reimbursing costs, in case the implemented projects are linked to specific objectives for which enabling conditions have not been met.

ESF+ brings together four funding instruments from the 2014-2020 programming period (the European Social Fund (ESF), the Fund for European Aid to the Most Deprived (FEAD), the Youth Employment Initiative (YEI) and the European Programme for Employment and Social Innovation (EASI)).<sup>59</sup> € 98.5 billion out of the total ESF+ budget of almost € 99.3 billion is designed and implemented in partnership between the European Commission, national and regional authorities and social partners and stakeholders under shared management.<sup>60</sup> During the programming stage, specificities of the CPR must be considered by Member States, including several 'thematic concentration' requirements for ESF+ through which the EU is able to target specific, EU-wide needs. As social inequalities and poverty remain a major concern, Member States should allocate at least 25% of their ESF+ resources to promote social inclusion. In addition, the FEAD has been integrated in the ESF+ to provide food and basic material assistance and all Member States are obligated to allocate at least 3% of their ESF+ resources to this aim. Furthermore, in recognition that child-poverty levels remain high and were further elevated because of the COVID-19 pandemic, the ESF+ requires Member States most affected by child poverty to allocate at least 5% of their ESF+ resources to implement measures to reduce it (other Member States must allocate an appropriate amount to this target). In order to address the structural challenges in the fields of employment, skills and social inclusion, worsened by the COVID-19 pandemic, nine Member States (AT, BE, DE, EE, ES, IT, LU, LV and PT) proposed transfers from ERDF to increase the ESF+ allocation, amounting to € 1.4 billion in total.

There is **no special earmarking to address the needs of persons with disabilities under ESF+** regulation, but similarly to the previous period, persons with disabilities will continue to be beneficiaries

<sup>59</sup> Regulation (EU) 2021/1057 of the European Parliament and of the Council of 24 June 2021 establishing the European Social Fund Plus (ESF+) and repealing Regulation (EU) No 1296/2013.

<sup>60</sup> As a comparison, for the 2014-2020 period, around € 80 billion was allocated for ESF to deliver under four thematic objectives: promoting employment and labour mobility; promoting social inclusion and combating poverty; investing in education, skills and lifelong learning; and improving public administration.

of ESF+ funded programmes that target poverty reduction and social inclusion in the Member States. During the 2014-2020 period, the number of persons with disabilities benefitting from ESF showed a steady increase and by 2021, 3.6 million participants with disabilities received help to improve their employment opportunities and develop the right skills for the labour market<sup>61</sup>. In absolute terms, most persons with disabilities benefitted from ESF in Spain, Poland, Italy, and France. It is worth noting that no data is available publicly that would show the amount of funds spent under ESF disaggregated by disability. Due to the late adoption of ESF+ in 2021, there was a bit of delay in the start, but all programmes are now adopted, and the implementation started in 2023. Nevertheless, as this study is written at the beginning of the programming for the 2021-2027 period, it is not possible to provide a detailed overview on how the needs of persons with disabilities are addressed at national level and what impact ESF+ had on their standard of living<sup>62</sup>. However, the Partnership Agreements (PA) indicate Member States' intentions to target funding directly towards persons with disabilities<sup>63</sup>:

- **Austria** uses ESF+ to support investments in infrastructures, jobs and education for persons with disabilities and other disadvantaged groups (€ 130 million).
- The ESF+ Programme of the Brussels-Capital Region (**Belgium**) will finance the bonus, which aims to promote the professional integration of persons with disabilities into the open labour market and matching actions between job seekers with disabilities and the job market to ensure long-term employment (minimum 6 months).
- **Bulgaria** plans to invest from the ESF+ € 630 million for social inclusion measures of which € 136 million will tackle child poverty. They continue financing the deinstitutionalisation of children and persons with disabilities through the creation of social support services in the community aimed at preventing social exclusion and reducing poverty among children from vulnerable groups, including children with disabilities and their families, as well as future parents.
- As the risk of poverty and social exclusion is particularly high for older people, women, and persons with disabilities in **Croatia**, the country put a strategic focus of investing ESF+ in the social care system and the transition from institutional to community-based social services, particularly regarding the assistance for persons with disabilities, long-term care, and aid for the most deprived.
- **Hungary** aims to continue investments into new types of community-based services and non-permanent residential services for persons with disabilities and use € 5.3 billion from (ESF+) to support access to the labour market, to quality education, and the integration of disadvantaged groups, including persons with disabilities and the Roma.<sup>64</sup>

<sup>61</sup> Source: Exploring open data on ESF participants:

<https://cohesiondata.ec.europa.eu/stories/s/2014-2020-ESF-and-YEI-participants/49qg-idz4/>.

<sup>62</sup> In 2023, the European Court of Auditors carried out an audit to examine whether the EU Disability Strategy and EU funding contributed to addressing the needs of persons with disabilities, titled 'Supporting persons with disabilities – Practical impact of EU action is limited'. The report is available here: <https://www.eca.europa.eu/en/publications/SR-2023-20>.

<sup>63</sup> Partnership Agreements were assessed wherever an English, French, German or Hungarian version was available on the European Commission's website. For all other countries, publicly available information (press releases) from the Commission's website was used. It is, therefore, not an exhaustive list of measures targeting persons with disabilities under ESF+ at the national level.

<sup>64</sup> The European Commission considers that Hungary is currently not fulfilling the horizontal enabling condition on the EU Charter of Fundamental Rights, therefore, the Commission cannot reimburse the related expenditure submitted under ESIF programmes other than for technical assistance and for fulfilling the enabling conditions.

- In **Ireland**, ESF+ will focus on assisting people who face greater challenges on the labour market, including over 6,000 persons with disabilities.
  - **Malta** explicitly mentions persons with disabilities as a target group in ESF+ funded employment programmes that aim to enhance their opportunities and mobility within the labour market. Persons with disabilities will also benefit from social innovation projects that will contribute towards improving the quality of life of disadvantaged groups through tailored support.
  - **Poland** will support the integration of persons with disabilities in the labour market from the € 12.9 billion ESF+ funding, which will support employment and social measures. Under social inclusion allocation (€ 3 billion), persons with disabilities will benefit from improved access to long-term care services.
  - The PA of **Slovenia** underlines that the risk of social exclusion is high among persons with disabilities, children and young people with special needs, therefore, key measures to tackle poverty and prevent social exclusion, also through improving the employment opportunities of persons with disabilities is foreseen to be financed from ESF+.
- Spain** plans to invest € 11.3 billion under ESF+ in social cohesion and employment, including employment incentives to encourage the recruitment of the long-term unemployed and people from vulnerable groups, including persons with disabilities. .

From this overview, it appears that Member States target persons with disabilities with the use of ESF+ mostly through supporting their inclusion in the labour market, and to a lesser extent through supporting their independent living and social inclusion with investments into new types of community-based social services.

## 5.2. Recovery and Resilience Facility

The Recovery and Resilience Facility (RRF) is a temporary instrument entered into force in February 2021 as part of the *NextGenerationEU* to ensure the EU will emerge stronger from the ongoing crisis. The aim of RRF is to provide up to € 723.8 billion in funding<sup>65</sup> through the end of 2026 to mitigate the economic and social impact of the COVID-19 crisis.<sup>66</sup> Two of the six pillars set out in the RRF will contribute to **tackling poverty and social exclusion**. For Member State economies to rebound while leaving no one behind, reforms and investments in social and territorial cohesion should also contribute to fighting poverty and tackling unemployment.

Member States have submitted national recovery and resilience plans, outlining the reforms and investments they will implement by the end of 2026, with clear milestones and targets (at least 37% of budget to be allocated to green measures and 20% to digital measures). Those reforms and investments should lead to the creation of high-quality and stable jobs, the inclusion and integration of disadvantaged groups, and enable the strengthening of social dialogue, infrastructure, and services, as well as of social protection and welfare systems. The European Commission only reimburses the amounts when the agreed milestones and targets towards completing the reforms are achieved. A few

<sup>65</sup> Funds are raised by the Commission by borrowing on the capital markets (issuing bonds on behalf of the EU), these are then available to the Member States, to implement ambitious reforms and investments.

<sup>66</sup> Regulation (EU) 2021/241 of the European Parliament and of the Council of 12 February 2021 establishing the Recovery and Resilience Facility.

Member States explicitly mention persons with disabilities in their national recovery and resilience plans<sup>67</sup>:

- **Belgium** mentions persons with disabilities when describing planned measures to foster effective and inclusive education systems, skills acquisition in line with current and future labour market needs, including the green and digital transition, and the participation of vulnerable groups in the labour market.
- **Bulgaria** plans to strengthen the adequacy and coverage of the minimum income scheme, improving the provision of employment and social services and their integration, as well as modernising long-term care with a focus on persons with disabilities and older people (€ 440 million).
- **Croatia** plans to invest € 728 million in sustainable mobility, notably in upgrading railway lines, autonomous electric taxis with supporting infrastructure adapted for persons with disabilities.
- **Italy** wants to invest in social housing, strengthen local social services to support children and families and improve the quality of life of persons with disabilities, as well as develop the infrastructure for the Special Economic Zones in the South of Italy (€ 13.2 billion).
- Albeit with the aim of improving the social protection coverage for the self-employed, **the Netherlands** launches a project to introduce a mandatory disability insurance for self-employed people.
- **Portugal** has ambitious plans to extend the coverage of social services, including long-term care and actions for persons with disabilities.
- **Romania** aims to increase the energy renovation rate of multi-family buildings and public buildings and mentions that the renovation work will improve the resilience of buildings to earthquakes and their accessibility to persons with disabilities and ageing population.

A number of Member States plan investments to support the social and labour market inclusion of disadvantaged groups, which also include persons with disabilities, among others. For instance, Greece wants to invest € 740 million in re-designing and strengthening active labour market policies to increase full-time employment of disadvantaged groups.

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<sup>67</sup> Source: Country pages, see here: [https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages\\_en](https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages_en).

## 6. CASE STUDIES OF TARGETED MEASURES SUPPORTING PERSONS WITH DISABILITIES AT NATIONAL LEVEL

This chapter explores which targeted measures for persons with disabilities have been implemented in selected EU Member States. Based on the comparative information from Eurofound's EU PolicyWatch database (Eurofound, 2023), Austria, France, Germany, and Slovenia have been selected as suitable country cases since all have implemented a diverse set of measures in the context of their specific welfare system for persons with disabilities. The selection of ad-hoc measures was limited to the years 2020 to 2023 and had to benefit persons with disabilities and their families, either targeted or indirectly, by providing to meet their extra needs or by compensating for the extra costs during the cost-of-living crisis. At the beginning of each country case study the main characteristics of the country's welfare system for persons with disabilities is presented to provide the context for the ad-hoc measures and to illustrate how persons with disabilities might have benefited from it. For each main instrument, the connected crisis-related policy measures are explained, based on the EUROMOD country reports. Additional measures from which persons with disabilities could have benefited are described at the end of the chapter.

### 6.1. Austria<sup>68</sup>

#### 6.1.1. Main targeted benefits and associated crisis measures

The Austrian welfare system for persons with disabilities consists of three main instruments and several non-targeted benefits (Fink, 2022). These three main instruments are:

- Federal long-term care allowance ("Pflegegeld")
- Increased family allowance ("Erhöhte Familienbeihilfe")
- Invalidity pension ("Invaliditätspension" and work incapacity pension ("Berufsunfähigkeitspension"))

Other social policies that compensate additional costs of and/or provide a minimum income for persons with disabilities are fragmented. These are primarily designed to support people and households with low incomes. Persons with disabilities often qualify for these benefits due to their lower level of income. The following paragraphs will briefly explain the main benefits that were in place to mitigate the effect of the cost-of-living crisis for persons with disabilities and the corresponding ad-hoc measures. Persons with disabilities were rarely the explicit target group of these ad-hoc measures, however, implicitly they qualified through receiving social benefits such as social assistance. Between 2020 and 2023 Austria implemented yearly automatic valorisation schemes which increase the benefit amounts of most social policies to compensate the rise in inflation.

The **care allowance** ("Pflegegeld") compensates additional care-related costs of persons with disabilities. Depending on a person's care needs, which is classified in seven levels of hours of care needed, a person receives between € 175 up to € 1.879,50 per month (2023).

From 2020 onwards the seven benefit levels are yearly increased by the pension valorisation index to compensate for the rise in inflation. Before 2020, the care allowance was uprated only irregularly,

<sup>68</sup> The Austrian case study builds on the Austrian ESPN Report "Social protection for people with disabilities" by Marcel Fink (2022) and the yearly EUROMOD Country reports, see: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports> (for 2019-2022: Fuchs, Geyer, Wohlgemuth, 2022; for 2020-2023: Fuchs, Geyer, Wohlgemuth, 2023). Additional information was taken from Budgetdienst (2022) and Fink (2021).



which led to a decrease in its value. The care allowance is not considered in other benefits' means-test. However, the level of care allowance is used as eligibility criteria for other benefits, such as the supplement for 24-hour care costs. To compensate the additional costs during the COVID-19 pandemic the supplement was increased to € 550 per month from March 2020 onwards and from January 2023 onwards to € 640.

Families with disabled children are entitled to an **increased family allowance** ("Erhöhte Familienbeihilfe"). Families receive the regular family allowance amount, which depends on the age of the child and the number of siblings. For each child with disabilities the family receives an additional amount of € 164,90 per month. Persons with disabilities who are not able to independently earn their own living are also exempt from the age limit of the family allowance. A person with disabilities could receive the regular (€ 174.70) and the increased family allowance (€ 164,90) also after their 25<sup>th</sup> birthday.

From 2023 onwards all family benefits are yearly valorised to compensate the rise in inflation. To mitigate the effects of the cost-of-living crisis Austria paid several one-off payments to families who receive family allowances, and thus, also to persons with disabilities who were eligible to the increased family allowance. Families received € 360 (2020) and € 180 (2022) per child. Families who also received social assistance received additionally up to € 300 in 2021, and the family bonus' tax credit and negative income tax was increased for all families.

Persons with disabilities who were employed, and paid pension contributions might be eligible to **invalidity pension** ("Invaliditätspension") or **work incapacity pension** ("Berufsunfähigkeitspension"). The eligibility depends on the number of contribution months, age, and disability level. The pension level is calculated according to the old-age pension regulation, with a few special considerations of months left to the 60<sup>th</sup> birthday. In 2021 the average monthly pensions amounted to € 1,312. Pensioners with a low pension are eligible to a minimum pension supplement ("Ausgleichszulage", "Ergänzungszulage") which guarantees a minimum pension of € 1,110.26 (single) or € 1,751.56 (married couple).

Austria implemented several policies to support pensioners to cope with the increased cost of living, however, invalidity and work incapacity pensioners were only indirectly targeted. In 2020 the tax credit and negative tax for pensioners were increased. Minimum pension recipients received € 150 in 2021 and € 450 in 2022 as one-off payments. In 2020 pensioners with low incomes received up to € 500. The pension levels are yearly increased to cover the rise in inflation, and thus, also the disability-specific pension schemes and minimum pension levels are valorised yearly.

Persons with (temporary) disabilities born after 1964 are less likely to receive invalidity or work incapacity pension and instead receive **rehabilitation** or **requalification benefits**. The rehabilitation benefit (50% or 60% previous income) is paid by the health insurance and was increased in 2023 by 5.8% to cover the rise in inflation. The minimum amount corresponds to the minimum pension amount. In 2022 recipients received additional one-off payments of € 150 and € 300. The requalification benefit (55% or 77% previous income) is paid by the public employment service and in 2022 recipients received a € 300 one-off payment.

### 6.1.2. Secondary benefits and associated crisis measures

Persons with disabilities are likely to have lower incomes, and thus, are eligible for **social assistance** ("Sozialhilfe", "Mindestsicherung"). Each of the nine federal states has a different social assistance regulation, however, a federal maximum level regulation exists from which persons with disabilities are exempt. Persons who are incapable of working due to health reasons are also exempt from the obligation to be available for gainful employment and take part in active labour market measures. They are



also treated as independent needs unit after their 18<sup>th</sup> birthday, which enables a person with disabilities to apply and receive social assistance independently of other household member's income. An increased income threshold (+18%) and an exemption of cars in the mean-test also apply. Persons with disabilities in Vienna receive a supplement which amounts to 50% higher benefit level, which is recalculated yearly.

Several federal and regional cost-of-crisis measures targeted social assistance recipient. In 2021 social assistance households received an additional amount of € 100 energy cost supplement and a one-off payment of € 300. In 2022 each individual recipient received € 300. In 2023 all social assistance, minimum pension, unemployment, or housing benefits recipients in Vienna received € 200 to compensate for increased housing costs. Similar benefits were implemented in all nine federal states. From July 2023 onwards, all social assistance recipients independent of age receive a monthly supplement of € 60. Unemployment benefits, and minimum pension recipients, as well as single parent/earner households receive a monthly supplement of € 60 for each child.

Persons with disabilities studying at an Austrian university or similar academic institution are eligible for an increased **educational benefit** ("Studienbeihilfe"). Students from families with low incomes are eligible to apply for the basic education benefit. In case of a disability which can be proven by receiving the increased family allowance, the educational benefit is supplemented by a monthly amount of € 160 or € 420, depending on the type of disability. All students receiving education benefits received one-off payments of € 300 in April 2022, and September 2022. In September 2022 the amount of the benefit was increased by 12% and in September 2023 by 5.8% to cover the rise in inflation.

Persons with disabilities are also eligible for several compensations to cover additional **housing-related costs**. In Vienna an allowance of up to € 12.000 for home adaptations of flats and up to € 35.000 for adaptations of houses can be applied for. The federal support fund for persons with disabilities provides additional financial support for adaptation and aids. However, the eligibility for these supplements is contingent on means testing and varies based on the level of disability. Persons with disabilities and low employment income (single at least € 1.577,02) who received housing allowance in Vienna received a € 200 one-off payment (lone parents € 300) in 2022.

Persons with disabilities are also exempt from health-care related costs such as prescription fees and other co-payments. However, not due to their disability status, but due to their low income. If they receive a higher income or live in a household with a higher household income, these exemptions do not apply. There have been no cost-of-living-crisis-related adaptations of these exemptions.

### 6.1.3. Other crisis measures

During the COVID-19 pandemic an extensive short-time work system has been in place to secure jobs and employment incomes. Companies received a 50% increase in employment supplements for persons with disabilities if they were not registered for short-time work. The job security allowance and wage allowance for employed persons with disabilities was increased by 50%. While for self-employed persons with disabilities the eligibility to a bridging subsidy of € 267 per month was eased.

Recipients of unemployment benefits or assistance received several one-off payments, € 450 in 2020, between € 150 and € 450 in 2021, and € 150 and € 300 in 2022. Unemployed persons with disabilities might have been eligible.

There have been several **other measures** addressing the effects of the cost-of-living crisis which were targeted at the general population, and thus, also at persons with disabilities. Between April and June 2020 tenants could reduce rent payments due to a substantial reduction income, the suspended payments had to be compensated until March 2021. To compensate the rise in energy costs, all households

received a € 150 voucher in 2022 which was redeemed in the annual energy bill. Since December 2022 all households receive up to € 0.30/kWh compensation for the first 2.900 kWh per year. Households with more than three members can apply for a supplement to compensate for the additional costs for each person. In 2022 and 2023 households in Vienna received an energy bonus in the amount of € 200, if their household income was lower than € 100.000 (single € 40.000). Similar benefits were in place in other federal states. The federal climate bonus designed to compensate the rise in energy costs due to CO<sub>2</sub> taxation was expanded in 2022 and consisted of a € 250 anti-inflation bonus and a € 250 climate bonus paid to all households and tax-free for annual household incomes up to € 90.000. In 2023 the original climate bonus was implemented and persons with disabilities who are not able to use public transport receive the full amount of € 220 independently of their age and place of residence.

There have been no disability-targeted changes in **tax regulation** to compensate the additional costs from the cost-of-living crisis. In 2022 persons receiving the commuter's tax credit or pensioner's tax credit are entitled to the new inflation tax credit of € 500. People with low incomes are eligible to claim back up to € 570 of paid social insurance contributions, the amount of which was increased by € 250.

During the COVID-19 pandemic the **family hardship fund** has been extended to support families with children in need. In 2020 families receiving social assistance or unemployment benefits could apply for € 100 per child. The fund budget for families affected by job loss and short-term works was increased in 2020 and 2021.

Austria implemented several one-off payments to compensate for the additional financial burdens due to the COVID-19 pandemic, the subsequent cost-of-living crisis, and the increase in energy costs. Persons with disabilities were rarely the sole target group, however, they might have benefitted through receiving a secondary benefit. One-off payments during the COVID-19 pandemic primarily targeted the general population (€ 665 million) and employees (€ 177 million), and less vulnerable groups (unemployed € 442 million, other € 135 million) (Budgetdienst, 2022). During the cost-of-living crisis the ratio of one-off payments further increased: € 3,730 million for general population, € 1,000 for employees, € 440 million for pensioners with low incomes, € 128 million for unemployed, and € 143 million for other vulnerable groups.

However, the policy measures with long-term impacts are the yearly valorisation schemes. During 2020 and 2023 for nearly all social benefits valorisation regulations have been implemented. Persons with disabilities receiving a care allowance, increased family benefit, pension or other valorised benefits are compensated yearly for the rise in inflation through increased benefit levels.

## 6.2. France<sup>69</sup>

Within France, several disability benefits are specifically allocated by local centres for persons with disabilities (Maisons Départementales des Personnes Handicapées - MDPHs) to ensure a minimum income for persons with disabilities (Valdes, 2022). Gaining access to both specialised and typical benefits for persons with disabilities in France entails navigating a complex network of stakeholders, including MDPHs, the primary health fund, pension funds, *départements*<sup>70</sup>, social action centres, the family benefits fund, and more.

<sup>69</sup> The French case study builds on the French ESPN Report "Social protection for persons with disabilities" by Béatrice Valdes (2022) and the yearly EUROMOD Country reports, see: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports> (for 2019-2022: Laurence Bouvard, 2022).

Additional information was taken from Service-Public.fr.

<sup>70</sup> Administrative areas specific to France, situated between municipalities and regions, with specific jurisdictions in terms of social action, similar to provinces in Spain and Italy, and counties in the United Kingdom.

In response to the challenges posed by the COVID-19 pandemic and high inflation, a series of measures were rolled out to mitigate the impact. These included a staged increase in the minimum wage, with a remarkable 5.56% rise over three phases. Additionally, social benefits saw increments of 1.8% in April 2022 and an even more substantial 4% boost in July 2022. Pensions were increased by 1.1% followed by a noteworthy 4% increase in July 2022. Furthermore, a set of one-time measures was introduced to alleviate the financial strain on certain groups. These encompassed an exceptional lump sum payment for individuals with low incomes, supplementary payments for those receiving minimum social benefits, and an extra energy voucher. These policies and measures are predominantly crafted to provide assistance to individuals and families with limited financial resources. Often, persons with disabilities become eligible for these benefits due to their comparatively low income levels. The following paragraphs provide an overview of the current disability schemes in place and the main social assistance benefits that serve to mitigate the effects of the cost-of-living crisis for persons with disabilities (consisting of policies and ad-hoc measures).

### 6.2.1. Main targeted benefits and associated crisis measures

The French welfare system for persons with disabilities consists of two main types of benefits:

- the allowance for adults with disabilities (“allocation aux adultes handicapés – AAH”)
- the income supplement (“complément de ressources”)

The **AAH** (“Allocation aux Adultes Handicapés”) constitutes a financial assistance provided by the Commission on the Rights and Autonomy of Persons with Disabilities (“Commission des Droits et de l'Autonomie des Personnes Handicapées – CDAPH”) within the MDPH. This benefit is disbursed through **the family benefit fund**, known as the “Caisse d’allocations familiales” (CAF), with the primary aim of ensuring a minimum income for persons with disabilities. The maximum amount of the AAH is € 903.60 per month, regardless of having a disability rate or not. However, this amount varies depending on the household’s income. Starting from January 2022, changes have been implemented in the financial support provided to persons with disabilities who receive AAH and share their lives as a couple. Specifically, when the partner in the relationship does not receive AAH, a fixed-rate deduction is applied to their annual income. Furthermore, an additional deduction is introduced for each dependent child. In cases where the partner is not a recipient of AAH, their yearly income, which is considered for income assessment purposes, undergoes a reduction of € 5000. Additionally, a further reduction of € 1400 is applied for each dependent child in their annual income. These deductions exclusively apply to earned income and do not affect capital income.

The **income supplement** is a financial benefit granted by the CDAPH to supplement the AAH. When combined, both financial benefits constitute the “*guaranteed income*”. The income supplements consist of disability assistance schemes which are allocated by the local centres for persons with disabilities (MDPH) and is granted to people with a permanent impairment. The amount of the income supplement is fixed at € 179.31 per month. Thus, the guaranteed income (AAH plus income supplement) amounts to € 1,082.01 per month (2022).

Additional benefits structured to provide financial assistance to working persons with disabilities encompass disability insurance schemes, disbursed through the social security framework. Primarily, these take the form of the **disability allowance** “pension d’invalidité” and the **disability supplement**

“allocation supplémentaire d’invalidité”<sup>71</sup>, in cases where the reduction in work capacity stems from non-occupational ailments or accidents. Alternatively, for individuals who have experienced a decline in income due to occupational diseases or accidents, the **permanent incapacity annuity** “rente d’incapacité permanente”, and the **supplement for third-person assistance** “prestation complémentaire pour recours à tierce personne”, serve as compensatory measures.

The main schemes that were changed and adjusted to the cost-of-living crisis are unfolded as follows:

- **The disability pension** (“pension d’invalidité”) is a monthly financial benefit paid out by the social security system, via the primary health fund “Caisse primaire d’assurance maladie” (CPAM). The amount of the disability pension is calculated based on the person’s previous salary (the average annual salary over the best 10 years of pay) and varies according to the disability category. Payments vary from € 14,20.38 to € 2,840.42. To mitigate the increased living costs caused by the inflation, the French government forwarded revaluation/indexation of social benefits and increased the pensions by 4% from July 2022 onwards. The measure is applicable to disability pension.
- A key government initiative is the income support programme intended to assist individuals with disability-related healthcare and housing costs. Known as the **disability compensation allowance** (“prestation de compensation du handicap – PCH”), this financial assistance is provided by the local district (*département*) and allocated by the CDPAH. Its primary purpose is to reimburse expenses associated with the loss of independence for individuals with disabilities who reside in their own homes or with a family caregiver.

In response to the economic challenges brought by the COVID-19 pandemic, the French government introduced **special assistance programmes for employees with disabilities and employers**. These initiatives were designed to help cover the extra expenses associated with COVID-19 prevention measures. For instance, in August 2020, the government unveiled a special initiative called **financial support to hire workers with disabilities** (“Aide financière à l’embauche de travailleurs handicapés”) to encourage the hiring of persons with disabilities. This innovative measure was incorporated into the broader recovery plan. It provided financial support for the recruitment of disabled workers, encompassing employment contracts executed within a six-month window starting from September 2020. The specific terms and criteria for utilising this assistance, which can amount to up to € 4,000 per worker, were established through a decree issued in October 2020, and it follows a similar model as the aid programme for hiring individuals below the age of 26.

Furthermore, the government introduced the **exceptional aid to cover the extra cost of specific prevention equipment** (“Aide exceptionnelle pour la prise en charge du surcoût des équipements spécifiques de prévention”)<sup>72</sup>. The focus was to provide support for the acquisition of specific COVID-19 risk prevention equipment by employers, especially for individuals who are deaf or hard of hearing. Additionally, it catered to those who rely on lip reading for improved oral comprehension and better communication within their working groups. Furthermore, **exceptional aid to support the employment of a disabled person** on an apprenticeship contract or a professionalisation contract (“contrat

<sup>71</sup> The supplementary disability allowance (ASI) is a monthly financial benefit paid out by the social security system to people who receive a disability pension and have not reached the age to receive the *allocation de solidarité aux personnes âgées* (solidarity allowance for older people – ASPA), in order to guarantee them a minimum income.

<sup>72</sup> The exceptional aids mentioned in the paragraph build on EU Policy Watch database, see: [https://static.eurofound.europa.eu/covid19db/cases/FR-2020-11\\_1284.html](https://static.eurofound.europa.eu/covid19db/cases/FR-2020-11_1284.html).

en alternance” or “de professionalisation”) was a social assistance measure provided by Agefiph (Association Nationale de Gestion du Fonds pour l'Insertion Professionnelle des Personnes Handicapées)<sup>73</sup>. The aim was to provide support to both employees and job seekers with disabilities, as well as businesses and self-employed individuals with disabilities. This support was aimed at covering the expenses related to necessary adaptations for employees with disabilities, whether in the office or while working from home. The amount of aid for trainees and apprentices varied from € 1500 to € 3000 based on their age, while the support for self-employed workers with disabilities has been re-evaluated from € 5,000 to € 6,000 in 2022 in order to increase support for the creation or resumption of a business. Furthermore, in 2020, France introduced another temporary aid of € 500 named **exceptional support for training courses to support persons with disabilities** (“Aide exceptionnelle au parcours de formation pour aider des personnes handicapées”). The measure intended to cover the capital expenditure needed to continue the training cycle for persons with disabilities. This was a special funding initiative designed to offset the expenses associated with acquiring equipment like computers, printers, and internet connections. Similarly, the measure **exceptional support for the implementation of telework** (“Aide exceptionnelle à la mise en place du télétravail”) served not only to cover equipment costs, but also transportation costs. However, this measure was not meant to serve as disability compensation. Instead, it was specifically aimed at employers who have employees officially recognised as disabled or are in the process of seeking disability recognition. The aid provided when teleworking was newly introduced due to the pandemic. Furthermore, transportation costs during the pandemic were also supported by **exceptional travel support for disabled workers** (“Aide exceptionnelle aux déplacements des travailleurs handicapés”), a measure which was designed to provide support to workers with disabilities who are considered fragile or exceptionally vulnerable and discourage their use of public transportation to minimise the risk of COVID-19 exposure. Part of the group can be employees, vocational training trainees and self-employed people. The amount was a maximum of € 100 per day worked during the period of lockdown or resumption of activity (travel expenses).

It is important to note that the above-mentioned measures have had an implementation timeframe starting from 2020 until 2022 and there is no evidence that such measures are applicable during the ongoing cost-of-living crisis.

### 6.2.2. Secondary benefits and associated crisis measures

In April 2023 several social benefits increased by **1.6%** to account for inflation. Among others, the benefits include:

- family support allowance,
- back to school allowance,
- education allowance for children with disability, and
- daily parental attendance allowance.

The **family support allowance** (“Allocation de soutien familial – ASF”) helps take care of a child when one or both parents cannot provide support, or it adds to the existing child support payment. The allowance varies from € 184 to € 245 based on the family composition (child with only one parent, or

<sup>73</sup> Agefiph (French: <https://www.agefiph.fr/articles/propos-de-lagefiph/notre-mission-un-marche-de-lemploi-plus-inclusif-pour-les-personnes>) is the interlocutor of public authorities and employment and disability actors to support the integration of disability into any public policy on employment, training, guidance and occupational health. It produces and shares its knowledge of the job market for people with disabilities, supports innovation and research for ever more inclusion.



child with no parent). The **back-to-school allowance** ("Allocation de rentrée scolaire") is given to families with children of age between 6 and 18 years, who are attending school, based on their family's financial situation. The amount of money one receives varies from € 392 to € 428 depending on the child's age. Both of these measures indirectly target persons with disabilities.

Additionally, within disability-targeted measures, there **is the education allowance for a disabled child** ("Allocation d'éducation de l'enfant handicapé"). This allowance is provided without considering the family's income and is available to families with a child under 20 years old, regardless of their birth order among siblings, who has a permanent disability. The child must have a disability rating of at least 80%, or between 50% and 79% if they are receiving care either at home or in an institution to benefit the monthly allowance of € 140.53. Children who have a disability rating of 80% or higher, can receive an additional allowance supplement. The specific amount of this supplement varies based on the child's needs and the severity of their disability. The allowances are divided in six disability categories amounting to payments starting from € 105.40 to € 1,192.55. The **daily parental attendance allowance**, ("Allocation journalière de présence parentale"), is given to individuals caring for a child under 20 years old who is dealing with a serious illness, severe disability, or has experienced a major accident, and thus, needs continuous care. This allowance amounts to € 62.44 per full day (or € 31.22 for half a day) and is provided for each workday taken off, with a maximum limit of 22 days per month.

### 6.2.3. Other crisis measures

To address the challenges arising from the COVID-19 pandemic and rising cost-of-living, various additional **ad-hoc measures** have been implemented, benefiting both the general population and individuals with disabilities. The **exceptional solidarity allowance**, tied to the COVID-19 crisis, provided a one-time support to low-income households. It helped cover unexpected expenses resulting from the pandemic, especially for families who needed to provide lunch for their children due to the closure of school canteens. The allowance amounted to € 150 for single individuals or couples, with an additional € 100 for each child. **Specific solidarity allowance (ASS)**<sup>74</sup>, beneficiaries were eligible if they did not receive **active solidarity income (RSA)**<sup>75</sup>, and **custom housing assistance (APL)** beneficiaries can access the child-related portion if they were not already receiving the RSA or ASS, offering crucial financial aid during these challenging times.

In early August 2022, the French parliament enacted a **€ 20 billion reform package** within the context the 2022 amending finance bill, aimed at mitigating the adverse effects of the rising inflation on the cost of living. This **"inflation relief package"** encompasses the following measures:

- A 4% increase in welfare payments and pensions.
- A significant boost in fuel rebates, elevating them from € 0.18 per litre to € 0.30 per litre, effective from September to October.
- An adjustment of the coefficient used to calculate civil servants' salaries.
- Encouraging private enterprises to offer their employees tax-free bonuses of up to € 6,000.

Among these measures was the **inflation allowance** ("Indemnité Inflation"), which provided a lump sum payment of € 100 to individuals with net monthly incomes below € 2000 between December 2021

<sup>74</sup> The ASS is a monthly financial payment paid out by the unemployment insurance scheme to unemployed people who have exhausted their unemployment rights.

<sup>75</sup> The RSA is a financial benefit paid out by the CAF or the MSA, to guarantee a minimum income for people on low incomes.

and February 2022. This assistance was accessible to a wide range of individuals, including those employed, self-employed, retirees, unemployed, individuals on sick leave or maternity/paternity leave, recipients of minimum social benefits such as RSA, AAH, or disability benefits, apprentices, students with scholarships, and students receiving housing benefits. Additionally, a **tax-free teleworking allowance** was introduced, offering € 2.5 per day of teleworking, up to a maximum of € 55 per month and € 580 per year. In August, a 2.01% **increase in the SMIC** (minimum wage) was implemented, resulting in a monthly minimum wage of € 1,678.95 and an hourly rate of € 11.07.

Furthermore, plans included an **exceptional energy voucher** ranging from € 100 to € 200 for 40% of the most financially challenged households, starting in December 2022. Due to the high inflation rate, an **Exceptional Inflation Bonus** was granted to recipients of social minimum benefits, including AAH beneficiaries. This bonus included a one-time payment of € 100, with an additional € 50 for each dependent child in the household, distributed at the end of 2022. The availability of a similar bonus for 2023 remains uncertain.

### 6.3. Germany<sup>76</sup>

#### 6.3.1. Main targeted benefits and associated crisis measures

The German welfare system consists of several targeted instruments for persons with disabilities, however, the support system is fragmented (Hanesch et al., 2022). The main instruments for persons with disabilities are:

- disability-specific pension benefits for working-age population provided by the statutory pension insurance ("Rente wegen verminderter Erwerbsfähigkeit"),
- pension schemes for the liberal professions ("Rente wegen Berufsunfähigkeit"),
- social insurance fund for agriculture, forestry and horticulture ("Rente wegen Erwerbsminderung"),
- statutory accident insurance ("Verletztenrente") and budget-financed for civil servants ("Rente wegen Dienstunfähigkeit").
- disability-specific old-age pension provided by the statutory pension insurance ("Altersrente für schwerbehinderte Menschen"),
- long-term care allowance ("Pflegegeld")
- disability-specific basic income support / social assistance ("Grundsicherung im Alter und bei Erwerbsminderung"),
- instruments to cover additional costs of integration, personal assistance and medical rehabilitation ("Rehabilitation und Teilhabe von Menschen mit Behinderungen", "Eingliederungshilfe").

Working-age persons with disabilities who experienced a reduction in their earning capacity are eligible for **disability-specific pension benefits** depending on their field and type of employment as well as on the reason for their reduction in earning capacity. The schemes have different qualifying criteria

<sup>76</sup> The German case study builds on the German ESPN Report "Social protection for people with disabilities" by Walter Hanesch, Uwe Fachinger, and Thomas Gerlinger (2022) and the yearly EUROMOD Country reports, see: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports> (for 2019-2022: Lay, 2022). Additional information was taken from the yearly overview of changes in social benefits and other regulations for people with disabilities by Lebenshilfe, see in German: <https://www.lebenshilfe.de/informieren/familie/neuerungen-fuer-menschen-mit-behinderung>.

(e.g., contribution history, waiting periods) as well as different benefit amounts and durations. The largest schemes also distinguish between the degree of earning capacity reduction by providing either full or partial pension benefits depending on the ability to work certain number of hours per day.

In the **statutory pension insurance** system ("Rente wegen verminderter Erwerbsfähigkeit"), persons with disabilities who are able to work less than three hours per day receive the full benefit, while people who are able to work between three and six hours receive a reduced benefit of 50%. The benefit amount is calculated in the same way as the regular old-age pension level, thus taking pension contributions as well as employment history into account. Therefore, disability-specific pension benefits are on average lower than the average old-age pension benefit (Hanesch et al., 2022). However, if the benefit amount is lower than the socio-cultural minimum subsistence level, the person with disabilities can apply for social assistance and thus receive a supplementary income support up to the subsistence level. The pension is generally paid for a fixed period of up to three years and may be extended several times or granted indefinitely, if the reduction is irreversible. When the recipient reaches pensionable age, the benefit is transferred to the general old-age pension without benefit recalculation.

Disability pension benefits paid by the **statutory accident insurance** ("Verletztenrente") are granted when the reduction of earning capacity was caused by an occupational accident or by a disease. The benefit amount is calculated in relation to the individual annual gross earning. For instance, a person with full loss of earning capacity receives two thirds of their previous gross earnings. For people with severe disabilities who are not eligible to a pension benefit and are not capable of gainful employment, the benefit is increased by further 10%. The benefit is paid as long as the negative effects of the accident remain.

Persons with disabilities who are at pensionable age are eligible for the **disability-specific old-age pension** ("Altersrente für schwerbehinderte Menschen"). Eligibility can be proven by having an ID card for the severely disabled and a pension contribution history of at least 35 years. The benefit is calculated in the same way as the regular old-age pension, however, with the deviation of a reduced pensionable age of 65 instead of 67. At age 62, the eligible person with disabilities can apply for an early retirement pension with deductions.

Pension levels are increased yearly, and therefore, also during the COVID-19 pandemic and the subsequent cost-of-living crisis. Thus, responding to a certain degree to the impacts of the cost-of-living crisis. Additionally, all pensioners received a € 300 one-off payment in 2022 to compensate the rise in energy costs.

Persons with disabilities with care needs can apply for the **long-term care allowance** ("Pflegegeld"), which is structured along five levels of care needs. Depending on the individual level of care need the benefit ranges from € 316 to € 901 per month or € 724 to € 2,095 per month if the ambulant care is provided by a care service provider (2023). Long-term care benefits are not considered as income for the calculation of social assistance benefits. If the person with care needs cannot afford the co-payments, they can apply for supplementary benefits under the social assistance scheme. In 2022, the supplement for people who are being cared for in a stationary care facility was increased. However, the general amounts of long-term care benefits were not increased between 2017 and 2023.

The German social assistance scheme consists of several specialised programmes such as the **disability-specific basic income support** ("Grundsicherung im Alter und bei Erwerbsminderung") paid to people in need above the pensionable age or to people in need who are at least 18 years old and have a permanent earning capacity reduction. Therefore, the social assistance instrument consists of two different benefit types out of which one is targeted at persons with disabilities. The benefit is paid to people who are fully incapacitated or employed in workshops for persons with disabilities or during



the beginning of a vocational training programme. Basic income support benefits require, in contrast to the disability-specific pension benefits, no waiting periods or contribution history. Instead, an actual need is required which needs to be demonstrated by the lack of income and assets below the socio-cultural subsistence level. The needs-assessment considers all reckonable incomes and assets of the applicant and their partner, excluding incomes from selected benefits such as basic pensions, long-term care allowances or allowances for blind people. Household composition further influences the benefit level because of the socio-cultural subsistence level which is differentiated by number of adults and children. The social assistance benefit consists of a standard minimum subsistence component, a compensation of reasonable expenses for housing and heating as well as contributions to health and long-term care insurance. Additionally, persons with disabilities are eligible to group-specific fixed allowances and one-off payments. The group-specific fixed allowances range from a 17%-increase for people with a walking impairment to a 35%-increase for people aged 15 years or older who are granted integration assistance. Additional allowances are paid to persons with disabilities who have cost-intensive diets. The fixed allowances and the one-off payments in exceptional cases are the only social assistance components which take the additional needs of persons with disabilities into account, however, only for a limited number of categories.

The disability-specific social assistance scheme is limited to people with severely reduced earning capacity. People who are capable of working at least three hours a day or their incapacity is expected to end in six months instead have to apply for **basic income support for jobseekers** ("Grundsicherung für Arbeitsuchende" / "Bürgergeld"). The same income and asset requirements as well as the same subsistence level are applied. The social assistance benefit is also made up of the same components including disability-specific fixed allowances and one-off payments, however, the benefit is administered by the public employment service. The basic income support for jobseekers has been reformed in 2023 and is now called citizens' income ("Bürgergeld") with increased allowances for incomes and assets per person.

The standard rates of basic income support benefits have been increased yearly between 2020 and 2023. During the COVID-19 pandemic several measures have been implemented to ease the access to social assistance. Persons with disabilities received additional allowances to finance their lunch between September and December 2020. The allowance has been paid because of the closure of workshops for persons with disabilities where they normally would have received their lunch. Other measures were less targeted but still important for persons with disabilities. The eligibility criteria to social assistance were relaxed by ignoring assets in the income-assessment. The housing and heating supplement was increased to compensate the actual costs of rent and heating. In 2021, the fixed allowance for cost-intensive diets was increased. The benefits components for heating water and school expenditures were also increased. In 2022, recipients of social assistance benefits received a one-off payment of € 200 and unemployment benefit recipients received € 100. In 2023, a new additional fixed allowance category was introduced covering one-time needs which are not covered by the other categories. The lunch supplement was also increased and during the first year of receiving social assistance full rent costs are covered. Additionally, the supplement for school expenditures was increased and the income definition relaxed.

In addition to benefits compensating the loss of income due to reduced earning capacity, **benefits of integration and rehabilitation** ("Rehabilitation und Teilhabe von Menschen mit Behinderung" & "Eingliederungsbeihilfe") compensate additional costs of enabling persons with disabilities to participate in society and on the labour market. These consists for instances of costs of adaptation, training, education, personal assistance, and medical rehabilitation. In 2021, the asset exemption for the asset-dependent integration allowance was increased from € 57,330 to € 59,220 and in 2023 to € 61,110. In

2022, the eligibility to personal budgets for persons with disabilities for education and training purposes was extended.

### 6.3.2. Secondary benefits and associated crisis measures

Persons who receive social assistance, or a disability-specific pension are eligible for housing assistance. The monthly supplement depends on the number of persons living in the household, rent or property costs, and income. Persons with disabilities receive a € 1,800 (2023) deduction from their income during income-assessment, thus have an increased eligibility. The income deduction was raised from € 1,500 to € 1,800 in 2020. The housing benefit was also increased in 2020 and all recipients received a one-off payment of € 270 for single households, € 350 for couple households and additionally € 70 for each child. The one-off payment was implemented to compensate for the rise in energy costs. In 2023, the heating supplement of the housing assistance has been extended to compensate for the increased costs due to CO<sub>2</sub> pricing. The minimum income component was also increased.

Families with children with disabilities are eligible for the **child benefit** ("Kindergeld") also after the 18<sup>th</sup> birthday of the child if the disability occurred before the 25<sup>th</sup> birthday and the child has no earning capacity. In 2023, the benefit amount was € 250 per month. Families with low incomes can apply for the additional child benefits if their income exceeds the eligibility of social assistance but the needs of their child are not covered. Children up to 25 years are considered for the additional child benefit. Families received several one-off payments for each child for which the family received child benefits, thus including children with disabilities who can be older than 18. During the COVID-19 pandemic, parents received € 300 in 2020, and € 150 in 2021 as well as € 100 in 2022 to cover the increase in energy prices. The child benefit level was increased in 2020, 2021 and 2023. In 2020 the eligibility criteria for the additional child benefit were relaxed by abolishing the income ceiling and by considering only 45% of the income instead of 50%. The additional child benefit has been increased in 2022 and 2023 and is now at the same level than the regular child benefit of € 250.

Because of the COVID-19 pandemic's effect on care institutions resulting in closures and other limitations of care facilities, parents were eligible to an additional 20 days of care holiday and compensation of loss of income due to care from 2020 onwards. Persons with disabilities might have benefited indirectly, for instance, in case they were affected by the closure of a care facility and their relatives provided care instead. Parents with disabled children received the compensation of 67% of net income also for children older than 12 years. As part of the first COVID-19 social protection measures in 2020, social service providers received a support to guarantee service provision during the pandemic by subsidising additional costs for providing regular or adapted services.

The German tax code contains preferential tax allowances supporting persons with disabilities. Depending on the level of disability, persons with disabilities can claim a tax allowance up to € 7,400. The tax allowance was doubled in 2021 which has been the first increase since 1975. People providing care at home to persons with a care level of at least two can claim the care tax allowance since 2021. Previously the tax allowance could only be claimed by individuals providing care to people with care level four or higher. Part of the reform was the introduction of a disability-specific travel cost allowance and the increase of care tax allowance. A major general change in taxation has been the abolishment of the 5.5% solidarity charge for individual incomes below € 16,956 and household incomes below € 33,912 for joint taxation. In 2022 and again in 2023 the basic tax allowance and income-related tax allowance were increased to compensate additional cost-of-living costs.

### 6.3.3. Other crisis measures

In 2022 all employees received a € 300 one-off payment to compensate the rise in energy costs (“Energiepreispauschale”). The benefit has been subject to income taxation. At the highest income level, the net benefit amount was € 165.

Germany introduced a vast number of diverse measures to mitigate the effects of the COVID-19 pandemic and of the subsequent cost-of-living crisis. Depending on the social benefit scheme, the approach differed. However, the eligibility criteria were relaxed to ease the access to already existing benefits, tax allowances increased, and several one-off payments paid to targeted groups. Persons with disabilities might have benefited from these targeted measures, because they were already or became eligible for these social benefits.

## 6.4. Slovenia<sup>77</sup>

### 6.4.1. Main targeted benefits and associated crisis measures

The Slovenian disability insurance system offers a range of benefits, contingent upon an evaluation of diminished work capacity (Stropnik et al., 2022). This encompassing framework includes the:

- Disability pension (“Invalidska pokojnina”),
- Assistance and attendance allowance (“Dodatek za pomoč in postrežbo”).

This system extends its coverage to individuals who have accrued sufficient insurance periods through their employment or self-employment. The administration of disability benefits under the disability assistance scheme in Slovenia is a collaborative effort involving local centres for social work, in partnership with the Public Disability Insurance Institute of Slovenia and the University Institute of the Republic of Slovenia. Slovenia does not have any statutory disability-specific old-age pension scheme besides the disability pension and there is no disability-specific housing either. Once individuals reach retirement age, they do not transition to the **old-age pension programme** (“Starostna pokojnina”), as they possess an enduring entitlement to their disability pension. The eligibility criteria for the **unemployment benefit** (“Denarno nadomestilo”), remains consistent regardless of whether an individual has a disability or not. In the context of the means test for **the cash social assistance** (“Denarna socialna pomoč”), persons with disabilities benefit from more lenient income and asset exemptions. This is especially true if their work capacity has been permanently diminished. In such cases, they also meet the requirements for the means-tested **income supplement** (“Varstveni dodatek”).

Since January 1, 2017, a series of reforms have been instituted, improving the accessibility of social protection and the amount of disability benefits for individuals with disabilities. In March 2022, adjustments were made to the minimum income and social benefits, increasing them by 4.9% to account for the rise in consumer prices from January to December 2021 compared to the same period the previous year. Amid the emerging COVID-19 crisis and the increasing cost of living, Slovenia has proactively adjusted its disability schemes and introduced pertinent ad-hoc measures, with a particular focus on persons with disabilities. The following paragraph offers an overview of both pre-existing and newly implemented measures designed to address these ongoing challenges.

<sup>77</sup> The Slovenian case study builds on the Slovenian ESPN Report “Social protection for people with disabilities” by Stropnik, Majcen and Rupel (2022) and the yearly EUROMOD Country reports, see: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports> (for 2019-2022: Kump, Kalar, Majcen, 2022).

The provision of **disability-invalidity pension** ("invalidska pokojnina") in Slovenia is contingent upon the cause of disability. For cases stemming from occupational diseases or employment injuries, individuals can secure a pension without regard to their insurance period. Conversely, if the disability arises from an illness or off-the-job injury, a minimum insurance period is requisite. In most instances, this insurance period must encompass at least one-third of the period spanning from the age of 20 to the date when the disability occurs. In addition, the system accommodates part-time invalidity pensions, ensuring flexibility in addressing varying degrees of disability. Disability-invalidity pensions are subject to taxation, aligning them with the broader fiscal framework. The disability pensions have gradually increased from € 532.16 in 2020, € 561.19 in 2021 and € 603.08 in 2022. There is no data for 2023 yet.

**Wage compensation for disabled workers** ("nadomestila za delovne invalide") is a type of contributory benefit. It encompasses various provisions, including disbursements for disabled insured individuals who are transitioning to new job roles, those undergoing occupational rehabilitation, and those temporarily out of the active labour force due to unemployment. Wage compensation is subject to taxation. **The attendance supplement** ("dodatek za pomoč in postrežbo") is another contributory benefit, intended for pensioners receiving old-age, survivor, or disability pensions, and who require essential assistance. This supplement is exempt from taxation. Additionally, individuals receiving social assistance who require essential care from another person are also eligible for the attendance supplement. **The disability supplement for disabled** ("invalidnina za telesno okvaro") is a contributory benefit available to all insured disabled individuals. This benefit is not subject to taxation. The disability supplement for persons with disabilities has seen a gradual increase, rising from € 42.58 in 2020 in 2021, to € 44.67 in 2022. There is no data for 2023 yet.

In response to the economic challenges brought by the COVID-19 pandemic, the Slovenian government has introduced special assistance programmes, policies and measures that target persons with disabilities indirectly or directly.

The provision known as the **temporary unemployment benefit** ("začasno denarno nadomestilo za čas brezposelnosti") was designed for employees who lost their jobs during the pandemic and did not meet the criteria for regular unemployment benefits. Eligible individuals received a temporary unemployment benefit of € 513.64 per month, and social security contributions were paid as if they were receiving regular unemployment benefits. This policy was in effect during two periods: from March 13 to May 31, 2020, during the spring 2020 pandemic, and from October 18, 2020, to June 15, 2021. Furthermore, **increase in the wage subsidy for workers with disabilities** (Zvišanje subvencij plač za invalide) measure was intended to help employers who employ persons with disabilities as they are the most difficult to employ and most vulnerable group of workers. From June 1, 2020, employers of persons with disabilities, who were eligible for wage subsidies from the SRIPS Fund<sup>78</sup> under the Pension and Disability Insurance Act (ZZRZI)<sup>79</sup>, were able to claim a 10% higher wage subsidy. The subsidy percentage varied from 40% to 70% of the minimum wage for protected employment and 10% to 30% for supported employment and social enterprises, as determined by the occupational rehabilitation provider.

The **crisis allowance programme** ("Krizni dodatek za zaposlene") was an initiative launched in response to the COVID-19 pandemic to provide financial support to workers who continued working during the pandemic. The programme, active during specific periods in 2020 and 2021, offered a

<sup>78</sup> Public Scholarship, Development, Disability, and Maintenance Fund of the Republic of Slovenia; see: Nadomestna izpolnitev kvote | Javni štipendijski, razvojni, invalidski in preživninski sklad RS (srips-rs.si)

<sup>79</sup> Pension and Disability Insurance Act (ZZRZI) in Slovenian: [https://www.a-tvp.si/storage/app/media/Zakonodaja/npb14\\_zpiz-2.pdf](https://www.a-tvp.si/storage/app/media/Zakonodaja/npb14_zpiz-2.pdf).

monthly benefit of € 200, exempt from taxes and social insurance contributions. Eligibility depended on income thresholds, set at three times the minimum wage for March to May 2020 and twice the minimum wage for December 2020 and January 2021. Notably, the state-credited employee and employer pension and disability insurance contributions for workers who worked during March, April, and May 2020, mirroring pre-pandemic levels of social contributions. Furthermore, workers in social enterprises and employment centres who had a status under the ZZRZI were also eligible for the crisis allowance. However, there was an issue with funding these payments, prompting the State to step in and ensure reimbursement, calling the measure **reimbursement of the monthly crisis allowance for persons with disabilities working in social enterprises** (“Povračilo mesečnega kriznega dodatka za invalide”). It is important to note that this reimbursement was specifically directed to workers with disabilities in this context.

#### 6.4.2. Secondary benefits and other crisis measures

In response to the challenges posed by COVID-19 and the escalating cost-of-living, Slovenia has introduced a range of supplementary ad-hoc and one-time-payment measures. **The COVID-19 Lump Sum Allowance programme** is a universal benefit tailored to different demographic groups, each subject to distinct eligibility conditions. Certain groups are subject to conditional eligibility, primarily reliant on the receipt of other benefits. This benefit is universally accessible for students and children. From 2020 to 2022, the programme extended one-time solidarity supplements to pensioners based on their pension amounts starting from € 130 to € 300. This assistance is applicable to workers with disabilities, workers who are part-time, are temporarily on hold, or are unable to work due to epidemic-related reasons. In case of part-time work, the recipients are eligible only to the proportional amount of allowance. The allowance was entitled to persons with disabilities in 2020, 2021 and 2022. Lump sum allowance for vulnerable groups was exempt from all taxes and it is not included in income tests for benefits. **The COVID-19 one-time lump sum allowance** for all other vulnerable groups (farmers aged 65 or more (or their family members, students, disabled workers, and unemployed) was € 150 EUR in 2021.

**Solidarity allowance** (“Enkratni solidarnostni dodatek za upokojenje”) policy was introduced in 2020 with payments made until March 2022. This allowance was extended to pensioners whose pensions did not exceed € 714, with varying amounts based on pension levels: € 300 for pensioners with pensions up to € 523, € 230 for pensioners with pensions ranging from € 523.01 to € 628, and € 130 for pensioners with pensions ranging from € 628.01 to € 732. Additionally, a payment of € 150 was disbursed to persons with disabilities and social assistance recipients who were unemployable due to disability.

In response to the COVID-19 pandemic, the yearly large **family allowance** saw an increase both in 2020 and 2021. The allowance targets persons with disabilities indirectly. Families with three children received € 504.48, while those with four or more children received € 691.52. For parents or caregivers of children (with or without disabilities) born after January 1, 2020, an additional € 500 was provided on top of the regular birth grant. Families with children under 18 received € 50 per child, and the same amount was granted to pupils aged 18 or older. **The one-time payment of € 500 for a newborn child** was extended until June 30, 2022, in addition to the regular birth grant.

Furthermore, housing benefits have undergone favourable changes for beneficiaries. Firstly, the value of a point (hypothetical share) increased from € 2.63 to € 2.92 EUR in July 2021, and then further rose to € 3.21 in April 2022. Secondly, the minimum family income threshold for eligibility was adjusted to 10% above the minimum income amount for individuals living alone. These changes have been put in place to enhance support for housing expenses, making it more accessible and beneficial for those in need, including persons with disabilities.

Rising energy prices have disproportionately affected low-income households, raising concerns among employer organisations about the country's economic competitiveness. In early 2022, the intervention measure **one-time subsidy for energy bills of low-income households** ("Pomoč pri stroških energij") also known as the **"energy voucher"** was implemented to alleviate the impact of high energy prices. Specifically, the most vulnerable groups, including pensioners with pensions under € 1,000, recipients of disability supplement for disabled individuals, social assistance or income support recipients, child benefit beneficiaries in the 1<sup>st</sup> to 6<sup>th</sup> income brackets, large family allowance beneficiaries, and foster carers, received an energy voucher worth € 150 twice in 2022. Large families with four children or more were entitled to a subsidy of € 200. Additionally, excise duties on all energy sources, such as petrol, gas, and electricity, were temporarily reduced from February to April 2022.

Currently there is no proof such measures will continue to be implemented for the remaining months of 2023. However, it is worth mentioning that all social benefits were indexed to inflation in the previous year (10.3%) in March 2023. According to the Commissions Working Document on the Slovenian country report 2023, the amended Disability Insurance Act, it is expected to enter into force in 2023 or 2024 (European Commission, 2023b).



## 7. CONCLUSIONS

Findings of this study show that **recent crises**, like the COVID-19 pandemic, the ongoing energy crisis due to the Russian invasion of Ukraine, together with rising inflation **affect persons with disabilities and their families disproportionately**. In 2021, 29.7% of the EU population aged 16 or more with a disability (i.e. having some or severe activity limitations) was at risk of poverty or social exclusion compared with 18.8% of those without disability. By 2022, the overall at-risk-of-poverty rate of persons with disabilities remained relatively stable compared with 2021, however, **in 15 EU Member States, persons with disabilities faced a higher risk of poverty in 2022** than in the year before. In all EU Member States, a higher share of persons with disabilities are **experiencing severe material or social deprivation** than among those without and the gap between the two groups further grew in 2022 (10%). Data also shows that a **rising share of persons with disabilities struggles to meet housing costs** and they are comparatively more likely to be falling behind in household bills (10.6% vs 8.2%). Another concerning trend is the increase in the share of persons with disabilities in the EU who are **unable to keep their home adequately warm**. While there are **no publicly available European-level comparable data** with recent estimates of the level of **energy poverty among persons with disabilities**, data building on the 2010 HBS indicates that households with a person with disability are more likely to be affected by energy poverty than other households (16.5% vs 6.1%-11.5%). Estimates by representative organisations of persons with disabilities are even higher (24%). Households with a disabled member are found to have a lower overall energy use compared to non-disabled households, but they use **a higher share of energy on basic consumption** including food, gas, electricity, water, and waste (Ivanova and Middlemiss, 2021). As food, gas and electricity are the key commodities that have been driving inflation, disabled households, who consume more of these items, are expected to be disproportionately affected by the rising cost of living and energy crisis.

Furthermore, households with persons with disabilities experience **many forms of extra costs (direct, indirect and opportunity costs)**, including paying for assistive devices and home adaptations, charges for support services and assistance, additional costs for pharmaceutical drugs, higher costs of special diets, and potentially higher transportation costs (due to inaccessible public transport). These sizeable costs arise as a direct result of disability across the EU, in combination with the environmental and policy context, and present significant **financial burden for persons with disabilities and their families**. Extra costs vary greatly according to the degree of disability, the size of the household (single adults with a disability and small-sized households have substantially higher extra costs) and the availability of public support services. In case of the **lack of adequate community-based services** (e.g., respite care, daycare), or inclusive education (including early childhood education), children with disabilities mostly rely on care from their family members often leading to a loss of income in the household. It is important to note that there is a strong **link between the employment status of persons with disabilities and the additional costs** as those who are in work have considerably lower extra costs, especially if they receive disability benefit. To meet extra costs and taking into account that persons with disabilities tend to have a lower income, households with a disabled member often need to reduce or cut expenses on necessary goods and services. Available literature suggests that adjusting for the extra costs arising due to disability have a substantial impact on the poverty risk of persons with disabilities, as well as **severe implications on their economic well-being, quality of life and social participation**.

While the setting-up and financing of social protection systems is primarily a competence of Member States, the EU supports national actions to ensure social protection and upward social convergence. Ensuring the **right of persons with disabilities to an adequate standard of living** is also required



under the UNCRPD, ratified by the EU and all 27 Member States. The importance of providing adequate support and services to persons with disabilities (income support, inclusive work environment, etc.) is emphasised in the European Pillar of Social Rights. In recent years, the **EU has adopted legislative and non-legislative instruments** to support the social inclusion of persons with disabilities, for instance to improve the **accessibility of products and services for persons with disabilities** (e.g., European Accessibility Act, Web Accessibility Directive) or to ensure **non-discrimination in the labour market** (Employment Equality Directive). In recognition of the fact that the objective of an adequate living standard for all has not yet been achieved, the European Disability Strategy 2021-2030 has flagship initiatives aiming to enhance the economic well-being of persons with disabilities (e.g., Disability Employment Package). Several recent initiatives (e.g., the European Green Deal or the Fitfor55 package) are also relevant for persons with disabilities and their families, as they address the issue of **energy poverty**. However, these initiatives **generally lack sufficient emphasis on the challenges faced by persons with disabilities** as they are considered **under the general category of vulnerable groups/households**. This implies that specific needs of persons with disabilities and their families **remain invisible in policy efforts**. In a number of cases, policies may even further marginalise them for having higher energy needs and fewer resources to invest in the energy transition through energy efficient renovations or being unable to cut back on energy consumption. Given the disproportionate impact persons with disabilities face during the cost-of-living and energy crises, it would be important that **EU policies, including those on energy poverty target persons with disabilities** to mitigate the impact of additional needs and increased costs on their quality of life. The situation of people living in institutional care is not at all considered in these policies in terms of the lack of adequate housing and access to community-based services, resulting in low standard of living and social exclusion.

**EU funding schemes** (ESF+, RFF, etc.) play an important role, especially through **supporting Member States to improve the labour market inclusion of persons with disabilities** (upskilling, job creation, active inclusion) and to strengthen their social protection systems by developing support services in the community to foster the social inclusion of vulnerable groups. In the 2014-2020 period, over € 70 billion was spent under the broad theme of “social inclusion” from various EU funds (ESF, ERDF, EAFRD) to promote social inclusion, combat poverty and different forms of discrimination. There is **no special earmarking to address the needs of persons with disabilities under ESF+**, however, the number of persons with disabilities who benefitted from the European Social Fund resulting in improved employment opportunities and skill development, showed a steady increase during the last funding period (in 2021, 3.6 million participants with disabilities).

The rising inflation and the energy crisis put additional strains on the already fragile European welfare states that were shaken by the COVID-19 pandemic and the war in Ukraine in recent years. In response to the impact of the multiple crises, EU Member States introduced various **ad-hoc measures that benefitted persons with disabilities and their families, either targeted or indirectly** between 2020 and 2023. For the purposes of this study, four case studies were conducted to illustrate countries' different approaches. It is worth noting, that **targeted measures need to consider the context of existing welfare instruments for persons with disabilities**. The overview of national legislation, policies, and schemes in Austria, Germany, France, and Slovenia revealed three ways how countries provide support to persons with disabilities and their families (targeted or indirectly) to meet their extra needs and compensate for the extra costs during the cost-of-living crisis:

- Main targeted benefits and associated crisis measures;
- Secondary benefits and associated crisis measures;
- Other crisis measures.

Countries with existing **targeted benefits for persons with disabilities can respond to the crises by increasing or restructuring those benefits to compensate the additional costs** of persons with disabilities and their families. As an example, the German tax allowance supporting persons with disabilities (they can claim a tax allowance up to € 7,400) was doubled in 2021. To mitigate the increased living costs caused by the inflation, France forwarded revaluation/indexation of social benefits and increased the disability pensions by 4% from July 2022 onwards. **Relaxing the eligibility criteria to provide easier access to existing benefits** can be another approach. For instance, in Austria, as part of the extensive short-term work system during the COVID-19 pandemic, for self-employed persons with disabilities the eligibility to a bridging subsidy of € 267 per month was eased.

In response to the economic challenges brought by the COVID-19 pandemic, the French government introduced **special assistance programmes for employees with disabilities and employers**, including a special initiative providing financial support to hire workers with disabilities. A few examples of ad-hoc measures targeting persons with disabilities were also found, such as the “**energy voucher**” in Slovenia where recipients of disability supplement (among other listed vulnerable groups) received an energy voucher worth € 150 twice in 2022.

On the other hand, countries with extensive pension or social assistance benefits that are available to the public, including persons with disabilities, implemented general **ad-hoc measures** that supported persons with disabilities independent of their status. In Austria, several federal and regional cost-of-crisis measures targeted social assistance recipients and persons with disabilities are likely to have lower income, thus are eligible to social assistance. These measures have provided support to vulnerable groups but **might have missed to compensate the disability-specific additional need**. A certain number of the adjustments and measures discussed in the country case studies were only applied during the COVID-19 pandemic and there is no information available on whether similar initiatives are introduced during the ongoing cost-of-living crisis.

Considering that the cost-of-living and energy crises are far from an end and persons with disabilities and their families are facing even greater risk of poverty and social exclusion than before, more effort is required both at EU- and national-levels to monitor the impact of existing policy measures. This requires **good quality disaggregated data that are inclusive of disability**, as well as improved methodologies and indicators in the measurement of social and welfare policy outcomes such as poverty (e.g., adjusting for the extra costs arising due to disability). To be aware of the specific needs and situation of persons with disabilities, policy makers both at EU and national levels should closely consult and **involve the representative organisations of persons with disabilities in designing policy instruments**.

## 8. POLICY RECOMMENDATIONS

Based on the finding in response to the research questions, policy recommendations are formulated in this chapter addressed to relevant EU actors, notably the European Parliament and the Council of the EU as co-legislators, the European Commission, as well as to national governments. These policy recommendations will hopefully support the EP as the co-legislator in further efforts to eradicate poverty of disadvantaged groups across the EU and mitigate the impact of the current cost-of-living crisis for persons with disabilities.

### Recommendations to EU institutions

- Enhance European efforts to **monitor the situation of persons with disabilities** (and other vulnerable groups) that are particularly vulnerable to the effects of increased cost-of-living and the energy crisis. This includes **monitoring and evaluation of the impact of already implemented general and targeted policy responses** on persons with disabilities and their families.
- Given the disproportionate impact persons with disabilities face during the cost-of-living and energy crises, **EU policies should target persons with disabilities** who may have additional needs and increased costs. If they are only considered under the category of “*vulnerable groups*”, their specific needs may not be addressed or are even unintentionally penalised (e.g., energy efficiency policies may further marginalise persons with disabilities due to higher energy needs in some cases and less financial means to invest in the energy transition).
- Improve the **availability of good quality disaggregated data that are inclusive of disability**, as well as improved methodologies and indicators in the measurement of social and welfare policy outcomes such as poverty (e.g., adjusting for the extra costs arising due to disability).
- Linking to the previous point, provide funding for **an independent, EU-wide research that assesses comprehensively the extra costs of living with a disability** and evaluates the impact of ad-hoc policy measures provided in different EU Member States to mitigate the consequences of the cost-of-living crisis.
- Monitor more closely how EU funds (e.g., ESF+) and temporary instruments (e.g., RFF) supported the **labour market inclusion of persons with disabilities**, as beneficiaries of EU financed programmes and how strengthened social services and social protection systems contributed to their independent living, including in rural areas.
- **Provide support and opportunities for exchange and mutual learning for EU Member States** on the different approaches countries have chosen to mitigate the impact of the cost-of-living crisis for persons with disabilities and what results different policy measures brought up to date.
- Promote the **inclusion and representation of persons with disabilities and their representative organisations** in the design and implementation of policies to ensure they address the specific needs and challenges faced by them and avoid any unintended penalisation or further marginalisation.

## Recommendations to national governments

- **Monitor closely the impact of already implemented policy responses**, as well as general or targeted ad-hoc measures on persons with disabilities and their families (along with other vulnerable groups) to ensure they provide effective protection against increased risk of poverty and social exclusion.
- In line with the recommendation of the EU Disability Strategy 2021-2030, **define measures to tackle existing gaps in social protection for persons with disabilities** to reduce persistent inequalities, including by compensating extra costs related to disability and eligibility for disability benefits. Social support benefits should not hinder but complement efforts to **improve the labour market integration of persons with disabilities** (eliminate the 'benefit trap').
- Promote the **inclusion and representation of persons with disabilities** in the design and implementation of policies.
- All four countries analysed in this study, introduced one-off payments to compensate for the rise in cost-of-living, thus providing non-recurring support to mitigate the effects of the multiple crises. However, in case of the ongoing crisis, the approach of **automatic valorisation of social benefits** might be more suitable to mitigate persistent impacts with the costs of increasing public expenditures.

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## ANNEX

Table A 1. Selected studies on the extra cost of disability using the standard of living approach

Study	Country	Data source	Population/ Age group	Disability definition	Standard of living indicators
Braña & Antón (2011)	Spain	Life Conditions Survey (ECV), 2007	Household population, Adults aged 17+	Chronic impairment or illness and with activity limitation in the past six months (moderate or severe)	Index of material deprivation (ownership of consumer durables, financial arrears, housing conditions), Difficulty in making ends meet
Cullinan et al. (2011)	Ireland	Living in Ireland survey, 1995-2001	Household population, All age groups	Presence of a disability or long-term health condition (yes or no) and if yes, presence of a limitation in daily activities (none, moderate, severe)	Composite indicator of consumer durables, holiday
Cullinan et al. (2013)	Ireland	Living in Ireland survey, 2001	Household population, Adults aged 65+	Presence of a disability or long-term health condition (yes or no) and if yes, presence of a limitation in daily activities (none, moderate, severe)	Composite indicator of consumer durables, holiday
Roddy (2022)	Ireland	Growing Up in Ireland (GUI) national study, 2007-2008	Children aged 9 years old (Cohort '98)	Ongoing physical or mental health problem, illness or disability (none, moderate, severe)	Difficulty in making ends meet
Indecon (2021)	Ireland	European Union Statistics on Income and living Conditions (EU-SILC), 2004-2018	Household population, Adults aged 16+	Limitation in activities of daily living (moderate, severe)	Index of material deprivation (ability to afford different goods, ownership of consumer durables, financial arrears)
Morciano et al. (2015)	UK	Family Resources Survey, 2007/2008	Older persons above state pension age		Index with 10 items on ability to afford basic goods and activities
Schuelke et al. (2020)	UK	Family Resources Survey, 2013-2016	All age groups	Presence of disability (yes/no)	Index containing 10 items on ownership or deprivation
Veruete-McKay et al., (2023)	UK	Family Resources Survey, 2019/2020	All age groups	Presence of a physical or mental health impairment with no limitation in daily activities	Index of material deprivation (11 items)
Antón et al. (2016)	31 European countries	European Union Statistics on Income and living	Household population, Adults aged 17+	Limitations in daily activities for 6 months or more (strong limitations)	Difficulty in making ends meet, Index containing 22 items (owner-

		Conditions (EU-SILC), 2007, 2012			ship of consumer durables, financial arrears, housing conditions)
Morris & Zaidi (2020)	15 European countries	Survey of Health, Aging and Retirement in Europe (SHARE), 2013	Adults aged between 50 and 65	Health problem limiting paid work (yes/no), receiving public disability benefits, latent health index	Difficulty in making ends meet, Index of material deprivation (11 items on basic needs and financial difficulties)
Morris et al. (2021)	15 European countries	Survey of Health, Aging and Retirement in Europe (SHARE), 2013	Adults aged 65+	Cognitive functioning index	Index composed of nine material deprivation items

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This study, commissioned by the European Parliament's Policy Department for Citizens' Rights and Constitutional Affairs at the request of the PETI Committee, discusses the impact of the on-going cost-of-living and energy crises on the standard of living for persons with disabilities. Based on available evidence, it provides an overview on legislation, policy measures and schemes that support persons with disabilities and their families to cope with the rising cost of living from EU level and in selected Member States.

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