



Building resilient social protection systems for all¹

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Abstract

This discussion paper presents an overview of key challenges and trends in the UNECE region in four policy areas relevant to the Social Protection and Inclusion Research team at the European Centre for Social Welfare Policy and Research: 1) Social assistance and minimum income policies, 2) Child and family policies, 3) Disability policies and social support services, and 4) Housing policies. The discussion paper identifies research needs and future perspectives on policy directions to ensure social inclusion for all through resilient social protection systems amid ongoing crises framed by megatrends. Synergies between different policy areas, such as between the economy, social affairs, employment, education and health policies, as well as between distinct levels of governance and types of support (monetary and non-monetary), are key. Strong partnerships among stakeholders to implement tailor-made and human rights-based solutions are needed to improve policy outcomes and decrease inequalities.

¹ This discussion paper was prepared for and presented at a dedicated session on social protection and inclusion at the Invitational Conference 'The Future of Social Welfare Policy and Research' on the occasion of the 50th Anniversary of the European Centre for Social Welfare Policy and Research. We are grateful for the feedback provided by the discussant Karin Heitzmann, Vienna University of Economics and Business, Austria, as well as the insights from the panel participants: Oleg Barcari, Ministry of Labour and Social Protection, Moldova; Jadranka Kaludjerovic, Institute for Strategic Studies and Prognosis, Montenegro; Irene Bertana, European Association of Service Providers for Persons with Disabilities (EASPD), Belgium; Michael Herrmann, Economics and Demography, UNFPA, Türkiye. The authors would also like to thank Daria Jadric for editing and Anna Obernberger for the layout.

1 Introduction

In recent years, social welfare states across Europe have been dealing with several interlinked crises (COVID-19 pandemic, energy crisis, inflation crisis, etc.) while trying to respond to global megatrends (ageing, climate change, digital transition, migration, etc.). By 2020, unemployment levels had decreased in the EU to pre-2008 financial crisis levels (European Commission, 2022b). However, the COVID-19 pandemic and inflation crises with job losses, income reductions and price increases put a tremendous strain on European economies with a disproportionate impact on groups that were already in a vulnerable situation. Given their already limited access to education and social services and the labour market, the increase in prices for energy and goods for everyday life put an additional burden on them, particularly on low-income households (Coady et al., 2021; Eurocities, 2015; EAPN, 2023; European Commission, 2019, 2022b). According to EU-SILC data for 2022, almost 22% of the EU population in 2021 was at risk of poverty or social exclusion. Rates were particularly high for households with low work intensity, migrants, persons with disabilities, single parents and large families (European Commission 2019; Eurostat, 2024a).

When examining social protection systems of the recent past and given the goal of building resilient social protection systems for all in the 21st century within the UNECE region, different policy areas, such as social benefits and social services, need to be considered in combination. The reason for this is that the impact of policy on social groups is achieved by monetary and non-monetary means. The amplification of the effects also depends on the respective context, i.e., the locality and the governance systems and stakeholders involved. Moreover, social policy interacts with other policy areas, such as the economy, employment policies, education and health, to name just some important policy fields. Obviously, it goes beyond the scope of this discussion paper to describe these various aspects in detail. Instead, we highlight four policy areas where we have contributed to academic debates and policy discussions both at the national and international levels in the past and intend to do so in the future. We include further policy areas and interlinked aspects such as pensions, unemployment benefits, and active and healthy ageing, wherever feasible. The four areas are:

- Social assistance and minimum income policies
- Child and family policies
- Disability policies and social support services and
- Housing policies

In drafting this discussion paper, we used literature from a broad range of authors, including our own research results. The paper is structured as follows: After the Introduction, section 2 informs on policy changes and major challenges related to the four key policy areas amid the ongoing crises. Chapter 3 outlines future perspectives and research needs to support improved policies that can diminish societal inequalities. Chapter 4 summarises the key points and formulates some guiding questions for discussing the future of social protection systems.

The Social Protection and Inclusion team at the European Centre designs, coordinates and implements projects in the fields of social inclusion and social protection policies; poverty, income inequality and non-monetary aspects of well-being; social services and support measures for marginalised groups; and the ageing society. The team's focus areas have changed over time to respond to the most pertinent societal challenges by offering high-quality quantitative and qualitative analysis and comparative research across countries in the UNECE region. Many of our projects directly support the responsible ministries in the EU and (potential) EU candidate countries in their efforts to implement social policy reforms and build resilient social welfare systems that are in line with human rights and enable people to have dignified lives. Social protection, and especially minimum income provision, is important not only for fairness, human rights, and social inclusion. It is also essential for solidary societies, resilient economies and sustainable growth. Benefits act as automatic stabilisers and protect households from individual and economy-wide income shocks. People living in poverty spend benefits on costs of living, thus safeguarding economic demand in times of crises and beyond. Our work reflects the multidimensional aspects of poverty through extensive knowledge of poverty and income dynamics such as material deprivation, housing, social relations, access to social protection, employment and health and long-term care. Social services play a key role in fostering social inclusion and independent living of persons with various support needs, such as persons with disabilities, children without adequate parental care or people facing homelessness.

2 Policy changes and major challenges

This section provides an overview of the most important policy changes and challenges in the past and presents our findings in the four key areas, namely social assistance and minimum income policies, child and family policies, disability policies, and social support services and housing policies.

2.1 Social assistance and minimum income policies

Minimum income schemes combating social exclusion are non-contributory and means-tested. They represent the benefit of last resort in many UNECE countries for households with insufficient other means. Minimum income schemes focus on the working-age population but also target older persons with no or inadequate pension entitlements, such as persons with disabilities and women with career breaks. Policies of this kind interact with other benefits, especially unemployment, family, housing benefits, and tax systems, such as work incentives (European Commission, 2023b; Social Platform, 2020). Minimum income protection is primarily the responsibility of the EU Member States. Most countries regulate the schemes at the national level, while related services are usually organised locally. However, there are considerable variations in implementation due to differences in socio-economic circumstances and historical backgrounds of the countries. Figures for six European countries (Berkel et al., 2023; own calculation based on Statistik Austria, 2024a, 2024b) show that recent shares of recipients of social assistance in working age vary considerably between 2% (Austria, Denmark, Flanders/Belgium), 4% (France), 7% (Germany) and 10% (United Kingdom). Differences can be related to eligibility criteria, non-take-up (see also below), and the relevance of social assistance

in the entire social security system. For example, the high share in the UK is related to few alternative safety nets for both disabled and long-term unemployed persons and possibly a highly efficient application procedure (Berkel et al., 2023).

The EU promotes effective minimum income schemes via the European Pillar of Social Rights (EPSR) (European Commission, 2022a). The integrated three-pillar approach for minimum income protection outlined in the 2008 Commission Recommendation underlines adequate income support (which also implies access to benefits), inclusive labour markets and access to quality services (European Commission, 2019). The level of benefits should guarantee an adequate income. Nevertheless, poverty alleviation, cost containment and safeguarding of work incentives need to be balanced. For example, there is a broad consensus among academics and policymakers that income from work should be higher than from benefits, but on the other hand, poverty traps may also result from high benefit withdrawal rates (Coady et al. 2021; European Commission, 2022b, 2023b). In many EU Member States, the level of minimum income protection is not based on statistically underpinned reference values. Some countries developed reference budgets for “what is needed for a dignified life,” albeit still often on a somewhat arbitrary basis. In many EU countries, benefits are set vis-a-vis the minimum wage, aligning it with economic development. Other benefits can also act as a reference point. Regular automatic indexation of minimum income benefits is applied in around one-third of EU Member States. This partly missing practice may result in benefits not keeping pace with wage developments or rises in costs of living (European Commission, 2019, 2022).

Empirically, minimum income benefits replacement rates decreased in most EU countries between 1990 and 2009. Budgetary pressure from globalisation and increasing levels of unemployment were suggested as the leading causes (Vliet & Wang, 2019). Further changes in the adequacy level from 2009 to 2013 seem to constitute an overall declining trend, which already started before the financial crisis. During the last decade, adequacy remained almost unchanged, slightly improving in recent years. Today, while low wages are close to national poverty thresholds in all EU Member States, benefit levels are mostly well below, particularly in Central, Eastern and Southern Europe. For households with children, adequacy is generally higher than for households without children, reflecting the impact of other (child) benefits. In most countries, couples with children receive less than single parents (European Commission, 2022a, 2022b; Gábos & Tomka, 2022).

Adequate minimum income benefits must be accessible for beneficiaries and target poor households. The coverage defines the potential number of beneficiaries. In this regard, it is the strictness of the eligibility criteria that determines to what extent the scheme offers universal access to those in poverty. Take-up refers to actual recipient households as a share of those being potentially entitled (European Commission, 2023b). Although means-tested benefits are characterised by specific access criteria, low coverage and/or take-up rates distort the intended welfare effect of transfers (Fuchs et al., 2020). For example, minimum age limits for entitlement create coverage gaps for young adults, the group with the highest unemployment rate in the EU. Given high migration flows, the same consequence applies to residence requirements. Around 35% of the working-age population at risk of poverty is not covered by minimum income or any other social benefits in the EU (Eurocities, 2015; European Commission, 2022a, 2022b). Economic literature provides theoretical models for the

take-up of benefits (see, for instance, Anderson & Meyer 1997; Hernanz et al., 2004; Kayser & Frick, 2000). A basic hypothesis is that households apply for a particular transfer if the anticipated benefit exceeds the anticipated costs. These costs include objective components, such as the expected level and duration of benefit, information and administrative costs and subjective motives, including stigmatisation, self-esteem and personal moral beliefs. Estimates for non-take-up typically range from 30%-50% of eligible households in the EU countries (European Commission, 2022a, 2022b).

Income support should also provide (re)integration measures into the labour market and access to enabling goods and inclusion services. In most EU Member States, activation requirements are combined with monetary incentives to take up work and Active Labour Market Policy (ALMP) measures. Challenges faced are the client group's very heterogeneous needs and employment barriers and the reduced available jobs for low-skilled people due to, for instance, automatisisation or depopulation in rural areas. In fact, estimates suggest that the effect of monetary incentives on employment participation is not significant, and the participation in ALMP is low and often limited to public work, which seems to have only minimal impact on longer-term employment transitions (European Commission, 2019, 2022a, 2022b, 2023b; Immervoll, 2010). Moreover, social inclusion services support inclusion by removing barriers to integration. These include social work, coaching, job search assistance, training, psychological support, health care and rehabilitation. Accessibility and affordability of essential in-kind benefits and services like housing, energy, public transport and formal childcare are of utmost importance. Those benefits and services, however, are not always integrated and coordinated with the minimum income provision. Despite additional support, take-up is often lower for low-income households (European Commission, 2022a, 2022b).

2.2 Child and family policies

A quarter of all children living in the EU are at risk of poverty and social exclusion. Compared to other children, they are less likely to participate in formal childcare for children under the age of three years and more likely to achieve lower grades in reading, maths, and science. They are also more likely to have unmet medical needs, have limited access to fresh fruits and vegetables or protein-based food daily, and be subject to energy poverty (European Commission & Social Protection Committee, 2023). In addition, in 2022, an average of 35.9% of all children younger than three years and 88.4% of those aged three and older were in formal childcare and education for at least one hour per week in the EU. Furthermore, 25.9% and 70.8% of children, respectively, attended formal childcare for at least 25 hours per week. The 2002 Barcelona objectives established the EU-wide goal of early childhood education and care (ECEC) rates at 33% for children aged three or younger and 90% for children younger than the primary school-going age. In 2022, the Barcelona targets were revised and increased to 45% and 96%, respectively, with specific targets for Member States that have not reached the 2002 targets (Council of the European Union, 2022). However, vast country differences exist not only within the EU but also in the UNECE region regarding the rate of children younger than three, indicating the differences in availability, quality, affordability and surrounding societal norms of formal childcare among EU Member States (Vandenbroeck, 2020).

The EU has implemented several influential initiatives and directives that altered child and family policies.¹ The policy paths illustrate the diversification of parental roles, the goal of reconciling work and family life and strengthening child-centred policies. The European Child Guarantee defines the current policy goals and monitoring framework of child-centred policies within the EU. Its stated objective is “to prevent and combat social exclusion by guaranteeing the effective access for children in need to a set of key services”². Among the services that should be offered are free ECEC, free education including activities and meals, free healthcare, healthy nutrition and adequate housing. Based on 2021 and 2022 data, the European Commission concluded that “[t]here is a need for bigger efforts to meet the targets set at its adoption in 2021”³. Moreover, children’s right to participate and access adequate resources and affordable, high-quality services has been formalised by a European Commission recommendation in 2013⁴ and extended with the 2017 EPSR⁵. The EPSR also includes rights addressing the work-life balance for parents and carers, including leave policies and access to services. With the 2013 European Platform for Investing in Children came a monitoring framework for child and family policies in the EU. The 2019 Council recommendation of high-quality ECEC and access to affordable services reiterated and strengthened the policy goal (Council of the European Union, 2022). The 2019 Bucharest declaration⁶ reinforced children’s right to participate.

Child and family policies have varying inter-dependent policy objectives (see, for instance, Adema et al., 2020). These range from preventing child poverty, guaranteeing their well-being and education to enhancing gender equality in employment and care work and protecting the family as an institution with potential reinforcement of gender inequalities in care work (Ferragina & Seeleib-Kaiser, 2015; Kaufmann, 2002; Thévenon, 2011). Family policy systems apply different instruments, which can be clustered as monetary or tax benefits, leave entitlements or in-kind benefits and services such as ECEC. During the past decades, public expenditures on family policies increased in the OECD countries (see, for instance, Ferragina & Seeleib-Kaiser, 2015). In 2021, EU Member States spent, on average, 8.3% of their GDP on different policies addressed to families and children (Eurostat, 2024b). Although this is more than public spending on unemployment (5.94%), disability (6.86%) or housing (1.27%), it is significantly less than public spending on health care (29.71%) or old age (39.77%).

Many countries combine instruments to achieve different policy goals and effects. Family/child allowances accounted by far for the largest share (42%) of public expenditures on family policies within the EU, and child daycare centres for the second-largest share (23.4%) (Eurostat, 2024c). Family policies are dominated by periodic monetary benefits. However, social investment policies such as leave benefits designed to encourage fathers’ care work and mothers’ employment or

1 The right to maternity leave for employees was established in 1992 and for self-employed persons in 2010 (European Union, 2010). In 2006, the directive was extended to provide legal protection for maternity, paternity, and adoption leave. The directive on Work-Life Balance for Parents and Carers in 2019 defined paternity rights, parental and carers’ leave and flexible working arrangements for parents and carers (European Union, 2019).

2 <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>

3 <https://ec.europa.eu/social/main.jsp?langId=en&catId=1428&furtherNews=yes&newsId=10740>

4 European Commission Recommendation 2013/112/EU, 2013 <https://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX%3A32013H0112>

5 <https://ec.europa.eu/social/main.jsp?catId=1226&langId=en>

6 <https://ec.europa.eu/social/main.jsp?catId=89&newsId=9380&furtherNews=yes&langId=en&>

childhood education and care policies have become the focus of recent reforms and EU-wide goals (European Commission & High-Level Group on the future of social protection and welfare state in the EU, 2023; Vandenbroeck, 2020). There is a shift regarding social risk spending. While family policies aimed at reconciling work and family life and support for gender equality were expanded in nearly all OECD countries (Kang & Meyers, 2018), other former family policy instruments, such as protecting the economic security of the family as an institution, were much less expanded (Gabel & Kamerman, 2006; Kang & Meyers, 2018). In some countries, such as Germany and Austria, the policy discourse shifted to targeting the economic well-being of children directly through a system of support policies framed as child guarantees. Both countries have not yet implemented a child guarantee and are at different stages of the political discussion⁷.

The COVID-19 pandemic and the subsequent cost-of-living crisis put child and family policy systems under severe pressure. The European Centre is currently conducting a study analysing the effect of COVID-19 on child poverty by simulating the impact of COVID-19 on the families' market incomes and the policy effect of the automatic stabilisers and the ad-hoc policies Austria implemented in 2020 and 2021⁸. We apply the tax/benefit microsimulation tool EUROMOD to disaggregate policy and labour market effects on families' economic situation.

During COVID-19, most of ad-hoc policies to mitigate the socio-economic effect on families were reactive and designed to protect adults against financial risks. Thus, they only indirectly targeted children (Daly et al., 2023) since children were assumed to be covered by the wage subsidies of their parents. Dedicated measures for children prioritised children before school age. Moreover, ad-hoc measures for families and children were predominately cash benefits. The temporary familialising effect of these policy responses could have reinforced the existing gender inequality in care work. Case studies in Austria and Germany concluded that the existing unequal distribution of care work in these two conservative welfare states was not further reinforced during the first lockdown (Berghammer, 2022; Naujoks et al., 2022). Fathers receiving short-time work benefits and thus only working part-time increased their time dedicated to childcare. However, disaggregating the overall stability of unequally distributed unpaid care work of mothers and fathers during COVID-19 showed that working from home increased the polarisation of the distribution of childcare. While women remained the primary carer in most families who participated in the survey, 31% of men increased their unpaid care work, and 33% of women did more work (Derndorfer et al., 2021). This illustrates the importance of working time for a more gender-equal distribution of unpaid care work. Needless to say, the effect of COVID-19 on gender equality may have been vastly different in other countries than Austria and Germany.

7 For an overview of the German Kindergrundsicherung government proposal, see <https://www.bmfsfj.de/bmfsfj/themen/familie/familienleistungen/kindergrundsicherung/fragen-und-antworten-zur-kindergrundsicherung-230378>; for Austrian policy proposals see the proposal of the Austrian Volkshilfe <https://www.kinder-armut-abschaffen.at/kindergrundsicherung/> and the press statement of the Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection https://www.ots.at/presseaussendung/OTS_20240624_OT50082/runder-tisch-zur-kindergrundsicherung-einigkeit-ueber-eckpunkte

8 For more information, see <https://www.euro.centre.org/projects/detail/4446>

During lockdowns and closures of schools and childcare facilities, families shouldered the additional care work and responsibilities (see, for instance, Zartler et al., 2022). Thus, families with children were exceptionally affected by the crises. The average at-risk-of-poverty and social exclusion rate of children (younger than 18 years) in the EU increased from 2019 to 2023 by two percentage points (22.8% to 24.8%), while the poverty rate of adults increased less during the pandemic and returned to 2019 rates in 2023 (20.7% to 20.6%) (Eurostat, 2024a). EU countries responded differently to the socioeconomic effects of the pandemic and the subsequent cost-of-living crisis, illustrating their differences in family policy systems and goals. While most EU countries introduced temporary reactive measures to mitigate the negative financial effect of the COVID-19 pandemic, countries with existing extensive child and family policies provided the greatest support (Daly et al., ⁹). The extent and structure of family policy systems influence their effectiveness as automatic stabilisers during extraordinary crises.

Generally, the key challenges of child and family policy systems are diverse within the UNECE countries, with policy reforms and initiatives set at different governance levels. However, a key driver for family policy reforms is the diversification of living and partnership arrangements of families. Related to changes in public attitudes towards the role of women in society and increases in educational attainment, the employment rates of mothers rose in Europe. We still observe gender gaps in employment rates, working hours and wages when comparing women and men with children, though there are significant differences between countries (OECD, 2024). Several national and EU policy initiatives addressed the need to reconcile work and family life and encourage greater gender equality in care work. However, policy reforms designed to secure the status and financial security of families had the (unintended) consequence of reinforcing gender differences. Family allowances designed to compensate families for the additional costs of raising children treat the family as an institution (von Gleichen & Seeleib-Kaiser, 2018) and reduce the labour market participation of mothers (Ferragina, 2020; Jaumotte, 2003). Financial support and services are vital for single-parent households, where income poverty is more prevalent than in dual-parent households (European Parliament, 2020). Child and family policy systems have also been adjusted, including more child-centred policies to improve life-course opportunities and capabilities of mothers and fathers with the connected short-term economic policy goal of increasing labour supply. The importance of ECEC for child development and parental employment has been recognised in all European countries. However, the quality and accessibility of ECEC within the EU still differ to a large degree, and EU countries' policy paths to reach better and readily available ECEC vary (Vandenbroeck, 2020).

2.3 Disability policies and social support services

Today, persons with disabilities frequently face discrimination, stigma, and a high level of social exclusion and poverty, although the United Nations Convention on the Rights of Persons with Disabilities (UN CRPD) has been in force since 2006. The Convention is the legal basis for disability policies around the globe. Despite formal commitment to uphold the rights of persons with disabilities and

9 For an overview of policies implemented during COVID-19, see Eurofound's EU Policy Watch <https://www.eurofound.europa.eu/en/resources/eu-policywatch>, and for specific policies addressing persons with disabilities, see Birtha et al. (2023).

design policies that foster their full participation in society, persons with disabilities face persistent inequalities and social exclusion. In 2021, 29.7% of the EU population aged 16+ 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 (Eurostat, 2022). This is partly due to their limited access to the open labour market, with a persistent employment gap between persons with and without disabilities (in 2022, the estimated EU27 average gap was 21%; Eurostat 2022). Moreover, the lack of adequate, accessible, affordable and inclusive services such as ECEC, personal assistance, and home care greatly hinders the social inclusion of persons with disabilities and their families.

Recent multiple crises, like the COVID-19 pandemic, the energy crisis due to the Russian military aggression against Ukraine, coupled with rising inflation, affect persons with disabilities and their families disproportionately (Birtha et al., 2023). For example, in 2022, persons with disabilities faced higher risks of poverty in 15 EU Member States than the year before. Furthermore, a higher share of persons with disabilities were experiencing severe material and/or social deprivation than those without (10%; 2022), and the gap between the two groups further grew in 2022. A rising share of persons with disabilities struggled to meet housing costs (11.7%); they were comparatively more likely to fall behind with household bills (10.6%) and face energy poverty (all data refer to 2022). This means that the crises have exacerbated existing problems for persons with disabilities amongst other vulnerable groups (see, for instance, Scoppetta, 2020). Their needs remain largely invisible and unaddressed by policymakers. For example, policies promoting energy efficiency encourage households to reduce energy consumption or invest in energy-efficient housing and renovations as part of the energy transition. However, households with persons with disabilities are often unable to access these schemes due to limited resources to invest capital. Between 2020 and 2023, primarily ad-hoc measures introduced by some EU countries benefited persons with disabilities and their families, either targeted or indirectly. Better targeting of disadvantaged groups depends on the availability of systemically collected disability-inclusive disaggregated data, for example, to assess the number of persons with disabilities facing energy poverty or the social protection policy outcomes on this group. These data are currently lacking.

The UN CRPD nevertheless manifests a paradigm shift from the medical to the so-called social model of disability. Disability so far has been regarded as an impairment that needs to be treated or at least rehabilitated. The causes of social exclusion were attributed to a lack of physical, sensory, cognitive or mental functioning and hindered the social inclusion of persons with disabilities (Oliver, 1990). In contrast to this, the social model of disability considers disability as the result of the interaction between people living with impairments and an environment filled with physical, attitudinal, communication and social barriers (Watson, 2004). It implies that persons with disabilities can participate in society like anyone else by removing these barriers and making the environment accessible. The paradigm shift impacts how the social welfare system should address the needs of the persons fundamentally. When providing social protection and support, the primary goal should be to create accessible and inclusive infrastructure, processes and services to help them become full members of society on an equal basis with others. Paternalistic social policies that focus on providing rehabilitation, disability pensions and basic care in often segregating settings must undergo transformative changes so that persons with disabilities can become active members of and contributors to society. This change

should go hand-in-hand with improving the inclusiveness of the education system, ensuring that people can obtain the necessary skills and qualifications to enter the labour market.

The UN CRPD is ratified by all EU Member States, nine EU candidate countries, and the EU itself. It is the first international human rights treaty to which the EU could and did become a State Party. This means that the EU is obliged to guarantee the rights of persons with disabilities across all internal and external policies as well as regarding the provision of funding.¹⁰ The EU and its Member States are in the process of implementing the Convention, albeit at different speeds and with diverse political commitments. The current policy framework for implementation is the EU Strategy for the Rights of Persons with Disabilities 2021-2030¹¹, which includes flagship initiatives such as the European Disability Card, together with the European Parking Card for Persons with Disabilities¹², and the Disability Employment Package¹³. Specifically, the Strategy contains specific objectives addressing the right of persons with disabilities to adequate support, enabling them to lead a good life, live independently, and be part of the community with others. The recently published *Guidance on independent living and inclusion in the community of persons with disabilities in the context of EU funding* provides practical recommendations to Member States on the use of EU funding to accelerate the transition from institutional care to community-based services and independent living for persons with disabilities.¹⁴ It responds to the urgent need to move away from institutional care towards community-based support services, known as deinstitutionalisation, as there are more than one million people still living in segregated residential care facilities across Europe (Šiška & Beadle-Brown, 2020). Many persons with disabilities who are living at home rely primarily on the informal care of family members, mostly women, in the absence of adequate formal support services. In addition, this situation has a long-lasting impact on the economic situation and well-being of women, especially regarding their labour market participation. Research conducted by the European Centre shows that the lack of available family-type services for children with disabilities is a primary driver of inequalities (Sandu et al, 2022).

For many years, EU funds such as the European Social Fund have been a catalyst to create innovative, community-based social services at the local level as part of complex deinstitutionalisation reforms carried out by national governments, particularly in countries of Central and Eastern Europe and the Western Balkans (Quinn & Doyle, 2012). Such investments also aimed to improve the skills of the social care workforce (interpersonal, digital, etc.) in line with a human rights-based approach to enable them to foster the autonomy and independence of social service users (Gjylsheni et al., 2023). Unfortunately, a series of fundamental rights issues have been identified by non-governmental organisations (NGOs), legal scholars and the European Ombudsman concerning the use of EU funds, such

10 This is relevant also in the context of the EU being the biggest donor in international development. See: https://economy-finance.ec.europa.eu/international-economic-relations/international-development-aid_en#:~:text=Development%20aid-,The%20EU%20is%20the%20largest%20donor%20of%20development%20aid%20in,enough%20to%20sustainably%20reduce%20poverty.

11 See: https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/persons-disabilities/union-equality-strategy-rights-persons-disabilities-2021-2030_en

12 More information is available at: <https://www.consilium.europa.eu/en/policies/european-disability-card/>

13 See: https://employment-social-affairs.ec.europa.eu/policies-and-activities/social-protection-social-inclusion/persons-disabilities/union-equality-strategy-rights-persons-disabilities-2021-2030/disability-employment-package-improve-labour-market-outcomes-persons-disabilities_en

14 Available at: https://employment-social-affairs.ec.europa.eu/news/commission-adopts-guidance-independent-living-persons-disabilities-2024-11-20_en

as continued investment in segregating facilities for different target groups (Wladasch et al., 2023). The European Centre is currently implementing a project that aims to enhance the human rights conditionality of EU funds by raising awareness about the rights outlined in the EU Charter for Fundamental Rights and their implications.¹⁵ Through various project involvements, we also contribute to strengthening partnerships among multiple stakeholders at the national, regional and local levels for the better design, implementation and monitoring of EU-funded policies, programmes and projects.¹⁶

2.3 Housing policy

Housing is a social policy area that has been profoundly impacted by the recent cost of living crisis, which saw many households across Europe struggling to meet housing costs (Birtha et al, 2023). The proportion of households falling behind on their mortgage, rent or utility bill payments and reporting being overburdened by housing costs increased sharply after the peak year of the COVID-19 pandemic (2020), during which government support to ease housing stress was more forthcoming. Although middle-income families have also been affected, housing costs represent a considerably more significant burden for low-income households. Housing cost overburden is also more prevalent among renters, with one in five tenant households in the EU spending more than 40% of their income on housing in 2022 (Eurostat, 2023). With house prices and rents rising at their fastest rates in a decade, on top of wider living cost increases, the situation of many of these households already severely affected is expected to worsen without further policy intervention.

Affordable housing is also becoming increasingly unattainable for younger people. Improving access to housing was considered by young EU citizens one of the top three priority areas requiring policy attention, according to a recent Eurobarometer poll (2024). Already before the current housing crisis, many young people found homeownership and access to housing challenging in general, resulting in prolonged co-residence with parents and greater reliance on family support, which tends to reinforce social inequalities (Gentile, 2013). In particular, young people's inability to enter the housing market and obtain homeownership has also been associated with an increased risk of delaying major life events such as relationship formation and starting a family (Enström Öst and Wilhelmsson, 2019).

Declining housing affordability has implications for housing quality. Faced with high housing costs, less affluent households are often forced to live in substandard housing or relocate to residential locations in peripheral neighbourhoods with limited access to services and opportunities, thus living in areas that accentuate inequalities. As shown in the latest housing report by Eurostat (2023), in 2022, nearly one in two citizens in the EU lived in a home lacking adequate space, and 15% reported problems with the state of their dwelling. The recent energy crisis saw a growing number of households struggling to keep their homes adequately warm. Vulnerable groups, such as persons with disabilities, as shown in our recent study for the European Parliament (Birtha et al., 2023), are particularly affected in this regard. This highlights the importance of more targeted housing rehabilitation programmes, including those improving energy efficiency and related funding instruments at the EU, national, regional, and city levels.

¹⁵ <https://www.euro.centre.org/projects/detail/4867>

¹⁶ See, for instance, ECoPP (<https://www.euro.centre.org/projects/detail/4190>)

An important policy instrument to ensure access to affordable housing is social or public housing, provided as rental housing with sub-market rents and allocated according to need. While there are considerable variations in the size of the social rental sector across Europe, it remains very limited in most countries, especially in Southern and Eastern Europe, where housing markets are characterised by very high home ownership rates (OECD, 2024). Moreover, access, even in the case of prioritised groups, is greatly hindered by shortages in available dwellings, long waiting lists and strict eligibility conditions, forcing many families with low or precarious incomes to move towards the low end of the private rental sector, which usually means increased insecurity (Zólyomi et al, 2021). Housing benefits, serving the purpose of helping low-income households meet housing costs, are one of the most widespread instruments of housing support. Yet, in most cases, they do not provide adequate compensation for real housing costs and often do not reach those who need it. Housing allowances may also drive rents up by increasing housing demand in a market with limited supply and by encouraging landlords to raise rents when they know that tenants receive the benefit, thus impeding its intended inequality- and poverty-reducing impact (Figari et al., 2017).

3 Future perspectives, including policy and research needs

This section highlights trends, future perspectives, and policy and research requirements in the four key areas outlined above. In the years to come, the European Centre aims to continue to offer high-quality, evidence-based policy support to various stakeholders to improve policy outcomes and decrease inequalities across and within countries in the UNECE region. For that, it is essential to understand the needs and specific context countries must navigate through and provide them with relevant research results, tailor-made training, and the possibility to exchange knowledge on ongoing policy innovations and good practices. As part of the Bridge Building function of the European Centre, we have facilitated several mutual learning activities with the active participation of Ministries responsible for social policies in the EU candidate countries since 2021. These peer and policy reviews covered a broad range of topics of interest for countries in the Western Balkans and Eastern Partnership, linked to the ongoing policy reforms they are implementing. During the project evaluation, countries indicated several areas where knowledge transfer and policy support would be desired, such as quality assurance in social and health systems, social care at home and social assistance for groups in a vulnerable situation and social assistance policies to reduce poverty, including social benefits and social services.¹⁷ These issues are also of interest in the EU, where Member States (albeit at different degrees) continue to face challenges of creating just, equal and inclusive societies. Therefore, we will continue bringing together public authorities, social partners, NGOs and representatives of international organisations to strive for better policy solutions across the UNECE region as part of our role in implementing the SDGs.

17 Other areas include the development of social services for persons with disabilities and experiences of other countries in offering social services to them; deinstitutionalization, policy developments for persons with disabilities, and other groups; social housing; health care systems and home care, with a focus on learning more about possible information; unemployment; understanding the development of home care services in the EU; exploring the connection between medical and social systems and challenges; motivational communication methods to support persons with disabilities, specialized care methods such as massage classes, and first aid; and mobility, migration employment.

3.1 Social assistance and minimum income policies

A major trend affecting social protection is the growing polarisation in the labour market. Already since decades, shorter employment spells, more frequent transitions into and out of work, and the lengthening of unemployment spells with a rising number of people running out of contributory benefits put an additional burden on minimum income schemes (Immervoll, 2010). More recently, technological developments and automatisisation (see before), as well as the growing number of self-employed and non-standard forms of employment such as platform work, led (see Employment and Labour Mobility Discussion paper) to both growing in-work poverty and insufficient coverage with unemployment provisions (European Commission, 2019, 2022a and 2022b). Emerging risk groups, for example, young adults are often unable to access unemployment benefits because they lack minimum contribution periods. Another example concerns country-national migrants, who are often generally restricted from accessing support and face challenges in their integration into the labour market due to discrimination and the absence of work permits (European Commission, 2022b; Social Platform, 2020). These trends are likely to continue with rising technology and digitalisation affecting daily work routines. As stated, COVID-19 and inflation crises put an additional strain on several already marginalised groups. However, they also provided a further push for designing poverty-combating strategies that resulted in a shift within the social agenda towards more effective minimum-income schemes (Natali & Terlizzi, 2022). Given the grand challenges ahead of us, such as green and digital transformation, social safety nets are even more required to support labour market transitions and active participation of people who are facing disadvantages (European Commission, 2022b).

The European Commission monitors developments and addresses country-specific recommendations related to minimum income schemes through the European Semester. A benchmarking framework was set up to facilitate upward convergence with performance indicators to allow more focus on the design of benefits, examining eligibility criteria, adequacy levels, coverage of schemes, and access to activation elements and services. Interactions with other benefits and the labour market are also considered (European Commission, 2022a, 2022b, 2023). However, only slightly more than half of the EU Member States have regular monitoring mechanisms on minimum income schemes in place. Challenges result from the insufficient cooperation between different entities and stakeholders, often exacerbated by legal and technical barriers to data management. Particularly regarding non-take-up, systematic monitoring is sporadic in most countries (European Commission, 2022a). The European Centre provided several related research: for Austria, it was shown that the reform in 2010 implementing several measures to ease the benefit access reduced non-take-up levels from around 50% to 30% (Fuchs et al., 2020). Comparative research for Austria, Germany and Finland, together with the DIW Berlin and the University College Dublin (Fuchs, 2009; see also Frick & Groh-Samberg, 2007), suggested that covariates of (non-)take-up are relatively similar across countries: participation increases with higher degrees of need. Information costs are relevant, especially at the margin of eligibility (Bargain et al., 2012), such as for individuals owning a home or who are self-employed. Assuming lower psychological barriers, take-up is higher in urban areas and among single parents.

Regarding policy needs, access to minimum income benefits should be improved by changing eligibility criteria, conducting information campaigns, and cooperating with relevant stakeholders. Furthermore, the schemes should provide a benefit level close to national poverty thresholds (Eurocities, 2015; European Commission, 2022a). In addition, tailored, individualised and integrated support is paramount to enabling social mobility, activation and empowerment. Especially clients furthest away from the labour market often face multiple and complex inclusion barriers, like health-related issues, lacking basic (social) skills and work experience, being homeless and having to look after family members, making them not (immediately) able to work. While most EU Member States carry out a multi-dimensional needs assessment, only around half offer a tailor-made inclusion plan (European Commission, 2019, 2021; European Commission, 2022a). Finally, given recent developments in the economy and the labour market, the question arises whether the coverage of unemployment benefits should be extended or minimum income schemes should be strengthened to cope with persons in non-standard forms of work, as was already suggested by Immervoll (2010).

3.2 Child and family policies

Family policies are a highly dynamic policy field with a general trend towards diversification of policy instruments (Daly, 2020). For instance, tax benefits make up an increasing share of family benefits (Bradshaw & Finch, 2002) and leave entitlements are progressively aimed at encouraging fathers' participation (Thévenon, 2018). OECD countries follow multiple objectives with their set of family policy instruments, such as securing the financial well-being of families, improving gender equality and/or work-family reconciliation (see, for instance, Ferragina & Seeleib-Kaiser, 2015; Gabel & Kamerman, 2006; Gauthier, 2002; Kang, 2019). With the introduction of new policy instruments and goals, countries responded to the increase in new social risks, such as reconciling work and family life or single parenthood (Bonoli, 2005; Taylor-Gooby, 2004). The growth of expenditure on family policies, the introduction of new instruments addressing new social risks, and the joint EU policy targets led to some convergence of family policies (Kang, 2019). A general trend towards supporting dual-earner families and linking benefits to employment can be observed. However, EU Member States still show substantially different designs and choices of family policy instruments (Daly & Ferragina, 2018), as outlined in the section above.

Assisting families with the costs of raising children through child income support schemes has been originally the central pillar of most family policy systems (Daly, 2020). Families are supported in their socio-political role of caring for a child through cash benefits. These are usually funded from general taxation revenues and paid as universal or means-tested benefits until the child reaches school-leaving age. The focus of leave policies has historically been the health of mothers supported through maternity leave before and after birth. The trend observed in the past decades has been to encourage greater participation of fathers in early childcare through bonuses for fathers or non-transferable parental leave entitlements and dedicated paternity leaves (Daly, 2020). However, the availability of leave entitlements alone does not guarantee an increase in the take-up of leave by fathers, which is determined by a range of micro, meso and macro factors (Chapman et al., 2022), such as individual income, parent's joint income and the support and attitudes at their workplace (Almqvist & Duvander, 2014; Duvander & Johansson, 2012). Following the European Child Guarantee objectives, ECEC has

become increasingly important among EU countries. It combines the two objectives of investing in the education of children and enabling gender equality by supporting maternal employment. Most countries are moving towards the educational model of childcare based on the social investment approach and are addressing the accessibility and quality of childcare for children younger than three years. Some countries implement family-based choice-oriented home care allowances, with a potential negative effect on gender equality among parents (Daly, 2020). This illustrates the remaining heterogeneity of family policy objectives among EU countries despite a general trend towards support of dual-earner families.

Most EU countries also follow the trend of greater generosity but with an increased focus on larger families and lower-income families as an instrument to mitigate child poverty. From a distributional perspective, a mix of universal and means-tested benefits is more effective in reducing child poverty than family tax credits (Fuchs & Hollan, 2019). Growing up with socioeconomic disadvantages has long-lasting individual implications such as reduced employment, lower earnings and weaker health in later life (Clarke et al., 2022). Education and, thus, the availability of accessible and high-quality childcare and schools are the main mediating factors. On average, the impact of children's socioeconomic disadvantages costs OECD countries 3.4% of their GDP annually. Investing in children and reducing child poverty would increase the education, employability, and health of the population in the long run (European Commission & High-Level Group on the future of social protection and of the welfare state in the EU, 2023).

While the EU has implemented several frameworks to monitor the progress of achieving EU-wide objectives, there is an urgent need for better and more regular data on the take-up and duration of parental leave by parents for better evidence-based policymaking of family and child policies in Europe. The 2019 Work-Life Balance Directive has been accompanied by an indicator framework measuring the take-up of care-related leave and flexible working arrangements. However, comparable data is only expected to be available in the 2025 reconciliation module of the Labour Force Survey and national administrative data in 2027 (Social Protection Committee Indicator subgroup & Employment Committee Indicator group, 2020). Academic networks such as the International Network on Leave Policies & Research provide annual detailed information on the changes in countries' maternity, paternity and parental leave policies (Blum et al., 2023). These academic reports extend the data provided by national statistical agencies and Eurostat and should be considered for the monitoring framework. To monitor the objectives of the European Child Guarantee, the European Commission, together with the Indicator Subgroup of the Social Protection Committee, developed an extensive framework. The framework monitors the complex interaction of child poverty and their health, education, nutrition, housing, and access to ECEC and schools (European Commission & Social Protection Committee, 2023). Especially for monitoring the quality and accessibility of ECEC, we need more detailed data beyond the ratio of children in ECEC by age group and daily hours.

Future topics and challenges of family policy research are manifold. With the increasing importance of the EU in defining goals and setting standards, the analyses of policy implementation need to be extended with comparable, disaggregated and regularly updated data. Family policy research can

also support welfare states in adapting to the diversification of family relations and changing gender roles in labour market participation and unpaid care provision. COVID-19 and the subsequent cost-of-living crisis stressed the importance of family policy research to address the vertical and horizontal economic inequalities of families and the effectiveness of policies that have been implemented to mitigate these. Micro-simulation tools such as EUROMOD, for which the European Centre has been acting as the national team for Austria for more than a decade, can be used and should be used more extensively to evaluate the effectiveness of ad-hoc measures and the role of automatic stabilisers¹⁸ in European welfare states.

3.3 Disability policies and social support services

As part of the implementation of the UN CRPD, policy trends should link to the removal of societal barriers to ensure the full access and participation of persons with disabilities, including the creation of inclusive education systems, labour markets, accessible healthcare systems, and a range of support services that provide person-centred support to them. The shift from the medical to the social model to disability, as outlined above, is a complex process that requires political commitment, resources and technical expertise to make systemic changes through partnerships among a wide range of stakeholders. The UN CRPD also envisages the close involvement of persons with disabilities in developing legislation, policies, and services in line with the motto “Nothing about us without us!” and requires changes in how policy reforms are planned and implemented. Accessibility is a key issue here, and while there has been significant progress in recent years to make audiovisual media services accessible, there are still many barriers that persons with disabilities face, especially persons with intellectual disabilities. When it comes to the development and quality assurance of social services, research indicates that the involvement of persons with disabilities in most EU Member States is still limited to providing feedback on service quality or the possibility of submitting complaint forms, and only a few isolated examples ensure co-creation and co-production, for instance through user councils (European Commission, 2023a). The shift from institutional towards community-based services that enable persons with disabilities to live independently would require a re-organisation of the financing of support services. In practice, it would mean that public authorities partially disentangle funding from providers and channel it directly to users in the form of a personal budget or something similar. This would allow users to decide and arrange the support that best serves their needs. Such user-centred funding models already exist in Czechia, Belgium/Flanders and the United Kingdom and are being piloted in several countries, such as Ireland (EASPD, 2021).

Actions beyond formal commitment to implement structural reforms would be needed across different policy areas to offer adequate responses to megatrends, like demographic ageing, digitalisation and the increasing use of AI, and climate change. For instance, several sectors in the EU labour market face chronic workforce shortages. While the average EU unemployment rate (age 15-74) is at a record low (6.2% in 2022, Eurostat), the situation of persons with disabilities has not improved significantly, with a persistent employment gap above 20% at EU average (21,4pp in 2022) (European Commission,

18 The European Centre for Social Welfare Policy and Research is currently analysing the impact of COVID-19 on child poverty and the effect of Austrian policy responses and automatic stabilisers. For more information, see <https://www.euro.centre.org/projects/detail/4446>

2024). Innovative ways are needed to utilise this untapped workforce, along with activating other groups that are marginalised and currently face challenges in accessing the open labour market. In the social care sector, low wages and poor working conditions lead to workforce shortage and fluctuation that makes it increasingly challenging to provide person-centred support to persons with disabilities. It should be a key policy priority to make the sector more attractive, and technology and digital solutions could play an important role here. The COVID-19 pandemic has further accelerated the reliance on digital technologies, such as tablets, smartphones, robotics and online software, to manage and share data of users and improve communication (Gjylsheni et al., 2023). Nevertheless, the changing work processes of new care models necessitate further training and skill development for care workers as various challenges were reported by social service providers associated with the use of digital solutions, such as skill disparities, reduced face-to-face contact and increased workload (ibid.). There is an urgent need to balance technological benefits with data protection and privacy concerns while enhancing the digital skills of the present and future workforce.

To better monitor the situation of persons with disabilities, including different forms of poverty (material, energy, etc.) and policy outcomes, more systemically collected disability-inclusive disaggregated data is needed. The inclusion of the Global Activity Limitation Instrument (GALI) in EU-wide surveys by Eurostat should be mentioned as an important step in this regard. Policy reforms need to overcome existing structural barriers like the disability benefit trap and obstacles created by the lack of adequate coordination between the social protection systems across the EU, which has a direct impact on the freedom of movement of persons with disabilities when they want to travel or take up a job in another EU Member State. Social partners play an important role in managing the changes. However, social dialogue is often hampered in EU countries by the lack of close collaboration between employers' and workers' representatives, sometimes because one of the parties is missing. Trade unions face challenges including limited membership of social care workers, addressing care workers' issues such as recognition and respect, foreign labour and language barriers and sector fragmentation. In some EU countries, employers' organisations need to be established, strengthened and recognised to enable effective social dialogue with trade unions. To effectively tackle the social exclusion of persons with disabilities and other marginalised groups, a holistic approach is needed in line with human rights. An integrated approach is also necessary to develop enabling policies, especially in education, employment and social protection, which, along with efforts to make the environment accessible (infrastructure and digitalisation), will create inclusive societies.

Despite the multiple ongoing crises, commitment to and investment into transitioning care systems to provide more community- and home-based services for persons with disabilities and others with care or support needs should remain a top priority. Research can help countries identify promising practices when it comes to planning, setting up, and running social support services to ensure they help social inclusion for service users and their families. The involvement of persons with disabilities and their representative organisations in designing policy instruments is a key requirement under the UN CRPD and would help address their specific needs and eliminate barriers efficiently. Deinstitutionalisation efforts seem to have slowed down in recent years, and given the current discussions regarding the future of EU cohesion policy funding, there is a risk of re-institutionalisation and further social exclusion

of persons with disabilities and their families. Estimating the return on investment in social inclusion policies is difficult, especially because human rights standards should also be an integral component in such calculations. If provided with a barrier-free environment and the right support (e.g. through personal assistance), persons with disabilities can become net contributors as employees, employers and taxpayers in society. This is why it is critical to move away from paternalistic, allowance-based social policies, and research projects by the European Centre can offer unique insights into what models work best by taking a life-course approach.

3.4 Housing policy

EU countries rely on a range of housing policy measures to pursue social policy goals, including housing benefits and rent support to assist with housing costs and, more broadly, access to affordable housing to promote social inclusion. Policies helping low-income families to meet their housing needs have co-existed with other policy measures such as mortgage credits, tax reliefs or state-subsidised loans. These measures generally encourage home ownership, mainly to support first-time buyers, and benefit individuals and households higher up on the income scale.

Homeownership as a housing policy goal has been strongly promoted in Western Europe since the 1980s and received a further boost from the development of “asset-based welfare” (Ronald, 2008). Homeownership rates in Western and Northern Europe increased rapidly thanks to a growing mortgage market and partly also to the transfer of ownership of social housing units to their tenants (e.g., “right to buy” schemes in the UK). The transition to homeownership in Eastern Europe was driven by the widespread privatisation process during the 1990s and later by generous mortgage subsidies (Figari et al, 2017). In Southern European countries, homeownership was already high in the 1950s due to reliance on the family to access housing, with social housing playing a very limited role. Following the 2008/09 financial crises and recession, disposable incomes plummeted, and the demand for socially rented housing increased, which, in most EU countries, suffered from decades of dis- or underinvestment. In the aftermath of the crisis, other objectives, such as reducing mortgage debt and reviving the construction sector, received increased attention from policymakers (Scanlon & Elsinga, 2014); however, the underlying problems, such as the persistent undersupply of affordable housing, mainly remained unaddressed.

Earlier this year, Housing Ministers under the Belgian EU Presidency (2024) adopted a declaration on “Affordable, decent and sustainable housing for all,” calling for the development of a holistic, collaborative, and multi-governance approach and a comprehensive strategy to overcome the challenges and to facilitate access to housing for citizens in the EU. Such an approach and strategy, as already advocated elsewhere (FEANTSA, 2023; Eurofound, 2023), would need to go beyond housing policy and address the diverse causes of housing exclusion. Research shows that income and wealth inequalities lead to unequal outcomes in housing (Ioannides and Ngai, 2024), demonstrating the need for social policies that provide adequate safeguards, including through the provision of better-paid jobs, ensuring an adequate welfare safety net, and investing in social services.

Moreover, housing inequalities are not only an outcome but are also a source of broader inequalities affecting life choices and opportunities in other aspects such as education, employment, health and well-being (Domènech-Arú, 2023). The link between housing exclusion and overall inequalities, particularly the impact of various housing-related policy tools on inequality, is still not fully understood and requires further research. Homelessness, an extreme form of housing exclusion, is another area that deserves attention in future research. However, data on the homeless population remain limited. Improving and harmonising data collection efforts are therefore crucial for gaining a better and more nuanced understanding of homelessness and housing problems in general, and for measuring and evaluating policy impact (Geyer et al, 2021).

4 Conclusions

In recent years, European welfare states have faced several interconnected crises (COVID-19 pandemic, energy crisis, inflation) while also responding to global megatrends such as ageing, climate change, digital transition, and migration. Until 2020, EU unemployment levels had decreased to pre-2008 financial crisis levels. However, the pandemic and inflation crises led to job losses and income reductions, disproportionately affecting already vulnerable groups. In 2021, nearly 22% of the EU population was at risk of poverty or social exclusion. In this discussion paper, we looked at policy changes and challenges by focusing on four key areas in social protection and inclusion: social assistance and minimum income policies, child and family policies, disability policies, and social support services and housing policies. Our findings are as follows:

- *Social assistance and minimum income policies:* Minimum income schemes, primarily managed by EU Member States, aim at combating social exclusion and are non-contributory and means-tested. Recent crises have highlighted the need for more effective poverty-combating strategies and minimum-income schemes. Technological developments, polarisation in the labour market and increasing bogus self-employment contribute to growing in-work poverty and inadequate unemployment coverage. The EU promotes effective minimum income schemes through the EPSR, focusing on adequate income support, inclusive labour markets, and access to quality services. The European Commission also monitors developments and issues country-specific recommendations. However, only slightly more than half of EU Member States have regular monitoring mechanisms for minimum income schemes. Implementation varies significantly due to differing socio-economic conditions and historical contexts. Many EU countries set benefit levels without statistically underpinned reference values. Moreover, despite a slight recent improvement in replacement rates, benefit levels in many EU countries remain below national poverty thresholds. A further significant issue is the non-take-up of benefits, with estimates suggesting that 30%-50% of eligible households in the EU do not claim them. Activation requirements and financial incentives aim to support labour market reintegration, yet the target group's diverse needs and employment barriers pose challenges. Social inclusion services, including social work, coaching, healthcare, and housing, are crucial but often insufficiently integrated. Access should be enhanced through revised eligibility criteria, information campaigns,

and stakeholder cooperation to improve the effectiveness of minimum income schemes. Benefit levels should be close to national poverty thresholds, and individualised support should be provided to enable social mobility and integration. To cope with the increasing number of persons in non-standard forms of work, the crucial question is whether unemployment benefits should be extended or minimum income schemes strengthened.

- *Child and family policies:* The COVID-19 pandemic and subsequent cost-of-living crisis have significantly affected the economic situation of families and children across Europe. A quarter of all children living in the EU are at risk of poverty and social exclusion, highlighting the socio-economic vulnerabilities of families and children and the potential long-term negative consequences for children's later life. The rise in child poverty rates underscores the pandemic's disproportionate impact on children and families. European countries have responded with varied ad-hoc and/or family policies acting as automatic stabilisers during these crises. Dedicated ad-hoc measures for children were predominantly cash benefits, and most support policies only indirectly addressed the economic situation of children. Investing in children and reducing child poverty is crucial for improving parents' and children's long-term education, employability, and health outcomes. Early Childhood Education and Care (ECEC) has gained importance, aiming to enhance children's educational opportunities and support mothers' employment. However, significant policy differences persist among EU countries. Future family policy research should focus on adapting to diversified family structures and changing gender roles using disaggregated and regular data. The COVID-19 crisis has highlighted the need for effective policies to address economic inequalities and support families. Tools like EUROMOD can be used to evaluate the effectiveness of ad-hoc policies and automatic stabilisers of national welfare states. Continued investment in diverse policy instruments and targeted support is essential for promoting gender equality, reducing child poverty, and ensuring children's well-being and development across Europe.
- *Disability policies and social support services:* Persons with disabilities frequently face discrimination, stigma, high levels of social exclusion and poverty despite the formal commitment of states to uphold the rights of persons with disabilities and design policies that foster their full participation in society in line with the UN CRPD. Recent multiple crises have affected persons with disabilities and their families disproportionately (Birtha et al, 2023). However, their needs remain largely invisible and unaddressed by policymakers. Investments made by states via, for instance, EU Funds aimed to also improve the skills of the social care workforce (inter-personal, digital, etc.) in line with a human rights-based approach to enable them to foster the autonomy and independence of social service users (Gjylsheni et al, 2023). Unfortunately, non-governmental organisations (NGOs), legal scholars and the European Ombudsman have identified a series of fundamental rights issues concerning the use of EU Funds, such as continued investment in segregating facilities for different target groups. Moreover, countries are undergoing a paradigm shift from the medical to the social model in disability, which is a complex process that requires political commitment, resources and technical expertise to make systemic changes through partnerships among a wide range of stakeholders. The process requires changes in how policy changes are planned and implemented so that ways are found to move away from paternalistic, allowance-based social policies towards models in which persons with disabilities

can become active members of and contributors to society. The involvement of persons with disabilities and their representative organisations in designing policy instruments is, therefore, a key requirement. Better targeting of disadvantaged groups depends on the availability of systemically collected disability-inclusive disaggregated data, for example, to assess the number of persons with disabilities facing energy poverty or the social protection policy outcomes on this group. These data are currently lacking. Research can not only help gather and analyse data but also assist countries in identifying promising practices when it comes to planning, setting up and running social support services to ensure they help the social inclusion of service users and their families.

- *Housing policies:* The cost-of-living crisis has significantly impacted housing in Europe, with many households struggling with their housing costs. While government support during the COVID-19 pandemic mitigated housing stress, challenges have worsened with soaring house prices and rents. Low-income households are disproportionately affected, but young people also face increasing difficulties accessing affordable housing, often relying on family support, which reinforces inequalities and delays key life events. Declining housing affordability also impacts housing quality, particularly for vulnerable groups, underscoring the need for targeted rehabilitation programs, especially those focused on energy efficiency, supported by funding across EU and local levels. Moreover, while social housing and housing benefits are key to ensuring affordable housing, they are often inadequate or inaccessible to those most in need. Housing inequalities are both a symptom and a driver of broader social inequalities, impacting education, employment, health, and overall well-being. Thus, ensuring long-term access to affordable and good-quality housing calls for a comprehensive, collaborative approach that goes beyond housing policies to tackle the root causes of housing exclusion by creating better-paying jobs, strengthening welfare systems, and investing in social services. Research can contribute to evidence-based policymaking with a better understanding of the link between housing exclusion and overall inequalities, particularly the impact of various housing-related policy tools on inequality.

To conclude, the work conducted in the above-mentioned areas at the European Centre showed that social safety nets are even more required to support groups in vulnerable situations to actively participate in our society. In our future research projects, we aim to strengthen the focus on the impact of climate change and other megatrends on marginalised groups and come up with policy recommendations that help avoid further deepening of inequalities across the UNECE region.

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