



BRIEFING

FREE MOVEMENT IN THE EU: WHAT RIGHTS FOR EU MOBILE CITIZENS?

October 2014

Introduction

Whilst free movement is a key achievement of the European Union and we see many citizens successfully working and living abroad, free movement also comes with a number of challenges for the EU and its Member States. Eurodiaconia is particularly concerned about a small minority for whom mobility has become a poverty trap. For these people, many of whom have moved Member State in search of employment, they struggle to find work or only find precarious work and consequently have no access to social and health services, often ending up destitute. Although a relatively small number of people fall into this particularly vulnerable group of mobile EU citizens, the number is growing and in a number of Member States a growing and significant number of homeless service users are citizens of other EU countries.

This briefing is aimed at members of Eurodiaconia working in the field of intra-EU mobility either in service provision to EU mobile citizens or those involved in advocating for their rights. The briefing aims to present the basic legal framework to EU free movement and to clarify what social rights EU mobile citizens are entitled to. Our policy paper on free movement which accompanies this briefing explores further Eurodiaconia's position on this topic and makes policy recommendations to EU and Member State policy makers. For more suggestions on how to use the policy paper, see page 9.

The context

In 2013 the home affairs and interior ministries of four Member States, Austria, Germany, the Netherlands (Ministry of Immigration) and the UK wrote a letter¹ to the European Commission calling for restrictions on free movement, in particular calling for the ability to carry out sanctions against fraud and systematic abuse in connection with freedom of movement, including expulsion and bans on re-entry. The letter came at a crisis period where unemployment rates across Europe were soaring, and national social spending budgets were being cut. At the same time, media reports of so-called "benefit tourism" were spreading fears among the general public that "EU migrants" were largely moving to other Member States to claim social assistance and benefits. The letter also came at a time when the UK in particular would finally have to lift all restrictions for Romanians and Bulgarians wanting to work in the country (January 2014), again increasing fear of massive influxes of migrant workers taking British jobs or worse, coming to claim social benefits.

The controversy opened many questions about free movement: is "benefit tourism" a real threat? Does free movement in the EU really put a burden on our welfare state and social and health services? Do Member States have the right to expel another EU citizen? What rights do EU mobile citizens have if they are unemployed? Should they have the same rights as nationals or third country national from outside the EU? How far does EU solidarity stretch? Are we seeing a re-nationalisation approach to free movement?

¹ http://docs.dpaq.de/3604-130415_letter_to_presidency_final_1_2.pdf





This briefing aims to clarify at least some of those issues. However we will focus particularly on those mobile EU citizens who are particularly vulnerable to poverty and social exclusion.

How many EU citizens are mobile and what is the real impact on national social security systems?

Eurodiaconia recognises that for some Member States, there has been an impact on the national social systems and pressure on local services, often in concentrated areas and particular cities. Such issues of infrastructure need to be addressed in order to preserve social cohesion. However it is essential to present a well-balanced and evidence-based picture of free movement. Below we have highlighted some key findings from recent studies which have sought to clarify the reality of free movement.

At the end of 2012, 14.1 million EU citizens were residing in another Member State (just 2.8% of the total population). According to research² and evidence provided by our members the main motivation for EU citizens to move to another EU country is work-related, followed by family reasons. EU mobile citizens tend to be of active working age: in 2012, more than three quarters of mobile EU citizens (78%) were of working age (15-64) and on average the employment rate of mobile EU citizens (67.7%) was higher than among nationals (64.6%). The European Commission in its Communication³ affirms that unemployed mobile EU citizens represent only a limited share of total mobile EU citizens, and 79% live in a household with at least one member in employment.

The Commission also states that in most Member States, mobile EU citizens are **net contributors to the host country's welfare system** — therefore they pay more in tax and social security contributions than they receive in benefits. The Communication also refers to other studies which reveal that EU mobile citizens tend to be net contributors to the costs of public services they use in the host Member State. In fact for the EU-15, GDP is estimated to have increased by almost 1% in the long term as a result of post-enlargement mobility (2004-2009). They are therefore unlikely to represent a burden on the welfare systems of host Member States. This has been confirmed by recent independent studies.

These studies conclude that there is no statistical relationship between the generosity of a welfare system and the inflows of mobile EU citizens⁴. According to the ICF-GHK Milieu report, spending on **health care** provided for non-active EU mobile citizens is very small relative to the size of total health spending, estimated at median values of 0.2% of the total health spending and 0.01% of GDP. The EU 'Survey on Income and Living Conditions' also confirms that in most countries EU citizens are equally or less likely than nationals to receive **social benefits**. According to the CEPS study, EU migrants apply for or receive **social assistance** far less often than third-country nationals, even less often than the nationals of the host Member State themselves. For example in Germany and the Netherlands, nationals of other Member States account for only between 1% and 2% of the total number of recipients of social assistance.

Why EU mobile citizens become homeless and what Member States are providing to support them

Although legal and administrative procedures can vary widely across the EU, for those EU citizens who successfully enter the labour market in the new Member State and remain there for some time, there are few problems with accessing welfare services and social security. However for first time job seekers, or those

² ICF GHK Milieu: A fact finding analysis on the impact on the Member States' social security systems of the entitlements of non-active intra-EU migrants to special non-contributory cash benefits and healthcare granted on the basis of residence, <http://ec.europa.eu/social/BlobServlet?docId=10972&langId=en>

³ Free movement of EU citizens and their families: Five actions to make a difference (EC Communication)

⁴ ICF-GHK Milieu report and in CEPS, Social benefits and migration, A contested relationship and policy challenge in the EU



coming from a precarious working environment, the situation is insecure and complex. Those who are particularly vulnerable to social exclusion and destitution have usually previously experienced a lack of regular and secure employment, have engaged in undeclared work, suffered unfair working conditions, or have been trafficked/ given fake promises of jobs, leaving them without social security or access to social assistance.

Another cause of destitution is due to administrative reasons. For example in Denmark, you cannot register at the local municipality unless you are officially employed, but it is impossible to find work without a residence card and so the vicious circle goes on. Furthermore, lack of know-how and administrative capacity often poses a **challenge for local authorities** who are often not prepared to provide services targeted at EU mobile citizens who are not yet economically active. Another reason people become destitute is lack of preparation before they left their home country, believing it would be easier to find a job upon arrival but not possessing the necessary vocational or language skills.

Member States differ in how they deal with destitute EU mobile citizens. In many Member States, the EU citizen can have access to emergency health care. However some Member States simply deny access to basic services, such as homeless shelters. Others provide integration services, often led by homeless service providers and funded by local authorities. Finally, others focus on 'reconnections' or 'voluntary return' of people the authorities feel are unlikely to find employment. These services can be run by private organisations and funded through public money. Whilst such solutions are supposed to be 'voluntary', often this is the only option that seems available and unfortunately these reconnections are not always carried out effectively. Often people do not have the right connections when they go home and simply find themselves destitute back in their home country. In other Member States, we have seen deliberate expulsions of EU citizens who are supposedly a 'burden' on the host country.

Free movement directive - Directive 2004/38

The free movement of workers is one of the fundamental freedoms of the internal market (along with the free movement of goods, services and capital) and is defined by Articles 45 and 46 of the Treaty of the Functioning of the European Union (primary EU law), and one of the main achievements of the European integration process. Secondary law and the case law of the Court of Justice develop and refine free movement. The most significant example of the latter is the **Directive on the right of citizens of the Union and their family members to move and reside freely within the territory of the Member States (2004/38)** which lays down the conditions in which Union citizens and their families exercise their right to move and reside freely within the Member States; the right of permanent residence as well as restrictions on these rights on grounds of public policy, public security or public health.

To sum up, based on the Directive, EU citizens are entitled to:

- look for a job in another EU country
- work there without needing a work permit
- reside there for that purpose
- stay there even after employment has finished
- enjoy equal treatment with nationals in access to employment, working conditions and all other social and tax advantages

For the first three months, every EU citizen has the right to reside in the territory of another EU country without any conditions or formalities other than holding a valid identity card or passport. After the first three months, EU citizens need to fulfil certain conditions, depending on their status in the host country, to have the right to reside. Either they must



- a) be a worker (see article 7⁵ for what constitutes a worker) or self employed
- b) have sufficient resources for themselves and family members to not become a burden on the assistance system and have comprehensive sickness insurance cover
- c) be enrolled in education or vocational training *and* have comprehensive health insurance and sufficient financial resources for themselves and their family so as not to become a burden on the host Member State's social assistance.

Therefore **students and other economically non-active persons, such as retired persons, and their families** have the right to reside for longer than three months *only* if they have comprehensive health insurance and sufficient financial resources for themselves and their family so as not to become a burden on the host Member State's social assistance. **Jobseekers** can reside for up to six months without conditions and possibly longer if they show that they have a genuine chance of finding a job. After five years, EU citizens and their family members obtain the right to permanent residence.

Social security for EU citizens

As regards social security coverage, there is no single European system, but the EU rules provide for coordination of national systems. Whilst all countries are free to decide who is to be insured under their national [legislation](#), which benefits are granted and under what conditions, the EU provides common rules to protect social security rights when moving within Europe (EU 28 + Iceland, Liechtenstein, Norway and Switzerland). **Regulation 883/2004** (social security coordination) is the key document which outlines social security rules for all nationals of an EU country who are or who have been covered by the social security legislation of one of those countries, as well as to the members of their family. It also applies to third country nationals and their family members living legally in the EU and whose situation connects them to several Member States. These regulations ensure that mobile EU citizens do not lose their rights when moving within the EU. There is a body called the Administrative Commission for the Coordination of social security systems which is responsible for handling any question of interpretation arising from the provisions of the regulation.

The main principles of the rules on social security ensure:

1. You are covered by the legislation of one country at a time so you only pay contributions in one country. The decision on which country's legislation applies to you will be made by the social security institutions. You cannot choose.
2. You have the same rights and obligations as the nationals of the country where you are covered. This is known as the principle of equal treatment or non-discrimination.
3. When you claim a benefit, your previous periods of insurance, work or residence in other countries are taken into account if necessary.
4. If you are entitled to a cash benefit from one country, you may generally receive it even if you are living in a different country. This is known as the principle of exportability.

Typical social security benefits included in the regulation are old-age pensions, survivor's pensions, disability benefits, sickness benefits, birth grants, unemployment benefits, family benefits or health care. Social security coverage must be ensured by the country of employment and for economically non-active EU citizens by the country of residence. The Regulation states that an unemployed person may move to another Member State in order to seek work while retaining entitlement to benefits for three months, which may be extended to six months. However if the person does not return on or before the expiry of this period, he or she loses all entitlement to benefits.

⁵ http://eur-lex.europa.eu/legal-content/EN/ALL/ELX_SESSIONID=GNRqT1gJQynJ9XmSnMQ3yN0Cnh9yJn7hZVzXjyvvGtLcVm619pRl-732262097?uri=CELEX:32004L0038



Regulation 883/04 also includes residence-based coordination for the **special non-contributory benefits (SNCB's)** (Article 70) which are benefits aimed at avoiding poverty and are minimum subsistence benefits listed in Annex X of the Regulation. SNCBs have characteristics of both **social security and social assistance** benefits. They are similar to social security benefits in that they are designed to protect against the social security risks set out in Regulation 883/04 such as sickness, maternity, paternity, invalidity, disability, old age, and family allowances etc. and are financed entirely from compulsory taxation and must not depend on contributions from the person concerned. However, they are similar to social assistance benefits in that they are designed to provide a **minimum subsistence level**, and are generally means-tested. Unlike other social security benefits, which Union citizens can carry on claiming even if they move to another Member State, SNCBs are **generally non-exportable**.

The implication of SNCBs are particularly unclear since claiming them may put the persons' right to residence under threat because they appear to have 'insufficient resources', however, being entitled to SNCBs could also mean that the person in question automatically fulfils the requirement to have sufficient resources. The only condition to attain this specific benefit is to reside in the Member State and have ones 'centre of interest' there. However some Member States do not agree with this condition.

What about non-active EU citizens?

There are conditions in place for the right of residence for **economically inactive persons who want to reside for longer** than three months:

- They must have sufficient resources (the 38/2004 Directive article 8 says that Member States may not lay down a fixed amount but must take into account the personal situation of the person concerned)
- They must have comprehensive sickness insurance

Whilst mobile EU **workers and their families** are entitled to the same social assistance benefits as nationals from the beginning of their stay, during the first three months of residence the host Member State is *not* obliged to grant social assistance to **economically non-active EU citizens**. Neither is it obliged to grant social assistance to **first-time jobseekers**. Lack of clarity occurs as there is no of definition of 'social assistance' in the Directive. However, the Court of Justice has confirmed that benefits intended to facilitate access to the labour market cannot be construed as social assistance and cannot be denied to jobseekers.

If, however, non-active EU citizens applied for a **social assistance benefit**, for example where their economic situation changes over time, their request must be assessed in the light of their right to equal treatment. In specific cases, claiming social assistance can give rise to doubt on the part of the national authorities that the person may have become an unreasonable burden on the social assistance system. In this situation, a Member State may make the grant of a social assistance or special non-contributory benefit (SNCB) to an EU citizen from another Member State conditional upon that citizen meeting the requirements for obtaining a legal right of residence for a period exceeding three months. However, Member States cannot refuse the grant of these benefits automatically to non-active EU citizens nor can they automatically consider those claiming these benefits as not possessing sufficient resources and thus as not having a right of residence.

Non-active EU citizens cannot be expelled automatically as a result of resorting to the social assistance system. Authorities have to assess the individual situation taking into account a range of factors such as the amount, duration, temporary nature of the difficulty or overall extent of the burden which a grant would place on the national assistance system. If, on this basis, authorities conclude that the persons have become an unreasonable burden, they may terminate their right of residence. However based on the principle of equal treatment, benefits intended to facilitate access to the labour market are not technically social assistance.

According to the Regulation 883/2004, social security coverage must be ensured for economically non-active EU citizens by the country of residence. There can be only one place of residence within the meaning of the



coordination provisions, and this corresponds to the centre of interest of the person concerned (Member State of 'habitual residence'). Economically non-active people can only obtain social security benefits once they pass a strict habitual residence test, proving that they have a genuine link with the Member State in question.

After **five years of legal residence**, all EU citizens are entitled to social assistance in the same way as nationals of the host Member State. They no longer need to prove that they have sufficient resources or have health insurance.

Access to health care

Access to **health care** depends on the nature of the organisation of the health care system and whether it is residency or insurance based. In those Member States where the system is based on residence only (CY, DK, FI, IE, IT, MT, PT, SE and UK) all residents should be entitled to the full range of healthcare services, irrespective of nationality or contributions to national insurance or taxes. In theory, non-active EU mobile citizens would be entitled to access these services (although there may be some conditions such as length of residence etc.) In those members states with healthcare systems based on insurance only (BE, DE, EL, LT, LU, NL, POL, RO, SI) health care is provided to insured persons and dependents who have paid minimum contributions during a given period of time. Most Member States however will provide emergency health care for all. For this purpose, the European Health Insurance Card (free) gives you access to medically necessary, state-provided healthcare, during a temporary stay in any of the 28 EU countries, Iceland, Lichtenstein, Norway and Switzerland.

What about third country nationals in the EU?

Social assistance

The **EU Charter of Fundamental Rights** in Article 34(3) says that when implementing European Union law – “in order to combat social exclusion and poverty (the EU and its Member States) recognises and respects the right to **social and housing assistance** so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by European Union law and national laws and practices.” The scope of these provisions of the EU Charter also covers lawfully resident third-country nationals. However, the reference to “national law and practices” appears to grant Member States the freedom to fully exclude third-country nationals from social assistance, unless they are obliged to provide that assistance under international or national law or, exceptionally, under secondary EU law. Generally, access is only granted to third-country nationals with a permanent residence status, to refugees and to beneficiaries of other forms of international or national protection.

The Long-Term Residents' Directive is the only migration Directive granting third-country nationals equal treatment with respect to **social assistance** after they have acquired that status in the relevant Member State. All other Directives are either silent on the issue or explicitly leave the right to social assistance to the national law of the Member State. The problem for third-country nationals is that reliance on social assistance is grounds for refusal of admission. Furthermore, applying for or actually receiving social assistance is grounds for withdrawal or non-renewal of the right of residence.

Social security

The social security rights of persons moving into and out of the EU are still dealt with predominantly under national rules. Individual Member States conclude bilateral social security coordination agreements with third countries, and these agreements set up a system of coordination rules for persons moving between the two countries.

National bilateral agreements are, however, subject to the supremacy of EU law. At EU level, the social security rights of mobile third-country nationals are regulated by **Council Regulation 1231/2010** which



extends EU social security coordination regulations (Regulation No 883/2004 and Regulation (EC) No 987/2009) to third-country nationals. However the UK and Denmark are exempt (opted out) from this Regulation therefore third-country nationals are unable to transfer social security. Given that national bilateral agreements are subject to the supremacy of EU law, Member States may not limit the application of social security agreements made with third countries to their own nationals and must treat other EU nationals equally under the terms of the agreement.

As with social assistance, after five years' legal residence in an EU Member State, and assuming certain conditions are met, third-country nationals acquire the same rights as nationals in respect of social security and social protection as defined by national law.

Important legislation/ documentation relating to free movement

- Download all relevant documents here <http://ec.europa.eu/social/main.jsp?catId=457>

Directive 2004/38/EC sets out conditions for and limitations on the right of EU citizens to move and reside freely within the EU

Regulation (EU) No 492/2011: sets out specific workers' rights and stipulates that EU nationals, have the right to seek employment in another EU Member State, without being subject to discriminatory treatment based on a nationality.

Regulations (EU) Nos 883/2004 and 987/2009: governs social security rights of mobile EU citizens at EU level

Directive 2014/54/EU on measures facilitating the exercise of rights conferred on workers in the context of freedom of movement for workers. The new rules, proposed by the Commission in April 2013, aim to bridge the gap between rights and reality and will make it easier for people working or looking for a job in another country to exercise their rights in practice. Member States now have two years to implement the Directive at national level. The [Directive](#) aims to remove existing obstacles to the free movement of workers, such as the lack of awareness of EU rules among public and private employers and the difficulties faced by mobile citizens to get information and assistance in the host Member States.

Communication on “Free movement of EU citizens and their families: Five actions to make a difference”: presents a summary of free movement in the European Union and its economic effects, including on national social benefits systems. The European Commission puts forward five concrete actions which – if implemented by EU countries -- should help ensure that EU free movement rules are applied effectively and available funds used efficiently

European Parliament resolution on social security for all

In its January 2014 resolution on social protection for all, the European Parliament called on the Commission to review legislation and monitor the implementation and coordination of social security systems to safeguard EU migrant workers' entitlements to benefits to ensure social protection for all, regardless of the kind of work or employment status.

General EU legalisation

The Lisbon Treaty: Adopted in 2009, it preserves existing rights stated in the Charter of Fundamental Rights (below) while introducing new ones. In particular, it guarantees the freedoms and principles set out in the Charter of Fundamental Rights and gives its provisions a binding legal force. It concerns civil, political, economic and social rights. The Treaty also mainstreams the fight against social exclusion and discrimination (article 3).



The Charter of Fundamental Rights of the EU⁶: particularly in article 34 the Union recognises and respects the entitlement to social security benefits and social services. Since the adoption of the Lisbon Treaty, the Charter of Fundamental Rights becomes legally binding. However the charter makes a distinction between rights and principles, and article 34 is referred to as a principle and not a right.

The Revised European Social Charter⁷: adopted in 1961 and revised in 1996, lays down fundamental rights related to housing, health, education, employment, social and legal protection and non-discrimination. It requires Member States of the EU to guarantee the right to social assistance, the right to housing and the right of the family to social, legal and economic protection which includes provision of family housing (Part II, Article 16) without discrimination on any ground (see above for more).

Where does the problem lie?

With all these above-mentioned regulations, directives, conventions etc. it might seem impossible for anyone to end up destitute in Europe. However it seems that gaps appear when it comes to the implementation of legislation as well as clarity regarding the EU legal framework. Firstly, Member States are reluctant to hand over social security competence to the EU because social security is tied to taxes and social spending, which is primarily a national matter respecting the principle of democracy. This means that national practice varies widely and makes it difficult to harmonise systems of assistance across the EU. Another issue is that the Directive on free movement and the Regulation on social security do not make reference to each other and it is not clear how they are to be applied together. The Directive does not make clear what is implied by 'social assistance' or which benefits would count as helping someone to enter the labour market.

Furthermore, it is not clear at what point someone becomes a 'burden on the social assistance system' and since recourse to social assistance does not give permission to expel economically inactive people, the legal framework is very unclear as to what action Member States can take. Finally, it is also unclear whether claiming one's benefits or SNCB will ensure one has 'sufficient resources' or give reason to deny access to residency. In many cases, responsible authorities and decision makers lack knowledge on the entitlement rights of EU mobile citizens to SNCBs under EU law.

What is Eurodiaconia doing?

For a number of years Eurodiaconia has been trying to raise awareness at EU level about some of the challenges encountered by the most vulnerable mobile EU citizens. We have also held several internal meetings with our members to discuss some of the causes of destitution of EU mobile citizens and to share good practice responses to the challenge given that a number of our members are already working to support this group. See here the meeting reports from [2012](#) and [2013](#). Eurodiaconia has also worked together with FEANTSA (European Federation of National Organisations Working with the Homeless) and in 2012 released a [press release](#) on the issue. Eurodiaconia has also written a policy paper on free movement which accompanies this briefing. Our policy paper contains recommendations for the EU and the Member States to improve free movement in the EU for those who are most vulnerable to falling into the poverty trap.

What can members of Eurodiaconia do?

- Participate in our meetings on this topic (see events column on our website)
- Contribute to the policy paper when it is next updated
- Inform us of projects and services you are running and how you are working with mobile EU citizens
- Send us your news, events, calls for partners etc. that we can include in the monthly Marginalisation and Exclusion news mailing (email Catherine.mallet@eurodiaconia.org)

⁶ http://www.europarl.europa.eu/charter/pdf/text_en.pdf

⁷ http://www.coe.int/t/dghl/monitoring/socialcharter/Presentation/ESCRBooklet/ESCRBooklet_en.asp



- Tell us about your needs. Whether you need innovative ideas or partners for a project, please share your challenges with us.

How can you use the policy paper?

- It can be used politically with the aim of influencing discussions on free movement at national or local government level
- It can be used operationally in your church or organisations' institutions to inform discussions on free movement and homeless EU citizens
- It can be part of an internal discussion on free movement to feed back to the Eurodiaconia secretariat.
- It can be used in your church or organisations' network to promote the inclusion of EU mobile citizens

We believe that the policy paper is an important document and we would encourage you to translate it into your own language, promote and disseminate it within your network. It was drawn up based on discussions in the Eurodiaconia network, and through open consultation with member organisations. We welcome feedback on the document as it will be reviewed regularly. If you do translate it please send it to us so we can put it on our website. We would also like to know when and how you make use of it. If you have any questions please do not hesitate to contact the secretariat.

More information/ useful links

- “*Social benefits and migration; a contested relationship and policy challenge in the EU*” - <http://ceps.eu/book/social-benefits-and-migration-contested-relationship-and-policy-challenge-eu>
- FEANTSA (European Federation of National Organisations working with the Homeless) - <http://www.feantsa.org/>
- Aire centre - <http://www.airecentre.org/> - a specialist charity whose mission is to promote awareness of European law rights and assist marginalised individuals and those in vulnerable circumstances to assert those rights.
- EU Rights clinic – <http://www.citizenhouse.eu>
- [Your Europe Advice](http://www.youreurope.eu) - www.youreurope.eu / www.youreuropeadvice.eu provides custom-made legal advice on your rights within the EU free of charge, within 8 calendar days and in any official EU language;
- [SOLVIT](http://www.solvit.eu) - an on-line problem solving network where EU countries work together to solve problems without legal proceedings.
- EC Communication: “*The External Dimension of EU Social Security Coordination*” (2012)
- EMN Synthesis Report – “*Intra-EU mobility of third-country nationals*” http://ec.europa.eu/dgs/home-affairs/doc_centre/immigration/docs/studies/emn-synthesis_report_intra_eu_mobility_final_july_2013.pdf
- Evaluation of the impact of the free movement of EU citizens at local level (2014) http://ec.europa.eu/justice/citizen/files/dg_just_eva_free_mov_final_report_27.01.14.pdf

EU funding to support EU mobile citizens

- **ESF** - Supports employment, education and training all over the EU through investing financially in relevant partners. It's thematic objectives:
 - promoting employment and supporting labour mobility;
 - promoting social inclusion and combating poverty
 - investing in education, skills and lifelong learning
 - enhancing institutional capacity and an efficient public administration



- **FEAD** - Fund for European Aid to the Most Deprived (FEAD) (2014 – 2020) supports EU countries' actions to provide material assistance to the most deprived. This includes food, clothing and other essential items for personal use, e.g. shoes, soap and shampoo.
- **European Regional Development Fund (ERDF)**, supporting housing and investments in education, health, and childcare. The ERDF aims to strengthen economic and social cohesion in the European Union by correcting imbalances between its regions. The ERDF focuses its investments on several key priority areas.