

Consultation on the European Pillar of Social Rights

Fields marked with * are mandatory.

Welcome to the European Commission's online public consultation on the "European Pillar of Social Rights".

Are our social rights fit for the 21st century? The Pillar will identify a number of essential principles to address the challenges in the field of employment and social policies.

We want to involve everyone in shaping the European Pillar of Social Rights. We welcome contributions from citizens, social partners, organisations and public authorities, so have your say!

Please submit your contribution below until the end of 2016.

I. Questions for the identification of the respondent

*** Are you replying as an individual or as an organisation?**

- Individual
- Organisation

What is the type of your organisation?

- Business
- EU level organisation
- National level organisation

Your EU level organisation is a(n)

- NGO
- Trade Union
- Employers organisation
- Think tank/academia
- Other

Please specify:

500 character(s) maximum

European wide network of Christian - esp. Protestant, Anglican and Orthodox - Churches

*** Name of your organisation or institution:**

500 character(s) maximum

Conference of European Churches

*** Respondent's first name:**

Frank Dieter

*** Respondent's surname:**

Fischbach

*** Respondent's email address:**

fdf@cec-kek.be

*** Postal address of your organisation or institution:**

500 character(s) maximum

Rue Joseph II 174, BE - 1000 Brussels

Country

For individuals: country of residence.

For organisations: country where the organisation is based or country where the organisation's headquarters are.

Belgium

Register ID number (if you/your organisation is registered in the Transparency register):

If you would like to register, please refer to the following webpage to see how to proceed : <http://ec.europa.eu/transparencyregister/info/homePage.do>

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*** Your reply:**

- Can be published with your personal information** (I consent to publication of all information in my contribution and I declare that none of it is under copyright restrictions that prevent publication)
- Can be published in an anonymous way** (I consent to publication of all information in my contribution except my name/the name of my organisation and I declare that none of it is under copyright restrictions that prevent publication)
- Cannot be published - keep it confidential** (The contribution will not be published, but will be used internally within the Commission)

II. Questions for the consultation

The Commission invites all interested parties to reply to the questions set out in the questionnaire below, together with any additional comments, by 31 December 2016. (*See also [Commission communication "Launching a consultation on a European Pillar of Social Rights", COM\(2016\) 127 final](#)*)

On the social situation and EU social "acquis"

1. What do you see as most pressing employment and social priorities?

2000 character(s) maximum

Since the start of the financial and economic crisis the economic and social inequality have increased between EU Member States (MS) and in European societies. The social cohesion (Art 3.3 TEU) is at risk, and this undermines the acceptance of the EU. The rise of xenophobia and populism are a dangerous consequence. Member Churches of CEC report that the policies to improve financial and budgetary stability have weakened social services and social protection for many people in those countries, exacerbating poverty and social exclusion. The demanding situation of migrants and refugees aggravates the challenges for a human, inclusive social and employment policy.

Therefore, the overall aim is to develop a European pillar of social rights which seeks to reduce inequality and to strengthen social cohesion in the EU. But other EU policies like economic governance have to incorporate this aim as well. The most pressing priorities can be identified:

- the fight against unemployment, especially youth and long-term unemployment;
- the high influx of migrants and refugees and the need for integration policies;
- the increasing phenomenon of in-work poverty and precarious working conditions for employees but also self-employed;
- the technological changes in the world of work and the duty to balance again flexibility and security as well as work and life;
- the demographic threat to some societies by certain forms of labour mobility, by which well-skilled (young) people are leaving a country to move to another EU-Member State;
- the importance of education and vocational training guaranteed for everyone;
- the upward convergence in the EU social standards, based on a life cycle approach for social and health services and social protection systems, starting with childcare and aiming at adequate social security and social protection standards up to pension systems - to eradicate poverty.

2. How can we account for different employment and social situations across Europe?

2000 character(s) maximum

The national social protection systems and the concepts of the national welfare states vary widely in Europe, due to deeply rooted historical and cultural reasons which have, even to some extent, confessional, religious backgrounds. The EU Treaties reflect this in giving the EU only a supportive and complementary competence on employment and social policy. On the other hand, it is also obvious, that the single market, the common currency, the urgent reality of poverty, unemployment and social exclusion in many EU MS, common challenges like the globalisation or the high influx of migrants demand a comprehensive EU policy, which is based on the principles of subsidiarity and solidarity. Previous initiatives like the Social OMC, the Europe 2020 strategy, the Social Investment Package have not reached their goal to decrease poverty and increase inclusive growth. But it could also be questioned if they were implemented strictly enough up to now. Concrete targets, benchmarks, the exchange of good practices, relating to the principles of the social pillar, monitored through the European Semester with clear and concrete CSRs can address these common challenges. This does not exclude EU legislation, where necessary, but includes the debate to what extent social investment, including investment in education and vocational training, should be measured differently and particularly by the regulations and assessments of the Growth and Stability Pact about the deficit of each national budget.

3. Is the EU "acquis" up to date and do you see scope for further EU action?

2000 character(s) maximum

The EU acquis, as it is presented with its 20 principles, is up to date and it proves what is already possible in employment and social policies in the EU. On the basis of this "acquis" EU policies and programmes were shaped and decided in the past, which could have been a European added value, like the Europe 2020 strategy (2010), the social investment package (2013), the recommendation on the active inclusion (2008). The critical point was very often the lack of implementation and monitoring of the different levels of the European Union (MS, regions, local authorities). For the success of the pillar the question of implementation is decisive.

Nevertheless, there is scope for further action:

The General Secretariat of CEC underlines that a framework directive on adequate minimum income, establishing common criteria for adequacy and a monitoring framework, would be an essential step forward. "Adequate" can be defined as good as necessary for a life of dignity and full participation in society. This request for an adequate minimum income is a consequence and an expression of the dignity of every person who is created in the image of God.

In the last years it became obvious that the question of EU cross-border mobility and the protection of mobile workers has to be addressed. Primarily this is essential for mobile workers to ensure the right of seeking a job on the open EU labour market and to determine their rights e. g. when they lose their job. But labour mobility in the EU is also a political and societal topic for those countries and regions where many, especially young well skilled people, leave.

In the area of social protection the European wide phenomenon of over-indebtedness of individuals and households should be addressed.

On the future of work and welfare systems

4. What trends would you see as most transformative? [Please select at most three from the list below]

between 1 and 3 choices

- Demographic trends (e.g. ageing, migration)
- Changes in family structures
- New skills requirements
- Technological change
- Increasing global competition
- Participation of women in the labour market
- New ways of work
- Inequalities
- Other

5. What would be the main risks and opportunities linked to such trends?

2000 character(s) maximum

The “demographic trends”, especially the increase of an ageing population, is very often on the one hand a gift for the elderly people themselves but also for society, because many retired persons are engaged with their families or in society. Nevertheless, it poses on the other hand a very new problem as it will be the first time in history that the demographic pyramid is turned around in a way that young people are faced with more elderly people. This is a challenge for the pension systems with the risk of an increase of poverty in old age, but also for the provision of quality, accessible health and care systems. The proposal of linking the statutory age to life expectancy has to be related to the very different physical conditions of working places. Migration might be an answer to a certain degree but has to be developed as a migration policy which respects the dignity and the rights of the migrant, and which ensures adequate integration policies with e. g. the right to education, language training, and active support to the labour market.

“Increasing global competition” is related to some of the other challenges, like new skills requirements, new ways of work and technological change. The increasing global competition should be balanced by an increasing global cooperation and setting of global rights and standards, e. g. by a transparent implementation of the UN SDGs and by strengthening the role of the ILO, otherwise it will lead to a downward spiral for all.

Rising economic and social “inequalities” undermine in the long run the cohesion of a society, democracy and the commitment to the European project, which can be ascertained already now with the dangerous emergence of xenophobia, right wing parties and populism in many parts of Europe.

6. Are there policies, institutions or firm practices – existing or emerging – which you would recommend as references?

2000 character(s) maximum

On the European political level we would like to refer to decisions and recommendations which were already taken but not introduced consistently, especially the Europe 2020 strategy (2010), the social investment package (2013), the recommendation on the active inclusion (2008). The Council of Europe has developed already a European social standard framework with the Social Charter. The ILO has established international labour standards which are a resource for reference. The pillar of social rights has to be developed further on reflecting the UN SDGs.

The diaconal and philanthropical organisations of the member churches of CEC as well as Eurodiaconia, a CEC partner organisation on the European level, present a wide range of good practices in many of the areas of the pillar of social rights.

Furthermore, the idea and concept of a European unemployment benefit scheme should be discussed in the present situation with a common EU labour market, high unemployment rates in many MS and regions, which are a threat to a society and a part of a macroeconomic imbalance. It could complement national unemployment benefit schemes, stabilize national systems and limit the consequences of macroeconomic imbalances.

Finally, member churches of CEC have had experiences by binding themselves to pay “living wages”. The Living Wage is defined as the minimum hourly wage necessary for one person’s basic needs (such as food, clothing, utilities, transport, health care, and recreation) for an extended period of time assuming that person works 40 hours a week and has no additional income. Minimum wages leave very often the recipients in need of support from the benefit system. But the concept of “living wages” emphasizes that full-time honest labour is sufficient to allow a person to stay out of poverty. This reflects the dignity of work and of the person, who is carrying out the work.

On the European Pillar of Social Rights

7. Do you agree with the approach outlined here for the establishment of a European Pillar of Social Rights?

- I strongly agree
- I agree
- I disagree
- I strongly disagree

Please specify:

2000 character(s) maximum

The General Secretariat of CEC appreciates the proposal for a European pillar of social rights. The acceptance of the EU is linked to the experience of its citizens, to what extent its policies support and seek peace, prosperity and social security. The communication of the pillar has made the important recognition that “the best performing Member States in economic terms have developed more ambitious and efficient social policies, not just as a result of economic development, but as a central part of their growth model”. Therefore, the pillar has to be discussed in relation to the European Economic Governance, including tax policy. It has to be worked out that both are two sides of the same coin.

For implementation it will be crucial to define, which legislative acts are necessary and possible, which targets, benchmarks, indicators are needed for a clear and transparent monitoring through the different levels (EU, MS, regions, local authorities), and which financial means have to be put in place to facilitate these policies.

The arguments to start the implementation with the MS of the Eurogroup are plausible to a certain degree, but it is questionable whether these rights should not be applicable for all persons from third countries and migrants. Upward convergence in the EU might be impeded if not all EU MS take part; this might even lead again to a growing divergence between regions in Europe. And, finally, as the pillar focusses to a huge extent on labour rights; the common EU labour market of the 28 has to be considered as its address.

The approach could have been shaped more concretely, if it was related to existing policies like Europe 2020 and the Social investment package, and to the upcoming discussion on policies towards the implementation of the UN SDGs.

8. Do you agree with the scope of the Pillar, domains and principles proposed here? (If you wish to provide detailed comments on any of the 20 domains, please see the section "Detailed comments by domain" below)

	I strongly agree	I agree	I disagree	I strongly disagree
1. Skills, education and life-long learning	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. Flexible and secure labour contracts	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Secure professional transitions	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Active support for employment	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Gender equality and work-life balance	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Equal opportunities	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Conditions of employment	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Wages	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Health and safety at work	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Social dialogue and involvement of workers	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Integrated social benefits and services	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Health care and sickness benefits	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Pensions	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. Unemployment benefits	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Minimum income	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. Disability benefits	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Long-term care	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Childcare	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
19. Housing	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
20. Access to essential services	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Are there aspects which are not adequately expressed or covered so far?

2000 character(s) maximum

The General Secretariat of CEC welcomes the broad thematic scope of the pillar.

As already mentioned it would prefer that the EU speaks about adequate wages and adequate minimum income; understanding adequate as good as necessary for a life with dignity and full participation in society. This adequacy has to be brought into balance with the sustainability of financing social protection. For example: For the moment member churches of CEC observe that social standards are reduced in some countries, where governments argue with the higher financial demand for social services and social protection for refugees and migrants. This policy is not adequate.

The discussion about wages has to be related to the aim of equal pay for equal work in the same country and region (Equal opportunities; wages). The principle and right of cross-border EU labour mobility has to be added or incorporated, protecting mobile workers but also considering the families and neighbourhoods, which are left separated.

Work-life-balance should become a specific principle, expressing the right of decent work and "to ensure a weekly rest period which shall, as far as possible, coincide with the day recognised by tradition or custom in the country or region concerned as a day of rest" (Council of Europe, Social Charter, Art 2. 5, 1961 as well as in the revised version 1996). This right goes beyond gender equality questions. Synchronized free time is not only a prerequisite for family life, but also for participation in friendship, neighbourhood, social, cultural, sports and religious life. A reliable separation of work and private life is finally essential for voluntary engagement in society, which is a major pillar for social cohesion in our societies.

9. What domains and principles would be most important as part of a renewed convergence for the euro area? (Please select maximum 5)

between 1 and 5 choices

- 1. Skills, education and life-long learning
- 2. Flexible and secure labour contracts
- 3. Secure professional transitions
- 4. Active support for employment
- 5. Gender equality and work-life balance
- 6. Equal opportunities
- 7. Conditions of employment
- 8. Wages
- 9. Health and safety at work
- 10. Social dialogue and involvement of workers
- 11. Integrated social benefits and services
- 12. Health care and sickness benefits
- 13. Pensions
- 14. Unemployment benefits
- 15. Minimum income
- 16. Disability benefits
- 17. Long-term care
- 18. Childcare
- 19. Housing
- 20. Access to essential services

Comments:

2000 character(s) maximum

10. How should these be expressed and made operational? In particular, do you see the scope and added value of minimum standards or reference benchmarks in certain areas and if so, which ones?

2000 character(s) maximum

The proposal for the European pillar of social rights indicates already where the treaty makes EU legislation possible. This is especially, but not only related to labour legislation.

Other principles have to be pursued by the European Economic Governance, the European Semester and e.g. the CSRs. Here concrete indicators are needed.

Adequate minimum standards and reference benchmarks might be the right tools in this existing framework. For example, some of our members have had good experience with “reference budgets” and “basket for needs” to discuss very transparently adequate minimum income in different national contexts. The definition of poverty in the Europe 2020 strategy based on the definition of “people at risk of poverty after social transfers” and of “severely materially deprived people” is still valuable as a reference benchmark.

These indicators have to be monitored closely and continuously. This will support upward convergence, especially in those areas where the EU competences for legislation are limited.

Connecting the European Semester and the Pillar includes also that both are seen on an equal footing. Therefore, social impact assessment (Art 9 TFEU) has to be developed further on and to be applied concisely, so that social objectives are not undermined by other policies.

The implementation of the pillar will be strengthened if all stakeholders are involved.

Finally, the operationalization will lead to a discussion on finances. The implementation of the pillar has to be related to the discussion on EU tax policy and the national tax policies, and especially the fight against tax avoidance, tax evasion and tax fraud. The enforcement of fair taxation can support the operationalization of the pillar and would renew the trust of EU citizens in the objectives and capabilities of the EU. It should also be discussed to what extent the European Fund for Strategic Investment has to contribute to this kind of social investment.

Detailed comments by domain

If you wish to provide detailed comments on any of the domains, please select one or more from the list below and fill the table(s) and comment box(es) underneath. (A detailed description of the domains and principles is available in the [Annex "A European Pillar of Social Rights - Preliminary Outline"](#) to the [Commission communication "Launching a consultation on a European Pillar of Social Rights"](#), COM(2016) 127 final).

- 1. Skills, education and life-long learning
- 2. Flexible and secure labour contracts
- 3. Secure professional transitions
- 4. Active support for employment
- 5. Gender equality and work-life balance
- 6. Equal opportunities
- 7. Conditions of employment
- 8. Wages
- 9. Health and safety at work
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- 13. Pensions
- 14. Unemployment benefits
- 15. Minimum income
- 16. Disability benefits
- 17. Long-term care
- 18. Childcare
- 19. Housing
- 20. Access to essential services

1. Skills, education and life-long learning

	I strongly agree	I agree	I disagree	I strongly disagree
Do you agree with the challenges described?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is the principle addressing those challenges in the right way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Should the EU act to put in reality this principle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you have other comments or additional suggestions? For instance: how to address these challenges in the right way? How should the EU act to put in reality this principle?

2000 character(s) maximum

For the General Secretariat of CEC it is of the utmost importance that skills, education and life-long learning serve the development of a person as a human being. It should never be narrowed down to pursue exclusively employability. Education shall encourage open and democratic perspectives on European society. Education is a core means for promoting values of peace and reconciliation, inter-religious as well as intercultural dialogue, and democratic participation in European society. On the other hand, it is necessary to assess how education, professional training and studies schemes support and lead to meaningful employment. Therefore, the change of the world of work by digitalisation implies new challenges in this area. The concept of and the access to life-long learning becomes here again more important.

Skills and education are also crucial for the integration of migrants and refugees. Specialised programmes, especially to learn the necessary language, have to be offered.

For many member churches of CEC “participation” and “inclusion” are the core objects of the education system. In some member states faith schools of member churches have a good experience of policies of participation and inclusion. Every person, every child should have the right to the best education, that is possible and achievable, to have equal chances and equal participation in life and society. Inclusion seeks for access of every person to education and participation regardless of origin, culture, disability, gender, social context, economic conditions, ethnicity, language, religion, sexual identity and other individual features.

6. Equal opportunities

	I strongly agree	I agree	I disagree	I strongly disagree
Do you agree with the challenges described?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is the principle addressing those challenges in the right way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Should the EU act to put in reality this principle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you have other comments or additional suggestions? For instance: how to address these challenges in the right way? How should the EU act to put in reality this principle?

2000 character(s) maximum

Each person is created in the image of God. Therefore, the member churches of CEC and their diaconal and philanthropical organisations engage for the people on the margins of society.

The fight against poverty and for those at risk of poverty is central for national societies but also for the EU to ensure equal opportunities. As Eurostat' figures prove the number of people living at risk of poverty and social exclusion has increased since 2008 in the EU.

Furthermore, the concept of inclusion was discussed in many churches in the last years as a concept to achieve equal opportunities. Inclusion has to start already in the very early education systems and has to shape the school and education systems. In some EU countries specialists - specific skilled teachers, social workers - are engaged to focus on an active inclusion policy in schools. Equal participation in society starts at school, in line with anti-discrimination policies.

Regarding equal opportunities on the labour market the question today is especially the integration of third countries' immigrants and of the refugees and migrants into the labour market. Specific services have to be provided to support a decent transition into the labour market, which will be an asset to integration.

7. Conditions of employment

	I strongly agree	I agree	I disagree	I strongly disagree
Do you agree with the challenges described?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is the principle addressing those challenges in the right way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Should the EU act to put in reality this principle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you have other comments or additional suggestions? For instance: how to address these challenges in the right way? How should the EU act to put in reality this principle?

2000 character(s) maximum

Today labour and employment have got probably a value in society as never before. Nevertheless, labour should always be limited. Sunday is in European culture and in many MS still the day of weekly rest to ensure that life beyond work has its own right not only for the individual but for the society. Therefore Art 2.5 of the Social Charter of the Council of Europe should be reinforced through the Working Time Directive.

People should be able to live from their work (salaries, living wages), but also in their work (working conditions). Precarious work and in-work poverty should be avoided and with reference to the ILO conventions and standards the concept of decent work pursued. With reference to the ILO conventions indicators for good work and quality jobs could be established that can be assessed and monitored within the European Semester, recognizing fully the role of the social partners in this regard.

Reflecting the demographic change and the challenges of modern family life families and (single) parents should not be pressed to adapt themselves to the requirements of the labour market but the economy and labour market or the world of work should be shaped in a human and family-friendly way.

15. Minimum income

	I strongly agree	I agree	I disagree	I strongly disagree
Do you agree with the challenges described?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is the principle addressing those challenges in the right way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Should the EU act to put in reality this principle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you have other comments or additional suggestions? For instance: how to address these challenges in the right way? How should the EU act to put in reality this principle?

2000 character(s) maximum

Each individual has the human right to a guaranteed adequate minimum subsistence level - with or without paid work. Therefore, a framework directive on adequate minimum income, establishing common criteria for adequacy and a monitoring framework, would be an essential step forward. Reports in the last years have proved that many MS fall short of having minimum income schemes, which guarantee to live a life in dignity. In a just democracy nobody should be marginalised and every child should be able to attain the necessary social skills and to grow up integrated into society and culture. A welfare state should aim at guaranteeing each individual's socio-cultural subsistence level, strengthening families and family ties, allowing the beneficiaries not only to survive, but to live a life in dignity.

Therefore, adequate minimum income schemes can play a decisive role in lifting people out of poverty and enabling a greater inclusion of people in the margins of society. Adequate minimum income schemes allow empowerment and full participation of all individuals in society. Experiences with "reference budgets" and "basket for needs" could be adapted to the different socio-economic situations in the MS, monitored by the European Institutions, but sticking to the goal of an upward convergence.

20. Access to essential services

	I strongly agree	I agree	I disagree	I strongly disagree
Do you agree with the challenges described?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is the principle addressing those challenges in the right way?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Should the EU act to put in reality this principle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Do you have other comments or additional suggestions? For instance: how to address these challenges in the right way? How should the EU act to put in reality this principle?

2000 character(s) maximum

Access to services of general or public interest, particularly social and health services, is a basic requirement in a society which claims to care for human dignity and fundamental rights. The Commission ought to, within its competence, promote and protect universal access to services of general interest.

The European Union and the Member States should also ensure that social and health services are provided on the basis of solidarity and justice; which would mean that they are publicly funded. The relevant funding, supervising, and legislating authorities and institutions at all levels must ensure that the financial, social and regulatory environments are such that social service providers are able to fulfil their missions. Where services are provided on a payment basis they must be affordable to all. Services must be available to the user as locally as possible to ensure that no-one is unable to access them because of a distant location. They also have to be physically accessible to people with disabilities. The European Union should strive for a high level of quality, safety and affordability, equal treatment and the promotion of universal access and of user rights. In the light of the 'Social Clause' the European Union and its Member States ought, in cooperation e.g. with the churches, diaconal and philanthropical organisations, to take action to ensure that quality services of general interest are universally accessible in the European Union.

This right should also include accessible and transparent financial services, so that people have open access to basic financial services. Financial inclusion matters especially to elderly persons and individuals with lower education.

Contact

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