

**2010
European Year
for Combating
Poverty and
Social Exclusion**

The European Union is one of the richest areas in the world, but still 17% of EU citizens have such limited resources that they cannot afford the basics.

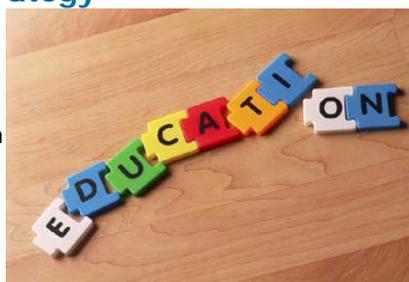
Find out more about the European Year for Combating Poverty and Social Exclusion

EU conference in May 2010:

Mutual learning on social and housing exclusion: implementing the active inclusion strategy

The conference organised by the European Commission - compartment for Employment, Social Affairs and Equal Opportunities, took place from 5th to 6th May 2010 in Brussels with about 300 participants and discussed two priorities of the European strategy against poverty and social exclusion:

- Homelessness and Housing
- Active Inclusion



László Andor, new EU Commissioner for Employment, Social Affairs and Inclusion welcomed new agreements to reach a concrete target to reduce poverty in Europe and to enhance the understanding of the underlying causes and of effective policies.

EU-Project Reference Budgets successfully finished

An instrument to prevent and fight overindebtedness and promote financial inclusion and well being.

Reference budgets are expenditure patterns for different types of households. Based on the household composition, the disposable income and some other characteristics (like housing situation, possession of a car), an expenditure pattern is given that suits the situation of the household. Reference budgets can be based on empirical data (e.g. budget enquiries) or constructed by budget experts. Such budgets had been developed in various countries across Europe in the past years and they had been in use for a variety of aims, including money and debt advice, poverty measurement, credit scores and purchasing power calculations.

From the end of 2007 ecdn as a network – and some of its members more specifically has been involved in the development and running of the EU-PROGRESS project on reference budgets (the original title “Standard budgets” was changed into “Reference budgets during the project period”).

In 2007 ecdn members co-developed a transnational project on reference budgets in order to promote the construction of such budgets in countries where they hadn't been used so far. The project also set out to increase the exchange

of actors of those countries who had been using reference budgets for many years and served as an example of how ecdn members and other interested stakeholders can profit from exchange and mutual learning processes.

The project proposal found the support from the EU-Commission under the Community Programme for employment and Social Solidarity PROGRESS and activities could be started in 2008. Under the supervision of ecdn member NIBUD from the Netherlands, ecdn members from Austria, Belgium, Bulgaria and Spain developed national reference budgets.

At a final conference in Vienna the project results were presented to a variety of stakeholders from national and European level.

Read more about Reference Budgets in Money Matters 6: "Reference Budgets for Social Inclusion". All issues of Money Matters can be downloaded from the



Money Matters section of ecdn's website. Printed examples can be ordered at office@ecdn.eu (against coverage of postage costs).

The EU-Project Reference Budgets has also established a Website to get the latest news: www.referencebudgets.eu

There you can find Data & Studies, Publications, a summary of the Final Conference and information about the projects in the several countries.

ecdn Response to Consultation on the Future EU Strategy 2020

At the end of 2009, the EU launched a key consultation on the Future EU Strategy 2020. ecdn responded to the consultation stressing that the need for a new vision and re-revised priorities for the EU's future direction has become evident in these current times of crisis.

Key visions and priorities were presented in the Commission Working Document 'Consultations on the future "EU2020" Strategy', which stresses the aim 'to make the EU a smarter, greener economy where prosperity will result from innovation and from using resources better, and where knowledge will be the key input.' In their responses many social organisations, among them ecdn as well as EAPN and The Social Platform have raised disappointment with regards to the lack of real transformation and analysis of the crisis and have demanded a stronger commitment to a more social Europe.

[Commission's Consultation Document in all EU languages](#)

[ecdn Response \(pdf\)](#)

[EAPN Response and background information](#)

Founded in 2007 by eight institutions, ecdn has currently **xy** organisation members and **xy** individual members in **xy** countries.

In **2009**, **three** new member organisations joined the network:

Banco Mundial de la Mujer (Women's World Bank): The Women's World Bank in Spain is a non-for-profit foundation that aims at promoting women's insertion into the labour force and business activities.

CAMD – Centre d'Appui des services de Médiation de Dettes de la Région de Bruxelles-Capitale, Belgium. CAMD is the umbrella structure for Brussel's debt counselling services and provides the official training for debt counsellors.

Diana Apan Rodica, individual ecdn member is a lawyer at the Romanian North University in Cluj-Napoca.

[Here you can discover all members of ecdn](#)



Join the Network Now!

Increasing the strength and influence of the network will depend on the number, the commitment and the activities of its members from across Europe. All interested actors active in the fight against over-indebtedness and financial exclusion are invited to become members!

If you are interested in further information or in becoming a member, please write to: office@ecdnewsflash.eu or visit www.ecdn.eu



Join the ecdnewsflash E-Group!

In order to make communication among us as easy as possible, an ecdnewsflash e-group has been established. If you are not already part of it, join NOW by sending a blank (empty!) e-mail to: ecdnewsflash-forum-subscribe@yahoogroups.com Once you have been included as a member of the e-group you will be able to reach all other members with sending your messages to just one – the e-group's – address.

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