

The steep and winding road to comparable reference budgets in Europe

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Introduction¹

Over the past 30 years, the Council, the European Commission and the European Parliament have emphasised the importance of active inclusion policies and adequate minimum income support. Most recently, the EU's initiative on the European Pillar of Social Rights stresses again a series of economic and social rights, including the right of workers to 'fair wages that provide for a decent standard of living', the right of children to 'affordable early childhood education and care of good quality' and 'protection from poverty', the right of the unemployed to 'adequate unemployment benefits' and the right of everyone to 'adequate minimum income benefits ensuring a life in dignity at all stages of life, and effective access to enabling goods and services'. Finally, '[e]veryone has the right to access essential services of good quality' (European Commission, 2017). However, what is a 'decent standard of living', what are 'essential services', when can we consider something 'affordable' and what are the minimum resources that ensure 'a life in dignity'?

Reference budgets² offer probably the most straightforward tool for answering these questions. To some degree, this has also been recognised by the European Commission. For instance, as part of the Social Investment Package adopted in February 2013, the European Commission (2013) proposed the use of reference budgets as an instrument to help Member States design efficient and adequate income support and to facilitate the Commission's task of monitoring the adequacy of income support in Europe. With some exceptions, however, existing reference budgets were largely created independently of one another, using different methods, with the effect that results are not comparable between countries (for a review, see Storms *et al.*, 2014). Reference budgets can only be used to assess whether income support measures are more adequate in one country than in another, and why this is the case, if they are comparable across countries. Only then, it is possible to set up a process of policy learning regarding how different countries succeed in guaranteeing adequate incomes and which policy reforms could lead to a structural improvement of income adequacy. This was also recognized by the European Commission, when it launched a pilot project to develop a common methodology for comparable reference budgets in

Europe, as well as by other important social actors, such as the European Economic and Social Committee (2018) and NGOs advocating for adequate minimum income schemes throughout Europe (Van Lancker and Farrell, 2018).

In that pilot project (Goedemé *et al.*, 2015a), as well as another research project financed by the EU (Goedemé *et al.*, 2015b), we set out to develop for the first time comparable reference budgets in Europe, building on some of the lessons learned in the first European ‘Standard Budgets’ project that was concluded several years earlier (Warnaar and Luten, 2009). The pilot project involved country teams from all EU member states, while the other project – entitled “ImPRovE” – included country teams from six countries³. Both projects focused on reference budgets that illustrate the minimum required resources for adequate social participation, but while the ImPRovE project covered all spheres of life, in the pilot project data collection was limited to the cost of a healthy diet across 26 EU capitals, complemented by the cost of adequate housing, health care and personal care for a subset of capital cities. In both projects, time and financial constraints proved to be too limited to achieve fully satisfactory results, but also instilled a sense of realism and pragmatism into the projects. Nonetheless, we are convinced that important steps were taken towards comparable reference budgets in Europe. More importantly, in both projects we were confronted with very basic methodological questions that proved to be extremely challenging: What is comparability in this context? How can it be maximised? What is the bias one can expect by following one method rather than another? How to work with country teams across the EU, in very different institutional and cultural contexts to implement the chosen method in a robust way?

In this chapter, I reflect on some of the key lessons and contributions from these two projects and outline briefly some of the issues that merit more attention in future research. In the first section, I ask the question whether it is useful to produce comparable reference budgets, given the efforts required, and summarise some of the substantive findings. Subsequently, I report on the requirements for successfully constructing comparable reference budgets and some of the main contributions of the two projects. In the third and last section, I briefly elaborate on gaps in knowledge and an agenda for future research.

Are comparable reference budgets useful and worth the effort?

The main merit of having comparable reference budgets is to facilitate comparative research and monitoring. In addition, there are also some other important benefits: (1) Having a European project implies providing support to many, or all, EU countries for developing high-quality reference budgets, including countries that would otherwise not be able to do so. (2) Given the massive data collection effort required for producing valid reference budgets, the process of constructing reference budgets, especially in a comparative perspective, is accompanied by revealing interesting sociological findings on variations in habits, social expectations and institutional differences across the EU, and helps to foster a common understanding of what a life in dignity means. (3) Useful lessons can be learned for reference budget research itself, not only when the goal of comparable reference budgets is achieved, but also on the way towards that goal. (4) The first uses of the reference budgets in comparative research reveal a strong potential for policy analysis, policy monitoring, cross-national learning and the development of new indicators.

The data collection effort that is required, leads to very interesting (sociological) data on how societies function and the accessibility of essential (publicly provided or subsidised) goods and services. It provides a rich account of how societies cater to the poor by lowering out-of-pocket costs, opening up space for

countries to learn from each other. For instance, it brings to the fore the practical implications for households of having different health care and education systems (and their related out-of-pocket costs) (e.g. Penne *et al.*, forthcoming); the continued importance of informal payments to get access to quality health care in some countries; varieties in the quality and reach of public transport (as well as differences in out-of-pocket costs); and differences in social expectations and the acceptability of, for instance, second-hand clothing (e.g. Goedemé *et al.*, 2015b, pp. 21-23). The data collection effort also highlights differences in the quality of official guidelines and recommendations, e.g. with regard to housing (cf. Van den Bosch *et al.*, 2016) and what constitutes a healthy diet (Carrillo Alvarez *et al.*, forthcoming). Further, discussions in focus groups often led to illustrations of hurdles to access essential goods and services, beyond the financial cost faced by households. Finally, one of the interesting outcomes of the EU pilot project was an increased insight into how adequate social participation is understood across Europe, and the degree to which there can be a common understanding (Goedemé *et al.*, forthcoming). These findings are not exclusively (and not always) relevant for social policy researchers, but also for other fields of study. Apart from bringing together information and collecting new data, the process of constructing comparable reference budgets itself leads to new insights and methodological innovation. When developing comparable reference budgets, research teams do not draw up reference budgets in isolation from each other, but have to use a common framework, and a common language to exchange and discuss experiences and results. Working together towards comparability is a strong incentive to reflect further on reference budget research methods in general, and its underlying assumptions.

In addition, the first attempts at comparable reference budgets also led to relevant new insights for policy-makers and social policy-researchers. For instance, Carrillo-Álvarez *et al.* (2019) explain how the food baskets developed in the EU pilot project (1) can help with budgeting for a healthy diet and making the financial hurdles for realising a healthy diet visible to policy makers; (2) can be used for educational illustrations of how to cook in accordance with national dietary recommendations; (3) show that also other functions of food matter, apart from having access to a healthy diet; and (4) provide routes for further comparative research into food insecurity. In another paper, by making use of the ImPRovE reference budgets, we showed what the implications are of living on an income at the level of the widely used at-risk-of-poverty threshold, and how that varies across countries. In addition, we also showed that the at-risk-of-poverty indicator most likely underestimates poverty among children and among tenants (Goedemé *et al.*, 2019). The reference budgets can also be used to develop an alternative set of comparative poverty indicators (e.g. Decerf *et al.*, 2017; Penne *et al.*, 2016), and for assessing in a comparative manner the adequacy of minimum income benefits and food insecurity (Penne and Goedemé, forthcoming). In addition, they can also be used for comparative social policy research with the additional benefit of bringing not only tax-benefit policies into the picture, but also the in-kind benefits that welfare states provide. For instance, Penne *et al.* (forthcoming) make use of the ImPRovE budgets to create a 'child cost compensation indicator'. This indicator shows to what extent the tax deductions and social benefits that families with children receive, compensate for the cost of children. Given the much wider range of applications of reference budgets in social policy research for single countries (e.g. with regard to the affordability of essential goods and services)⁴, there is still considerable potential for expanding the area of research that makes fruitful use of comparable reference budgets. From this perspective, comparable reference budgets live up to their expectations and seem to be worthwhile the effort.

Requirements for constructing comparable reference budgets

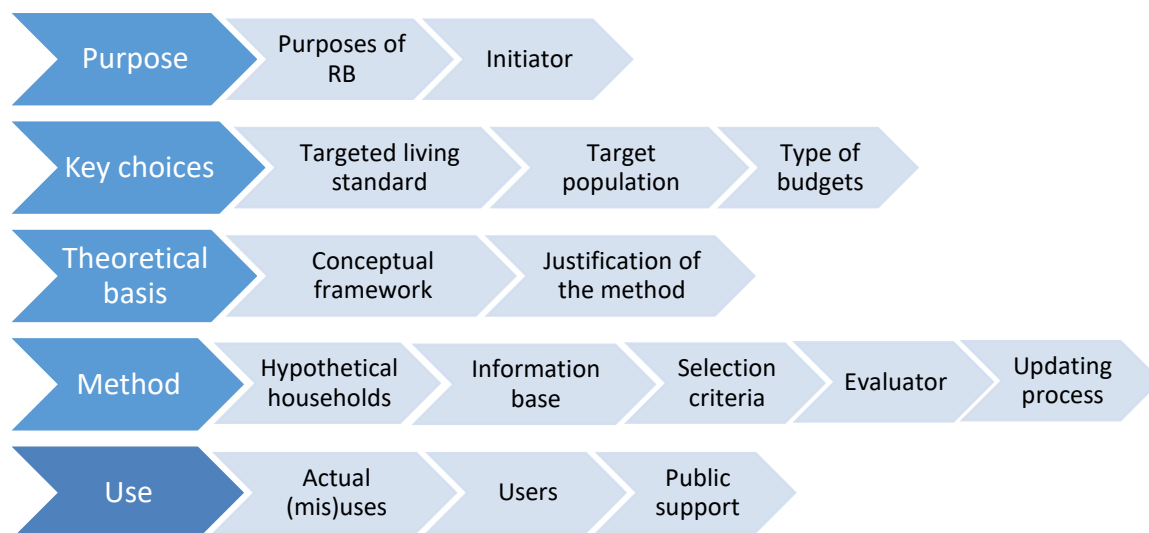
This does not mean that creating high-quality comparable reference budgets is easy. Indeed, strong challenges remain, and the quality of those produced in the two projects discussed in this chapter can be certainly improved. In this section, I review briefly four factors that are essential for achieving comparable reference budgets, and the contribution we tried to make in this regard.

A common language for the basics of reference budgets

Reference budgets currently developed or in use in Member States of the European Union differ in many important respects (Storms *et al.*, 2014)⁵. The defining characteristics of RBs can be categorised in several ways. Dubnoff (1985, p. 285) summarised the critical factors of an instrument determining ‘how much income is enough’ in three questions: (1) enough to do what?; (2) enough for whom?; (3) enough according to whom? (cf. Deeming, 2011, p. 18). Veit-Wilson (1998, p. 21) added a fourth question: (4) enough for how long?

Having a common language to describe all the different aspects of developing reference budgets is a basic requirement. Therefore, we found it useful to further formalise and order the various choices that are made explicitly or implicitly when developing RBs, as presented in Figure 1. We make a distinction between the purposes for which RBs are constructed, key choices to be made, their theoretical basis, the method that is used for developing the RBs, and their use in practice. We think that this offers a useful starting point for having a common language to talk about reference budgets, while at the same time making explicit what the various (and many!) dimensions are in which reference budgets can be different. It offers also a useful framework for reporting on reference budgets.

Figure 1: Constituting dimensions of reference budgets



Note: I replaced the usual term ‘model families’ with the more neutral expression ‘hypothetical households’ to denote the household types for which reference budgets are developed.

Source: Adapted from Goedemé *et al.* (2015c, p. 15).

For an elaborate discussion of all dimensions and exact definitions, I refer to the original text (Goedemé *et al.* 2015c). Here, I want to highlight only two elements. First, in comparison with the original text, I

added the ‘type of budgets’ that one wants to develop to the key choices to be made. One important dimension relates to the choice between ‘normative’ vs. ‘descriptive’ budgets (see also, for instance, Preuß, 2012). With descriptive budgets, researchers try to identify ‘typical’ or ‘common’ expenditure patterns of certain types of households (e.g. by household size, income level, and geographical location). For instance in the Netherlands (Nibud, 2019) and Germany (Preuß, 2012) researchers have developed these types of budgets. In contrast, normative budgets do not necessarily try to capture existing or typical expenditure patterns, but are aimed at defining a monetary threshold that is required for a certain level of satisfaction of needs. Examples include the low-cost food budgets developed by the US Department of Agriculture (e.g. Carlson *et al.*, 2007) and the Australian budget standards (Saunders and Bedford, 2018). In addition, a distinction can be made between fully-specified and categorical reference budgets. With fully-specified budgets, detailed lists of goods and services are compiled and priced, and the total reference budget consists of the sum of the cost of the individual items. In contrast, with categorical reference budgets the cost of some or all of the baskets is not computed in detail, but estimated based on several assumptions or by making use of household budget survey data (e.g. Citro and Michael, 1995; Orshansky, 1969).

Second, when describing the information base used for developing the budgets, we think it is important to make a clear distinction between what we would call ‘expert knowledge’ and ‘expert opinion’. ‘Expert knowledge’ is knowledge generated by systematic observation or experiments, which is replicable, verifiable, and not much dependent on personal judgement (e.g. the number of calories that can be obtained from a kilo of potatoes). This is distinct from ‘expert opinion’ which we define as judgments that are generated through specific long-term experience with a certain area, but which is to an important extent personal and cannot easily be double-checked or replicated by a third party.

Defining comparability, and studying its methodological implications

Apart from a common language, creating comparable reference budgets implies the need to have a clear understanding of what comparability means. This is harder than what one might think at first sight, especially when working in a context of considerable cross-national variations in institutional and cultural settings. Therefore, we introduced a distinction between procedural and substantive comparability. This helped us to have a more systematic discussion about the methodological implications for developing comparable reference budgets.

Procedural comparability means that the same procedures are implemented for measuring a phenomenon or characteristic at different occasions – different times or different places⁶ (Goedemé *et al.*, 2015b; Goedemé *et al.*, 2015c). Procedural comparability does not necessarily imply comparability in a *substantive* sense, which means that the same phenomenon is captured similarly in different social contexts. In the context of normative reference budgets, *substantive cross-country comparability* can be defined as a situation in which at the level of the reference budgets, needs for social participation⁷ are satisfied at a similar level. This definition implies that the procedures for constructing the budgets are not only the same across countries, but are also designed in such a way that they are sensitive to the local context. In other words, they should reflect cross-country (and within-country) variations in the goods and services that are needed at a minimum to fulfil the needs related to adequate social participation, and their associated cost for households. At the same time, this definition of cross-country comparability requires that reference budgets should not be different for other reasons than those related to relevant differences in the local context. In other words, they should not vary as a result of differences in definition

and interpretation of the targeted living standard, the methodology and procedures used to develop the reference budgets or, as a result of the simple fact of working independently. The latter point is important, given (1) the inevitably elusive character of the targeted living standard; and (2) the non-negligible limitations to the robustness of a range of information sources and procedures often used to construct reference budgets. Moreover, substantive comparability is often only partially achieved, and depends on the purpose for which an indicator is used. For instance, in pension studies theoretical replacement rates which adhere to the requirement of procedural comparability are a useful tool for evaluating the generosity of individual pension schemes, but can lead to biased conclusions about the generosity or adequacy of pension systems as a whole (that is, they are not substantively comparable for all purposes) (cf. Peeters *et al.*, 2014). However, if a criterion for assessing substantive comparability is lacking, procedural comparability can be the only guiding principle to construct an indicator to be used for comparing countries (or family types, or regions, or budgets over several years).

As we explained elsewhere (in particular in Goedemé *et al.*, 2015b; Goedemé *et al.*, 2015c), in our view, an ideal situation of full cross-national comparability can be further described as a situation in which differences between reference budgets fully reflect, and are strictly limited to, those emanating from (cross-national) variations in: institutional context; climatological and geographical conditions; culture; and in the availability, quality and price of goods and services. In other words, one of the very important lessons we learned from these projects is that trying to do the same thing (applying broadly the same method) in two countries, is no guarantee at all for reaching comparability in a substantive sense. First of all, often the details of the methods are not entirely clear, and even when they are clear, they can vary (e.g. the consensual approach in the UK, vs. Ireland and France). Ample coordination (in terms of regular meetings, written procedures, templates for collecting the data, common methodological and theoretical framework,...) is required to get the details right, to make sure that everyone implements the method in the same way, and to understand why the budgets of one country are different from those of others – an important added value of comparable reference budgets. However, this does not necessarily imply that it suffices to simply implement exactly the same method for each country: the method should be such that it is able to pick up the implications of relevant institutional, cultural and other differences across countries – beyond the mere difference in price levels. This not an easy balance to strike, given that an external benchmark is lacking which can tell you to what extent the end-result is comparable.

Whether or not comparability can be achieved, depends strongly on the method used and how it is implemented. However, comparability is not the only quality criterion, and is affected by the performance of the budgets in each country with regard to other quality criteria as well. As we described in Goedemé *et al.* (2015c), and as was confirmed by many of the partners in both projects, reference budgets can benefit a lot from explicitly discussing (and reflecting upon) their quality from a holistic point of view (see also Atkinson *et al.*, 2002). This includes their (internal and external) validity, transparency and acceptability; their robustness (the reliability of the sources used and of the overall outcome) and replicability; their responsiveness to policies⁸; the degree to which they avoid manipulation; and – importantly – their feasibility and timeliness. Given that there may be trade-offs between these dimensions, budgets that favour comparability are not necessarily those that always fit best national purposes.

A thick description of the targeted living standard, embedded in a broader theoretical framework

The *targeted living standard* is a response to Dubnoff's (1985) question regarding 'enough to do what?' In principle, RBs could be developed for any targeted living standard. The description of the living standard should be more than a suggestive but vague label, as many labels are not uniformly interpreted (cf. minimum acceptable way of life; modest but adequate; ...). A clear description of what these labels mean is relevant for any reference budget, but this is all the more so when trying to develop comparable reference budgets. In order to foster a common understanding across countries, it is essential to have more than a brief description of the targeted living standard and embed it in a broader discussion of the key concepts used and their mutual relation (i.e. working towards a 'thick' description of the targeted living standard).

Many developers of reference budgets do not formulate an explicit theory, and appear to find this unnecessary. Yet, one of the more subtle and often implicit, though quite fundamental, characteristics of reference budgets concerns the conceptual framework within which the developers work. Ideally, this conceptual framework makes explicit how the linkages between needs, preferences, the living environment, reference group effects, resources, the social context, capabilities and living standards are conceived (see also McKay, 2004; Ringen, 1995). Embedding the targeted living standard in a broader conceptual framework has helped us a lot to give it a clearer interpretation. An elaborate theoretical framework also proved to be a very useful guide for the development of the baskets of goods and services, helped to provide a better justification for what we were doing and supported our efforts to make the underlying assumptions as explicit as possible. In both international projects, we worked with 'adequate social participation' as the targeted living standard. The 'thick' description of what we mean with this and the theoretical framework in which it is embedded are discussed in some detail in Storms *et al.* (2013) and Goedemé *et al.* (forthcoming).

Motivated and versatile research teams

Undoubtedly, working together with motivated research teams is crucial for a high-quality output. In particular, there should be a strong commitment to building reference budgets that maximise comparability. As emphasised earlier, this requires a specific approach, but also a level of willingness for compromise if not everyone agrees with all parts of the approach. Further, it also requires a degree of pragmatism, unless much more resources than currently available would be devoted to developing comparable reference budgets, and a good communication strategy when the comparable budgets deviate from the national reference budgets one may already have.

Apart from that, as is the case for teams constructing national reference budgets, reference budgets researchers should be very versatile, and be able to involve people with different sets of expertise: reference budgets covers all spheres of life, and no-one covers all relevant knowledge that is required to construct high-quality reference budgets. A combination of quantitative and qualitative social science researchers is ideal, and having strong links with people working in completely different fields is a major strength (e.g. nutritionists, policy analysts, specialists in housing and energy consumption). In the EU pilot project, we set up a coordinating team that also combined experts in different fields, including nutritionists and health specialists. Having such a multi-disciplinary team of coordinators proved to be an important asset. The launch of an EU Platform on reference budgets is very promising in this regard⁹. The Platform enables producers of reference budgets to exchange knowledge and to work jointly towards

improved standards for developing reference budgets, while continuing the dialogue on how to improve comparability, close data and knowledge gaps and extend linkages with other knowledge networks that contain relevant expertise for building high-quality reference budgets.

Some lessons for future projects on comparable reference budgets

With extensive coordination and a strong dedication to comparability, it is possible to refine methodological procedures in such a way that they are not only applied largely uniformly across countries, but also contribute to adequately capturing local institutional, cultural, social and economic circumstances. With the approach applied in the two projects, we were able to reach some level of substantive comparability, and – at least as importantly – were able to track to a large degree why reference budgets in one country differed from those in other countries. This is not only important for understanding their level of comparability, but also contributed strongly to understanding better important differences between countries (e.g. in the availability and accessibility of essential goods and services), and how those impacted on the minimum required resources for adequate social participation. At the same time, I want to emphasise that although our approach was largely ‘standardised’ – and in the ImPROvE project we initially started from common needs and functions and a single, adaptable list of goods and services – the resulting budgets vary significantly across countries. Comparability across Europe does not mean having access to exactly the same goods and services: local circumstances matter a lot. Yet, we also found strong indications that the functions that should be fulfilled for adequate social participation, and how adequate social participation is understood, does not vary across Europe in such a way that comparability is a concept void of meaning, too elusive for being worthwhile pursuing.

At least as importantly, it is clear that important gaps in data availability and methodological knowledge remain, and our theoretical framework is open for improvement (for an extensive discussion, see Chapter 10 in Goedemé *et al.* (2015a)). Here I single out just four major areas for further research: (1) Pricing the baskets in a robust *and comparable* way remains an important challenge. Using price information collected by national statistical institutes, or cooperating with such institutes for this purpose, might improve the validity and the transparency of pricing data. The pilot project has shown that this is not always straightforward, given that official price surveys do not always contain sufficient observations for all goods and services covered by the reference budgets. (2) Lifespan assumptions are tricky. More research in this area is emerging as part of life-cycle analysis of durables. At the same time, it is especially difficult to measure lifespans of durable goods across countries in a way that is valid from the perspective of the targeted living standard. It would be great if the set of lifespan assumptions with which we worked could get a better empirical underpinning. In the meantime, we would like to encourage reference budget researchers to work with ‘lifespan sensitivity bounds’ that we proposed in the final report of the pilot project. (3) Many researchers in the field of reference budgets (including us) agree that (elaborately) consulting citizens is key for arriving at valid and acceptable results. However, it is a major cost factor weighing on the feasibility of developing reference budgets throughout the European Union, and methodological research on how this is best done is lacking. There is ample room for studying further how the consultation of citizens could be improved, e.g. to make the samples of participants more representative and the outcomes more reliable (and being able to prove their reliability to those who are sceptical about reference budgets). (4) Regularly, opinion is used (e.g. of discussion group participants or experts) where factual information could be collected in a representative survey. A more systematic collection of factual information in representative surveys on, for instance, the accessibility of some

publicly-provided or subsidised services (e.g. local public transport, costs related to the education of children), the prevalence and acceptability of some purchasing patterns (e.g. second-hand clothing, use of particular stores to buy furniture or food), and social or cultural expectations and habits (e.g. inviting friends at home, expectations by employers, social functions of food, pocket money for children) would not only improve the quality of focus group discussions, but could also make a major contribution to improving the comparability of reference budgets. Finally, bringing together and disseminating more extensively all the tools and applications of reference budgets that are currently in use across the EU, may create a strong incentive for policy-makers to stimulate further research in this area.

The two projects on comparable reference budgets in the EU have contributed to a common language for describing and discussing reference budgets, an inventory of reference budgets in Europe, new methodological insights – especially regarding achieving comparability, a theoretical framework for reference budgets on adequate social participation, a functioning network of researchers, pilot comparable budgets and new sets of policy-relevant data and indicators. We hope that this also provides inspiration for researchers within and beyond Europe to improve the quality of their budgets, and embark on developing new sets of comparable reference budgets. At the same time, both projects also made clear that there are still important gaps in theory, methods and data. The enthusiasm with which the EU Platform on reference budgets was launched creates good hopes regarding the determination of researchers throughout Europe to tackle these challenges. In the meantime, the European Commission has shown some renewed interest in reference budgets by funding a project that is carried out by the Joint Research Centre in Ispra. This project will build on the reference budgets developed in the ImPRovE and EU pilot project and will extend some of the comparable budgets to rural areas while also exploring a better measurement of prices and addressing some other data gaps. Clearly, interest in comparable budgets extends beyond academia, while exciting research questions still abound.

Notes

¹ I am immensely grateful to Bérénice Storms, Karel Van den Bosch and Tess Penne for comments and suggestions on this text, and the many stimulating discussions on developing comparable reference budgets we have had so far. In addition, I would like to thank all partners who contributed to the ImPRovE project and the EU Pilot Project on Comparable Reference budgets. Without their input and dedication, comparable budgets would have remained a purely theoretical exercise.

² Or budget standards.

³ In fact, the project started out with teams from four countries (Belgium, Finland, Greece and Hungary), while teams from Italy and Spain joined voluntarily. In addition, the statistical office of Luxembourg (STATEC) collaborated closely with us to develop its own reference budgets in a largely comparable way (Franziskus, 2016).

⁴ For instance, Heylen and Haffner (2013) use reference budgets to study the affordability of housing, while Vanhille *et al.* (2018) use them to construct a 'water affordability' indicator.

⁵ <http://referencebudgets.eu>.

⁶ The argument I develop here, applies both to within and between-country differences, and even to differences between the household types for which budgets are constructed.

⁷ Here I refer to 'social participation', but it could be any other concept that is in line with the definition of the targeted living standard.

⁸ E.g. an increase or decrease in the out-of-pocket cost of publicly provided goods and services should be reflected in the updating process of the RBs; if requirements for being available for work in the public unemployment insurance system change, so that one has to accept a job within a larger distance from home than before, this should be reflected in the allocated budget for transportation.

⁹ <http://referencebudgets.eu>.

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