

# The Issue of energy-poor Households in the Slovak Republic

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## Abstract:

The concept of “energy poverty” currently lacks a universal definition and a unified methodology, which significantly complicates its adequate resolution. The term “energy poverty” should be distinguished from “fuel poverty,” whose primary determinant is the issue of affordability. Access to energy is fundamental for improving the quality of life and it is a key prerequisite for economic development. In the developing world, energy poverty remains widespread. However, this phenomenon is increasingly present in developed countries as well. It is essential to address energy poverty by studying its causes, symptoms, and impacts on society and the social climate, even in the absence of comprehensive data. Today, energy poverty is regarded as a consequence of sys-

temic inequalities that create barriers to accessing energy at affordable prices.

## Introduction

The phenomenon of energy poverty remains a persistent issue in everyday life and it can have either overtly or covertly form. It encompasses various determinants that shape its character. On a global scale, it is a result of profound structural inequalities among regions, countries, and social groups (Murgas, et al., 2023; Tkacova, et al., 2024). In developing countries, it is primarily associated with limited access to energy resources. In developed countries, energy poverty results mainly from a combination of low incomes, rising energy prices, and the energy inefficiency of households. The consequences of energy poverty are multifaceted, affecting individuals in various ways—from social polarization to a reduced quality of life (Duka, et al. 2024; Petrovič, et al., 2023; Zenelaga, et al., 2024). It also impacts the economy and the economic stability of nations. Without sustainable and targeted solutions, this issue could exacerbate already critical situations faced by individuals and households. A specific challenge lies in the lack of data that adequately captures this phenomenon, complicating the development of effective solutions. It is very difficult to measure energy poverty because it is experienced within individual households and influenced by various subjective and objective factors. Furthermore, it evolves dynamically based on the timing of geopolitical conflicts and, to a lesser extent, cultural contexts.

The functioning of the modern world is burdened by complexities that result in most people having only superficial knowledge of how it operates, as well as of the not-so-new yet inevitable phenomenon of globalization. To smoothly transition to addressing this problematic phenomenon, which requires adequate solutions that are already overdue, we must examine the relational correlations between concepts such as energy, finances, and human dignity (as none of these dimensions can exist independently of the others, particularly since we live in advanced democracies). V. Smil (2022, p. 11) presents a key comparison: “*In 2020, the average annual per capita energy consumption of approximately 40*

*percent of the world’s population (3.1 billion people, including nearly everyone in sub-Saharan Africa) was no higher than the corresponding levels achieved in Germany and France in 1860. For these 3.1 billion people to reach the threshold of a decent standard of living, they will need to at least double or triple their per capita energy use while simultaneously multiplying electricity supplies, significantly boosting food production, and building basic urban, industrial, and transportation infrastructure.*”

War-torn and indirectly war-affected states struggle with phenomenas such as inflation, energy independence, the constant rise in the cost of goods and services, and the looming threat of a persistent “oil peak.” Cultural narratives suggesting we are heading toward an energy catastrophe fuel waves of panic. However, fears come at a cost. C.H. Mann (2021, p. 271) highlights: “*Fears of resource depletion have malignantly persisted for over a century, driving imperialist incursions, inciting hatred among nations, and triggering wars and uprisings. They have claimed countless lives. Equally problematic is that the concept of peak oil has fostered a set of entirely misguided beliefs about natural systems—beliefs that have repeatedly hindered environmental progress. It has created a narrative that has misled activists for years. Too often, we are told that crises stemming from energy shortages will destroy our future, whereas the problems our children will face will likely result from energy abundance.*” In terms of markets, economic cycles, supply and demand, and rising energy prices under the influence of ongoing conflicts, we must not overlook the feedback effect on decisions. “*Current expectations do not accurately reflect future events; rather, current expectations shape future events*” (Ferguson, 2011, p. 347).

## The Phenomenon of Energy Poverty

1. Our mental reference frameworks are the result of our socialization, education, and experiences, making it difficult at times to determine whether we are at a critical point in a certain de-

velopment, at what level our decisions become irreversible, and at what moment the pursuit of a specific strategy leads to catastrophe (Kralik, et al. 2024). Shifting the boundaries of awareness is indeed an inspiring phenomenon. People tend to view the conditions they are currently experiencing as natural. When it comes to changes in societal, economic, and social domains, individuals do not perceive them as absolute states but see them through their own lens as phenomena with a relative nature, shaped by their position as observers. The intervals during which people fail to notice changes may not be very long. When a turning point in the form of an unexpected event occurs, it becomes evident that the decisions made had radical consequences for the average person. A paradoxical task would be to attempt to measure what remains invisible under current conditions but nevertheless influences our future. In such a case, we could speak of a kind of “heuristics of the future.” The pressure of social processes, such as energy poverty, arose from their inherent dynamics and forced to look for outcomes and solutions. Social development results from changes in the figurative ties into which people enter with one another. (Králik, et al., 2023; Králik, 2024; Králik et al., 2024). The consequences of yesterday’s actions are indeed the conditions of today, but this relationship does not work in reverse order, and we must not always infer conditions from consequences (Diamond, 2021).

If we look through the lens of foreign policy, energy poverty emerges as a relatively well-mapped agenda with potential solutions. In recent years, we have witnessed energy inflation, which presents a significant and growing challenge. The most common definition of energy poverty describes it as “*a condition in which a household is unable to financially maintain an adequate temperature within their living space*” (SITA, 2024). Suitable temperature is not the sole factor constituting energy poverty. The issue extends to the inability to afford sufficient energy services necessary for a dignified and fulfilling life, which, in turn, multidimensionally affects an individual’s quality of life (Andreoni, 2024). Energy poverty is not a problem of developing countries only; it also affects EU mem-

ber states. Current statistics reveal that in 2022, approximately 40 million Europeans—9.30% of the EU population—were unable to maintain adequate heating in their homes (Council of the European Union, 2023). This problem worsened in 2023, with the proportion of affected households rising to 10.60%. Compared to 2021, when 6.90% of the EU population faced similar conditions, this represents a significant increase (Eurostat, 2024a).

Based on the Commission Recommendation from 20 October 2023, energy poverty can be characterized as a social and multidimensional phenomenon with three primary causes:

- High energy expenditures relative to household income
- Low income levels
- Poor energy efficiency of buildings and appliances (Council of the European Union, 2023)

Energy poverty is a recurring theme in the formulation of social and environmental policies, particularly in addressing pressing challenges. It cannot be confined solely to the domain of energy but must be understood within a broader context related to energy services. Adequate solutions often arise from interdepartmental rivalries and, in many cases, reflect a reluctance to go beyond established agendas. This interdepartmental approach is necessary, as energy poverty and general poverty are closely intertwined. Both embody elements of inequality and significantly impact overall quality of life. While general poverty involves insufficient access to financial, educational, and social resources, energy poverty reflects households’ inability to secure enough energy for heating. For households affected by energy poverty, their social and economic inequalities deepen, exacerbating social polarization. In this sense, energy poverty perpetuates the cycle of poverty itself. Both forms of inequality require an integrated approach at the policy level (Babinčák et al., 2021).

Grossmann and Kahlheber (2017) describe the connection between energy poverty and households with disadvantaged characteristics. They distinguish factors such as financial income, health status, age, nationality, ethnicity, education, origin, language proficiency, and more. These attributes overlap and interact with

external living conditions, forming an entry point for energy deprivation, social polarization, and discrimination.

### **Energy Poverty as an Economic and Social Challenge**

Adequate solutions to the phenomenon of energy poverty aim to improve social conditions, eliminate social disparities, and ensure equal access to basic needs at a dignified level. Through various mechanisms, the European Union has established fundamental goals to protect vulnerable households and secure access to affordable energy resources. Energy poverty was first introduced into EU law through the *Directive on common rules for the internal market in electricity* (2009/72/EC). In 2019, the EU adopted the *Clean Energy for All Europeans* package along with the *National Energy and Climate Plan*, mandating member states to identify, monitor, and address energy poverty and the associated social and economic challenges. Individual EU countries have since developed their own definitions, methods, and monitoring systems. In 2020, the European Commission issued a *Recommendation on Energy Poverty* as part of the *Renovation Wave Strategy*. This recommendation provided clear guidelines on appropriate social and economic indicators to measure energy poverty. In 2021, the *Fit for 55 package* introduced measures to identify key factors influencing energy poverty. In April 2022, the *Commission's Coordination Group on Energy Poverty and Vulnerable Consumers* was established (Decision EU/2022/589), enabling EU countries to exchange best practices and enhance coordination of policy measures. In May 2023, the *Social Climate Fund* was established (Regulation EU/2023/95), prioritizing financial support for EU countries to assist vulnerable households affected by energy poverty. Member states are required to submit social climate plans by June 2025. In September 2023, the *Directive on Energy Efficiency* (EU/2023/1791) was revised, focusing on greater consumer protection. In May 2024, the *Revised Directive on Energy Performance of Buildings* (EU/2024/1275) came into effect. This directive mandates EU countries to include specific plans in their national strate-

gies to reduce the number of people affected by energy poverty (European Commission, 2024).

According to Klusáček (2019), there are several indicators that contribute to the emergence of energy poverty. Among the most common factors is income poverty. Members of households at risk of energy poverty earn significantly less compared to others. As a result, they have limited opportunities within society and face the threat of poverty. Low income often indirectly compels them to rely on alternative energy sources, such as using solid fuels for heating their homes. A lack of financial and material resources leads to deteriorating payment discipline, manifested in missed or delayed advance payments or failure to meet deadlines for energy consumption bills. The logic of energy poverty is based on the high proportion of income spent on energy costs. However, it is not appropriate to classify households that allocate a larger share of their income to energy expenses but are not in any form of poverty as being in energy poverty.

Another indicator of energy poverty is the inability to provide additional heating for a household. Even if a household regularly pays advance energy bills, it may still be unable to provide adequate heating due to economic constraints. For instance, during long winter periods or after receiving high energy surcharges, such households are forced to cut back, leading to a proportional reduction in heating. A household might decide to heat only part of its living space, motivated by the need or intention to save energy and cover expenses for future periods. Rising energy prices, regulated by market dynamics, increase the share of energy expenses within household budgets, creating a significant financial burden. Low energy efficiency in heating means that the devices or systems used consume more energy than necessary to produce the required amount of heat. The conversion of input energy (e.g., gas, electricity, or coal) into heat is influenced by various technological factors. Performance depends on the input fuel, the age and technical condition of the equipment, as well as the type of construction. Different heat sources therefore vary in efficiency. When selecting a heating system, it is essential to consider fuel availability, the size of the space to be heated, and the effi-

ciency of the chosen technology to achieve the highest efficiency at the lowest possible cost.

Research based on the concept of energy vulnerability has a distinct advantage over other studies in this field, as it highlights groups not traditionally included in the definition of energy poverty. Among these groups are students and young adults, who often face greater challenges in paying energy bills, live in discomfort more frequently, and experience subsequent effects on their physical and mental health (Sirotkin et al., 2023). Although students are not typically classified as being at risk of energy poverty, their habits often place them within this category. This issue brings to light a sociopolitical belief that it is acceptable for young adults to endure unsatisfactory living conditions at the start of their independence until they can escape such circumstances. These assumptions are neither correct nor appropriate. Young adults are often left vulnerable, as their situation is not addressed by specific policies (Kroh et al., 2022).

Energy poverty reflects the current state, while energy dependence encompasses a set of variables that contribute to the emergence and persistence of energy deprivation. Kroh et al. (2022, p. 8) highlight vulnerability as a highly dynamic condition both internally and externally, shaped by various conditions, including:

- Material (e.g., building insulation, heating systems, etc.)
- Social (e.g., interpersonal relationships and their quality, such as with landlords)
- Political (e.g., political strategies, policies, and plans)
- Economic (e.g., income increases, reductions in energy prices, etc.)

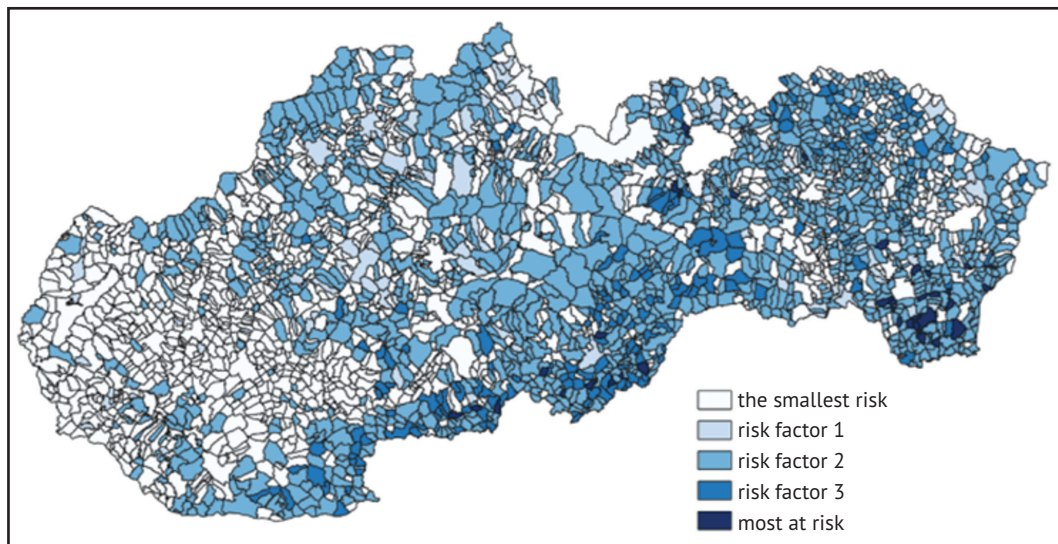
Energy-inefficient buildings lead to reduced thermal comfort in households and difficulties in retaining accumulated heat. Poor insulation, outdated technologies, inadequate windows, and similar issues increase energy consumption for heating, resulting in higher costs. The larger the living area, the more energy is required to maintain the desired temperature. This issue is a critical factor contributing to the rise in energy poverty, as higher energy costs may be unsustainable for low-income households (Klusáček et al., 2019). Low energy efficiency in heating

systems means that the equipment or system used consumes more energy than necessary to produce the required amount of heat. The conversion of input energy (e.g., gas, electricity, or coal) into heat is influenced by various technological factors. Performance depends on the input fuel, the age and technical condition of the equipment, as well as the type of construction. Different heat sources therefore have varying levels of efficiency. When choosing a heating system, it is essential to consider fuel availability, the size of the space to be heated, and the efficiency of the technology used, ensuring the greatest efficiency at the lowest possible cost (Kroh et al., 2022).

Energy poverty, viewed through the lens of social and economic challenges, highlights the stigma directed toward marginalized groups and other excluded communities. This stigma polarizes society and fosters reluctance to provide assistance. Prejudices also exist regarding state aid to these societal groups. For example, there is often resistance to participating in social projects or providing housing for economically weaker residents. Additionally, governments frequently exhibit low initiative in creating effective solutions or supporting these communities. This reluctance is the result of social barriers that neither the state nor the nonprofit sector can adequately address to resolve the situation of energy-stricken households. Furthermore, these assistance processes are often complex, non-transparent, and require multiple components to function effectively. Consequently, citizens are generally skeptical of these lengthy processes and their outcomes (Papantonis et al., 2022). Social exclusion is considered a multi-dimensional phenomenon, encompassing processes and mechanisms that push individuals to the margins of society. This exclusion weakens social bonds, limiting individuals' participation in societal life and their access to institutions that address health, education, and welfare. Social exclusion varies in intensity, which can change over time. Key determinants include low income, insufficient education, micro- and macro-deprivations, poor health, inadequate social skills, dysfunctional family structures, unsuitable housing conditions, and various forms of



**Figure 1** The Risk of Energy Poverty for Households in Municipalities in Slovakia Based on the Risk Index.



Source: Dokupilová, Gerbery, 2023, p. 17.

discrimination (Szabová-Širová, 2015). One of the primary aspects of social polarization driven by energy poverty is economic inequality. Wealthier households have easier access to energy-efficient technologies and renewable energy sources, such as modern insulation materials, solar panels, and heat pumps. These investments enable them to reduce their long-term energy costs, ultimately improving their financial situation. Conversely, low-income households lack the financial resources to modernize their homes. They often rely on inefficient, energy-intensive appliances or outdated heating systems, which leads to high energy costs. Economic inequality thus reinforces social disparities and exacerbates social exclusion. Wealthier households can adapt and thrive, while poorer households face increasing financial and social challenges, deepening the divide.

### Energy-Poor Households

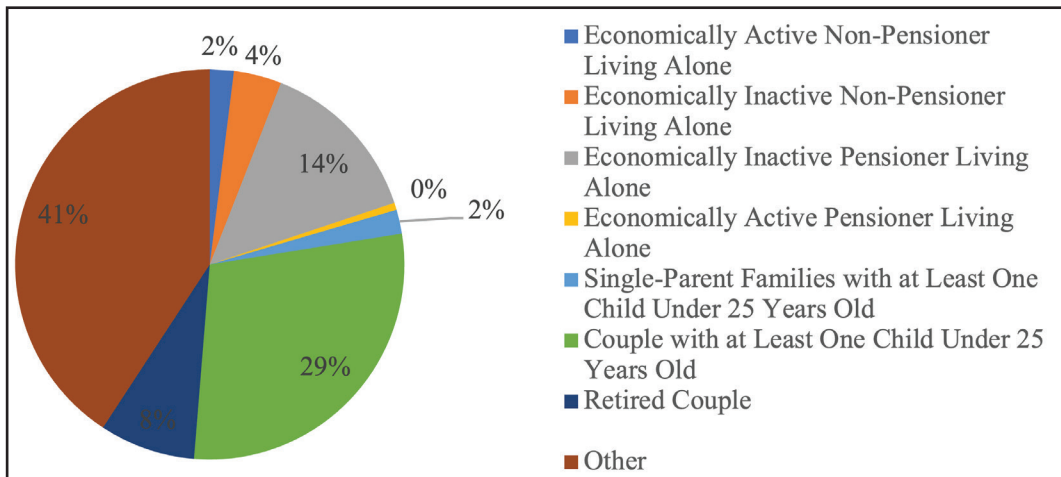
Based on conducted analyses and available data, a household is considered energy-poor if it meets the following criteria:

A. A household is at risk of energy poverty if, after covering its total energy costs (including water supply and sewage costs), it has

less than 1.5 times the subsistence minimum remaining, and at the same time, its total annual net equivalent disposable income (calculated per household member) is less than the national median (€8,818 for the year 2022, according to official data from the Statistical Office of the Slovak Republic).

- B. A household exhibiting signs of economical behavior—i.e., with annual energy costs below half of the national median (€903 per household in 2022, based on Family Account statistics)—and with a total equivalent disposable income below 60% of the national median, falls into the category of households at risk of hidden energy poverty.
- C. A household without physical access to electricity (Dokupilová, 2024, p. 10).

The Energy Poverty Risk Index in Slovakia is the result of an in-depth analysis of energy poverty, statistical data, and defined indicators. It helps identify households at higher risk and supports the creation of targeted policies to mitigate energy poverty. Each indicator is assigned a specific index value, meaning the total index value is calculated as the sum of the values of individual indicators. The resulting state of the energy poverty index is illustrated in Figure 1.

**Graph 1** Percentage Distribution of Population Groups at Risk of Energy Poverty

Source: Dokupilová, 2024, p. 12.

The principle is that the higher the index value a household receives, the greater its risk of energy poverty. According to Risk Index No. 4, the villages and towns most affected by energy poverty are located in southern Slovakia, where individual citizens' incomes are lower. This group also includes places where household energy consumption ranks among the top 10% highest in Slovakia (Dokupilová, Gerbery, 2023).

According to Dokupilová (2024, p. 12), "16% of Slovak households are exposed to energy poverty based on the aforementioned definitions. The largest segment of the population at risk of energy poverty consists of complete families with at least one child under the age of 25, accounting for 28.6% of affected households. The second most vulnerable group, according to the 2022 Family Accounts, is pensioner households consisting of individuals living alone and not economically active - 14%. Another at-risk group includes pensioner couples, who make up 8% of those affected by energy poverty."

A characteristic feature of such households is significant cost-cutting and the adjustment of their expenditures. Their primary priority is to cover housing and energy-related expenses, with other expenditures adjusted to fit their financial situation. Dokupilová (2024, p. 11) states that: "Households in energy poverty are left with an average of €450 per month after paying for food,

housing, health, and transportation (basic expenses). After covering all consumption expenses (including mortgage repayments), they are left with an average of €120 per month, an amount insufficient to cover unexpected or investment expenses. Energy costs represent a significant portion of household expenditures—more than 18%. In comparison, for households whose per capita income exceeds the median income of €8,818, this is nearly 2.5 times less. At the same time, energy-poor households have less than €450 left after paying for basic expenses, which is only 28% of the resources available to households with incomes exceeding €8,818 (median household income in Slovakia, calculated based on the EU SILC 2022 equivalent income)."

Bakoš (2022), in his analysis of energy poverty, also confirms that households affected by energy poverty often have to make substantial adjustments to their expenses. For most of these households, covering housing and energy costs is the main priority, with remaining expenditures adapted to the leftover finances.

The state of energy poverty in Slovakia is very serious and demands urgent and systematic solutions. Many households, particularly those with lower incomes, are at risk of being unable to afford basic energy needs. This pressing issue is not limited to a single group of households but affects a wide range of the population, from se-

**Table 1** Model Household Situation in Slovakia

Calculated per month in % and in Euros	Household		
	Energy-poor household	Income below national median (€8818 in 2022)	Income above national median (€8818 in 2022)
Energy expenses as % of net income	18,10 %	10,70 %	7,30 %
Remaining after basic expenses (€)	447	1098	1571
Remaining after all expenses (€)	122	622	1025
Food expenses per person (€)	93	94	123
Meat expenses per person (€)	23	23	27
Milk and eggs expenses per person (€)	16	16	22
Fruit expenses per person (€)	6	8	12
Vegetable expenses per person (€)	10	10	15
Clothing and footwear expenses per person (€)	12	15	26
Health expenses per person (€)	11	12	19
Recreation expenses per person (€)	33	50	54

Source: Dokupilová, 2024, s. 11.

niors living alone to families with children, as well as individuals living in income poverty and material deprivation (Bursová, et al. 2024).

## Conclusion

One of the most crucial functions of any public policy is to identify vulnerable groups within a given state. For every grant call related to investments in energy efficiency, it is essential to first define and specify the target groups. For this reason, public policies must be precisely targeted and closely linked to social measures. Equally important is the need for an adequate definition of energy poverty and an emphasis on targeted support to improve energy efficiency. Addressing energy poverty will also mitigate issues of social exclusion and polarization, as these are direct consequences of energy poverty (Judak et al., 2022). Moreover, we should remember the importance of supporting science and research, as well as fostering public discourse and social

dialogue because these aspects form the foundation of an advanced democratic society, which is built on the protection and support of basic human rights and freedom in their fullest scope.

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