

# Caritas Cares

## France Report

### November 2015

#### What this report is about

This report describes the main challenges related to poverty and social inclusion in France and provides recommendations for policy makers to address these challenges. These recommendations are based on an analysis of the grass-roots experience of Secours Catholique, which is compared to official data.

## About Secours Catholique-Caritas France

The purpose of the organisation is to spread Christian charity through concrete solidarity all together, in order to support people and territories most confronted with poverty and isolation, through networking and partnership.

Secours Catholique-Caritas France leads the fight against every form of exclusion and poverty. Acting on poverty's causes, with the people who suffer from it, is a key guideline of our work. In 2014, we worked with approximately 67.400 volunteers who are involved in a wide range of activities and areas. Housing is at the heart of our action, along with a particular focus on people in situations of poverty, people far from the labour market, the elderly, prisoners, foreigners, children and families, the social economy, Roma people, migrants and asylum seekers, young people, and the management of emergencies.

In 2014, the organisation reached a total of almost 1.5 million beneficiaries in France, of which 56% were male and 44% female (see final page for a complete profile of beneficiaries).



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Problems associated with poverty and social exclusion are becoming more intense and recurrent, especially among certain groups such as children, single parent families, couples with children, young people and migrants

## France's main challenges related to poverty and social exclusion:

### ❖ Limited access to and inadequate minimum income is intensifying poverty and social exclusion

This is having an impact on living conditions, which is limiting access to adequate basic needs, such as housing or energy.

### ❖ The long-term and young unemployed are recurrently being excluded from the labour market

The labour market is becoming more and more selective and exclusive, which is having a worrying impact on groups that are more excluded, such as the long-term unemployed, young people and migrants, especially asylum seekers.

### ❖ Poverty is worryingly increasing and becoming more intense among children, single parent families and couples with children, as well as among migrants and asylum seekers

This is mainly due to a lack of adequate minimum income and limited access to the labour market, which is reducing the capacity to cover basic needs.

## Policy recommendations for the National Government:

### Adequate income support:

1. Increase the amount of the minimum income (*Revenu de Solidarité Active* or *RSA-socle*) by 25% and introduce indexation based on the country's economic growth rate.

### Inclusive labour markets:

2. Develop and prioritise labour inclusion programmes for the long-term unemployed.
3. Restore the right to work for asylum seekers from the start of the asylum procedure.

### Access to quality services:

4. Develop flexible childcare facilities for people working staggered working hours, especially for vulnerable single parent families.
5. Establish a single administrative domiciliary mechanism for asylum seekers as well as for homeless people, in order to facilitate access to their rights.

# 1. Poverty and social exclusion in France: the reality behind the data

## The problems of most concern in France

- ❖ Limited access to adequate minimum income
- ❖ Long-term unemployment
- ❖ Access to housing (and adequate housing)
- ❖ Energy poverty and housing expenses

### Limited access to adequate minimum income<sup>1</sup>

According to official data, in 2012 **13.9% of the total population in France was living below the poverty threshold** (namely, on less than 60% of median income), that is, 8.5 million people living on €987 per month and 5 million people were living on less than 50% of the median income (8.1% of the population).

This is the reality for most of Secours Catholique's beneficiaries: **their main problem is related to their lack of income or to an insufficient income**. 93% of beneficiaries are living below the poverty threshold or under conditions of extreme poverty (67% live on less than 40% of the median income and 85% live on less than 50% of median income).

**Many of them receive social benefits:** in 2013, 71% of beneficiaries received social benefits, including 36% that received the minimum income (*RSA-Revenu Actif de Solidarité*); 45% received only benefits, without employment income; and 16% were not receiving any income at all. The average income of the households assisted by Secours Catholique was €805 per month.

Generally speaking **the lack of income is connected to three reasons:** 1) they either have no rights to a minimum income (young people under 25 with no children, and migrants); 2) they face administrative barriers to accessing a minimum income (a complexity of procedures); 3) they lack information regarding the right to a minimum income.

### Long-term unemployment<sup>2</sup>

According to data from the National Institute for Statistics (Insee), in 2013, 4 out of 10 unemployed persons (1.1 million) were in a long-term unemployment situation (unemployment lasting longer than 1 year). Between 2008, with the beginning of the

*"Given that I have a rent of €300, I must pay electricity, and many other things. I have €1.50 left to live on per day! Poverty is not contagious. I feel that everybody has abandoned me, but it was not necessary to close the door and leave us in this situation like that! We had a lot of friends, but now, all the doors are closed, there is no one left. I prefer my dog, even my family cannot understand."*

*Nathalie, one of Secours Catholique's beneficiaries with health problems and who does not work anymore. She lives on €700 a month.*

<sup>1</sup>Insee, 2012. [Nombre et Taux de Personnes Vivant sous le Seuil de Pauvreté selon le Type de Ménage](#).

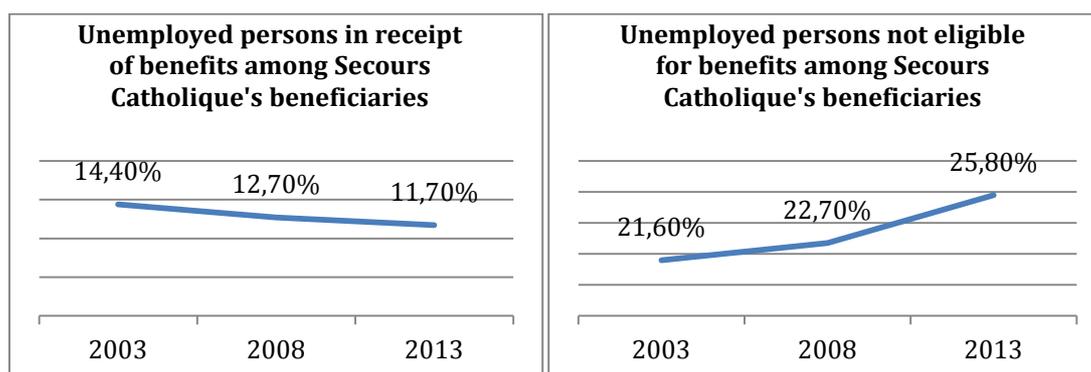
Houdré, C. et al., 2014. [Les Niveaux de Vie en 2012](#), Insee Première, n° 1513, septembre 2014.

<sup>2</sup> Insee, 2014. [Vue d'Ensemble – Marché du Travail](#).

crisis, and 2013, an increase of 400,000 additional long-term unemployed persons was observed.

This national trend could also be observed among Secours Catholique's beneficiaries: the unemployment rate increased by almost 2 percentage points between 2008 and 2013, reaching 37.5% in 2013.

What is more worrying is the fact that, together with an increase in long-term unemployment, we observe a decrease of unemployed persons in receipt of benefits, as well as an increase of unemployed persons not eligible for benefits, often in the situation of having exhausted their rights to benefits:



Source: Secours Catholique

Furthermore, in 2003, 53% of unemployed persons were not eligible for benefits. In 2012, the situation worsened considerably: 58% of the unemployed persons had not been eligible for benefits for more than one year and 16% for more than 5 years.

### Access to housing (and adequate housing)<sup>3</sup>

According to data from Insee, since 2001 homelessness has increased by 50% in France, reaching 140,000 in 2012. This trend is confirmed by Secours Catholique's data: between 2010 and 2013, the rate of people living on the streets, in squats and in makeshift shelters increased considerably from 3.6% to 5.2%. In addition, the share of Secours Catholique's beneficiaries in precarious housing increased from 22% to 24.6% over the same period. According to the data from both Insee and Secours Catholique, men are more affected than women (in 2013, 45% of single male beneficiaries of Secours Catholique lived in inadequate housing, such as hotels, shelters, caravans, etc.- an increase of 4 percentage points (p.p.) compared to 2010).

*"When my children are not there, I don't heat my apartment. For food, when they are not here, I eat less. I don't want them to feel that I don't have money. I tighten my belt. The hardest part is that I cannot give them what I would like. I'm afraid to appear like a bad dad who doesn't please their children, and it's hurting a lot. I think men are too proud and ashamed to seek help."*

*Fabrice, single dad of 3 children in shared custody with €1100 per month*

<sup>3</sup> Yaouancq, F. et al., 2013. [L'Hébergement des Sans-Domicile en 2012](#), Insee Première, n° 1455, juillet 2013.

## Energy poverty and housing expenses

According to Secours Catholique's data, unpaid bills generally refer to: rent (41%); gas and electricity (42%); and water (17%). In this respect, it is important to highlight that:

- The prices for electricity, gas and water increased by 3.11% between 2012 and 2013.
- These expenses represent 40% of the budget of the 10% poorest people in 2012 (while this share represents only 20% of the budget of the 10% richest people).

Although, in France, there is a law regulating the right to housing and to adequate housing (the *DALO* law) and which obliges the State to provide social housing solutions for people in certain circumstances, especially those who cannot find housing by themselves after being expelled from their previous accommodation, in 2014, there were still 41,000 people waiting for a housing solution from the government in Ile-de-France (Paris and its suburban region). This shows the law is not being implemented adequately.

### Groups at risk of poverty with the highest need for political action in France

- ❖ Children
- ❖ Single parents and vulnerable couples with children
- ❖ Migrants and refugees
- ❖ Young people (18-24 years)

### Children<sup>4</sup>

Data from the Insee and collected by Secours Catholique shows that child and family poverty is not only increasing but is becoming a very serious concern.

#### ❖ Child poverty

Insee	Secours Catholique	Unicef
In 2011, 2.7 million children were living below the poverty threshold, which represents 19.5% of the population (1 out of every 5 children is poor).	In 2013, 46.8% of beneficiaries were children (692,000).	In 2014, the child poverty rate reached 18.6%, an increase of 3 p.p. compared to 2008 (an increase of 440,000 children).

<sup>4</sup> Houdré, C., Missègue, N. & Ponceau, J. Insee, 2011. [Vue d'Ensemble - Inégalités de niveau de vie et pauvreté en 2011](#).

Unicef, 2014. [Rapport UNICEF 2014](#).

Insee, 2012. [Pauvreté des Enfants selon l'Activité des Parents en 2012](#).

Insee, 2011. [Enquête Revenus Fiscaux et Sociaux](#).

## Single parents and vulnerable couples with children

- ❖ Family poverty: vulnerability of single parent households

Insee	Secours Catholique
<ul style="list-style-type: none"><li>In 2012, 34.3% of poor children were living in a single parent family.</li></ul>	<ul style="list-style-type: none"><li>In 2013, 30% of the households assisted were single parent families.</li></ul>

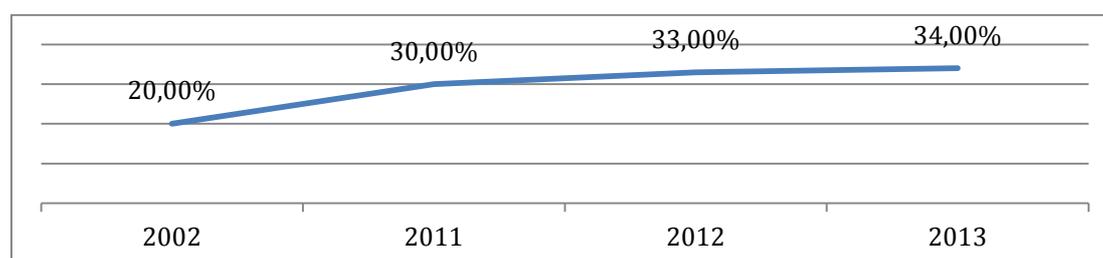
- ❖ Family poverty: vulnerability of couples with children

Insee	Secours Catholique
<ul style="list-style-type: none"><li>In 2011, 14% of all couples with children were poor: 10% of couples with 1 or 2 children, 18% of couples with 3 children, and 35% of couples with 4 or more children.</li></ul>	<ul style="list-style-type: none"><li>18,300 additional households were assisted by Secours Catholique from 2012 to 2013, and half of them were couples with children (140 000 in 2013). We observed an increase of 2% from 2011 to 2012, and an increase of 6% from 2012 to 2013, demonstrating the increasing rate of couples with children that are confronted with poverty.</li></ul>

## Migrants and refugees<sup>5</sup>

Migrants and refugees have a higher risk of poverty and social exclusion:

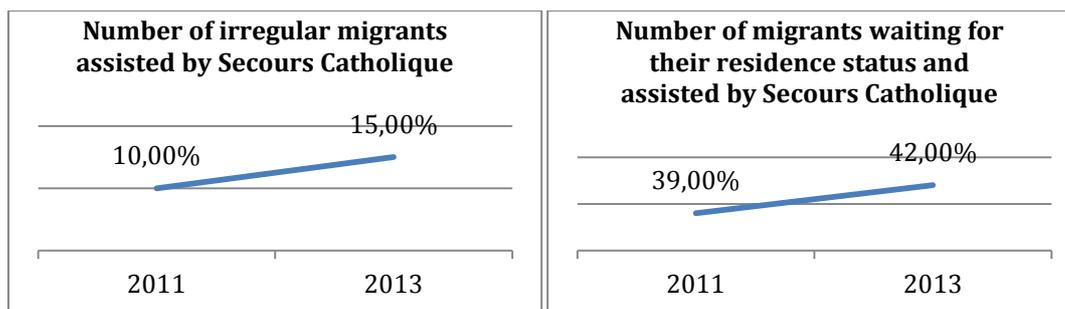
- The numbers of migrants assisted by Secours Catholique increased by 14 p.p. between 2002 and 2013:



- Among them, the numbers of irregular migrants and persons waiting for their residence status also increased.

<sup>5</sup> Yaouancq, F. & Duée, M. Insee, 2012. [Dossier "Les Sans-Domicile en 2012: Une grande Diversité de Situations"](#).

Observatoire des Inégalités, 2013. [L'Etat de la Pauvreté en France](#), Notes de l'Observatoire, N° 1, octobre 2013.



- 16% of the beneficiary households had no resources at all, and among them, 3 out of every 4 were foreigners (mainly irregular migrants and asylum seekers), who have no right to work and no rights to social benefits.
- Many were living in precarious housing: the proportion of foreigners (regular and irregular) living in stable housing decreased by almost 10 p.p. (58% in 2010, and 49% in 2013)
- According to Insee, 16% of the homeless people in France are asylum seekers.

*"I used to have children but they all died during the war. I have been living on the streets for 7 years. It is cold outside and I need only a tiny little room; I'm exhausted".*

*Omar, 68, fled Bosnia*

## Young people<sup>6</sup>

Insee	Secours Catholique
<ul style="list-style-type: none"> <li>• In 2012, 23.5% of 18-24 year olds were living below the poverty threshold and 23.9% were unemployed, more than twice the national average of 9.8%.</li> <li>• In 2011, 16-29 year olds represented only 22% of the participants in the labour market and 40% of unemployed persons. Their unemployment rate is twice that of older people.</li> <li>• In 2012, 15.1% of 15-29 year olds were NEETs (not in employment, education or training) (59% were unemployed and 41% were inactive).</li> <li>• 1 out of every 5 youths does not live in permanent housing. Between 2010 and 2013, the rate of under-25 year olds living on the streets, in squats and in makeshift shelters almost doubled, reaching 9.8%.</li> <li>• In 2012, 25% of homeless people were between 18 and 29 years old.</li> </ul>	<ul style="list-style-type: none"> <li>• 16% of beneficiaries are without resources; of this percentage a large share are young people, mainly because they are not entitled to the minimum income (RSA-socle) or are unemployed.</li> <li>• 1 out of 10 young people assisted had no housing at all.</li> </ul>

<sup>6</sup>Insee, 2012. [Nombre et Taux de Personnes Vivant sous le Seuil de Pauvreté Selon leur Âge et leur Sexe](#).

Insee, 2012. [Enquête Emploi](#).

Observatoire de la jeunesse, Rapport 2012. [Inégalités entre Jeunes sur Fond de Crise](#).

Yaouancq, F. et al., 2013. [L'Hébergement des Sans-Domicile en 2012](#), Insee Première, n° 1455, juillet 2013.

## The challenges in achieving active inclusion in France

- ❖ Adequate income support
- ❖ Inclusive labour markets
- ❖ Access to quality services

### Adequate income support

In France, minimum income schemes are accessible but with many limitations. In fact, they are only moderately adequate in covering basic living needs and are therefore considered to be inadequate in reducing poverty and social exclusion and in leading to the inclusion of people. In the framework of the assessment of the implementation of the European Commission Recommendation on active inclusion, the author of the report for France, Michel Legros, states that, “Concerning the fight against poverty, the RSA does not aim to reduce the number of poor persons. The allowance paid to a single person is about €450 per month, less than half the poverty line, thus the RSA is intended rather to reduce the intensity of poverty”.<sup>7</sup>

Another concern is the non-take-up of minimum income schemes, which is mainly due to the complexity of procedures and a lack of information. Consequently, a significant number of poor people, legally entitled to these minimum income schemes, do not access them. In 2011, the rate of non-take up for the *RSA socle* was 35%; and it reached 68% for the *RSA activité* (minimum income in addition to low wages).

*“I have €565 [per month] and a small additional benefit but with the rent and everything, this is tough. I haven’t smoked for 10 years, I don’t drink, I do not go out, I dress very cheaply. We cannot do that anyway, this is impossible. I am always at home, always. I am ashamed a little as well. I try to handle things, I try to look happy, but it is not easy. And we have our dignity, we don’t want everyone to know that we go to Secours Catholique to eat. I don’t know how I will manage in the future but we’ll see. I don’t look ahead very much; I think we have still time to think about it.”*

*Marie, 54, one of Secours Catholique’s beneficiaries, who has always worked but who lost her husband 8 years ago and has been sick since then.*

To avoid non-take up, it is of utmost importance to simplify the procedures, including combining several benefits together which encourage access to employment, and to design effective information strategies. An example is the recent measure adopted by the Government aimed at combining two existing mechanisms: the *RSA activité* and the “*prime pour l’emploi*” (employment premium) to make a “*prime d’activité*” (activity premium). This will be implemented from 1st January 2016.

### Inclusive labour markets

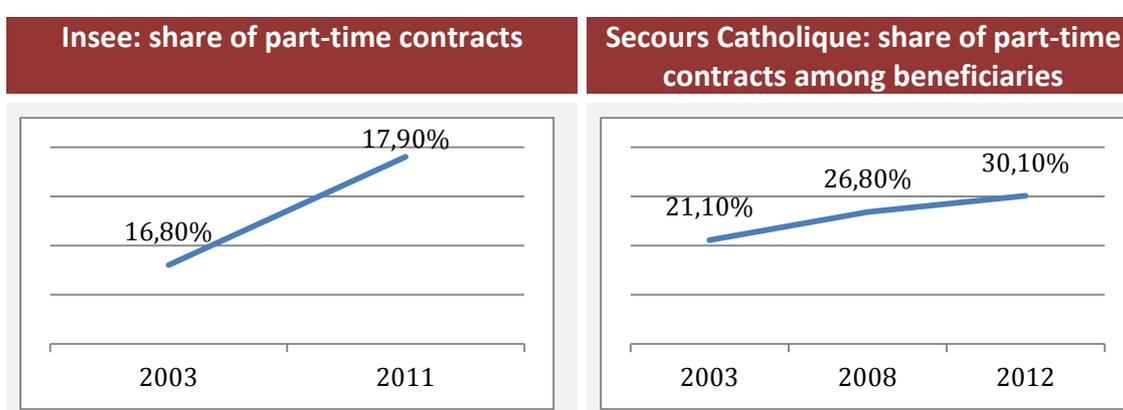
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<sup>7</sup>Commission européenne, 2012. [Inclusion Sociale et Active: Une Politique à Minima, Analyse des Politiques nationales-France.](#)

The labour market in France is not becoming more inclusive: many groups are repeatedly being excluded from the labour market:

- Asylum seekers are totally excluded from the labour market, as they do not have the right to work.
- Young people: despite the Youth Guarantee Scheme, the problem of high youth unemployment persists. According to Insee, 23.9% of 15-24 years old were unemployed in 2013, which is more than twice the 9.8% rate of the general population. The risk of being unemployed as a young person is, thus, twice that of older generations.<sup>8</sup>
- The Long-term unemployed, as mentioned previously (p.4).

In addition, Secours Catholique has noticed an increase in the number of part-time contracts:



Finally, it must be noted that "state supported contracts" ("*contrats aidés*"), generally targeted at vulnerable groups who have difficulty accessing the labour market, have significantly decreased - by more than 8 p.p. - reaching a rate of 4.1% in 2012, despite the fact that the profile of the beneficiaries generally suits these types of contracts.

## Access to quality services

In recent years, access to quality services has improved. Some improvements have been recently achieved:

- Measures have been taken to ensure easier access to quality services and rights, and to reduce non-take-up rates. In this sense, the process of access to benefits for the elderly (*Allocation Spécifique aux Personnes Âgées - ASPA*) automatically gives them the right to additional health insurance (*aide à l'acquisition d'une Complémentaire Santé - ACS*).<sup>9</sup>

<sup>8</sup>Insee, 2013. [Unemployment Rate By Age](#).

Observatoire de la jeunesse, 2012. "[Inégalités Entre Jeunes sur Fond de Crise](#)".

Insee, 2012. "[Enquête Emploi](#)".

<sup>9</sup>Conseil National des politiques de lutte contre la pauvreté et l'exclusion sociale, 2015, Plan pluriannuel contre la Pauvreté et pour l'Inclusion sociale – Bilan 2013-2014 et feuille de route 2015-2017, 3 mars 2015

- Regarding access to childcare facilities, there has been an increase of 10% of children from poorer families; although it is too soon to assess the full implementation of this measure.

Despite these promising measures, effort still needs to be made regarding the simplification of the procedures in order to avoid non-take-up, especially in the field of housing. As mentioned previously, an assessment report from the monitoring committee of the DALO law in 2015 highlights that only 5% of the persons at risk of eviction have been recognised as benefiting from the enforceable right to housing (DALO).<sup>10</sup>

## Access to rights is limited for people at risk of poverty and social exclusion in France

- ❖ Right to work
- ❖ Right to housing

The main problem with regards to the right to work is related to the situation faced by asylum seekers, as they have no right to work during the refugee status-determination procedure. This situation can lead them into conditions of extreme poverty. It is worth highlighting that the low skills and low educational level of some people puts them in a situation so far removed from potential employment that even if they legally had the right to work, in effect this right is practically non-existent.

Regarding the right to housing, this right exists in theory but it is difficult to access by those people confronted with poverty. Furthermore, as explained above, the law regarding the enforceable right to housing is not implemented correctly, thus leaving people with no real or effective right to housing.

## 2. How effective are France's policies to fight poverty and social exclusion?

The Country Report for France,<sup>11</sup> published by the European Commission in February 2015, does not reflect the main problems and reality of poverty and social exclusion in the country, especially taking into account that the 92 page Country Report for France only refers to social policies on one page. The analysis included is very short and cannot reflect the reality of poverty and social exclusion described in the first part of this report. Some problems are succinctly highlighted, such as the increase in long-term unemployment, unemployment of young and low skilled persons, child poverty, young and single parent families. The report also very briefly describes some measures taken within the framework of the multi-annual plan against poverty and for social inclusion. Despite this, many issues of utmost importance are not

<sup>10</sup>Comité de suivi de la loi DALO, 2015. [Appliquer le Droit au Logement Opposable aux Personnes menacées d'Expulsion.](#)

<sup>11</sup> European Commission, 2015. [Country Report France 2015.](#)

addressed at all in the Country Report, for instance, the poverty of migrants and refugees, and issues of access to housing.

At the same time, the National Reform Programme<sup>12</sup> (NRP) published by the Government of France only partly reflects the main problems and reality of poverty and social exclusion in the country. Thus the NRP does not adequately describe the reality of poverty and social exclusion. It describes some of the measures taken in the area of poverty and social inclusion, such as the family benefits targeted to poor families and the increase of the minimum income (from the multi-annual plan against poverty and for social inclusion), as well as long-term unemployment and youth unemployment. The measures underlined in the NRP address some of the issues identified in previous sections:

- **Increase of the minimum income scheme:** a 2% increase in September 2013 and in September 2014, for the general minimum income (*RSA socle*), as well as an exceptional increase of the minimum income targeted at the elderly (*ASPA*). However, a higher increase was expected in order to allow people to live decently within this minimum income (an increase of 25% and then indexation based on the growth rate).
- **Regarding long-term unemployment,** the law of the 5th of March 2014 on vocational training has created a new “personal training account” (*compte personnel de formation*). This mechanism is open to all employees and unemployed persons throughout their professional careers. On 9th February 2015 a plan called “*Plan Rebsamen*”<sup>13</sup> on long-term unemployment was adopted. This document includes, among other measures, a “personal training account” with a credit of 100 hours, covered by the Government, which for long-term unemployed persons is notably insufficient to create adequate conditions for inclusion). The implementation of this measure, as well as others contained in the “*Plan Rebsamen*” is taking too much time. Regarding policies implemented in recent years, it can be stated that there are areas where policies are only partially effective at addressing the problems of poverty and social exclusion.
- **Regarding migrants,** no measures aimed at reducing their vulnerable situation have been taken. A draft law on asylum, proposed on 23rd July 2014, is currently in the process of being adopted. Regarding their access to housing, the law plans to dispatch asylum seekers across the entire French territory and to cut benefits targeted at asylum seekers while waiting for their status to be finalised, and which represents €330,30 per month, in case of their refusal to go to the given location. This new limitation is dangerous for asylum seekers, who are already in a very weak position.
- **Regarding re-housing solutions in the case of the dismantling of slums:** a measure was adopted by the government on 26th August 2012, which obliged the State to compile an assessment and to offer re-housing solutions. However, the Government did not respect the law in this regard. Currently slums are dismantled without long-term solutions or follow-up support. The worrying consequences are that expelled people, including a large share of Roma people, are put in an extremely vulnerable position.

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<sup>12</sup> Government of France, 2015. [National Reform Programme France 2015](#).

<sup>13</sup> [Plan Rebsamen](#), 9 février 2015.

- **Concerning children and families**, an increase in the family benefit for low-income families with children occurred on 1st April 2014: a 5% increase in the family support allowance (*allocation de soutien familial*) and a 10% increase in the family support complement (*majoration du complément familial*). This represents a good step but does not solve all the identified problems for poor families. The issues faced by poor families have of course other aspects in addition to the financial aspect. To give an example, there is a lack of childcare services for most vulnerable persons; it is often the case that single mothers facing a situation of poverty have jobs with staggered working hours which are not aligned with the opening hours of childcare facilities.
- **Poverty in the overseas regions of France** is often higher. For example, in Mayotte, half of the population is under 18, including 3,000 unaccompanied minors facing extreme poverty and without any measures to address this situation. Whereas Comorians are not going to school at all, Mahorais are only going to school half a day because of a lack of school facilities and school teachers.<sup>14</sup>

## What policies are needed to address poverty and social exclusion more effectively?

**With regards to adequate income support, a significant increase of the minimum income is necessary:** an increase of 25% in the general minimum income (*RSA socle*) and then indexation based on the growth rate.

**With regards long-term unemployment**, a national inter-professional agreement with social partners should be signed to involve the key actors in the solution of this issue. Up until now, all such agreements have failed.

**Regarding asylum seekers**, it would be important to make the procedures more flexible at a European level. In order to facilitate their movement between EU countries, this should include removing the provision obliging asylum seekers to lodge their asylum request in the first country of arrival or registration, according to the Dublin regulation.

**With regards to the dismantling of slums**, the Government has to respect the law and truly support expelled persons with regards to housing, long-term and regular education, employment and health care. It is of utmost importance that children and families in vulnerable situations are supported, in addition to being given financial support. There is a real need for support in terms of social inclusion and education.

In this context, the EU could support the Government of France in addressing the problems of poverty and social exclusion more effectively by:

- Rethinking the strategy regarding the funds dedicated to social policies in order to target the most urgently needed issues.

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<sup>14</sup>Conseil National des politiques de lutte contre la pauvreté et l'exclusion sociale, Plan pluriannuel contre la pauvreté et pour l'inclusion sociale – Bilan 2013-2014 et feuille de route 2015-2017, 3 mars 2015.

- Supporting local authorities in facilitating access to information and access to funds, as it is often difficult for small NGOs to manage these funding opportunities. Many NGOs cannot access funding as they are required to make cash advances, as a significant part of EU funds is paid retroactively and in many cases quite late. Most NGOs do not have the capacity to pre-finance their projects. In this regard, the EU could introduce procedures to ensure the timely release of funds and a simplification of the complex administrative procedures, which are obstacles for small NGOs with insufficient human resources to handle such challenges.
- Addressing more specifically the issue of long-term unemployment, the EU could support the government in creating a funding programme targeted at long-term unemployed persons, similar to the Youth Guarantee.
- Ensuring the EU has laws that respect the rights of migrants and asylum seekers and that guarantee their social and labour inclusion.

## The impact of social protection system reforms

### Social protection system reforms & modernisation in France

- ❖ The reforms have focussed on budget cuts and some steps have been taken to partially reform some aspects of the social protection system.
- ❖ Consequently, they are not contributing to reducing inequality in society and do not have the capacity to break the intergenerational cycle of disadvantage.

Recent reforms of the social protection system have had (both) a positive and negative impact on poverty and social exclusion in France.

#### ***Example of an effective policy or programme related to the active inclusion pillar of access to quality services***

An example of a policy measure with a positive impact on the reduction of poverty and social exclusion is the increase and expansion of the Supplementary Universal Health Insurance (CMU-C), which has been implemented by the Ministry of health and social affairs.

Thanks to the reform of the legislation regarding additional health cover (*réforme de la généralisation de la complémentaire santé*) and an increase of 7% on the limit of the resources, in December 2014, 5,2 million people benefited from this mechanism compared to 4,9 million one year earlier (+6,5%). Better access to this benefit allows poor people to have improved access to health care.<sup>15</sup>

<sup>15</sup>2014. [Rapport D'Activité](#).

***Example of an ineffective policy or programme related to the active inclusion pillars of adequate income support and access to quality services***

Freezing of the housing support (APL) in the 2014 Finance Law (but withdrawn in the Amended Finance Law) can be considered a policy measure with a negative impact on the reduction of poverty and social exclusion.<sup>16</sup>

If the freezing of the housing support (APL) had been implemented, the measure would have had a negative impact on poor people who are entitled to this benefit, as the upgrading of the amount paid for housing support would not have taken place. This would have led to a reduced income for poor people (an estimated 6 million) in relation to the cost of living. This should never be a measure for budgetary reasons.

## The use of EU funds in France

- ❖ 31.7% of funds will be dedicated to social inclusion and the fight against poverty.
- ❖ A specific European Social Fund (ESF) national Operational Programme (OP) has been adopted to address poverty and social exclusion challenges.
- ❖ Management of the complexity of, and delays in, the payment of EU funding hinders the use of these funds for social inclusion and reduces the capacity of non-profit organisation to access these funding opportunities.

In the current programming period 2014-2020, 31.7% of the European Social Fund will be dedicated to social inclusion and the fight against poverty, which is higher than the minimum fixed by the EU (20%). A real priority has been given to employment and social inclusion issues, which is seen as a good step.

France has a specific national European Social Fund Operational Programme (OP)<sup>17</sup> that addresses the challenges of poverty and social exclusion, which includes measures under the active inclusion investment priorities. The types of measures foreseen include:

- The “increase of integrated paths to access employment for the groups furthest from employment”, through:
  - Implementation of personalised and reinforced paths toward employment;
  - School counselling, training and supporting of de-socialised youth; and
  - Improvement of the career paths mechanisms.
- The “reinforced mobilisation of employers and companies in pathways to integration”, through:
  - Reinforced mobilisation of employers allowing employees easy access to more professional choices and job opportunities;

<sup>16</sup> [Loi de Finance pour 2014](#) and [Loi de Finance Rectificative pour 2014](#).

<sup>17</sup> [European Social Fund Operational Programme](#).

- Development of corporate social responsibility; and
- Cooperation between market sector companies and organisations enabling insertion through economic activity (*structures d'insertion par l'activité économique - SIAE*)
- The development of projects for insertion and the social economy.

The measures described above are also a good starting point to contribute to the reduction of poverty. However, the management of ESF funds is inadequate, with a high administrative burden and late payments, which lead to harmful consequences, especially for the small non-profit organisations. This could affect the effectiveness of the foreseen objectives and measures to reduce social exclusion.

It is worth highlighting that Secours Catholique-Caritas France has not been involved in the planning process of the European Structural and Investment Funds 2014-2020 in France, although it is expected that it will be involved in the direct implementation of European Structural and Investment Funds 2014-2020.

### 3. The response of Caritas: initiatives that have been effective when addressing poverty and social exclusion

The following initiatives, run by Secours Catholique-Caritas France, have been demonstrated to have a positive impact on the reduction of poverty in France:

#### ENERGY POVERTY

<http://www.secours-catholique.org/actualite/energie-quand-une-facture-d-electricite-mene-a-la-precarite,12629.html>

#### Project “Agreement with EDF (energy supplier)”

##### Description

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This national agreement aims at negotiating with the solidarity services of the energy supplier to avoid power cuts for those who cannot pay their energy bills and to arrange a debt payment plan after an analysis of each case by social services, as well as support from Secours Catholique. EDF also provides training to Secours Catholique’s volunteers in order for them to inform beneficiaries on energy saving techniques.

##### Problem addressed

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This project addresses a challenge related to the “access to quality services” pillar of active inclusion with regards to the payment of energy bills. Its aim is to reduce the number of cases where families or individuals suffer power cuts due to missed energy bill payments because of a lack of adequate income.

##### Results

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This project has been successful in raising awareness on how to save energy. For example, in the city of Toul (in the region Meurthe-et-Moselle), the needs of the population have doubled because of the crisis and the increase in energy prices.

## **Innovative features & success factors**

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Innovative tri-partite solution. The last agreement signed in November 2013 contains two new important measures :

- A longer spread (10 monthly instalments) for the settlement of household debt.
- A financial contribution by EDF for some insolvent families.

## **ACCESS TO EMPLOYMENT**

### **Support toward employment (*accompagnement vers l'emploi*)**

#### **Description**

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This programme is targeted at the Secours Catholique's beneficiaries who are unemployed and want support in getting a new job. Up until now, there have been 50 "support toward employment" teams all around France composed of volunteers. Among them, 10 are receiving collective support in addition to individualised and personalised support towards employment. Individualised support is based on listening, support in gaining self-confidence and support in the administrative procedures necessary to get a job. The implemented activities are, for instance, IT workshops in order to compile curricula vitae (CVs) and to search for job vacancies, the loan of the means of transportation for job seekers who need to attend job interviews, etc. Collective support is given in coordination with the individualised support, and aims at decreasing the feelings of loneliness among unemployed people, increasing their self-confidence and motivation, all thanks to the 'group' effect of collaborative engagement. The activities can be discussion groups, mutual support on the drafting of CVs and cover letters, and workshops to prepare for job interviews.

#### **Problem addressed**

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This project addresses a challenge related to the "inclusive labour markets" pillar of active inclusion with regards to the high rate of unemployment; the loneliness of the unemployed; the lack of confidence of the unemployed; and the difficulty in finding a job.

#### **Results**

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In practice, members of these teams are helping to: write personalised CVs and cover letters, look for job adverts (including how to analyse and answer them), speculative applications to employers, look for training courses, prepare for job interviews, evaluate job interviews (with the staff of "Pole Emploi" and employers), and participate in events with potential employers.

#### **Innovative features & success factors**

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Success factors include the collective and mutual support approach, as well as the important focus on listening to people's needs. It is also worth highlighting the sharing of information and the cooperation with the French unemployment agency.

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These working groups may, in the future, offer participants the opportunity to address questions and proposals to the members of the Liaison Committee of the “Pôle Emploi”.

## 4. Recommendations to address the described problems

### Recommendation 1: Increase the amount of the *RSA socle* by 25% and award indexation based on the growth rate

- **Problem addressed if implemented:** one of the most critical problems among Secours Catholique’s beneficiaries is the lack of resources or the fact that these are insufficient, especially considering that the *RSA socle* amount is more than 50% below the poverty line. By increasing the *RSA socle*, the Government could reduce the percentage of people living in poverty and social exclusion.
- **Governmental department that could lead this measure:** The Ministry of Health and Social Affairs.
- **Policy framework:** The EC Recommendation on the active inclusion of people excluded from the labour market (the “adequate income support” pillar).
- **How the Commission could support this measure:** By developing a common EU base regarding minimum income schemes, according to the poverty threshold in every EU Member State.

### Recommendation 2: Develop and prioritise labour inclusion programmes for the long-term unemployed

- **Problem addressed if implemented:** People that are unemployed for a long period have recurring problems in accessing employment (fear of returning to work, lack of self-confidence regarding their skills, apprehension re social relations at work, etc.). These problems need specific programmes to adequately address their variety of needs, such as personalised pathways, including training workshops, immersion in ‘integration through economic activity structures’ (*structures d’insertion par l’activité économique*) as well as in private companies. It is particularly important that the newly employed person continues to be supported by the same contact person once in employment, to ensure the right support should any new problem occur and to avoid other possible problems that may arise.
- **Governmental department that could lead this measure:** The Ministry of Labour.
- **Policy framework:** The EU Recommendation on active inclusion (the “inclusive labour markets” pillar).

- **How the European Commission could support this measure:** By establishing a new long-term Unemployment Guarantee based on the same model as the Youth Guarantee, so as to support such measures.

### **Recommendation 3: Develop flexible childcare facilities for people working with staggered working hours, especially for vulnerable single parent families**

- **Problem addressed if implemented:** This issue confronts mainly single mothers or fathers in vulnerable situations who encounter difficulties in finding childcare facilities while working with staggered working hours, and who cannot afford private childcare. Currently there is no existing, adaptable childcare for parents with staggered working hours.
- **Governmental department that could lead this measure:** The Ministry of Education and the Ministry of Health and Social Affairs.
- **Policy framework:** The EU Recommendation on active inclusion (the “access to quality services” pillar) and the EU Recommendation on investing in children.

### **Recommendation 4: Establish a single administrative domiciliary mechanism for asylum seekers as well as for homeless people, in order for them to have easier access to their rights**

- **Problem addressed if implemented:** People who have difficulty in registering their domicile, such as asylum seekers and homeless people, often have their rights restricted due to administrative barriers. In France, an administrative domicile procedure is essential in order to access certain basic rights and benefits. It is therefore necessary to find a solution that guarantees that people in vulnerable situations have access to quality services that are key to their social inclusion process.
- **Governmental department that could lead this measure:** The Ministry of Health and Social Affairs.
- **Policy framework:** The EU Recommendation on active inclusion (the “access to quality services” pillar).
- **How the European Commission could support this measure:** By creating standardised norms for the administrative domiciliary process and access to rights applicable to all EU countries, especially with regards to the rights of migrants, asylum seekers and homeless people.

### **Recommendation 5: Restore the right to work for asylum seekers from the start of their application procedure**

- **Problem addressed if implemented:** Asylum seekers are a very vulnerable group, often confronted with poverty and unemployment. If implemented, this recommendation will ensure their right to work, and provide a way of guaranteeing they become independent and integrated into society; it is the way to live with dignity.
  
- **Governmental department that could lead this measure:** The Ministry of the Interior /the Ministry of labour.
  
- **Policy framework:** The EU Recommendation on active inclusion (the “inclusive labour markets” pillar).
  
- **How the European Commission could support this measure:** By creating standardised principles on the working rights of migrants and asylum seekers.

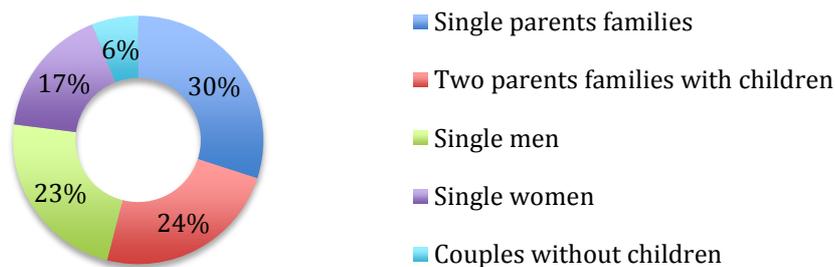
## Profile of Secours Catholique-Caritas France beneficiaries in 2013

In 2014, the organisation reached a total of 1.5 million beneficiaries in France, of which 56% were male and 44% were female.

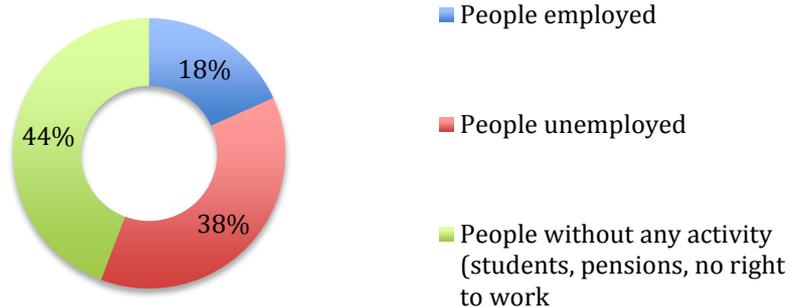
### Age of persons in the households assisted



### Type of groups assisted



### Employment situation of beneficiaries



More information is available through [Rapport Statistique 2013 : La pauvreté au masculin, la Précarité énergétique et les Personnes âgées.](#)



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