



OVERVIEW

STATE OF POVERTY IN FRANCE

Prejudices and social cohesion

Who still believes that the poor have a good life?

2017 STATISTICAL REPORT

secours-catholique.org



Based on Secours Catholique Caritas France 2016 service statistics

EDIT- ORIAL



VÉRONIQUE FAYET,
NATIONAL PRESIDENT



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SECRETARY GENERAL

To live together in trust, each one of us must be able to contribute to society and be protected. In the words of the Secours Catholique group from Maurepas: *“What we seek is solidarity. Not simply to depend upon it, even though we may need to, but to have a two way relationship with other stakeholders^a.”*

Solidarity begins with the perception of another. When this perception is hardened or judgemental, it is actually a form of violence and leads to withdrawal. Claudine, who has suffered, expresses it thus: *“I went on to withdraw, deep into myself. To exist somewhere, despite everything, in an impenetrable space^b.”*

So, yes, prejudices around the unemployed, migrants, recipients of aid etc., weigh equally heavily on their shoulders, shut them away and separate them from others. This process is tragic for the individual and devastating for social cohesion. In this election year, Secours Catholique-Caritas France conducted a mobile campaign throughout France on the theme “Who still believes that the poor have a good life?”, inviting everyone to join a real #Fraternal Revolution. This report concludes the campaign and, supporting by statistics, deconstructs these prejudices.

The facts and analysis are there, shared by all those who mix with these people. So the question arises: Are we up to the challenge? Will we manage to stand together, to rebuild relationships which do not exclude anyone?

To exclude no one, we must set clear objectives to reduce poverty in all its forms, in line with our country’s commitment to Sustainable Development Goals. The number of people living below the poverty line in France has increased by one million since the financial crisis of 2008, reaching 9 million people today. This 2017 report shows that women, who are often alone with their children, represent an increasing proportion of the people encountered by Secours Catholique, that couples with children are also in a vulnerable situation and that the number of foreign nationals living in extreme poverty is growing significantly.

Excluding no one also means enabling everybody to contribute, through their activity and knowledge, to the smooth running of our society and to social cohesion. We can learn a lot from people living in poverty. In our view it is essential that they are present and represented in public policymaking. There is much progress to be made in this area.

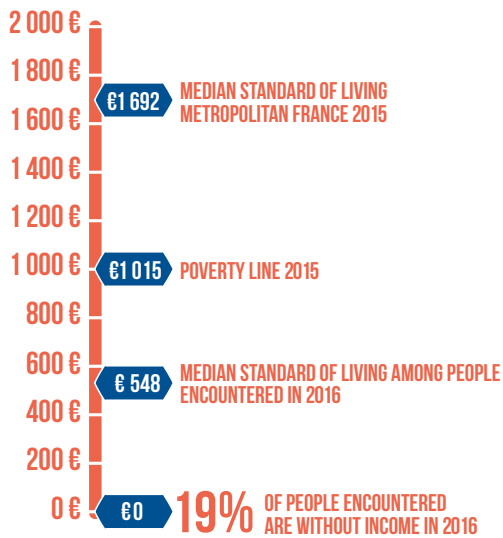
The fraternal revolution is a revolution of love and justice. A huge source of joy and creativity, it comes to fruition and can be measured from the first glance right through to the review of public policies and their impact on the poorest. Each of our encounters, each of our joint projects bears witness to this. Everyone has their place, as Laure says: *“Sit there, close to me, on the ground. Look at me as your alter-ego. Look at me, my brother^c.”*

a - In *L’Apostrophe. Writing and thinking together, notebook n° 2, summer 2017.* lapostrophe.secours-catholique.org
b - *Ibid.*
c - *Ibid.*

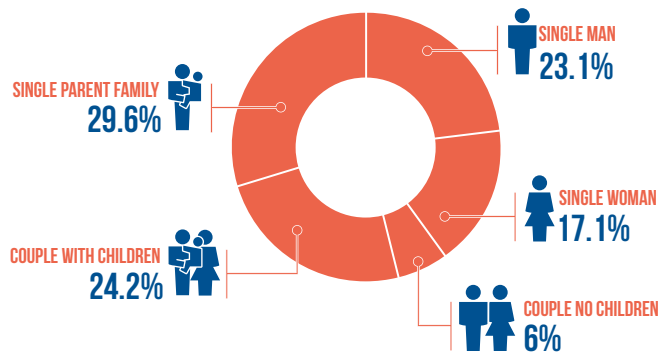
FOR THE COMPLETE 2017 STATISTICAL REPORT OF SECOURS CATHOLIQUE-CARITAS FRANCE ON THE STATE OF
POVERTY IN FRANCE, VISIT WWW.SECOURS-CATHOLIQUE.ORG

COMPLETE REPORT AND REGIONAL ANALYSIS

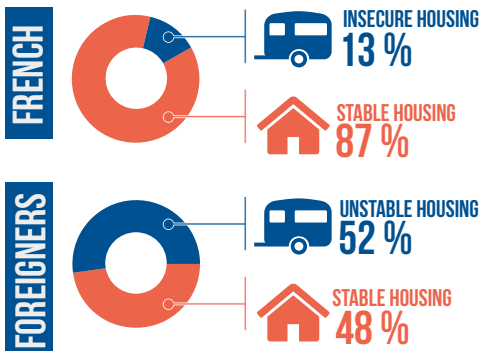
MONTHLY INCOME



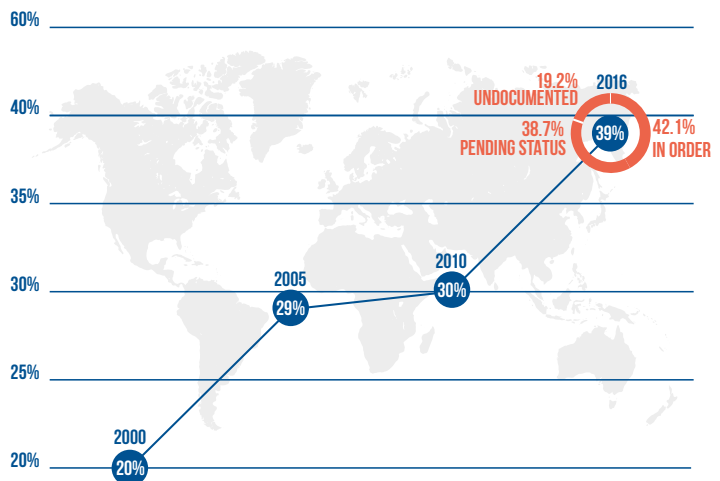
TYPES OF HOUSEHOLDS ENCOUNTERED IN 2016



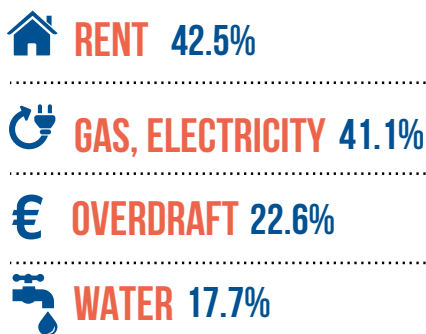
HOUSING IN 2016



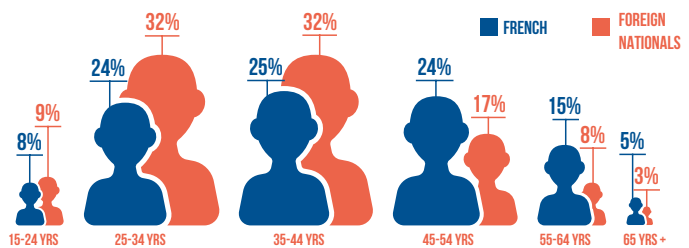
PROPORTION OF FOREIGN NATIONALS



NATURE OF ARREARS IN 2016



AGE OF PEOPLE ENCOUNTERED IN 2016



UNEMPLOYMENT IN 2016



NEEDS EXPRESSED



INTRODUCTION

At Secours Catholique-Caritas France, 67,900 volunteers, spread between almost 3,500 teams, supported the 1,438,000 people encountered¹ in 2016. A total of 767,000 adults and 671,000 children have been supported in this way.

To produce this report based on our encounters in 2016, 85,165 information sheets were completed and analysed in France.

In spring 2017, Secours Catholique organised a roving event, with a mobile podium, which stopped off in 30 towns in France. This measure enabled us to reach out to the general public, and to engage on the theme of prejudice towards the poor and social cohesion.

For several years, the findings from information available to Secours Catholique, through statistical records, have provided material with which to deconstruct prejudices against vulnerable people.

This approach is at the heart of Secours Catholique's 2017 statistical report. In addition to statistical analyses, studies and field observations by Secours Catholique, and examples of actions that have been implemented or proposed, are included in the report.

This overview comprises three parts:

1. Analysis of situations encountered.
2. Aspects of deconstruction of prejudices towards poor people.
3. Contributions from researchers and social commentators and from groups of people in vulnerable situations.

Finally, regional analyses evaluate the evolution and defining characteristics of poverty in different areas of France. They are published on the Secours Catholique website: www.secours-catholique.org.

This document is an overview of the 2017 statistical report of Secours Catholique-Caritas France on the state of poverty in France. The complete report can be found at www.secours-catholique.org.

1 - The phrases "people/households seen, encountered" and "people/households seen, encountered by Secours Catholique" will be used interchangeably. We may also use the terms "welcomed/ received" or "encountered" in the wider sense: when a household is received / encountered it is through its reference person (see definitions in the report).

WITH THE SUPPORT OF THE CRÉDIT COOPÉRATIF FOUNDATION



For over 30 years, the Crédit Coopératif Foundation has been committed to an economy of social solidarity without borders, open to the world and to innovation.

One of its vocations is to improve social cohesion and to combat all forms of exclusion. With this in mind, every year, the Crédit Coopératif Foundation supports the production of a statistical report by Secours Catholique-Caritas France on the conditions of poverty. The rigorous investigation, conducted by thousands of volunteers on the ground, throughout France, provides an accurate picture of vulnerability in our country. It is a vital piece of work, which is anticipated by all social stakeholders.

The commitment of the Crédit Coopératif Foundation has been rewarded by three Admical prizes, the award of Major Sponsor of Culture as well as the Corporate Sponsorship Trophy for the environment and sustainable development.

For more information and news updates on the Foundation, visit: www.credit-cooperatif.coop/fondation/ and on Twitter https://twitter.com/fondation_CC



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1. ANALYSIS OF SITUATIONS ENCOUNTERED

This first section primarily provides a description of the main characteristics of the households and people encountered by Secours Catholique teams during 2016: reasons why people come to the association, the needs they express, their demographic composition by age, sex, type of household, nationality and region.

It is supplemented by the analysis of the living conditions of these households and people: their standard of living, their financial situation compared with that of the population as a whole living in France and compared with the poverty line, their work situation and, finally, their various sources of income and their expenditure linked to housing.

STATISTICAL RESOURCES AND ANALYSES: Pascale Novelli, department for statistical surveys and analysis - Camille Saint-Macary, economist, responsible for research at the Institute of Research for Development (IRD) - Jean-Noël Senne, lecturer in Economics at Paris Sud University - Paris Saclay, research associate at the Institute of Research for Development (IRD)- With the assistance of Léa Ambroise, intern. **PROOFREADING - EDITING:** Irsane de Scitivaux. **DESIGN:** Véronique Baudoin, design and artwork - Département Fadip - Communications Department. **PRODUCTION:** Sandrine Routier - Département Fadip - Communications Department. **PRINTING:** Wagram Éditions. **PRINT RUN:** 8 000 copies.

PRIMARY NEEDS

TABLE 1. TRENDS IN REQUESTS (2010-2016) – REQUESTS IN 2016 BY FRENCH PEOPLE AND FOREIGN NATIONALS, BY STATUS

	All people encountered			2016		
	2010	2013	2016	French	Legally resident foreign nationals	Foreign nationals without legal status
Listening, advice, welcome	56.9%	57.0%	60.2%	58.9%	64.2%	73.8%
Food	57.2%	55.2%	56.0%	57.7%	52.6%	54.3%
Rent, energy and water bills	13.7%	20.1%	18.5%	24.4%	13.4%	2.6%
Clothing	10.5%	9.0%	10.2%	7.5%	11.6%	18.8%
Administrative Procedures	6.2%	6.3%	7.6%	2.3%	15.5%	20.6%
Mobility (car, transport)	3.6%	5.1%	6.5%	6.6%	3.9%	9.7%
Other ²	22.5%	21.5%	21.5%	19.4%	28.5%	26.8%

Source: Secours Catholique.

Scope: Households encountered by Secours Catholique.

Analysis: 60.2% of households encountered by Secours Catholique in 2016 expressed their need to be heard. They may have multiple needs. In 2016, 58.9% of French households encountered expressed their need to be heard.

REQUESTS FOR LISTENING INCREASING

Requests to be heard are generally increasing over time. They are the most commonly made requests for all households encountered: six out of 10 of them.

The request to be heard is more predominant in major urban centres. More than four out of 10 households which make this type of request are foreign nationals (42% against 38.7% for all households encountered), and for those in an irregular situation this is 61%.

The households which do not make a request to be heard are more often than the average in employment or in receipt of unemployment benefit, with a less poor standard of living.

SECOURS CATHOLIQUE-CARITAS FRANCE'S VISION

RECREATING SOCIAL TIES TO COMBAT INVISIBILITY

Being invisible in the eyes of others, in the eyes of society, this is the experience of most of those who are familiar with vulnerability. This may be either due to an absence of social ties, or because they live in districts or rural areas which are often poorly served, or not at all served, by public transport, are miles from anywhere, or finally, because they belong to those sectors of society which never, or rarely, feature in statistics: homeless people or people living in poor housing or who are undocumented.

Secours Catholique organises many actions to combat this "invisibility": cafés where you can come for breakfast, meet other people and build relationships; initiatives with people in prison; groups which meet up to do activities together (sewing, cooking, chat) or to defend their rights.

GIVING A VOICE TO PEOPLE EXPERIENCING VULNERABILITY

The *L'Apostrophe* review, which was created in 2016 by Secours Catholique, is written with the help of people who are experiencing vulnerable situations. In general terms, Secours Catholique wishes to enable people to regain their voice and their place in society. Thus, for the last three years, people with experience of vulnerability have been involved in working with the National Council for Policies to combat Poverty and Social exclusion (CNLE). It is important that institutions involve people with this experience so that their policies are better adapted to meet citizens' real needs.

SIGNIFICANT REQUESTS FOR FOOD AID CONTINUE

There is a high level of requests for food aid regardless of the nationality of the person in question. There has been a tendency for these to decrease in recent years amongst legally resident foreign nationals (58.3% in 2010 and 52.6% in 2016) and to increase amongst those who are in an irregular situation (47.7% in 2010 and 54.3% in 2016).

The proportion of people who only request food aid has decreased dramatically over time, falling from 24% in 2002 to 14% in 2016. This change can be linked to the change in policy on aid by Secours Catholique (see box below).

Requests purely for food are more often from French people than foreign nationals, from single mothers more than

² - Other requests may relate to the following areas: furniture, domestic equipment, school or educational support, health (access to care, glasses, orthodontic appliances or hearing aids...), insurance, job searches, leisure and holidays, finding accommodation, microcredit, personal loans, professional training (fees), bank and credit organisations..

other types of household, whereas requests which are not for food are most often from single people (men and women).

SECOURS CATHOLIQUE-CARITAS FRANCE'S VISION

FOR THE UNIVERSAL RIGHT TO DECENT AND SUSTAINABLE ACCESS TO FOOD

Government action through local authorities, supported by an actively engaged voluntary sector, is focussed mainly on the distribution of food aid, which is supported by the Fund for European Aid to the most deprived (FEAD). It is just about the only route open to people in vulnerable situations, who sometimes refuse it because it doesn't meet their expectations (quality and origin of produce, freedom of choice, the stigma of distribution points, etc.)³. This stopgap approach to assistance cannot be the only way to realise the decent and sustainable right to food.

OUR ADVOCACY NETWORK

With the entire Caritas International network, Secours Catholique ran a campaign from 2013 to 2015 on the right to food. We took part in the General Assembly on food (Paris 2017) alongside the European Anti Poverty Network (EAPN). Along with several players in the food system, we highlight actions which respond in a decent and sustainable way to food insecurity: solidarity groceries, co-operative purchasing groups, food baskets, shared gardens, community kitchens, etc.

Between now and 2020 we are hoping that national and European credits will be redefined and re directed to enable the development of more decent and sustainable actions. In this five-year period, we also hope to reach agreement on a legal framework on the right to decent and sustainable access to food.

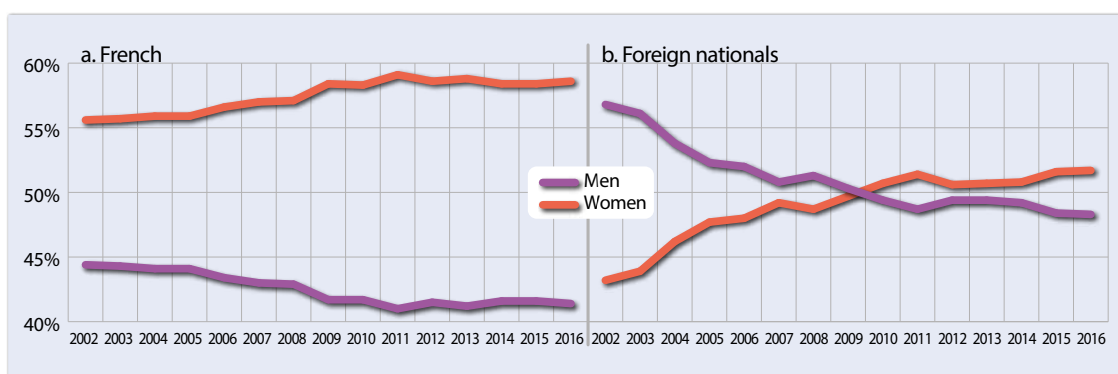
Other needs expressed were about mobility (an increasing demand for all types of household) and requests for assistance with administrative procedures, which are made more and more frequently and affect 20.6% of foreign national households in irregular situation in 2016.

DEMOGRAPHICS OF PEOPLE ENCOUNTERED

WOMEN IN INCREASINGLY PRECARIOUS SITUATIONS

Women represent the majority of adults encountered by the teams in 2016, with their share remaining steady compared with 2015 at 56.3%. That is 58.6% of adults of French nationality encountered and 51.7% of foreign national adults.

FIGURE 1. TRENDS IN GENDER BREAKDOWN (2002-2016)



Source: Secours Catholique.

Scope: Adults from households encountered by Secours Catholique.

Analysis: In 2016, 58.6% of adult French nationals encountered were women. The graphs show the trends in gender breakdown amongst adult French nationals (graph 1a) or foreign nationals (graph 1b) encountered between 2002 and 2016.

This overrepresentation of women, particularly French women compared to men, can be explained by the high proportion of single mothers (40% of French women encountered), and by the more recent increase in the proportion of often older single women with low incomes and pensions.

The apparent lack of change in the economic fragility of French men masks a change in composition, with a decrease in the proportion of single men and a steady increase in the proportion of fathers, in particular single fathers (single parent families) for which the percentage has increased from 5% to 9% in 15 years.

3 - <http://agriculture.gouv.fr/telecharger/71709?token=8fb7e768a877834611579a7fe822eb37>

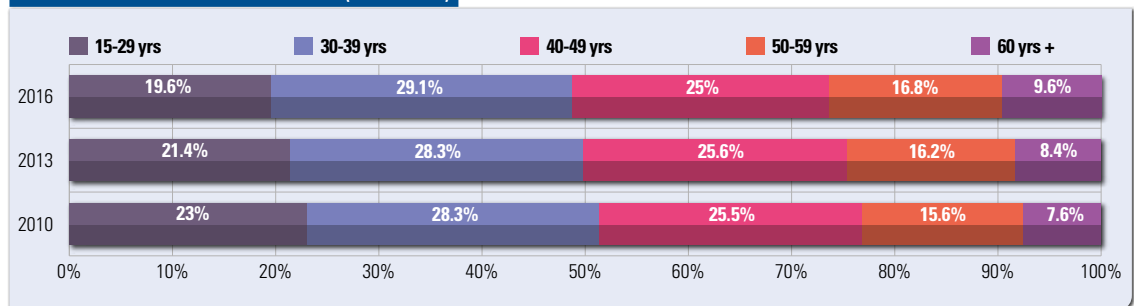
■ INSECURITY OF LONELY OLDER PEOPLE AND VULNERABILITY OF YOUNG FAMILIES

The proportion of adults over 50 years old has increased steadily over the last 15 years. As for the over 60s, they have almost doubled, increasing from 5% in 2000 to almost 10% in 2016. This progressive ageing of adults encountered mainly affects adults of French nationality: their median age has increased by six years over the last 15 years, from 36 to 42 years old. This increasing insecurity amongst older people is also primarily a reflection of an impoverishment of isolated elderly people.

Conversely, the proportion of the youngest independent adults has tended to decrease, particularly amongst young people under 30 years old.

These two contrasting trends reflect, on the one hand, a relative and progressive weakening in the situation of older people. On the other hand they reflect a loss of autonomy amongst young adults, who leave home later. This is demonstrated by the gradual increase in the age of children encountered, who are living in the family home, as well as the overrepresentation of their children less than 20 years old compared with the distribution observed in the general population.

FIGURE 2. DISTRIBUTION BY AGE (2010-2016)



Source: Secours Catholique.

Scope: People aged 15 years and above in households encountered by Secours Catholique.

Analysis: In 2016, 19.6% of people aged 15 years and above were between 15 and 29 years old. The bars depict the change in distribution by age (15 years old and above) between 2010 and 2016.

SECOURS CATHOLIQUE-CARITAS FRANCE'S VISION

PROMOTING INDEPENDENCE IN YOUNG PEOPLE

We often encounter parents whose grown up children are still at home because they cannot find work or because they left the education system with no qualifications. We ask that these young people can benefit from an autonomy allowance and propose the development of an offer of interim housing, such as a young workers residence or social housing, to enable them to gradually become independent.

Beyond our activities with families, we also help young people to fulfil their deep-seated aspirations through the "Young Caritas" national network, which enables them to develop projects or join in with them: holiday time workshops with children living in slums (Seine-Saint-Denis, Val-d'Oise), creation of a solidarity shop (Puy-de-Dôme).

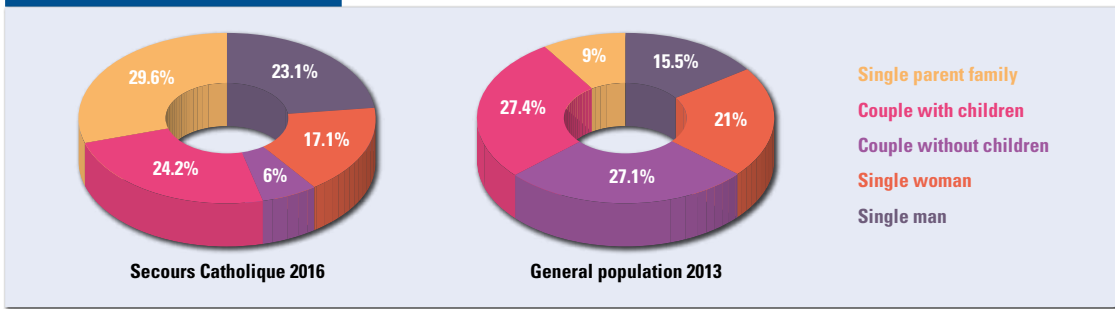
In Haute-Normandie, we and the National Agency for Holiday Cheques (ANVC) support a holiday project which helps young people to stretch themselves and engage. We also work with Open Holidays, a partner organisation which enables them to acquire transferable skills which will help them to find work or training.

■ TYPES OF HOUSEHOLDS: COUPLES WITH CHILDREN WHO ARE VULNERABLE

Whilst the proportion of single men has been declining since 2006, it remains very high amongst households encountered by Secours Catholique: it was at 23% in 2016, whereas they make up around only 15.5% of households in the general population.

Single parent families are very much in evidence amongst those encountered by Secours Catholique, representing three out of every 10 households. Of these, 88% are single mothers with children. The proportion of single fathers has risen from 2.8% of households in 2002 to 3.6% in 2016. The fragility index of single parent families encountered by Secours Catholique is at 3.27, that is the highest of all households encountered. Couples with children represented 24.2% of households in 2016, an increase of two points in five years. Half the reference persons in these households are aged between 25 and 40 years old.

FIGURE 3. TYPE OF HOUSEHOLDS



Sources: Secours Catholique; National statistics office population census.

Scope: Left, households encountered by Secours Catholique in 2016; Right, National statistics office census of household populations 2013 (excluding complex households).

Analysis: in 2016, Secours Catholique encountered 17.1% single women. They made up 21% of the general population in 2013.

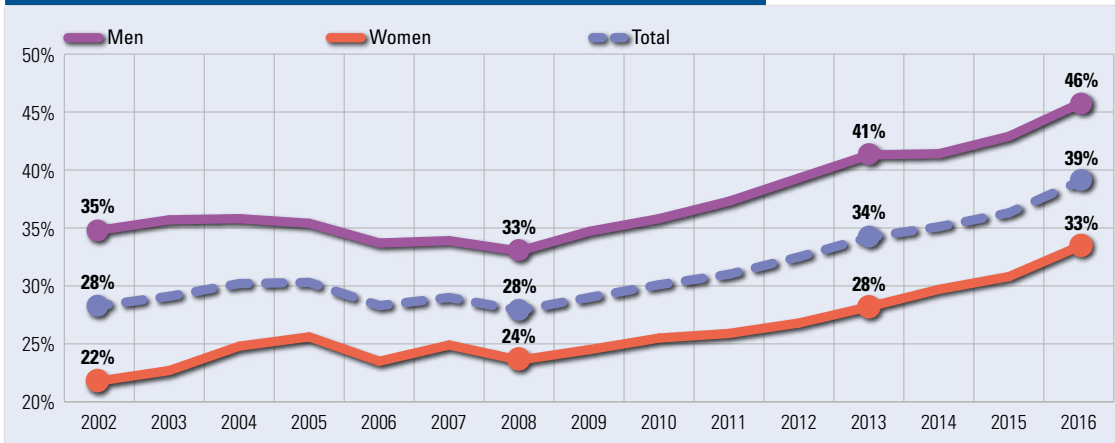
Most of the households encountered have children (54%, which is two points higher than in 2010). However, the number of children per household has been declining for several years: 2.12 children on average in 2016, against 2.15 in 2010 and 2.20 in 2002.

Children make up 47% of the total number of people encountered. Over time, this proportion has remained steady and very high. The majority of them (55%) live in single parent families.

■ AN INCREASINGLY VULNERABLE AND GROWING POPULATION OF FOREIGN NATIONALS

The steady increase in the number of foreign nationals encountered in the centres continued in 2016: they made up 39% of reference persons encountered. That is an increase of almost three points compared with the previous year⁴. Over a third of the women and just less than half the men encountered today by Secours Catholique are of foreign nationality, whereas their share of the general population has remained relatively stable over the past five years (between 6% and 7%).

FIGURE 4. TRENDS IN THE PERCENTAGE OF FOREIGN NATIONALS (2002-2016)



Source: Secours Catholique.

Scope: People in the reference group of households encountered by Secours Catholique.

Analysis: In 2002, foreign nationals made up 28% of the reference persons of households encountered. That is 22% of women and 35% of men. The curves show the trend in the proportion of foreign nationals encountered, in overall total encountered (dotted line) and by gender, between 2002 and 2016.

This steady increase reflects the serious vulnerability of foreign nationals in situations of extreme poverty, especially men: the proportion of legally resident foreign nationals is almost three times greater amongst those seen than in the general population as a whole, and even six times greater if we include foreign nationals without stable legal status (awaiting determination of their status or undocumented, whose situation is very fragile), who are not included in national statistics and nevertheless constitute just over half of the foreign nationals encountered (51%).

The proportion of undocumented people included in all foreign nationals (excl. EU) encountered has now reached almost 20%: it has increased five times since 2000 and has more than doubled these past five years.

The proportion of women has also increased, with them now representing almost half the reference group of foreign nationals encountered and almost 42% of foreign nationals with no stable legal status.

4 - Unless otherwise stated, the scope of this section is restricted to a reference group of foreign nationals encountered, whose legal status and nationality are specifically indicated (unlike a possible spouse for whom only the nationality is known).

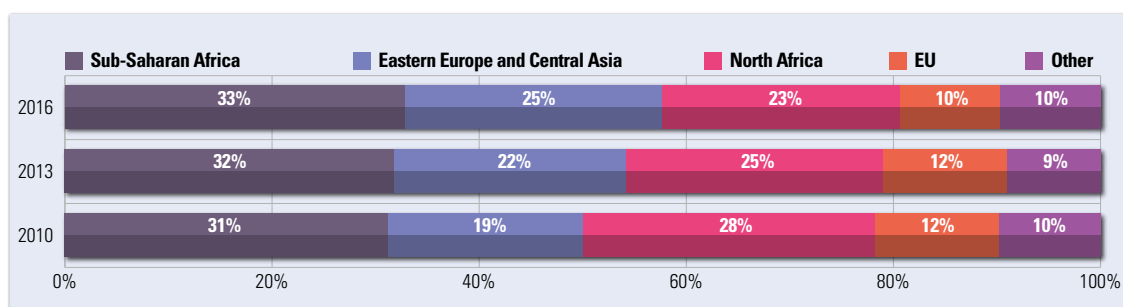
The proportion of families of foreign nationals with children is also increasing. Thus currently, 44% of children affected by the association's activities live in households where the person of reference is a foreign national and, in most cases, whose legal situation is unstable.

Foreign nationals coming from Maghreb or the European Union are now in the minority and their proportion continues to shrink, whereas the proportion from sub-Saharan Africa (a third of foreign nationals encountered in 2016) or Eastern European countries (outside the EU) and central Asia (a quarter of foreign nationals) continues to increase.

Three quarters of the European foreign nationals (outside the EU) and those from central Asia have no stable legal status.

The three fifths of foreign nationals from sub-Saharan Africa are undocumented or awaiting regularisation. Their nationalities are amongst those for whom recognition of refugee status is the lowest⁵.

FIGURE 5. DISTRIBUTION BY ORIGIN OF FOREIGN NATIONALS (2010-2016)



Source: Secours Catholique.

Scope: Reference persons of foreign nationality in households encountered by Secours Catholique.

Analysis: In 2016, 33% of reference persons of foreign nationality encountered came from sub-Saharan Africa, 25% from Eastern European countries outside the EU or from central Asia. The bars show the change in distribution by geographical origin of foreign nationals between 2010 and 2016.

SECOURS CATHOLIQUE-CARITAS FRANCE'S VISION

MIGRANTS WISH TO PARTICIPATE IN AND CONTRIBUTE TO SOCIETY

Secours Catholique-Caritas France is currently one of the few organisations where migrants can receive an unconditional welcome and support. This partly explains why the number of foreign nationals encountered continues to increase, whereas this number has remained broadly stable at national level for years.

BECOMING FULLY-FLEDGED CITIZENS

The possibility of learning French through state-funded professional establishments is only offered to newly arrived foreign nationals. This is why we are involved in a joint advocacy campaign entitled "French for all" that lobbies for the establishment of a policy for learning French which includes all migrants.

Access to work, a stepping stone towards integration, is also very difficult for many categories of migrant, especially asylum seekers who want to work. Secours Catholique has often called publicly for asylum seekers to have an automatic right to work.

THE GEOGRAPHY OF POVERTY

URBAN POPULATIONS ARE OVER-REPRESENTED AND MOST VULNERABLE

In 2016, the geographical distribution of poverty encountered is more or less in line with that of the general population throughout the country: almost three quarters of people encountered live in major urban centres, around 12% in suburban communities in the outskirts and almost 15% in smaller towns or in rural areas.

Populations in major urban centres are still slightly over-represented in our encounters and appear to be the most vulnerable. This is even more the case if irregular foreign nationals are included, even though they are not included in national statistics. The reception teams in major urban centres tend to encounter a higher proportion of young men and single people, and almost all foreign nationals encountered.

⁵ - See OFPRA reports and Eurostat data.

■ INSECURE LIVING CONDITIONS IN SUBURBAN AND RURAL AREAS

People living in suburban areas, small towns and the countryside appear comparatively less vulnerable, although their fragility has increased markedly during the last 10 years. The households encountered in suburban areas and, to a lesser extent in other urban and rural areas, are most often families, most likely drawn by the availability of larger and less expensive housing. Single women and ageing couples without children are also over represented in smaller towns and the countryside, reflecting the relative insecurity of older and retired people on small pensions, who are concentrated in these areas.

So whilst it is the acute shortage of resources and financial emergency which prevail in urban areas for the marginalised and isolated, in suburban and rural areas it is more often the instability of living conditions, combined with more specific material demands, which pushes the poorest to seek the support of organisations like Secours Catholique.

	Major urban areas	Suburban areas	Other urban and rural areas
Women	55.8%	59.8%	57.0%
Foreign nationals	47.1%	13.6%	12.4%
Median age (years)	39	41	42
Type of household (%)			
Single man	23.9%	20.3%	17.5%
Single woman	16.6%	17.8%	19.0%
Couple without children	5.7%	6.9%	7.0%
Sub-total without children	46.2%	45.0%	43.5%
Single father	3.4%	4.7%	3.9%
Single mother	25.8%	25.7%	28.4%
Couple with children	24.6%	24.6%	24.2%
Sub-total with children	53.8%	55.0%	56.5%

Source: Secours Catholique.
Scope: Adults, reference persons or all households encountered by Secours Catholique.
Analysis: In 2016, women made up 55.8% of adults, with a median age of 39 years old, encountered in major urban centres. Of the reference persons of households encountered in these major urban centres, 47.1% were of foreign nationality. Of households encountered in these major urban centres, 23.9% were made up of single men.

■ VERY POOR STANDARDS OF LIVING PERSIST, A POLARISATION OF FINANCIAL SITUATIONS

The poverty line calculated by Insee is used to distinguish those who are poor from those who are not. Conceptually, at least, this line corresponds to the minimum level of income needed to have a standard of living that is judged to be decent. In France and in Europe, we consider a relative threshold, calculated according to the median standard of living in the population as a whole. Insee calculates three thresholds: the 60% threshold, which is the European indicator (Eurostat); the 50% threshold historically applied in France; and the 40% threshold, which gives the level of extreme poverty.

More than nine out of 10 households encountered by Secours Catholique live below the poverty threshold of 60%, a level which has fallen slightly compared with 2015. This is also the case for the poverty threshold based on the level calculated at 50% (83%), and for the extreme poverty level, which has fallen even further down to 63.3%. In the general population of France, this level reached 3.4% in 2015. These rates show that Secours Catholique encounters many people who are at the bottom of the income scale.

	Threshold 2015 ⁶	General population 2015	Secours Catholique		
			2014	2015	2016 ⁷
60% threshold	€1 015	14.2%	92.4%	92.1%	91.8%
50% threshold	€846	8.0%	84.2%	83.5%	83.0%
40% threshold	€677	3.4%	65.0%	64.2%	63.3%

Sources: Secours Catholique; INSEE, general population.
Scope: For Secours Catholique, all situations encountered by reception teams.
Analysis: In 2015, 14.2% of the general population lived below the 60% poverty threshold. At Secours Catholique, this same year, 92.1% of households encountered had a standard of living below this threshold.

6 - Thresholds calculated by INSEE based on fiscal revenues in 2015.

7 - 2016 levels based on the last threshold available from 2015, adjusted for inflation.

Between 2015 and 2016, the average standard of living of Secours Catholique households remained stable at around 548 euros per person per month, but there was a polarisation in the financial situations encountered:

■ NO INCOME FOR ALMOST ONE IN FIVE HOUSEHOLDS ENCOUNTERED

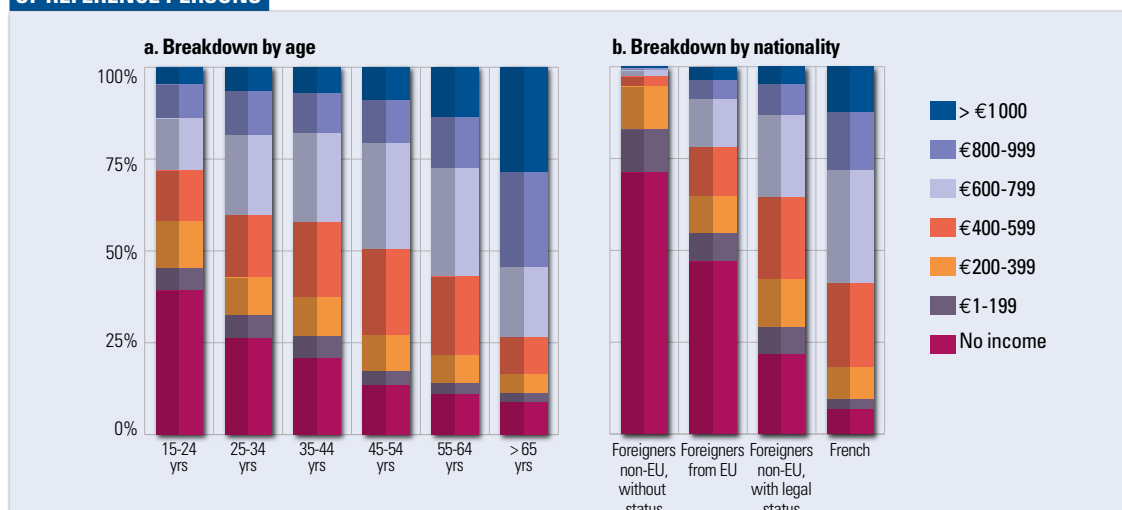
The proportion of households with no income has increased by one point compared with 2015, and by five points compared with 2010, reaching 19%. That is almost one household in five in 2016. These households with no income are, in 53% of cases, foreign nationals with no stable legal status, who do not have the right to work or to receive welfare benefits. Half are two-parent or single-parent families with children. Over a third of these households without income are single men.

The youngest households are also financially the most insecure: almost 40% of them live without any income and over half live on less than 400 euros per month.

■ INCREASING, BUT INADEQUATE, INCOMES

The standard of living of households with an income which is not zero has increased steadily since 2010: 10 euros more than in 2015. The reduction in the poverty level of households encountered, which was already seen in 2015, continued in 2016. However, these thresholds based only on income do not reflect the growing difficulties, linked in particular to the increase in cost of living, which are faced by the poorest families.

FIGURE 6. DISTRIBUTION OF HOUSEHOLDS BY STANDARD OF LIVING AND CHARACTERISTICS OF REFERENCE PERSONS



Source: Secours Catholique.

Scope: All situations encountered by Secours Catholique in 2016.

Analysis: In 2016, 39% of households encountered by Secours Catholique and where the reference person is between 15 and 24 years old do not have any income. Of these, 6% have an estimated standard of living between 1 euro and 199 euros per consumption unit, and for 13% it is between 200 euros and 399 euros.

Households of French nationality, even though more likely to have some income, have, in the vast majority of cases, a standard of living well below the poverty line: over 70% of these households live on less than 800 euros per person per month.

■ SITUATIONS RELATIVE TO EMPLOYMENT

■ WORKERS IN INSECURE EMPLOYMENT

Most of the people encountered are in employment: 52%, compared to 56% in the general population. There is still a proportion of people on permanent contracts (a quarter of the French people in employment who were encountered), but they are permanent contracts that do not provide for all needs.

■ ONGOING UNEMPLOYMENT

Amongst the economically active, the percentage of unemployed people remains very high with regard to their proportion in French society as a whole, but it is stable: just over a third of the people encountered. The percentage of French people on unemployment benefit is stable but it is falling for foreign nationals, even though it was already relatively low.

Three quarters of unemployed people encountered do not receive unemployment benefit. Three out of ten unemployed people without benefits are single mothers.

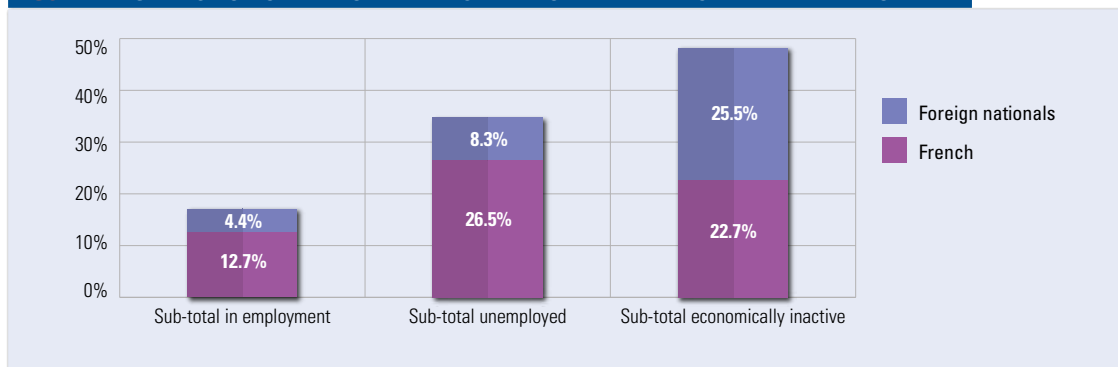
The proportion of unemployed people on benefits for over two years is increasing, whilst proportion of unemployed on benefits for less than six months is decreasing.

Unemployment situations without benefits become the norm over time and 62.5% of unemployed people without benefits have been so for over a year, with 19% over five years or more, whereas at the beginning of the 2000s, 53% of unemployment situations without benefits had been so for less than a year.

■ INCREASING INACTIVITY

The proportion of economically inactive people (neither employed or registered unemployed) in our centres has risen steeply in recent years: 43% in 2010, 44% in 2013 and 48% in 2016. This can partly be explained by the greater proportion of foreign nationals without the right to work amongst people encountered by Secours Catholique. We also note an increase in the percentage of people sleeping rough ("others without employment"): 8% in 2010, 10% in 2013 and 12% in 2016.

FIGURE 7. DISTRIBUTION OF EMPLOYMENT – UNEMPLOYMENT – INACTIVITY – BY NATIONALITY



Source: Secours Catholique.

Scope: All adults belonging to households encountered by Secours Catholique.

Analysis: Amongst the 17.1% of adults in employment encountered by Secours Catholique en 2016, 12.7% were French and 4.4% were foreign nationals.

Amongst women, the proportion of housewives has continued to fall since 2010, yet we see an increase in the proportion of women who do not have the right to work (from 25% to 36% of women foreign nationals) and of those living rough (from 10% to 17% of women foreign nationals and from 7% to 10% of French women). The proportion of economically active women (employed or unemployed) was 50% in 2016, but with great disparities: +3 points for French women and -10 points for women of foreign nationality

Amongst men, we also see a decrease in the proportion of the economically active (61.5% in 2010, 54% in 2016), as well as an increase in the percentage of those who do not have the right to work or those living rough. Two thirds of French men encountered are either in employment or on unemployment benefits. The reverse is true for men of foreign nationality encountered.

Amongst couples with children, we note that in almost three out of 10 cases, at least one of the two adults is employed, but with insufficient income to fulfil the household needs.

SECOURS CATHOLIQUE-CARITAS FRANCE'S VISION

“WORKING, PROVIDES A GOAL IN LIFE”

Secours Catholique employment teams host meeting places providing individual and group support. Within the framework of the charter signed at the beginning of 2017 with the National Employment Service, they establish synergies with the public employment service.

We offer personal microcredit to purchase a vehicle and support the solidarity garages of the Solidarauto network to overcome the problems of mobility.

SUPPORTING INITIATIVES FROM THE SOCIAL AND SOLIDARITY ECONOMY

We support entrepreneurs from the social and solidarity economy: the Tissons la solidarité⁸ network, project “Territories zero long-term unemployed” (TZCLD)⁹; solidarity groceries or bio baskets from the gardens of Cocagne, energy efficient housing renovations with Network Eco Habitat; circular economy (reuse centres, recycling plants, Accorderies, solidarity cafés...).

8 - “Tissons la solidarité” is a network for integration through economic activity and a member of the Caritas France network. Activity sector: re-use and recycling of second-hand clothing.

9 - Devised by ATD Quart Monde and supported by Secours Catholique, the “Territories zero long-term unemployed” project is currently in its experimental phase: 10 territories were selected to run it for five years, according to Act no. 2016-231 of 29 February 2016, this territorial experiment aims to reduce long term unemployment..

With the support of Secours Catholique, the unemployed hope that:

- access to information administration and control systems linked to employment are simplified and that procedures are less heavy handed;
- the Personal Activity Account (CPA in its French acronym) becomes a tool to recognise their contribution to the common good and to society;
- the actions of the State, the regions, the employment bureau, the departments and the municipal social action centres (CCAS), are coordinated around the local territorial plans for inclusive mobility;
- large companies commit to working alongside the state funds towards a social and solidarity economy;
- alternative punishments to the prison system which facilitate access to work in dedicated facilities are widely supported;
- foreign nationals with leave to remain in France are able to work there.

RESOURCES AND BENEFITS

FALLING INCOMES

The average income of households encountered which combine work and benefits is 1,089 euros and slightly down on 2015. For households which work but do not receive benefits it is also slightly down at 856 euros. Finally, for households with benefits as their only source of income, it has increased by 2.5% and is 795 euros.

TABLE 4. MEDIAN INCOME ACCORDING TO TYPE OF FUNDS IN HOUSEHOLDS ENCOUNTERED, IN CONSTANT EUROS 2016

	Median income in euros 2016						Variations in income
	2010		2015		2016		2010-2016
	% situations	In €	% situations	In €	% situations	In €	In €
No income	14%	0	18%	0	19%	0	-
Benefits only	43%	737	39%	776	38%	795	+58
Work only	8%	820	7%	866	8%	856	+36
Work and benefits	27%	1 075	26%	1 095	25%	1 089	+14
Other income (informal)	8%	962	9%	968	11%	933	-29

Source: Secours Catholique.

Scope: All situations encountered by Secours Catholique during the year.

Analysis: In 2016, 38% of households encountered by Secours Catholique only receive income from benefits. The median income of this category of household is 795 euros. This represents an increase of 2.5%, or 19 euros, compared to 2015.

AN INCREASE IN INFORMAL INCOME

The proportion of households drawing on informal sources of income (transfers from family or friends, begging, cash in hand activities) is also increasing (+ 2 points) amongst all households encountered by Secours Catholique. In 31% of cases, these types of income are the households' only financial resource and in 41% of cases, they are in addition to benefits.

INSUFFICIENT BENEFITS

The percentage of households encountered that receive at least one state benefit payment is 64.4%, and is well down on 2010 and 2013. Part of this reduction seems to come from the decrease in the percentage of households receiving family allowances and to a lesser extent from a decrease in use of housing benefits. This decrease cannot solely be explained by the percentage of eligible households, but is due, in part to a decrease in the benefit coverage among those who are eligible.

HOUSING AND LIVING CONDITIONS

Almost three quarters of households encountered in 2016 were living in secure accommodation, mainly in low rental social housing and in the private rental sector.

VERY INSECURE HOUSING CONDITIONS

Over a quarter of households encountered in 2016 lived in insecure housing (hotel, caravan, mobile home, family, shelter, accommodation centre, the street, etc.). This sector has continually increased (+3 points since 2013 and +5 points over the last six years). This trend reflects the extreme housing insecurity of households of foreign nationality encountered: over half were living in insecure housing in 2016, which is the case for "only" just over 12% of households of French nationality.

TABLE 5. DISTRIBUTION BY TYPE OF HOUSING (2010-2016)

	2010	2013	2016
Low rental social housing	40,2 %	39,7 %	39,3 %
Private rental	29,1 %	26,9 %	25,2 %
Collective housing	4,3 %	4,1 %	4,3 %
Owner-occupied property	4,5 %	5,0 %	4,3 %
Sub-total stable accommodation	78,1 %	75,7 %	73,1 %
Hotel, B&B, furnished accommodation	2,0 %	2,3 %	3,1 %
Caravan, houseboat, mobile home	1,9 %	1,9 %	1,5 %
Family, friends	8,2 %	8,5 %	9,1 %
Refuge, shelter	6,2 %	6,5 %	8,6 %
Squat, makeshift shelter, the street	3,6 %	5,2 %	4,6 %
Sub-total insecure housing	21,9 %	24,4 %	26,9 %

Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2010, 78.1% of households encountered lived in stable housing. 21.9% lived in insecure housing.

■ A HIGH PRICE FOR SECURE ACCOMMODATION

Access to secure accommodation is no guarantee of escape from insecurity: the direct costs (rental, monthly repayments) and indirect costs (energy, water, communication), associated with occupancy of accommodation, weigh heavily on the budgets of these households.

Median gross rentals¹⁰ including housing benefits (APL) have continued to increase faster than inflation but less quickly since 2010 with a growth of 1%. The level of APL has not always followed this increase, so much so that net rentals after deduction of APL increased more quickly (+ 1.8% in the same period).

Consequently, the gross affordability ratio¹¹, which corresponds to the share of gross rental expenditure as part of the total household budget, remains very significant: in the absence of any specific assistance, the households encountered would have to spend almost half of their meagre income on paying their rent.

Despite a reduction of 5 euros since 1 October 2017, APLs are nonetheless essential to guarantee decent living conditions for the poorest households, who they mainly benefit: in fact they reduce their gross affordability ratio quite considerably, dividing it by almost a third to bring it to 16.5%.

■ SIGNIFICANT ARREARS ON HOUSING

Most of the households encountered by Secours Catholique are affected by some level of arrears. Nevertheless, the proportion has fallen for the third consecutive year: 56.3% of all households encountered in 2016 (against 57.3% in 2015 and 60% in 2010). This reduction is in part linked to the growing proportion of foreign nationals without legal status and people of no fixed abode (French or foreign nationals) who, in the absence of secure accommodation, do not have expenses to generate arrears.

The median amount of arrears fell in 2016 to its lowest level since the start of the decade: 771 euros, which is still over three quarters of income (77.5%).

The most common arrears are rentals and energy expenditure, with a very high percentage in 2016: 42.5% for unpaid rental and 41% for energy, whereas unpaid water bills represented just 17.7% (increasing since 2010).

10 - Rentals refer to rentals paid by tenant households or, by extension, monthly mortgage payments for owner-occupier households. For the sake of simplicity, the term rental is used in this summary (and in the report).

11 - The gross affordability ratio here includes only rental expenses or monthly mortgage payments. According to the exact definition of INSEE, it should also include taxes linked to accommodation, shared utility costs and water and energy costs. Unfortunately, this information is not available in the data.



2. DECONSTRUCTING PREJUDICES AGAINST POOR PEOPLE

The purpose of this second section is to address eight prejudices against people in vulnerable situations and to deconstruct them, mainly through factors mentioned previously.

The available information on prejudice towards the poor comes from two studies set up as part of the travelling initiative conducted by Secours Catholique in spring 2017: a representative survey, completed by the Viavoice Institute and a multiple choice questionnaire (MCQ) for passers-by in the course of the 30 stages of the travelling initiative. Although not a conventional survey, through the 5,357 forms collected, this Travelling Initiative MCQ provides insights and learnings.

PREJUDICE 1: THE POOR HAVE BABIES TO GET FAMILY ALLOWANCES

This prejudice is still widespread in public opinion: 31.5% of people questioned on the Travelling Initiative MCQ and 51% of French people questioned in the representative survey conducted by BeBetter&Co and OpinionWay for ATD Quart Monde in 2014¹² agree with this statement.

FALSE !

Family allowances that do not cover the costs of children

The cost of a child for households can be assessed either by a traditional empirical measure, which derives from the "modified OECD" equivalence scale, or according to a more original normative measure, based on the recent definition by the National Observatory of Poverty and Social Exclusion (ONPES) of baseline budgets required to meet the needs of children¹³.

Even if we consider the measure which would be closest to prejudice 1, the social and fiscal measures in favour of the poorest would cover 99% of the cost of children aged over 3 years old for households in the poorest 10% of the population. Therefore that does not constitute a profit.

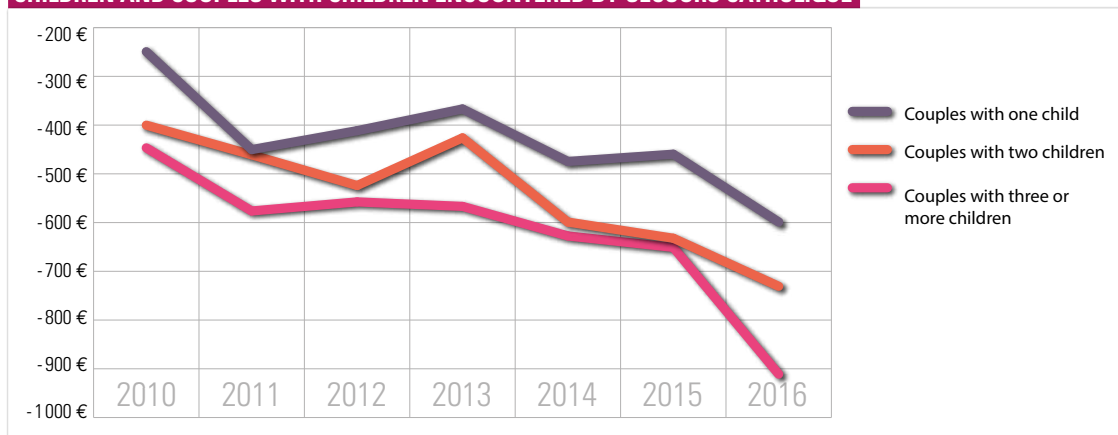
With the normative measure linked to baseline budgets¹⁴, where the cost does not depend on income, 34% of the empirical cost of children over 3 years old is covered for the poorest 10% of households. This leaves two thirds of the cost to the families.

We also note that the proportion of families encountered by Secours Catholique, with at least two children and receiving family allowances, fell by 11 points between 2002 and 2016, down to 69% in 2016.

A lower standard of living amongst couples with children

Comparisons of standards of living¹⁵ between couples with children and those without in the general population show differences. If we study these average living standards for couples encountered by Secours Catholique, we also note differences in situation between those with children and those without, differences which represent the monetary value of between one and two months of standard of living over the year.

FIGURE 8. ANNUAL VARIANCE IN AVERAGE STANDARD OF LIVING BETWEEN COUPLES WITHOUT CHILDREN AND COUPLES WITH CHILDREN ENCOUNTERED BY SECOURS CATHOLIQUE



Source: Secours Catholique.

Scope: French couples or legally resident couples of foreign nationality encountered by Secours Catholique.

Analysis: In 2016, couples with three or more children had an annual average standard of living of 911 euros less than couples without children.

Families encountered with children are most often in debt

Amongst these households, it is most frequently single fathers who are in debt (62.6%) followed by single mothers (62.1%).

When these households are in debt, the average level for single fathers is 948 euros, for couples with children, 916 euros, for single mothers 755 euros, and 633 euros for single women. Households with children face higher levels of debt than others¹⁶.

12 - <https://www.atd-quartmonde.fr/97-des-francais-ont-au-moins-un-prejugé-sur-les-pauvres-et-la-pauvrete-mais-leur-opinion-peut-evoluer/>

13 - Adélaïde Favrat, Céline Marc and Muriel Pucci, "Social and fiscal measures in favour of families: what compensation for the cost of children?", *Économie et statistique*, no 478-479-480, 2015.

14 - http://www.onpes.gouv.fr/IMG/pdf/WEB_Rapport_2014_2015.pdf and http://www.credoc.fr/pdf/Sou/Budgets_de_Reference.pdf

15 - Amount of income relative to number of household consumption units.

16 - See also misconception no.26, "poor people have children to obtain social benefit", in *Putting an end to misconceptions about the poor and poverty*. Éditions Quart Monde, Les Éditions de l'Atelier, 2016 (nouv. ed.).

PREJUDICE 2:
FOREIGNERS COME TO TAKE ADVANTAGE OF THE GENEROSITY OF THE FRENCH SOCIAL SYSTEM

The results of the Travelling initiative MCQ show that four out of 10 people are not shocked by this statement.

FALSE !

Scarce or nonexistent resources

Firstly, it should be emphasised that in the households encountered the average monthly income of households of foreign nationals (139 euros) is much lower than in French households (930 euros). Thus, although the level of resources of French households in vulnerable situations far from guarantees them a decent standard of living, households of foreign nationals are hardly doing better. Their average standard of living (by unit of consumption) is less than 100 euros per month, that is more than 10 times lower than the 60% poverty threshold. Whatever the origin of their income, almost all of foreign national households encountered live below the national poverty threshold and in the vast majority of cases, below the threshold of extreme poverty at 40%.

TABLE 6. LEVEL OF RESOURCES AND POVERTY RATES OF FOREIGN NATIONALS (2016)

	French	Foreign nationals		
		Total	Legally resident	Without status
Income				
Median income (household)	€930	€139	€682	€0
Median standard of living (by UC)	€665	€78	€430	€0
Poverty rate				
Threshold at 60%	89 %	98 %	96 %	100 %
Threshold at 50%	77 %	95 %	91 %	99 %
Threshold at 40%	52 %	87 %	76 %	98 %

Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2016, the median resources of households encountered where the reference person is of French nationality amounted to 930 euros per month, that is a median standard of living (by unit of consumption) of 665 euros. Of these, 89% of households were living below the 60% poverty threshold. A zero median for revenue or standard of living means that at least 50% of households or people from the sample have no income. The figures are broken down by nationality and according to the legal status of reference persons of foreign nationality.

This great insecurity of households of foreign nationals can be partially explained by the high proportion of foreign national households encountered who do not receive any income (44 %). This is the case in particular for two thirds of foreign national households who are awaiting regularisation or are undocumented, with no right to work and no other aid except, as appropriate, the low asylum seeker allowance¹⁷, State Medical Aid (AME) or Universal Health Coverage (CMU). Consequently, only 42 % of households of foreign nationals receive at least one form of income from social transfers, compared with 84 % of French households. Only 29% of households of foreign nationals are living on income from benefits alone, and when this is the case, their standard of living remains poorer, either because they have limited access to benefits or because these benefits are, on average, lower.

Poor access to rights and social benefits

The French social system does not appear to be particularly generous, with foreign nationals in vulnerable situations either because, in the absence of a stable legal status, they have only limited access to meagre benefits or because when rights exist (and are known about) the cumbersome and complex procedures prevent a large number of foreign nationals from exercising them.

By way of illustration, the rate of non take-up of the base active solidarity income (RSA) is higher amongst foreign nationals who could claim it. 71% of foreign nationals from the EU encountered and 48 % of foreign nationals from outside the EU (legally resident and in the country for over five years) respectively, do not receive the base active solidarity income (RSA) which they could claim.

Only 57% of foreign national households that could be eligible for family allowances actually benefit from them.

Almost four fifths of unemployed foreign nationals encountered do not receive any benefits.

17 - This amounts to 200 euros per month for a single person if housed in an asylum seekers' reception centre (CADA), and 340 euros otherwise.

**PREJUDICE 3 :
YOU ARE LESS POOR IF YOU LIVE IN THE COUNTRY**

Of the people interviewed during the Travelling Initiative, two thirds were not shocked by this statement.

IT'S NOT SO SIMPLE!

Disparity in resources and employment situations

The proportion of people encountered living below the official 60% poverty threshold is actually higher in major urban centres: two thirds of these people even live under the 40% extreme poverty threshold whereas this proportion is 'only' 50% in suburban and in other urban and rural areas. Even without taking into account the higher proportion of foreign national households, with much lower average incomes, who were encountered in major urban centres, the standard of living of urban households encountered remains 12% below that of households encountered in other areas.

In suburban areas there are a higher proportion of families where at least one member is working and who derive their income from paid employment, which is sometimes combined with transfers. The unemployed there more often receive unemployment benefits. This is also the case in other urban and rural areas, where there is also an older population whose income comes from former professional activity and pension rights exercised.

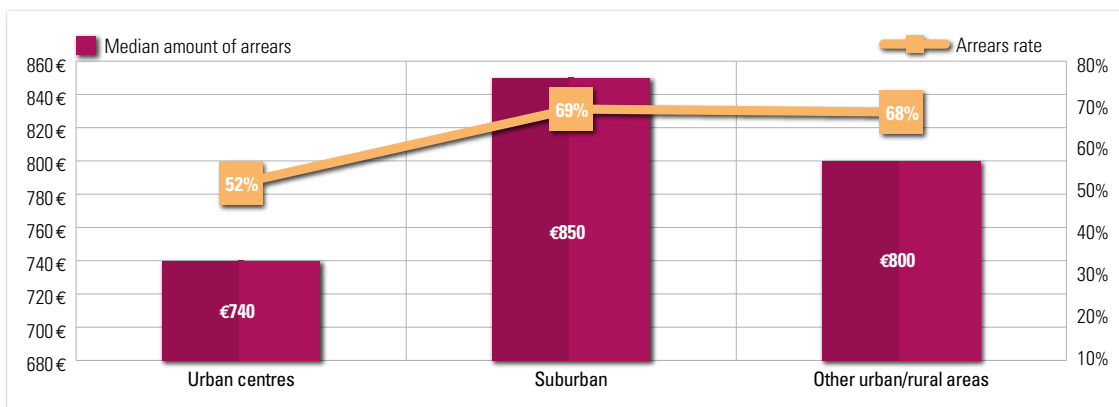
Whilst the residents of these areas are certainly closer to the job market, the instability of their jobs remains significant. They are often low skilled, fixed term contract, part time, seasonal or temporary jobs, which are in fact low paid. Furthermore, unemployment benefits following these short periods of work are very poor as are any accrued pension rights. As a result there is a growing vulnerability amongst families, particularly single parent families, and older people whose meagre resources do not allow them to claim a decent standard of living.

Less inadequate housing but more expenditure and debt

Less than 15% of people encountered in suburban areas or small urban and rural areas live in inadequate housing (compared to 31% in major urban centres). The proportion of owners and tenants there is respectively five and two times higher. The need for families who live there to find larger accommodation, the limited availability of subsidised social housing and pressure on the housing market, coupled with greater population growth; result in higher average rents in the outer suburbs of major cities in particular. These past few years, the increase in rents in these areas has been greater than the growth in income of the poorest, so that the accommodation affordability ratio continues to be very high (over 40%) and has increased steadily for the last five years¹⁸. Given that personalised housing assistance (APL) is lower here than in major urban centres, net housing expenditure (after deduction of APL) tends to be an equally onerous or even greater part of the budget of poor households in the suburbs and small urban and rural centres.

The cost of housing has a direct impact on an increasingly slim "disposable income". Thus, almost 70% of households encountered in suburban areas and small urban or rural areas declare some debts (almost 20 points more than in major urban centres), giving a monthly median between 60 and 110 euros higher. Paradoxically, a more socially integrated way of life, close to the world of work leads to multiple financial difficulties: arrears in tax, credit payments, insurance and mutual payments, bank overdrafts and high costs of transport getting to and from home to the work place.

FIGURE 9. LEVEL OF DEBTS AND MEDIAN AMOUNT PER AREA (2016)



Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2016, 52% of households encountered in major urban areas declared some debt. The median monthly amount of these debts amounted to 740 euros.

18 - For information on this subject see: *Living conditions in France*. Edition 2017, coll. "Insee Références".

Whilst urban poverty is more often characterised by a financial emergency, extreme suburban and rural poverty reflects an inability to cope with the cost of living and increasing costs. It adds a moral dimension to participating in society which standard of living indicators do not always capture.

**PREJUDICE 4:
IF YOU LOOK FOR WORK YOU CAN FIND IT**

According to a representative survey, over half (54%) of French people agree with this statement.

FALSE!

There are a few hundred thousand jobs available (almost 190,000 offers were not taken up in 2015 according to the public employment service¹⁹), whereas there are millions of people looking for jobs: 2.9 million unemployed in 2015, added to which were 1.4 million people who are economically inactive but who are not officially unemployed but in a similar situation, and, in 2016, 8 million people who needed employment, according to the authors of *Dispelling misconceptions about the poor and poverty*²⁰.

Whilst clearly a graphic illustration, this difference in order of magnitude shows that it would be over simplistic to think that you can easily find a job if you really look for one.

Education: a raising of standards without providing a safeguard against vulnerability

The level of education of people encountered by Secours Catholique has been rising for several years (with a slight dip in 2016). Almost six in every 10 people encountered have a level of education either equal to or higher than secondary. Approximately one in five foreign nationals encountered has a level of education equivalent to or higher than the baccalaureate. But this level of education does not provide a sufficient safeguard against poverty since over three quarters of people encountered who have a level of education higher than or equal to the baccalaureate are unemployed or economically inactive: 77% for French nationals and 82% for foreign nationals.

Government employment schemes: only 3.7% of people in work encountered

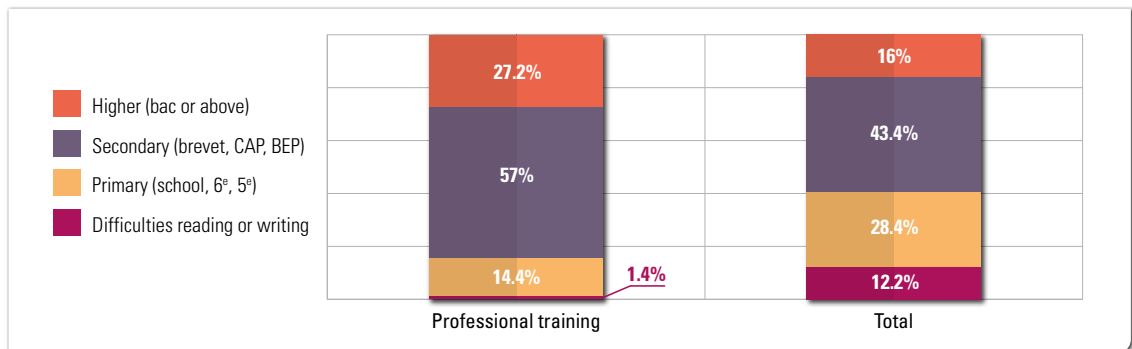
Government employment schemes are in principal available to “target audiences”, like many people encountered by Secours Catholique: long-term job seekers, recipients of minimum social welfare benefits, disabled people, people over 50 years old who have been unemployed for longer than three months, young people with no qualifications²¹...

However, over the last 15 years, the proportion of people taken on government employment schemes has fallen significantly: from 12.3% of the employed²² in 2003, it fell to 3.7% in 2016.

Occupational training: 1.1% of all people encountered

Occupational training should also be a way for people in the most difficulty to obtain skilled jobs. However, amongst the economically active encountered, the proportion of those to benefit from any training is still very low and falling from 2.7% in 2010 to 2.2% in 2016. And those who are in occupational training are mainly those who have a level of education equal to or higher than secondary level: brevet, CAP, BEP, baccalaureate or higher.

FIGURE 10. DISTRIBUTION OF LEVEL OF EDUCATION FOR PEOPLE IN OCCUPATIONAL TRAINING – FOR ALL PEOPLE ENCOUNTERED



Source: Secours Catholique.

Scope: Reference persons in households encountered by Secours Catholique in 2016.

Analysis: In 2016, 1.4% of people encountered in occupational training have difficulties in reading or writing. Of all people encountered, 12.2% have these difficulties, whatever their employment situation.

19 - <http://www.pole-emploi.org/actualites/les-offres-non-pourvues-@/543/view-article-139756.html>

20 - ATD Quart Monde *op. cit.*

21 - INSEE.fr, Definitions.

22 - The economically active are people who are registered unemployed or in employment, the employed economically active are the economically active in work.

Whilst under 25s make up only 8.3% of the population encountered, they constitute 25.8% of those in occupational training.

Whilst they represent 17.6% of the population encountered, 50-59 year olds represent only 7.7% of people in occupational training.

Therefore, even if the level of education is increasing, the people encountered have no more access to work and insufficient access to occupational training and government employment schemes.

**PREJUDICE 5 :
UNEMPLOYMENT IS THE MAIN CAUSE OF POVERTY**

According to a representative survey, 56% of French people agree with this statement.

IT'S NOT SO SIMPLE!

YES: the rate of unemployment amongst people encountered by Secours Catholique is very high

For virtually all categories of the economically active encountered by Secours Catholique, the rate of unemployment has increased since 2008: 65% against 68% in 2016, it is about seven times higher than in the general population.

BUT: unemployment is not the only cause of poverty

Two thirds of people encountered by Secours Catholique are not officially unemployed. Amongst them, more than eight out of 10 are in employment or cannot be counted as unemployed (people who have no right to work, are of no fixed abode or are in a situation of incapacity).

People who cannot work

Among the economically inactive (neither in employment nor registered as unemployed) encountered by Secours Catholique, we note:

- A strong presence of people who are far removed from economic activity.
- People of no fixed abode ("others without work"): 34% of economically inactive 20-24 year olds, 28% of economically inactive 35-39 year olds and 27% of economically inactive 50-54 year olds.
- Foreign nationals from outside the EU who have no right to work.
- The proportion of those who are economically inactive owing to disability is on the increase since 2003 amongst the French (from 30% to 36% of economically inactive French) and North Africans encountered by Secours Catholique (from 10% to 12% of economically inactive North Africans).

A general decrease in unemployment would not improve the situation of these people of working age who endure economic inactivity, and who make up a third of people encountered by Secours Catholique.

People who are working and are vulnerable

Almost one in five people encountered by Secours Catholique work, with a quarter in full-time permanent roles. These become long-term situations. Since 2003²³ the proportion of people on permanent contracts for over five years has increased from 26% to 29%. Even with secure employment, these people continue to have poor living standards.

TABLE 7. DISTRIBUTION OF DURATION ON PERMANENT/TEMPORARY FULL TIME CONTRACTS						
Duration of employment situation	FIXED TERM full time			PERMANENT full time		
	2010	2013	2016	2010	2013	2016
Less than 6 months	49.8%	48.7%	45.7%	22.5%	21.2%	26.8%
6 months to less than 1 year	14.6%	16.0%	15.4%	9.6%	11.0%	10.6%
1 year to less than 2 years	12.2%	13.0%	14.6%	15.1%	12.6%	14.2%
2 years to less than 5 years	13.6%	13.8%	14.1%	22.2%	21.3%	19.8%
5 years and over	9.8%	8.5%	10.2%	30.6%	33.9%	28.6%

Source: Secours Catholique.
Scope: Respondents in Permanent or Fixed Term employment from households encountered by Secours Catholique.
Analysis: In 2010, 49.8% of people in Fixed Term full time employment had been for less than six months at the time of their visit to Secours Catholique.

23 - Secours Catholique, Reception Statistics 2003. Vulnerability in France.

As shown by the table above, the overall time spent on a fixed-term contract (and not the duration of the fixed-term contract) has increased with 10% of people in this employment situation for over five years (7% in 2003).

These developments show great fragility, even amongst people on permanent or fixed-term full-time contracts. So a secure job is not necessarily of good quality or sufficiently highly paid to meet household expenses.

At Secours Catholique we also encounter people on contracts who can be classed as vulnerable, especially the self-employed, who make up a growing proportion, and part-time workers: one in three women who work.

PREJUDICE 6: THE POOR PREFER NOT TO WORK

According to a representative survey, 31% of French people think that one of the main causes of poverty in France is the social security system which encourages dependency.

FALSE!

We have seen that the majority (52%) of people encountered at Secours Catholique are economically active, and are either working or looking for employment. Amongst people encountered at Secours Catholique, young people and older people are more often economically active than the general population. Women who previously stayed at home are now looking for jobs.

A major part of the economically inactive are not able to work, owing to their situation (inability, vagrancy) or their origin (foreign nationals without the right to work)²⁴.

When people manage to find a job, it is not a guarantee of a satisfactory standard of living.

An over-representation of insecure jobs

Part time, which has significantly increased since the beginning of the 2000s, is the type of contract most commonly signed by workers encountered by Secours Catholique: 33.3%, against 19.3% of employees at national level in 2016²⁵.

Standards of living are sometimes lower when you work

Unemployed people who receive no unemployment benefit have a median standard of living of 530 euros, whereas for those working temporarily, it is 606 euros. This difference of 76 euros seems really small compared with possible costs of taking a job, like transport or childcare.

The difference in living standard of households in employment and households made up of unemployed people on unemployment benefit are even narrower, particularly where insecure jobs, such as part time, temporary, self-employed and occupational training are concerned.

Jobs that cause mobility problems

Between April and June 2015, Secours Catholique conducted a survey on mobility and transport²⁶. Over a third of economically active people in insecure situations with permanent jobs, who responded to the survey, stated that they had staggered or flexible hours, particularly at weekends (for 27.9% of economically active in insecure situations). Clearly, these hours have an impact as regards mobility for people who do not have a car.

Despite this, they find ways to get to work or to find employment; they use up considerable energy by constantly adapting.

24 - See prejudice 5.

25 - *Work, unemployment, income from work. Edition 2017, coll. "INSEE Références".*

26 - Secours Catholique, *Reception Statistics 2014. The mobility divide.*

**PREJUDICE 7:
THE POOR ARE BENEFIT SCROUNGERS AND FRAUDSTERS**

According to a representative survey, one in five people thinks that the level of social welfare is too high, and one in two think that the priority for tackling poverty should be to combat social security fraud.

FALSE!

Minimum social benefits are no higher in France than in the rest of Europe

The study published by ATD Quart Monde in 2016²⁷ shows that from the point of view of basic welfare benefits, France is at the same level as the European average. Thus a single person in France receives an average of 655 euros in basic welfare benefits. In Germany, this amount reaches parity with a purchasing power²⁸ of 772 euros, it is 699 euros in Belgium, and 784 euros in Denmark.

Secours Catholique's data on incomes show that benefits received by households are generally much lower than income from employment and well below poverty thresholds.

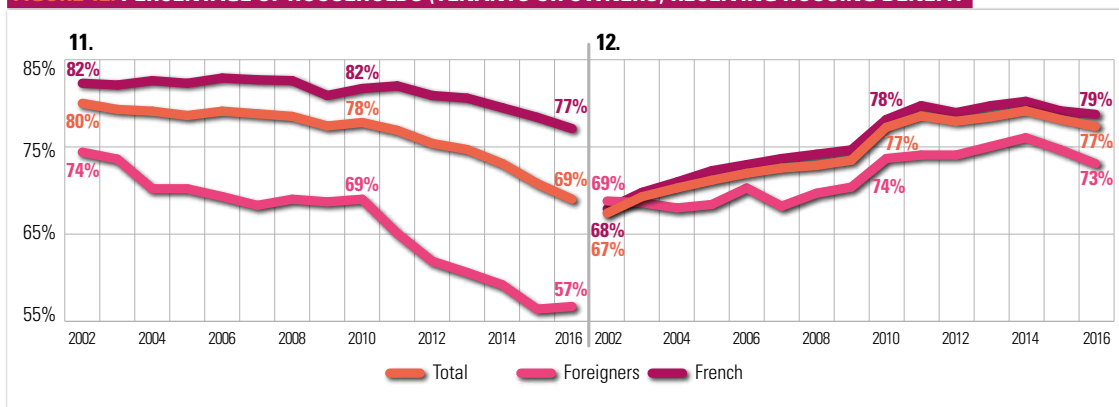
A higher incidence of failure to claim than of fraud

In 2012, the Observatory of non-use of rights and services (Odenore) published a document aimed at investigating the failure to claim welfare benefits and to compare it with the phenomenon of social security fraud²⁹. Whilst the estimated value of fraudulent RSA claims was 170 million euros³⁰, the value of failure to claim welfare benefits was far greater. Thus for RSA alone, the observatory estimates that every year, 5.3 billion euros are not paid to those who are eligible. Failure to claim universal supplementary health insurance (CMU-C) and assistance with additional health insurance is estimated at 800 million euros unpaid. And the amount of family allowances not paid by CAF in 2011 was estimated at 4.7 billion euros.

This is also what we see amongst eligible people in those encountered by Secours Catholique. In 2016, only 69% of either French households or legally resident foreign nationals with at least two dependent children under the age of 20, receive family allowances³¹, therefore 31% do not receive them. The proportion of beneficiaries amongst those eligible has been declining since 2002, more rapidly since 2010, with a particularly sharp decline amongst foreign nationals.

The rate of claims for housing benefits amongst Secours Catholique's French households or legally resident foreign nationals, tenants or owner occupiers³², has been increasing since 2002, and is up to 77%. It is lower for households of foreign nationals than for those of French nationality. And it seems to have seen a decline for the past two consecutive years, probably reflecting an increase in failure to claim.

FIGURE 11. PERCENTAGE OF HOUSEHOLDS WITH AT LEAST TWO CHILDREN UNDER 20 YEARS OLD RECEIVING FAMILY ALLOWANCES
FIGURE 12. PERCENTAGE OF HOUSEHOLDS (TENANTS OR OWNERS) RECEIVING HOUSING BENEFIT



11. Source: Secours Catholique.

Scope: All French households or foreign nationals with legal status, with at least two children under 20 years old encountered by Secours Catholique.

Analysis: In 2002, 80% of households with at least two children under 20 years old received family allowances. This was 74% amongst foreign nationals with legal status, and 82% amongst French households.

12. Source: Secours Catholique.

Scope: All French households or foreign nationals with legal status encountered by Secours Catholique, and who either rent or own their accommodation.

Analysis: In 2002, 67% of owner-occupiers or tenants received housing benefits. This was 69% of legally resident foreign nationals and 68% of French households.

27 - Mouvement ATD Quart Monde, *Putting an end to misconceptions about the poor and poverty*, op. cit.

28 - The amounts expressed as parity purchasing power are adjusted according to the cost of living in each of the countries, so they are comparable.

29 - Odenore, *The opposite of 'benefit fraud'. The scandal of failure to claim benefits*. Éditions La Découverte, 2012, 205 p.

30 - Source: <http://proxy-pubminefi.diffusion.finances.gouv.fr/pub/document/18/21399.pdf>

31 - See eligibility criteria for family allowances: <https://www.aidesociale.fr/montantallocation-familiale/>

32 - See eligibility criteria for housing benefit: <http://www.caf.fr/allocataires/droits-et-prestations/connaître-vos-droits-selon-votre-situation/quelles-sont-les-conditions-pour-bénéficier-d'une-aide-au-logement>

Similarly, in 2016, the rate of failure to claim RSA increased compared with 2015 from 38% to 40%. Amongst households encountered by Secours Catholique, foreign nationals from EU countries have a particularly high rate of failure to claim (71%). Those from other countries have a higher rate (48%) than French households (32%).

PREJUDICE 8 :
THE POOR DO NOT KNOW HOW TO MANAGE THEIR MONEY

Only 53% of French people interviewed during the travelling initiative claim to be shocked by this statement.

FALSE!

Extremely tight budgets

A comparison of the living standards of households encountered by Secours Catholique and the population in general shows clearly that the former have to contend with extremely tight budgets, which are, most often, in the lowest income bracket of the population.

The revenues of the vast majority of Secours Catholique households fall well short of providing a decent standard of living as defined by ONPES. The disparity is particularly great for families with children, whether they are single parent or two parent families.

The price of goods consumed by the poorest groups is rising faster than average

Faced with this tight budget, the poorest households have to deal with higher and higher expenses. In fact, according to INSEE, the price of goods consumed by the poorest families has been increasing sharply since 2010, and more quickly than for the rest of the population.

Rents, energy and water bills and waste disposal costs, which account for almost 20% of the expenditure of the poorest households (compared with 10% of the expenditure of better-off households), have seen their costs increase sharply since the beginning of the decade.

This increase in housing costs explains to a great extent the level of arrears in Secours Catholique households.

Adjustments to cope with costs that are too high

The percentage of owners or tenants with arrears was 70% in 2013, 68% in 2015 and reached 67.4% in 2016. Despite meagre resources, a third of tenants or owners managed to not be in arrears. But to manage this, it appears that they had to make other sacrifices.

So, many tenants and owner-occupiers with no arrears request food aid. Most of them only receive benefits, which we can imagine go mainly towards paying rent and energy bills. In reality, their standard of living is lower than that of households of tenants or owners who are in arrears.

This shows clearly the choices which confront poor tenants or owners in order to survive: prioritise expenditure on food at the risk of being unable to pay rent or bills, or resort to food aid to avoid getting into debt. Because despite ingenious and necessary adjustments, they cannot provide for all their needs without support.



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3. CONTRIBUTIONS **FROM RESEARCHERS AND SOCIAL COMMENTATORS AND** **FROM GROUPS OF PEOPLE IN VULNERABLE SITUATIONS**

For the second consecutive year we asked three researchers or social commentators to take a look at the findings and analysis of the statistical report. For this 2017 edition they were Axelle Brodiez-Dolino (CNRS), Flore Gubert (IRD) and Adeline Merceron (IFOP).

For the first time, alongside these analysts, two groups of people with experience of vulnerability contributed to the conversation on the theme of prejudices to which they may be subjected: groups from Dreux, Maurepas and Paris and people detained in prison in Fontenay-le-Comte.

WHERE DO OUR PREJUDICES COME FROM?

AXELLE BRODIEZ-DOLINO, CNRS-Centre Norbert Elias

Ingrained in some for centuries, prejudices towards the most deprived have been taken as evidence. Understanding the influencing factors – be they political, economic or social – can therefore help to fight against them.

At the beginning of the Middle ages, the poor person was useful and valued: considered as a Christ like figure through his suffering and deprivation, he allowed society to reach salvation through giving alms. However, from the end of the 13th century, population growth, then the fragmentation of land and the impoverishment of the countryside, coupled with regular food shortages, wars and epidemics, drove a growing number of rural dwellers onto the road, in search of work. In fear of these vagrants, who were potential vehicles for disease, robbery, crime and seditious assemblies, the authorities hardened their position. Buoyed up by another biblical scripture which says that since the fall man must suffer and work, they forged this ongoing divide between “good” and “bad” poor: the first being incapable owing to their age or a disability, the second being perfectly capable and required to accept any work; the first, from the area, the second, migrants from elsewhere. Drastic measures were taken throughout Europe: branding with hot irons, pillory, imprisonment, galleys, etc. This trend became enshrined in law under Napoleon: articles of the penal code of 1810 making vagrancy and begging an offence were only removed in ... 1994.

With the industrial revolution came urban proletarianisation. The poorest became suspected of vices, of squandering their resources on drink and of mismanaging their all too meagre budgets. Then from the 1890s, with modern social welfare, came fear of the “profiteer” and the fraudster; or the absurd idea, which was at once belied by the facts, that poor people would have children to obtain family allowances. Conversely, we sympathise with the “shameful poor” and the morally “deserving”, who refuse to ask for aid - an implicit approval of failure to claim, which still pervades our subconscious minds. And consequently, this failure to claim, which has long remained invisible, has always been huge: a convergence of cumbersome and complex applications, the paucity of entitlements, untenable repayments in case of over payments, the shame of being recognised as poor, and the preference for work, which may be difficult and under paid but is a source of family and social dignity.

Economic difficulties also play a role. During the depressions between 1870 and 1890 then in 1930, and thereafter since the 1970s, the rise in unemployment and instability also give rise to indebtedness and competition between workers; gradual compassion fatigue and the feeling, which is at odds with the massive imbalance between supply and demand, that it would always be possible to find work; the political rejection of foreigners, a kind of fantastic mirror image of our colonisation, who are always welcome in times of prosperity then whose presence is seen as a foil in times of economic downturn.

These mental constructs, which are deep-rooted in our history, always draw upon central values, which, though increasingly buffeted by world developments, inactivity and labour; are regularly reactivated by political populism, do not fade either through a wave of the hand or by numbers. Questions 6 and 7 of the survey conducted by Secours Catholique³³, are fundamental and concern the cost, as much for those who suffer the prejudices (low self esteem, withdrawal and feeling of injustice) as for social cohesion (broken by these barriers and by turning stigma into physical and political violence). The good news is that the French are aware of it. So, it remains for us to align our thoughts with our actions.

³³ - Question 6, “What are the consequences of prejudice against the poor for them themselves?” and 7, “What are the consequences of prejudice against the poor for society?” (see annex 2, p. 83 of the report).

“FINALLY, THAT IS WHAT BRINGS YOU DOWN: WHEN NOBODY NEEDS YOU”

A group of people supported by Secours Catholique in Dreux, Maurepas and Paris

One of the first reactions of the members of groups supported by Secours Catholique to the suggestion of discussions devoted to prejudice was quite cautious:

“We are not too keen on addressing this issue, because that means that once again it is us who have to find a way of showing that we are not... what we are accused of being.

We are fed up with always having to justify ourselves.

Say to people: come with your prejudices, meet us, let us do things together, and attitudes will change, on both sides.

All that discussions do is convince those who are already convinced. And even when you present evidence, or figures, people always find counter-arguments, which to a greater or lesser extent are supported by people they know or that they have heard about.”

“The problem is that people make generalisations based on individual cases: one unemployed person could snap out of it to find a job becomes ‘all unemployed people are lazy’. One person of foreign nationality commits robbery = ‘all foreigners are potential robbers’.”

“We are also fed up with having to talk about things which are difficult to go through, and constantly having to go back over things which are painful. I can’t do it anymore. I prefer to keep quiet.”

Beyond these objections, the question of prejudice weighs so heavily on the shoulders of these people that it does nevertheless arise.

Being faced with negative judgements causes different reactions. Some people sink completely: they are broken, humiliated... Because of being considered less than nothing, they end up by believing it themselves. We should read Claudine’s text in issue number two of *L’Apostrophe*³⁴.

“I remember difficult times in my life. As a child, I wasn’t like the others. It is hard to watch others playing and laughing and to be left out. Being different isn’t a problem in itself: it is others who make you feel that you are different. When you are a kid, it’s terrible!”

“I am clumsy and I find it difficult to understand, I need longer than others... this has been with me throughout my life and has given me complexes... especially as there are people who, in theory, are there to help us (parents, teachers, social workers, people who greet the public in offices...) and some drive you down even further. I have suffered a lot because of this and it still stays with me now. This is largely a question of trust. As for me, when I am not confident or when people don’t trust me, it’s over, I am stuck.

We all have prejudices: when you meet someone for the first time, you imagine all sorts of things... What is needed is for us to refuse to put people in boxes. They are always different to what we think.”

“... The more afraid you are, the more you look down on people from your prejudices, you force them down into their depression and their old ruts, whereas it is understanding, trust, an outstretched hand which holds on, even when a relapse threatens, when we no longer believe in it ourselves, which gives the chance to pull through. As long as people feel humiliated, let go, abandoned, misjudged, you are preventing them from getting out of what you rebuke them for without understanding them. Because that bothers you, it becomes a terrible vicious circle!”

Jean-Luc, in *L’Apostrophe*, issue no 2, summer 2017

³⁴ - Issue no 2, Summer 2017, p. 11-13. *L’Apostrophe* is a biannual review created in 2016 by Secours Catholique-Caritas France, and written with the help of people living in vulnerable situations in order to give them a voice.

"It is courage and will-power that help you to make it through! Too many people settle for being assisted and do not shift themselves or make any effort. To get through, you have to fight and not expect everything from others."

These statements have been hotly debated for some time, before reaching a common position:

In fact, there are people who could roll up their sleeves and do more than wait in the queue at charities. They are a minority, but they do exist though it would be misleading to speak of profiteers, since you can only just survive in these conditions.

Others have got through because they have fought, with great will-power and courage ... But we only talk of courage after the event... in the moment, we go through hell and wonder where is the end of the tunnel, if it even exists...

For many people, courage, will-power, it is just hot air, it is beyond their powers. Will-power alone is not enough; you become exhausted, you make matters worse for yourself. It is all well and good to say: get up, snap out of it, it doesn't work... all the springs are broken. [...]

Poverty is like depression; it locks you up and drains you of all your strength.

You no longer believe that anything else can exist.

"Also, when you say to people that is a question of will-power, of courage, you are telling them that it is their fault that they are where they are, that all they need to do is move, make an effort... things which push your head right under water when you are already drowning!

It feeds the fantasy of merit: those who pull through would be the ones who deserve to ... It is basically convenient: it removes guilt from those who come out the best. We justify the fact that there is inequality by using the explanation of merit.

It is untrue, completely unjust and intolerable for those who cannot take any more or who did not have the same opportunities from the start. That is one of the prejudices which must be condemned."

Testimonies pour in, which run counter to the idea that most people in vulnerable situations twiddle their thumbs. Quite the contrary, they are dying from feeling useless, or rather considered thus:

"I am sick of getting up in the morning and knowing that my life is of no use to anyone... "

"In the end, that is what brings you down: when nobody needs you."

"Finding your place in society, it means being recognised as a fully fledged citizen, having your say, and a role with a real contribution. Rather than talking about place, it is perhaps about a role that we should be speaking. A role in society, a use. [...]

Everyone brings (or could bring, if they weren't prevented) their brick to the building [...] we are not supposed to all have the same place or the same role in society. But it is essential to have one, otherwise you end up believing that you are worth nothing and have nothing to offer ... And after a while, you give up."

Extracts from L'Apostrophe, issue no 1, Autumn 2016

In our group we are all very different. We could have had all kinds of reasons not to understand each other, to remain on the fringes... and yet we are like a family, because we have learned to know each other. Finally, it is encounters that enable us to leave behind the prejudices that we all have toward each other. Being able to understand the rationale of others is important, otherwise we remain stuck in our way of seeing things and create walls of incomprehension between people.

Sometimes, we say that hell is other people... and therefore that there are bad people who are ready to trample on you for their own benefit... but for others it is also heaven... when you feel that you really exist for them.

One statement struck us, when we began to reflect upon prejudices...it comes from far away but we believe it should provide food for thought for everyone: *"Dear Lord, grant me that I never criticise my neighbour until I have walked a mile in his shoes."*

ARE FOREIGN NATIONALS A BURDEN ON OUR SOCIAL SERVICES?

FLORE GUBERT, director of research at the Institute of Research for Development (IRD)

One of the lessons from Secours Catholique's 2017 statistical report is that there are many vulnerable households of foreign nationals who do not receive benefits to which they are entitled. Therefore, the idea that foreign nationals may profit from the French social security system is unfounded. However, this doesn't altogether deal with the more general question on the burden of immigration on the public finances of the countries that receive them. Because they are on average less qualified than the native population, less often in employment and (sometimes) with a larger number of children, public opinion often perceives foreign nationals as being a burden on social services. Is this really the case? Some recent studies done on the case of France, notably those of Xavier Chojnicki and Lionel Ragot³⁵, undermine this perception.

By comparing very precisely the benefits which immigrants draw from the state welfare system (social transfers, education, health, retirement, etc.) with the contribution that they make through the various statutory deductions which they pay (tax on revenue, TVA, social security contributions, CSG, etc.) at different ages, the two economists show that the individual net contribution of immigrants of economically active age (the difference between what they pay and what they receive) is positive, but that it is appreciably lower than that of the native population, particularly for immigrants from countries outside the European Union.

Beyond the age of 60, however, their net contribution is negative, but less so than is the case for the native population. The two authors then show that if you take into account the structure by age of the two sub-populations, immigration has an overall neutral impact on French public finances, based on estimates between a maximum of + 0.20% of GDP and a minimum of - 0.22%. In fact, they explain that even if the individual net contribution of immigrants is on average lower than that of the native population, there are a proportionately greater number of them in the age groups where it is positive, that is in the age groups between 25 and 60 years old.

Thus the effect of this structure clearly offsets the fact that each immigrant of economically active age contributes relatively less than a native French person. Another important point: this result is valid not only for the year 2011, which was the baseline year for the authors' calculations, but for all years preceding (back as far as 1979). In this way, France is in an entirely comparable situation with what we observe in other countries of the OECD³⁶.

The theory according to which migrants would mainly base their decision to go to one country rather than another on the relative generosity of the social security systems turns out to be somewhat invalid. Furthermore, the refugee crisis has shown very clearly: the preference of refugees for a given destination is less about social security benefits that they hope to obtain than about the chance of finding a job there and the presence of relatives who they can turn to for support and advice.

35 - See Xavier Chojnicki and Lionel Ragot, "L'incidence fiscale de l'immigration", Informations sociales 2016/3 (no 194), p. 38-48.

36 - OECD: Organisation for Economic Cooperation and Development.

“IN FACT PREJUDICE STEMS FROM NOT LOOKING CLOSELY”

People detained in the prison at Fontenay-le-Comte (Vendée), encountered by the prison's Catholic chaplaincy and Secours Catholique

The words below come from a group of prisoners who spoke during an organised discussion on the topic of prejudice. During a brainstorming, they spontaneously mentioned the following words: criticism, mistrust, judgement, mistake, label, prejudice, rarely positive, preconceived idea, ignorance, look, injustice...

Beyond cases covered by the media, the vast majority of people in prison, the hidden part of the iceberg, are made up of people who are excluded owing to various difficulties (health, culture, employment, family, relations, housing, income...). True to its principles of an unconditional and non-judgemental welcome, Secours Catholique focuses as a priority on the poorest, who have been subjected to judgement along the way. The association depends on a network of 2,000 volunteers throughout the country, to work with prisoners and their families, both inside and outside the prison.

Prisoners know that they are victims of prejudice:

“Rarely positive’: even if you sometimes have a positive prejudice towards someone, most of the time, the word prejudice is coupled with a negative view ... and that definitely applies to our situation as a prisoner!”

“When you think of somebody as responsible for an act, it is in your head, you can only see that, it is no longer possible to think otherwise... It is a classic situation.”

This can cause undue harm: *“A prejudice is a judgement that can be harmful.”*

However, detainees consider that this situation is reversible:

“For me, a prejudice is a preconceived idea of people, period. Most often it is because you don't know the person well.”

“Someone that I know criticises someone else, and straight away, I see that person as bad, as if he had been labelled.”

A question of outlook?

“You don't always see the person in the same way: from close up or from afar... by night or by day... When you look ‘from afar’... it is often more threatening; in fact a prejudice generally stems from not looking closely.”

So what can be done?

“You have to overcome your fear of others.”

A word of hope from a detainee, taken from a European questionnaire on prison-justice³⁷:

“I think that going into a prison is difficult in itself because you don't come out quite the same, and it is because of this that preconceptions and prejudices about prison will change.”

37 - Secours Catholique-Caritas France was behind a questionnaire devised with several European partners in 2016 and addressed to detainees as well as to prison administrations and associations that work in prisons. The objective is to identify, at European level, actions to empower detainees and consequently move towards reintegration. This approach also aims to make different European governments understand that it is possible to apply Europe-wide prison rules. (RPE).

OPINIONS ON POVERTY: BETWEEN PERCEPTIONS AND TRUE REALITY?

ADELINE MERCERON, account manager, responsible for social studies at the Institute of Public Opinion and Corporate Strategy (IFOP)

A perception and an experience of poverty which surpass objective data...

"France has 2.3 million people living on less than 672 euros per month, 4 million in poor housing and 1.9 million recipients of food aid." These are the findings of the Observatory on inequality in 2017³⁸, a reality witnessed every day by Secours Catholique and described in detail in the pages of this report. At the end of June 2017³⁹, almost two out of every five French people aged 15 and over reported that they had, at some point in their lives, experienced poverty (37%), and one in five (20%) stated that they had been afraid of it, without actually experiencing it. Thus, just a few months ago, almost six out of 10 French people (57%) thought that their daily life was affected by or under threat of poverty. By way of extrapolation, this feeling or experience of being concerned or threatened by poverty far exceeds the published figures. According to the latest data on the French population provided by INSEE⁴⁰, there are more than 31 million French who may feel concerned or threatened by poverty.

... and which seriously impact the morale of the French and their view of society

Faced with this reality which (rightly or not) affects many French people, it is not very surprising that for several years, they have been living in a heightened state of widespread pessimism. In January 2017⁴¹, IFOP assessed that only 28% of French people declared themselves to be optimistic for themselves or their children when thinking about the future. On economic and social fronts, we noted that already low levels of confidence, deteriorated further, with less than one in five French people expecting progress on the part of the government regarding the fight against poverty and exclusion (20%), reduction in taxes (17%) and an increase in purchasing power (15%). In this gloomy climate, in which the perception of inequality grows relentlessly, it is hardly surprising that in March 2017⁴², when invited to describe their state of mind regarding the current state of French society, 42% of French people declared themselves "appalled", 23% "indifferent", 20% "resigned", only 9% "confident" and 6% "enthusiastic".

Perceived and experienced poverty, as well as the growth in perceived inequality, tend to give rise to a tense atmosphere which leads to an inward looking response.

A breeding ground for the development of prejudices

The study "Perils of Perception"⁴³ ("Perception vs. reality") published in November 2016 in 40 countries, whose objective was to measure the extent of the difference between citizens' perceptions and the objective reality of facts, shows the tendency (which is not exclusive to France) to get caught in a downward spiral which is more negative than it seems. This investigation confirms that the citizens of virtually all the countries studied, especially western countries, share a very grim view of the situation in their countries. As regards their perception of the future, of society's degree of tolerance or intolerance regarding different aspects of or the level of social inequality, the judgement of people interviewed is often more negative than what we see in reality. If French people are a bit closer to reality regarding social inequality, they nevertheless still clearly overestimate it. In this context, prejudices tend to strengthen and to feed this general pessimism, which can result in concrete events. Thus, as the authors of the study underline, it is a question of "elements which, combined with a persistent economic crisis and a distrust of institutions, have seen resounding electoral upheavals in 2016 with the election of Donald Trump and the vote in favour of Brexit".

Yet, as the study published by Secours Catholique (Travelling Initiative MCQ), highlights, for 73% of respondents prejudice comes "from every one of us". Also to guard against and combat the spread of these misconceptions which (in part) feed this climate of mistrust, we need to keep a close eye on the messages which are out there and the information which is issued. That means to put an end to this unhealthy spiral which is hard to break and which complicates the fight against difficulties which are actually real and affect many French people.

38 - http://www.inegalites.fr/spip.php?page=article&id_article=1648&id_rubrique=123&id_groupe=9&id_mot=76

39 - <https://www.ipsos.com/fr-fr/plus-dun-tiers-des-francais-deja-fait-l-experience-de-la-pauvrete-un-moment-de-sa-vie>

40 - On 1 January 2017, according to INSEE, France had a population of almost 67 million people, of which 52 million are aged 18 and over (<https://www.insee.fr/fr/statistiques/1892086?sommaire=1912926>).

41 - http://www.ifop.com/?option=com_publication&type=poll&id=3600

42 - http://www.ifop.fr/media/poll/3704-1-study_file.pdf

43 - https://www.ipsos.com/sites/default/files/files-fr-fr/doc_associe/rapport-d-etude_perils-of-perception-2016.pdf

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