



STATE OF POVERTY IN FRANCE

BASED ON SECOURS CATHOLIQUE-CARITAS FRANCE 2015 RECEPTION STATISTICS

SUMMARY
OF 2016
STATISTICAL REPORT



TOGETHER,
BUILDING A JUST
AND FRATERNAL
WORLD

EDI- TOR- IAL



VÉRONIQUE FAYET,
NATIONAL PRESIDENT



BERNARD THIBAUD,
SECRETARY GENERAL

The 2016 report of Secours Catholique-Caritas France, based upon the analysis of the circumstances of people encountered in 2015, commits us to paying more attention to the voices of poverty in France today.

This year it highlights a number of significant developments between 2000 and 2015.

First, the document reminds us that poverty is not diminishing. The number of vulnerable families with children — mainly, but not exclusively single parent families — continues to increase. The poorest amongst them, more than others, express a need to be heard: poverty is not only material and isolation is felt with increasing severity. New families who are closest to the poverty line are no longer able to make ends meet, between meagre resources and growing essential expenditure. Finally, the percentage of foreign nationals in vulnerable situations encountered by Secours Catholique in France is significantly increasing despite their overall number being stable. This confirms their increasing insecurity in our country.

Education, training and employment continue to have the greatest impact on poverty. However, badly paid jobs, often with short and limited hours are all too often synonymous with insecurity. Whilst young people are increasingly well trained, that is no longer enough to obtain a job. Vocational training is often out of reach for those who need it most. For foreign nationals, the difficulty in getting their qualifications recognized and put to good use hinders integration and any improvement in their living conditions.

In this context, we do not accept that the fight against poverty should be absent from public debate. Worse still, debates on state handouts are flourishing. On the contrary, our research on social benefits and access to rights shows that income support (RSA in its French acronym) is facing a real problem with take-up and that vulnerable people prefer to work rather than living on benefits.

When will we stop hiding our collective responsibility behind scapegoating, discrimination and stigmatization? When will we see a change in the scale of the fight against poverty?

We believe that the development of our societies in France and throughout the world can be measured by the place in society that they give, by right, to the most vulnerable people. We believe that by focusing on the essential and resolutely taking action together, a just and fraternal world is possible.

**FOR THE COMPLETE 2016
STATISTICAL REPORT OF
SECOURS CATHOLIQUE-CARITAS FRANCE ON
THE STATE OF POVERTY IN FRANCE VISIT
WWW.SECOURS-CATHOLIQUE.ORG
COMPLETE REPORT, REGIONAL PAGES
AND THE VIEW OF THE RESEARCHERS
AXELLE BRODIEZ-DOLINO (HISTORIAN),
NICOLAS DUVOUX (SOCIOLOGIST) AND
ANTOINE PÉCOUD (SOCIOLOGIST)**

**WITH THE SUPPORT OF THE
FONDATION CRÉDIT COOPÉRATIF**



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

One of its vocations is to improve social cohesion and to fight against all forms of exclusion. With this in mind, every year the Cooperative Credit Foundation supports the production of a statistical report by Secours Catholique-Caritas France on the conditions of poverty. The thorough survey, 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 Cooperative Credit Foundation's commitment has been rewarded by three Admical prizes, the award of Major Patron of culture, as well as the Corporate sponsorship trophy for the environment and sustainable development.

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

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INTRODUCTION

In 2015 Secours Catholique-Caritas France encountered 608,500 households living in poverty, that is individuals or families in serious difficulties, who have come to the door of the association on their own initiative or having been directed by social services or other private organizations. As regards the composition of the households encountered, that means 1,463,000 people, or 775,000 adults and 688,000 children.

This figure shows an increase of 2.7% compared with 2014. Notwithstanding some annual fluctuations the number of people living in poverty has remained relatively stable for 15 years. As regards the composition of the households encountered, an increase in the number of families with children has long been a trend which is ongoing.

However, these figures should not be seen as a strict indicator of the level of poverty in France. Obviously, they follow their natural progression but also every year depend on the association's human and financial resources and on all its actions. In 2015, 67,500 volunteers spread over 3,600 teams provided assistance and support for the people encountered.

This report is based on the analysis of 85,179 information sheets describing the various situations of poverty encountered by Secours Catholique in 2015.

The document is in two parts:

- 1. The overall profile** of situations encountered, placed in perspective through a retrospective analysis of major trends and dynamics observed over 15 years.
- 2. Topical focus** based on three major issues: regional disparities between urban, suburban and rural areas; education, training and employment; access to rights and particularly lack of take-up of social security benefits.

In addition and in response to the statistical analysis, studies and field observations of Secours Catholique and three experts (Axelle Brodiez-Dolino, Nicolas Duvoux and Antoine Pécouid), as well as implemented or proposed actions, are included in the report.

Finally, regional pages, which give a focused assessment of the trends and characteristics of poverty in various French regions, are available on the Secours Catholique website: rapport.secours-catholique.org. Since 2014, these pages have been compiled according to the new regional breakdown.



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MAIN CHARACTERISTICS OF PEOPLE ENCOUNTERED

In 2015, a third of the households received were already known to Secours Catholique. So the other two thirds were newly received households and this proportion remains relatively stable every year.

The vast majority (78%) are referred by social services, a percentage which has grown steadily over the past 15 years, and has exceeded three quarters since 2011.

Amongst the newly received people in 2015, there is a higher percentage of men, often young and living alone, and people with no income. These people are, however, more likely to seek out the association of their own accord. This is also the case with foreign nationals, especially those who have no legal status or who have recently arrived in the country.

Listening and food are always at the heart of needs expressed

The need to be heard as well as the need for food are by far the most common requests expressed by the people encountered. These needs were reported in 57% and 55% respectively of the people in 2015.

The need to be heard and for advice, especially with administrative procedures, is more often expressed by young men who are foreign nationals or living alone, with no income, whereas women, families and people with relatively higher income are more likely to ask for assistance with food or the cost of accommodation.

Generally speaking, the most impoverished people primarily want to be heard, to make a social connection, whereas people

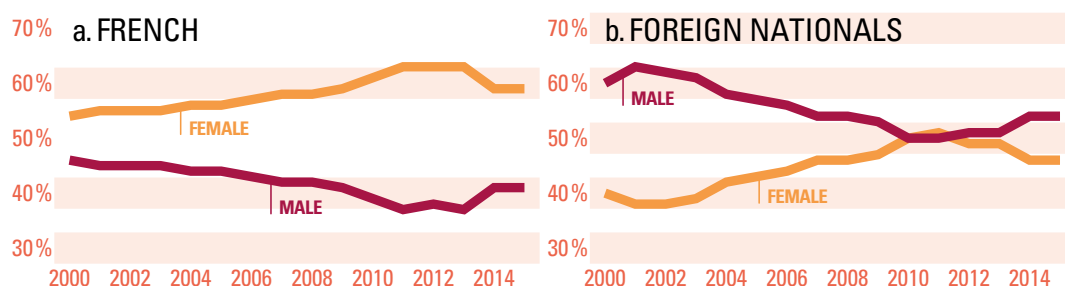
with relatively higher income have more precise, mainly material demands, linked to a more stable lifestyle.

These findings reflect the high level of isolation amongst the people encountered: over 60% of them state that they have nobody close to count upon and almost 80% have no social or collective activity. This isolation also appears more profound amongst those wanting to be heard.

Demographic dynamics inscribed in long term tendencies

The development and distribution by gender of the sample included shows a clear and steady increase in the proportion of women between 2000 and 2013. This increase is evident both amongst French nationals (+ 8 points) and foreign nationals (+ 10 points).

TREND IN THE MALE-FEMALE BREAKDOWN BY NATIONALITY (2000-2015)



Source: Secours Catholique.

Scope: Sample of households encountered by Secours Catholique.

Analysis: In 2015, 58.9% of the sample from households encountered, of French nationality, was women. The graphs show the evolution of the distribution of men-women amongst French nationals (graph a) or foreign nationals (b) encountered between 2000 and 2015.

In recent years, we have seen an increase amongst French nationals in the proportion of single men and men in situations of extreme job insecurity. Amongst foreign nationals, we are seeing an increase in the proportion of people, mainly men, with no legal status and with very low incomes.

Amongst women, the most vulnerable continue to be foreign women and single mothers in unstable, poorly paid jobs and single, often older women whose retirement pensions are insufficient.

An ageing French population and a younger foreign national population

The average age of people encountered in 2015 is 41.2 years for men, 40.2 years for women and 10 years for children. Young adults who are the most active age (25-54 years) make up the vast majority of people encountered (75%) and are also the most vulnerable age group: they are in fact significantly over represented in Secours Catholique intakes compared to their respective weight in the French population as a whole.

However, there is a trend showing the relative ageing of adults encountered over the last 15 years.

A growing fragility of families and children, compounded by the 2008 crisis

Household composition has changed very little in 2015. Single parent families, where single mothers make up the vast majority, still represent the greatest percentage of households encountered (28.8%), followed by single men (22.8%). These two types of households also appear to be the most susceptible to extreme poverty: the percentage of single parent families is in fact three times greater at Secours Catholique than in the whole of the French population¹. That of single men is almost twice as high.

1 - Figures provided by l'Insee do not distinguish between single fathers and mothers within single parent families. Their vulnerability index cannot therefore be calculated in the following chart.

DISTRIBUTION AND VULNERABILITY INDEX BY HOUSEHOLD TYPE							
		Secours Catholique		Vulnerability index (*)			
		2014	2015	2000	2005	2010	2015
No children	Single man	23.7%	22.8%	2.31	2.04	1.67	1.60
	Single woman	16.4%	16.4%	0.87	0.79	0.79	0.79
	Couple	6.0%	6.1%	0.28	0.24	0.23	0.24
	Sub-total no children	46.1%	45.3%	0.93	0.84	0.76	0.75
With children	Single father	3.5%	3.6%	3.46	3.22	3.40	3.47
	Single mother	25.6%	25.2%				
	Couple	21.9%	23.0%	0.71	0.71	0.79	0.83
	Sub-total with children	51.0%	51.8%	1.24	1.27	1.41	1.48
Complex household		2.9%	2.9%	-	0.98	1.05	0.71

Sources: Secours Catholique and Insee, RP 2000-2016 (*).
Scope: All households encountered by Secours Catholique.
Analysis: In 2015, 22.8% of households encountered were made up of single men, 23% of couples with children. The vulnerability index (*) is calculated on the comparison of these percentages with the same percentages seen in the French population as a whole. A complex household is made up of two families, of several single people who are not a family or of single people and families.

However, it is the families and the children within them who have experienced relative impoverishment, especially after the 2008 crisis, as evidenced by the continuous increase in their vulnerability index. These families with children now account for the majority of households encountered (51.8%).

In fact, the size of households encountered remains stable (2.5 people on average in 2015), as well as the number of children in families (2.11 on average in the same year).

A changing and increasingly fragile foreign national population

The percentage of foreigners amongst those received at Secours Catholique (36.4%) continued to grow in 2015 (+ 1.4 point compared with the previous year), suggesting a long-term trend. Their percentage increased by almost nine points between 2000 and 2004 before stabilizing and following a steady growth and similar magnitude after the 2008 crisis (+ 8 points).

The differences noted according to nationality, with regard to gender, age and family composition are the deeper reflection of a change in the profile of foreign nationals received by Secours Catholique over the last 15 years. They reflect the declining share of traditional emigration countries, the diversification in origins, the increase in populations from sub-Saharan Africa and Eastern Europe and the importance of migration for family reunification, as well as the increase in women migrating independently.

 THE VIEW OF SECOURS CATHOLIQUE

FOREIGN NATIONALS AND POVERTY

For several years one of the unchanging phenomena has been the steady increase in the percentage of foreign nationals in Secours Catholique-Caritas France’s reception figures.

Migrants’ choosing to approach Secours Catholique centers are undoubtedly encouraged by the principles and practices which we advocate — an unconditional welcome for all those experiencing poverty. All the more so since many public facilities — and the voluntary sector structures that depend on them — conversely establish criteria and ‘selection’ in their reception, excluding certain people from the outset.

The reception system for asylum seekers, despite the reforms voted in, remains inadequate to deal with needs and year after year results in all forms of exclusion.

Secours Catholique teams are developing a wide variety of reception models: support and first aid assistance, advice and support with obtaining access to rights, meetings or organizing social and cultural events, learning French etc.

Major priorities are emerging: setting up spaces and conditions for encounters between French people and migrants so that community life may become a reality; promoting the right to dignity through activity and granting an income to people who are deprived of the right to work; encouraging elected representatives to be pragmatic since most undocumented migrants and failed refugees who are already in the country will continue to live their lives in France, and they should facilitate the access to rights of those who are deprived because of their status.

Foreign nationals represent an extremely vulnerable population, in terms of their significant over-representation amongst households encountered by Secours Catholique, and their susceptibility to poverty has continued to grow for 15 years.

Vulnerability to many factors: those who have arrived recently are younger, predominantly female, with minimal knowledge of French, isolated and with no support network.

More and more households with no resources

In 2015 the median revenue of households received at Secours Catholique who had any income is €932, against €924 in 2014, that is an increase of approximately 1%.

TREND IN INCOME ABOVE ZERO OF HOUSEHOLDS ENCOUNTERED							
	2010	2014	2015	Variation			
				2014-2015		2010-2015	
				in %	in €	in %	in €
Median revenue above zero	850 €	924 €	932 €	+ 0.9%	+ 8 €	+ 9.6%	+ 82 €
In constant euros 2015	897 €	924 €	932 €	+ 0.9%	+ 8 €	+ 3.9%	+ 35 €

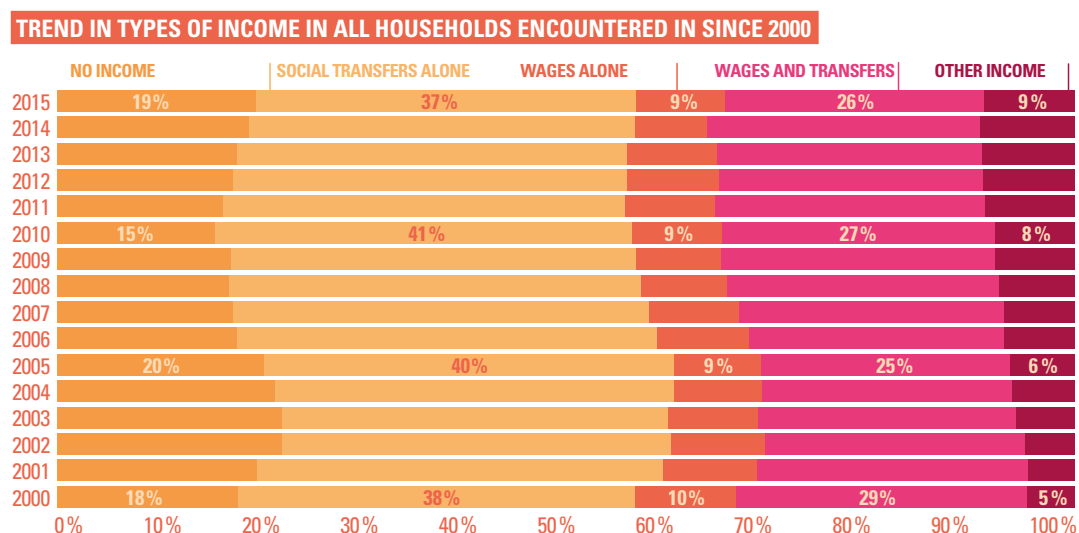
Source: Secours Catholique.
Scope: Households encountered by Secours Catholique with revenue above zero.
Analysis: In 2010, households with a revenue above zero had a median revenue of €850 which corresponds to €897, in constant euros 2015.

Alongside this development, amongst people received at Secours Catholique since 2010, the percentage of households with no income has continued to increase. It has reached 19.5% in 2015, that is 0.7 points more than in 2014 and 4 points more than in 2010. They are mainly single men (38%), then couples with children (21%) or single mothers (16%).

These two almost contradictory trends, of an increase in the percentage of people with no income and in an extremely vulnerable situation, but also the reception of households with increasing income, reveal the diversity in financial situations encountered by Secours Catholique and a trend towards the polarization of revenues.

More complex income structures

In 2015, almost 9% of households reported that they receive types of income, other than earned income or benefits. These are ad hoc, informal payments made up of help from people in their circle or from associations or survival income. They prove to be an essential supplement for households who receive them.



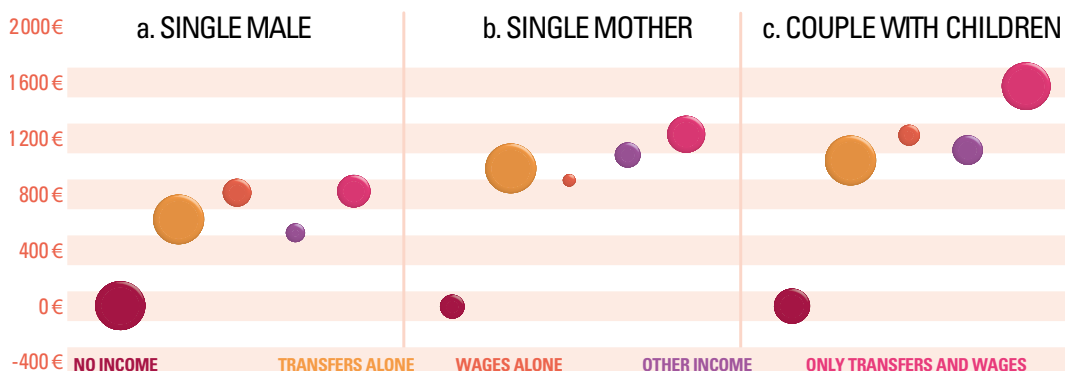
Source: Secours Catholique.

Scope: Households encountered by Secours Catholique.

Analysis: In 2015, 19% of households encountered by Secours Catholique were without any income, 37% had income from only benefits.

This change in the structure of incomes in households received by Secours Catholique shows that, far from the received wisdom, people experiencing poverty today are obliged, for the most part, to do what they can to get out of the insecurity themselves, without necessarily succeeding.

BREAKDOWN BY TYPE AND LEVEL OF INCOME FOR THREE TYPES OF HOUSEHOLDS



Source: Secours Catholique.

Scope: All households encountered in 2015.

Analysis: The size of the bubble shows the percentage of households in this situation, and the height shows the average level of income of households in this situation.

Note that the profile of foreign nationals from inside the EU, though they are more likely to work (24%) and to receive benefits (34%), is closer to foreign nationals with no status than that of foreign nationals from outside the EU who are legal residents. The majority of them do not receive any income, and a not insignificant number (10%) have to supplement their income by resourcefulness. So we are talking about a generally fragile population for whom European status appears to hold no value in terms of access to employment of social benefits.

By comparison, foreign nationals from outside the EU who are received at Secours Catholique have income structures which are more similar to those of the French.

Polarisation of household living standards

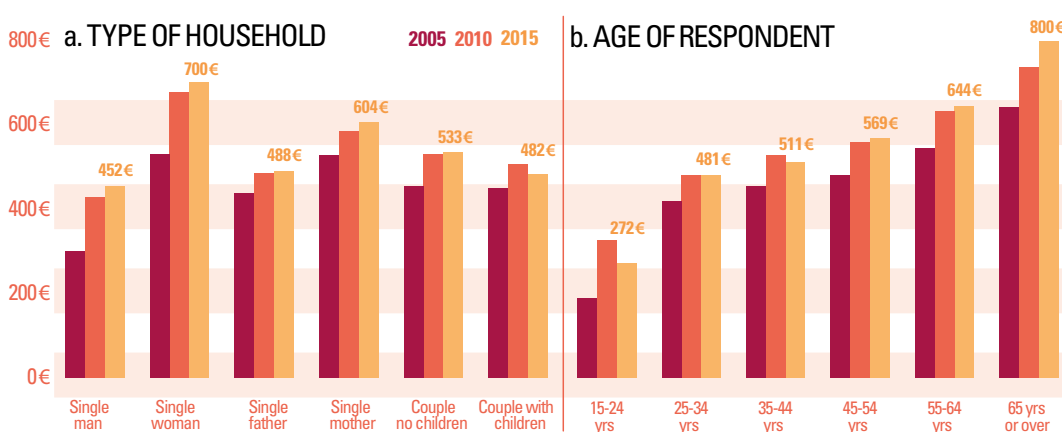
The median living standard² of households seen at Secours Catholique remained stable between 2014 and 2015. This stagnation is mainly explained by the increase in the percentage of households with no income seen at Secours Catholique.

Nevertheless, over the past five years, median household living standards have increased slightly, except for couples with children, whose median living standard has fallen.

Secours Catholique's youngest households are also the most humble, with a median standard of living of €272 per month in 2015.

² - The standard of living is equal to the sum of household income available divided by the number of units of consumption. Therefore the standard of living is the same for all individuals in the same household.

TREND IN MEDIAN STANDARD OF LIVING BY TYPE OF HOUSEHOLD (EUROS 2015)



Source: Secours Catholique.

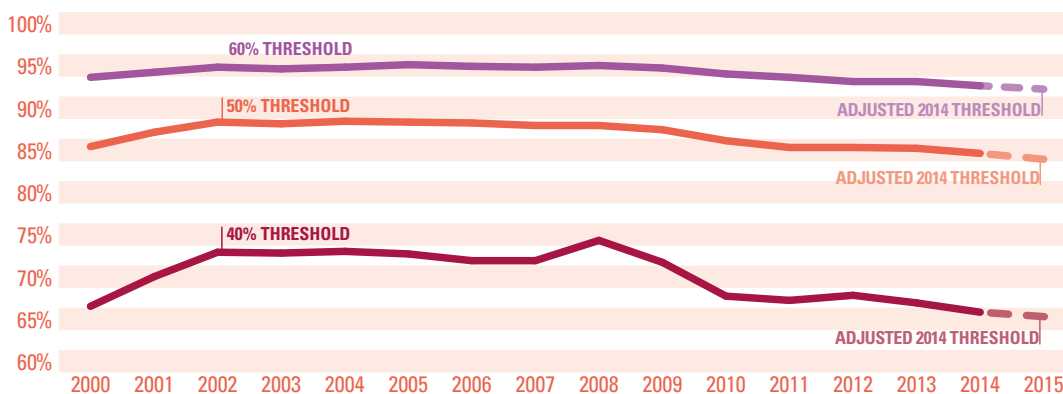
Scope: All households encountered by Secours Catholique.

Analysis: In 2015 the median standard of living of single men is €452. It is €700 for single women.

Monetary poverty indicators in question

Insee identifies as poor, households whose income by unit of consumption is below the poverty line, which, in turn, is based on the median standard of living of the population in question in a given year. Three thresholds are commonly used: the 60% threshold which corresponds to the European threshold, set at 60% of the median standard of living, a second, used historically in France, set at 50% of the median standard of living and a third, set at 40%, which identifies households living in extreme poverty.

TRENDS IN POVERTY RATE OF HOUSEHOLDS SEEN BY SECOURS CATHOLIQUE



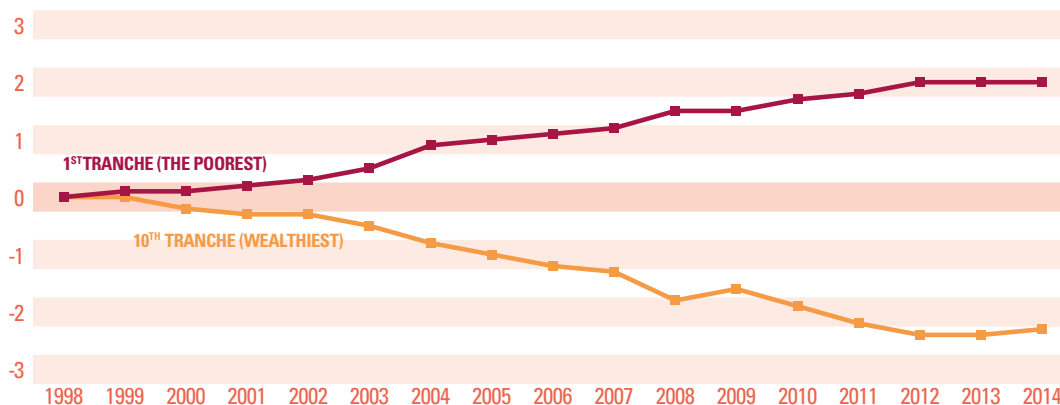
Source: Secours Catholique.

Scope: All households encountered each year since 2000.

Analysis: In 2000, 93.6% of people received by Secours Catholique had an income lower than the poverty threshold of 60%, 85.4% had an income lower than the threshold of 50%, and 66.5% had an income lower than the threshold of 40% of the median standard of living of the French population.

These thresholds, based solely on income, do not reflect the growth in difficulties linked to the increased cost of living faced by the poorest households. The graph below is very revealing on this matter. It shows that the cost of goods consumed by the poorest households is increasing more rapidly than the cost of goods consumed by all French households, whereas more affluent French households are facing prices which are rising on average more slowly.

TRENDS IN PRICES SINCE 1998: GAP BETWEEN AVERAGE PRICE INDICES FOR THE POOREST AND WEALTHIEST HOUSEHOLDS



Source: Insee, price index 1998-2014 according to household standard of living.

Scope: General Population. The first tranche includes the 10% poorest households and the 10th tranche the 10% wealthiest households.

Analysis: In 2014, the gap between the increase in prices for the poorest households compared with price increases for the population as a whole is 2 points. For the wealthiest this gap is -2.3 points.

Insecurity of those “without work” and the economically active

In 2015, the biggest group of people encountered is unemployed (44.8%). However, we should distinguish two categories of unemployed people in Secours Catholique’s statistics: the so called ‘economically inactive’ in the traditional sense - that is students, retired people, people at home or people unable to work – and the economically inactive who include people without a work permit and “others who are without work and not seeking work”, permanently removed from the labor market and having given up any attempt to find work. In 2015 these others make up over half (23.4%) of all the economically inactive received (44.8%) and largely overlap with the category of foreign nationals with no legal status and without shelter³.

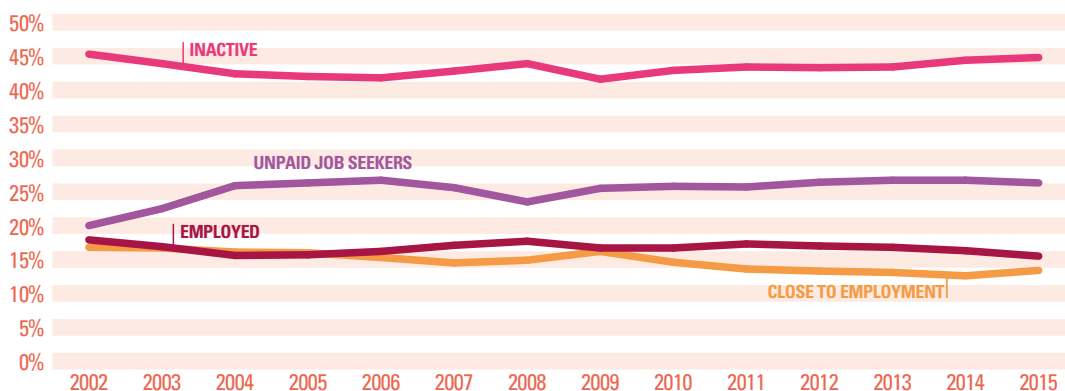
The ‘traditional’ economically inactive are under-represented at Secours Catholique compared to the whole of the French population: they appear relatively less susceptible to instability with a vulnerability indicator of less than 1 (0.84). The vulnerability of others who are economically inactive cannot be measured accurately because they feature in hardly any of Insee’s official statistics. There is no doubt, however, that they are extremely vulnerable compared with the economically inactive in the traditional sense: they very often have no disposable income, no rights to employment and/or other recognized rights and therefore fall outside the scope of social services.

Despite everything, people looking for work, either paid or unpaid, make up 38.6% of people received. Almost all these unemployed people fall below the poverty threshold of 60%.

3 - Some of them state that they are unemployed without rights or fall into the “other work” category including part time, casual jobs, often badly paid.

Amongst people in employment (very seriously under-represented at Secours Catholique), only a quarter have a full-time, permanent job.

TREND IN THE BREAKDOWN BY EMPLOYMENT STATUS (2002-2015)



Source: Secours Catholique.

Scope: Respondents from households encountered by Secours Catholique.

Analysis: In 2015, 44.8% of respondents from households encountered were economically inactive. The curves show the development of distribution by employment status between 2002 and 2015

Women in poorly paid jobs and men excluded from the job market

Conditions of poverty differ according to gender. Women more often face poverty linked to insecure, poorly paid jobs or to inadequate retirement pensions. Men more often face poverty linked to unemployment, or even exclusion from the employment market⁴.

4 - For more detail, refer to the second key theme.

DISTRIBUTION BY EMPLOYMENT STATUS BY HOUSEHOLD TYPE (2015)

	Single man	Single woman	Couple without children	Single father	Single mother	Couple with children
Employed	9.3%	14.4%	14.4%	18.9%	18.5%	18.3%
Near employment	13.4%	12.5%	15.3%	22.6%	12.8%	13.0%
Unpaid job seekers	29.7%	20.3%	24.2%	31.1%	28.7%	24.4%
Inactive including:	47.6%	52.8%	46.1%	27.4%	40.0%	44.3%
- identified economically inactive	19.2%	33.5%	24.0%	13.6%	19.4%	17.5%
- without right to work	14.0%	8.8%	11.1%	4.0%	7.5%	15.3%
- others not employed or seeking work	14.4%	10.5%	11.0%	9.8%	13.1%	11.5%

Source: Secours Catholique.

Scope: Respondents from households encountered by Secours Catholique.

Analysis: in 2015, 9.3% of single men encountered were employed, 47.6% were economically inactive.

VIEW OF SECOURS CATHOLIQUE

TRAINING AND EMPLOYMENT

Secours Catholique-Caritas France, through mentoring people who are deprived of employment, confirms that recognition through work is a basic human need in order to have a role in society and to take part in meetings, activities and projects which affirm their full citizenship.

When people whom we support are en route to finding employment many obstacles prevent them from proceeding: lack of mobility, childcare, unsuitable training courses, health or social problems.

The youngest tell us of the reluctance of companies to recruit them for internships or jobs.

Our teams support people who are looking for work through group activities which

help them to regain their self-esteem and to clarify their career plans.

We also contribute to removing obstacles to work, like lack of mobility, by offering individual micro credits or by supporting garages who participate in Solidarauto.

“That made me think. I can speak for myself, have the words. I now know what I don’t want (short term work, shop hours...). That too is the question, to find things that might suit me.”

Secours Catholique also supports social solidarity enterprises (ESS). We are the preferred partner of the Weaving Solidarity network where we are also supporting the “Territories with zero long term unemployed” experiment.

Housing and living conditions

The households supported by Secours Catholique live in two main types of housing: so called secure housing, namely fixed and permanent housing (rental, property, collective housing), and so called insecure housing (hotel, caravan, family, shelter, refuge, street, etc.). Almost three quarters of households encountered live in stable accommodation. They are mainly council (39.6%) or private (25.8%) rentals. A minority (4.5%) state that they are owners. 51.4% of foreign nationals encountered are in insecure housing.

DISTRIBUTION BY TYPE OF HOUSING ACCORDING TO NATIONALITY (2015)			
	French	Foreign Nationals	Total
Council housing	46.0%	26.1%	39.6%
Collective housing	2.1%	8.1%	4.2%
Private rental	32.9%	13.5%	25.8%
Owners	6.4%	0.9%	4.5%
Sub-total, secure accommodation	87.4%	48.6%	74.1%
Hotel, B&B, bedsit	0.6%	6.7%	2.7%
Caravan, houseboat	2.1%	1.0%	1.7%
Family, friends	5.3%	16.5%	9.2%
Refuge, shelter	2.1%	17.9%	7.5%
Squat, makeshift shelter, street	2.5%	9.3%	4.8%
Sub-total insecure housing	12.6%	51.4%	25.9%

Source: Secours Catholique.
Scope: All households encountered by Secours Catholique.
Analysis: In 2015, 48.6% of foreign nationals' households encountered lived in secure housing. This was also the case for 87.4% of French households.

The cost of rent weighs heavily on the household budget

For renters or first time buyers, an affordability ratio linked to housing can be calculated. This rate can be gross or net, that is after deduction of housing benefit (APL).

The gross median affordability ratio is 43.9%: so without housing benefit, households would have to spend over two fifths of their income on accommodation. After deduction of APL, the net median affordability ratio is now only 16.8%. However, the increase in this type of assistance does not appear to have offset the rise in rents (+ 20.5%), which is higher than the rise in incomes (+ 11.6%).

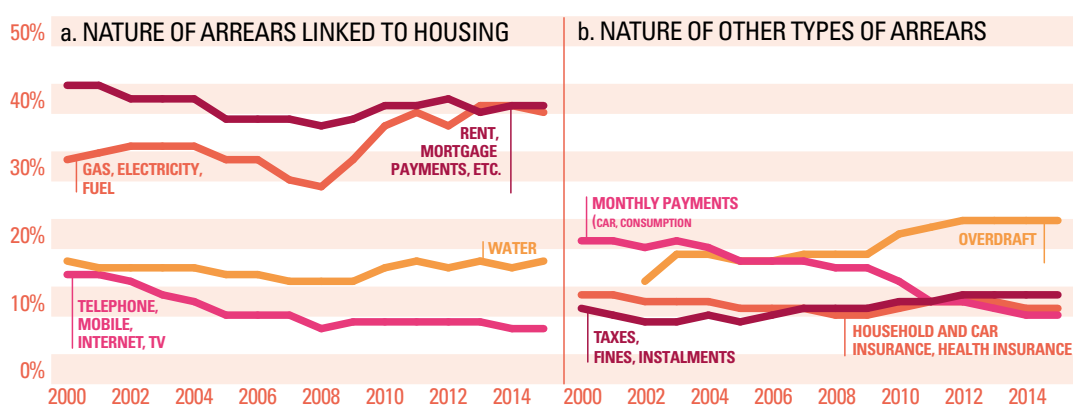
Significant arrears on housing

In 2015, 56.9% of households received at Secours Catholique report being in arrears, mostly with rental or energy bills (the number of people being in arrears with energy bills has increased significantly since 2008).

The reporting of a fall in unpaid credit installments must be connected to the introduction in 2010 of the Lagarde law on over-indebtedness, which greatly restricts conditions for access to consumer credit.

Also noteworthy is a slight increase in households reporting unpaid taxes and fines. More and more households seem to have difficulty in meeting their financial obligations.

TREND IN THE NATURE OF ARREARS DECLARED BY RESPONDENTS (2000-2015)



Source: Secours Catholique.

Scope: All households encountered by Secours Catholique declaring at least one arrear.

Analysis: In 2015, of households declaring arrears, 39.3% declare rental arrears and 22.2% declare overdraft arrears.



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THE GEOGRAPHY OF POVERTY: WHAT ARE THE REGIONAL DIFFERENCES?

In 2015 three quarters of Secours Catholique's sample is made up of people living in an urban environment, mostly in major centers. The urban dweller located in Île-de-France alone accounts for 9.6% of the sample and is made up mainly of the Parisian *banlieue*⁵. 10% of people received live in the suburbs and 13.5% in a rural area.

Urban populations actually appear to be the most vulnerable: they are significantly over-represented at Secours Catholique compared with the French population as a whole. As for the suburban populations, they have the lowest vulnerability indicator. However, although suburban and rural populations appear less susceptible to extreme poverty, their vulnerability definitely increased between 2005 and 2010, particularly in rural areas, whereas that of the urban populations tended to decrease. Although these vulnerability indicators are in line with Insee's findings, they should, however be treated with caution. In fact, statistical records can be collected more systematically in urban commissions which could provide an additional explanation for the lowest representation of rural and suburban areas in the final sample obtained, rather than a lower level of vulnerability.

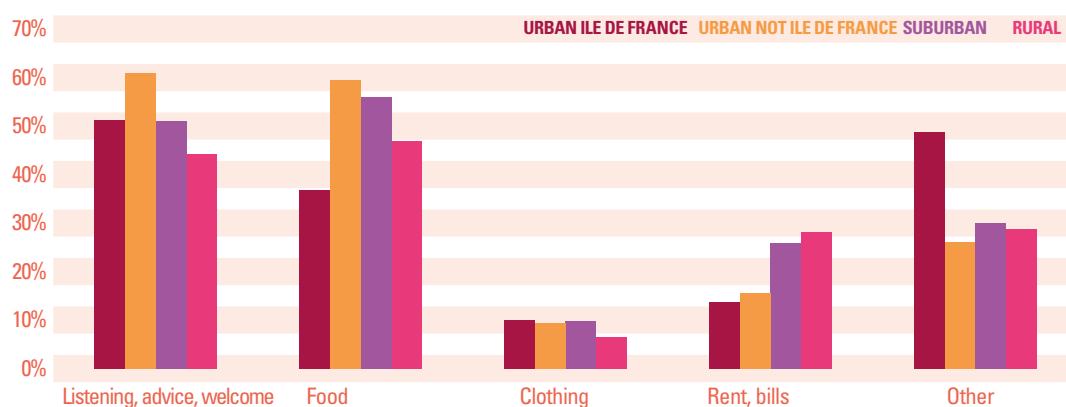
Serious isolation in urban areas and more material needs on its fringes

The need to be heard and for food aid is at the forefront of requests made by the people encountered regardless of their living environment. Poor urban and suburban households continue to be the largest proportion seeking to be heard, seeking food aid or assistance with administrative procedures. By comparison, help to pay the rent or bills, transport or various costs is more often requested by rural or suburban households.

An initial explanation hinges on the differences in social connections. Rural and suburban households appear less socially isolated: they more often state that they have relatives on whom to depend, have good neighborly relations and are involved with community activities. A second explanation is linked to the differences in family composition and housing.

⁵ - Note that a small part of the sample is concentrated in Paris intra-muros (less than 1%).

TYPE OF NEEDS EXPRESSED BY LOCATION (2015)



Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2015, 60.9% of urban households (outside Ile de France) expressed a need to be heard, for a welcome or for advice. The bars show the percentage for each area. The "Others" category includes mainly help with administrative procedures, help with mobility, leisure or bank charges, insurance, education or health.

The ageing rural poor compared with the insecurity of young families in town

The average age of people encountered is higher in rural areas (43.5 years old) and very slightly in suburban areas (42.8 years old) than in urban areas (40.8 years old outside Ile de France and 41.5 years old within IDF).

That is partly explained by the higher percentage of foreign nationals in urban areas where the populations are on average younger and constantly regenerate, but also by the higher proportion of young single men. As for women, they are over-represented in suburban areas (61.5%).

In the major urban centers, young single adults, who are most often men, appear to be affected most severely by extreme poverty. In the commuter belts around them, extreme poverty more severely affects families with children, most often single parent or large families as evidenced by a larger average size of households (2.68 members). In rural areas, extreme poverty most often affects single people, men or women and ageing childless couples, especially in the most remote areas.

It is noteworthy that the Île-de-France metropolitan area shows a more mixed picture. Here we see just as high a percentage of single men (who are often young and / or foreign) as single mothers. In this respect, the Parisian suburbs seem like a middle ground, which straddles the urban and suburban situation.

Foreign nationals concentrated in major urban centres

In terms of demography, the main regional disparity concerns the nationality of the people encountered: foreign nationals are over-represented in major urban centers, especially in Île-de-France where they make up 67.7% of the people received by Secours Catholique in 2015. By comparison, they only make up 40% of the people received in major urban centers in the provinces and 14% and 10.6% respectively of people encountered in suburban and rural towns.

The vast majority of undocumented foreign nationals or those awaiting residency status live in major urban centres including Île-de-France (94.3%).

Monetary poverty in the city and insecure living conditions in the outskirts

Urban households have a much lower median disposable income than suburban and rural households. Urban households in Île-de-France are particularly needy: with a median of €370, their standard of living is almost twice as poor as in suburban or rural areas (around €640).

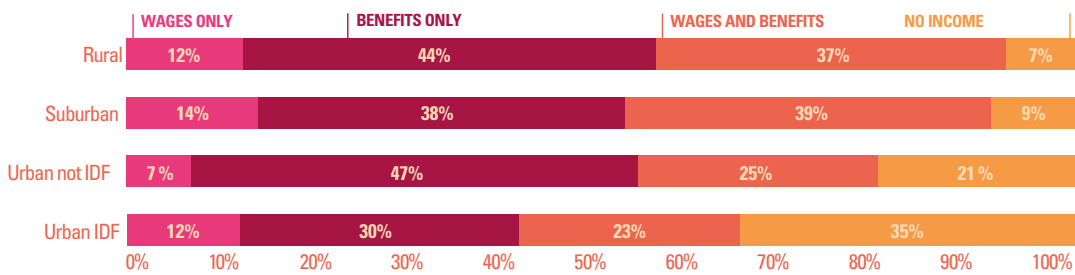
Consequently the percentage of people encountered living below the poverty line in an urban setting is greater whichever measure you take.

Unemployment in the cities and a poor quality of employment in the outskirts

Extreme urban poverty most often affects people who are remote from or excluded from the job market and whose meagre resources are derived from generally inadequate benefit payments.

Extreme suburban and rural poverty most often affects poor employees in insecure, poorly paid jobs, even if combined with other resources.

SOURCE OF INCOME BY LOCATION (2015)



Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2015, 35% of urban households in Île-de-France stated that they had no income whereas 23% combined income from employment and benefits. The bars show the distribution of the sources of income for each area.

Whilst the percentage of people out of work remains high for all areas, the level of unemployment of urban dwellers received is as high as 76.7% outside Île-de-France against around 61% in suburban and rural areas⁶. Conversely, suburban and rural dwellers are more often in employment (almost a quarter of people encountered against less than a fifth in urban areas) and are more likely to be able to obtain benefits when they are unemployed. However their jobs remain insecure and poor. Île-de-France always shows an intermediate situation with the lowest percentage of people unemployed – but very often with no compensation – and a higher percentage of people in employment than in other major urban centers – though lower than in suburban and rural areas.

6 - The unemployment rate is calculated on the basis of the economically active population alone, that is those registered as unemployed or in work.

Amongst the unemployed, in urban areas, extreme poverty most often affects students, foreign nationals with no legal status therefore no right to work, or marginalized people living on the streets. By comparison, in rural areas, it is more likely to affect retired people, people at home or people who are unfit for work.

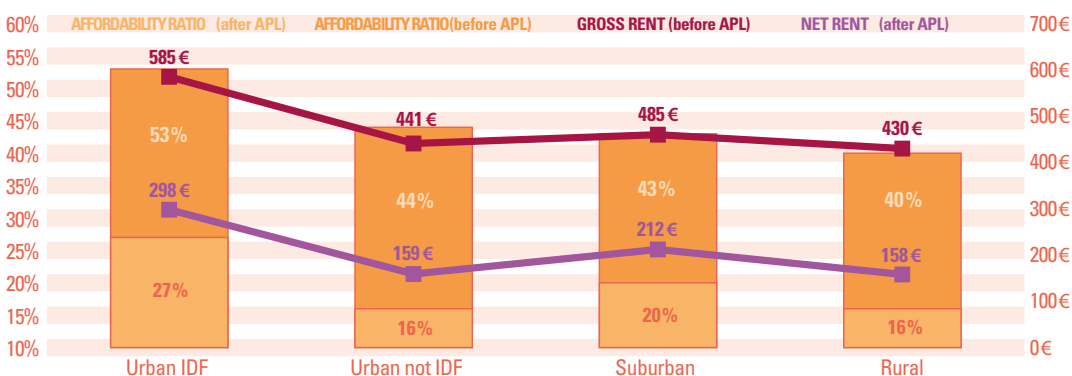
A highly insecure housing situation in major urban centers and significant charges in the outskirts

Residents of major urban centers have a much higher level of housing insecurity. This was the case for over two fifths of people encountered in Île-de-France and 27.8% of those received in other major urban centers. The majority of homeless people, people living in residential hostels, in hotels or living with family and friends are found in urban areas. These people are over-represented in Île-de-France.

Conversely, 85.2% of suburban and 90.2% of rural residents live in secure housing with the percentage of home owners almost five times higher and renters in the private sector twice as high as in urban areas.

Whether they are renting or attempting to buy property, households in urban areas are obliged to make a greater financial commitment (affordability ratio) to housing, which is exacerbated by lower levels of income.

RENT AND MEDIAN AFFORDABILITY RATIO, BY LOCATION (2015)



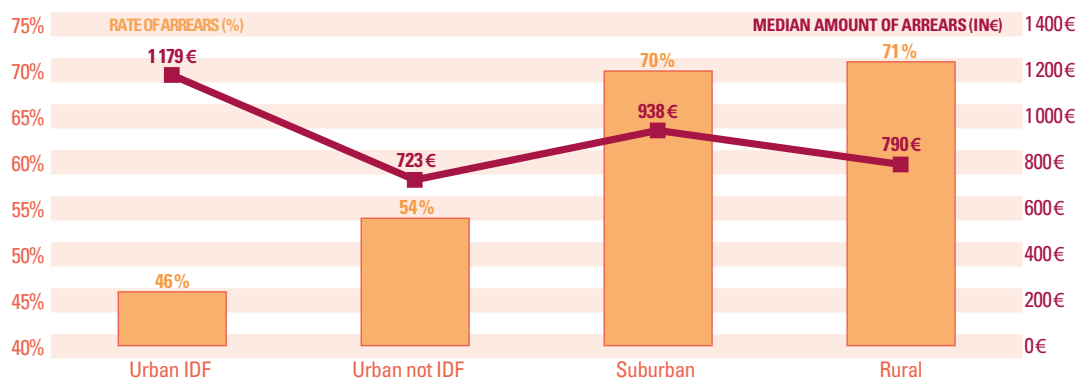
Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Lecture: In 2015, the median rental for households encountered in Île-de-France was €585, representing an affordability ratio of 53% (Percentage of household income spent on rent). After deduction of benefits, the median rent of these people was only €298 and their affordability ratio was 27%. The bars represent the affordability ratio and the curves the median rent for each area.

Regardless of area, the main arrears declared were linked to housing, whether for rent or energy bills. In addition we noted an increase in fuel poverty in rural areas even though housing there is more secure.

PREVALENCE OF ARREARS AND MEDIAN AMOUNT BY LOCATION (2015)



Source: Secours Catholique.

Scope: All households encountered by Secours Catholique.

Analysis: In 2015, 46% of households encountered in Île-de-France declared some arrears. The median amount was €1,179. The bars show the rate of arrears and the curve shows the median amount of arrears by area.



THE VIEW OF SECOURS CATHOLIQUE

REGIONAL DIFFERENCES

The statistical report on 2015 data highlights an over-representation of vulnerable populations received by Secours Catholique-Caritas France in urban areas. This finding should be looked at against the conclusions of the comparative analysis of inequalities in Île-de-France (1) conducted in February 2016 by delegations from Secours Catholique on what appears to be a real territorial division in this region. The gap between median disposable income in Seine-Saint-Denis and in Hauts-de-Seine is 50 % but infra-departmental inequalities are also high.

Disparities were also noted with regard to optional benefits. According to a study completed by Secours Catholique on aid granted by the departments under The Solidarity Fund for Housing (FSL), between the 10 most generous and the 10 least

generous districts, recipients of FSL funded complementary universal health insurance cover (CMUC) are in a ratio of 1 to 4!

Mobility is another issue. In some areas, volunteers have organized a solidarity taxi service (Mayenne), or volunteer provided transport on demand (Ille-et-Vilaine, Loire, Sarthe, Haute-Savoie, Vendée) with a financial contribution from the local authority.

(1) *La fracture territoriale. Comparative analysis of inequalities in Île-de-France.*

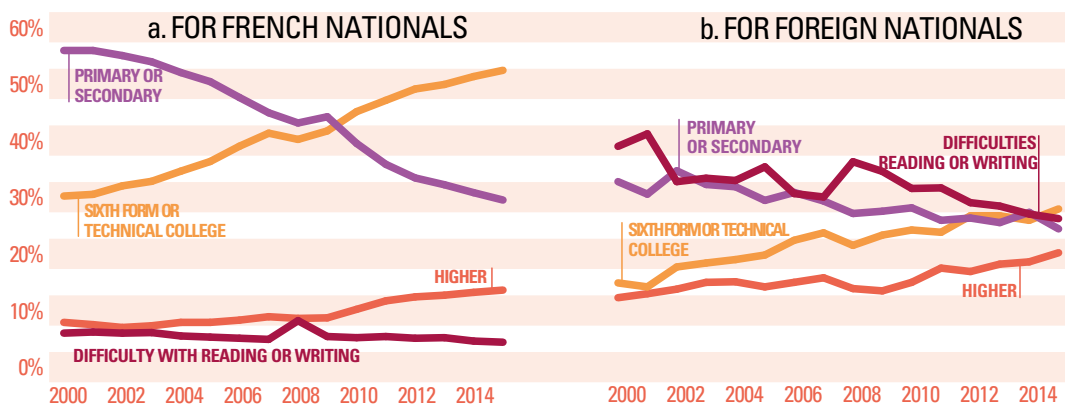
Education, training and work: a bastion against poverty?

An increasingly educated population

The level of education of people received by Secours Catholique is increasing every year. Changes in levels of education show a major change in the profile of people encountered by Secours Catholique. This trend can only partly be explained by the improvement in young people's education.

Amongst people of French nationality, the percentage having reached secondary education has increased significantly. For foreign nationals, the percentage having reached secondary and higher education has also increased.

TRENDS IN LEVEL OF EDUCATION BY NATIONALITY (2000-2015)



Source: Secours Catholique.

Scope: All respondents encountered by Secours Catholique.

Analysis: In 2000, 56% of people received by Secours Catholique of French nationality had reached the level of primary or secondary education.

Foreign nationals, with a low level of education, are in a less vulnerable situation than French nationals. This suggests that so called unqualified foreign nationals are more successful than the French in achieving a standard of living which they deem to be acceptable. This is reversed for highly educated individuals: in this case, foreign nationals are slightly more vulnerable than the French. The hypothesis of a “glass ceiling”, that is, a greater difficulty for foreign nationals to obtain employment regardless of their level of education, and lower returns on their education could explain this discrepancy.

We note a positive correlation between the level of education and the likelihood of being in employment for French people and foreign nationals. Therefore inclusion in the labor market is clearly linked to the level of education. Despite this, the level of employment remains low; amongst those having reached higher education, only one in five is in work and half are unemployed. So the shortage of jobs remains a major cause of insecurity in France, particularly for the well-educated.

Variances by nationality also reveal inequality in access to employment.

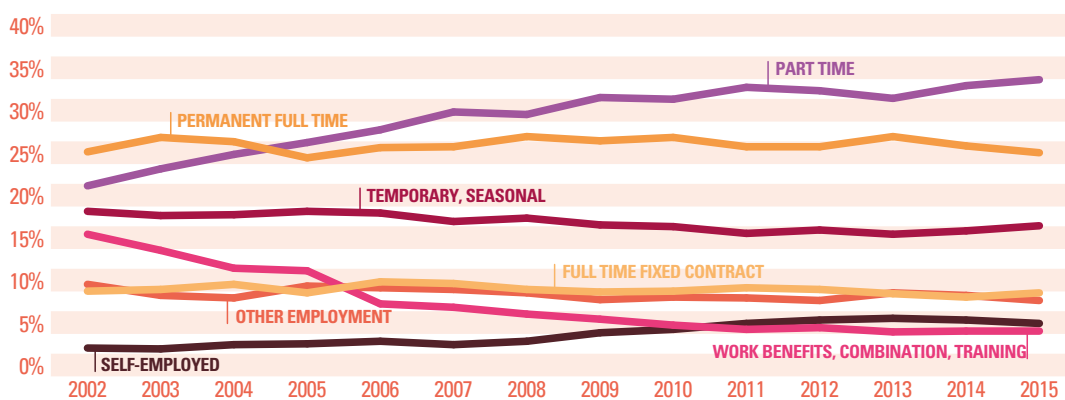
Poor quality jobs

The employment rate of people received by Secours Catholique has remained relatively stable these past 15 years at around 16%. This working population, despite their employment income, cannot be sure of an acceptable standard of living and need help from Secours Catholique. In 2015, 80.5% of workers received by Secours Catholique are the working poor, in Insee terms, that is their income falls below the poverty threshold⁷.

Although these workers initially sign a part-time contract (33.6%), 25 % of them have permanent full time contracts, which are considered stable employment.

7 -Poverty threshold calculated at 60% of the median standard of living.

TRENDS IN BREAKDOWN OF EMPLOYMENT STATUS (2002-2015)



Source: Secours Catholique.

Scope: All respondents encountered by Secours Catholique and claiming to be in employment

Analysis: In 2002, 25% of people in employment received by Secours Catholique had a permanent full-time employment contract.

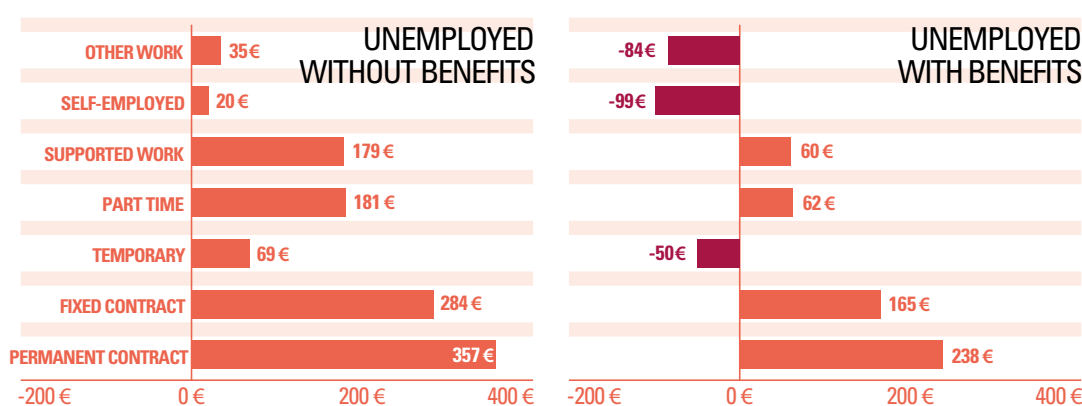
The percentage of self-employed workers has increased since 2008, the date when the auto-entrepreneur system came into being. In fact this system creates a fragile employment status, offering very little protection as it does not open up rights to unemployment benefit and it covers a vast range of different situations.

The median duration in a job is increasing, moving from eight months in 2000 to 11 in 2005 and reaching 14 months in 2015. This shows a growing tendency to stay in jobs, which are undoubtedly of poor quality, because they do not generate enough income to sustain a decent standard of living.

So we note that a permanent contract can provide a median standard of living of €908, whereas households on unemployment benefit have a median standard of living of €670.

So called casual contracts but also poorly paid jobs can ultimately be more debilitating than protective. People with no unemployment benefit have a standard of living from other income of €551, whereas those on temporary contracts get €620; this difference of €69 seems very low compared to costs that can be generated by getting a job, like transport costs or childcare and particularly when it can mean that some benefits are stopped.

DIFFERENCE IN MEDIAN STANDARD OF LIVING OF WORKERS WITH THE MEDIAN STANDARD OF LIVING OF UNEMPLOYED PEOPLE, BY TYPE OF CONTRACT⁸



8 - This information should be handled with care. We are comparing standards of living according to the employment status of the sample regardless of the type of household or the employment status of their partner, if present. A more precise analysis would entail a significant reduction in sample sizes and related comparability problems. Therefore values reported should be taken as indicative.

Source: Secours Catholique.

Scope: Respondents, either French or lawfully residing foreign nationals aged from 25 to 64 years old, encountered by Secours Catholique in 2015.

Analysis: The median income of households where the respondent is in temporary employment is €69 higher than the median income of households where the respondent is unemployed without benefits.

These minor, often negative, differences, prove that many households encountered at Secours Catholique prefer to take poorly paid jobs or poor quality jobs even if they earn little or sometimes less than staying at home and living on benefits. This is far from the image sometimes purveyed of disaffected, poor households taking advantage of the social security system and aid organizations.

THE VIEW OF SECOURS CATHOLIQUE

FORGING A LINK WITH PARENTS

There are many factors which influence access to education for children supported by Secours Catholique-Caritas France: their parents' level of education, their ability to support their children with their education, their nationality, but also where they live, their living conditions and their parents' employment status.

Most of the time, the parent-school relationship is either non-existent or very fragile for vulnerable families, with schools often taking a fairly negative view of the parents. Their absence from school life, often due to their complex relationship with school, is usually interpreted as disinterest.

Living conditions are another barrier to school work at home. Some other situations, such as families living in a hotel, seriously hamper children's access to education.

Secours Catholique supports around 7,000 children with schooling, as far as possible engaging parents in the process. This link with parents is also intended to reestablish or support relationships between parents and school.

Social benefits and their non-take up: what are the shortcomings of the social security system?

The households received are households for which the social security system provides insufficient cover. Is this a case of households not claiming benefits to which they could be entitled? Or is it a sign that the social security system is inadequate?

A strong need to be heard amongst the most deprived: a sign of social exclusion

78% of households received for the first time at Secours Catholique in 2015 were referred by social services. A review of requests expressed by the households makes it possible to appreciate the range and nature of needs which households have been unable to satisfy with their own resources or with the social benefits they receive.

The needs expressed correlate closely with the financial situation of the various households. Material and monetary requests are no higher amongst the poorest households. On the contrary, they are, overall, those who make the fewest requests for help with rent or payment of bills. Households with no income are in fact the ones who, first and foremost, want to be heard, as well as looking for basic necessities such as food and clothing.

This acute need to be heard is the expression of isolation and distress, which is most extreme in households with absolutely nothing. Unlike households who have some income, however small, and who one way or another are still connected with society through their work or through social benefits, households with no income appear to be disaffiliated.

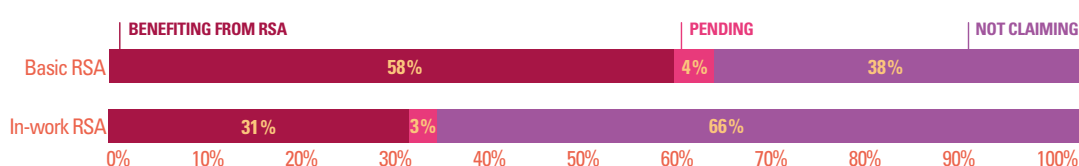
Conversely, households with higher standards of living have more specific demands linked to a more stable standard of living: assistance with payment of rent and household bills (30%). Also, they are more likely than the others to seek assistance with repayment of a loan or taking out an insurance policy. Despite higher levels of income, this is not enough to cover their expenses. Thus, aid provided by the social security system, when it is claimed, proves insufficient.

Failure to claim RSA: a higher incidence amongst foreign nationals and in Île-de-France

The rate of failure to claim basic RSA by eligible households received by Secours Catholique is 38%. In part this reflects the presence in this group of people living in unstable housing for whom an additional eligibility condition for claiming RSA is to have an address. If social services are in a position to help these households to find a residence, many do not and so many of these households are unable to have access to RSA. Households who are unable to have access to RSA owing to this residency issue represent 18% of all non-claimants of basic RSA (ie. 7% of 38%).

The rate of failure to claim in-work RSA is significantly higher: it is as high as 66% of the eligible population received by Secours Catholique.

RATE OF CLAIMING AND FAILURE TO CLAIM RSA AMONG ELIGIBLE HOUSEHOLDS IN WORK AND SEEKING WORK⁹



9 - The sub-samples are considered to be of an adequate size: 37,645 households eligible for basic RSA, and 8,473 households eligible for in-work RSA.

Source: Secours Catholique.

Scope: All households encountered by Secours Catholique and eligible for basic or in-work RSA.

Analysis: In 2015, 38% of households without employment who are eligible for RSA do not claim, 58% of these households receive this benefit and 4% have pending applications.

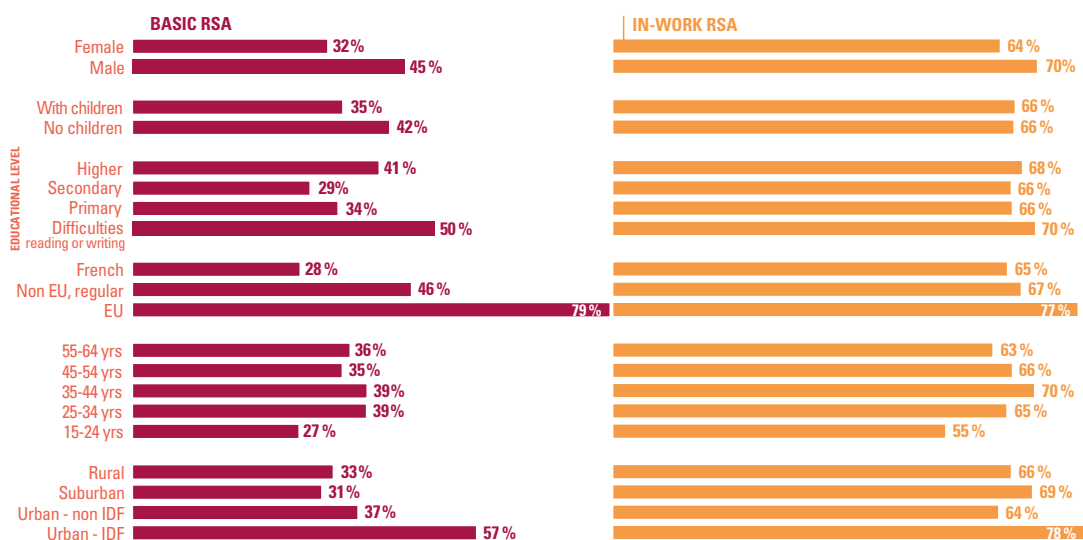
RSA proves to be a significant source of additional income for the unemployed and job-seekers, whether they are receiving compensation or not. The difference is much smaller for working households. This small expected gain could account for the low take-up.

One of the most frequently quoted barriers to access to rights is poor access to information. With the introduction of RSA, procedures and eligibility criteria have become more complex and often unintelligible for the target audience. Thus it is noted that failure to claim is more common for people who have difficulty to read or to write than for people who have been educated to primary or secondary level.

More surprisingly, it is noted that amongst the households received by Secours Catholique, more highly educated people rely less on basic RSA. This can be explained by the apparent stigma attached to resorting to RSA, a stigma to which these people may be more sensitive.

The breakdown by nationality reveals that foreign nationals received by Secours Catholique have much lower rates of take-up than French nationals. This is particularly true for households from EU countries. Those who are eligible for basic RSA have a take-up rate which is 51 points lower than French nationals and 33 points lower than foreign nationals with a residence permit from outside the EU. The same occurs for people in employment: foreign nationals who are eligible for RSA claim less than French nationals. Lack of information or a minimal knowledge of French may explain these differences. The low take-up rate by foreign nationals also tends to demonstrate that, contrary to popular opinion, they do not come to France to receive social benefits but for other reasons.

RATE OF FAILURE TO CLAIM RSA AMONG THE ELIGIBLE POPULATION, BY RESPONDENTS' CHARACTERISTICS



Source: Secours Catholique.

Scope: All households encountered in 2015, eligible for basic or in-work RSA.

Analysis: 32% of households where the respondent is an unemployed female, whose partner, if present, also does not work, and who fulfill the eligibility criteria for RSA do not claim. This level increases to 45% when the respondent is male.



THE VIEW OF SECOURS CATHOLIQUE

ACCESS TO RIGHTS AND FAILURE TO CLAIM

Combating failure to claim is one of the priorities of the perennial plan against poverty. Although some institutions are trying, the objectives are far from being achieved.

There are several obstacles which explain this low take-up, even in our centers. On the one hand, the spirit of mistrust concerning vulnerable people and the associated administrative practices generally contribute to these people not asserting their rights out of shame and the fear of being subjected to such judgments. On the other hand, there is a real shortage of contact points to provide for access to rights or avoid the breakdown of rights.

The authorities must strengthen support and finance to meet the needs of local stakeholders in all aspects of access to rights. One approach is to establish access facilities in the areas which are currently deprived of them.

Secours Catholique-Caritas France conducts a variety of support activities to facilitate access to rights. It can provide homeless people with a registered address, a gateway towards access to civil and social rights. At the same time, we are conducting local advocacy so that community and intercommunity social action centers (CCAS and CIAS) fulfill their responsibilities in this area.

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