

NEWS

PROJECT

ICCARus (Gent knapt op) - Improving housing Conditions for CAptive Residents in Ghent

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TOPIC

Housing

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Ghent Knapt Op takes on another challenge: ‘Non-take-up’

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More than 500 people from the City of Ghent have been interested in taking part in the Ghent Knapt Op project and on improving their housing conditions. So what happens for those who are not selected for the project? They could not be selected for many reasons, such as not belonging to the target income bracket or having a house that is simply too bad to fix with the grant given. The City of Ghent’s OCMW (Social Welfare Department), in collaboration with Ghent Knapt Op, takes on ‘rejected’ participants and guides them to other welfare and assistance programmes that can help them. Many have taken up services and welfare support that they didn’t know existed. This project also assisted participants who were eligible for the Ghent Knapt Op project to get additional assistance.

What is ‘non-take-up’?

‘Non-take-up’ refers to the phenomenon of people being eligible for public and welfare programmes and benefits but not receiving them. Many people in Europe do not receive the social benefits to which they are entitled. This is the case across countries and for many types of benefits. Non-take-up of benefits is important as benefits may not be reaching people who are in the most vulnerable circumstances. The non-take-up rate is in itself a direct indicator of a public policy’s effectiveness. It shows whether and to what extent a benefit is working: i.e., the right people are getting the right benefit.

Short history

‘Non-take-up’ was introduced in the mid-1990s in France, where the office of the Caisse Nationale d’Allocations Familiales researched policy effectiveness of social rights and benefits. Consequently, a publication of the journal Recherches et Prévisions was entirely devoted to this new issue of non-take-up of social benefits. This issue marked the preparatory work for the 1998 law against exclusions on the problem of access to benefits, and led to a focus on the phenomenon of new poverty.

Why is it important?

Benefits are designed to assist people. If people are not able to access benefits for which they qualify, the benefits fail to reach their goal of assistance. Benefits are intended to prevent poverty and guarantee access to essential goods and services, and they often focus on people living in vulnerable situations. Benefits can support, for example, minimum income, housing, health, old age, heating, unemployment, childcare, and disability. Non-take-up means that people who might need this support are not using it, and can therefore indicate problems in the design of the benefit or barriers to access it.

At a larger level, the European Commission has, in its Europe 2020 strategy, committed to prioritizing fairness, equal opportunities, and combating poverty. The strategy states that ‘social protection systems should be designed in a way that facilitates take up of all persons entitled’. Uneven take-up of benefits leads to unfairness in the distribution of benefits, and may indicate barriers to access for people who are in the most vulnerable situations.

Why do people not take up benefits?

There are several reasons why potential beneficiaries don't take up benefits. These include:

- Lack of information: lack of awareness or misperceptions about the benefit, entitlement or application procedures;
- Costliness or complexity of access: inhibiting complexity of the application procedure, or lack of resources such as time, ability to find one's way through the system, or ability to travel to the welfare or employment office;
- Social barriers: stigma or perception of stigma – sometimes linked to the conditions tied to a benefit or to the application procedure, pride, or lack of trust in institutions.

“Through my participation in the project Ghent Knapt Op, I became acquainted with OCMW. I was surprised by the extent of the services and support OCMW offers. Being a single working parent, I could have made use of many more services, which would have been more than welcome. I sincerely hope that, thanks to projects like Ghent Knapt Op, the full range of services of OCMW will be known to people who desperately need them but don't know they exist.” Project Participant

Non-take-up and Ghent Knapt Op

While there are a variety of reasons behind the phenomenon of non-take-up of benefits, Ghent Knapt Op has served as a bridge for programme applicants to gain access to other benefits. Because Ghent Knapt Op involves direct interaction between project applicants and social workers, people living in vulnerable housing in Ghent are able to associate a friendly face with the Social Welfare Department (OCMW). They are also able to get more information about social benefits and assistance with applying for them. Even beyond the goals of Ghent Knapt Op, the project is able to improve the situations of people living in vulnerable housing in Ghent by helping.

The last year OCMW Ghent have been supporting **138 beneficiaries** within the **GKO** project, of whom the majority have benefited from the other services that are provided from OCMW.

- Assistance to granting a minimum income. OCMW investigate the possibilities and rights to minimum income (living wage) or monthly additional financial aid, which **11 beneficiaries** have been receiving since;
- Assistance in mediation of debts. For **13 beneficiaries** have been supported where 5 of them started with budget management and 2 started with collective debt settlement;
- Assistance with energy costs. 23 people receive financial support thanks to the repayment of energy debts, through the purchase of low-energy household appliances or through a premium (grant) for recharging their budget meter.
- Additional Social Support assistance on GKO project. **65 beneficiaries** are being assisted in the renovation project of their home through GKO and need additional social support. **38 beneficiaries** came into contact with the OCMW and are in need of our support, but they are no longer a candidate for the GKO project. We are still providing social assistance.



65% of all 100 GKO candidates are supported by OCMW

Interview with Verbeeld Marjorie, Welfare Department (OCMW), City of Ghent

Why is non-take-up a key issue for the City of Ghent?

Ghent is a large city with a lot of deprivation, many different target groups and many different nationalities. For many citizens, the way to the OCMW is not self-evident. Some people remain under the radar. Rights analysis and granting rights for people in poverty is a core task of the OCMW. We are committed to lowering the thresholds to the OCMW. Non-take-up is not a matter for the OCMW alone; other partners can also play a role in this

Why do people not take up benefits?

There are several causes:

- From the target group itself there is, for example, lack of knowledge and skills, and there are social-psychological barriers.
- From the implementer's perspective, procedures are sometimes long and daunting, or there is poor communication.
- From a policy perspective, the regulations are very complex and the resources (time and money) are not always available.

How did OCMW deal with non-take-up before Ghent Knapt Op?

Ghent has been working with non-take-up for a long time. In 2017 there was the first pilot project around proactive rights approaches.

Ghent works on different levels: on the micro level, we work around the individual client situations. In 2017, the OCMW started a pilot project in Gent-Zuid in which 26 rights were examined in known beneficiary households.

At the meso level, we focus on training, information, collaboration with partners, workload, reduction, data linking and providing tools.

Examples of meso-level work include:

- SPOC Phone (a direct telephone exclusively for welfare organisations who immediately get a social worker on the line for advice)
- Children First (In many schools in Ghent parents can meet social workers of the OCMW who can help them with financial or other problems. If the family has a limited living allowance, for example, it maybe entitled to an intervention in hot meals for the children)
- Information to clients via social rights information brochures
- Cooperation and information exchange with other departments

In 2021, the aim is to expand our reception services and invest more in making the OCMW CPAS better known in the neighborhood. We want the threshold for referral to our reception to become lower. We are focused on information outreach and the development of networks.

At the macro level, the OCMW is an important partner to work with at the national level to move towards simplification and automation of rights fulfilment – ensuring that people are able to fully access their rights.

“Through my participation in the project Gent knapt op, I became acquainted with OCMW.

I was surprised by the extent of the services and support OCMW offers.”

“I had no idea that people like me could also receive support from OCMW. The - mainly – financial aid makes life just a little easier for me. I didn't have to use my modest savings when I unexpectedly had to buy a new refrigerator. I could make use of the grant for energy-efficient solutions for the purchase. They are now looking into the possibilities to provide financial support for the purchase of glasses. I also submit the invoice for my internet connection every month and receive a compensation via the PASOA grant. Thanks to this support, I was recently able to buy a bunch of tulips at the checkout of the supermarket. And I can afford to go out for a coffee or a movie once in a while.” Project Participant

How does Ghent Knapt Op help with non-take-up?

In Ghent Knapt Op (GKO), we go to the people ourselves and make our offer known. So we don't just work as

driven by demand. We do this in a very broad sense because our two social workers also have the space and sufficient working time for this. We find that GKO can be an entry point for people who otherwise would never have found their way to the OCMW.

In Ghent Knapt Op, there is close cooperation with partners so that our knowledge and expertise are also shared to some extent. For example, we focus on publicizing and helping to fulfil rights. One of the consequences of this is that partners are now quicker to refer other people to us outside the GKO.

What are the changes you would like to enact in OCMW to reduce the rate of non-take-up?

- We want to build on the path we have now embarked on. However, this is a process of years.
- We want to make even greater use of collaborative relationships, formal and informal, at the district level so that we can jointly combat under-protection (lack of rights fulfilment).
- We want to create a stepping stone or a bridge to the professional reception and proactive rights approach. Which partner can take which role in this, and how can they be supported?
- We commit to additional Social Workers and want to provide tools to enable even faster deployment of proactive rights approaches.
- We want to be a more familiar face in the community so that partners and citizens approach us easily. SPOC (single point of contact).

Affordable housing

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