

4TH ANNUAL CONVENTION OF THE EUROPEAN PLATFORM AGAINST POVERTY AND SOCIAL EXCLUSION

Speed dating session List of projects

Brussels, 20 November 2014

Social Europe

List of projects

Children First: local consultation platforms for prevention and identification of child poverty – Belgian Social Integration, Fight against Poverty and Social Economy PPS		
Help at Home – Agency for Social Assistance within the Bulgarian Minist of Labour and Social Policy Employment and Inclusion of Adults with Attention Deficit Hyperactivity Disorder ADHD – City of Randers (DK) Urban Health Centre 2.0 – Erasmus University (ELISAN)	2	
	3	
		Vamos Youth Programme – Helsinki Deaconess Institute (Eurodiaconia)
SIIL - Servizio Integrato Inserimento Lavorativo (Integrated Support for Work Inclusion) – Fare Comunità (REVES) Food Banks serve grassroots NGOs for fostering social inclusion – Banco Alimentare (FEBA) KeCK Learning to learn for professional success – ENSIE AT		
		8
	The Social Caretaker in Social Districts – Municipality of Milan (Istituto Ricerca Sociale)	9
Red Incluye – Universidad de Valencia	10	
REFLEX - Réagir Ensemble et Fédérer la Lutte contre Exclusion – UNCASS		

Children First: local consultation platforms for prevention and identification of child poverty – Belgian Social Integration, Fight against Poverty and Social Economy PPS

The context: The National Child Poverty Reduction Plan (2013), as well as the second Federal Poverty Reduction Plan (2012), pointed to the Belgian Public Social Welfare Centres (PSWC's) as the key actors to play a preventative and proactive part in identifying hidden child poverty. However, it has been found that the different actors working with children in the cities and municipalities don't always know each other well, and don't always share their expertise and experiences. Yet structural consultations between these parties would benefit the children, both the children living in poverty and those from families running a risk of poverty. Therefore, the Belgian government encourage the PSWC's to fight child poverty proactively and to promote child well-being, in order to ensure that these children and their families can break the cycle of intergenerational transmission of poverty.

The project: Funded by the Belgian government, 57 Belgian Public Social Welfare Centres (PSWC's) or associations launched local, innovative pilot projects in the form of consultation platforms with local actors (e.g. anti-poverty associations, child day care centres, schools, sports clubs ...). The objective of the consultation platforms is to proactively identify and prevent child poverty (e.g. by identifying problem situations in the municipality), thus effectively and preventatively lowering the poverty risk rate among children. Other objectives are raising awareness of child poverty among local partners and providing information about existing aid channels in the municipalities, supporting collaboration and consultation, stimulating local projects and providing specific support on both the individual and the collective level.

The **target group** of the consultation platforms are children aged between 0 and 12 years, in poverty or with a risk of poverty, with special attention for early childhood (0-5 years). It goes without saying that the children can't be detached from the context of the family in which they grow up which means that their parents and their family are a part of the consultation platform's target group, too.

The project gives **a specific response to the European Recommendation** 'Investing in children: breaking the cycle of disadvantages' by : (1) strengthening the coordination between the different actors involved; (2) streamlining their policy in all relevant areas; (3) promoting stakeholder participation; and (4) exchanging good practices.

A study conducted by KPMG Advisory on behalf of PPS Social Integration ensures the sustainability of the consultation platforms by guiding the exchange of experiences and expertise, drawing up a guidebook or strategy, formulating policy recommendations based on the analysis of the functioning of the platforms during their pilot year and by collecting good practices.

The project **stimulates structural consultations** between different actors working with children in the cities and municipalities which benefit the children.

Different **indicators** are drawn up, enabling the measurement of the effectiveness of the platforms. These measurements will help answering the question whether the platforms are providing an effective answer to the local needs. The aim is to be able to use an evidence-based approach in developing future policies and to strengthen social innovation.

Contact details

PPS Social Integration, Isabelle Martijn, Attaché, Project coordinator, Isabelle.martijn@mi-is.be

1

2

Help at Home – Agency for Social Assistance within the Bulgarian Ministry of Labour and Social Policy

Procedure "Help at home", complements and presents a new model for delivering of the services "Personal Assistant", "Social assistance" and "Domestic assistant".

Within the operation have been created and operate 152 units and 15 centers for home based cares. They provide hourly services to more than 11500 people with disabilities and elderly people.

Employed as staff for providing the services are more than 5 400 unemployed persons.

Beneficiaries are 165 municipalities in Bulgaria.

Total budget of the operation is 32 million BGN / €16 million.

Description of the operation

The operation aims to create a sustainable model for providing innovative and flexible hourly services for personal assistance and support for social inclusion.

Operation establishes decentralized model for provision of home environment services functioning at municipal level, and also creates jobs for unemployed people in the social economy sector in order to overcome poverty. Units and centers for home based care are established as social enterprises for provision of social services.

Centers and units for home based services carry out three basic types hourly activities:

- activities for personal assistance, including activities with medical and social focus such as – help for maintaining personal hygiene, assistance with eating, assistance in taking medication prescribed by doctor or other specialized and rehabilitation services delivered in the consumer's home, accompaniment to educational institution, hospital or workplace, etc.
- Activities for social support and social inclusion – help in communication and social contacts, accompaniment for visits to the cinema, theatre, exhibitions, concerts, help with writing of letters, applications and submitting them to the relevant institutions, and any other social work with representatives of the target group;
- communal household activities household activities such as shopping, maintenance of the hygiene in the homes of target group, make and/or assistance for minor household repairs, administrative services and payments, preparation of food products to the consumer etc.

Staff involved in the centers / units for home based services:

- Management staff and
- Staff for provision of home based services.

Employment and Inclusion of Adults with Attention Deficit Hyperactivity Disorder ADHD – City of Randers (DK)

The Municipality of Randers ADHD Employment Project ran in the period of 2008-2014. Of the 150 participants who joined the full program, 67 – or 45% – was either employed or commenced education when leaving the project.

In need of innovation and creativity in relation to social inclusion of adults with ADHD (Attention Deficit Hyperactivity Disorder), an employment project has been initiated by the Danish municipality, Randers Kommune (93 000 inhabitants). The project was initiated in partnership with The European Social Fund and the Danish Ministry of Employment, and has been focusing on methods and substance related to the topic.

Working with ADHD as a case-study, the vision is to develop methods of inclusion of adults with general hidden psychiatric diagnoses into the labour market.

What made this project special is the focus on inclusion and self-reliance in relation to a group of potential employees in the future European labour market. Also, the interdisciplinary focus between employment efforts and hidden psychiatric symptoms (the focus on psychiatric problems as a barrier for social inclusion) is a new and innovative approach in the development of social services.

The project comprised

2-300 unemployed citizens with symptoms of attention deficits and impulsivity disorders (but yet undiagnosed ADHD!) are spotted and screened by social care- and employment workers. In relation to the screening methods, the project uses the WHO-acknowledged ASRS-test and the Russel Barkley screening test. The screening tests are easily handled by the care workers, who develop new skills in the process in relation to spotting and screening citizens with symptoms of impulsivity disorders and attention deficits.

150 screened citizens with indications of ADHD were offered the possibility of participating in the full ADHD-employment programme. The program consisted of a psychiatric examination and (voluntary) medical treatment, combined with a six week psycho-social course of assertive cognitive training. In continuation of this, an individual employment training programme of 3-6 months was initiated. During this training period, the project focused on the personal strengths and limitations of the participants, with the purpose of defining the type of job or education, the individual participant would be able to handle.

In general, the two main purposes of the ADHD-employment project were

- A system related purpose with focus on enhancing the care workers' ability to practice in the interdisciplinary area between employment efforts and psychiatry.
- A target group related purpose with focus on the development of specific employment tools and efforts in relation to the participants' individual qualifications and the target group in general.

The project contributed to the Danish national strategy to adults with ADHD (approximately 1-2% of the grown up population), and the methods and results has been widely publicised – for example at the Nordic Council conference on ADHD, ESN Annual Conference, Danish nationwide television, Danish nationwide radio and several nationwide newspapers.

Urban Health Centre 2.0 – Erasmus University (ELISAN)

Urban Health Centres 2.0 is a three-year European research project which promotes innovative **integrated health and social care** pathways, early detection of frailty, management of polypharmacy and the prevention of falls.

Objective

The project wants to design, develop and disseminate an innovative, transferable and **easily implementable model for Urban Health Centres (UHC) in Europe.** By adopting a user-centred approach, the project aims **to fight social exclusion of people aged 75+.** It also aims to contribute to the European Innovation Partnership on Active and Healthy Ageing's objective to increase the average healthy lifespan in the EU of 2 years by 2020.

The implementation of UHC in European cities and at international level

UHCE builds on state of the art knowledge regarding **integrated care social and health services** targeting **the inclusion of 75+**. It also identifies relevant evidence-based interventions that are supported by ICT tools.

Through focus groups and pilot testing in **Manchester, Pallini, Rijeka, Rotterdam and Valencia**, the project wants to identify the needs of older people and other stakeholders (care providers, family members and volunteers). At each pilot city **275 citizens over 75** are involved in order to adapt the model to different local contexts.

A tool box will summarise practical experience with regard to personalised integrated care pathways and the development of nurse practioners. It will include an overview of **contextual factors** (cultural, financial, legal and organizational) in EU countries that affect the set-up of UHC in Europe; **formats for collaboration** between the health and social care systems in European centres for primary care; **available ICT tools** that support Urban Health Centers 2.0. Advisory Board: to improve the quality of the UHCE model an advisory board has been set up with the participation of Sweden (Vasteras), the MC of Rotterdam, the School of Public Health of Shanghai, the city of Antwerpen, the Ministry of Health of Slovakia, the city of Rotterdam.

Two established networks are committed to the dissemination of the outcomes of the project: **Age Platform Europe**, European platform of older people's organisations and **Elisan**, European Local Inclusion and Social Action Network gathering Regional and Local elected representatives coming from 13 Member States.

List of partners

The UHCE consortium includes 12 partners representing universities, research centres, enterprises (new technologies), civil society organisations, municipalities and cities.

- Erasmus University Medical Center Rotterdam.
- City of Rotterdam.
- University of Applied Science Rotterdam.
- Polibienestar Research Institute Universitat de València.
- AGE Platform Europe.
- European Local Inclusion and Social Action Network (ELISAN).
- Anonimi Etairia Erevnas, Kainotomias kai Anaptiksis Tilematikis Texnologias – VIDAVO A.E.
- Municipality of Pallini.
- University of Manchester.
- Croatian Society for Pharmacoeconomics and Health Economics.
- Zorg Op Noord.
- University of Rijeka.

Vamos Youth Programme – Helsinki Deaconess Institute (Eurodiaconia)

Vamos is a holistic and low threshold service for youth in the risk of social exclusion. We have built a hybrid model for activation and rehabilitation which includes outreach based individual support and rehabilitative groups. All our services are based on the needs of the youth and they complement the gaps in public services. It's main innovations are renewed professionalism and integrative way of organizing youth services.

Target group

Our aim is to support 16-29 year old youngsters, to find their way into education or working life. Many of them need intensive support to strengthen their skills of daily life and social interaction. Most of them are feeling lonely and worthless, have been bullied in school and don't trust other people.

Low threshold service

We build everyone a unique service experience, which is voluntary for the youngster, and doesn't involve institutional power or financial components. The threshold to our services is low. Youths don't need any diagnoses or official statements. Many of them find their way to our services themselves. Families, relatives and friends also guide them to Vamos. Also different public services, mainly from social, health and education sectors are guiding them to our services. At first, we assess with the client, what kind of support she or he needs, and then we begin working according the needs together. We, for example, help the young person with bureaucratic issues in public offices, search for accommodation and all kinds of health services and so on. Daily rhythm is upside down for many, and our ways of support, many times, give them a reason to wake up in the morning.

Innovations

There are two fundamental innovations concerning our services. First, as professionals, our first mission is to get to know the young person we work with. By building trust and showing, that you actually care, the change will become possible. We need to set ourselves close to the level of youngsters, make them know that we actually want to help. We don't hide behind professional distance which seems to be quite strong in many traditional services. The other innovation is the way we have integrated public services to Vamos. We have psychiatric nurses, a doctor, social workers, employment officials and other authorities of municipals working under the same roof with us. Also, many NGOs are, in collaboration with us, providing various peer support groups and hobbies for the youth of Vamos. In this way, Vamos can been seen as a local platform for youth services.

Vamos in numbers

At the moment we have 54 employees. Vamos has grown 400% in two years. All of us have strong experience in the actual grass root work. Vamos employees come with various educational backgrounds, from social work to theology and occupational therapy. This year (2014), we are reaching 1400 youths on in Helsinki and Espoo. At the moment we are also starting new units in few other Finnish cities. Budget for the year 2014 is \in 2.5 million.

Our results are strong: 66% of our clients are in school, work or preparatory activities after one year of cooperation. Our research shows that their wellbeing increases comprehensively and they also start to that a better future is possible also for them.

SIIL - Servizio Integrato Inserimento Lavorativo (Integrated Support for Work Inclusion) – Fare Comunità (REVES)

S.I.I.L.'s mission is the targeted employment of disabled, especially those with psychic and mental disabilities, and disadvantaged people through mediated inclusion programs and supporting/guidance activities to the labour market. SIIL candidates itself to the territory as a support for workers and enterprises, it is a individualized mediation service that integrates different approaches, keeping in mind the needs of disabled workers and enterprise, trying to combine the capabilities of the worker and the organizational needs of the enterprise. Through this service have been employed around 1000 persons since 1998 and, for 2012, 360 have been taken in charge by the service. SIIL service has an average budget of $800\,000.00 \in$ per year (for 2013 is $879735.00 \in$) awarded by the Consortium on a provincial announcement.

Implementation requirements

The **partnership approach** is fundamental for the realisation of this service. The networks, composing the SIIL partnership, concern different levels. Institutional network, and financiers, composed by: Province of Ravenna; 18 Municipalities; AUSL Ravenna (Local Health Authority); INAIL (National Insurance on work related Injuries). Operative network composed by: Employment public centres; Social cooperatives; Vocational and training centres; Territorial Social Services; AUSL services (Mental Health Department and Addiction services).

The innovation of this service lays in the **integra-tion approach**:

- Among different professionalism and competences owned by Social Services operators, VET operators, Social co-operators and the one of public employment centres who participate directly or in partnership to the service activities;
- Among different entities, institutions and organizations through a strategic integration of human and economic resources (Provincial authorities, Municipalities, Local Health Services, social enterprises).

Work Mediation Operator is an hybrid professionalism, beside specific competences related

to the intervention sector and to the users categories, he cares (disabled people, socially disadvantaged...), develops planning capacities in order to realize individualized paths and solutions which are different for each user. This operative methodology (or meta-competence) is absolutely applicable and transferable to other operative field of social interventions.

Contacts

Presenter: Riccardo Zoffoli, council member of Fare Comunità, via Boncellino 44, 48012 Bagnacavallo, zoffoli@solcoravenna.it, +39 3356959053 General coordinator of the service: Massimo Caroli, director of Fare Comunità, via Boncellino 44, 48012 Bagnacavallo, massimo@ceff.it, +39 3334566004 Contact person of the organisation: Laura Zambrini, project management office of Fare Comunità, via Boncellino 44, 48012 Bagnacavallo, progettazione@farecomunita.com, +390545926055 Website: www.farecomunita.com Facebook: https://www.facebook.com/ farecomunita?ref=ts&fref=ts

Food Banks serve grassroots NGOs for fostering social inclusion – Banco Alimentare (FEBA)

Founded in 1986, the European Federation of Food Banks (FEBA) brings together 256 Food Banks in Europe, which fight daily against hunger and food waste. In 2013 Food Banks belonging to the FEBA recovered 402 000 tons of food, equivalent to 804 million meals, that were distributed to 5.7 million people in partnership with 31 000 charitable organisations and social centres in Europe.

The project

Food Banks are committed to fight against food waste to feed the most deprived, using two levers: the recovery and redistribution of food products to disadvantaged people is essential on the one hand in view of food security, and in order to improve the sustainability of food systems and to reduce the impact of food waste on the environment, as an act of citizenship. On the other hand it promotes social cohesion through a call for solidarity.

For several years Food Banks have been playing a key role within the food supply chain giving a contribution to social inclusion and cohesion.

Thanks to their activity of recovery and redistribution of food products to charitable organizations that assist the most deprived, Food Banks contribute to the social integration of poor people taking into account their specific needs, diversifying the delivery of food products (nutritional balance), promoting the organization of meals, creating places of conviviality, sharing skills and socialization.

Food Banks propose activities of social integration, either directly or in collaboration with charitable organizations.

Some examples

1. Food Banks employ people looking for social inclusion.

- 2. Food Banks promotes social enterprises which give value to food products, such as fish in France and Portugal, and the transformation of fruit and vegetables into soups or juice. They organize activities of social integration in partnership with prisons or community gardens.
- 3. Food Banks assist charitable organizations and propose activities of social inclusion: some are directly related to the distribution of food products (e.g. creation of canteen-models in Poland, social groceries in France, setting up mobile kitchenettes for workshops, training for a correct management of budget and purchases); some are indirect activities such as training to support grassroots organizations (e.g. Entrajuda in Portugal) or individuals.

In 2015 the FEBA is going to make a survey to the 26 members or candidate members of the FEBA belonging to the EU with the aim of identifying best practices and determining actions that could be implemented and developed in all or some members of the FEBA. The outcomes of the survey are going to be discussed during the FEBA annual meeting in June 2015.

Contact details

European Federation of Food Banks www.eurofoodbank.org feba@eurofoodbank.org

KeCK Learning to learn for professional success – ENSIE AT

Recognizing competences + seizing chances + expanding know-how.

KeCK is an innovative qualification project that addresses **educationally disadvantaged employed women** in Vienna which have been structurally neglected as a target group in the past. These women are **multiply hindered** when it comes to **education, further education and employment**. The majority of this target group works in **precarious/low paid jobs** with low chances for professional development and affordable qualification which means they have few possibilities to improve their situation professionally and thus financially.

This target group has been **widely invisible** because the women are not captured by educational institutes or the labour market service due to their employment status. Additionally, many women can be considered **working poor** in relation to their low income versus high living costs. They mostly work in the **retail, cleaning or caring sector** where precarity is also the effect of difficult working conditions such as shared shifts, on-call duties and sometimes the concept of "hire and fire".

The **aim** of the project KecK is to introduce the women again to **"learning"**, to improve their **access** to "professional further education" and

the "use of information and communication technologies" in order for them to actively participate in society and to improve their **employment and salary situation**. A specific aspect of this project is the collaboration with **companies** as well as our **flexible course times** and **free childcare**.

The project offers **modular learning and counselling**. The modules are especially adapted to the needs of the women as for example the basic modules "Learning to learn", "Information and Communication Technology Basics", "The Use of E-Learning" or the advanced modules "Expanding Soft Skills", "My Plan for Further Education", "Communication", "Time Management" and many more. The course offer is complemented by **individual coaching sessions** and women's cafés.

The project is funded with $228868.52 \in$ by the European Social Fund and the Vienna Employment Promotion Fund.

Contact details

Daniela Schallert, Executive Manager Daniela. schallert@abzaustria.at +431 6670 300 www.abzaustria.at

The Social Caretaker in Social Districts – Municipality of Milan (Istituto Ricerca Sociale)

The context: The project "Custodi sociali" (the "social caretakers") is being implemented in the public housing settlements or in very deprived housing districts in Milan, where there is a greater concentration of population groups in situation of economic, social and health fragility, and where relational networks have almost disappeared. The vast majority of users are elderly people living alone (widowed, single, divorced/separated): they represent over the 70% of the total number of users.

The project

The "social caretaker" is a proximity service started in 2000 and progressively extended to different vulnerable groups and new housing districts. The "social caretakers" can be seen as social 'concierges' working in the most deprived social housing districts to daily monitor health and social conditions of the most vulnerable inhabitants of the buildings where they are located, with the aim to support in particular older and disabled people in state of loneliness who are not able to express their needs or to contact social services. The "Social caretakers" are also asked to help those people with their small daily problems (such as changing a light bulb, to go to the pharmacy to buy medicines, to support them to access social/health services) and to promote initiatives to strengthen local networks and relationships by contacting the neighbours able to provide them mutual help.

The service is run by third sector organisations, very active on 3 urban lots, coordinated by the **Municipality of Milan**. Actually there are 150 social caretakers for about 7 400 users.

The project is being evaluated by **IRS – Istituto Ricerca Sociale**, and it has gradually being updated and modified to take into account the results of the evaluation.

Main Outcomes

The interim evaluation allows to regulate and modify progressively the

characteristics of the service provided, in order to take into account the evolution of population's needs and composition but also of the local welfare system and of the social and health provisions available.

Being a low threshold service intended to monitor day by day the living conditions of the most vulnerable persons living in deprived social housing districts, it allows to promote their quality of life and to support them with early intervention and little services, avoiding, as long as possible, their institutionalisation and in any case subsequent much more costing care support.

The "social caretaker" represents a very relevant and successful support to the most vulnerable inhabitants of poor urban contexts able to reduce their marginality and social exclusion. This proximity service has allowed over the years to contact a large number of very vulnerable individuals and families, most of them "unknown" to social services.

The service for years has been targeted primarily at older people, and then it has been extended to the families with difficulties concerning children, youth and adults with disability.

Transferability

The project tackles widespread and increasing social phenomena existing in almost all European metropolitan area:

1. progressively increased number of older population in state of loneliness: on demand standardised support services hardly meet their needs and weaknesses;

 concentration in social housing neighbourhoods of vulnerable individuals having poor socio-economic, physical and mental health conditions together with poor social and relational situations.

Budget

In 2013 there have been 7 391 users with more than 130 000 contacts/ material support for a year amount of \in 4.2 million.

Contact details

Isabella Menichini, Direzione Settore Servizi per le persone con disabilità, salute mentale e domiliarità, Comune di Milano, Largo Treves 1, Milano (+39 (0)2 88463030 Isabella. Menichini@comune.milano.it) Chiara Crepaldi, Coordinator of the EU and International Affairs Unit of IRS - Istituto per la Ricerca Sociale, via XX Settembre 24. Milano (+39 (0)2 46764321 ccrepaldi@irsonline.it) Irene Zancanaro, Brussels Executive Office Manager, IRS – Istituto per la Ricerca Sociale, Avenue R. Vandendriessche, 19 – 1150 Brussells (+ 32 489 843837; irs-bruxelles@irsonline.it)

Red Incluye - Universidad de Valencia

It is a project aimed at creating an interagency network to transfer knowledge for social inclusion. The main purpose is the promotion of research and training in social inclusion. It is a pioneering experience between the regional administration, universities and local governments. It also seeks to establish mechanisms for coordination with other national and international networks.

Main Outcomes and Budget

RED INCLUYE offers the following outcomes:

- To obtain scientific criteria to facilitate the assessment of the efficiency and efficient investments and policies made in social inclusion.
- Comparative analysis of indicators for measuring social exclusion-inclusion used by national and international agencies.
- Design and development of new indicators and exploitation of specific databases.

This network is born without additional budget. It will have a short- term financing in the framework of the Social inclusion and Innovation Program of Regional Ministry for Social Welfare, by the European Social Fund.

Sustainability

Programming period extends to 2020 with possibility until 2023. The project effects last beyond.

Relevance

Social inclusion and innovation. Public and private participation.

Transferability

The relationships at national and international levels provide for its extension, also the nature and stakeholders involvement.

Contact details

Mrs. Begoña Valero Albert Head of the Innovation and European Projects Unit. Valencian Regional Ministry for Social Welfare. Spain. valero_begalb@gva.es +34 961247493

11

REFLEX – Réagir Ensemble et Fédérer la Lutte contre Exclusion – UNCASS

REFLEX aims to identify the frail clients, whose financial situation has recently get worse due to a life incident and to allow the bank to refer those persons to the CCAS preventively. The innovation within REFLEX is to reach an audience, that is usually unknown from the social services, for instance, working poor, and to work upstream on preventive action that can prevent them from falling into serious difficulties such as over debts and so on...

Background

People usually wait too long before admitting that they need help and when they finally contact the social workers, the situation is so severe that there are not many solutions. **La Banque Postale (LBP)** and UNCCAS (National Union of the community centres for social action) have signed since 2006 a partnership agreement in order to improve the quality of information, advice and guidance to the people experiencing financial exclusion. This collaborative approach was one of the main reasons of the development of the REFLEX project since 2009.

Main outcomes

The REFLEX project is intended primarily to LBP customers in recent financial fragility due to an "accident of life" or a loss of income. Thus, REFLEX is a way to reach the public when they first experienced financial difficulties to prevent the situation to get worse. The project aims particularly people who don't use social services (e.g. the working poor) and do not come asking for help "for themselves" or who are waiting for the situation to get worse before acting. The project is based on a win-win partnership between the social services and a bank:

- For the client: fewer incidents of payment, a more serene relationship with the bank...
- For the bank: reduction in payment incidents, development of a serene and balanced relationship – For the CCAS: early identification of struggling households in its territory intervention, increasing the efficiency of social

action through better prevention. CCAS can also contact the referent REFLEX through bank mediation for a client who meets the following challenges: recurring bank fee; revocation of debit and pending litigation (for example, the regularization of an overdraft or an old debt.)

Each structure has its own tools and intervention but they share the same goal: prevent the overendebtedness and strengthen the capacity of the client in his financial autonomy without accident.

Transferability

REFLEX was an experimental project. It was initiated in 2009 with three financial centers of the LBP and some CCAS in the Paris region. Some difficulties with critical masses were experienced, so it was decided in early 2011 to propose the project to CCAS in bigger cities to allow for an interesting volume effect: Grenoble and Montpellier have thus started in the fall of 2011, putting in place various procedures. The project was expanding to other territories in connection with the respective CCAS. This project is no longer in action, but was carried on during several years. The pooling of the project, through tools implemented by the CCAS, enabled the development among fifteen major CCAS.

Contact details

Juliette BOUREAU, Policy Officer UNCCAS Villa Souchet 105 avenue Gambetta 75960 Paris Cedex 20 jboureau@unccas.org / +33 (0)153198558

