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# Thematic report to the UN Human Rights Council Social Protection: a reality check

The homeless conundrum: to be entitled to social protection, you need an address.

An essay on the administrative address for people experiencing homelessness.

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December 2021

### The homeless conundrum

As lockdowns were introduced across Europe because of the COVID-19 pandemic, 'staying home' became the frontline defense. It became rapidly clear not everyone could rely on accommodation. This was as such addressed by UN Special Rapporteur Mr. Rajagopal in his report on 'Adequate housing as a component of the right to an adequate standard of living'. The virus has put a spotlight on the importance of the right to housing and its link to health care and social protection. However, what often misses the academic and political spotlight is the prerequisite in being entitled to social protection. It is the idea of a permanent address or domicile. In various nation states, this is indispensable when you want to receive welfare benefits, health insurance, to be eligible for social housing, to vote, and to obtain an identity card. In this way, it presents a conundrum in the homelessness context: to be entitled to social protection, you need an address.

# Without an address, you do not exist

In their campaign 'Addressing the world: An address for everyone', the Universal Postal Union², a UN specialized agency that supports postal services, addressed the importance of address infrastructure. Certainly in the homelessness context, having no address leads to the vicious cycle that has come to be known as the 'Postal Paradox'³: having no address keeps people homeless because access to social rights and services is restricted. Providing an address for everyone is thus said to not only be a matter of location, but a matter of rights and citizenship. Charles Prescott has put this more concretely<sup>4</sup>:

In most of the world, you cannot board an aircraft, leave the country (legally), open a bank account, get a credit card, receive medical treatment at a hospital, register to go to school, obtain legal employment, obtain a licence to drive an automobile, join a union or professional organization, borrow money, incorporate a company. In short, an address is now an identity element of a very unique sort.

Accordingly, the address has outgrown its initial purpose as a location device for postal services and tax authorities. Several institutions now adopt the individual's street address as a proof of citizenship, an identifier of the individual. Hence, "without an address, you do not exist"<sup>4</sup>.

#### An alternative?

In many countries, obtaining and exerting rights starts with the registration in the population registers. To provide an alternative, several EU Member States designed an "administrative address" for citizens without one. An administrative address can be seen as an address -fictitious or not- that people can use for official administration documents or to receive postal mail, even though they are not living on this address. Examples can be found in the United Kingdom with their 'ProxyAddress', the fictitious address in Italy, the 'Main residence confirmation' in Austria, the 'Address Point' provided by the postal service in Ireland, the postal address in the Netherlands, and the reference address in Belgium<sup>5,6</sup>.

During a conference in Brussels in 2019<sup>7</sup> on the 'Access to social assistance and rights for homeless people', attention was paid to these alternatives, and their strengths and shortcomings. Overall,

participants concluded there is a lack of systematic data collection to assess the effectiveness of these alternative addressing systems. In this conference, the Belgian reference address was noted as a good practice of such an alternative address<sup>7</sup>.

# The reference address in Belgium

Since the 90s, the so-called 'reference address' in Belgium provides administrative anchorage to persons without a permanent address. Specifically for people experiencing homelessness, one can be requested at a Public Centre for Social Welfare (OCMW/CPAS). There is a Centre situated in every municipality, and its mission is to guarantee human dignity for every inhabitant of the municipality and ensure the right to social integration. To apply, however, you need to meet certain entitlement and eligibility criteria.

You are *entitled* to this reference address if you are a Belgian citizen (or to be allowed to reside in Belgium for more than three months), if you can demonstrate to have a local connection with the municipality of the Centre, and if you are deleted out of the population register. The latter criteria refers to your previous domicile that needs to be deleted out of the population register, to make room for this 'new address' at a Public Welfare Centre.

You are *eligible* for this reference address if you can proof to be experiencing homelessness, for example through a signed declaration of a night shelter. Lastly, applying for such an address automatically implies you apply for social assistance at this Centre. There is a wide scope of interpretation what this 'social assistance' implies, but mostly it refers to a social integration income, or other material or social support.

Since its introduction in 1997, however, this reference address has been subject to several discussions. For many years, poverty organisations<sup>8,9,10</sup> raised concerns on its design and implementation, which is stated to impede the accessibility for possible claimants.

#### Non-take-up

Requiring claimants to have a permanent address to be entitled for social rights poses a serious challenge for homeless people. Requiring claimants of such a reference address to meet multiple conditions poses even more challenges. In a working paper of Robben, Roets, Wagener, Van Lancker and Hermans (2022)<sup>11</sup>, interviews with more than thirty professionals active in the homelessness sector were conducted to gain insight into factors influencing the take up of this reference address in Belgium. Robben et al<sup>11</sup> address eight factors that determine whether homeless people got such an administrative address or not, of which we will illustrate two.

## Discrimination and stigma

The reference address is refused when you do not meet the entitlement criteria. Undocumented migrants, for example, are then excluded. But you are also excluded if you do not fulfil the eligibility criteria of 'applying for social assistance'. Take for example the so-called 'care avoiders' individuals who are, often due to negative experiences with social assistants of these Welfare Centres, authorities or services in the past, unwilling or unable to get access to care. Linking this condition of social assistance to this address therefore excludes persons who are unwilling or unable to participate in social assistance programs.

Furthermore, the procedure is described by the respondents as complex and cumbersome, increasing the chance for individuals who do not have the psychological or physical capacity to understand and follow each step of the prescribed procedure to be excluded as well. As one participating expert of a homeless shelter puts it:

Our clients do not always understand everything. A lot of them experience mental health problems. Often, there is a communication gap between the Public Centre and the claimant.

Furthermore, homeless people can also decide not to claim a reference address to prevent stigma and discrimination. In the quote below, a respondent active in an NGO uses the example of well-known addresses, such as 'Market Place 1' that might lay the groundwork for discrimination.

When a homeless person gives up an address such as 'Market Place 1' or 'Rue du Centre 1' when applying for a job, this may become a ground for discrimination.

An example of this can also be found in Italy, where municipalities use fictitious street names to provide homeless people an alternative address. However, the Italian NGO Avvocato di strada raised concerns on the names these streets are usually given, such as 'Hospitaly road' or even 'Homeless avenue'<sup>14</sup>. When a homeless person then applies for a job, this can become grounds for discrimination.

## **Conditionality**

Another factor that influences the non-take-up of the reference address in Belgium is the conditions and often additional conditions that claimants need to meet. One condition is that you need to demonstrate you are experiencing homelessness. For people sleeping in shelters, a signed declaration can be handed over. However, this is more difficult for persons who do not make use of local shelters. Take for example the so-called 'couch surfers', people who find a temporary sleeping place at a friend's or family member's house. Providing proof when you live on the streets can be difficult as well, often even quite ridiculous, as the quote of an NGO below shows.

In the past, I knew a PCSW who asked them to take of their shoes and look at their socks. Based on the cleanliness of the socks, the decision was made if they were sleeping rough or not.

In the study of Robben and colleagues<sup>11</sup>, concerns were raised of Public Welfare Centres that imposed additional (often non-legitimate) conditions for the claimants to meet. Not fulfilling these requirements can lead to the refusal or a termination of the reference address, and the consequences this entails. This is experienced as disproportionate: people who fail to meet these conditions are penalised and administratively and socially excluded.

Different PCSWs impose different conditions for granting the reference address. In my opinion, they formulate criteria that are hard or sometimes even impossible for our clients to meet, such as looking for a job or staying sober.

Examples of these additional conditions are expecting of the beneficiary to actively look for a job or housing, to engage in debt counselling or addiction treatment, to collect their postal mail biweekly, and so on.

#### To include the most excluded

In their results, Robben and colleagues show that these different mechanisms that influence non-take-up, such as the stigma, discrimination and conditions as previously discussed, can reflect and reinforce social exclusion of the beneficiaries. Whilst the Peer Review on the conference on 'Access to social assistance and rights for homeless people' with representatives of the European Commission<sup>14</sup> described the reference address in Belgium as 'a good practice', in fact, Robben et al<sup>11</sup> empirically suggest otherwise. The question then seems to arise whether an administrative address (such as the reference address in Belgium) that is designed to include the most excluded, succeeds in doing so.

This is a crucial question in need of academic and political attention. Providing an administrative address for people without a permanent address, and thus administratively including them, implies a win-win situation: whereas an address facilitates the access to rights and services for its target group, it is also most valuable for policy makers as well as for researchers. For example, many censuses have been address-based, leading to undercoverage and the exclusion of homeless individuals without a permanent address in its design. Consequently, homeless individuals often are underreported in survey data analysis. Imperative is that to facilitate the access to, and increase the take-up rates of other social rights, barriers to access such an administrative address need to be identified and discarded.

## A minimum minimorum of social protection

It is clear this address is vital for people experiencing homelessness to gain access to the rights and services they need and are entitled to. In this context, the address can (and needs to) be perceived as the *minimum minimorum* -or the absolute minimum- of social protection for homeless people. To prevent the non-take-up rate of welfare benefits, more academic and policy attention needs to be paid to this minimum of providing an address for people experiencing homelessness.

From an academic point of view, more research needs to be done on the non-take-up in the homelessness context. Given that insights into non-take-up rates can only be provided if the whole targeted population is known, more research is needed to grasp the population of people experiencing homelessness on a national and international basis. Another avenue for future research is to make use of a longitudinal research design, in which individuals are followed to study their take up behaviour of social support and services over time. From a policy point of view, this idea of providing an administrative address for a vulnerable population group such as the homeless population needs to be the subject of a national and international debate.

### Entitlement, citizenship and denizenship

Following the bulk of literature on social rights, there is a consensus that the presence of social rights in laws is not sufficient to protect individuals from vulnerabilities. Indeed, the right to social protection is only effective when it is translated into accessible social protection schemes that target vulnerable population groups. If these schemes are not accessible, they fail to meet their initial goal, which is poverty

alleviation and social inclusion<sup>15</sup>. In this debate on social protection and accessibility to social rights, however, people experiencing homelessness are underrepresented and underexposed.

Closer attention needs to be paid to this concept of entitlement to social protection, that is traditionally associated with citizenship, but also in more recent academic literature to non-citizenship or 'denizenship'16. 'Denizens' can be regarded as citizens that only enjoy limited partial rights to welfare and political participation<sup>17</sup>. Important here is that certain minority groups, such as persons experiencing homelessness, may have been granted 'formal' citizenship, however, their 'substantive' citizenship may be fragile. The question of entitlement and of this fragile citizenship forms a significant topic for debate.

## The chicken or the egg?

Finally, a last point of debate can be the underlying chicken-or-egg dilemma: to what extent should having a permanent address be linked to social rights? Why can you only get access to child allowance when you have a permanent address? What about people experiencing homelessness who are unable or unwilling to find their way to a local service providing these kinds of virtuous addresses? Also, this often very mobile group can experience difficulties when they need to proof a local connection to the municipality that provides an address, or experience issues to collect their postal mail on a weekly basis.

An interesting practice that takes into account this mobility is the ProxyAddress in the United Kingdom. Through existing data, a consistent 'proxy' address is created to access services regardless of how often one changes his location. The metaphor that is being used to explain this ProxyAddress is that of the land line phone versus the mobile phone. Whereas the first tells you where you are calling but not who, in the latter you know who will answer but not from which location. When it comes to getting support, it is argued that addresses need to be used to identify people rather than places, and therefore the address needs to follow the person in need like a mobile phone does. To prevent the downward spiral homeless individuals experience when losing their address, this proxy address is stated to form an early intervention for people in need.

Of course, homelessness cannot be solved with an administrative address alone. Whilst these addresses are no panacea to prevent homelessness, they do prevent the exacerbation of their living conditions.

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