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Inserting the Excluded: The Impact of the Revenu Minimum d'Insertion on Poverty in France

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The Revenu Minimum d'Insertion (RMI) in France is a residual income maintenance benefit, intended to cover the circumstances of people who are otherwise left out of the social security system. The benefit is conditional, however, on a 'programme of insertion', and claimants are required to make contracts, under the guidance of a social worker, which will lead to them being appropriately integrated into society. This is having an important effect on the pattern of social work in France, with some discomfort expressed by the social workers involved.

In practice, the nature of the contracts is often unclear. The literature tends to emphasise their social role, but many are concerned in practice with employment. There are concerns that the effect of the provision may be to impede the delivery of benefits.

The support offered by the French Revenu Minimum d'Insertion is, at first sight, comparable to the kind of benefit offered in Britain as 'Income Support'. Like IS, the RMI is a supplementary or 'topping up' benefit which is used to bring people up to a minimum level of resources when no other benefits are available. It was established as a safety-net benefit in a system which was initially developed without much concern for comprehensiveness or universality. The RMI is not the only safety-net benefit available in France, because previous provision had been made for particular groups (like the minimum viellesse for elderly people). But it was aimed at those who were excluded from all other forms of benefit, and in that sense it can be said to be truly residual.

The RMI was widely welcomed as a way of offering full coverage to everyone in France.

"Suddenly, to the question 'Are there individuals in France not covered by social protection?' the answer is no." (Lamiot & Lancry, 1989, p.17)

It has clear deficiencies, however. It excludes people under twenty-five, and the level of benefit is set very low (Bihr & Pfefferkorn, 1995, pp 167-173). The means-test is fierce: owner-occupiers are considered to have an imputed rent, and claimants can have potential garden produce taken into account (ibid. p.168). The claimants for the RMI are mainly unemployed people - there are alternative benefits for other older people, single parents and disabled people - who are not adequately covered by insurance. Half the claimants are aged between 25 and 35; more than half are single people; 70% have been unemployed for more than a year (Majnoni d'Intignano, 1993, p.125).

The RMI marks a growing interest in the problems of 'poverty' in France. The Fragonard report comments:

"Even if it is manifestly simplistic to identify the RMI with

poverty, one can see in the rapid increase of the numbers of claimants ... an indicator of poverty in France." (Commissariat général du plan, 1993, p.17)

The understanding of 'poverty' is easily recognisable to English-speaking readers, if only because aspects of the concept as it is used in France reveal the influence of the English and American literature. At the same time, 'poverty' does not mean quite the same thing in France as it does in Britain; it is commonly coupled with 'social exclusion' or 'marginality'. Beatrice Majnoni d'Intignano, for example, writes that exclusion:

"refers to the impossibility of escaping from poverty: the excluded fall into a 'poverty trap' from which they cannot exit. This condemns them to live on assistance. ... Exclusion can be of a social origin (mothers abandoned by their families) or economic (long-term unemployment)." (1993, p.118)

This is about poverty, but it is not just about poverty; these are the kinds of association which used to be made in discussions of the 'culture of poverty' (Lewis, 1966), and which currently are found in the US in discussions of the 'underclass' (Murray, 1984). The definition of 'poverty' has been taken to include disparate groups such as neglected children or juvenile delinquents (Mossé, 1985). The idea of marginality, equally, is used to refer both to economic circumstances and to patterns of deviance.

Solidarity and exclusion

The origins of the idea of exclusion lie in the French model of welfare. In the same way as the British social welfare system tends to be justified in terms of Beveridge and the 'welfare state', social protection in France is referred to the principle of 'solidarity'. Solidarity is described, in the Code de Sécurité Sociale, as the guiding principle of social security legislation (Dupeyroux, 1989, p.290). Like the idea of the 'welfare state', it has been used for many purposes in its long history; in so far as it represents a general principle, it justifies a system which is based on a network of disparate methods of distribution and the recognition of a varied set of obligations of differing strengths (Alfarandi, 1989, pp 73-75).

The systems which have developed are not national, but based around solidaristic networks. Social insurance, for example, is built around a range of insurance regimes, some of which are specific to professions; others which are not. For those who are not covered by insurance, other kinds of solidarity have been developed: for example, the minimum viellesse for elderly people, or the allocation de solidarité spécifique for unemployed people. A central principle of French social policy has been, then, généralisation (Dupeyroux, 1989, p.286) - not universalisation, which might be implied by a literal translation. French social policy has been characterised as a progressive extension of solidarity in order to draw people into social networks (Baldwin, 1990).

This is a very different argument from those which are used in Britain. One of the central assumptions of British social policy, especially but not solely on the left, has been a concern with comprehensiveness; arguments about universality, and indeed about institutional welfare, rest on the premise that welfare is for

everyone. This has often, in practice, been centred on the state; the basis of the connection is that it is difficult if not impossible to produce uniform basic standards without reference to some central authority. The idea of solidarity, by contrast, refers not to some kind of ideal standard, but to a position which people occupy in society. Social networks are complex and diverse; solidarity, for the same reason, takes many forms, and solidarity in different contexts implies different patterns of support. The central paradigm has been the development of the *mutualité* or friendly society, which depends on a principle of pooled risk as the basis for the development of welfare provision. Those who cannot contribute are liable to be excluded. The strength of the family in France tends to mean that those who are unable to contribute through old age and disability are still recognised within existing solidarities; but this still leaves evident gaps. In the context of social security, this refers primarily to those who are unable to work, for whatever reason - most notably young people and the long-term unemployed. More generally, in relation to other welfare provision, there are problems in the position of immigrants, homeless and rootless people. These people are 'excluded', and they have to be 'inserted' into society.

Insertion

'Insertion' - the 'I' of the RMI - is an attempt to incorporate people into the pattern of solidaristic social networks which is part of normal social life. Clerc argues that insertion is based on:

"the economic rights (to income, housing, employment) attached to human beings. It is the other name for economic citizenship ..."
(1989, p.625)

This is probably too limiting, because much of the focus of insertion has gone beyond economic issues into questions of conduct and social relationships. The RMI seeks to draw people who are excluded or marginal into defined relationships with the rest of society.

I made the comparison earlier with Income Support. Income Support is an income maintenance benefit; the RMI is provided on a very different basis. The process of 'insertion' is based on an individualised assessment and response to the circumstances of people who are excluded, and this, in case readers were beginning to wonder, is where social workers come in. Social workers have been described, inspiringly, as "the iron in the lance in the fight against exclusion" (Girard, 1989, p.772). Claimants can be required to agree to a 'contract of insertion', which is drawn up after consultation with a social worker. Those who fail to do so can have their benefit withdrawn.

Contracts are prepared by local agencies according to the circumstances of the claimant. The 1988 law made the following provisions:

" Art.36. In the three months which follow the beginning of the payment of benefit, there is established between the benefit agency (*allocataire*) and the persons [who claim] ...a contract of insertion, which will take into account:

- all elements that are useful for appreciating their health, social, professional, financial and housing situation of the interested parties;

- the nature of the project of insertion that they are able to form or which can be put to them;

- the nature of the facilities which can be offered to them to help them realise this project; - the timetable of steps and activities of insertion implied for the realisation of the project.

"Art 37. The insertion proposed to the beneficiaries of the RMI and agreed with them can, in particular, take the form:

- of activities for the collective interest in an administration, a social service, or a society which is non profit making;

- of activities or courses of insertion in a professional setting;

- of courses intended for the acquisition or improvement of a professional qualification by the interested parties;

- of actions intended to help the beneficiaries to refind or to develop their social independence."

The pattern of contracts has been characterised generally in terms of three main types of insertion: social, professional and economic (Euzeby, 1991, pp 85-86). Social insertion refers to the situation of people who are excluded by virtue of social disadvantage, for example, disability or single parenthood. Professional insertion is for people who require some kind of training or preparation for work. Economic insertion is for people who are unemployed but who would be in a position to move directly to employment. Contracts represent a highly individualised approach to a range of problems, with the main focus falling on long-term unemployment. Action for insertion and formation (AIF), for example, includes programmes of training and counselling selected for individuals; according to Dugué and Maillard (1992):

"It brings together all the provisions for overview, evaluation, motivation and formation (training and education) appropriate to the needs of each individual".

The role of the social workers in these approaches seems to involve an exploration of circumstances and negotiation about options; as such, it has some grounding in social work theory (see e.g. Pincus & Minahan, 1973, ch. 9), even if its application to unemployed people might be questioned. (Contract work is criticised by Rojek and Collins, 1987.) Contracts are signed, not by the workers, but by the representative of the local commission; the social worker's job is to prepare the contract, identifying problems and negotiating with the client. This tends to suggest that social work might have a fairly functional administrative role; there is clear pressure to produce contracts as a way of imposing conditions on claimants (Astier, 1991, pp 79-80). These functions have been undertaken in social work offices of the départements as part of the normal pattern of generic work (Euvrard & Paugam, 1991, p.179).

It would be easy, from the British perspective, to see this as a downgrading of social work. Social workers in France, however, have not had a high status in the past. Personal social services have generally been means-tested and linked with the payment of social assistance (Thevenet, 1986), and their work has often been seen as

mechanical, with social workers operating as fonctionnaires rather than professionals. In the RMI, the role of the social worker has been expanded. There is a new emphasis on assessment; unusually in the French context, social workers rather than individual users hold the files, as a means of monitoring and following up cases (Commission Nationale de l'Évaluation du RMI, 1992, vol 2 p. 522). The positive side of this is that social workers have been able to develop some rapport with clients. Estèbe et al suggest that:

"the relationship is more individual than in the structure of classic social assistance, with some social workers feeling more responsible in relation to 'their' claimants ... (it is) as if the social worker, liberated in part of the function of a cash office delivering help, was finding a new professional justification in the role of helper (accompagnateur)." (1991, p.61)

The application of a professional approach in turn raises questions about the appropriateness of the activity, and the involvement of social workers in the RMI is controversial. The problem, Paugam argues, is that if it is not done through a social work approach, it may be done on a purely administrative basis as a matter of form (1993, p.139). But there has been criticism that social workers are not adequately prepared for the task: the Vanlerenberghe report comments that, "There is a problem in the qualification of social workers, who are hardly familiar with an approach in terms of insertion." (Commission Nationale de l'Évaluation du RMI, 1992, p.503).

The process of making these contracts has not been universally respected. The initial evidence is that only some 25% of claimants have a contract made; the figures vary from 3.3% to 31.5% depending on the locality (Wuhl, 1992, p.128). This is in line with the experience of the local initiatives on which the national scheme was based, in which only 20-25% of claimants had contracts made (Euzeby, 1991, p.88). The most basic reason must be that unemployed people are not a stable population, and circumstances often change before administrative measures can be taken (see Daniel, 1990). The administration has been slow to respond, and there are large numbers of claimants (Estèbe et al, 1991, pp 33-34). But the role of social workers also seems to play some part. There may be delays in getting round to the negotiation. Paugam suggests that this was because people do not understand why they should have to see a social worker and do not turn up (1993, p.139). Part of the reason for the delay is that contracts are made by negotiation, and if they are being done adequately they take time: "It does not help to hurry: if one wants to do something good, it takes a lot of work." (Paugam, 1993, p.134)

A comment from a study for the École Nationale d'Administration paints the hostility of social workers in a very different light. Assistantes sociales, under the system of aide sociale à l'enfance, have become used to powers that are clearly coercive. The authors of the report suggest that the comeback in a child care case - the threat of removing a child from the home - is much more effective than the threat of withdrawing benefit, which appears 'hypothetical' to claimants. If the ENA study is right, social workers are not making anything out of the contracts because they are not convinced they can make the plans stick (Barel et al, 1994, p.259).

There is also, however, some suggestion that social workers are hostile to the basic idea:

"For the social worker, the contract is not justified if it places people under an obligation ... if they don't agree with it, they let it drop." (from a review in the département du Nord, cited by Estèbe et al, 1991, p.34).

There are few real opportunities to be offered to long term unemployed people. In so far as contracts represent a condition attached to a minimum income, they can be seen as reducing rather than enhancing the rights of beneficiaries. A failure to establish contracts can also be seen as a way of protecting the rights of claimants.

The contract of insertion

What the contracts which are made reveal about the work done as 'insertion' is ambiguous. Part of the problem is that the concept of insertion has been for many a justification for whatever happens to be done, rather than a guiding principle. Wuhl writes:

"The text of the law, the circulars of application contain several descriptions relating to possible actions for insertion, to the forms of individual involvement for the beneficiary, to collective organisation for programmes of insertion however, this 'insertion' so precisely described seems equally intangible and indeterminate. Basically, it is the 'how to do it' which has been the object of all attention, while the 'why we should do it' remains much more imprecise. ... We have the answers, but what is the question?" (1992, p.116)

The kind of work which is undertaken varies enormously between different localities. A report for the Centre des Révenus et des Coûts (CERC) gives these figures for May 1991:

Table 1: The content of contracts (Euvrard & Paugam, 1991, p.171)

Don't know	15.3%
Training courses, including courses in:	21.6%
literacy	3.0%
refresher courses	4.2%
overviews of careers	2.4%
behaviour	1.2%
prequalification	2.1%
qualification	6.6%
motivation	2.1%
Seeking employment or training,	21.3%
including:	
starting a business	1.2%
seeking employment	16.8%
seeking employment or training	3.3%
Professional insertion,	16.5%
including:	
'employment-solidarity contracts' (job creation)	13.2%
contract for return to employment	

(job search)	2.1 %
social activity	1.2%
Health related (medical examination)	12.6%
Retirement	1.5%
'Social autonomy' for families, including: parental education	5.1%
budgetary advice	1.5%
	3.6%
Housing	4.8%

The descriptions of the process of insertion given by the agencies which are involved in supporting the contracts suggest that even within these categories there is an enormous range of different kinds of activity. The emphasis may fall initially on employment and training, but this is interpreted to include workshops and occupational therapy in various settings (e.g. art classes, car maintenance or gardening), for a range of groups with particular needs; the target groups include people with mental illnesses, ex-prisoners, people with drug addictions, and so forth (Lejeune, 1988, ch 7). By extension, day centres or classes on domestic management are also included in programmes of insertion.

There are two important reservations to make about this. The first is that, where contracts are made, what they are about is not always very clear. Wuhl estimates that only 8% of all claimants actually finish with a contract that contains some specific programme of action (1992, p.128). It has been suggested that contracts might be made for the sake of it; Euzeby comments that:

"the objective is not really to respond to the needs of beneficiaries, but rather to justify the existence of the contracts."
(1991, p.93)

This, Astier suggests, reflects the desire of the commissions responsible for insertion to emphasise the conditional nature of the benefit. Even in cases where there is little hope of demanding anything effective from the claimant, some form of words may be used to show that this is not simply a free payment (Astier, 1991, pp 79-80).

The second reservation is that, even though the process of making contracts is often justified in terms referring to social integration, the emphasis in practice often falls on employment. Insertion is primarily devoted to employment and training; this covers more than half of all the contracts. It is certainly seen in this light by many of the claimants:

"The notion of insertion ... is very badly understood by the beneficiaries. The idea of insertion itself, however understood, is only in the minds of a minority of people who sign contracts. The others put the search for work first as the main objective: 'Anyway, I don't want insertion, I can find work '..." (Estèbe et al, 1991, p.61)

The inclusion of business representatives on panels tends to reinforce the link. Estèbe et al cite a hard-nosed rebuttal to a contract proposal made by a graduate who wanted to train as a model maker:

"The members of the local commission consider that your educational qualifications allow you to look for employment capable of meeting your needs; your exclusive searching in the artistic domain seems utopian and does not show evidence of a real desire to be inserted." (1991, p.36)

By contrast, the emphasis on social development which features so largely in the literature - concerning subjects like health promotion or basic education - occupies only a limited proportion of contracts which are made.

Insertion: a critical account

Although the idea of insertion is based in a collective concept of social responsibility, the practice of insertion, particularly as expressed in the 'contract', is very different; it is concerned with insertion of individuals in a social and economic framework. Autes writes:

"The contract concerns an individual and is established according to his characteristics. Insertion, by contrast, is a collective process, which mobilises the range of activity of community social work. But insertion is above all a series of very small measures which, little by little, re-position a person in his relationships to others, which sometimes makes it necessary to reconstruct his own identity." (1992, p.118)

The central defence of the process of insertion has been made in individualistic terms. Bertrand Fragonard, for example, argues that even if the first response to the problems of long term unemployment should be economic, there will always be a need for the RMI.

"Just as there will always be frictional unemployment, there will be a frictional RMI. There will always be people who, one day, will be without economic autonomy, without income, because they have very weighty existential problems, they are coming out of prison, they are alcoholic, they are drug addicts, they are coming out of psychiatric hospital, they are on the margins of mental health, these are tired people, used up by life. You will also have all the changes in condition in the lives of couples. A whole part of the provision of the RMI is for women who were without professional activity and for whom suddenly life as a couple broke up. The RMI is written into our social protection in a fairly durable way." (interviewed in F Chatagner, 1993, pp 164-5)

However, the recipients of the RMI are not, as a general proposition, anti-social or deviant. They are mainly unemployed, which is something else entirely:

"Most of the beneficiaries do not recognise themselves in the terms 'excluded' or 'marginal'. They have no work and they want it, even if they know, for the most part, that they will not find it." (Estèbe et al, 1991, p.61)

The RMI mainly deals with the kinds of condition which, in an

institutional model, would be dealt with as far as possible through the provision of universal provision for everyone. The criticisms which might be made of policy for insertion, then, are not unlike those which have been made of other individualistic and residual approaches to social policy: that the effect is to blame the poor for their poverty. The strong link with employment tends to suggest an identification of insertion with a process like Workfare in the US (Handler & Hasenfeld, 1991; Rosanvallon, 1995). Bichot writes:

"The contract expresses the wish to maintain a direct link between work and obtaining resources. It is situated in a long tradition, illustrated by the British workhouses and the French national workshops. ... There is a largish consensus in relation to this ancient idea, provided that it is kitted out in the latest fashion. It could have been taken up equally well by the right as by the left." (1992, p.130)

The RMI is a basic, residual benefit in a country which, prior to its introduction, had none. (It was initially estimated that up to two million people might be eligible, though those numbers have since evaporated.) Maurel suggests that it may effectively have the roles of *dépannage* - breakdown cover; and it has a secondary role, for some, as an opportunity to achieve personal goals through training or study (Maurel, 1991). Despite the emphasis on social insertion in the literature, there is little evidence to support the broad claim that projects for insertion do lead generally to social development for unemployed people. The indications are, rather, that insertion is likely to deter people from claiming benefit (Euzéby, 1991, pp 95-96) while treating those who do claim it as deviant. Although there are over 900,000 recipients, it is likely that the take-up of the benefit is poor; it has proved unattractive to families with children (*ibid*, pp 106-7), while in the absence of practical alternatives it has drawn in unexpectedly high numbers of single men (Chatagner, 1993, p.162). Euzéby attributes the problems to the lack of information among disadvantaged people, to the administrative obstacles which the benefit presents, and to the deterrent effect of controlling benefits and of subjecting people to a social and professional assessment at the point of entry (1991, pp 95-96).

The elements which relate to 'insertion' may be acting to deter some of the 'excluded' who might better be able to participate in society if they had greater resources.

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