

# Poverty in the Netherlands in 2016

Research into relief efforts by parishes and congregations, parish and congregational charity institutions and other religious organisations in the Netherlands

## *Introduction*

On October 28, 2016, the report 'Poverty in the Netherlands in 2016' appeared. It is an interdenominational survey of local diaconal organisations from more than ten churches. This survey into relief efforts by parishes and congregations, parish or congregational charity institutions and other religious charitable organisations in the Netherlands is the seventh in a series that began in 2002. That means that also through time comparison is possible.

The survey was made with three objectives in mind:

- To gain insight in daily practice.  
Understanding the data in itself is interesting, because the churches can show what kind of work they are doing in the area of individual and collective aid and immaterial assistance.
- Church policy.  
Understanding the practice is also important for church policy on poverty and aid.
- Recommendations to governments and agencies.

The survey provides insights that recommendations to agencies, local governments and the national government can be based on.

The churches and their diaconal work are directly involved in society where poverty in the Netherlands is concerned. The results of the survey are therefore important in reporting to government and society, and in signalling alarming situations.

The survey will include questions such as: How many people turn to diaconal organisations for support every year? What forms of assistance are being offered and what sort of money is involved? How many hours spent by volunteers are involved? Which projects are supported? What sort of people turn to churches and what are the problems that prompt them to do so? What sort of cooperation is there between diaconal organisations in fighting poverty and what can local and national government learn from them?

Below you will find the main conclusions and recommendations. The entire report is only available in Dutch, and can be downloaded:

[www.knooppuntkerkenenarmoede.nl/armoedeonderzoek](http://www.knooppuntkerkenenarmoede.nl/armoedeonderzoek)

## ***Conclusions and recommendations***

### ***Conclusions***

On examining the survey, the Steering Committee has highlighted nine conclusions. Starting from these it has formulated a series of recommendations for the national government, local authorities and local churches.

## ***Conclusions on the diaconal assistance with a view to fighting poverty***

The numbers of requests for financial assistance to diaconal organisations have increased, notably in urgent situations involving basic needs such as housing and food. The amount spent by churches on relief efforts in poverty situations has also risen. Meanwhile, the number of diaconal organisations has decreased. In the past three years, the trend of local and regional mergers and reorganisation, and closure of churches has continued. The total financial commitment is thus borne by a smaller number of diaconal organisations. More striking is that, in spite of the shrinkage of their own resources, fewer diaconal organisations (3,633 in 2015 against 3,895 in 2012) are making a significantly greater contribution to reducing poverty in the Netherlands compared to three years ago.

Diaconal organisations also offer much other assistance, making their church buildings available and being active in various networks, platforms, emergency trusts, and buddy projects to support people in financial difficulties. With these activities churches offer an ever more relevant contribution to a growing social problem.

At the same time churches believe that it is up to the government to identify the origins and (continued) existence of poverty, translate that into policy, less bureaucracy, and careful treatment of groups in vulnerable (health-related?) financial position pending ongoing budget cuts; and into improvement of services especially concerning debt. The guaranteed minimum income is considered to be too low by a number of diaconal organisations.

### ***Increase in the numbers of requests for help***

The total number of requests for help has increased from 39,481 in 2012 to 49,474 in 2015. Of these, 44,177 (2012: 32,569) were granted. It is not known why the unsuccessful requests were not granted, or could not be granted. Especially the diaconal organisations of the Protestant Church in the Netherlands and the Roman Catholic Church have seen a sharp rise in the average number of requests. In the Protestant Church in the Netherlands, the number of granted requests for assistance increased from 12,151 in 2012 to 18,857 in 2015. In the Roman Catholic Church the increase was from 14,957 granted requests in 2012 to 16,255 in 2015. The churches of 'Missie Nederland' have seen an increase from 807 to 7009. The reason for this is that the Salvation Army joined in 2013. The other denominations depart from this trend with a decrease in approved requests from 5432 to 2739. Here a small number of churches responded and there was a great diversity in the answers.

The aid is effected in various ways. The most common form is financial (88.9%). Other common forms of help are material assistance in kind (71.7%) and financial assistance provided through loans (51.0%).

### ***Increase in aid budgets***

A large part of the diaconal organisations of churches in the Netherlands is actively involved in poverty alleviation. € 13,571,276 was spent on individual financial assistance (€ 12,055,489 in 2012) and collective relief € 15,228,503 (€ 11,158,919 in 2012). At Christmas, hampers actions absorbed € 4,763,118 (€ 3,762,925 in 2012)

and shelters received €2,534,878 in support (against €2,152,101 in 2012). The total amount of €36,007,775 spent on aid shows a sharp increase compared to the total of the previous survey "Poverty in the Netherlands in 2013", when it amounted to €29,129,434.

The increase in the financial commitment is even more remarkable given the decline in membership, in numbers of diaconal organisations and of the financial resources faced by many churches.

### ***Social capital***

The continued and increased involvement of diaconal organisations in poverty reduction is not only evidenced by the financial commitment, but also by the manpower involved. Thus they invested a lot of social capital.

An average of 5.9 deacons, administrators or volunteers are active in the diaconal help, totalling 16,800 people. They spend on average 11 hours per request and 193 hours in total on individual support. This amounts to a grand total of 549,700 volunteer hours. Roughly the same group of people are now spending substantially more time and energy on more requests for aid. Their experience is that the requests for help are more complicated and finding ways of dealing with them takes more time.

In addition to the individual support, much is often done to support groups. Approximately 94.7% of all diaconal organisations are supporting the fight against poverty in a collective manner and particularly through food banks, community centres, and projects supporting children in poverty. On average, there are 8.2 deacons, administrators or volunteers per congregation involved in the collective support of people who have landed in financial difficulties (this includes Christmas gifts and shelters). This means that roughly 28,200 people from the church were involved in collective support of people with financial problems in 2015.

The number of hours spent by diaconal organisations on collective support of people with financial problems can be estimated at 728,600 for 2015. Hours spent on (policy) meetings are not included in this figure.

The survey shows that church volunteers spent about 549,700 hours on individual support and 728,600 hours on collective support of people affected by poverty. The total of 1.2783 million hours shows that churches are making an intensive contribution to the fight against poverty.

If this service had been rendered by professional service providers, 683 full-time professionals would have been required with a 36-hour working week. If the social capital that churches invested in the lower financial strata of society to combat the effects of poverty is converted into paid services, it amounts to €38,349,000. As a point of reference the gross hourly wage including employer's charges are taken of an experienced non-academic professional in the field of socio-legal services (€30).

### ***Main conclusion 1***

There has been an increase in requests for help and a growth of help offered by churches, despite shrinkage in most churches.

### ***Locating poverty***

Poverty clearly remains on the radar of the churches in the Netherlands. The taboo about the existence of poverty has disappeared from the churches. The sensitivity to the occurrence of poverty in the Netherlands, which was already growing, is now available more widely. This conclusion can be drawn from the fact that approximately 78.4% of the diaconal organisations is involved in supporting individuals and / or households in need.

The main way to detect poverty is by responding to internal signals, e.g. from pastors and elders. In addition, churches are more open to external signals and have intensified cooperation with others. For example, there is a strong growth in partnerships with food banks.

In comparison with 2012, locating poverty via debt relief buddy projects, food banks and solidarity meals has soared. New detection methods are via social district teams, social media and websites.

In addition, cooperation with local government and non governmental organisations is important to work effectively on poverty reduction. This is reflected in cooperation with social services and debt counselling.

### ***Main conclusion 2***

Poverty is no longer a taboo in churches. The assistance is generally effected in cooperation with other faith communities and organisations.

### ***Aid within and outside the churches***

The 2015 survey was the first to ask whether the diaconal organisations focus on poverty of church members or also offer support to non-members in their fight against poverty. In practice more than three quarters of the churches (76.1%) assist both church members and non-members. It is not clear to what extent the support is divided between church members and non-members. About 18% is focused on church members, while 6% mainly focuses on individuals and / or households outside the church.

When asked what the fight against poverty by diaconal organisations should focus on (as a matter of policy), almost 90% of the churches intend to focus on all individuals and / or households with financial difficulties. So irrespective of church membership. Around 9% indicate that the church should mainly support church members and 1% non-church members.

If we look at the reasons why financial assistance is offered, we see that it is mainly aimed at preventing individuals and / or households from being disconnected from utilities such as gas, water and electricity (43.9%). Prevention of eviction is also frequently mentioned (42.8%). In addition, help is also needed in providing the necessities of life (food, clothing and replacement of white goods). This is mentioned by 36.4% of the diaconal organisations concerned.

### ***Main conclusion 3***

Churches help, irrespective of race, class or gender, and especially in the areas of basic necessities.

### ***Support for social initiatives***

Involvement in or support for food banks has grown from 69.2% in 2012 to 83.8% in 2015, mainly from the Protestant diaconal organisations. It is mainly through the

efforts of volunteers, the use of the church building as a home base, and by collecting food. Churches are formally and informally closely involved in this social initiative. An estimated 25.2% of the diaconal organisations are involved in an emergency fund. Also, charity shops, clothes and goods banks are increasingly embraced: from 11.2% to 19.5%. Notable is the rise in buddy projects, which shows that diaconal organisations, in addition to giving aid, also try to realise more structural relief by helping people to deal with their financial problems. Thus, debt relief buddy projects have grown from 16.2% to 24.7%. Community centres have received increasing financial support, notably because more ecumenical community centres were opened. Churches find these important, judging by their prolonged support of this network. However, the question arises to what extent this increase is effected by cuts of support from local authorities, which resulted in the closure of neighbourhood and community centres.

The growth in support for various practical initiatives, reflected, for instance, in the sharp rise in involvement with hamper initiatives and food banks, shows that the willingness to lend a hand is great. Churches recognize that poverty is not easily addressed and look for ways to mitigate the effects of poverty on the lives of those involved.

#### ***Main Conclusion 4***

The church's involvement in projects that give direct attention and assistance to vulnerable groups has increased. The church operates in an accessible and people-oriented way.

#### ***Vulnerable groups***

The impact of the recent crisis has become most evident in the fact that people without paid work are the most important group to appeal to diaconal organisations. This group is followed by single parents with children. Asylum seekers have risen to third place, followed by people with mental health problems and people over 65. The other groups mentioned more often than in 2012 are people with chronic illnesses or disabilities, and people who are confronted with a residual mortgage debt after selling their house, as well as the self-employed. It remains a matter for concern that the financial position especially of single parents with children and of people with mental health problems is apparently still poor; they are among the groups that still have to rely on diaconal financial help.

A positive result of the government policy on poverty (that aims to strengthen the position of these groups) cannot be discerned, nor could it be discerned in the two previous surveys. These groups make most requests for diaconal financial help. This constitutes an undesirable situation where the right to receive sufficient income is violated. This right is an important building block in a just and humane society. Churches must provide assistance because the government does not provide sufficient guarantees to prevent poverty. Given the structural nature of the churches' aid, politicians and administrators must give priority to strengthening the financial position of these vulnerable groups.

#### ***Reasons for requests for help***

The main reason for requesting help mentioned in this and previous surveys is the growing debt problems. Further application of relevant policy is necessary to prevent people from (again) landing in problematic debts. This survey, moreover, shows that

poverty is hard to escape as long people have to live on a low income. Too high fixed costs for housing, energy, insurance and health result in a budget too small for other living expenses. Notable is the rise in unanticipated high costs or financial setbacks as a cause for financial problems. This shows that the financial reserves of those involved have dried up. At the same time fear or embarrassment about requesting help from agencies is decreasing, although bureaucracy as a cause of the problems is still high in the rankings. More and more people appear temporarily or completely excluded from all kinds of benefit schemes. Many supplementary schemes have seen cuts or do not exist any more. The government can do more to prevent poverty, for example by minimizing delays in the granting of benefits, better service and use of fewer and simpler forms. The increasing digitization of social security requires robust monitoring and in addition possibilities for public authorities to act quickly and effectively in financial emergencies. Churches cannot continually keep paying bills or advancing money. They believe that national and local government should take more responsibility in preventing and combating poverty.

### ***Collaboration and pooling***

Diaconal organisations increasingly join forces locally. This is much needed given the increase in poverty related problems and continued decentralisation taking place in the areas of income, health and welfare. In addition, they focus on cooperation between local authorities, NGOs and diaconal organisations. There is room for improvement in this area, as this problem is mentioned by a majority of the diaconal organisations. The transfer of tasks in the field of healthcare, education and welfare to local government is a recent concern. The current strict migration policies that are plagued with blind spots create a lot of diaconal work. This is a development that causes concern to a number of diaconal organisations.

### ***Main Conclusion 5***

The government can do more to prevent poverty, in particular by giving vulnerable groups more and targeted support and by limiting bureaucracy.

## ***Recommendations***

### ***Recommendations for national government***

- Strengthen the financial position of groups that are dependent on long-term minimum income and have no prospect of work, or work that is sufficiently remunerated, and spare these groups in benefit cuts.
- Make it possible for these people, if possible, to earn something extra so that their income may rise to a liveable level.
- Prevent the accumulation of care contributions and costs in the development of legislation and measures in various policy areas.
- Speak to local civil authorities if necessary to ensure that they are pursuing a policy that makes good quality social support available to people with low incomes.
- Develop legislation and measures to address the debt problems (preventive). Avoid cornering people financially by the practice of rising costs of collection and factoring (buying up debt). Ensure the cessation of collection activities when there is an application for debt problem help, and work together with all interested parties and organisations to reduce the debt problem.

- Develop legislation and measures to strengthen the financial position of the self-employed and those with flexible jobs.
- Ensure via legislation and measures in the field of care that people with low incomes can continue to make use of appropriate professional care and avoid accumulation of personal contributions to care.
- Undo the negative impact of the cost-sharing limitations in the various social security schemes.

### ***Recommendations for local authorities***

- Improve municipal services. Invest in accessible and personalised services. Avoid complicated forms and procedures. Monitor whether the digitization of service raises the threshold.
- Reduce the time for applying for benefits and make advance payments smoothly.
- Organise an emergency fund or support an third-party emergency fund, c.q. diaconal organisation, that can help rapidly in acute financial distress.
- Develop a local poverty policy in which the financial position is reinforced of groups that depend on a long-term minimum income and have no prospect of work or sufficiently remunerated work.
- Make sure, if necessary, that local government is pursuing a policy that makes good quality social support available to people with low incomes.
- Let local government implement 'poverty effect reporting' by default, so that each new measure in all policy areas is checked in advanced on the risk of increasing poverty.
- Invest in prevention to reduce debt problems. Cooperate with voluntary organisations. An increasing number of diaconal organisations is involved in an interfaith initiative called 'debt relief buddies', where people in debt are coached.
- Invest in openness to, and cooperation with diaconal organisations, interest groups, citizens' initiatives and shelters, and create conditions whereby they are able to function adequately and to execute their duties with the required quality. This is an investment that gives ample return. Give these parties more influence on the development of local poverty policy.

### ***Recommendations for churches and their diaconal organisations***

- Make Poverty a topic that can be discussed in the congregation and regularly publish how to get help with financial problems. Develop a poverty protocol describing how privacy is guaranteed, how an application will be treated confidentially and how to deal with the information. An example protocol can, for instance, be found in the downloads on [www.kerkinactie.nl/armoede](http://www.kerkinactie.nl/armoede).
- Ensure that physical and social needs are noted in pastoral care. Train visitors and see to it that proper coordination with, and referral to the diaconal organisation is in place.
- Provide training for the pastoral and diaconal network so that they can promptly identify poverty and have sufficient information to refer to the proper organisations or authorities. The national diaconal organisations of the participating churches offer various training courses.
- Work with other churches and diaconal organisations in a platform to monitor local poverty policy and to propose improvements. Note bottlenecks and discuss these regularly with administrators and local politicians. Describe in an

anonymised way which groups could and which could not be helped and what the reasons were to rely on diaconal assistance.

- Work actively with other churches and diaconal organisations, interest groups, social services and debt counselling, and organise forms of early detection. Good examples are the opportunity card initiative, the free consulting hours, debt relief buddies, the form brigades, etc.
- Establish an emergency fund, together with other churches and diaconal organisations and / or a debt buddy project to help people in poverty and debt (also preventive). Find sponsors and volunteers in the churches and also ask the local government to invest in a structural contribution, for example, in the costs of coordination and training to ensure the quality of these voluntary initiatives.
- Make holidays available for people in poverty. In this field there are many possibilities for various ages.
- Strengthen cooperation with community centres, food banks and clothing banks or exchanges. Discuss what is needed in resources, possibly in kind. Inform and involve church members in these initiatives.
- Put the theme 'being jobless' on the diaconal and pastoral agenda and discuss the possibilities the churches have to support groups involved with these people.
- Discuss with healthcare organisations and interest groups how to detect if people with few resources and small networks fall foul of all the changes in the fields of healthcare, housing and social security.