

INCLUDING THE MOST EXCLUDED?
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address for people experiencing homelessness
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Abstract

In many European countries, one needs a permanent address or domicile to be entitled to social rights. To address this minimum prerequisite, mechanisms for administrative inclusion are in place for people experiencing homelessness without an address, such as the reference address in Belgium. Yet, hitherto, poverty organizations raised concerns whether it succeeds in doing so. This paper disentangles the non-take-up mechanisms behind this reference address by drawing on interviews with professionals. Our evidence suggests this address is a *minimum minimorum* of social protection, albeit it can reflect and reinforce administrative and social exclusion of the beneficiaries through (1) the disproportionate punitive consequences when not complying to the imposed (sometimes additional) criteria, (2) their subjection to interprofessional (sometimes arbitrary) variation of the administration, and (3) their stigmatization. By focusing on this key policy targeting people experiencing homelessness, the results contribute to the debate on the entitlement to and non-take-up of rights, the barriers that homeless persons are confronted with, and the possibility of an administrative address that includes the most excluded.

Keywords: homelessness – non-take-up – social rights – social protection – social exclusion – administrative address

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1 Introduction

For people experiencing homelessness, facilitating the access to social rights and assistance plays a key role in guaranteeing their quality of life. Although policies providing access to these rights should be effective in providing a safety net for vulnerable population groups, the actual effectiveness is often jeopardized by non-take-up (NTU) (Hernanz, Malherbet, & Pellizzari, 2004). NTU refers to the phenomenon that people or households do not claim or do not receive benefits or services they are legally entitled to (van Oorschot, 1994). Despite the extensive literature on NTU of rights and assistance in welfare states, research on this phenomenon in relation to homelessness is scarce (Boccardo, 2014). This lack of academic attention is problematic, because failing to understand and effectively address NTU and its consequences for the most vulnerable population groups leaves their needs and rights unattended. Therefore, this article's first contribution is to add a new dimension to the NTU literature by focusing on a key policy specifically targeting people experiencing homelessness.

This key policy highlights what we describe as the *minimum minimorum* of access to social rights for people experiencing homelessness: a permanent address. More specifically, a permanent address or domicile is a minimum prerequisite to be entitled to social rights. In its absence, one 'does not exist' because one cannot fully participate in economic, civil and political society (Prescott, 2015). In Belgium, for example, an address is needed to obtain an identity card, to vote, to apply for a job, and to be eligible for child allowance, unemployment benefits, health insurance, and social housing (POD MI, 2016). In fact, in many European countries, obtaining and exerting these rights starts with registration in the population register (European Commission, 2019a). To address this minimum prerequisite, different policy responses present an alternative to guarantee administrative anchorage for people experiencing homelessness, such as the ProxyAddress in the United Kingdom, the 'Address Point' provided by the postal service in Ireland, the 'Main residence confirmation' in Austria, and the postal address in the Netherlands (Crepaldi, 2019; FEANTSA, 2018).

In this paper, we shed light on one specific case of such an administrative address: the reference address for persons experiencing homelessness in Belgium. This reference address was initially designed to ensure access to social rights, yet, over the years, poverty organisations raised concerns on its limited access and the overall effectiveness in including its target group (e.g. Interfederaal Steunpunt Armoedebestrijding, 2018; Netwerk Tegen Armoede, 2017). Given the NTU of this address automatically leads to the NTU of other social security benefits, we argue more academic and policy attention needs to be given to the vital role of an administrative address for people experiencing homelessness. Accordingly, this article's second contribution to the literature is to open up the debate on this vital role, both in its own national terms, and as a basis for broader international policy lessons.

Theoretically embedded in the NTU and social policy nexus, this paper investigates the reference address in Belgium as a policy to include the most excluded. The research question asked is 'What are the determining factors that influence the NTU of this address?'. This question will be answered by drawing on semistructured interviews with professionals active on different policy and implementation levels. Building upon the dynamic multi-level framework of van Oorschot (1991,1996), three affected levels are analysed: the policy design, the administration level and the client level.

2 Theoretical framework and previous research

2.1 NTU: a dynamic multi-level framework

Many people do not receive the benefits to which they are entitled to. This so-called “non-take-up” (NTU) of public provisions is a vital problem in contemporary welfare states. The extent of NTU is an indicator of the effectiveness and efficiency of public policies, and how they reach the target group they were designed for (e.g. Hernanz et al., 2004). Over the years, multiple models to explain NTU have been proposed and revisited. A clear shift can be observed in the literature in which NTU is explained by solely focusing on individual behavior and responsibility (Kerr, 1982; Falkingham et al, 1985), towards individual decision-making as being constantly influenced by a mix of multiple factors (e.g. Craig, 1991). Underpinned in this shift is the recognition that not only citizens, but also policy-makers and administrators can be held responsible (Wim van Oorschot, 1996).

Van Oorschot (1991, 1996) distinguished three levels in which factors affecting take-up can be classified: the level of the policy scheme, the administrative level and the client level (see figure below). Examples of various factors influencing NTU are stigma and perception of eligibility (client level), complex application forms (administration level) or policy schemes with multiple and/or vague rules and guidelines (policy scheme level). In this explanatory framework, NTU is regarded as the result of a dynamic process in which actors of these different levels are involved. For example, the fear of stigma of the claimant (client level) may depend on the target group of the public programme (policy level), but also on the treatment by the benefit staff (administration level). Whereas the scheme level mainly consists of policy makers, the administrative level comprises frontline practitioners and street-level bureaucrats whom can be important policy actors on the ground through their discretionary power, as well as implementors of public policies (Nothdurfter & Hermans, 2018; Tummers & Bekkers, 2013).

Van Oorschot (1995) further distinguishes between primary and secondary NTU. Primary NTU refers to beneficiaries who do not claim their entitlement, e.g. due to stigma, a lack of information or the complexity of the procedures. Secondary NTU refers to beneficiaries who claim an entitlement but end up not receiving it, e.g. due to administrative errors, or claimants experiencing difficulties to understand the procedure. Another type of NTU was later proposed by Van Mechelen and Janssens (2017), referring to beneficiaries who do not always have legal access to their rights due to eligibility criteria. The authors address the prerequisite of a permanent address: “In Belgium, individuals are required to have a permanent address in order to be eligible for social assistance, which means that many people experiencing homelessness are excluded from financial support” (Van Mechelen & Janssens, 2017, p. 4). This is interesting, because it forms the basis for a debate on the discrepancy between the formal entitlement to social rights and the substantial access one has to these rights. Dewanckel et al. (2021) stress that although the idea of entitlement is traditionally associated with the concept of citizenship, more recently, non-citizenship or ‘denizenship’ (e.g. Benton, 2014) covers more convincingly the lack of access to social rights. ‘Denizens’ are persons with legal right of residence who only enjoy limited partial rights to welfare and political participation (Turner, 2016). While some minority groups may have been granted ‘formal’ citizenship, their ‘substantive’ citizenship may be fragile on their ‘ability to act as citizens’ due to constraints such as discrimination and poverty (Dewanckel

et al., 2021; Warming & Fahnøe, 2017). The following question then arises: “*If denizens are not entitled to social rights that can be derived from the formal membership of a certain nation state, can it still be regarded as non-take-up?*” (Dewanckel et al., 2021, p.9). The authors then plead for the broadening of the definition of NTU in research and practice to draw attention to persons who might not be entitled to particular social rights but should be, due to their living conditions (Dewanckel et al., 2021). Subsequently, the question of eligibility, certainly in the homelessness context, forms a significant topic for debate. Given that an address is a prerequisite to be entitled to other forms of social protection, and therefore affects the general take-up rates of other welfare benefits, we aim to gain more in-depth insight into the underlying complex dynamics behind the processes of its NTU.

2.2 NTU and homelessness

A body of literature suggests that many vulnerable citizens such as elderly people, disabled people, as well as people experiencing homelessness, do not take up the rights they are entitled to (Hernanz et al., 2004; Vandekinderen, Roose, Raeymaeckers, & Hermans, 2018). Despite the extensive literature on NTU of social rights in welfare states (e.g. Eurofound, 2015; van Oorschot, 1991), more detailed research on this phenomenon in relation to homelessness is scarce (Boccadoro, 2014). People experiencing homelessness are an important target group for social assistance benefits, yet are rarely included in research estimating the extent of its NTU. Household surveys, for example, are known to under-represent marginalised groups such as homeless persons or undocumented migrants (Figari, Matsaganis, & Sutherland, 2013).

To our knowledge, three international studies discuss the NTU by the homeless population in detail. First, the take-up of minimum income schemes was studied through a literature review by the European Minimum Income Network (Boccadoro, 2014). The NTU appeared to be lower in countries where comprehensive homelessness services are available, and NGOs offer adapted and targeted services. In countries where people experiencing homelessness cannot fall back on social services for facilitating access to other services, or to help them manage the application process, the NTU rate rises (Boccadoro, 2014). In a second study, Chareyron and Domingues (2018) analyse the take-up of social assistance benefits in France, drawing on a survey of homeless individuals. The authors conclude that the NTU rate of basic income support in France is significantly lower among people experiencing homelessness than that of the general population. The poorest homeless persons had an even lower propensity to claim income support than less vulnerable PEH, as a consequence of technical constraints (such as the lack of a bank account) and psychological barriers. In a third study, Szeintuch (2020) analyses the NTU of social assistance in Israel. Studying the barriers people experiencing homelessness are faced with, the author emphasizes the responsibility of all the stakeholders involved (such as services, institutions, administrators and claimants themselves) to remove these barriers. Szeintuch further addressed structural and bureaucratic barriers, and the importance of social stigmas and institutional compassion.

Research on NTU in relation to homelessness in Belgium is also limited. A set of studies briefly stipulated the importance of a(n) (reference) address for the homeless population, when analysing the NTU of social rights in Brussels (Noël, 2017), the barriers to obtain these rights in Brussels (Mondelaers & Blancke, 2014), the NTU of the social integration income (Steenssens, Degavre, Sannen, Demeyer, & Van Regenmortel, 2007), and the

NTU of the social assistance of the Public Centres for Social Welfare (PCSWs)(De Boyser et al., 2009).

2.3 The reference address in Belgium

Every person who resides permanently in Belgium must be registered in the population register at their place of main residence. Only then it is possible to obtain an identity card, to vote, to apply for a job or to be entitled for welfare benefits, health insurance and social housing. However, a person experiencing homelessness without a permanent address can claim a reference address at the residency of a natural person (since 1992) or at a Public Centre for Social Welfare (PCSW) (since 1997). The mission of the PCSWs is to ensure the right to social integration, and to guarantee human dignity through the provision of social, financial, psychological and administrative support (POD MI, 2012). Each municipality has a PCSW that provides diverse social services through social assistance professionals, e.g. the payment of subsistence wages, job-seeking activities, emergency and social housing stock, debt counselling, and the granting of a reference address.

The reference address is an administrative address to retain administrative anchorage in the municipality and to prevent the loss of social and civil rights linked to this anchorage. However, because it is obligatory to be registered in the population register, this reference address is an exception and therefore temporal, revisable, and linked to certain conditions.

Table 1: Requirements and conditions for granting the reference address

	Natural person	PCSW
Entitlement conditions	1 Belgian citizen or foreign national ¹ 2 Ex-officio deletion	1 Belgian citizen or foreign national 2 Ex-officio deletion 3 Local connection with the municipality of the PCSW
Eligibility conditions	1 Formal consent of the natural person involved 2 Experience homelessness	1 Apply for social assistance 2 Experience homelessness

It is temporal, because it is usually granted for six months, after which it can be reviewed and renewed. It is revisable, because it can be discontinued when the eligibility criteria are not met (see Table 1). To qualify for a reference address, one needs to be a Belgian citizen or resident¹ and to be 'ex-officio deleted' (last main residency needs to be deleted out of the national population register). An additional requirement for the second type is to demonstrate a local connection with the municipality of the PCSW. For the first type, a natural person, which is usually a family member or friend, needs to give their written consent that the postal mail of this person will arrive at its address. Entitled for this type of address are persons who reside in a mobile home, people who do not reside in Belgium for professional reasons and people who are experiencing homelessness. Homelessness is defined as lacking 'sufficient means to provide for its own stable housing' (POD MI,

¹ A precondition is to be a Belgian citizen, or to be allowed to reside in Belgium for more than three months, or to be signed into the national register for other reasons (Agency for Integration, n.d.).

2016), of which the burden of proof lies with the claimant. For the second type, in addition to this proof of homelessness², the beneficiary acknowledges this is not solely an administrative address, but also a form of social assistance (Commère et al., 2019; POD MI, 2016) varying from a social integration income to material, social, medical and/or psychological assistance.

Current knowledge on the beneficiaries is limited. On the national level, the number of beneficiaries of a reference address at a PCSW almost doubled from 3088 in 2005 (making up 1.9% of the beneficiaries for the social integration income) to 5281 in 2010 (2.8%) (POD MI, 2012). Hitherto, more recent numbers on the regional level suggest this group is significantly larger. Specifically in Flanders, in 2019 there were at least 5.800 persons with a reference address in a Flemish PCSW (VVSG, 2021). In Brussels, the number of beneficiaries quadrupled over ten years' time: in 2016, 2757 individuals had a reference address, compared to 669 in 2006 (Noël, 2017). However, it is not straightforward to make statements on the NTU of the reference address, because little is known about the size of the eligible population in Belgium (Demaerschalk et al, 2018).

Not only is there a scarcity of data regarding possible claimants, little is also known about the processes behind the NTU of this reference address. In October 2019, a conference was held on the 'Access to social assistance and rights for homeless people' with experts of nine EU Member States. In the Peer Review that followed, international experts discussed the lack of a permanent address as a vital challenge to ensure the right to social integration. Furthermore, the review built on the Belgian experience of the 'reference address at a PCSW', as well as on other European practices (European Commission, 2019b). Various challenges were identified, such as the territorial competence of the PCSW, the definition of homelessness and its interpretation, the eligibility criteria and procedures, and the reference address with a natural person (European Commission, 2019a). Their conclusions correspond with more detailed reports on the reference address, written by civil society organizations and advocacy organisations in Belgium (Interfederaal Steunpunt Armoedebestrijding, 2018; Netwerk Tegen Armoede, 2017), who repeatedly raised concerns on its accessibility and effectiveness in reaching its target group. In this paper, we build on this existing knowledge and empirically examine the underlying mechanisms of NTU of the reference address at a PCSW in Belgium.

² An important side note is that detainees or prisoners are also eligible for a reference address at the PCSW.

3 Methods and data

Building on the article of Dewanckel et al. (2021), who argues there is a tangible scarcity of research that captures in-depth insights into the dynamics behind processes of NTU, we chose a qualitative research method. To fully grasp the factors that influence NTU, semistructured interviews with professionals provided the best strategy to enable a broad variety of actors to formulate their know-how on the theory of the policy, as well as on the practical translation in the field. Respondents were recruited with a heterogeneous purposive and snowball sample. The idea behind this first kind of sampling is to look at a subject from multiple angles, thereby achieving a greater understanding (Etikan et al., 2016). Respondents were recruited out of a pool of well-known organisations, services and institutions, a group that grew by using the snowball technique (Atkinson & Flint, 2001). Sampling was purposive, with the aim of capturing the perspectives and knowledge of professionals with an in-depth expertise on the theoretical or practical side of the addressing systems. Of the 91 services or organisations we selected, 35 individual experts actually participated. Interviews were held with experts involved in PCSWs (15 persons), national, regional and local government and administrative bodies³ (10), civil society organisations (8), and advocacy organisations (2), each of whom had a particular remit regarding accessing social rights for persons experiencing homelessness. The largest group of participants were those active in the PCSWs (15 persons or 42.8%). 51.4% of all participants are active in the Flemish Region, 31.4% in the Brussels Capital Region and 17.2% in the Walloon Region.

The interviews followed a semistructured topic list, with a duration of one hour and ten minutes on average. The main goal of these interviews is to identify the mechanisms behind NTU of the reference address. To achieve this goal, the interviews were guided by a topic list that was based on the concepts derived from the available literature, whilst sufficient freedom was left for discussions on other topics. The participants were asked to identify potential NTU problems they experienced in their own specific setting. Specific topics that were further covered in the interviews were the number of reference addresses and its evolution over the years (if known), the policy (e.g. legislation, implementation guidelines, and the goal of the reference address), the application procedure, the ex-officio deletion, the eligibility and entitlement conditions, the (role of the) actors involved, and the claimants' perspective (possible thresholds, exclusion, stigma and discrimination). All interviews were recorded, transcribed in a verbatim way, and analyzed by using Nvivo in order to identify important topics and patterns (Mortelmans, 2007).

For this study, we obtained formal authorization from the Social and Societal Ethics Committee of the University of Leuven. The principles of anonymity and confidentiality underpinned our fieldwork (Wiles et al, 2006). Through an informed consent, signed by all participants before the start of the interview, it was made clear identifiable information would not be disclosed. Furthermore, all participants were informed on the nature of the interview and assured their responses were analyzed anonymously, and had no repercussions.

³ Including the local register office, the Association of Flemish Cities and Municipalities (VVSG), the National Register, the Federal Public Planning Service for Social Integration (POD MI/SSP IS).

4 Results

To get a better grasp of the underlying determinants of NTU, we interpret our findings of the qualitative data analysis of the interviews by drawing on the explanatory framework of van Oorschot (see 2.1). We discuss in detail the specific determinants for each level, and how these levels are intertwined with each other.

4.1 Policy design level

Ambiguity of the legal framework

During the interviews, the ambiguity of the legal framework and guidelines is an often-addressed topic. Judicial ambiguity on the reference address is mentioned, because of too many legal documents that are too vague or even contradicting each other. Four different circulars formulate the practical translation of the original law. However, respondents emphasize these are not legally binding and lead to varying interpretations by competent authorities.

All these circulars are unclear, sometimes even contradictory. There is a lot of confusion with the criteria of the social integration income as well. As a social worker, you need to have studied law to figure out all these circulars and laws we are confronted with. – PCSW 2, April 2021

As mentioned in the quote above, there appeared to be an overlap with other benefits when interpreting the eligibility criteria. Four participants explained the eligibility criteria for the reference address are repeatedly being confused with those of the social integration income, in which the willingness to work is a key element (De Wilde & Marchal, 2019). Furthermore, there are various interpretations of the eligibility and entitlement conditions. Mainly the vagueness of the homelessness definition and the local connection, which is known to be difficult for persons experiencing homelessness (Baptista, Benjaminsen & Pleace, 2015) that are characterized by spatial mobility (e.g. Simon et al, 2020), leads to various and sometimes wrong interpretations of the framework by the administration (see 4.2).

Another component of the ambiguity of the legal framework is the reference address with a natural person. Most of the respondents indicate that this is rarely claimed due to fears of the impact on the benefits of this natural person. In Belgium, the more co-habitants there are in one household, the lower the standard level of welfare benefit is. Whereas in theory, the homeless individual does not live on this natural person's address and therefore does not lead to a change in their household situation, in practice however, this is often unclear for the claimants as well as for the address provider. Because cohabitation can result in cuts to benefits, it impairs the appeal to provide temporary accommodation to a person experiencing homelessness. All this led us to conclude there is a wide scope for interpretations of the guidelines of this scheme, and thus a wide variety of implementations.

Means-tested scheme

The claimants need to experience homelessness to be entitled to a reference address. The definition used to operate this homeless concept is to have insufficient means to provide for its own accommodation. Judging whether someone has sufficient means is a routinely and discretionary decision to be made by the competent PCSW. However, given the claimants need to prove its eligibility, this procedure can be perceived as complex and intrusive, for example through home visits and banking statements.

In the past, I knew a PCSW who asked them to take off 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. - NGO 3, April 2021

Once, our client stated 'my tooth brush can be found at this friend's house', and they went on site to check. They also control finances which is quite intrusive, because the homeless person needs to demonstrate all possible income sources and expenses, usually through banking statements. - NGO 6, June 2021

The fear of being stigmatized (see 4.3) together with the invasive procedures that means testing typically entails, can deter homeless individuals from applying.

Ex-officio deletion

The claimant also needs to be deleted out of the population register. In this context, the competent PCSW needs to take the necessary steps to delete the previous registration. However, this is regarded by the majority of respondents as a cumbersome and often time-consuming procedure. Moreover, when deleted and the reference address is being refused, the claimant 'administratively disappears' and is confronted with the consequences this brings about. Informing the claimant of this deletion proceeds by postal mail that the claimant might not receive, and which can cause the individual to be deleted out of the population register without being aware of this. Overall, the requirement of ex-officio deletion prevents a smooth transition from one address to another.

Without knowing it, I was deleted out of the population register. This means you suddenly do not exist in society. The law states you have to be notified if this happens, but ironically, you are notified through a letter you should have received on the address you no longer use. [...] I might have been deleted multiple times, you are not always aware of this. It's a blessing and a curse: when you are deleted, the right to a reference address at a PCSW opens up, although this takes a long time to be official. The curse is your identity card is useless, you do not exist anymore, and you lose your unemployment benefit. - NGO 3, April 2021

4.2 Administration level

Wrong interpretation of scheme rules

As previously mentioned in 4.1, scheme guidelines and criteria were deemed ambiguous. Whilst the first condition mentions a person is eligible when having 'insufficient means to provide for its own accommodation', respondents state it is unclear what is meant by

'insufficient means' and 'own accommodation'. In regard to 'sufficient means', there was a clear contrast between professionals regarding the cost of living: whilst several actors perceived a social integration income as sufficient to find adequate housing, others did not. In regard to 'own accommodation', respondents addressed the 'issue' of the so-called 'couch surfers', i.e. persons temporarily living with friends or family, whom are rarely perceived as experiencing homelessness and therefore as not eligible. Furthermore, the participants raised concerns that additional, albeit non-legitimate, conditions were being imposed, such as a weekly follow-up and activation towards the housing or labour market, or even addiction treatment.

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. – Shelter 1, April 2021.

Another requirement is to prove there is a local connection with the municipality of the PCSW. The paradox at the heart of this logic is that even though, in theory, every municipality in Belgium should provide such an address, in practice, this is not the case. Participants explicitly state individuals experiencing homelessness are thus forced to apply for an address in another municipality, who then might decline the application due to a lack of local connection. Conflicts in competences between PCSWs emerge when it is not clear where the claimant resides. This territorial logic not only forms an obstacle for the administration to follow the prescribed procedure, it is an obstacle for claimants as well.

The territoriality logic is very complex. Even quite ridiculous in Brussels. For example, the Brussels South railway station lies on three 'territories. Depending on your specific location in this train station, three different PCSWs are responsible. For example, I went to the PCSW of Saint-Gilles with a person sleeping in this train station, but he was lying on the side where another PCSW was authorized. PCSWs do not always realize it takes a lot of strength for homeless people to go to the PCSW. If you come knocking, and they say 'you have to go to another PCSW', a lot of homeless people just give up. – NGO 4, May 2021

Combining a 'fraud control'- and 'service' function

The interrogation of data in relation to the goal of the address suggests the address can be interpreted as a trade-off between social protection and prevention of fraud. On the one hand, the reference address is perceived as an exception in the population register and therefore needs to be strictly implemented in such a way misuse and fraud is prevented. Concerns are raised by the respondents that fraud prevention can lead to stricter implementation, making it more difficult for claimants to access. On the other hand, this administrative address is perceived, and this mainly by civil society organisations and PCSWs, as a social assistance instrument to re-integrate individuals into society. One respondent specifically addressed the dual function of the PCSW as conflicting. Whilst the PCSW aims to assist beneficiaries in need, to improve their living situation, simultaneously they need to control whether these beneficiaries are genuinely in need.

As a social assistant in a PCSW, we are sitting in a double seat. On the one hand, we are there to help people out, to get them back on track. On the other hand, there is this controlling function. We need to check whether these people genuinely need help, and whether they are not committing fraud in secret. We even ask for their

banking statements. It's this controlling function that scares claimants off. – PCSW 8, June 2021.

Interprofessional variation

Participants address the interprofessional variation as a crucial factor in the take up of the reference address at a PCSW. Due to the ambiguity of the legal framework (see 4.1), situations need to be reviewed on a case-by-case basis. For this, actors involved have a broad discretionary space to assess the eligibility of the claimant. Simultaneously, different perspectives can be implemented that can influence these assessments. This discretionary space can be in the claimants' advantage because it allows social assistants a certain leeway to this ambiguous legal framework. However, in a homelessness context, participants state these cases often encompass too complex situations to act upon. Consequently, to date, the granting of the reference address is stated to be too dependent on the competent social assistant or PCSW.

Today, it depends too strongly on the social assistant. If it is someone who strictly follows the procedure, or someone who really listens to your story. What people do not realise is this is an extremely vulnerable group, not easy to reach or to make plans with. If a person does not show up on his appointment, you have to show understanding and patience. – NGO 2, April 2021.

Additionally, respondents raise concerns on this discretionary power that can become arbitrary power. The arbitrary imposition of additional, albeit non-legitimate, conditions is one clear example of this (*supra*). Certain respondents active in NGOs claimed to consciously refer their clients towards PCSWs or social assistants '*who are known to be more flexible in granting these addresses*' (NGO 3, April 2021). Furthermore, applying for a reference address means applying for social assistance, albeit this assistance is interpreted differently in various municipalities. Several respondents criticize social assistance as an eligibility criterion, because it can exclude e.g. care avoiders (see 4.3).

4.3 Client level

A lack of possibility

Whilst there in theory are two types of reference addresses (see 2.3), the reference address with a natural person is rarely granted. This scarcity of options was frequently addressed by the participants.

In our municipality, the reference address with a natural person is not granted. On the one hand, I think this is a good thing, so they can be referred to the PCSW. On the other hand, a lot of homeless persons experience difficulties to go to these PCSWs for help. Also, when the PCSW refuses to grant this address, our clients have no options left. – Shelter 1, April 2021.

Respondents argue the 'couch surfers' are repeatedly excluded: regularly living at a friends' address is enough ground for the administration to perceive this as an address of main residency, which makes them non-eligible for a reference address. However, multiple cases are mentioned of homeless individuals who cannot get their domicile at this address

due to the fear of the impact on their benefits (as discussed in 4.1). Two respondents argue this cohabitation status can lead to the exacerbation of social exclusion, and the dismantling of solidarity in their own network. Sustaining the solidarity and social network is stated to be especially important when discussing 'care avoiders', individuals who do not want to be associated with social services or local authorities and avoid care or social assistance.

Discrimination and stigma

A last factor influencing the NTU on the client level is discrimination and stigma. First, the administrative address is being refused for claimants who fail to meet the conditions. *Inter alia* claimants that refuse assistance, e.g. due to negative experiences with social assistants and undocumented migrants. Also, the procedure is described by almost all respondents as cumbersome and complex, therefore excluding individuals who do not have the psychological or physical capacity to understand and follow through on each step. Third, respondents mention it is possible individuals refuse to get an administrative address to avert stigma and discrimination. Three respondents mentioned in certain municipalities the usage of well-known addresses of the PCSWs, e.g. in 'Market Place 1', is likely to exacerbate stigma.

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. – NGO 2, April 2021.

5 Conclusion and discussion

In this paper, we focus on the underlying mechanisms of non-take-up of the reference address for people experiencing homelessness in Belgium. Over the years, poverty organizations have raised concerns on the accessibility of this administrative address and the effectiveness in reaching its target group (Interfederaal Steunpunt Armoedebestrijding, 2018; Netwerk Tegen Armoede, 2017). Consequently, the question therefore arises whether such an administrative address designed to include one of the most excluded population groups, succeeds in doing so.

We identify eight factors influencing the NTU of this reference address: on the policy design level (ambiguity of the legal framework, means-tested scheme and ex-officio deletion), the administration level (wrong interpretations of scheme rules, contrasting perspectives and interprofessional variation) and the client level (lack of options, and stigma and discrimination). These different factors are closely intertwined. Unclear and ambiguous guidelines (at the policy design level) lead to a broad scope for interpretation (at the administrative level) on the entitlement and eligibility conditions, which in turn lead to the administrative exclusion of claimants. Regarding the entitlement, respondents raised concerns on the requirement of demonstrating a local connection to the municipality of the PCSWs. In practice, claimants were sent from pillar to post, and back again, leading to the NTU of the reference address but also to a general reluctance towards PCSWs to seek social support. Regarding the eligibility, one needed to demonstrate one's experiencing homelessness and the often-intrusive procedure this entails (e.g. home visits or handing out banking statements). The definition of homelessness is vague: it is unclear what 'sufficient means' are to provide for one's 'own accommodation'. Uncertainty emerged whether a couch-surfer was in fact entitled to this address, and whether a social integration income can be deemed 'sufficient' to acquire a stable accommodation. Moreover, to be eligible, the claimants need to apply for social assistance. Whilst several PCSWs interpreted this assistance as a steppingstone towards social inclusion, or even towards the labour or housing market, rather than offering support, this was regularly seen as an imposed requirement for beneficiaries to fulfil. In this context, certain PCSWs impose additional (albeit non-legitimate) conditions that are difficult or sometimes even impossible to meet, such as a weekly follow-up, actively looking for housing or a job, and even addiction treatment. Not fulfilling these requirements can lead to the disproportionate punitive repercussions of the termination of such an address and the consequences this entails. Lastly, the policy concerning the reference address not only excludes persons in its design (e.g. undocumented migrants), but can also be the ground of exclusion, discrimination and stigma. For example, respondents claim individuals can refuse to claim such an (often well-known) address, to avert stigma and discrimination. We therefore conclude this reference address can reflect and reinforce administrative and social exclusion of the beneficiaries through (1) the disproportionate punitive consequences when not complying to the imposed (sometimes additional) criteria, (2) their subjection to interprofessional (sometimes arbitrary) variation of the administration, and (3) their stigmatization.

From a theoretical point of view, this study adds a new dimension to the NTU literature. Firstly, our analysis shows that studies on the NTU of social rights and benefits need a thorough analysis to which extent persons without an address are considered. To fully grasp the NTU of a social benefit, those without an address need to be taken into account. Secondly, more reflection on the underlying conditional logic of these rights and benefits is needed. To which extent can we still speak of non-take-up when citizens are denied access to social protection because of the requirement of far-reaching and additional conditions? Consequently, the debate on welfare conditionality needs a specific research agenda on the most vulnerable claimants that regularly fall foul of the requirements, and are unfairly penalised with administrative (and subsequent social) exclusion when failing to comply.

Our analysis hints at three policy implications. First, it is abundantly clear the provision of an administrative address is vital for the homeless population to access the rights and services they need. Whilst these addresses are no panacea to prevent homelessness, they prevent the exacerbation of their living conditions. Furthermore, facilitating access to an administrative address remains a key element in any future struggle for social policies to more effectively increase take-up rates of people experiencing homelessness. Hence, we argue that it provides a *minimum minimorum* of social protection, and needs to be the subject of a national and international debate on the access to rights and services for people experiencing homelessness. Second, following our results, we argue that the imposition of conditions to this administrative address poses a serious challenge in the homelessness context. In our study, all respondents agreed that administration inclusion is vital for people experiencing homelessness, and even provides a win-win situation: it allows for persons experiencing homelessness to re-integrate into society, for academic researchers to include them in their research (e.g. many censuses are address based), and policy makers as well as administrators to 'include the most excluded'. A last point of reflection and debate needs to be the underlying chicken-or-egg dilemma: to what extent should having a permanent address be linked to social rights?

5.1 Limitations of this study and research avenues

Certain limitations need to be addressed when interpreting these results. First, this study aims to encourage more scientific refinement to NTU in relation to specific vulnerable population groups. Although this article provides an important first step, it is not an exhaustive summary of mechanisms behind the NTU in relation to the homeless population. Second, our findings cannot be generalized due to the relatively small sample size and the limited geographical variation. Respondents of the Walloon Region are underrepresented. Respondents representing the client level, such as persons experiencing homelessness, are not included. Given the methodological challenging nature of recruiting respondents from this 'hidden' or 'hard-to-reach' population (Nicaise & Schockaert, 2014; Shaghaghi, Bhopal, & Sheikh, 2011), we knowingly selected different organizations and services who present in-depth expertise from different kinds of perspectives, thus indirectly including the perspective of the client level. Due to the small scale of the qualitative analysis, results can only be perceived as indicative rather than statistically representative. Extending this study (on a quantitative and qualitative basis) would further strengthen the external validity of our current findings.

Drawing on our empirical insights, we conclude that this specific administrative address system needs to get more policy and academic attention, both in its own terms and as a basis for broader international lessons. From an academic point of view, more research needs to be done on the access to rights and services for homeless persons. A study on other social support systems for homeless individuals can be a valuable addition in gaining more insight into administrative hurdles. Generally, estimating the overall NTU of social support in relation to homelessness by using survey or administrative data could improve our understanding of the magnitude of this phenomenon. However, at the same time, a methodological challenge is the unavailability of data and the unknown size of the total homeless. Another avenue for future research is to adopt a longitudinal research design, making it possible to follow individuals over time and study variance in their take up of social support and services. This might allow to further investigate how and why some people experience 'temporary' or more permanent NTU (Van Oorschot, 1998), and makes it possible to follow up individual behaviour when encountering e.g. administrative actors in a negative, positive or neutral way. Furthermore, future research should always consider to include the perspective of the (potential) percipients, in this case the homeless people themselves. Lastly, several EU Member States provide such an administrative address for homeless persons, but more research is needed if their access to such an address, as well as to social rights they are entitled to, is guaranteed.

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