

Interactive Session B

3. Informed Decision-Making: REDI, a Digital Tool to Better Assess Financial Needs

Presented by
**Thomas More Research Institute,
Belgium**

THOMAS
MORE | UNIVERSITY
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SCIENCES

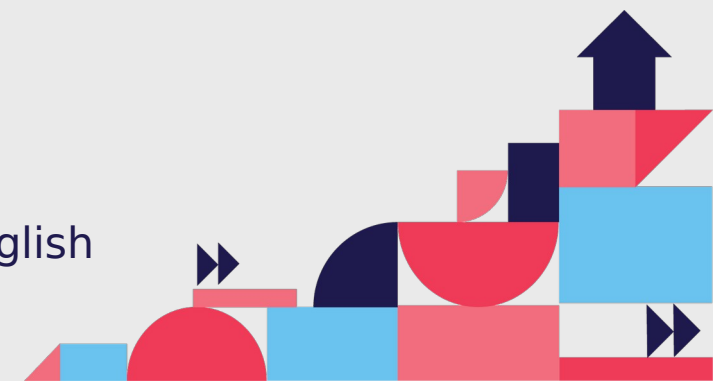
16.15 – 17:15

Room

LIVE 4-5



Session in English



REDI: implementing the right to a decent income

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WHAT IS REDI?

- **R**Eference budgets for a **D**ecent **I**ncome
- Diagnosis tool to assess financial deprivation
- Request of the PCSWs: What is a decent income?

Right to social integration

- Living Wage Act
- Limited decision power
- Limited differences

Additional Financial Support

- Law on PCSW
- Autonomy
- Large differences

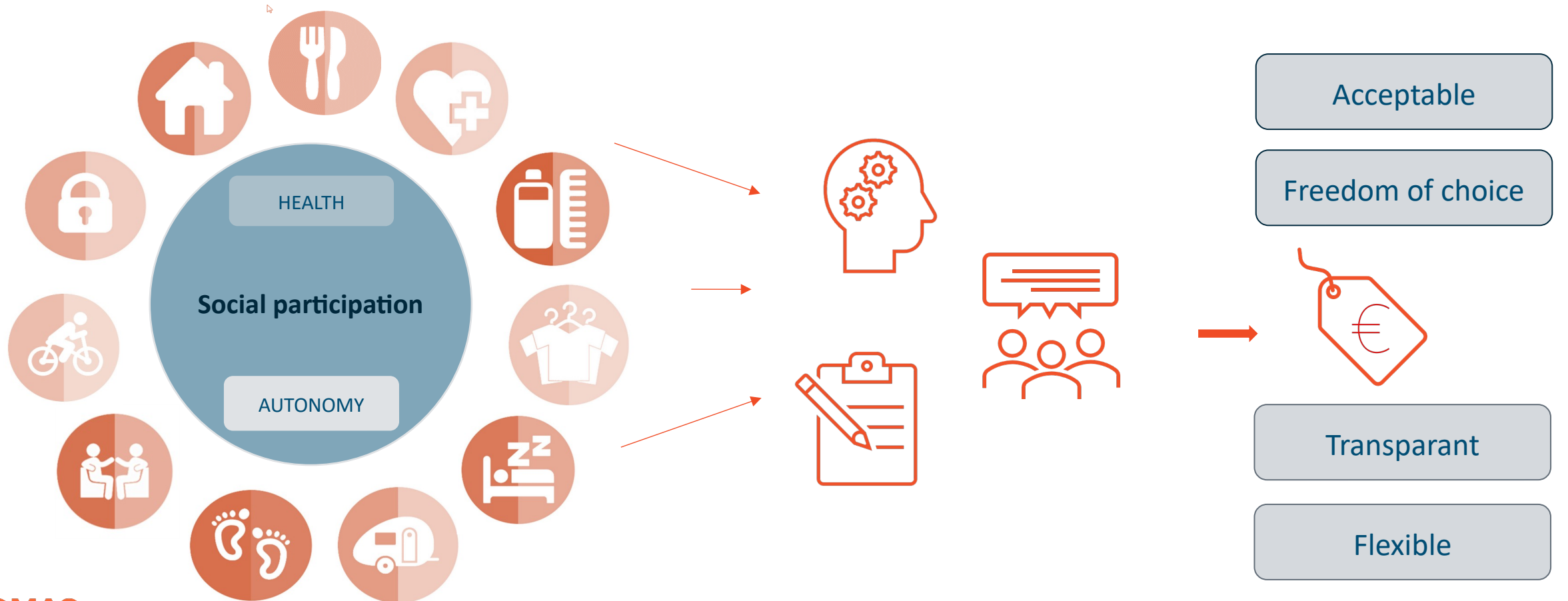
WHAT ARE REFERENCE BUDGETS?

What is the minimum income required for a type family to be able to fully participate to society?



Financial lower bound

FRAMEWORK OF REFERENCE BUDGETS



REFERENCE BUDGETS

TO FULLY PARTICIPATE IN SOCIETY































social housing



private housing

Monthly amounts May 2022, Flanders, Brussels, Wallonia.

A reference budget represent the minimum required by households to fully participate in society. Here, budgets are illustrated for households with non-working adults or for one or two pensioners. Family members are in good health, have the necessary skills to manage their budget sustainably, live in a qualitative dwelling and do not own a car. The youngest child is a toddler, the oldest or only child is between 6 and 12 years old.

				
Flanders	 € 1134	 € 1618	 € 2462	 € 1804
	 € 1495	 € 2065	 € 2804	 € 1982
Brussels	 € 1120	 € 1638	 € 2388	 € 1729
	 € 1569	 € 2222	 € 2978	 € 2039
Wallonia	 € 1110	 € 1626	 € 2507	 € 1691
	 € 1427	 € 2050	 € 2803	 € 1919

Theoretical reference budgets

- Family types
- Assumptions
- Median rent
- Normative needs
- No social benefits



Reference budgets in the REDI-tool

- Real families
- Real living context
- Real housing costs
- Taking into account extra needs
- Social benefits

THIS IS CATHERINE...

- Recently divorced
- Daughter Marie
- Employed part-time
- Net wage: € 1.760
- Says she can no longer make ends meet....



DEMO

R€DI

Together towards a dignified income.

Sign in
to continue



Login with itsme



Login with eID

USE OF REDI

- Developed in 2015
- Up till 2023: 44 PCSWs
- Royal Decree (22/01/2023):
 - 424 PCSWs
 - Subsidies for PCSWs
 - Budget: 2 x 35 million euros



TESTIMONIAL – PCSW KORTRIJK

Jonathan Vandervale



Kortrijk:
We are *Redi*
to take it to
the next level



KORTRIJK

What is Kortrijk?





**WHO
AM I?**



A black and white photograph showing a person's hands holding a piece of torn paper. The paper has the words "WHY ME?" written on it in a dark, hand-drawn font. The background is dark and out of focus, with some blurry shapes that suggest a crowd or a group of people. The lighting is focused on the paper, making the text stand out.

WHY ME?

History

- Implemented REDI tool as a basic diagnosis-tool in team debt mediation to determine feasibility
- Implemented a tool based on a variation of the redi-tool to determine the amount of an additional benefit for people with Living wage
- Implemented a tool (AFH) that makes it possible for social workers to decide and give financial help within their own discretionary space



KORTRIJK



SO WHAT NOW?

A hand with a pinkish-red ring on the ring finger is pointing upwards towards the word 'VISION'. The word is written in a bold, dark blue, sans-serif font on a glowing yellow rectangular background with rounded corners. The background has a soft, ethereal glow and is set against a blurred background of blue and green bokeh lights.

VISION



EVALUATION

POD MAATSCHAPPELIJKE INTEGRATIE
BETER SAMEN LEVEN
SPP INTÉGRATION SOCIALE
MIEUX VIVRE ENSEMBLE



Zoeken op de website...



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424 OCMW's zullen het REMI-instrument gebruiken om...

424 OCMW's zullen het REMI-instrument gebruiken om aanvullende financiële steun toe te kennen aan huishoudens met onvoldoende inkomen

WHAT'S NEW?



- REDI is the only touchstone to determine precarity.
- REDI is a guiding tool when doing budgetmanagement and debt mediation
- REDI is the tool to determine if and the amount of additional financial help based on the real spendable income.



KORTRIJK

How do we proceed with the result of the redi-tool ?



How do we proceed with redi-tool

TRACK 1:

Clients with a living wage in an activation program that gradually guides them towards work



How do we proceed with redi-tool

TRACK 2:

Clients with an substitute income with no perspective on work



KORTRIJK

How do we proceed with redi-tool

TRACK 3:

Clients with an income from work



KORTRIJK

How do we proceed with redi-tool

TRACK 1, 2 and 3

FOCUS







More information?

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KORTRIJK

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