



TOWARDS INTEGRAL SUPPORT FOR THE PEOPLE OF UTRECHT

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ABSTRACT

This project tackles the challenge of the Municipality of Utrecht to align their efforts in the poverty reduction system to the needs of the target group of citizens living in poverty. The municipality has identified that there is a need for improvement on this aspect to fulfil their ambition to support citizens beyond mitigation of the impact of poverty and offer citizens opportunities to get out of poverty.

Research has been conducted on the phenomenon of poverty, the poverty reduction system, stakeholders in the system and relevant trends and developments. Based on insights from this research a desired future for the poverty reduction system has been formulated. This desired future consists of a simple system that stimulates prevention of problems, offers integral support, works with a personal approach, is based on trust and is a system in which impact is reflected on.

Several possible directions to arrive to this desired future and solutions within these directions are explored and have led to a strategy for the municipality:

Working towards a poverty reduction system that offers integral support to Utrechters in poverty by connecting them with the right organisations in the system.

This strategy consists of three steps and has been given shape in the form of a concept. The concept consists of a tool to enable guiding organisations in the poverty reduction system to identify integral support and connect with organisations that offer the identified forms of support. This way the guiding organisations can provide citizens with integral support

CHAPTER 1

INTRODUCTION

1. INTRODUCTION

1.1 Assignment

1.2 Project approach

This thesis is the final project of the Msc Strategic Product Design at the TU Delft. The project is commissioned by the municipality of Utrecht in collaboration with Al Amal. In this introduction chapter the assignment is described alongside the main research question. Furthermore the approach for the project and the structure of the report is explained.

1.1 Assignment

The United Nations state in their 2030 Agenda that eradicating poverty is 'the greatest global challenge and an indispensable requirement for sustainable development' (General Assembly, 2015), making it Sustainable Development Goal (SDG) number 1. Dutch National coordinator for poverty reduction, Marjolijn van Gerven, underscores its importance, also in The Netherlands: 'Only when we tackle the problem of poverty, the other SDG's become feasible' (Heusinkveld, 2019).

Even though The Netherlands is a prosperous country, almost a million people are living in poverty (SCP, 2019). In Utrecht, around 24.000 households have an income below the poverty line (Utrecht Monitor, 2020).

The Dutch government and municipalities have poverty settlements ('Armoederegelingen') in place to support people living in poverty. There are also numerous national and regional organisations that support this vulnerable group of people. Together they form the poverty reduction system.

The Municipality of Utrecht has identified that people with a cognitive disability form an extra vulnerable group that needs more attention.

Collaboration Al Amal

Al Amal is a foundation that stimulates participation amongst people with a migration background. Many of their clients are people that have experience with poverty and therefor Al Amal is part of the poverty reduction system.

Problem and research question

Despite the efforts of the poverty reduction system, it has been concluded by the municipality that this is not sufficient to support the people in poverty. The poverty settlements don't always reach the target group or they are not optimally used. It is not clear whether the regulations and the support system fit the target group and their needs.

This leads to the main research question of this project:

How can the municipality align the poverty settlements and the poverty reduction system to the needs and challenges of the target group?

1.2 Project approach

The municipality of Utrecht is already experimenting with new solutions and conducting research with the goal of improving their poverty settlements. By means of this project the municipality would like to find out how a designerly approach can offer new perspectives on this challenge and lead to tangible outcomes. Because poverty is a complex problem and the system of poverty reduction is also a complex whole, there is an extra interest in how a systemic view on the challenge can contribute to tackle this challenge. For this reason the design process has been complemented with views and tools from systemic design throughout the project.

Whilst in reality the project has been a continuous cycle from research, to problem definition, to solution exploration, back to research and so on, for the sake of clarity and readability, the report follows the structure of the double diamond process (figure 1). It consists of four phases: discover, define, develop and deliver.

Discover

The discover phase is about gaining insight into the problem that is tackled. The starting point of the discover phase is the main research question. In order to answer the main research questions, first smaller sub-questions need to be answered. Based on the sub-questions, the discover phase is organised in four areas: poverty itself, the poverty reduction system, stakeholders in the system and lastly, trends and developments in this context.

In this phase interviews are conducted with several different stakeholders to gain knowledge of their needs, their individual viewpoints and their role in the system. Complementing the interviews, extensive desk research is done to create an understanding of all of the four areas. Furthermore, multiple analyses are done to uncover underlying causes for the behaviour in the system. With the insights that are obtained in this phase, the sub-questions are answered and this forms the starting point of the define phase.

Define

In the define phase, the main research question is scoped to a more specific design challenge. This is done by defining a desired future based on the outcomes of the discover phase.

Multiple design directions that potentially lead towards this desired future and first ideas are explored. After selecting the most promising direction, the design challenge is formulated which forms the scope for the following phases.

Develop

In the develop phase, possible solutions to tackle the design challenge are explored through creative methods. The most promising ideas are developed further and are tested with the users.

Deliver

In the deliver phase, the final strategy for the municipality is presented alongside the final concept. The chapter is concluded with a discussion and the conclusion.

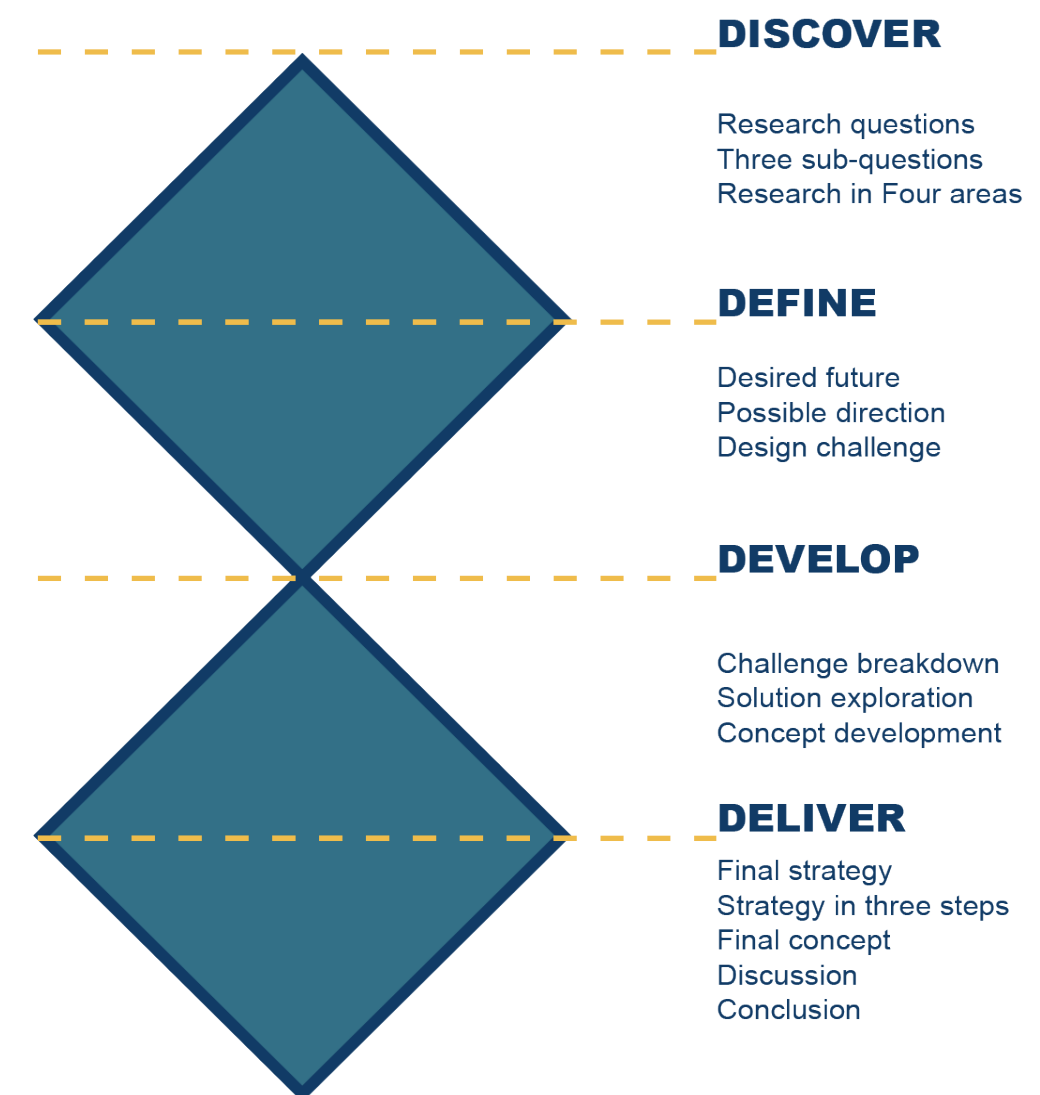
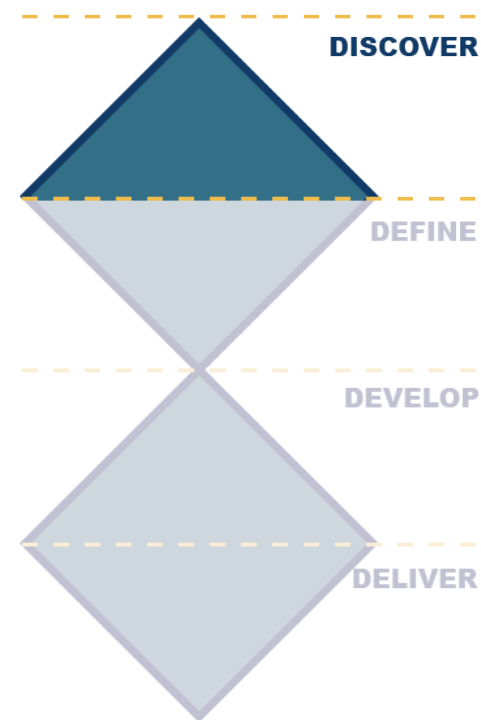


Figure 1: Double diamond report structure

CHAPTER 2

DISCOVER

2. DISCOVER



2.1 Research approach

2.2 Poverty

2.3 System of poverty reduction

2.4 Stakeholders

2.5 Trends & developments

2.6 Research conclusion

The goal of the project is to answer the main research question. Before this main research question can be answered, a number of sub-questions need to be answered. In the discover phase, information is gathered, analyses are done and insights are derived to answer these sub-questions.

First the research approach is discussed and thereafter the insights are presented in four sections. The first section is about poverty itself, the second about the system of poverty reductions, the third about the stakeholders in the system and the fourth section is about relevant trends and developments in this area. This chapter is concluded with the research conclusion in which the sub-questions are answered.

MAIN RESEARCH QUESTION

How can the municipality align the poverty settlements and the poverty reduction system to the needs and challenges of the target group?

SUB QUESTIONS

What are the needs of the target group?

Where does the current system misalign with the needs of the target group?

What opportunities offers the current system to solve this misalignment?

2.1 Research approach

At the start of the research several interviews have been conducted with different stakeholders in the poverty reduction system to create an understanding of how the system works and what kind of challenges there are based on different perspectives. At the same time desk research has been conducted to collect existing knowledge on the problem of poverty, existing ways to tackle poverty and relevant developments on this front.

Around world poverty day (17th october) the 'challenge armoede' by Movisie was attended in which also a Q&A session with people that have experienced poverty (ervaringsdeskundigen) took place. Lastly, a creative session was organised with multiple stakeholders to generate more insights on the interaction between the municipality and citizens. The different research activities are described in more detail below.

Interviews

Insights were gathered through interviews with employees of the municipality (M1-M6), Al Amal (A1-A3) and other initiatives in the system (O1-O3). Depending on the interviewee, the discussed topics were: what poverty entails, how it is being tackled by the current poverty reduction system, which parties play an important role in this system and what developments have been detected regarding poverty and the attempts to tackle poverty. The interview guides can be seen in appendix 6.2. For the interviews with the target group (T1 & T2), generative tools were used to create an understanding of their situation and the challenges they face without explicitly asking about it. This also helped stimulate the interviewee to think about topics they hadn't thought about before. The interviewees were asked to describe a typical day in their life by selecting pictures and pasting them on a paper. Through colored stickers they could indicate how they felt about the events throughout the day. This allowed the interviewee to reflect on his/her day-to-day life in a natural way and articulate the challenges that are faced. The same exercise was repeated a second time but instead of a typical day, the interviewee was asked to describe what life is like in his/her neighbourhood. Examples of the result of the interviews with the generative tools can be seen in the next page in figure 2 and 3.

Desk research

Through desk research insights have been derived from reports, papers, articles and websites. These ranged from statistical research on social exclusions to the application of behavioral science in the domain of poverty.



Figure 2: Life in the neighbour hood. Generative tool used during the interviews with the target group

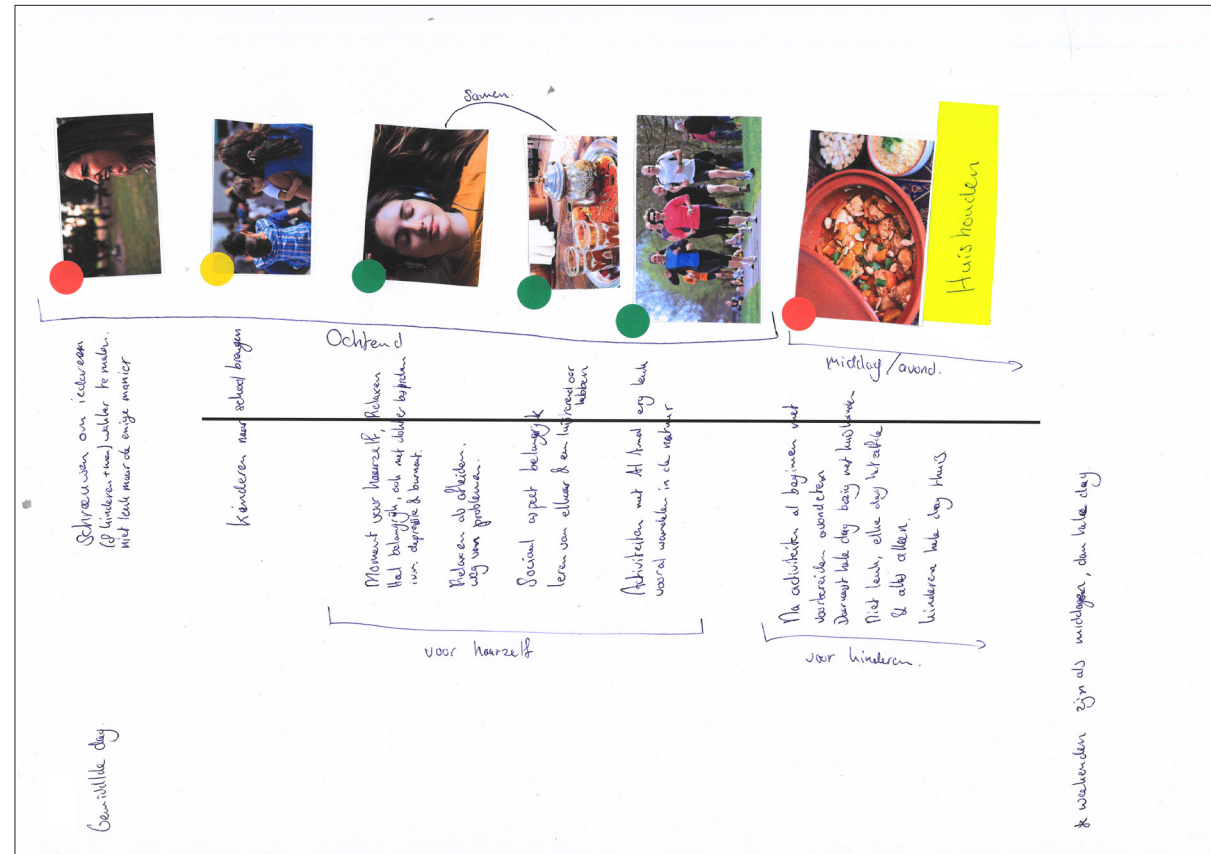


Figure 3: A day in the life. Generative tool used during the interviews with the target group

Creative session with the iceberg model

The Iceberg model is a tool to help you see beyond visible events and uncover root causes of why these events happen (Untools, 2021). This tool was used during a creative session to uncover root causes of why the interaction between the municipality and citizens is the way it is. This interaction had been a returning topic during the research and required extra attention. For the creative session two municipal officials from the municipality and two employees of Al Amal participated. In this case the employees from Al Amal represented the point of view from the citizens. They work closely with the citizens and are often involved in the interaction between municipality and citizen. The participants were invited to a Zoom meeting in which they were first explained about the Iceberg model.

After that, the Iceberg model was filled in starting at the top by making use of online collaboration platform Miro. Based on a number of questions the participants described how they experienced the interaction and what events occurred. These events were placed into the top layer of the Iceberg. As a second step the participants together tried to find patterns in the events. In the third step the underlying structures that enable these patterns were identified. Finally, the participants tried to think of mental models of stakeholders in the system that support the identified elements in the layers above.

Demo's

Demonstrations of several initiatives from the municipality and other organisations have been attended to learn more about what aspects of poverty these new developments are addressing, how they approach the challenge and how they aim to have impact. In this manner the 'Virtueel Inkomensloket', the 'CityDeal Maatwerk' and 'de VoorzieningenWijzer' have been analysed.

Armoede challenge

Around world poverty day (17th october) the 'challenge armoede' was organised by Movisie. The challenge consisted of a week of daily assignments to gain knowledge about poverty and learning about useful skills in the domain of support for people in poverty. As part of the challenge also a Q&A session (Movisie, 2020^{xxx}) with people that have experienced poverty (ervaringsdeskundigen) was organised. As part of the research both the daily challenges and the Q&A session were attended.

2.2 Poverty

Before any of the research questions can be answered there needs to be an understanding of the central problem that is dealt with in this project: poverty. Based on this understanding it is possible to look into what the poverty reduction system is, what the needs of the people that live in poverty are and what trends and developments are relevant. In this first section insights are presented on what poverty entails, what kind of impact it has on people and what challenges surround the solving of this problem.

“Poverty is not having enough money for basic needs such as food and clothes” – interviewee A3

What is poverty?

Poverty in the Netherlands is measured by level of income (CBS, 2019)(SCP, 2019), but it is widely accepted that poverty is much more than a lack of money. People from households that live in poverty experience, for example, more health issues and get in contact with crime more often, both as suspects and as a victim (CBS, 2019). The UN also includes limited access to education, social exclusion and the lack of participation in decision-making into manifestations of poverty (UN, 2018). During the interviews, similar descriptions of poverty were mentioned among a whole range of other poverty related aspects such as not being able to develop yourself (interview M2), not having a purpose in life (interview T2) and dependency on support from e.g. the municipality (interview M4).

“Without a purpose in life you are also poor, even if you have access to basic needs” – interviewee TG2

Poverty is complex

The many definitions of poverty reflect the broad implications of poverty. Poverty affects people’s lives simultaneously on multiple dimensions of well-being (WHO, 2010). These dimensions are health, living conditions, living standards, education, personal activities, social connections and relationships, political voice and insecurity. Tackling a multifaceted phenomenon such as poverty requires simultaneous attention to the different dimensions of well-being (Stiglitz et al., 2009).

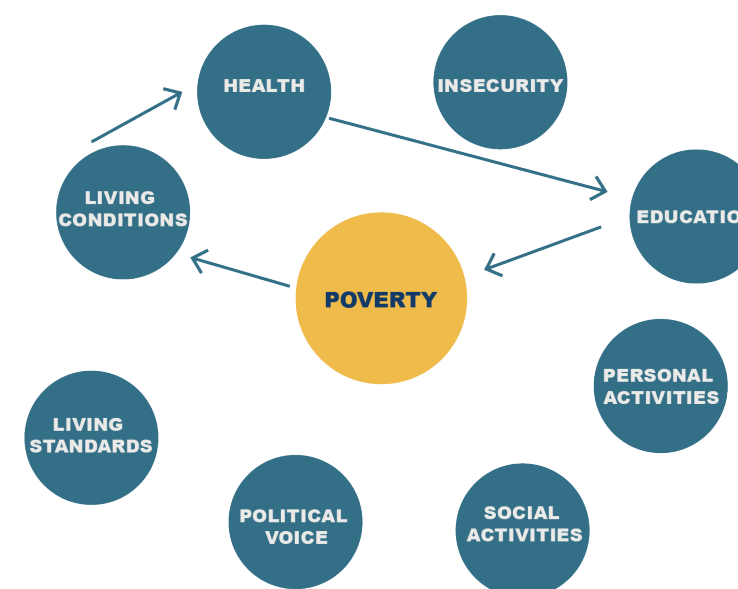


Figure 4: An example of a vicious circle caused by poverty

What makes this problem complex is the fact that problems in the different dimensions also affect each other. Living in bad conditions can for example lead to health problems and the lack of personal activities can impact social connections and relationships. This interrelatedness can lead to vicious circles caused by financial setback. For example, the lack of financial means could impact your living conditions that in turn likely affects your health. Having health issues makes it harder to thrive in education, at work or in search of a job, affecting your current or future financial situation (see figure 4). Other effects of living in poverty such as stress and social exclusion increase this downwards spiral (Plantinga et al, 2018). This also underscores the importance of timely interventions to support people before problems get worse (CPB & SCP, 2020).

“Poverty is a vicious circle in which financial problems lead to isolation, leading to a lack of opportunity, which prevents improvement of the financial situation” – interviewee M2

One of the main causes of the vicious circles surrounding poverty is social exclusion and is therefore a main theme in most reports on poverty (CBS, 2019) (Eurostat, 2020) (WHO, 2010). The impact of poverty on social connections and personal activities, but also on insecurity, living conditions and health, can lead to isolation and in some cases even to alienation from society (CBS, 2019). Being isolated reduces the access to support and opportunities to improve in any of the dimensions of well-being.

Poverty is personal

The many different forms of impact poverty can have on someone's life also makes poverty a personal problem. Depending on the person in question and his/her situation, poverty will lead to different problems and challenges. Living in poverty also affects people's emotions and how they feel. It can lead to stress, insecurity and a feeling of dependency. This feeling of dependency can manifest itself in the feeling of losing control of their life, making people passive and demotivating people to take actions (Laan et al., 2017). More about this can be found in chapter 2.4

The extent to which people are resilient regarding the impact of poverty also differs from person to person. An important factor to this resilience is self-reliance. This is the ability to do your daily activities, ranging from personal administration to maintaining relationships, independently. This also means that if you have built a network to help you with these activities you are also self-reliant (Brink et al., 2013). Self-reliance was a returning topic during the interviews as an important goal in tackling problems surrounding poverty (interview A2, A3, M3 & M4).

The impact of poverty

One of the most striking effects of living in poverty is that it can lead to a (temporary) drop in IQ of 13 points. This effect on people's cognitive capacity affects their choices and behaviour (Mani et al., 2013). This phenomenon is caused by the high 'bandwidth tax' on the brain that is caused by living in poverty. This affects our capacity to think logically and leads to taking more impulsive decisions (Damingier et al., 2015). This impulsiveness can be described as the 'present bias' in which short-term costs and rewards weigh heavier than those on the long-term (Laan et al, 2017). The prospective memory is also affected by the high bandwidth tax, which manifests itself by not being able to remember to carry out intended action (Damingier et al., 2015). In short, the situational circumstances of living in poverty makes it more likely to make wrong decisions in all aspects of life (Plantinga et al, 2018).

'Sickness in the only reason not to work' – interviewee A2

Biases around poverty

As mentioned above the effect of living in poverty on people and their behaviour can be quite striking. From the interviews it became clear that often people find it difficult to understand that these effects might come from external forces rather than personal traits. It was for example mentioned that "some people need to be taught how to handle money" (interview M3) and "sickness is the only reason not to work" (interview A2). This while both these issues can be attributed to the impact of poverty on people (Plantinga et al, 2018).

One of the reasons behind these biases is the 'fundamental attributions error'. This is the phenomenon in which people tend to explain other people's behaviour as a result of their character while they attribute their own behaviour to external circumstances (Damingier et al., 2015). The biases affect the relationships between citizens that live in poverty and the people in organisations that try to support them and show the importance of the ability to empathise with each other in these relationships.

KEY INSIGHTS

- 1 Poverty is complex**
It affects people in many dimensions of wellbeing. The interrelatedness of the dimensions causes vicious circles
- 2 Tackling poverty needs an integral approach**
Attention needs to be given to multiple dimensions of well-being simultaneously
- 3 Timely interventions are important**
Problems surrounding poverty tend to increase and become more complicated over time
- 4 Poverty is a personal problem**
It affects people in different ways and the extent to which people are resilient differs per person. Self-reliance plays an important role in this aspect.

- 5 Living in poverty affects the way we feel**
It can lead to stress, insecurity and lack of motivation. It can also lead to the feeling of losing control and the feeling of dependency.
- 6 Living in poverty affects the way we behave**
The impact on our cognitive capacity affects the way we think, our memory and the choices we make.
- 7 There is a need for empathy to counter biases surrounding poverty**
The striking impact of living in poverty and phenomena like the ‘fundamental attributions error’ create biases that complicate the support of the people in poverty

2.3 System of poverty reduction

The people in Utrecht that live in poverty are supported in several ways by multiple parties. The municipality and the government support them through several regulations but there is also a wide variety of national and regional organisations that offer many different forms of support. Together they form the system of poverty reduction. To answer the main research question of aligning this system to the needs of the target group first the current situation needs to be analysed. In this chapter insights are presented about how the current poverty reduction system works, the challenges it faces and opportunities that it offers.

Support from municipality and government

From the perspective of the municipality the main contribution to the poverty reductions system is through the poverty settlements. The poverty settlements are the ‘U-pas’, the ‘U-polis’, the ‘Individuele Inkomens toeslag’ (IIT), the ‘Bijzondere Bijstand’ (BB) and the ‘Kwijtschelding gemeentebelastingen’ (Utrecht Monitor, 2020). While these are the official poverty settlements there are many more regulations that people in poverty can make use of. When you don’t have sufficient income you are also eligible for ‘Algemene bijstand’ for example. If you are to lose your job, or have an incapacity for work, there are several regulations from the UWV (The Employee Insurance Agency) you can apply for. For general allowances such as Huurtoeslag and Zorgtoeslag you need to apply at the Belastingdienst (tax office) and for allowances once you reach the retirement age the SVB (Dutch state pension) is responsible. The many different regulations from different institutions make it complicated to know what kind of support is available and who it is intended for. See figure 5 for an overview and more information on the variety of regulations.

Apart from a few exceptions all of these regulations are a form of income, credit as a substitute for income or a discount on expenses. Although the regulations touch upon different dimensions (e.g. Zorgtoeslag enables affordable health insurance and therefore relates to someone’s health), all of these regulations are forms of financial support and are therefore sometimes referred to as ‘income supporting regulations’.

Provider	Regulation	What is it?	Reach	Rejections	Rejections in %
Municipality					
	U-pas	Credit for participation	93%*	1265/5426	23%***
	U-polis	A affordable health insurance	63%*		
	Individuele Inkomens Toeslag (IIT)	Additional source of income	98%*	1397/5440	26%***
	Kwijtschelding gemeente belasting	Tax remission	83%*		
Belastingdienst	Bijzondere Bijstand	Coverage of unexpected costs		2640/9121	29,%***
	Huurtoeslag	Allowance to cover health insurance	91%**		
	Zorgtoeslag	Allowance to cover rent	90%**		
	Kindgebonden budget	Allowance to support children	88%**		
UWV	Kinderopvangtoeslag	Allowance to cover daycare	95%**		
	WerkeloosheidsWet	Income for people that have lost their job			
	Arbeidsongeschiktheidsuitkering	Income for peopel that cannot work anymore			
	Wajong	Income for people with an incapacity to work			
SVB					
	AOW	Pension from the government			
	AIO	Addition to pension			

Figure 5: Table with the most common regulations from different providers
*(linssen et al., 2017) **(Ministerie van financiën, 2019) *** (Purpose, 2020)

One of the motivations for this project was that poverty settlements were not used enough. Surprisingly, research on the use of these regulations show that this is not such a pressing issue. In the armoedemonitor 2017 (Linssen et al., 2017), a study by the municipality of Utrecht it calculates the use of the U-pas at 93% of the target group, IIT at 98% and the Kwijtschelding gemeentebelastingen at 83%. For the U-polis the reach is 63%, significantly lower than the other regulations but quite logical because the suitability of a health insurance is dependent on other aspects rather than just the level of income on which the target group is based in this study. Due to the nature of the BB, such a calculation cannot be made.

“The conditions to qualify for regulations are based on prevention of abuse of the regulations. This often makes it too difficult for the people that need it, while it does not really make it more difficult for the people that want to abuse the system”
– interviewee M4

Although the use of the regulations is in general fairly high, especially for the Kwijtschelding gemeentebelastingen this is still a point of improvement. Currently, people need to apply for regulations separately. Characteristics and requirements also differ strongly per regulation. To apply for all regulations that you are eligible for therefore takes time and is complicated. The number of documents to prove you are eligible also preset a barrier for applicants (Purpose, 2020). These documents should prevent abuse of the regulations but even within the municipality there are strong doubts about its effectiveness (interview M4)

The people that do go through the effort of applying, often face the disappointment of rejection. When leaving out automatically granted regulations, on average a third of the applications are rejected for the U-pas, IIT and BB (Purpose, 2020). These rejections are due to a combination of incomplete applications and applications from people that are not eligible. This mainly shows that it is not always clear to people which regulations they are eligible for.

Support from private organisations

In the city of Utrecht and also on national level there is an overwhelming amount of organisations that support people in poverty. The municipality for example shows initiatives related to work, social activities and courses on jekuntmeer.nl (jekuntmeer.nl, 2020). This can be seen in figure 6. Here hundreds of initiatives in Utrecht are shown in a ‘social map’.

There are organisations that work closely together with the municipality such as the neighbourhood teams and welfare organisation U-centraal and others are more independent. Some of the initiatives in the city are connected to the Armoedecoalitie, an organisation that unites initiatives that aim to fight poverty and social exclusion (Armoedecoalitie Utrecht, 2020). On their website you can find organisations that offer support in all sorts of areas such as finances, work and education and health.

Based on the interviews (interview A1 and A2) an interesting division could be seen between the kinds of informal support. First of all there are ‘guiding organisations’ that offer personal support in which they get to know the person in question and their situations whereupon advice and guidance is given. Al Amal is one of these organisations. Other than that you have organisations that support by means of a product, for example by providing food or a birthday party for a child. Lastly, there are organisations that support by means of financial support, for example by compensating sports clothes for children.



Figure 6: The social map from jekuntmeer.nl

Connections within the poverty reduction system

When analysing the poverty settlements of the municipality an interesting finding was that even though there was more than enough informal support offered, it was very hard to find a connection to this offer. In the section of Work and Income on the website of the municipality there is a list of forms of support for people with a low income but it almost only refers to the support that the municipality and the government provide.

From interviews with the target group and also with employees of Al Amal (interview T1 and A2) it also showed that even though people would receive support from the municipality or be in contact with the municipality, they would not be aware of other forms of support in the city, or even of other regulations by the municipality. This shows a lack of connection between organisations in the system or even within organisations.

KEY INSIGHTS

- 1 **There is a lot of support available for the people with a low income**
There are many regulations from the municipality and government. There are also many other national and regional organisations that provide support.
- 2 **The regulations from the municipality and government are focused on financial support**
Almost all regulations are in the form of income, discount or credit.
- 3 **Citizens have difficulty with applications for regulations**
This is a result of the fact that all regulations need to be applied for separately, at different institutions and requiring different documents.
- 4 **Citizens have difficulty knowing which regulations they are eligible for**
This is a result of the many regulations at different institutions and the difference in requirements for each regulation.
- 5 **Regional and national organisation offer a wide variety of support**
Support can be found in all sorts of areas and forms. There are organisations offering guidance, products, services and financial support.
- 6 **Connections between organisations within the poverty reduction system are missing**
The municipality does not connect their support with that of other organisations. This leads to a lack of awareness of support that is available.

2.4 Stakeholders

In the last chapter it is discussed how the poverty reduction system consists of different parties, what their role in the system is and what kind of support they offer. In this chapter we take a deeper look into these parties as well as into the people that live in poverty and the network around them. First an overview of potentially important stakeholders is presented thereafter the most important ones are discussed in depth.

Taking into account the dimensions of well-being that poverty affects there are many stakeholders that can play a role in improving the support of the people in poverty. Not only the government and municipality are important but also schools, employers, general practitioners, police or housing agencies could contribute. Closer to the target group the network of family and friends also plays an important role. An overview of stakeholders can be seen in figure 7.



Figure 7: Stakeholdermap with relevant stakeholders around the Utrechts in poverty

People in poverty and people with a cognitive disability

The main question revolves around the needs and challenges of the people in poverty and specifically the people with a cognitive disability. In order to find out whether the current poverty reductions system aligns with these needs and challenges we need to know more about them. Insights are derived based on the interviews with the target group and with social workers. The insights are supported by findings from literature.

A first interesting insight about the needs of these two groups of people is how their needs and challenges largely overlap. This can be explained by the impact of living in poverty on the cognitive abilities of people as discussed in chapter 2.2. In the next part first the needs of people in poverty are discussed, followed by the extra needs that people with a cognitive disability have.

‘My daughter wasted one year of school because I didn’t have money for school books’ – interviewee T1

Awareness

‘People are often unaware of the support that is provided’ (T2). While there is a lot of support available, the lack of awareness of this support is preventing the support from reaching the target group. This mainly applies to support from independent organisations in the city. During interviews with the target group problems surfaced such as not having enough money for school books and sports clubs. For both purposes there are organisations that provide financial resources (e.g. Stichting leergeld and Jeugdfonds sport & cultuur). Being part of a social network has been mentioned as an important factor to stay informed: ‘If you are not part of a group, you are not informed about the existing support’ (T2).

‘A common problem is the lack of overview of costs’ – interviewee A2

Guidance

‘Some people want to make a change, but lack the structure and coaching’ (T2). Both the interviews (T2) and literature (Meetellen Utrecht, 2020) show that there is a need for structure and guidance amongst the target group. This guidance includes e.g. practical support such as help to remember tasks, support in making decisions (Laan et al., 2017) and support with administration (A2). Some of these challenges are a result of the current system of allowances in which you receive money that is intended for e.g. health insurance. ‘This makes it easy to spend money you don’t really have’ (T2).

‘Because of multiple rejections, the trust in the municipality is broken’ – interviewee T2

Emotions

Life in poverty involves a lot of emotional challenges. There is a ‘culture of shame’ (A1) around poverty and people feel like they people around them have a negative image of them (T2). Also around initiatives to support people in poverty emotions play an important role. The food bank is an example of this and also the recent initiative to lend laptops to families with kids to continue education at home during corona encountered challenges (see quotes).

The trust in organisations that offer support is also an issue for the target group. There is a feeling that the organisations don’t want to help them and disappointments feed this perception. People often don’t feel seen as person by institutions (Meetellen Utrecht, 2020)

The contact between organisation and citizen is an element that could be improved and communication and empathy seem important factors.

‘If you go to the food bank, it gives you the feeling you belong to a group without a future’ – interviewee T2

Cognitive disability

People with a cognitive disability share most of these needs, whether they live in poverty or not. This makes them a vulnerable group to fall into the vicious circle of poverty. Extra challenges that people with a cognitive disability tend to have are more problems with digital requirements (Movisie, 2020), empathising with others and overestimation of their own abilities (Specialistenpool, 2015). For this group of people empathy from people in institutions and social workers is even more important.

Municipality

From the interviews with the people in the municipality and the iceberg session it showed in general that there were a lot of good intentions. Also some challenges became clear.

One challenge is the fact that the people in the municipality have two, sometimes conflicting, roles. On one hand they represent the inhabitants but on the other hand they need to execute the laws (interview M5). This brings them in a difficult position because they want to help citizens as well as possible but feel limited by the room that the laws allow.

‘The goal is to help people out of the vicious circle of poverty towards self-reliance’ – interviewee M3

The main insight from the iceberg session was that there is a strong desire to be trustworthy inside of the municipality but the way to achieve trustworthiness does not lead to the desired result and even works counter-effective.

To become trustworthy, the municipality aims to be efficient and cost-effective. This conception roots back to the fact that they are running on tax money from the people and therefore resources cannot be wasted. This aim has resulted in a mindset in which responsibilities are divided over organisation and departments and everyone focuses on their tasks and doing this efficiently. In practise this leads to citizens being rejected when they don’t reach out to the exact right place.

Another way of the municipality to be trustworthy is through consistency. This comes from the aim to be fair and treat everyone equally. In combination with the aim of efficiency this leads to putting people in boxes and generalising situations. The challenge is to distinguish treating everyone the same from treating everyone equally.

Lastly, in the pursuit of trustworthiness the municipality tries to be clear. Currently the rights and the laws that form the foundation of the regulations lead to inexplicable requirements which makes it impossible to achieve this clarity.

‘The open and vage norms are impossible to explain to citizens’ – M2

Apart from challenges the municipality also has resources that offer opportunities to improve the system of poverty reduction. Important is the central position that the municipality has and the connections it has. We have seen that the main poverty settlements reach a lot of people and through for example the neighbourhood teams there is an accessible place to get in contact with inhabitants. The municipality also has a lot of contacts with organisations in the city through e.g. the armoede coalitie. Finally, the ambition of the municipality to keep improving their products and services shows in the experimentation with new initiatives. More about this in the next chapter.

‘Our impact is directly visible and this makes me happy’ – interviewee A3

Guiding organisations

The guiding organisations are independent organisations that support citizens with advice and guidance. The neighbourhood teams and Al Amal are examples of guiding organisations.

Neighbourhood teams

The relationship between the municipality and the citizens make the role of the neighbourhood teams an interesting one. The neighbourhood teams are an initiative from the municipality and the concept is that they form an accessible place to go to for questions in different areas such as housing, education and finances (Buurtteams Utrecht, 2020). The municipality stimulates citizens to go to the neighbourhood teams first before they reach out to the municipality.

What is interesting is that citizens can come in with basically any question which means that problems are approached from the perspective of the citizen. With the poverty settlements it is the other way around. The starting point is what the municipality offers and from there it is decided whether the citizens is eligible. This more personal approach of the neighbourhood teams also allows employees to get to know the citizens and their situation. Allowing them to adapt their support better to the needs of the citizens.

Al Amal

Similar to the neighbourhood teams, other the guiding organisations also work from the perspective of the citizen. At Al Amal they see this personal approach, in which they take the time to get to know their clients as one of their core strengths (interview A1 and A3). Other strengths of the organisation are that they always look for the core of the problem (interview A3) and they involve the network of family and friends (interview A1). This allows them to have more impact on the situation. This impact on people’s lives is often directly visible because of the relationship with the citizen. During the interview it was for example mentioned how because of the Dutch lessons they were providing at Al Amal, one of the clients was able to go to the general practitioner and explain her situation independently (interview A3). This visible impact satisfies employees of Al Amal and motivates them to help more people.

People’s network

For all forms of support (practical, personal and financial) people first go to their close network of family and friends, and to a lesser extent to neighbours (Kloosterman, 2015). The strength of people’s network also increases people’s self-reliance (Brink et al., 2013). Especially people with a cognitive disability rely strongly on their network (Movisie, 2020**)(Specialistenpool, 2015). Stimulating citizens to strengthen and maintain their personal network is therefore one of the ways to make people more resilient to (financial) setbacks and the impact of living in poverty.

KEY INSIGHTS

- 1 The challenges and needs of people in poverty and people with a cognitive disability largely overlap**
This is a result of the impact of living in poverty on people's cognitive abilities
- 2 Awareness of support is a problem amongst the target group**
Especially the support from private organisations is not known
- 3 There is a need for guidance amongst the target group**
This includes practical support, support in making decisions and support with administration
- 4 Emotions play a big role amongst the target group**
Shame, fear and trust issues form challenges for the target group and the poverty reduction system
- 5 The relationship between municipality and citizens forms a big challenge**
The challenges mainly revolve around trust
- 6 The municipality has many connections throughout the city**
This offers opportunities for stronger collaborations

2.5 Trends & developments

The world is in constant development. Therefore it is very important to take into account ongoing developments and trends to make sure that proposed solutions fit the situation in which it will be implemented. In this chapter the most relevant developments for the poverty reductions system are discussed. After these developments a number of new and developing initiatives in the context of poverty reduction are presented amongst lessons that we can learn from them.

Impact of corona

One major development that must be taken into account is the current coronavirus pandemic that we are in. The virus and the measure that have been taken to prevent the virus from spreading have had a major impact on life around the globe and also on poverty in the Netherlands. As this is written it is still completely uncertain when life will go back to normal and therefore also predictions on the impact remain uncertain. Expectations are that the number of people in the Netherlands that live in poverty will increase, both for the group of employed and unemployed people. This increase of people in poverty will also lead to an increase of people with problematic debts. Especially self-employed people will become a vulnerable group (SCP, 2020). Looking at the latest data from it can be seen that in the beginning of 2021 there are around 76.000 more unemployed people (increase of 0.7% of labour force) and 16.000 more people have fallen back on welfare payments (algemeen bijstand) compared to a year earlier (CBS, 2021). These expectations and numbers show that there pressure on the poverty reduction system has increased and will probably keep increasing in the coming time. With the insights of chapter 2.2 in mind it shows the importance of preventing more complex problems caused by the vicious circles of poverty for this new group of people that falls back on the support of the poverty reduction system.

‘Toeslagenaffaire’

Apart from regulations from municipality and government specifically for people with a low income, there are many other general regulations, of which some are already mentioned in chapter 2.3. One of these regulations is the ‘Kinderopvangtoeslag’, an allowance that supports families to pay for daycare for their children. During the course of the project it came to the light in the execution of this allowance enormous mistakes have been made over the past years leaving thousands of families with debts (Parlementaire ondervragingscommissie Kinderopvangtoeslag, 2020). This even led to the resignation of the cabinet (NOS, 2021). Although the Kinderopvangtoeslag is not a poverty settlements this scandal has raised a lot of questions about the way the government and also municipalities provide support. Municipalities acknowledge that this has impacted the trust in governmental organisations and they are also responsible for the rebuilding this trust (VNG, 2021).

“People have more complex problems than ten years ago” – interviewee M4

Increasing complexity of problems

At Al Amal they have seen an increase in families with problems in multiple domains (interview A2) and have a program especially focussed on these families. These are often problems that also affect each other such as addiction, financial problems and psychological problems. This increase in complex problems was also mentioned in the interviews with the municipality (interview M4). Also in organisations that are involved in supporting people with debts (schuldhulpverlening) this development has been noticed (VNG, 2020). The increase of complexity of problems shows there is a necessity for the poverty reductions system to offer a more integral form of approach.

New and developing initiatives

In the past years several new initiatives have been started to support people in poverty. These initiatives show what improvements to the system of poverty reduction have been focussed on and the system has developed over the years.

Virtueel Inkomensloket

Virtueel Inkomensloket is a digital portal in which the citizen does one application for the 64 national and local regulations that apply in Utrecht. All the necessary information and documents will be retrieved through e.g. the municipality and automatically all the regulations that apply for you will be granted. This initiative is still under development and Utrecht will be involved in a pilot starting with local regulations. The Virtueel Inkomensloket would in theory solve most problems with application for regulations. When this digital portal will be available and how well it will work is not clear yet.

Citydeal Eenvoudig Maatwerk

Even though there are many different regulations to help people out, sometimes none of them apply to the situation while support is really necessary. For these ‘holes in the system’ there is Citydeal Eenvoudig Maatwerk. Every week they discuss cases like this that fall through the cracks of the system and find solutions for them. If no solution is found they also have their own budget to finance other solutions (Programa Sociaal Domein, 2020)(interview O1). Citydeal Eenvoudig Maatwerk fights the bureaucratic system in which solutions often take weeks, if not months. Their so called ‘20% rule’ allows them to take actions before they are a hundred percent sure it is the right decision. The rule states that it is fine to regret your decision in one out of five cases (interview O1). Although this might not be applicable in many situations it shows how creative solutions can allow to work around seemingly unavoidable problems such as bureaucracy.

Vaste lasten pakket

Vaste lasten pakket is an initiative to help people to pay their fixed charges. The concept is that money is reserved as soon as it comes in on people's backs account so that they cannot spend it on other things. This way the organisations such as energy providers have a guarantee that they receive their money on time and in return for this guarantee they give a discount of their services (Vaste Lasten Pakket, 2020). This initiative shows how you can involve other parties that encounter problems because of people with financial troubles. In this case a problem for the citizen, spending money you need for fixed charges, and a problem for the energy provider, not being able to receive payments in time and all the administrative work that follows from it, is turned into a benefit for both. An image showing this concept can be seen below in figure 8.

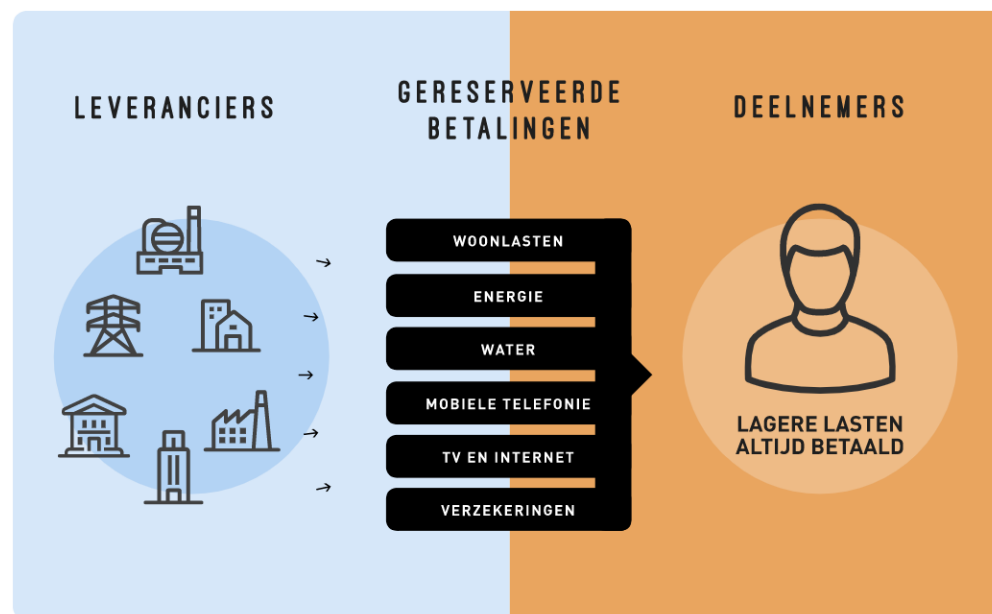


Figure 8: An explanatory image from the Vaste lasten pakket (Vaste Lasten Pakket, 2020)

De Voorzieningenwijzer

De Voorzieningenwijzer works together with municipalities, housing and welfare organisations to help people get by. They do this by helping people to find the right service providers (energy, tv, internet, health insurance) for their situation. If the client wants, de Voorzieningenwijzer also helps with application for allowances and regulations and with administration. What distinguishes them is that they go to the people's house for a personal conversation in which they take action immediately together with the client (De VoorzieningenWijzer, 2020)(interview 03). De Voorzieningenwijzer shows an example of how you can prevent financial problems before they occur. It is also an example of how to reach out to people and help them financially without putting the stigma on people that they need financial help.

KEY INSIGHTS

1 It is expected that the pressure on the poverty reduction system will increase

Due to the impact of the coronavirus pandemic

2 The trust in governmental organisations is low

The 'toeslagenaffaire' has worsened the already complicated relationship with citizens

3 The need for a system that offers integral support is increasing

Due to the increasing complexity of problems that citizens encounter

4 New initiatives are mainly filling the holes in the system

Examples are the complexity of the regulations, the exceptions for which there are no support measure and the debt-prone allowance system

2.6 Research conclusion

In this research conclusion the insights from the discover phase are brought together to answer the sub-questions. This conclusion forms the starting point of the define phase.

What are the needs and challenges of the target group?

Integral support

Poverty can affect people in all dimensions of well-being. While financial support helps to mitigate these effects there is a need for integral support, simultaneously in several dimensions, to really improve people’s situation.

Awareness of support

People in poverty, and even in the poverty reductions system, are often unaware of the support that is available or are now aware that they are eligible for this support. The extent to which people are informed depends on what is shared with them through their social network.

Personal contact

There is a need amongst the target group to feel seen and heard by people in their surrounding and by people in the poverty reduction system. There is a need to be supported emotionally and perspective.

Guidance

Living in poverty can lead to a need for practical support, support in decisions making and support with administration. People with a cognitive disability can use additional support such as with digital requirements

Where does the current system misalign with the needs of the target group?

Financial focus

The support from the municipality and government focuses on financial support. This is an important element but to fulfil the ambitions that they have with the poverty settlements it is necessary to widen this scope.

Lack of trust in the municipality and other support organisations

The current role that the municipality plays in the poverty reduction system, enforced by developments in national level, have made citizens lose trust in the municipality. The lack of a personal approach and alignment of support to the needs of the people in poverty have led to this lack of belief that they can count on the municipality for the support they need.

Complicated and scattered poverty reduction system

Many organisations and regulations have led to a lack of overview of what support is available. Citizens have trouble to know what support they are eligible for and organisations don’t know how their support relates to other organisations in the system.

What opportunities offers the current system to solve this misalignment?

Making use of the existing support

There is a lot of support available for people with a low income. The various regional and national organisations offer support in all dimensions of well-being. This offers great potential to improve the support for citizens.

Using the municipalities resources to stimulate collaboration

The municipality is in a good position to stimulate collaboration within the poverty reductions system because of its central position in the city and the many connections it already has with organisations in the system

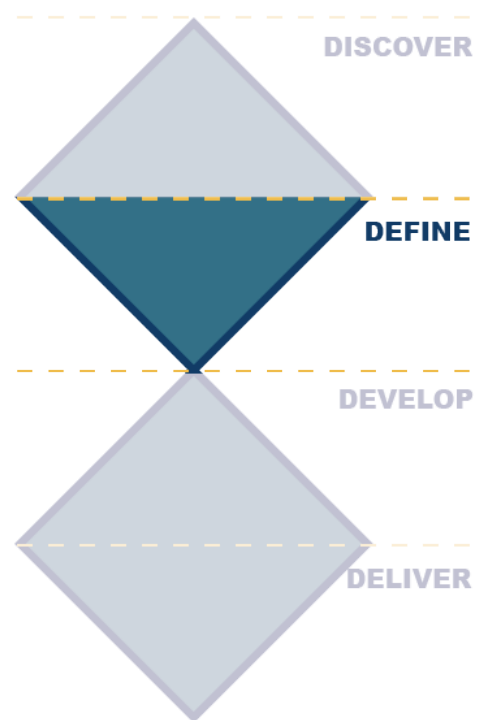
Make people more resilient to setbacks

By stimulating people to increase their self-reliance and if necessary intervene early on, the pressure on the poverty reductions system can be decreased. This will allow more resources to support the people that do fall back on the system.

CHAPTER 3

DEFINE

3. DEFINE



3.1 Desired future

3.2 Directions

3.3 Towards integral support

In the define phase the goal is to use the insights that are obtained in the discover phase to create a scope for the project. This scope takes shape in the form of a design challenge and will be the frame of reference for potential solutions.

The first step towards the scope is establishing a desired future. This ideal state of the poverty reduction system forms the situation we aim to arrive at. Next step is to explore different directions that could potentially lead to the desired future. Finally, one direction is selected for which the design challenge is formulated

3.1 Desired Future

Based on the insights from the discover phase, a desired future can be defined. This is an ideal state of the poverty reduction system. By defining this state, several opportunities to get closer to this state can be explored in the next section. The ideal future consists of six main pillars which are described below.

Preventive system

In the ideal state of the poverty reduction system problems would be prevented and if problems occurred, they would be prevented from becoming bigger problems. Because of the impact that poverty has on the different life domains, problems easily aggravate and lead to more problems. The interrelatedness of the domains, makes it even harder to solve these increasing problems. This shows the importance of addressing problems early on.

This preventive system would also provide support for people to become more resilient. This would enable people to cope with setbacks without requiring support from the poverty reduction system.



Illustration 1

Simple system

The support provided by the system is organised in a comprehensible manner for the target group, social workers and professionals in the system. This way it is clear to all stakeholders what kind of support is provided by which organisation. The organisations are accessible and it is clear who is eligible for the provided support. Applications for support would be simplified and waiting times would decrease.

Integral support

Support is provided simultaneously in multiple dimensions of wellbeing. The support is based on a holistic approach with the complete situation of a citizen and his or her family as starting point, rather than solving problems separately. In this integral system the current focus on support on financial level and regarding employment would broaden to include aspects such as emotional support, social networks and self-reliance.



Illustration 2

Personal approach

In the ideal version of the system, the provided support is based on what the citizen wants and needs. Needs are detected by social workers and professionals in the system to adapt the support and the way this support is provided. Citizens' situation and capabilities form the base of a personal plan for support along with the required guidance. This plan offers perspective to the citizen, motivates and is empowering.



Illustration 3

A system based on trust

The different stakeholders in the system trust each other. Transparency and clarity of regulations and support allow for an open attitude in the interaction between stakeholders. Rules and requirements for support are based on helping as many people in need instead of on preventing abuse of the system by people that are not eligible for support. Knowledge of the impact of poverty enables empathy and prevents biases amongst social workers and professionals.



Illustration 4

Reflective system

In the ideal system, social workers and professionals are enabled to reflect on their work and continuously improve their products and services. This reflective system would increase motivation and satisfaction amongst social workers and professionals by giving them a better sense of their impact. In this system there would be more research conducted on citizens' current situation and how it develops over time.



Illustration 5

3.2 Directions

There are numerous ways for the municipality to get closer to the desired future as described in the last section. In this chapter the possibilities are explored through analysis, brainstorming and ideation. After the exploration, the most promising direction is selected. With this direction as the scope, a design challenge is formulated which forms the start of the next phase: the develop phase.

Approach

In order to find the most promising direction, the exploration starts with generating as many different possibilities. Therefore multiple starting points were used to generate ideas. In the discover phase, for example, already several opportunities from the poverty reduction system and the stakeholders within have been identified. The desired future can also form a starting point to generate ideas for possible directions. With these starting points ideas are generated through brainstorming. With the use of the 'intervention strategy tool' (see figure 10) more levels of intervention are explored to ensure no possibilities are overlooked. After that ideas are clustered (see figure 9) and directions are formed. Below the most relevant directions are described along some ideas within this direction

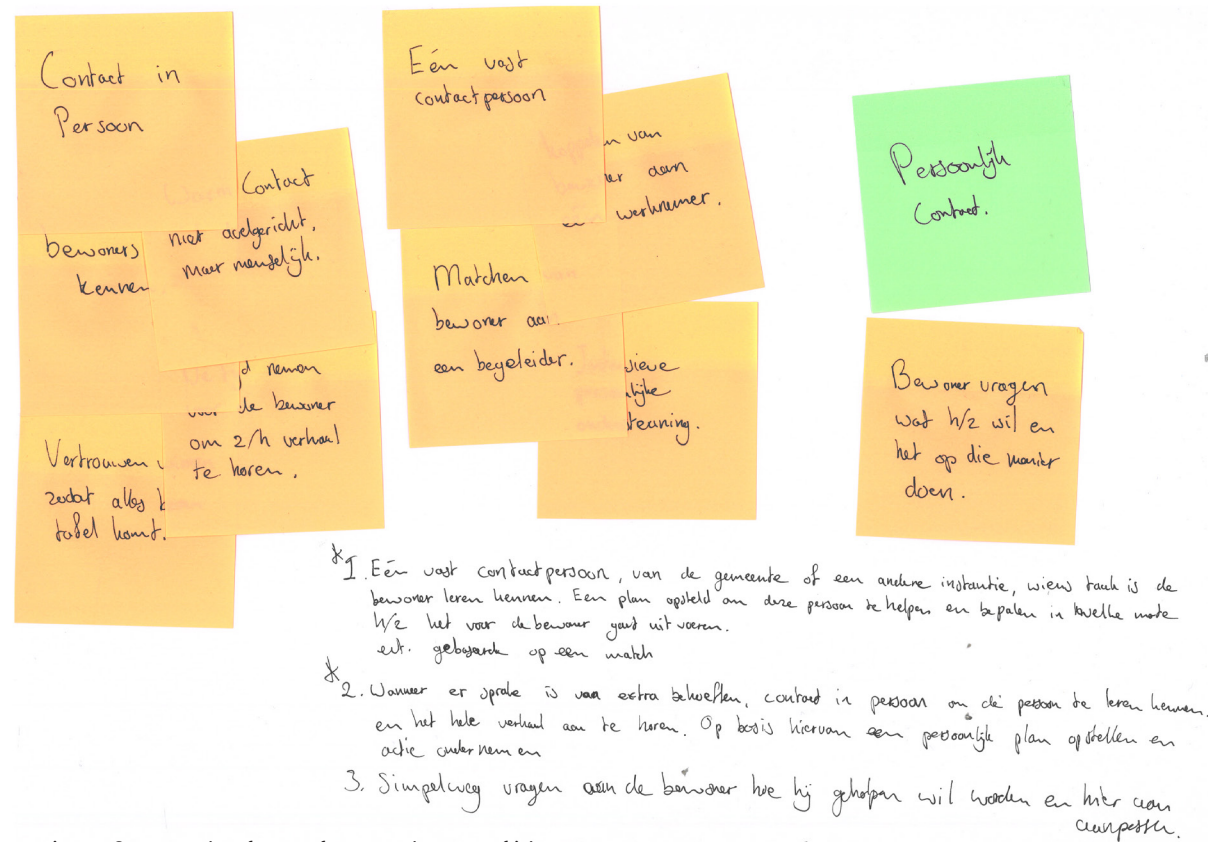


Figure 9: Example of one of many clusters of ideas

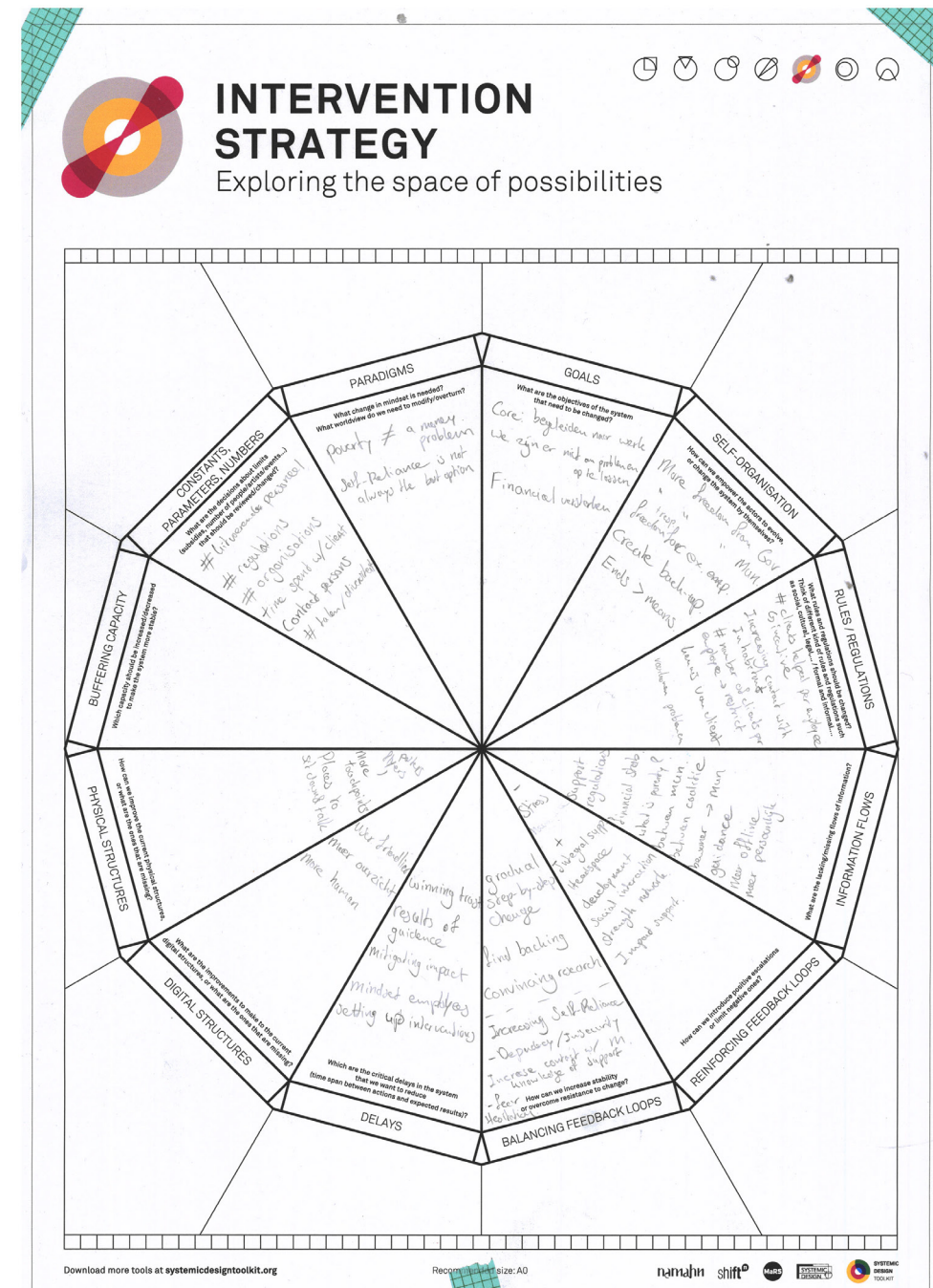


Figure 10: Intervention strategy template used to explore levels of interventions

Becoming closer to the citizens

The distance between civil servants in the municipality and the citizens causes problems regarding trust. This prevents the municipality from getting the right support to the citizens in a satisfying way. Opportunities lie in improving the interaction between the civil servants and citizens. Important will be to establish a more empathic and personal approach to how the municipality provides its support to the citizens. Pursuing this direction will potentially lead to more trust from the citizens in the municipality, a more open attitude in the interaction, citizens feeling heard and seen and lastly, support that fits better to the needs of the citizens.

Ideas for civil servants to get closer to the citizens:

- Training in sensitivity to identify a person's needs and their situation.

Asking the right questions, know what signs to be aware of and how to act.

- Collaborating with organisations that are closer to the citizens

Gaining info through these organisations, preventing people to have to tell their story multiple times

- Allowing civil servants to spend more time with citizens to really get to know the person and his/her situation

Towards integral support

The municipality has the ambition with the poverty settlements to support people with a low income but also offer them opportunities for a way out of poverty. To achieve the latter part of this ambition, offering integral support is crucial. The intentions to provide integral support are already present within the municipality but currently it is not clear how this would be realised. One main element to focus on to enable integral support is the understanding of the complexity of poverty. With this understanding it is possible to identify what integral support would consist of. As poverty is a personal problem, the next challenge would be to identify what kinds of support individual citizens need.

Ideas to work towards a system that offers integral support:

- The use of tools from systems thinking/systemic design
- Research into the impact of poverty and integral support
- Working together with people that have experience with poverty and organisations that support people in poverty

Focus on self-reliance

In pursuit of a system in which problems are prevented, self-reliance plays a big role. Two main determinants for self-reliance are personal skills and abilities and the extent to which one is supported by their network. By stimulating the strengthening of citizens' networks and personal development, the municipality can increase their self-reliance. This way, the municipality increases citizens' ability to solve problems they encounter themselves, independently from organisations in the poverty reduction system.

Ideas to stimulate the self-reliance of the citizens:

- Locations or events where people can share their expertise with other citizens
- Bringing people together with similar challenges to help each other out
- Make a stronger connection between the poverty settlements and skills teaching initiatives

Creating an impact loop

The municipality currently supports the citizens with many regulations. But how do these regulations help the citizens with a low income? On a generic level it is calculated how much income certain types of families need for e.g. basic needs and participation. Based on these calculations the regulations provide financial support. On an individual level on the other hand, the municipality has very little insight into whether the regulations provide what they are intended for. After an employee of Work & Income grants an allowance to a citizen the interaction is over and there is no feedback of how the allowance has impact on the citizens' situation. By closing the loop and enabling feedback of the impact of the support that is provided, civil workers are able to reflect on their work. This allows to work towards a system that can improve itself and in which civil workers are motivated by seeing the impact they have, and how they can increase this impact.

Ideas to create an impact loop:

- Reflection tool
- Impact measurement

Strengthening collaboration in the system

The numerous regulations and the many organisations that support people with a low income in Utrecht show that there are more than enough good intentions to decrease the number of people living in poverty. The abundance of initiatives also brings a challenge: organisation of the support. ALL organisations have their own interests and aim to achieve their own goals. If these goals could be aligned with those of other organisations as part of a greater plan, the system as a whole could have much more impact on the lives of the people with a low income. This is a big challenge but starting by strengthening the collaboration between organisations within the system would already make a change.

Ideas to strengthen the collaboration within the poverty reduction system:

- Connecting partner organisations of the municipality, such as U-centraal and the neighbourhood teams, to the poverty settlements.
- Creating a platform for organisations to communicate & collaborate with each other
- Creating common goals and strategies for the poverty reduction system e.g. together with the 'Armoedecoalitie'.

3.3 Towards integral support

The direction that has been selected to pursue in this project is to work towards a poverty reduction system that offers integral support. This direction aligns well with the ambitions of the municipality to offer citizens opportunities to get out of poverty. The research has also shown that there is potential within the municipality and the rest of the system to offer this integral support. Lastly, because this direction is dealing with complexity on multiple levels it fits the systemic approach of the project. Using the Future canvas, the direction is specified and a design challenge is formed below.

PURPOSE

What is the ultimate goal we want to achieve?

The ultimate goal is to help people to break out of the vicious circle of poverty.

RESULT

What are the main benefits we want to provide?

The main benefits are for the citizens with a low income to receive support in all life domains in which they have challenges. This way they are supported beyond mitigation of the impact of poverty and offered opportunities to get out of poverty.

The main benefit for organisations in the poverty reduction system is that their efforts will lead to more impact on the lives of the target group, enabling them to reach their goals more effectively.

DRIVING FORCES

Why do we need to change now?

We need to change now because poverty consists of many vicious circles. This means that citizens' problems will increase and become more complex over time. We also see that complex problems are increasing in general, growing the need for integral support.

On top of that, the current pandemic that we are in is expected to push more people into poverty. This puts more pressure on the poverty reduction system which underscores the importance of helping people to get out of poverty again. Lastly, the current poverty reduction system offers a lot of opportunity to head in this direction. If we don't act on it now, this momentum might pass.

DESIGN CHALLENGE

How might the municipality enable the poverty reduction system to provide integral support to Utrechters with in poverty?

BARRIERS

What stops us from achieving this now?

The current mindset within W&I to focus on financial support and not linking the poverty settlements to other forms of support is one of the barriers. There is also a lack of personal knowledge of the citizens that are supported, to know if there is a need beyond financial support. Lastly, there is a lack of knowledge of the complexity of poverty, and therefore knowledge of what integral support consists of.

EMERGING INITIATIVES

Who is solving the problem already in some way?

CityDeal maatwerk is working on the base of individual cases. This enables them to get to know the persons concerned and the situation. Based on this they find a solution to the problem. As a one time solution for a single case they offer the support that is needed beyond financial support only.

De VoorzieningenWijzer helps people with their financial situation by looking into their income and expenses in a very personal way. This way also other issues are uncovered and where needed they refer to organisations that offer other forms of support.

CAPACITIES

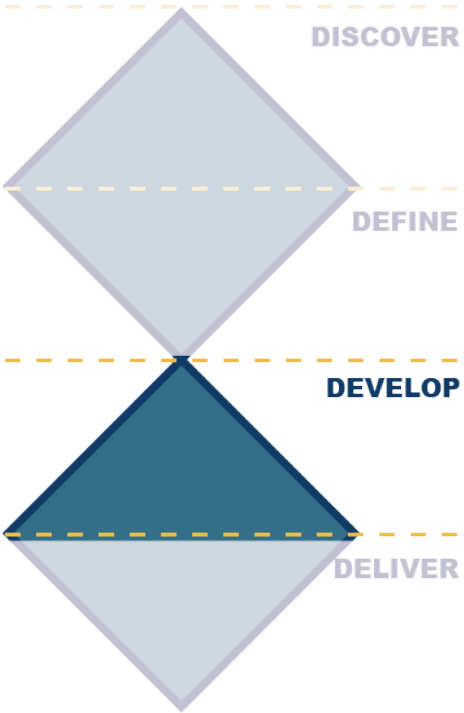
What are existing resources we can build on?

The first resource is the great amount of initiatives in the city that offer support in all sorts of areas. Next to that, the municipality also has a lot of connections with these organisations and new connections are easily made because of their central position in the city.

CHAPTER 4

DEVELOP

4. DEVELOP



- 4.1 Challenge breakdown
- 4.2 Solution exploration
- 4.3 Concept development

The design challenge that was formulated at the end of the define phase forms the starting point of the develop phase. In this chapter this challenge is first broken down into sub-challenges. Afterwards, it is described where this project has focussed on and how this can lead to solving the design challenge. Different possible solutions are explored after which the development of the tool has been described. Many insights for the development of the tool have come from the evaluationsmeetings with the users (E1 - E4). In appendix 6.4 the steps of the evaluation meetings and the user tests can be found.

4.1 Challenge breakdown

Enabling the poverty reduction to offer integral support to citizens in poverty is not an easy task. This challenge can be broken down into two sub-challenges: identifying what integral support consists per situation and reaching the citizens with these identified forms of support.

Identifying integral support

Poverty is a personal problem that affects everyone in different ways. What kind of support is needed is different per situation. Knowledge of someone’s situation is an important requirement to identify what support is needed. To offer integral support it is also necessary to understand the different dimensions that can be affected by poverty and how they relate to each other. Combining the knowledge of citizens’ personal situation and an understanding of the impact of poverty allows for identification of what integral support consists of for an individual situation.

Identifying what kind of support a citizen needs is the first step. The next step is to make sure this support reaches this person.

Reaching the citizens with integral support

To reach the citizens with the identified forms of support there needs to be access to support in all dimensions. Lastly, again knowledge of citizens’ personal situation is needed to know what the right way is to provide their support to the citizen.

The solution to both sub-challenges consist of two elements (see figure 11). On the next page it is explored how the municipality can bring together all these elements that in the end enable a system that offers integral support.



Figure 11: Overview of the breakdown of the challenge

4.2 Solution exploration

In this section it is explored how the municipality can bring together the four necessary elements to enable a poverty reduction system that offers citizens in poverty integral support.

Focus

The research has shown that the municipality has a complicated relationship with citizens. This makes it challenging to obtain the necessary knowledge of citizens' personal situation and on how to provide support to them. Opportunities to still access this knowledge are offered in the poverty reduction system. The approach of the guiding organisations is based on getting to know the citizens. Amongst the guiding organisations there are also the neighbourhood teams, which already function as a first point of contact for citizens with financial problems, before they reach out to the municipality. The municipality is already connected to the neighbourhood teams as well as with other guiding organisations such as Al Amal. In the pursuit of a system that offers integral support it is a logical step to involve these guiding organisations.

With the central position of the municipality and the many connections they have with organisations in the poverty reduction system, they are in a good position to organise the poverty reductions system in order to make support in all domains more accessible. The input on what a good base is to organise the system on seems to be missing. This input can be derived from the last element: the knowledge of the impact of poverty.

This is also the element in which the most improvement can be made. The idea that poverty is a complex problem is widely accepted and the idea that there is a need for integral support is spreading. How to deal with this complexity and how to enable integral support remains rather unclear. For this reason the focus of the exploration lies on this element.

Understanding the complexity of poverty

How can we understand the complexity of poverty? How can we understand the impact of poverty on people's lives and how to support people in an integral way? These are the main questions that have been explored in this section. Through brainstorming several ideas were generated and clustered into the following possibilities:

1. Poverty simulation

Have people experience what it is like to live in poverty in a roleplay manner. Recreate situations and give people the dilemmas that people and poverty face on a regular basis. Or incorporate this in people's real life by challenging them to live off of a tight budget for e.g. a week time.

2. Interactive game

Let people play scenarios to experience what it is like to live in poverty. The choices that you make influence the course of the game. This way your choices will impact your progress in the game. The form could range from a card or board game to a fully immersive virtual reality game.

3. Object to communicate the complexity of poverty

Visually show what the different dimensions affected by poverty are and how they relate to each other. Possible also maken it interactive by showing how changes in one dimension impacts the other dimensions. This could be in the form of a map of a three dimensional structure.

4. Tool to tackle situations systemically

A tool that allows you to map the way that different factors in a situation influence each other to identify points of interventions. This approach from systemic design does not only let you understand the relations between factors but also lets you apply it in a situation.

Tool to tackle situations systemically

While all of the ideas give you insight in what the complexity of poverty entails and how this can impact someone's life. The last idea adds something on top of that: to apply this in a specific situation. This aligns with the insights on how poverty is a personal problem and manifests itself differently for everyone. It would also have more direct impact as it is directly applicable while the other ideas are about learning and experiences to inspire people to act upon it.

Tool goal:

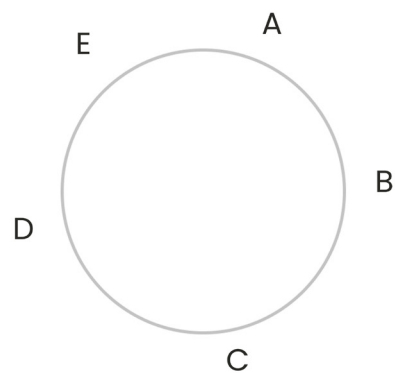
A tool that enables you to identify what integral support consists of based on the knowledge of a citizens situation.

4.3 Concept development

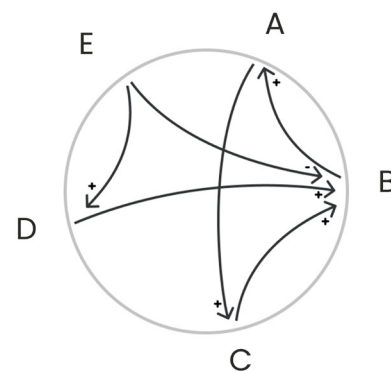
Systemic design tools

In systemic design there are several tools that can help you to understand complex situations. In chapter 2.1 it is already described how the iceberg model can for example give insight in underlying causes of certain behaviour. The connection circles tool is a tool to help you understand the complexity of a situation by visualizing cause and effect in a situation. The tool also allows you to identify feedback loops (Untools, 2020). With regard to the problem of poverty, these feedback loops are the vicious circles that keep people in poverty. The ability of creating an understanding of the complexity of the situation and identifying these feedback loops is the reason that the connection circles tool is an interesting tool to dive into for the concept development. Below in figure 12 it is explained how the Connection circles tool works.

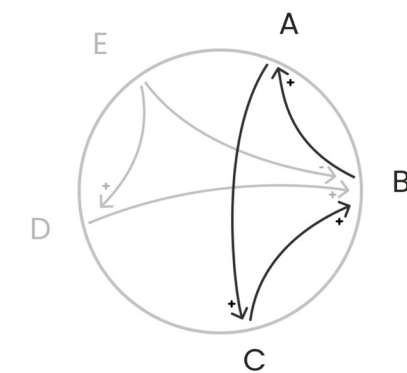
CONNECTION CIRCLES EXPLANATION BOX



1. Identify key elements and write them around the circle



2. Draw the cause effect relations with arrows



3. Look for elements that form a closed loop. These are the feedback loops

Figure 12: Explanatory box for the connection circles tool

Fit to the context

Systems thinking tools are complicated to use, especially for people that don't have experience with systems thinking. To make this into a tool to be used in the poverty reduction system, it needs to be adjusted to make it natural to use without a systems thinking mindset.

With the connection circles tool, you can analyse any situation or system. For the purpose of the challenge in this project there is a specific focus on poverty and its implications. While these implications are personal, research has divided the impact over the dimensions of well-being. By using these dimensions as key elements to choose from, the first step to identify these key elements becomes considerably simpler (see figure 13).

From there on it is a matter of finding the cause and effect relations between the key element based on the knowledge of the situation.

These relations can form feedback loops, but also if they don't, they offer insight on how elements influence each other and how tackling challenges in these elements could influence the situation.

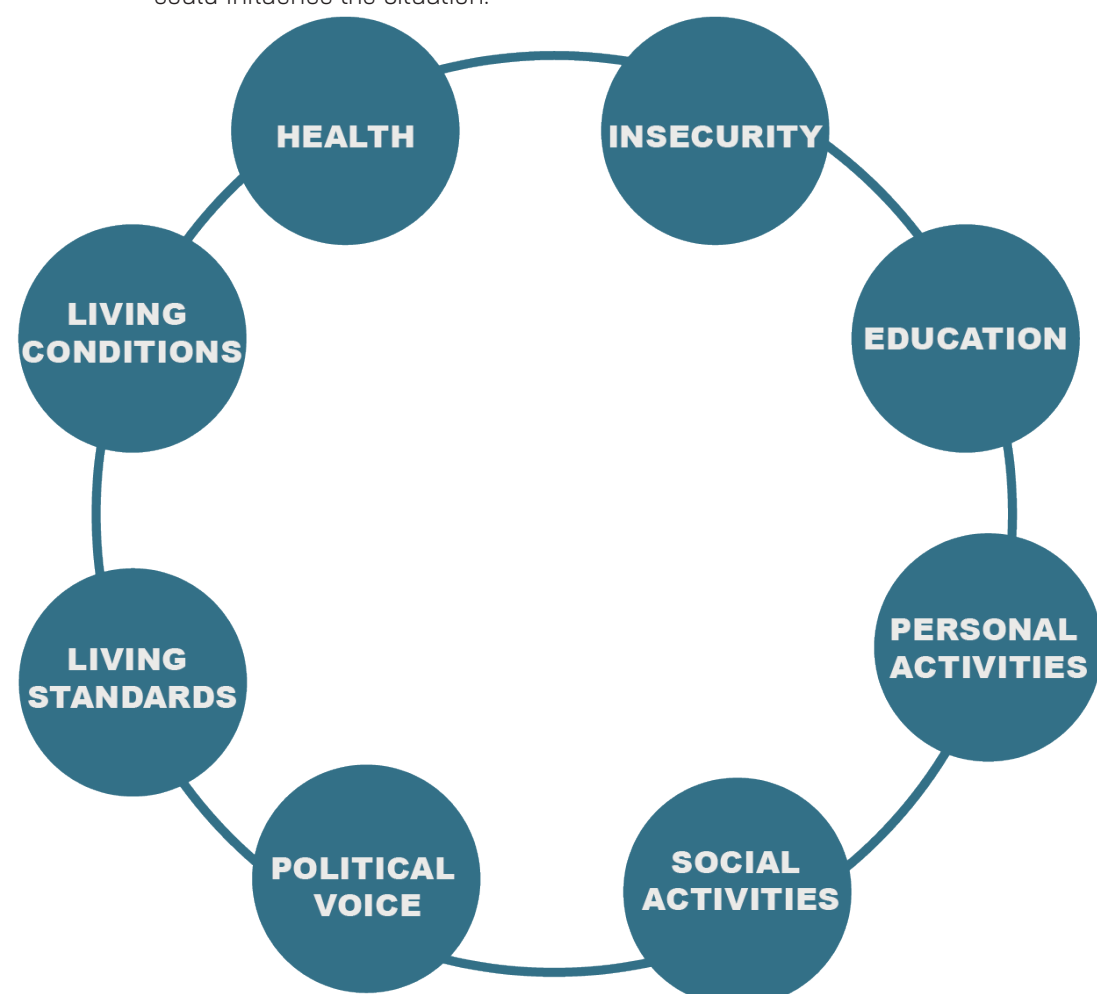


Figure 13: The dimensions of well-being mapped on the a circle

Fit to the user

While the domains of well-being cover the spectrum of the impact of poverty, they are not necessarily terms that are used by people in the poverty reduction system. In order to have these people use the tool effectively, the terms need to be adapted to their jargon. By using terms from the Zelfredzaamheidsmatrix (Zelfredzaamheid-Matrix, 2021) and the living domains of the Arrangementenmonitor (Arrangementenmonitor, 2021) the tool becomes more comprehensible by the users, see image 14. This was confirmed during the evaluations, although some participants would have liked to adjust the domains. More about this at in the discussion. This brings us to the next questions: who is going to use it, and in which context?

'The life domains are clear, but maybe I would add more' – evaluation E1

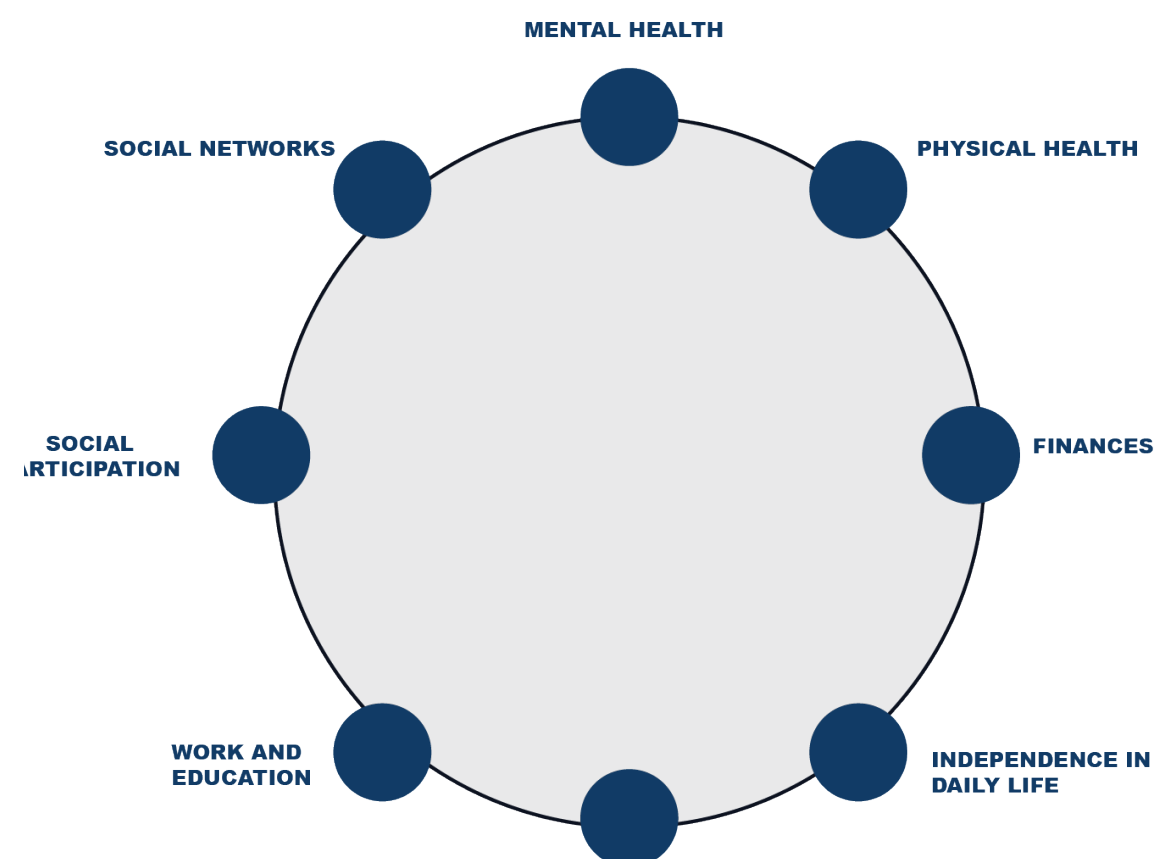


Figure 14: The dimnsions adapted to the used jargon, mapped on a circle

Context and user

The tool needs knowledge of a citizen's situation as input. This means that there needs to be someone from the guiding organisations to use the tool. The knowledge of the complexity of poverty is partly incorporated in the tool but to make sure this knowledge is used correctly a W&I employee could offer support. This results in the scenario that can be seen on the right.

‘I would use this with the citizen, maybe not at the first meeting but later. [...] It would also provide the citizen with an overview’ – evaluation E2

This scenario was presented during the evaluation meeting with the guiding organisations. During the user-test, the employees of the guiding organisations showed that with little instructions, they managed to use the tool at a first try. Also, in all four evaluations it was indicated that the participants would like to use such a tool together with a citizen. This would also give citizens insights (E2) and could support employees of guiding organisations to explain why certain forms of support are relevant (E3). These two findings led to a new scenario in which the tool is provided to the guiding organisations and if necessary, explanation about the use of the tool is given. Thereafter the guiding organisations can use the tool together with the client when they find this suitable.

Original scenario



Illustration 6

Learn about the situation

A citizen comes in at the GO and explains his/her situation. When the employee of the GO identifies that there are challenges in multiple life domains and thinks that an integral plan for support would help in the situation they can ask W&I for help.



Illustration 7

Generate opportunities for integral support

A W&I employee meets with the employee of the GO and together they map the situation by using the tool. By mapping the situation, opportunities for integral support that fit the challenges of the citizen are generated. The relevant organisations that offer this support are identified.



Illustration 8

Create a support plan

With this input the GO creates a personal support plan together with the citizen making use of the available support in the support system and taking into account how to provide the support.

In future appointments between GO and the citizen the plan can be revised and if necessary the new situation can be mapped again with help of W&I.

'The overview it creates is very useful' – evaluation E4

User steps

In the original connection circles tool the result is a feedback loop. In the scenario of the new tool, the goal is to identify which kinds of support are necessary to support a citizen in an integral way. Therefore we need to take another step. When the loops are identified another principle from systems thinking can be applied to find the 'leverage points'. The leverage points are points (in a system) in which a small change can lead to a big change to the whole (system). By looking at the amount of arrows that go in and out of the domains, you can indicate how much effect change in this domain will have on the whole situation, see figure 15.

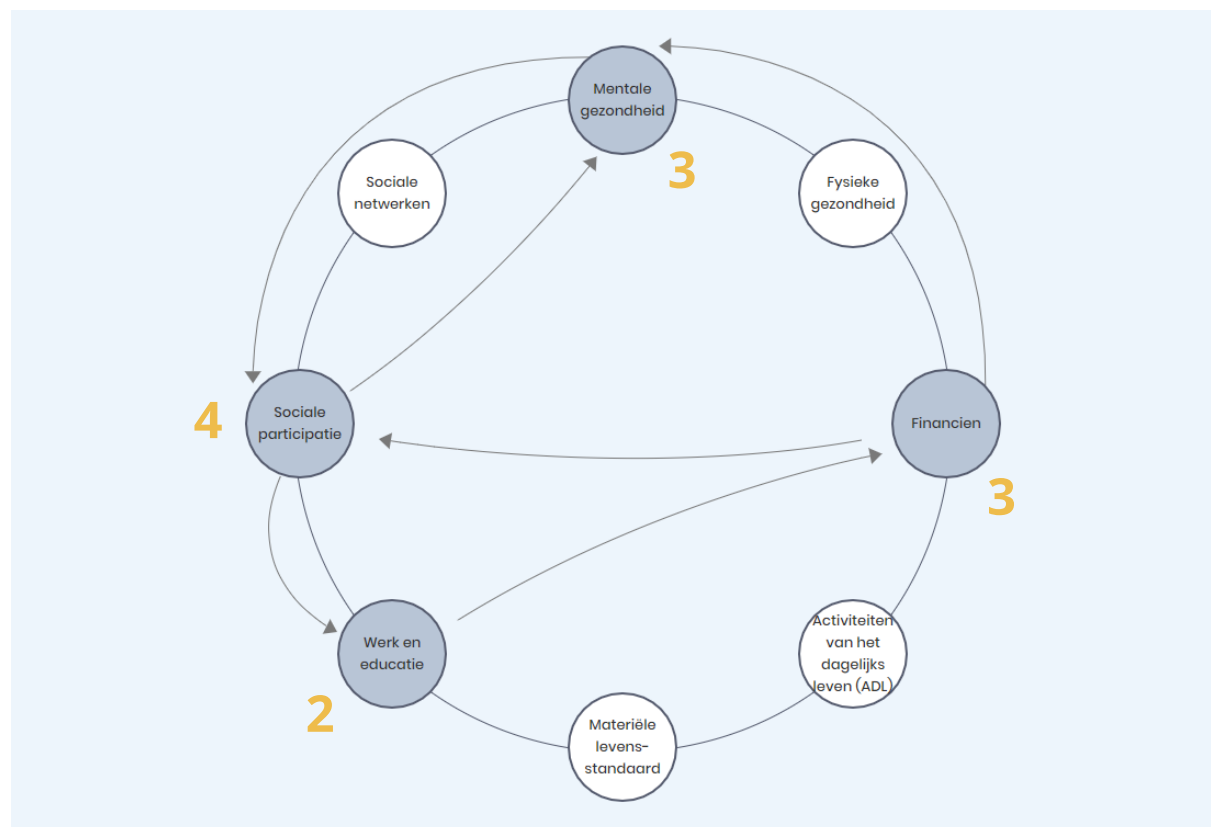


Figure 15: The amount of arrows going in and out of life domains

How does this reach the goal?

This tool allows guiding organisations to identify what integral support consists of for a citizen by using the knowledge of the situation to identify the life domains in which the citizen has challenges and identifying relations between the domains. By creating an overview with this information, points of interventions can be identified. Offering support in multiple of the identified domains will lead to a more integral form of support.

Input for organising the poverty reduction system

By using this tool, the challenges of the citizens are organised per life domain. To make it easier to find organisations that offer support in these domains it would help the guiding organisations to search for organisations based on these domains. This could be realised by filtering the organisations by domain.

In the tool these organisations could be found in new screen as shown in figure 16. In the evaluations (E2 and E4) it was indicated that also location and target group (e.g. youth or elderly) of the organisations would be a helpful distinction to find the right organisations. These could be incorporated in the search function to find the right organisations to connect with.

In the next chapter the final strategy will be presented, including the final tool.

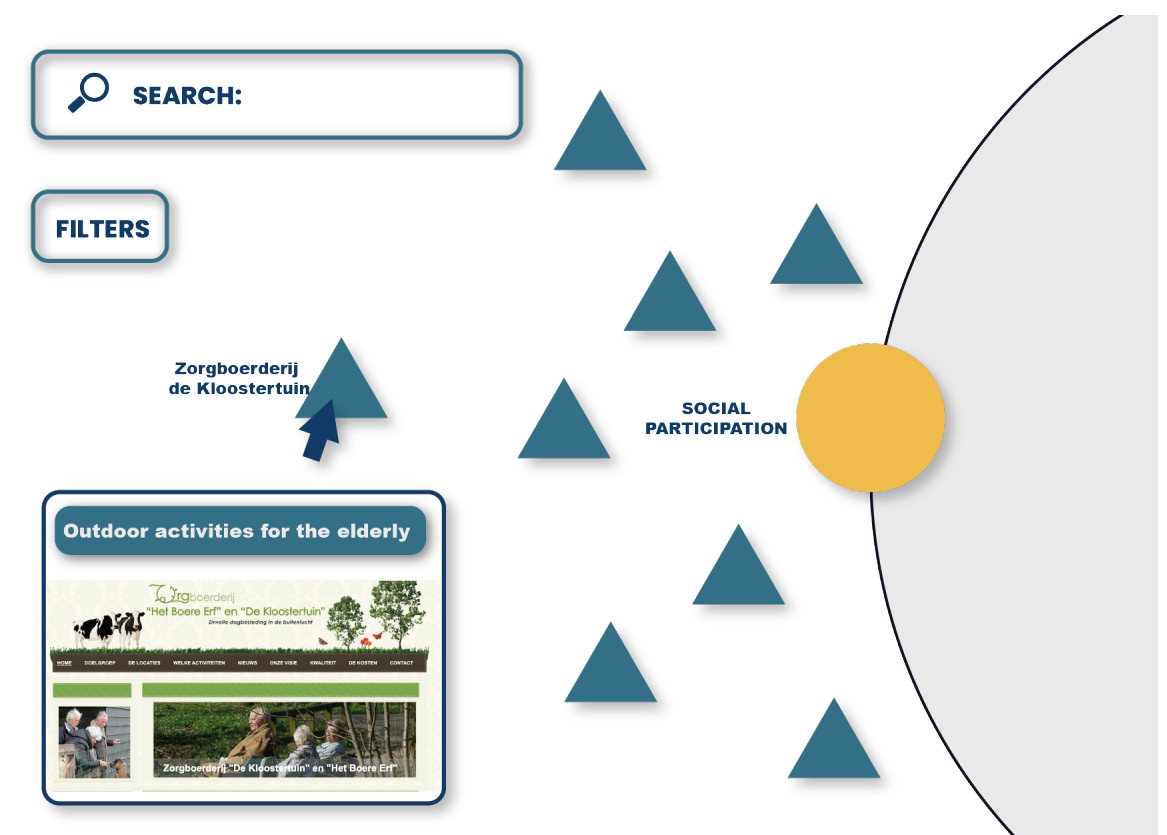


Figure 16: The connection screen

Insights from the evaluation

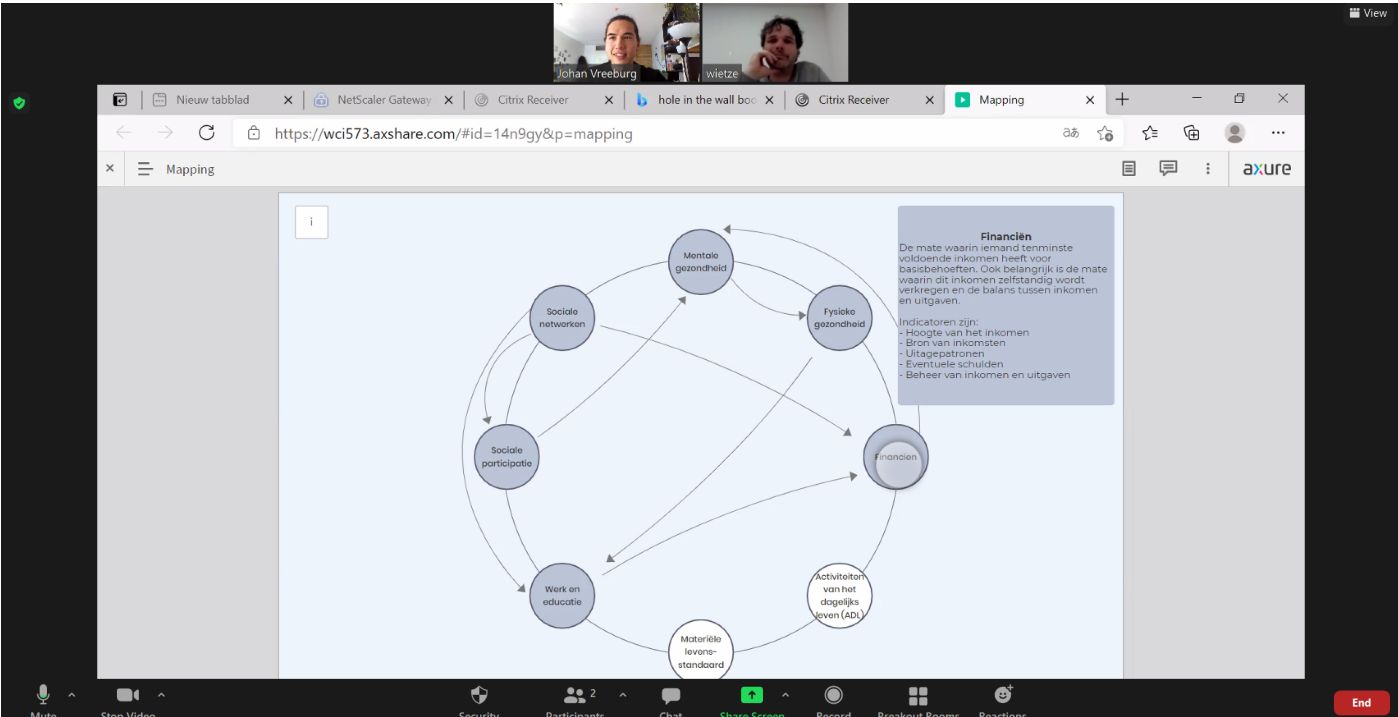


Figure 17: Screenshot of the virtual user test

‘It gives a helicopter view of the situation’
– evaluation E2

Overview

The most important insight from the evaluations was that the participants indicated that using the tool gave them overview (E1 and E2), structure (E4) and allowed you to see the connections between different challenges (E2 and E3). This allowed them to ‘analyse the situation with more depth’ (E4) and ‘help to identify core questions and approaches to solve these’ (E2). An impression of the user test during the evaluations can be seen in figure 17.

Solving input

Especially in conversation with employees of the neighbourhood teams there was first some hesitation about the introduction of a new tool. They already make use of a variety of tools and were not sure how another tool would fit in there. After the user test, it was indicated that this tool distinguishes itself by the abovementioned overview and the fact that it gives input for solving the identified issues. It gives you ‘creative ideas for support’ (E3) that you might not have found otherwise. Finding organisations in the poverty reduction system to connect with is currently mostly done based on past experiences (E2 and E3) or through google (E1).

Communication

Another aspect in which this tool distinguishes itself from other tools is the visual aspect. Other tools such as ‘Wat telt’ (Instrumentwijzer, 2021) mainly offer a checklist to make sure to include all necessary aspects. By making it visual it ‘is permanent and allows you to reflect’ (E3) and it allows you to communicate your thoughts to clients (E3). If W&I would also be familiar with this tool it would also help to communicate with them about the situation of a citizen (E2).W&I

There was some hesitation amongst the neighbourhood team employees about W&I using such a tool because ‘it is not their task, but the neighbourhood teams’ task’ (E1) to look into all life domains. For them to understand how the tool works would be an added value on the other hand. It could help W&I ‘employees to be more empathic’ (E4) and ‘widen their perspective’ (E1).

Suggestions

There were also some possible improvements to the tool that could be derived from the evaluations. To make sure that nothing is left forgotten to incorporate, it was suggested to have a question for each domain (E4). Another suggestion was the possibility to change or add more dimensions. This would allow to make the overview more personal and complete (E1, E2 and E4). Finally, the participant from evaluation E4 would like to have an overview of the final outcome from the tool with the steps to be taken and organisations to approach. These suggestion are not incorporate in the final concept but are possibilities for further evaluation and validation (more about this in the chapter 5.4)

Criteria for success

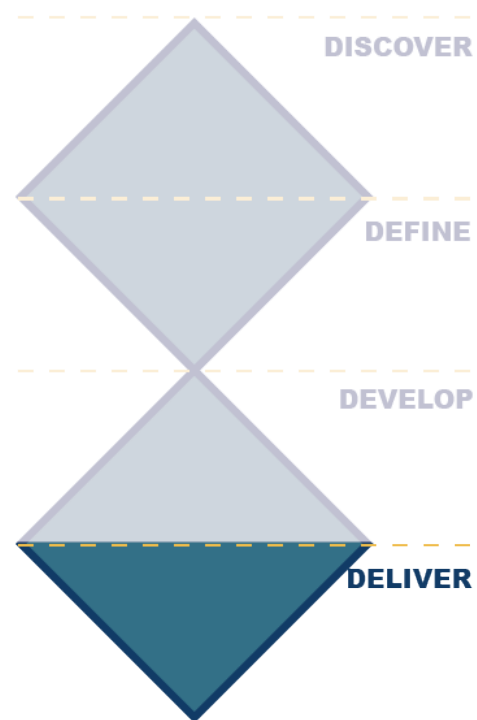
For the evaluations a number of criteria for success were created. The most important insights on the criteria are listed below.

- Three out of four participants would like to use the tool in their daily practises. All participants see value in the tool
- None of the participants would like to service (original scenario) to be realised. The participants indicate they can use the tool together with the citizen without involvement of an W&I employee.
- All participants understand the elements (domains and arrows) and the steps taken (identifying domains, relations and opportunities of support)
- Three out of four participants indicated that a more holistic view on the situation as a result of using the tool
- All participants indicated opportunities for support as an outcome of using the tool.

CHAPTER 5

DELIVER

5. DELIVER



5.1 Final Strategy

5.2 Strategy in three steps

5.3 The map & connect tool

5.4 Discussion

5.5 Conclusion

In the last chapter the possibilities to tackle the design challenge have been explored and promising ideas have been developed. In this chapter the outcome of this development is presented as a final concept of this project. The chapter starts with the final strategy to tackle the main research question, followed by a plan of how the municipality could give this strategy shape and a suggestion of what this plan could concretely consist of, in the form of the final concept.

After the final concept has been presented, the discussion describes what is still to be done and what the next steps are to realise this concept. Finally, the conclusion discusses how the final concept is answering the main research question.

5.1 Final strategy

Working towards a poverty reduction system that offers integral support to Utrechters in poverty by connecting them with the right organisations in the system.

This final strategy for the department for Work and Income of the municipality of Utrecht regarding their poverty settlements consists of three main elements that are explained below.

Working towards a poverty reduction system..

As their name indicates, Work and Income is specialised in supporting citizens to earn their own income through work and otherwise support them through other forms of income, for example through the poverty settlements. The complexity of the problem of poverty has shown that income alone will not fulfil Work and Income's ambition to form a safety net for citizens with a low income and provide them the opportunities to get out of poverty. More support, apart from financial support, is required to achieve this. While W&I might not be able to offer all the necessary support, the municipality does have leverage in the system of poverty reduction to steer it towards a system that, as a whole, can achieve this ambition.

..that provides integral support to Utrechters in poverty..

The strategy and its goals revolve around Utrechters in poverty and their needs. Therefore they form a central part of the strategy. Research has shown that to support these people and offer them opportunities to get out of poverty they need integral support: simultaneous support in multiple dimensions of well-being.

..by connecting them with the right organisations in the system.

The poverty reduction system offers support in many forms and in all dimensions of well-being. Currently, this support is too unorganised and scattered which prevents it from fulfilling its potential. The municipality has the resources and capabilities to connect citizens in poverty to the right organisations to provide them with integral support and offer opportunities to get out of poverty.

How the municipality can achieve this is explained in the next section

5.2 Strategy in three steps

1

Understanding the impact of poverty

The municipality has many connections throughout the city and on a national level. These include connections with organisations in the poverty reduction system that deal with people in poverty on a daily basis, organisations that work with people that have experienced poverty (ervaringsdeskundigen) and with the target group itself. Another interesting connection the municipality has is with multiple research institutions. Making use of these connections the municipality can generate the necessary knowledge of the complexity of poverty and the impact of poverty on people's lives to create an understanding of integral support.

2

Organising the poverty reduction system

With the knowledge of the impact of poverty and integral support, the municipality can organise the organisations in the poverty reduction system in the identified dimensions that integral support consist of. The municipality can use its many connections with organisations in the poverty reduction system to create this overview. In the long term this also offers opportunities to identify which dimensions there is demand for more support and possibly stimulate initiatives in these dimensions.

3

Collaboration with guiding organisations

The complicated relationships that the municipality has with the citizens makes it challenging for them to gain the knowledge of citizens' personal situation. This knowledge is necessary to identify what forms of support are necessary and how to provide this support to citizens. Other organisations within the poverty reduction system work with a different approach that does allow them to gain this knowledge. These organisations, in this report referred to as guiding organisations, share the ambition of W&I to support citizens in poverty and offering them opportunities to get out of poverty.

By providing the guiding organisations with the required knowledge to identify what integral support consists of and the access to this support in the poverty reduction system, the municipality can enable the guiding organisations to offer integral support conform the situation of the citizens.

This is what has been done in this research with the final concept as a result. On the next page this concept is explained.

5.3 The map & connect tool

The map & connect tool is a digital tool that enables guiding organisations to generate possibilities to offer integral support. This is done by creating an overview of a citizens' situation by visualising the connections between the domains in which there are challenges. With this overview it can be identified what forms of support are needed. In a second screen, relevant organisations that offer this support can be found. With this input, a plan for integral support can be created based on a citizens' personal situation. In this section first the two screens are described, followed by the use of the tool and the value.

The mapping screen

The tool is an app that can be used on a tablet or a computer. The main screen shows a circle with 8 living domains based that can be selected and connected with each other (see figure 18). A short description of the domains can be accessed through the app and are presented on the next pages.

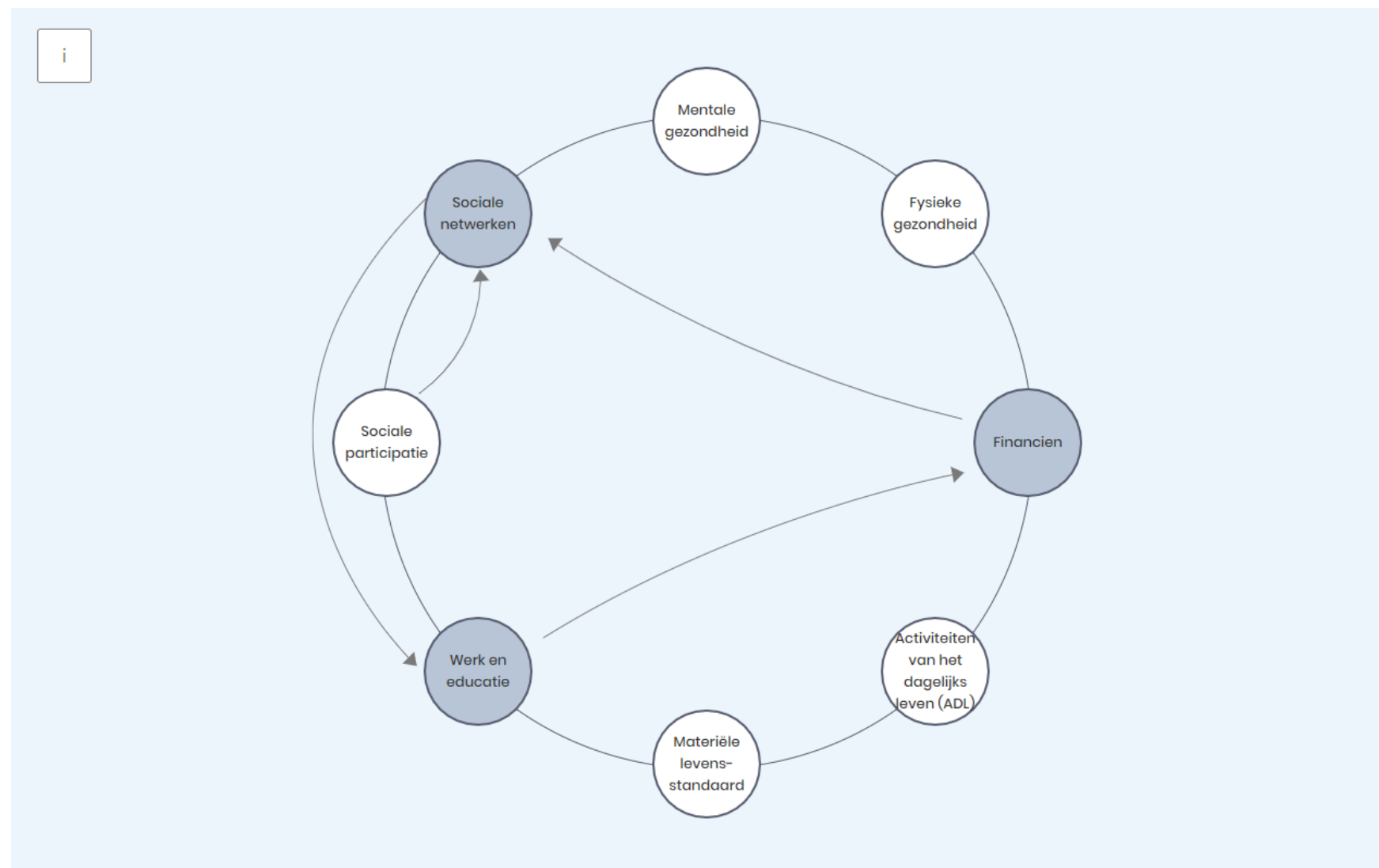


Figure 18: The mapping screen

The domains

Physical health

The presence of physical health issues and its impact on daily life. This includes both chronic and temporary conditions.

Indicators are:

- Physical health status
- Effect on functioning
- Presence of treatment

Mental health

The presence of problems regarding mental health and the impact on someone's daily life. Examples are stress and depression but also for example a personality disorder.

Indicators are:

- Mental health status
- Effect on functioning
- Presence of treatment

Finances

The extent to which someone has enough income for at least basic needs. Also important in this domain is the ability to receive income independently and the balance between income and outcome.

Indicators are:

- Level of income
- Source of income
- Expenditure
- Debts
- Management of income and expenses

Independence in daily activities

The extent to which someone can independently do activities necessary in daily life with regard to e.g. housekeeping, mobility, administration, personal hygiene and the use of products. This involves someone's skills and abilities such as (digital literacy).

Indicators are:

- Execution of daily activities
- Need to assistance in daily activities

Work and education

The current and projected situation regarding work and education. This domain is about having paid work, following a trajectory towards work or doing a study.

Indicators are:

- Paid work
- Trajectory towards work
- Doing a study
- Status of work and/or study
- Activities to find work or a study

Material living standards

The access to goods and services to make your life more comfortable. This includes e.g. housing, clothes, computers and transportation.

Indicators are:

- Safety and stability of housing situation
- Access to suitable clothing for the weather conditions
- Access to devices such as computers
- Quality of services such as internet

Social participation

The extent to which someone participates in society and in structural activities. Examples are activities with regard to sports, clubs and religious organisations.

Indicators are:

- Level of participation
- Presence of obstacles for participation

Social network

The strength of someone's social network such as friends, family and neighbours. This can be indicated by the quality and quality of the contact with people in the network. This domain also included the relationships within your household.

Indicators are:

- Quantity of contact with network
- Quality of relations
- Supporting members in the network
- Obstructing members in the network

The connecting screen

The connecting screen can be accessed after the domains in which support is needed are identified. This screen zooms in on one of the domains and shows which organisations in the poverty reductions system offer support in this domain. Filter option allow to specify the search by e.g. location of target group of the organisations. This way it allows you to find the specific support that is most suitable for the situation.

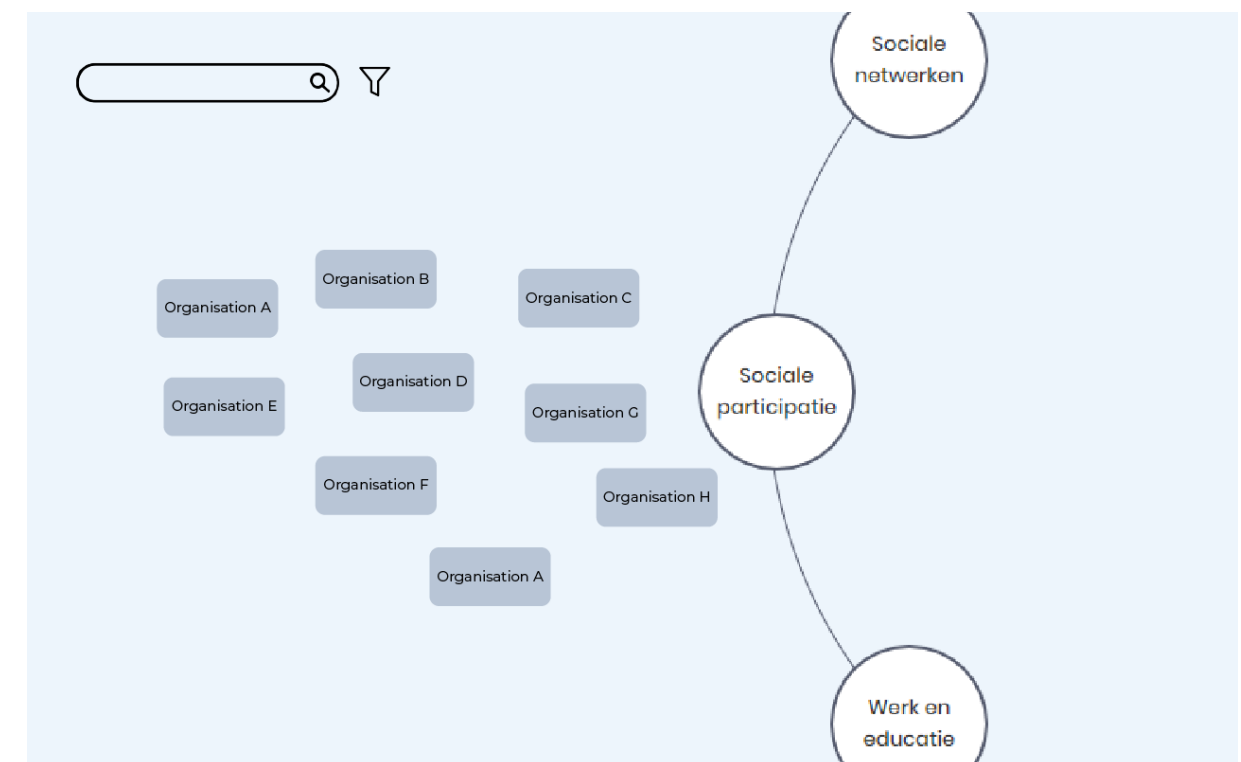


Figure 19: The connecting screen

Use

Context

The tool is used by guiding organisations in the support programs for citizens. Employees of the guiding organisations can decide when the use of the tool is desired. It is most valuable in more complex situations in which citizens have multiple problems. When the employees of the guiding organisations find it suitable they can use the tool together with citizens.

Steps

The use of the tool consists of four steps. Before using the tool the user should have an idea of the situation of the citizen it is helping.

STEP 1: identifying domains

Based on the knowledge of a citizens' situation the life domains in which there are challenges can be identified and marked in the tool, see figure 20.

To see in which domain the challenges fit, explanations of the domains can be consulted.

STEP 2: Identifying relations

Relations between the challenges can be visualised by drawing arrows between the life domains. If challenges in domain A are affecting domain B, an arrow is drawn from domain A to domain B. In this way an overview is created of how the different challenges relate to each other, see figure 21.

STEP 3: Identifying support

By analysing the relationship between the challenges, focus points for support can be identified. Challenges that have many arrows going out for example, have the most influence on the situation as a whole. In this stage it is important to generate multiple possibilities for integral support. To decide on which forms of support to focus on more elements need to be taken into account such as motivation of the citizen, how urgent the challenges are and the already present support.

STEP 4: Finding organisations

When the focus points are found, organisations that offer support in this domain can be found in the connection screen as shown on the previous page.

With the outcomes of the tool, a plan for integral support fitting the situation of the citizen can be made. The created overview can also be used to communicate the situation to client or other parties or for reflection on the situation.

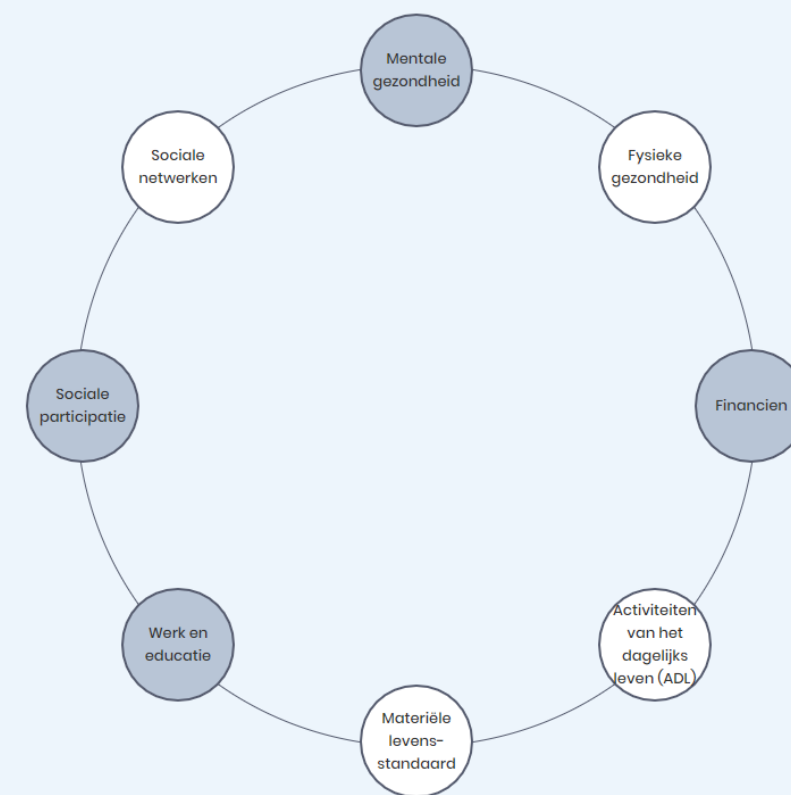


Figure 20: Step 1. Identifying domains

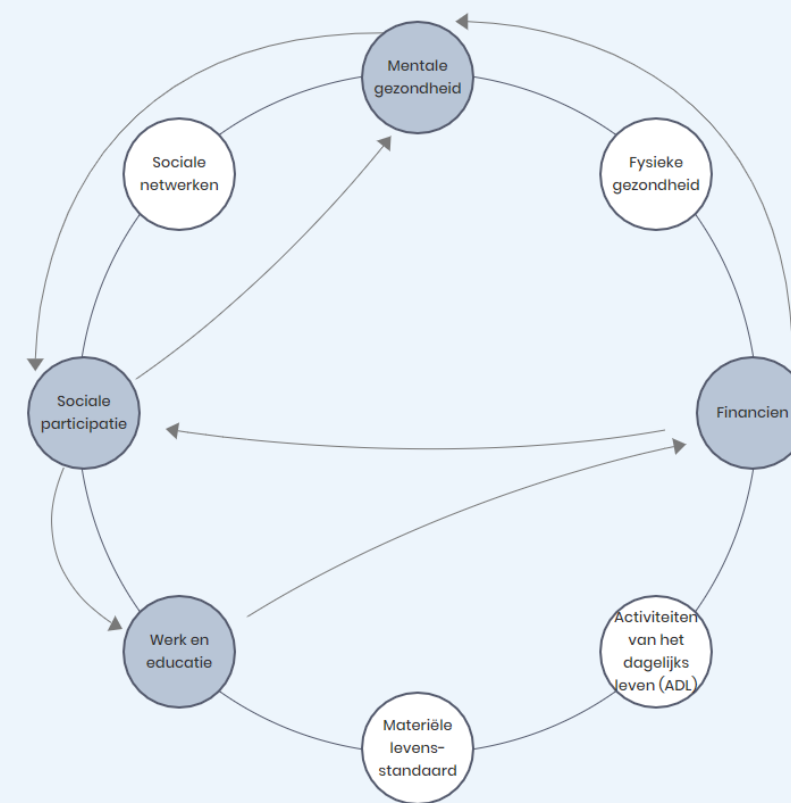


Figure 21: Identifying relations

Value

Using the tool will allow guiding teams to create an overview of a citizens' situation. This allows them to analyse the situation and create a deeper understanding of what the challenges are and how to approach them. Using the tool generates possibilities to offer integral support through identification of the life domains in which there challenges and connection with organisations that offer this support.

The overview of the situation also allows guiding teams to communicate their view on the situation and support their advice towards citizens. The citizens themselves also have a better idea of the situation and how to approach it.

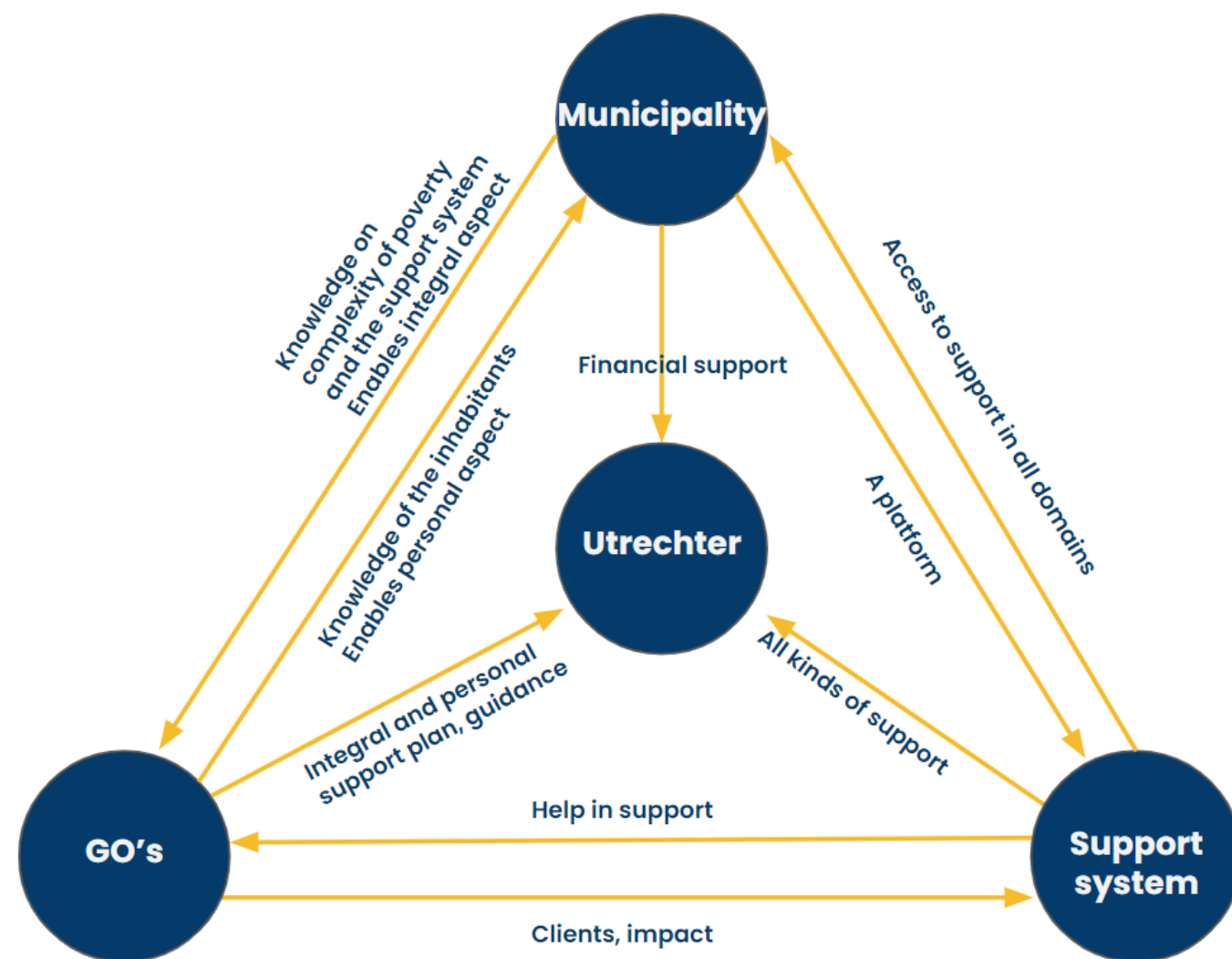


Figure 22: The value map

With W&I developing such a tool, it stimulates employees to widen their perspective on poverty and the poverty settlements. It allows them to grasp the complexity of poverty, the impact that it has on people's life and what integral support consists of. This could also stimulate the understanding of the situations of the people they are supporting with the poverty settlements.

When guiding organisations use a tool that is developed by W&I it gives the two parties a common language to effectively communicate information about situations of citizens. Like the connecting function of the tool, this stimulates collaboration between the organisations in the poverty reduction system.

VALUE MAP

The value for the main stakeholders in the concept has been visualised in the value map (figure 22). The municipality, guiding organisations and the support system help each other in order to reach their common goal of supporting Utrechters in need.

In the exchange between municipality and guiding organisations (GO's) the municipality provides knowledge of the complexity of poverty and of the poverty reductions system in the form of the tool. This allows the guiding organisations to combine this with their knowledge of the situation of the citizens to create a plan for integral support.

Between the guiding organisations and the poverty reduction system and exchange is taking place in which guiding organisations connect people with the right organisations, allowing these organisations to have more impact and reach their goals. With this exchange the guiding organisations are helped to provide all the necessary forms of support for the citizens they are supporting.

Lastly, the municipality offers the organisations in the support system a platform to reach their target group while the support system allows the municipality access to support in all life domains.

This exchange of value allows the poverty reduction system to offer personal and integral support, getting closer to a system that supports Utrechters in poverty and offers opportunities to get out of the vicious circle of poverty.

5.4 DISCUSSION

The final result of this project is in the form of a strategy and concept as a manifestation of this strategy. Before this concept can be realised, still a fair amount of steps need to be taken to develop it further.

First of all, the strategy needs to further validation with the municipality and W&I. Throughout the project there has been frequent contact with the supervisor from W&I and through these moments of contact a start has been made in this validation. Employees of the municipality have been actively involved in the research stage towards this strategy but towards the final stages of the project this has decreased. Especially because the project has been executed externally due to the current coronavirus pandemic it is important to validate whether the strategy is supported enough.

At this point there is a concept that has been evaluated but users. From this evaluation a number of elements surfaced that need further research and testing. These elements as mentioned in 4.3. Evaluations have been done with employees neighbourhood teams and Al Amal. Due to the circumstances and the timeframe of the project this has not been evaluated with employees of W&I. Further evaluation with them and other organisations is required, building on the insights derived up to this point.

Next steps are to validate the impact of the proposed concept. Tests need to be done whether the use of the concept leads to the desired effect. There is also still a need to create a plan for experimentation, implementation and to foster the transition to the new situation.

5.5 CONCLUSION

Citizens in poverty need to be provided with integral support that is adapted to their personal situation to offer them opportunities to climb out of poverty. To contribute to these ambitions, the municipality needs to broaden their perspective on poverty as well as on their efforts within the poverty reduction system.

Building the resources of the municipality and the leverage they have within the system, they can enable the connections between citizens and organisations in the system to provide citizens with the support that they need to climb out of poverty.

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Illustrations 1 – 8

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