



Info-Dettes: a collective of associations that fights against excessive debt in Seine-et-Marne

Summary : Since 2006, the volunteer team of INFO-DETTES (Info-Debt) has freely and anonymously welcomed, listened to, advised and guided people who are in situations of financial insecurity.

AUTHOR(S)

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PROGRAMME

Start date : 2007
Implementation site : South Seine-et-Marne
Budget : N/C
Source and details on funding : INFO-DETTES doesn't have its own budget. The collective of associations covers its expenses.

ORGANISATION(S)

INFO-DETTES
Permanence 4, Place Beuve & Gantier 1er étage à droite
77000 VAUX-LE-PENIL
<http://www.familles-laiques-de-vaux-le-penil.fr>
Employees : 0
Volunteers : 35

INFO-DETTES

EDITORIAL COMMITTEE

Date of proofreading : 2016/02/12

Opinion of the Committee : *Incomplete description of the programme*

Solution(s) : *Coordination of actions, Social exclusion and isolation*

Participant : *Association, ONG*

Beneficiaries : *Universal*

Domain : *Housing, Employment, Budget*

Country : *France, Île-de-France*

Stature of the programme : *Local*

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BACKGROUND TO THE PROGRAMME

In 2006, UDAF 77 (Departmental Union of Family Associations) and a dozen associations have created a service to support people in financial difficulty: INFO-DETTES. This collective was motivated by the findings of a volunteer (John Metreau, representative of families and consumers in the Commission for indebtedness in Seine-et-Marne) who had exposed the delay in treating cases of over indebtedness due to them being incompletely filled in and a lack of supporting documents.

OBJECTIVES OF THE PROGRAMME

- Provide information and advice related to budget management
- Assist in the writing of a dossier on over indebtedness
- Support the monitoring of the process and the implementation of a recovery plan

IMPLEMENTED ACTIONS

- Sites in 8 different localities (Dammarie Les Lys, Le Mée-sur-Seine, Melun, Moissy-Cramayel, Nemours, Saint Fargeau Ponthierry, Savigny Le Temple and Vaux-le-Pénil). The premises are made available by the CCAS (Community Centre for Social Action) or in the Access Point to the Law (PAD)
- A drop in centre is organised once a month in each locality according to a staggered schedule so that an "advice desk" is available every week.
- Each site functions with 2-3 volunteers.
- The mission is to welcome, advise and guide people in situations of financial insecurity. Depending on the case, help them to fill in a file on over-indebtedness.
- Set up educational workshops on budget management.



QUANTITATIVE AND QUALITATIVE RESULTS FROM THE IMPLEMENTED ACTIONS

- In 2010, 50 cases were treated (in 75h); in 2014, 220 cases (in 611H); in 2015, 196 cases (in 594H)
- After taking charge of their situation, most families leave the service without any loans.
- In 9 cases out of 10: putting together a dossier on indebtedness (nb. the decision on the admissibility of indebtedness dossiers is taken by a committee from the Bank of France using its own criteria.)
- Some families share their experiences with other families in debt.
- Diversity of the public received: couples, divorcees, separated people, single people, widows
- Good visibility of the activities in the press (articles in Le Parisien, La Republique ...)

ORIGINAL CHARACTERISTICS

The originality of this service rests on the strength of its collective members who have pooled their human resources to ensure regular drop in centres. Despite their different aims, the associations have united around the concern to improve the living conditions of their contemporaries.

PARTNERSHIP(S) DEVELOPED IN THE CONTEXT OF THE PROGRAMME

The collective is composed of: the Protestant Family Association (Melun, Provins and vicinity), Associations of Secular Families (Melun, Mee-sur-Seine, Saint-Fargeau Ponthierry and Vaux le Pénil), the Departmental Union the Confédération Syndicale des Familles (CSF), the Secours Populaire Français, l'Association des Familles de Fontainebleau and Enfance et Famille d'Adoption (EFA).

- With the support of UDAF77

FEEDBACK

Difficulties and/or obstacles encountered during the programme's implementation :

- Unsuitable premises to welcome the public: a single desk to take care of the drop in centre, which damages confidentiality.
- Difficulties related to mobilising volunteers (especially when working over a large area that's difficult to access, such as Provins)
- Failure of the drop in centres set up in Pontault-Combault and Fontainebleau

Solutions used to overcome the difficulties and/or obstacles :

New associations joining the group enable new volunteers to be mobilised. So in the first two years, a dozen volunteers took care of the sites whereas in 2014, the collective had 35 volunteers.

Suggestions for future improvement :

- Provide effective training for the volunteers
- Extend the activities to a larger area (notably towards the east of Seine-et-Marne)
- Find volunteers from all over the department
- Open premises in Bois-le-Roi

Summary of factors responsible for the programme's success :

- Principles of the drop in centres:

- * Completely free service
- * Adhesion to a member association of the collective is not required to access the services.
- * "Self-service" drop-in centres at fixed times and places, according to a schedule established in advance
- * Confidentiality for debtors and indebted families
- * Not a substitute for social services or actors in the social field

- The support of UDAF 77 was particularly important during the launch of the first drop in centres: funding for training the collective (practical training of 2 lots of 3 days)
- Training of volunteers: establishment of internal training that helps, at a low cost, to introduce the indebtedness procedure to the new volunteers and also to bring the knowledge of "experienced " volunteers up to date (3 training sessions in 2014)
- Quality of the reception: people can come as a couple and even accompanied by an interpreter if there is a language barrier.
- Agreement that formalises the creation of the collective of associations