▶ Social Protection Spotlight

▶ Social protection systems for all to prevent homelessness and facilitate access to adequate housing

Key points

- ▶ Social protection is the set of policies designed to reduce and prevent poverty and vulnerability throughout the life cycle, which contributes to preventing homelessness.
- ▶ Universal social protection plays a key role in achieving the 2030 Agenda for Sustainable Development, and in particular SDG target 1.3 on "social protection systems and measures for all, including floors" and SDG target 11.1 on adequate, safe and affordable housing.
- ▶ Social protection systems for all address multiple, often interrelated and complex causes of homelessness by preventing poverty, contributing to health-related goals, gender equality, decent work, and reducing inequalities. Moreover, they are gender-sensitive and responsive to special needs, for instance of people with disabilities.

- ▶ ILO standards are an integral part of the internationally agreed framework for the development of universal social protection systems.
- ▶ Universal social protection encompasses three dimensions:
  - ▶ Universal coverage in terms of persons protected;
  - ▶ Comprehensive protection in terms of risk covered; and
  - ▶ Adequacy of the protection provided.
- ▶ Well designed and implemented social protection systems ensure coordination with other policies that address homelessness outside the immediate area of social security, for example wage, employment and investment policies.

Preventing homelessness and facilitating access to adequate housing

Social protection systems, including floors, play a key role in the reduction of poverty and inequality and also contribute to preventing homelessness and facilitating access to adequate housing.

Homelessness, broadly defined as "living in severely inadequate housing due to a lack of access to minimally adequate housing" (Busch-Geertsema et al., 2016, p. 125), is a global phenomenon. It affects people in both urban and rural areas, as well as in developed and developing countries. Causes are diverse and include unemployment and poverty, social and demographic changes, lack of affordable housing, migration (particularly rural-urban migration, but also related to climate change, disasters

or conflicts), or ill-health. The Special Rapporteur on Adequate Housing proposes a three-dimensional approach anchored in human rights:

- ▶ Recognizing that homelessness has both a material and social aspect: the lack of minimally adequate housing that would provide a secure place to establish a family or social relationships and participate in community life;
- ▶ Recognizing homelessness as a form of systemic discrimination and social exclusion; and
- ▶ Recognizing those who are homeless as right holders who are resilient in the struggle for survival and dignity, and as central agents of the social transformation necessary for the realization of the right to adequate housing (UN, 2015).

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SDG target 11.1 commits to "ensur[ing] access for all to adequate, safe and affordable housing and basic services and upgrade slums". Despite the fact that the share of the urban population that lives in slums was halved between 1990 and 2014, the absolute number has actually increased as urban population growth is outpacing improvements in slum conditions (UN ECOSOC, 2018).

The implementation of national social protection systems, including floors, can accelerate progress towards preventing homelessness and achieving SDG target 11.1. SDG target 1.3 calls for the implementation of "nationally appropriate social protection systems and measures for all, including floors", which play a key role in reducing and preventing poverty and ensuring access to decent living and working conditions. The ILO Social Protection Floors Recommendation, 2012 (No. 202) highlights in particular the key role of nationally defined social protection floors in guaranteeing at least a basic level of income security and effective access to essential health care for ensuring life in dignity.

In preparation for the 58th session of the Commission for Social Development in February 2020, this note sketches out the role of social protection in achieving progress towards preventing homelessness, including by addressing some of its root causes, and promoting access to adequate, safe and affordable housing (ILO, 2019a). In particular, the note highlights how universal social protection systems that are developed in accordance with human rights principles and ILO social security standards can contribute to preventing homelessness and facilitating access to adequate, safe and affordable housing.

Leaving no one behind: Social protection in the 2030 Agenda

Social protection is the set of policies designed to reduce and prevent poverty and vulnerability throughout the life cycle, and to realize the human right to social security. Social protection includes cash and in-kind benefits for children and families, maternity, unemployment, employment injury, sickness, old-age, disability, survivors, as well as health protection. Typically, social protection systems are implemented through a mix of contributory schemes (social insurance) and tax-financed schemes (social assistance). Over the past years, many countries have achieved significant extension of social protection coverage. However, 55 percent of the world's population are not protected at all, and many more are inadequately protected (ILO, 2017a).

Universal social protection has a central role to play in achieving the 2030 Agenda for Sustainable Development (see **Box 1**). Sustainable Development Goal (SDG) 1 (End poverty in all its forms everywhere) sets, among others, the target to "implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable" (SDG target 1.3).

In addition, universal social protection contributes to achieving other SDGs, in particular universal health coverage (target 3.8), gender equality (target 5.4), decent work and economic growth (target 8.5), reduced inequalities (tar-get 10.4), and effective, accountable and transparent institutions (target 16.6). Social protection can also facil-itate access to adequate sanitation (target 6.2)

► **Box 1: Social protection systems and access to housing in the SDGs: relevant goals and targets**

SDG1: End poverty in all its forms

1.3: Social Protection systems and measures for all, including floors

SDG3: Ensure health lives and promote well being for all at all ages

3.8: Achieve universal health coverage

SDG5: Achieve gender equality and empower all women and girls

5.2: Eliminate all forms of violence against women and girls

SDG6: Ensure availability and sustainable management of water and sanitation for all

6.2: Achieve access to adequate and equitable sanitation and hygiene all

SDG8: Promote decent work and economic growth

8.5: Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

SDG10: Reduce inequality within and among countries

10.4: Adopt policies, especially fiscal, wage, and social protection policies, and progressively achieve greater equality

10.7: Facilitate orderly, safe, regular and responsible migration and mobility of people

SDG11: Make cities and human settlements inclusive, safe, resilient, and sustainable

11.1: Ensure access to adequate, safe and affordable housing and basic services and upgrade sums

SDG16: Peace, justice and strong institutions

16.6: Develop effective, accountable and transparent instituitions at all levels
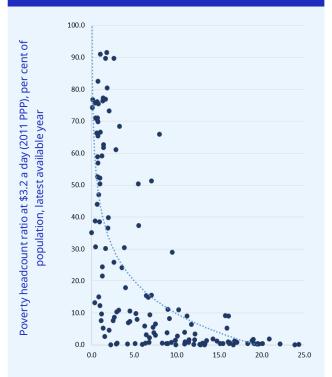
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and contribute to ensuring access to adequate, safe and affordable housing (target 11.1).

The role of universal social protection systems, including floors

Homelessness is a complex phenomenon that can be caused by multiple, sometimes overlapping contributing factors at the individual and structural level. Among the risk factors are poverty and unemployment, lack of affordable housing, ill-health, old-age, domestic violence or relationship breakdowns. Many of these factors are addressed by well-designed and implemented social protection systems, and in particular social protection floors. In addition to addressing risk factors, social protection systems contribute to alleviating adverse consequences of homelessness and to facilitating access to adequate housing.

> **Figure 1: Social protection expenditure (excluding health, percentage of GDP) and per cent of population linving on less than $3.2 per day, latest available year**

Expenditure on social protection, per cent of GDP (excluding healthcare), latest available year

Source: ILO World Social Protection Database (data accessed in January 2021) and World Bank World Development Indicators (data accessed in January 2021).

Note: Data available for 140 countries.

Preventing poverty

Social protection systems, including floors, are an important component of public policies to prevent poverty, by protecting people from adverse financial consequences of life cycle events such as unemployment, ill health, disability or maternity, and ensuring at least a basic level of income security throughout the life cycle, including for children and older persons (ILO 2017a, ILO and UNICEF, 2019). This is part of the basic social security guarantees that constitute a nationally-defined social protection floor, aimed at preventing or alleviating poverty, vulnerability and social exclusion.

Given the important role of social protection in preventing poverty, it is not surprising that there is a negative association between countries' level of investment in social protection (excluding health) and the percentage of the population that is living on less than $3.2 per day (see **Figure 1**).

Social protection systems not only alleviate poverty, but also promote decent employment and inclusive growth and are thus an integral part of the decent work agenda. They contribute to strengthening human capabilities, particularly in the context of transformations in the world of work. They do so by enhancing the employability and productivity of workers, facilitating job search, enhancing skills and labour market participation, and enabling people to better navigate life and work transitions, including from school to work for young people. These are important policies to prevent poverty, including working poverty, while reducing the risk of homelessness and enabling access to adequate housing.

Moreover, effective access to essential health care is another critical component of social protection floors. Individuals should have access to a nationally defined set of goods and services that constitutes essential health care, including prevention and treatment for common diseases, special health care needs and maternity care (ILO, 2019a). Social protection floors should be designed in a way that ensures that persons in need of health care do not face hardship and an increased risk of poverty due to the financial consequences of accessing essential health care (Recommendation No. 202, para. 8a). Policies that ensure universal health coverage in line with these principles are indispensable in preventing health-related poverty, which often also manifests itself in poor housing and homelessness.

Preventing homelessness

In addition to reducing and preventing poverty in general, social protection systems, including floors, also have a specific role to play with regard to preventing homelessness and facilitating access to adequate housing.

Social protection systems directly address some of the risk factors that drive homelessness and inadequate housing. They do so by reducing poverty (particularly through

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social assistance and housing benefits), unemployment (through unemployment protection and social assistance), ill-health (through health protection and long-term care), and poverty in old-age (through old-age pensions). More generally, the important role of social protection systems in guaranteeing at least a basic level of income security and effective access to health care is essential for preventing homelessness and inadequate housing.

While internationally comparable data on different aspects of homelessness and inadequate housing are limited, SDG indicator 11.1.1 provides an important indication of the challenge to be met.

It is noteworthy that countries with higher rates of effective social protection coverage tend to perform better with regard to housing. **Figure 2** shows a negative correlation between SDG indicator 1.3.1, that is the share of the population that is covered by at least one social protection benefit (including sickness benefits, unemployment benefits, old-age benefits, employment injury benefits, family/child benefits and survivors' benefits) and SDG indicator 11.1.1, that is the share of the urban population that lives in slums, informal settlements, or other forms of inadequate housing.
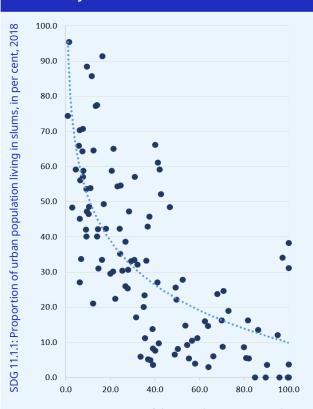
How should social protection systems be designed to prevent homelessness and facilitate access to adequate housing?

The right to housing as part of the right to an adequate standard of living is, as the right to social security, recognized in the Universal Declaration on Human Rights (1948) and in the International Covenant on Economic, Social and Cultural Rights (1966).

The right to social security can contribute to the right to adequate housing by means of universal social protection systems that are designed and implemented in accordance with international human rights instruments and ILO social security standards, which are an integral part of the internationally agreed framework for the development of social protection systems (ILO, 2017b). In particular, ILO Social Protection Floors Recommendation, 2012 (No. 202) and the Social Security (Minimum Standards) Convention, 1952 (No. 102) are the cornerstones for developing universal social protection systems.

These standards can provide important guidance with regard to making social protection systems, including floors, more effective in preventing homelessness and facilitating access to adequate housing. While few ILO standards explicitly refer to housing and homelessness, they contain a number of important elements that should guide the implementation of policies at the national, regional and global levels.

First, national social protection systems should guarantee a nationally-defined social protection floor that constitutes at least a basic level of social security for all, throughout the life cycle, including effective access to essential

Figure 2: Effective social protection coverage (SDG indicator 1.3.1) and urban population living in slums (SDG indicator 11.1.1), latest available years

SDG 11.1.1: Proportion of urban population living in slums, in per cent, 2018

SDG 1.3.1: Proportion of the population protected in at least one area of social protection, in per cent, latest available year

Source: ILO World Social Protection Database (data accessed in January 2021) and UN DESA Global SDG Indicators Database (data accessed in January 2021).
Note: SDG indicator 1.3.1: Population covered by at least one social protection benefit (effective coverage): Proportion of the popula-tion receiving at least one contributory or non-contributory cash benefit, or actively contributing to at least one social security scheme.
SDG indicator 11.1.1: Proportion of urban population living in slums: Includes also informal settlements or inadequate housing.
Data available for 111 countries.

health care and income security. Second, national social protection systems should be further strengthened by the progressive achievement of higher levels of protection. According to this framework, universal social protection encompasses three key aspects:

▶ Universal coverage (everyone protected);

▶ Comprehensive protection (all social risks covered);

▶ Adequacy of protection.

In addition, given the complexity of the challenges of homelessness and inadequate housing, it is essential that

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social protection policies are embedded in a broader policy approach that is well coordinated with housing policies and other social, economic and employment policies, and finds policy solutions that are adapted to each country's context.

Universal coverage

According to ILO Recommendation No. 202, nationally-defined social protection floors guarantee at least a basic level of social security for everyone throughout his or her life course, ensuring that all in need can effectively access social protection. These guarantees should cover at least all residents and all children, subject to other international obligations.

Social protection systems should promote the principles of social inclusion (including of persons in the informal economy) and respect for people's rights and dignity; and respect the principles of non-discrimination, gender equality and responsiveness to special needs. The latter points are also important in light of findings that the experience of homelessness may vary for different groups in the population, for example men and women (Johnson et al., 2018), but also persons with special needs such as those living with a disability (ILO and IDA, 2019).

Universal social protection does not stop at a basic level of protection. Recommendation No. 202 also sets out that countries should progressively ensure higher levels of social security for as many people as possible and as soon as possible.

Adequacy of protection

Universal social protection needs to be adequate to achieve the expected policy outcomes. ILO social security standards provide a framework of internationally accepted minimum standards for social protection systems.

Nationally-defined social protection floors play a particularly important role in this respect, as they should prevent or at least alleviate poverty, vulnerability and social exclusion. They should guarantee access to a set of necessary goods and services that allow life in dignity (Recommendation No. 202, paras. 4 and 8). These necessary goods and services should respond to the need for adequate housing and basic services, which are reflected in the minimum core content of the human right to social security. This consists of a minimum essential level of benefits that enables individuals and families to "acquire at least essential health care, basic shelter and housing, water and sanitation, foodstuffs, and the most basic forms of education" (CESCR, 2008, para. 59a). These guarantees can be provided through different means, including benefits in cash and in kind, and through close coordination of social protection policies with other policies, such as housing, labour market, employment and wage policies (see below). In fact, many countries take into account housing needs in the definition of their national social protection floor (ILO, 2019a).

In addition to providing guidance regarding adequate benefit levels, ILO social security standards also set out key principles for the design and delivery of social protection, such as the predictability of benefits, or non-discrimination, gender equality and responsiveness to special needs. This may include specific measures to ensure the effective access for marginalized or vulnerable categories of the population, including with regard to awareness-raising and information about benefit entitlements, decentralized structures to facilitate access to benefits and services and active outreach strategies.

Comprehensive protection

Universal social protection requires comprehensive protection in case of a broad set of social risks and contingencies. Such comprehensive protection should encompass in particular the core areas of social protection systems, including sickness benefits, unemployment benefits, old-age benefits, employment injury benefits, child or family benefits, mater-nity benefits, invalidity/disability benefits and survivor benefits. These are reflected in Convention No. 102 and Recommendation No 202., as well as in SDG targets 1.3 on social protection systems, including floors and 3.8 on universal health coverage. As causes of homelessness are diverse and may overlap, comprehensive protection ensures that multiple risks that different population groups may face over their life cycle are addressed in an integrated way.

Coordination and coherence with other social, economic and employment policies

Recommendation No. 202 calls on States to ensure coordination within social protection systems, and between social protection policies and other policy areas. Equally, the Commission on the Status of Women emphasized the need for policy coherence in order to ensure that social protection systems, public services and infrastructure policies are complementary (UN, 2019).

Policies to address homelessness and affordable housing policies are case in point, as States often use multiple instruments and policies that share social policy objectives. In OECD countries, key services for homeless people include social housing provision, social protection, and specialist and emergency interventions (OECD, 2015). Needs for coordination exist for instance between unemployment or social assistance benefits, housing allowances, and employment programmes. This requires a coordinated approach among the responsible institutions to deliver adequate benefits and high-quality services.

It is essential to consider a coherent policy approach with labour market, employment, wage and broader macro-economic policies. For example, effective (minimum) wage policies play an important role in enabling people to afford adequate housing (ILO, 2019b). In some contexts, public employment programmes may also contribute to ensuring employment opportunities and facilitating access to

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adequate, safe and affordable housing. Comprehensive housing policies should include appropriate policies to ensure adequate, safe and affordable housing for workers, in line with the guidance provided by the ILO Workers' Housing Recommendation, 1961 (No. 115).

In addition, investment policies for housing should also take into account considerations regarding decent work, ensuring that rights at work including social protection are guaranteed to all workers involved in the construction and maintenance of housing in line with international labour standards. The Global Commission on the Future of Work (2019) also points to the need for strategic investment and infrastructure policies that can contribute to a human-centred agenda for the future of work.

No one-size-fits-all model

In view of the diversity of national experiences with regard to homelessness and inadequate housing, countries may choose different policy approaches to tackle homelessness depending on the scope and magnitude of homelessness, or depending on the needs of people who are homeless (OECD, 2015).

Equally, there is no one-size-fits-all model to build social protection systems, as the focus should be on the outcome to be achieved rather than on the means of getting there. Recommendation No. 202 clearly specifies that social protection floors should be nationally defined, and that countries should consider "the most effective and efficient combination of benefits and schemes in the national context" (para. 9(1)). Likewise, they should consider different methods to mobilize the necessary resources.

Promoting universal social protection

The international human rights framework, international social security standards and the 2030 Agenda for Sustainable Development set out a clear internationally agreed framework for achieving universal social protection.

The Global Partnership for Universal Social Protection to Achieve the Sustainable Development Goals (USP2030) calls on all countries to live up to their commitment to develop nationally owned social protection systems for all, including floors. It calls upon countries and development partners to undertake the following five actions, to support the global commitment on universal social protection:

▶ **ACTION 1. Protection throughout life cycle:** Establish universal social protection systems, including floors that provide adequate protection throughout the life cycle, combining social insurance, social assistance and other means, anchored in national strategies and legislation.

▶ **ACTION 2. Universal coverage:** Provide universal access to social protection and ensure that social protection systems are rights-based, gender-sensitive and inclusive, leaving no one behind.

▶ **ACTION 3. National ownership:** Develop social protection strategies and policies based on national priorities and circumstances in close cooperation with all relevant actors.

▶ **ACTION 4. Sustainable and equitable financing:** Ensure the sustainability and fairness of social protection systems by prioritizing reliable and equitable forms of domestic financing, complemented by international cooperation and support where necessary.

▶ **ACTION 5. Participation and social dialogue:** Strengthen governance of social protection systems through institutional leadership, multi-sector coordination and the participation of social partners and other relevant and representative organizations, to generate broad-based support and promote the effectiveness of services.

Many countries have already achieved significant progress with regard to achieving universal social protection for at least one area of their social protection system. This includes most high-income countries, as well as a growing number of middle- and low-income countries, including Argentina, Cabo Verde, China, Georgia, Lesotho, Mongolia, Namibia, Nepal, South Africa and Uruguay (see country briefs on www.usp2030.org and Ortiz et al., 2018).

However, more efforts are needed to expand coverage and ensure comprehensive and adequate social protection for all, to prevent homelessness and facilitate access to adequate, safe and affordable housing, including for marginalized and vulnerable groups. Such efforts of national and local governments are essential to "reengage and recommit to their role of providing social protection and ensuring access to affordable housing for marginalized and vulnerable groups, reaffirming that housing is a human right rather than a commodity" (UN, 2015, p. 22).

Closer policy coordination between national social protection policies and other policies relevant to the provision of adequate, safe and affordable housing are necessary to ensure policy coordination and an effective allocation of resources, as to ensuring that no one is left behind.

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