

What is the non take-up of social benefits?

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The non take-up of social benefits is becoming increasingly widespread as a phenomenon, and is now a central concept within public policy analysis. Philippe Warin examines the diverse reasons for why people fail to claim the benefits they are entitled to, which range from a simple lack of awareness and entitlement to more complex issues of indifference towards and even rejection of the social security system.

Originally, non take-up was a term applied specifically within the context of *financial* social benefits¹, which is why the original definition for non-take up was *all persons or households entitled to receive financial social benefits who are unaware of their entitlement*. In the United Kingdom, in which the term *non take-up of social benefits* originated, this phenomenon was first identified in the 1930s, and clearly coincided with a political preoccupation with ensuring that social security, particularly when targeted at specific sections of the population (*means-testing benefits*), was being correctly allocated. Even if the debate surrounding non take-up has different origins across different countries², it has always been a sign of political concern over the issue of effectiveness of social spending, the difference between planned versus actual impact, and most importantly, that the benefits on offer actually reach those they are intended for.

The history of non take-up has led to it being interpreted and applied in a rather limited way. It is therefore necessary to widen the scope of analysis somewhat to look more broadly at other aspects of a phenomenon which has the potential to call into question traditional public policy.

A widespread phenomenon

There are two main reasons to expand the definition of non take-up of benefits beyond purely financial terms. Firstly, because the traditional definition of non take-up can only be applied if, as is the case with financial social benefits, a specific entitled population is

¹ The main financial benefits available in France are family benefits, healthcare benefits such as daily sick pay and reimbursement of medical costs, unemployment benefits for workers who have contributed to an unemployment insurance fund and a separate system of payments for those who have not contributed or who are no longer entitled, and benefits for pensioners.

² In brief, these include the *welfare stigma* seen during the urban riots in the 1960s in the United States, the introduction of *targeting* within contributory schemes in the Netherlands in the 1970s and in Germany a decade later, the growing debate in France around the new forms of poverty which began to emerge in the 1970s and the introduction of new forms of social security assistance based on national solidarity schemes, and the democratic transition and introduction of the basic idea of social security rights in Greece, Spain and Portugal around the 1980s and which is currently underway in Quebec.

identified, and secondly, because the problem of non take-up affects many different public services.

The very notion of non take-up initially emerged based on the criteria of benefit entitlement. Entitlement is determined both by the law, which takes into account a diverse range of factors such as family status, age, gender and income, and also by other official regulations which uphold certain social security entitlements, some of which automatically establish successive entitlements. These laws essentially define eligible sections of the population and the conditions under which social security benefits can be accessed. The rate of non take-up can therefore be measured as the difference between the entitled population and the entitled population actually claiming and receiving their entitlement.

Using this traditional method to calculate rates of non take-up means that non take-up can only be measured if a population entitled to claim is first identified, and thus can only be applied to a very limited section of the social security system as a whole as it is usually quite difficult to estimate, much less identify, a target population of benefit recipients. While financial social benefits, which are provided to meet the needs of specific groups within the population according to very specific criteria, lend themselves well to this method, for other parts of the social security system the idea of a potential target population can be vague, even impossible to identify. The French economist Antoine Math, who was amongst the first to introduce the topic for discussion in France [Math, 1996], explains that this difficulty in identifying entitled populations remains the main obstacle to any study of the phenomenon, which is precisely why any study of non take-up rates of other services such as public transport, childcare, after-school services and social inclusion and public health programmes, would be so problematic. It must be said, however, that this argument has its weaknesses.

Firstly, the fact that an entitled population cannot be identified does not mean that non take-up of benefits is less relevant or does not take place. The issue does not disappear simply because of a lack of figures; it is the difficulty in obtaining the figures in the first place which results in less coverage and discussion of the issue. One might take nursery places as an example. As a result of the limited number of places, a *significant number* of parents might underestimate their chances of success and decide not to claim places for their children, despite being entitled to do so. *This* is non take-up. However, how do we calculate how many entitled parents failed to claim, and what the total population of entitled parents is? These important questions, which can be so difficult to answer accurately, must still be acknowledged and accounted for.

Another point to consider is that the traditional method of calculating non take-up rates fails to take into account the often frequent changes which are made to the eligibility criteria which claimants must meet in order to access many social security benefits and services. Persons or households once eligible may, under new guidelines, lose their entitlement to claim and receive benefits. Since the original definition of non take-up refers only to entitled sections of the population and not to those *previously* entitled, it would, strictly speaking, be misleading to apply it here. Despite this fact however, many argue that the frequent changes made to the eligibility criteria within the social security system is a direct cause of non take-up, an argument also very often included within the growing debate on social security systems becoming less generous, which emerged first in the United

Kingdom and United States and later in the Netherlands, Germany and in France³. A further point to consider is increasing socio-economic vulnerability and the possible effects that this might have in further complicating entitlement conditions, particularly in terms of unemployment and low-wage incomes. This question has been examined in the context of 'double destabilisation' [Appay, 1997] and reduced social security protection [Castel, 2003]. Studies of non take-up must therefore also consider populations who are either suddenly no longer eligible or who face increasingly complex and demanding entitlement conditions, both immediately and over a period of time. It is also important to consider how changes to entitlement conditions can affect the opinions and behaviour of potential claimants, such as pushing some to stop claiming altogether. Loss of entitlement and the effect that this loss of entitlement can have on take-up rates is thus an important part of the debate.

A final point to make is that this method ignores the obvious fact that non take-up inevitably exists in every situation, since no entitled population will ever be forced to claim benefits or access services. Regardless of the need to identify a potentially entitled population, the possibility for non take-up to occur exists in all situations in which there is social security available, and there are two reasons for this. Firstly, the entitled potential recipient is never under any obligation to claim; the only obligation lies with the service provider, which is why the provision of benefits can be described as a subjective right. Potential recipients of social benefits and of all public services in general, are never under any obligation to accept the benefits and services which the service providers are legally required to provide. In other words, no-one is obliged to take-up. As is becoming increasingly clear, fewer and fewer people are claiming, even amongst those who are in need of financial or other assistance, for there are almost always other alternatives available to entitled potential recipients, which in turn limits their dependence upon the social security system. Perhaps the only public service on which the public is truly dependent are the emergency services (although even here, there is research indicating possible non take-up of police services; see Delpuech, Dumoulin, Kaluszynski, 2002). Even in the case of financial benefits, for which there is very little equivalent, many still have the option of financial assistance from family and friends. Indeed, a whole range of alternative sources of assistance exists, ranging from semi-governmental and private programmes to other forms of private support, all of which is likely to increase during periods when the state social security system and its entitlement conditions become overly restrictive. This is a far cry from the image of a dependent population dutifully paying into insurance schemes, which one might mistakenly associate with the phenomenon of non take-up.

Having acknowledged that the traditional method of measuring non take-up of benefits has certain limitations, let us now examine the prevalence of non take-up in other areas. In the context of the health service, examples of non take-up can include delays or premature discontinuation of treatment and non-adherence to medication [Collet, Menahem, Picard, 2006 ; Rode, 2010], while studies looking at developments in the field of social work have also identified trends in entitled non-recipients choosing not to claim [Hautchamp, Naves, Tricard, 2005]. The non take-up of benefits and services which service providers are nevertheless legally obliged to provide has been recorded in areas as diverse as the legal system and the transport and energy sectors. Relevant examples include legal aid and legal representation [Contamin, Saada, Spire, Weidenfeld, 2007], and social tariffs. A further factor to consider is the way in which many of these sectors are tied to the larger social security

³ See the work of EXNOTA (Exit from, and non take-up of public services), a European network with which the French ODENORE observatory is associated: www.exnota.org. For an analysis see Hamel, Warin, 2010.

system in terms of benefit allocation. For example, in order to access certain benefits such as travel discounts within the transport sector or legal aid within the justice system, you must first be entitled to receive the minimum social security benefits. Similarly, in order to obtain certain other benefits, a requirement might be that you first access court or probation services. Non take-up occurs across a whole range of sectors, both entirely separately from the social security system and at times also linked through combined entitlement conditions, which is why we cannot simply focus on one area alone. What's more, the combined problems of workforce exclusion (Alain Touraine), social vulnerability (Robert Castel) and urban alienation (Jacques Donzelot), as well as discrimination and increasingly restricted access to benefits, further highlight the apparent increase in non take-up outside the social security system.

Even if we stay firmly within the social security system, a broader scope is necessary to take into account the various developments and changes being made to the benefits system, which is quite rightly still the subject of much research⁴. These include the introduction of new healthcare benefits (Aide Complémentaire Santé) and tax credits⁵ (Revenu de Solidarité Active) as well as a range of optional benefits which local authorities are not legally obliged to provide. The non take-up of specific financial benefits can therefore be examined from many different angles. In the case of the previous Revenu Minimum d'Insertion (the UK equivalent would be the Jobseeker's Allowance), previous research has dealt with non take-up of the financial allowance, of the 'professional insertion' contract which must be signed in order to receive the allowance, of other obligatory, optional, national and regional benefits which could be accessed through the RMI, and other services related to the insertion contract such as training and healthcare. What this example shows is that non take-up can apply not only to the financial benefit itself but also to the public services which often enable access to the benefits. The same applies to other sectors, including the health service, in which non take-up can manifest itself both as a rejection of health insurance and as a rejection of the different types of treatment provided by the health service.

In order to identify where non take-up is occurring, it is therefore insufficient to rely solely on the traditional method of calculating the difference between the entitled population and the entitled population actually claiming and receiving their entitlement. The whole range of public services which exists as part of the wider social security system, including all social work and community outreach programmes, in particular guidance and mediation schemes, as well as government services and ruling institutions, regardless of their binding, optional or conditional nature, should be considered together. This is why we refer to the non take-up of entitlements *and public services*. We must also remember to consider both entitled populations and those that have lost their entitlements and the possible effects that this could have in terms of non take-up. The original definition of non take-up should thus be modified to refer to *all persons or households that are not claiming the benefits and services to which they are entitled*.

Interpreting non take-up more broadly also challenges the original classifications of non take-up⁶ which were formed based on the traditional measurement method referred to

⁴ This question is crucial given the increasing use of targeting and means-testing by income and other criteria.

⁵ The DARES (Direction de l'Animation de la Recherche, des Etudes et des Statistiques) and the CNAF (Caisse Nationale des Allocations Familiales) carried out an evaluation of the Revenu de Solidarité Active in early 2010, which was the first time a national survey had measured non take-up.

⁶ Initial classifications were presented by the CNAF in a review entitled 'Accès aux droits, non-recours aux prestations, complexité' (Complexities with entitlement and non take-up of benefits), *Recherches et Prévisions*,

above. By broadening our scope, other forms of non take-up become apparent, and the complexity of the phenomenon grows.

In order to go beyond classifications and models based almost exclusively on a theory of rational choice, the Observatory of Non Take-up of Social Rights and Public Services⁷ in France identified what it suggests are the three main types of non take-up:

- *Lack of awareness*, in which the potential claimant is unaware of the benefits available or of his entitlement to claim
- *Decision not to claim*, in which the potential claimant is aware of his entitlement but chooses not to claim
- *Non reception*, in which the claimant is aware of his entitlement and decides to claim but does not obtain his entitlement
- *Non proposition*, in which the provider does not propose a benefit to the potential claimant

For each of these three types, various typical explanations are suggested, which are expected to change and develop over the course of the Observatory's research. The aim is to create a dynamic analysis model based on these explanations, so that a general framework for analysis can then be applied to all situations in which the various types of non take-up might be observed. Aside from its explanatory function, the framework's main contribution is that it highlights the possibility of *voluntary non take-up*, which is less the result of coincidental factors such as lack of awareness or administrative problems with claiming, and more about a deliberate *social relationship between the potential recipient and the public service and the institutions which offer it*. This form of non take-up in particular can be observed especially often amongst those entitled populations who are offered benefits without having explicitly requested them themselves. The framework also differentiates between what it identifies as *compelled non take-up* and *chosen non take-up*, which calls into question not only the effectiveness of the benefits system but also its relevance and significance for potential recipients. Non take-up is thus not only, as was originally claimed, an administrative issue but also a political one. The political dimension of non take-up is present just as much in situations where it occurs through indifference or through some deliberate decision not to claim what is being offered by the social security system as when it is due to factors beyond the control of the potential recipient. In all these cases, non take-up represents a potential break between the individual and the state. This political dimension will be examined briefly in the final section of the text through an examination of the *decision not to claim*, since it is this type of non take-up in particular which best illustrates the voluntary/chosen and voluntary/compelled binary classifications which have potential political implications.

An overview of non take-up

The customer defection model, in which the consumer makes informed and rational decisions not to purchase a product or to delay their purchase, and which is so intrinsic to theories of consumer behaviour, should not be applied to non take-up. We must consider other factors, in particular the fact that non take-up often occurs as a result of incompatible standards and practices in which the benefits and entitlement conditions clash with the experiences, personal circumstances and expectations of the potential recipients.

n° 43, 1996, which played a decisive role in introducing the debate in France. The system of classification was developed based on the dynamic analysis model for non take-up of social benefits put forward by Dutch researcher Wim Van Oorschot [Van Oorschot, 1991, 1998].

⁷ <http://odenore.msh-alpes.fr/>

The decision by entitled populations not to claim is usually the result of perceived unrealistic or unacceptable requirements imposed upon them in order to receive the benefits, such as the requirement that they demonstrate ‘self-fulfillment’, autonomy and responsibility. This can be difficult for some, for socio-economic and psychological reasons as much as for moral or political ones. The expectation that entitled populations take on certain commitments can increase non take-up rates if those populations either underestimate their own capacities to meet those requirements, become discouraged when faced with complicated eligibility conditions or if they refuse altogether to adhere to the entitlement conditions. These examples provide a good illustration not only of the degree to which a potential recipient can be compelled by circumstances to engage in non take-up, but also the link between non take-up and social inequality, and the disadvantages that can stem from social background, low achievement and the lower status which claiming welfare benefits can draw attention to⁸. Non take-up cannot be properly understood without taking into account the social status, psychologies and personal values which characterise each individual story. Considering the extent to which increased social and financial vulnerability can damage self-esteem, an interesting point to consider might therefore be what effect the social security requirements have when they are imposed on recipients in this way [Linhardt, 2002 ; Appay, 2005 ; Burgi, 2007]. As Alain Ehrenberg explains, it is crucial that we examine in more detail the levels of confidence that individuals suffering from the most extreme forms of social inequality have in themselves and in the institutions which serve them [Ehrenberg, 2010]. Take-up depends to some degree on the self-esteem of individuals, on the confidence which they have in the service and the service provider, and on their confidence in how the situation will pan out (in terms of the actual exchange of services or benefits between claimant and provider). The fact that different benefits and services may elicit different levels of trust and public confidence from potential claimants, especially given that some benefits and services are classified as being ‘passive’ or ‘active’, that is to say either based on pre-established rules and procedures or based on more personalized shared mutual obligations between recipients and service providers, should be included in the debate on non take-up rates. It is also a question of the relationship between citizen and state. The State, whose obligation it is to safeguard the autonomy of the individual through the principle of equal protection for all, now demands of the individual that this autonomy and responsibility be proven in order to receive assistance. This is the new logic of social solidarity⁹. Faced with such a proposition, the refusal to take-up can be interpreted both as a rejection and a challenge, as a refusal to accept this model of autonomy, but also as a sign of distress and isolation, in which the individual feels compelled to reject take-up. This forms the basis of what Castel refers to as the *individualism of disengagement*.

Non take-up can also result from indifference to what the social security system has to offer. Research looking at the optional social security benefits allocated as part of the former RMI (Revenu Minimum d’Insertion) showed rates of non take-up due to this particular reason as being as high as over 80%. The conditions to access these benefits were so complicated, and the benefits themselves so modest and at times unpredictable, that they were not deemed worth applying for. Generally speaking, and bearing in mind that entitled populations are under no obligation to claim, the nature of the benefit in material terms can be an important factor to consider. Since chosen non take-up is essentially a form of consumer choice, it can

⁸ The very first French text to examine non take-up looked at the problem of social inequality, which was considered the main problem of its day and which has since been overtaken by social exclusion, and explained that social inequality was the result of unequal access to social policies [Catrice-Lorey, 1976].

⁹ See the discussion between Alain Ehrenberg and Robert Castel in *La vie des idées*, 26 and 30 March 2010.

be used to measure the usefulness of public services, which is exactly what the British government did to push through budget cuts, particularly between 1979 and 1990 under Thatcher. The argument of rational choice has been used since the debate on non take-up first emerged in the United Kingdom, with the aim of identifying the usefulness and effectiveness of means-tested benefits. This went on to form the object of a heated political debate between the Labour Party and the Conservatives after the end of the Second World War, which questioned what type of social security model the country most needed. This political interest in whether or not the benefits system is reaching those it is aimed at has been at the heart of the debate ever since.

Indifference towards the benefits system can also spread between individuals if, for example, they see that friends and family have failed to benefit from the system. This is precisely the reason given most often by the younger recipients of what was previously the French equivalent of the Jobseeker's allowance to explain why they had refused to sign professional insertion contracts; they had already seen their peers fail to find employment. Non take-up can thus be a symptom of both social and psychological frustration which extends far beyond any resentment the individual might feel towards the benefits system and their own material living conditions. Once the individual rejects the entitlements and public services, the latter and the conditions by which to claim them become unattainable, which is precisely why social service providers often emphasize the need to work extensively with individuals on the receiving end of social security to promote social recognition and improve self-esteem and confidence, before any attempt is made to tackle non take-up. Social workers are also increasingly highlighting the growing difficulty which some sections of the population, not necessarily the economically worst off, are having in expressing their needs and making demands. For example, local mother and child welfare services (Protection Maternelle Infantile) have described how parents are finding it increasingly difficult to communicate the needs of their young children. Another possible form of non take-up could thus be described as *difficulty in expressing needs*, which overlaps somewhat with the issues of illiteracy and low levels of educational attainment. These issues were signaled by the organization ATD Quart Monde and the Oheix report on poverty in France in the early 1980s, as becoming particular problems amongst poorer sections of the population.

The personal concerns of potential claimants are also important to consider, for the individual may believe, rightly or wrongly, that there are possible risks associated with claiming benefits. In research, the first of its kind, carried out by the economist Anne Reinstadler for the Caisse Nationale d'Allocations Familiales (the body in France which deals with family income benefits), it was found that parents identified as being vulnerable were choosing not to take-up benefits targeted at them *from fear* that claiming would lead to them losing custody of their children. Another example looked at the non take-up of home assistance services aimed at elderly people claiming the APA (Aide Personnalisée d'Autonomie), and found that a significant number of them are *under-consuming* either through rejection of the proposed services or by special arrangement with the service providers, most likely where there is a shortage in the services available or because they already have family members caring for them. Non reception, as in the previous example, and the decision not to claim, can also occur due to a desire to reduce dependence on entitlements and public services. This could be a personal strategy to protect oneself from the perceived negative consequences of claiming, but could also represent a form of *moderate individualism*, stemming from a personal belief in the need to reduce unnecessary consumption [Norton, 1987]).

Non take-up is thus not merely a question of the non-allocation of financial social security benefits but has wider implications for the entire social security system as a whole, as well as other areas of public intervention. What's more, due to the many possible explanations for non take-up which have slowly emerged, it would be equally misleading to associate the phenomenon solely with the negative connotations of deficiency, or to depict benefits and public services as the cause and consequence of individual and family problems. Non take-up exists amongst all social groups, and it is not just about deficiency, passivity, disadvantage or domination. It is also about the freedom of individuals to express their indifference, their disagreement and their rejection of the system, which politicians would do well to take into account when defining social need. By looking at the private decisions which people make and identifying different forms of voluntary non take-up (compelled vs. chosen) we may question the very relevance and purpose of social security, instead of merely focusing on whether or not it is being effectively allocated (in which case lack of awareness and non reception would be the most relevant forms to examine). The fact that voluntary non take-up can be affected by such a wide range of factors, from self-esteem, confidence in the system and individual concerns to social recognition, citizenship and personal moral beliefs, is indicative of the extent to which non take-up is capable of promoting wider debate which looks collectively at both the social and political consequences of public decisions and policy change. Non take-up has the potential to generate an evaluation of public policy which would place the interests of service users, particularly those on the margins of society who are most at risk of missing out, firmly at its centre. Above all, it allows the least visible and the least vocal in our society the opportunity to express their opinions on public policy, and this is its greatest gift.

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