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Access
to social rights:
criteria for evaluating
public sector
reforms

**Odenore**

Observatoire des non-recours aux droits et services

Non-take-up: Definition and implications

This presentation looks at the phenomena of take-up and non-take-up of the public offer as criteria for evaluating public sector reforms aimed at facilitating citizens' access to the rights and services to which they are entitled. We first define non-take-up (NTU), then examine its causes, and finally consider how public authorities can attempt to counter this phenomenon that challenges both the functioning of government administration and the relevance of the public offer for citizens.

Originally the study of non-take-up directly concerned financial social benefits. That is why the initial definition related non-take-up to *any individual eligible for a [financial] social benefit and who – for whatever reason – does not receive it*. The introduction of the theme of non-take-up has different origins, depending on the country, but everywhere the question of NTU serves to make more explicit and operational the managerial concern with the effectiveness of the financial benefits offer (expected impacts / real impacts). In general, the attention paid to this issue is related to the constant need to know whether the offer does indeed reach those populations for which it is intended.

Numerous studies have calculated the rates of NTU of various social measures and programmes, in the fields of healthcare (social insurance, primary care services, mental health services), housing, training, professional insertion, financial social benefits, services to individuals, child care, etc. Very few compilations exist, and those that do are necessarily partial. They are limited to social protection or insurance, and to assistance (for France, Germany, the Netherlands, Hungary, Spain and Greece: EXNOTA 2005) or to a specific geographical region (for Canada: RDHCC 2009). These scant data show that the rate of NTU is situated in a very wide range of 0 % to 90 %, with an average of under 40 % (see Annexes). This approximate result confirms the analysis of Hernanz, Malherbet and Pellizzari (2004) who, for various OECD countries, calculated a mean rate of NTU that oscillates between 20 % and 40 %, depending on the area of intervention.

Taking into account earlier studies in France, ODENORE (Observatory for NTU of rights and services) presented an explanatory typology comprising three main forms of NTU (Warin, 2010a):

- 1) NTU due to *non-knowledge*, when the offer is not known
- 2) NTU due to *non-demand*, when the offer is known but not requested
- 3) NTU due to *non-reception*, when the offer is known and requested but not obtained.

In this paper we present a series of typical explanations for each of these three forms of NTU. These are then used to build a model for dynamic analysis, based on the combination of explanations found in this domain. This typology proposes a general analytical framework that is applicable to all situations of NTU¹.

Explanatory typology of NTU (Odenore, 2010)

FORM 1: Non-knowledge	An eligible person is in a situation of NTU due to: <ul style="list-style-type: none"> • lack of information on its existence or on how to access it • no proposal made by the service provider
FORM 2: Non-demand	An eligible and informed person is in a situation of NTU because he/she has chosen not to request the benefit, due to: <ul style="list-style-type: none"> • disagreement with the principle of the offer • various interests • lack of interest in the offer (cost/benefit) • lack of self-esteem • alternatives <p>or because of a constraint due to:</p> <ul style="list-style-type: none"> • discouragement related to the complexity of access • difficulties of accessibility (distance, mobility) • denigration of person's own eligibility, chances or abilities • financial reasons • difficulty in expression his/her needs • fear of induced effects • fear of stigmatization • feeling of discrimination • denigration of own abilities • loss of the idea of having (a right to) rights
FORM 3: Non-reception	An eligible person requests but receives nothing or only a part of what was requested because of: <ul style="list-style-type: none"> • giving up the request • disagreement on the offer • finds an arrangement with the service provider • lack of attention to the procedures • dysfunction in of the service provider • discrimination

Apart from its explanatory purposes, the main contribution of this framework is that it highlights the possibility of *deliberate non-take-up*. In that case, NTU no longer seems to be an incident due to some degree to chance, notably in the application process (non-knowledge of the offer or problem implementing it), but rather a *social relationship with the public offer and the institutions serving it*. In particular, this NTU characterizes people who do not request the proposed offer. Additionally, this framework distinguishes a *non-take-up not chosen* and a *chosen non-take-up*. It thus enables us to question the effectiveness of the offer, as well as its relevance, that is, its meaning for (non) users. NTU is therefore not only a managerial issue – as originally thought – but also a political issue primarily associated with an issue of social cohesion.

¹ Note that this typology is used by various institutions in France and abroad. The Canadian department for the evaluation of "Human Resources" and development of competencies used it in its synthesis of a vast set of Canadian and other official reports and academic studies on participation in social programmes or take-up of benefits ("Participation aux programmes" Report, RHDC Canada, September 2009).

Reforms and effects in terms of NTU

Changes in the European welfare states since the late 1970s afford a global explanation for the situation of NTU of social rights. The increasing selectiveness of social welfare systems seems to be the cornerstone of current reforms within the European Union. It underpins the reconceptualization of the social state on the basis of three imperatives: the long-term sustainability of redistribution; equity between the generations that are going to live side-by-side in the same society tomorrow; and, finally, the transferability of social rights within the large European market, to accelerate the mobility of labour.

This selectiveness involves the establishment of a system of conditions that targets populations or territories and determines criteria for access to outputs, be they social benefits (financial benefits, rate scales, exemptions, grants) or individualized assistance. Due to the conditions that it imposes for obtaining access to aid, selectiveness has triggered concern among several social actors with regard to the difficulties that the targeted populations have in accessing benefits.

Socio-economic criteria

Socio-economic criteria generally serve to target benefits towards the poorest publics. Means testing is the most frequently used method for this purpose. Benefits are paid only to households whose income is below a certain threshold. In other cases, the amount of the aid is contingent on income. Other conditions which are not linked to income also tend to concentrate the distribution of benefits on those families with the lowest income. Benefits intended for large families cater primarily for low-income households, as do benefits for single-parent families. When the aim is not only to direct benefits towards the poorest categories of the population but also to limit the number of beneficiaries of social welfare, it is possible to implement access criteria based on age, or to increase the duration or amount of contributions that have to have been paid previously in order to be eligible. But, as studies carried out in the UK from the 1950s have shown (Hamel, 2009), the more conditions there are governing access, the more likely they are to generate difficulties of access.

Behavioural criteria

With the development of forms of assistance aimed at making more secure those who have lost their entitlement to social welfare (unemployment benefits, healthcare, retirement pension) because they have been unemployed for too long, access to welfare is tending to become more short-term. The distribution of resources is selective and temporary; it depends on a large number of individual or family parameters that can evolve rapidly, while the duration of entitlement and the possibilities of cumulating several benefits are being reduced for budgetary reasons. The mechanisms of individuation and personal responsibility often become decisive. Hence, in addition to the usual criteria (income, age, family composition, etc.), behaviour may also be taken into account in determining eligibility and maintaining rights.

In this general logic of reform, access to social programmes and social welfare is increasingly contingent on duties and obligations. This applies to socio-professional insertion but also to other domains such as healthcare. As in the UK in the 1980s, under the policies and programmes to alleviate poverty and social exclusion, recipients have duties and obligations (Lister, 1990). The growing prevalence of this regime of conditionality is tending gradually to bring the models of social welfare in Europe closer together (Alber, Gilbert, 2010), as well as profoundly altering representations of the public offer.

Non-take-up due to non-demand arises mainly when the offer comes with conditions concerning the beneficiary's behaviour, which appear to be unrealistic or unacceptable. A condition that requires beneficiaries to prove their autonomy and responsibility conveys models of *self accomplishment* (theorized by the US psychologist Abraham Harold Maslow). For some people these models are difficult to attain, for social, economic and psychological reasons, as well as moral or political ones. In particular, the principle of activation, with everything it implies as regards commitments to meet, can be the cause of non-demand due to self-denigration of the person's own abilities, or to discouragement faced with the complexity of access, or to disagreement with the principles of the offer.

In these different cases, the situations of NTU seem to relate to a situation of no choice and to social inequalities, that is, to handicaps due to social belonging, lack of skills and an imposed status, all of which the offer emphasizes. This begs the question of what the effects are of reforms designed to introduce this regime of conditionality, especially when poverty or precariousness - the effects of social inequalities - undermine individuals' self-esteem. It is therefore urgent to examine individuals' confidence in themselves and in the institutions concerned, especially those individuals who are the worst affected by social inequalities (Ehrenberg, 2010). In other cases, situations of NTU due to non-demand that appear to be chosen also call into question the effectiveness of policies that do not seem to be potential "solutions" for the targeted populations.

Institutional responses to NTU

Phenomena of NTU are not totally disregarded by the public authorities. Without going into the history here of how they have been addressed institutionally in Europe (EXNOTA, 2005), we simply wish to note that they are taken into consideration in so far as they can help to address problems of poverty and exclusion. The causes of these public problems and possible solutions can be posited in relation to NTU. Hence, situations of poverty and exclusion could partially be explained by NTU, while solutions would depend on the possibility of (again) gaining the trust of populations and giving their rights (back) to individuals.

Various public actors (social security, local/regional authorities, etc.) and non-profit organizations (charities or specialists in a domain: housing, healthcare, employment, culture and recreation, etc.) use the issue of the difficulty of access to rights to reorganize their action. This operational approach is sometimes implemented on the basis of the three types of NTU presented above. In this classification the administrative approaches of NTU that seek to solve problems of non-knowledge and non-reception are distinguished; they are comprehensive approaches aimed at taking into account the reasons for non-demand.

Administrative approaches to address situations of non-knowledge and non-reception

Administrative approaches to address these situations are adopted primarily by the social welfare organizations (mainly the health insurance and family allowance funds) with a view to improving the effectiveness of the compulsory social benefits that they provide. In general, reforms have aimed primarily at facilitating take-up by populations already known or close to the public services concerned. In this case, improvements are made to the front office, that is, the "quality" of implementation. In other cases, so-called back office reforms have aimed to facilitate the access both of populations known to the organization and of those who are more distant. This is done essentially by proactively seeking to identify citizens' rights through cross-referencing of administrative data, and then informing those citizens of their rights.

Reforming the front office

To cope with the practical difficulties of access and to reduce or avoid stigmatization, reforms have concerned the 'material' organization of public services, e.g. grouping services together into one-point services; alterations made to receive disabled or elderly persons at public service offices, or online procedures developed so that they do not have to go out; reducing queues; increasing opening hours of services; improving the comfort of the offices where people are received; promoting confidentiality.

In response to problems of NTU, the diffusion of information on benefits and services has also been taken into consideration. Solutions have included the creation of various structures responsible for disseminating information, increased opening hours of the services that deliver information, or the improvement of delivery services. There have also been various actions to translate information for people of foreign origin or to provide specific aid for the illiterate or semi-literate.

In addition to this dissemination of information, policies of simplification of the legal and administrative terminology have been crucial, especially to promote disadvantaged populations' access to aid. Four main methods have been used for the purpose of simplification to facilitate access: grouping together procedures; eliminating procedures; simplifying administrative forms; and computerizing many procedures. Simplifying forms implies, for example, eliminating some but also changing them to make them easier to understand and to fill in. Administrative services have furthermore limited the number of documents that potential beneficiaries need to produce, and have been careful to ensure that application forms are easy to obtain.

Reforms have also aimed for more transparency. Some services have for example started to send applicants an acknowledgement of receipt of their application and, where possible, information on the probable time it will take to process it. It has been found that some people became anxious when they are unable to monitor the processing of their application, and consequently seek alternative solutions and/or advise others not to apply. When the processing of their application seems abnormally long, if a letter has gone astray, for example, they may also fail to inform the administration if their situation changes.

Reforming the back office

Reforms have also aimed to identify individuals in situations of NTU and to inform them of their rights. Tools for mass identification and information have been experimented (Revil, 2008, 2010), as the social services are mobilized in "proactive" approaches where they seek out those people considered to be vulnerable to NTU. An example would be the cross-referencing of administrative data in back offices, so that from a single point citizens can rapidly know what they are entitled to (and not only what aid is available), while at the same time expenses are pooled or reduced as some administrative processes become redundant. Owing to information and communication technologies (ICT), such cross-referencing makes it possible to identify eligible beneficiaries' rights without them having to file an application.

In Belgium the development of the Crossroads Bank for Social Security (CBSS) clearly illustrates this logic. Instituted in January 1990, this bank allows for the networking of data held by the social security agencies, users, and private enterprises, to simplify procedures and reduce the costs involved in granting and obtaining benefits and services. With this system, all registrations are electronic, and the forms are available on the social security portal. The automatic granting of social benefits is moreover one of the main objectives of the CBSS for the future. In the Netherlands several municipalities use software to cross-reference data in order to identify individuals who have not taken up one or more means-

tested benefits. This is notably the case of the City of Amsterdam which uses a system of "automatic" access to those benefits under its control. A social security databank at national level, comparable to the Belgian bank, is also planned in the Netherlands. In France, the creation of a common databank of this type was launched in 2007. With the *Répertoire national commun de la protection sociale* (RNCPS), one of the objectives is to optimize the conditions of opening, managing and controlling social welfare beneficiaries' rights and benefits, primarily by identifying beneficiaries (Hamel, 2009).

Comprehensive approaches for taking into account the reasons for non-demand

These improvements in the management of benefits facilitate knowledge on the public service offer and the delivery of aid. They do not however improve the quality of the offer. Very recently in France, the *Médiateur de la République* ("public mediator") vehemently denounced the discriminatory consequences of the development of electronic administration when it disregards social inequalities in the access to and use of new modes of communication.

At local level it has however been found that the squeeze on public budgets and the proximity of populations and voters leads more directly to questions on the utility and modalities of the public offer. It is then at this level of public action that questions arise on the reasons for a lack of interest and non-demand. Answers vary widely, depending on the local authority and the country. Three main types of answer emerge:

- An answer by the market, with the delegation to the private sector of the least-used benefits, when they have not been eliminated. The UK in the 1980s illustrates this use of the phenomenon of NTU.
- An answer by the welfare system, primarily with the establishment of mechanisms of empowerment to give individuals their ability to meet the demands of the regime of conditionality in social policies. Examples include: the numerous initiatives in terms of "going towards" and of "doing with" the public, in the Netherlands and Spain (Baillergeau, Bellot, 2007); the development of systems of governance involving people in precarious situations in social programmes, based on the model of empowerment zones, as in the US (Bronheim, Magrab and Crowel, 1999) and Canada (Bernard, Potvin, 2007; Klein, 2009) – which is consistent with the recommendations of the *Politiques Locales d'Inclusion Sociale et de Démocratie Participative* and the United Cities and Local Governments platforms (2007); and the co-production of local public services for the organization of the offer and even its mode of functioning (Alford, 2007).
- A political response, when the active participation of the targeted beneficiaries in the definition of the content of the proposed offer is expected. This is the case of temporary financial benefits, targeted at individuals who are in a situation of exclusion and who decide on the use of the benefits. The aim is to help to lift them out of a given situation, not to assist them in the long term. Basically, the idea is to make it easier for individuals to take responsibility for themselves when they show that they wish to get out of a situation of withdrawal or exclusion. This type of policy, called "propulsion" (Ackerman, Alstott, 1999), is intended to help beneficiaries out of difficult individual situations permanently. It is based on the development of several basic social policy instruments: cheques, vouchers, grants. In this respect, France seems to be applying principles (Hills, Le Grand, Piachaud, 2002) and tools (Kotlikoff, 2007) implemented mainly in the UK and US. It seems to be entering into the age of do-it-yourself social policy (Klein, Millar, 1995), based on a model of coproduction that enables beneficiaries to decide for themselves (Warin, 2010b).

Discussion: How to combat NTU to reduce social inequalities in Europe?

It seems that situations of NTU, the overriding cause of which is the increasingly selective nature of the social welfare system, have until now been taken into account primarily by administrative reforms aimed at countering NTO that is due to non-knowledge and non-reception of the public offer, but that these reforms have largely disregarded NTU that is due to non-demand (by choice or not). This situation can probably be explained by the fact that these cases call into question the public offer as such, or general trends in redistribution. From a perspective of social cohesion, such situations should not be neglected. Measures to facilitate access without challenging the logic of the system of redistribution are conceivable.

Taking NTU into account as a criterion for evaluating reforms warrants being thought of and equipped in relation to the European schedule, especially the end of the term set by the Lisbon strategy for the “eradication of poverty” and the reinforcing of the open method of coordination (OMC) and of the new social agenda.

The struggle against NTU can be a key objective in a new strategy of social inclusion (this was clearly indicated in the famous “Access to Social Rights in Europe” Report submitted in 2002 to the Council of Europe by the group of experts chaired by Irish academic Mary Daly). It could also be a strong orientation in a new social agenda, with access to social rights as a mainstay. It is nevertheless on the reinforcement of the OMC that we now wish to focus.

It is generally agreed that social policy-making must be based largely on scientific data and indicators common to the member states. Their use should facilitate the attainment of common objectives set in the framework of the OMC.

In this perspective, would it not be feasible, for instance under the Programme for Employment and Social Solidarity (PROGRESS) or another similar programme, to request and encourage evaluative and methodological research on the effectiveness and relevance of policies, capable of measuring phenomena of NTU (in rates and numbers of individuals), and in particular of identifying the effects of the regimes of conditionality on potential beneficiaries’ behaviours? We know that it is possible not only to measure these phenomena, but also to construct – notably in the form of scores – indicators of vulnerability to NTU. Such tools enable the actors of policies to proactively approach the populations most exposed to this risk. The experience of our observatory, ODENORE, shows that this is possible: methods and tools can be found to attain such objectives.

Demanding and encouraging this type of evaluative and methodological research on NTU would require applied programmes designed to stimulate scientific inventiveness and to depart from the confidentiality of studies developed for the very limited benefit of a few local or national actors. The PROGRESS programme – or another like it – can help to transfer expertise and experiences, in the framework for example of orders for scientifically validated methodological guides or training related to processes of social OMC.

Evaluative and methodological research is not the only type of research concerned. It is also necessary to make good administrative or institutional practices known and to disseminate them. For instance, although the experience of the CBSS has been shown at European level, no real attempt has been made to turn it into a model for managing social rights. Progress has generally been slow in generalizing the exchange of intangible data with the aim of ensuring the sound application of rights and making it standard practice when the rules and procedures of access so allow. The cross-referencing of administrative data is nevertheless a promising option for detecting situations of NTU and informing individuals of their rights, while rationalizing the management of benefits. The computerized data cross-referencing and searches carried out today in France to combat undue payment of benefits and fraud with regard to social welfare could also serve to combat NTU. The emblematic example of a modernized and economic administration, effective in terms of access to rights, should however not hide the local level.

Experiments undertaken on public authorities, social agencies and particular institutions have resolutely turned towards the struggle against NTU. In particular, we have in mind the initiatives aimed at constructing the content of the public offer from the “space of individual preferences”, with the aim of facilitating its accessibility and acceptability. It would be useful to identify and compare them. The exchange of good practices is an excellent tool to encourage the struggle against NTU through the development of local initiatives. In France, territorial authorities (regional, departmental or communal) are mobilized in this respect and are seeking to innovate. What about the situation elsewhere?

In other words, evaluating reforms in the public sector in terms of the NTU criterion also means asserting, through Europe, the citizen’s protection against another fundamental risk: that of not being able, and sometimes willing, to access the benefits of policies designed to promote social cohesion and inclusion.

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Annex: Quantified data on NTU in France, Germany, the Netherlands (source EXNOTA), Canada (source RDHCC) and the UK (source Department for Work and Pensions)

Table 1: NTU of different categories of social welfare in France²

Benefits	References	Population	Data ³	Rate of NTU	Comments
Orphan allowance replaced by family support allowance in 1985	CERC (1986) CERC (1989)	2,000 widows under the age of 60 questioned 7 and 18 months after their husband's death	Ad hoc survey in 1983 and 1984	20 %	Benefit not means tested
Widow's allowance	CERC (1986) CERC (1989)	2,000 widows under the age of 60 questioned 7 and 18 months after their husband's death	Ad hoc survey in 1983 and 1984	40 % (of those eligible when means tested)	
Reversion pension	CERC (1986) CERC (1989)	2,000 widows under the age of 60 questioned 7 and 18 months after their husband's death	Ad hoc survey in 1983 and 1984	16 % Public sector 1 % Private sector 17,5 % Private sector + under the age of 50 28 %	
Allowance from a complementary fund	CERC (1986) CERC (1989)	2,000 widows under the age of 60 questioned 7 and 18 months after their husband's death (from a sample of widows under the age of 55)	Ad hoc survey in 1983 and 1984	25 % (widows under the age of 55)	
Child allowance for education	Renaudat (1986a)	Unemployed mothers of at least 3 children of whom one is under the age of 3	Ad hoc survey on families with at least 3 children, of whom at least one is under the age of 3	1/3 of the unemployed eligible mothers do not know about the allowance and do not receive it	Benefit not means tested
Child allowance for education	Fagnani (1995)	Mothers of at least 3 children of whom one is under the age of 3	Ad hoc survey in Dec 93 – Jan 94 Local survey (Yvelines)	7,3 %	Benefit not means tested
Child allowance for education	Reinstadler (1999a, 1999b, 2000)	Mothers of at least 2 children of whom one is under the age of 3	Ad hoc survey on 713 individuals (Meurthe-et-Moselle)	10 %	Benefit not means tested
Minimum income support (RMI)	Chastand (1991)	Families (1,565) in 12 départements	Ad hoc survey on families who received family allowances, mid-1989	33 %	-Families only -1 st year (development of the measure)
Minimum income support (RMI)	Vanlerenberghe (1992)	UNCCAS survey in 6 cities	Ad hoc survey on 450 individuals (and cross-referencing of administrative data) 1990	5,2 % (1 to 13 % depending on the city)	Very fragile method

² <http://Odenore.msh-alpes.prd.fr/travaux.html>

³ B. Boisguérin, Les bénéficiaires de la couverture maladie universelle au 30 septembre 2000, *Etudes et Résultats*, 96, DREES, Ministère de la solidarité, janvier, 2001 – CERC, Le veuvage avant 60 ans, ses conséquences financières, 1. Les premiers mois de veuvage, Document du Centre d'Etude des Revenus et des Coûts (CERC), 81, 2^{ème} trimestre, 1986 – CERC, Le veuvage avant 60 ans, ses conséquences financières, 2. La deuxième année de veuvage, Document du Centre d'Etude des Revenus et des Coûts (CERC), 95, 4^{ème} trimestre, 1989 – A. Chastand, Le ciblage des familles bénéficiaires du RMI : retour sur une erreur de mesure, *Recherches et Prévisions*, 22/23, 1991, p. 41-48 – CNAF, Prospection des bénéficiaires potentiels de l'allocation de logement. Note pour le Conseil d'administration de la Caisse Nationale de Allocations Familiales (CNAF) du 21 novembre 1982 – J. Fagnani, Les mères de familles face à l'AP, *Recherches et Prévisions*, 40, 1995, p. 85-92 – A. Reinstadler, *Analyse micro économique du non recours (non take up) à l'APE. Rapport pour la CNAF*, Nancy, ADEPS, janvier 1999a; Le non-recours à l'APE. Analyse micro-économique, *Dossier d'Etude*, 2, CNAF, novembre, 1999b; Les causes du non-recours et du quasi-non-recours à l'allocation parentale d'éducation, *Recherches et Prévisions*, 59, 2000 – E. Renaudat, Les bénéficiaires potentiels de l'ancienne APE, *Dossiers CAF*, 4, 1986, p. 50-52 – M-O. Simon, Non-recours aux aides personnelles au logement. Enquête exploratoire sur la CAF du Havre, *Dossier d'Etude*, 12, CNAF, septembre 2000 – P. Vanlerenberghe, RMI le pari de l'insertion. Rapport de la commission nationale d'évaluation du RMI, Paris, La Documentation Française, 1992.

(Free) medical aid from the <i>département</i> for beneficiaries of the RMI (until 1999 covered basic medical aid and complementary aid for primary healthcare)	Boisguérin (2001)	Recipients of the FMI	Survey in 1999	17 %	
Medical aid from the <i>département</i> for beneficiaries of the RMI	Lefèvre (vérifier)	Beneficiaries of the RMI	INSEE survey on RMI in 1998?	14 %	
Housing allowance	CNAF (1982)	Clients of 72 CAF (family allowance funds)	Sample of 60 000 individuals 1 st semester 1982	8 % to 12 %	Rate of NTU underestimated because people in the sample were already recipients of CAF allowances (without single people or single-child families for example)
Housing allowance	Simon M-O (2000)	People with at least one child who receive at least one family allowance (CAF Le Havre)	Survey on 2 000 individuals drawn from the CAF data. 667 questioned 2000	1,4% to 2,2 % for people renting 16 to 27 % for people buying their own home	Under-estimation by exclusion - not recipients of CAF aid - recipients without children

We recommend the Odenore website to complete this presentation of NTU figures with more recent data. The following are some examples:

The non-take-up of healthcare by workers in a precarious situation. 2009

<http://odenore.msh-alpes.fr/en/non-take-healthcare-workers-precarious-situation-final-report>

Resulting focus: NTU of healthcare is found not only among workers in precarious situations. The phenomenon is found throughout the working population, whether the person's situation is precarious or not, but to varying degrees: odds ratio 2.0 (database for national health insurance: 1 137 991 consultants of the medical examination centres financed by health insurance). The phenomenon of NTU is associated with the same variables, irrespective of the population under consideration. It has characteristics which transcend the precarious or non-precarious nature of the person's job. On the whole, NTU of healthcare is strongly associated with the absence of complementary health insurance and with socio-economic variables linked to the individuals' living conditions. The explanation for the phenomenon must therefore be sought in the individuals' social environment and more particularly in some of its dimensions, such as isolation, family responsibility and education.

Non-take-up of the complementary universal health insurance (CMU-C) and the complementary healthcare aid (ACS). 2008

https://odenore.msh-alpes.fr/documents/NR_CMUC_ACS_synth_sept08.pdf

Resulting focus: Non-take-up of the CMU-C (complementary universal health insurance) by beneficiaries of the RMI (minimum income support). End 2007, for the districts of Grenoble and Vienne: 15 % of

the beneficiaries of the RMI had no complementary health insurance (neither the complementary universal health insurance (CMU-C) nor any other insurance). Although most beneficiaries of the RMI knew about the CMU-C, they had only superficial knowledge and little understanding of the procedures for obtaining it. This was notably the case in the choice of the organization managing this benefit, which seemed to be a problem for the vast majority of beneficiaries. 46 % of beneficiaries obtained information on the CMU-C via a social worker. For 65 % of the beneficiaries of the RMI who answered our survey questionnaires, we can talk of a non-renewal of the right to the CMU-C. They had already benefited from it in the past but did not ask for it again. While a poor understanding of the modalities of renewal and the complexity of the system are causes for NTU, it is also significant that 7 % of beneficiaries of the RMI said that they did not renew their CMU-C coverage because they encountered reluctance among doctors when they were beneficiaries of this coverage. Note also that 45 % of the beneficiaries of the RMI in our survey said that they had given up obtaining healthcare over the past 12 months. 86 % mentioned financial reasons.

Non-take-up of the ACS (complementary healthcare aid) by beneficiaries of the AAH (allowance for handicapped adults). In April 2008, for the district of Grenoble: 75 % of the beneficiaries of the AAH had complementary health insurance. 90 % of them had not asked for complementary healthcare aid (ACS) to finance a part of their complementary health insurance contributions. NTU of the ACS on a massive scale by beneficiaries of the AAH is primarily explained by a significant lack of information on this aid. 71 % of the respondents to our questionnaire survey had no information and many of them had never heard about the ACS. Even those beneficiaries who had complementary health insurance and could therefore rapidly benefit from a reduced contribution did not ask for this aid because they were unaware of it. Note also that most of the legal guardians who answered the questionnaire said they were not aware of this assistance. Of the beneficiaries who were unaware of the ACS, 7 % had not taken it up because they thought

that the level of their income did not entitle them to it, and 4 % thought that it would not be enough to pay for complementary health insurance coverage.

NTU of the CMU-C by beneficiaries of the API (allowance for single parents): 18 % of beneficiaries of the API had no complementary health insurance (neither CMU-C nor anything else).

Benefits and aid linked to the RMI (minimum income support). Analysis of under-use among beneficiaries of the RMI in the 25-34 age group. 2007

<http://odenore.msh-alpes.fr/en/content/benefits-and-aid-linked-rmi-minimum-income-support-analysis-under-use-among-beneficiaries-rm>

Resulting focus: The respondents take up few benefits and aid linked to the RMI. 50 % of the answers refer to a lack of awareness and therefore to NTU of benefits and aid. Of the remaining 50 %, 20 % concern deliberate NTU (real or supposed awareness of entitlements). Some of the respondents knowingly refuse aid for various reasons (stigmatization, weak advantage, complexity of the process, etc.).

The declared advantage varies considerably from one type of aid to another, but very little between territories.

Beneficiaries of the RMI who have an 'insertion contract' are more likely to take up related aid.

Non-take-up of insertion contracts. Results of a questionnaire survey on beneficiaries of the RMI in Isère. 2005

<http://odenore.msh-alpes.fr/en/content/non-take-insertion-contracts-results-questionnaire-survey-beneficiaries-rmi-is%C3%A8re>

Resulting focus: Over 17 % of the respondents explained non-contractualization only by a lack of information. But 21 % also said that they did not count on insertion contracts for finding a job because they wanted a "real job" (10 %), "to get off the RMI as quickly as possible" (6 %) or to "manage another way for work" (5 %). A dominant profile emerged: that of a man or woman, fairly young, often living alone, recently registered for the RMI, generally with few qualifications or skilled work experience. In many respects their explanations relate to the characteristics of disqualifying poverty, marked by the fear of unemployment and the precariousness of jobs, anxiety about exclusion and safety, yet at the same time dependence on social services.

Table 2: Non-take-up of social aid (minimum income support: Hilfe zum Lebensunterhalt HLU) in Germany⁴

Year of survey	Year of publication	Sources ⁵	Methods	Rate of NTU	References ⁶
1963	1981	EVS	quantitative	61 %	Hauser et al.
1969	1981	EVS	quantitative	45 %	Hauser et al.
1973	1981	EVS	quantitative	48 %	Hauser et al.
1978	1978	1000	quantitative/qualitative	50 %	Bujard/Lange
1973	1981	EVS	quantitative	33 %	Transfer-Enquête-Kommission
1979	1981	25000 households	quantitative/qualitative	48 %	Hartmann
1983	1990	EVS	quantitative	30 %	Hauser/Semrau
1991	1998	SOEP	quantitative	50 %	Neumann/Hertz
1993	2000	EVS	quantitative	62,7 %	Riphahn
1995	1998	SOEP	quantitative	52,3 %	Neumann/Hertz
1996	2000	SOEP	quantitative	63,1 %	Kayser/Frick
1999	2002	NIEP	quantitative	33 %	Engels
1995	2002	Income Survey	quantitative	50 %	Behrendt
2000	2002	NIEP	quantitative	34,6 %	Engels

4 EXNOTA Thematic Network: <http://www.exnota.org/>

5 EVS : Enquête sur les revenus et les dépenses des ménages; SOEP : Panel socio-économique; NIEP : panel des ménages à bas revenus.

6 H. Hartmann, *Sozialhilfebedürftigkeit und "Dunkelziffer der Armut"*. Bericht über das Forschungsprojekt zur Lage potentiell Sozialhilfeberechtigter. Band 98 der Schriftenreihe des Bundesministers für Jugend, Familie und Gesundheit, Stuttgart, 1981 – R. Hauser, H. Cremer-Schäfer, U. Nouvertné, *Armut, Niedrigeinkommen und Unterversorgung in der Bundesrepublik Deutschland. Bestandsaufnahme und sozialpolitische Perspektiven*, Frankfurt a. M., 1981 – O. Bujard, U. Lange, *Theorie und Praxis der Sozialhilfe. Zur Situation der einkommensschwachen alten Menschen*, Stuttgart, 1978 – Transfer-Enquête-Kommission, *Das Transfersystem in der Bundesrepublik Deutschland, Bericht der Sachverständigenkommission zur Ermittlung des Einflusses staatlicher Transfereinkommen auf das verfügbare Einkommen der privaten Haushalte*, Stuttgart, 1981 – R. Hauser, P. Semrau, *Zur Entwicklung der Einkommensarmut von 1963 bis 1986*, *Sozialer Fortschritt* 39 (1), 1990, p. 27-36 – U. Neumann, M. Hertz, *Verdeckte Armut in Deutschland, Forschungsbericht im Auftrag der Friedrich-Ebert-Stiftung*, Frankfurt a. M., 1998 – R.-T. Riphahn, *Rational Poverty or Poor Rationality? The take-up of Social Assistance Benefits*, *Review of Income and Wealth*, 47 (3), 2001, p. 379-398 – H. Kayser, J. Frick, *Take It or Leave It: (Non-)Take-Up Behavior of Social Assistance in Germany*, DIW Discussion Papers No. 210, Berlin, 2000 – D. Engels, *Nicht-Inanspruchnahme zustehender Sozialhilfeleistungen*. In Sell S. (ed.) *Armut als Herausforderung – Bestandsaufnahme und Perspektiven der Armutsforschung und Armutsberichterstattung*, Berlin, 2002, p. 264-285 – Ch. Behrendt, *Do means-tested transfers alleviate poverty? Evidence on Germany, Sweden and the United Kingdom from the Luxembourg Income Study*, *Journal of European Social Policy*, 10 (1), 2000, p. 23-41.

Table 3: Non-take-up of different categories of social benefits in the Netherlands⁷

Benefits	References ⁸	Level	Methods	Rate of NTU
Housing allowance	Lucassen, Premius (1977) KWIZ (2002)	Local/National	Administrative data and declarative inquiries	7 % / 56 %
General social welfare (also means tested)	Bijsterveld (1975) Buddemeijer, Van Engers (1976); Vrooman, Asselberghs (1994)	Local/National	Declarative inquiries	16 % / 27 % (1)
Local exemptions	Groen, Konings (1989) Oorschot, Smolenaars (1992); KWIZ (2002)	Local	Administrative data and declarative inquiries	16 % / 72 %

Benefits	References	Target groups	Sources	Rate of NTU
Specific allowances for low-income households	Konsumenten Kontakt (1989)	Low income	Postal survey on members of the FNV union	54 %
	Van der Werf (1992)	Recipients of minimum income support in Hengelo	Survey on 421 individuals	50 %
	Van Oorschot, Smolenaars (1992)	Clients of the social welfare services of Rotterdam and Nijmegen	Social welfare services of Rotterdam (n=269) and Nijmegen (252)	63 % / 53 %
	Van Oorschot, Smolenaars (1993)	The elderly in Rotterdam and Nijmegen	Sample of independent individuals over the age of 65 in Rotterdam (n=470) and Nijmegen (n=899)	50 % / 72 %
	Enbersen, Snel (1998-2001)	"The poor" in Rotterdam and Amsterdam	Sample of 216 individuals	62 %

Table 4: Rate of take-up of Canadian social programmes - RHDCC evaluations (excerpts from the Technical Report, 14 July 2009: 22)

Report title	Rate	Assessment of the rate
Prestations de l'assurance-emploi (AE) en matière d'aide à la prise en charge des membres de la famille (2006)	Possible calculation of the rate of participation: 1,7 % or situated between 28,5 % and 21,7 % (if more reasonable estimate of the eligible population)	Lower than expected
Évaluation sommative des produits et services d'information sur le marché du travail de RHDCC (2005)	Rate of take-up: 68,8 % (IMT services without advice). Rate of take-up variable depending on types of service (employment office: close to 60%; community information, 8,1% individual advice/counseling: 2,8 %)	n.d.
Évaluation sommative des prestations parentales de l'assurance-emploi (2005)	Participation rate 48,8 % (against 44,4 % under the previous programme in 2001)	Relatively low
Examen des ententes de développement des ressources humaines autochtones - Synthèse des constatations (2004)	Possible estimate of the rate of participation over three years: 31 % (double counting possible)	High
Évaluation formative du Programme canadien de prêts aux étudiants (2004)	The percentage of beneficiary students rose from 30 % in 1990-1991 to 38 % in 1999-2000. The eligible population is not specified; it is probably smaller than the proportion of students, thus increasing the rate of participation. We assume here that this is the rate of participation in the programme.	n.d.

7 EXNOTA Thematic Network : <http://www.exnota.org/>

8 Quirinus Marinus van Bijsterveld, *Een sociale voorziening en haar cliënten, een onderzoek naar de bijstandverlening aan vrouwelijke gezinshoofden (A social provision and its users, research into the provision of social assistance to female bread-earners)*, Tilburg, Instituut voor Sociaal-wetenschappelijk Onderzoek van de Katholieke Hogeschool Tilburg, 1975 - C. Buddemeier, R. van Engers, *Jongeren in uitkering bij de sociale dienst (Young people with an social assistance)*, Amsterdam, Gemeentelijke sociale Dienst, 1976 - KWIZ, *Armoede in Amsterdam: Over doelgroepen in het lokaal sociaal beleid, instrumenten voor inkomensondersteuning en participatiebevordering en het gebruik en niet-gebruik van deze voorzieningen*, Groningen, 2002 - C-T-J. Lucassen, H. Priemus, *Individuele huursubsidie, evaluatie van een instrument van volkshuisvestingsbeleid (Individual rental subsidy, evaluation of a policy tool in the field of social housing)*, Gravenhage, R.I.W., Instituut voor Volkshuisvestingsonderzoek, 1977 - Wim van Oorschot, *Take it or leave it, a study of non-take-up of social security benefits*, Tilburg, 1994 - Wim van Oorschot, *Onbenutte rechten: het niet-gebruik van sociale zekerheid onder Rotterdamse bijstandsontvangers (Unused rights: the non-take-up of social security of social assistance clients in Rotterdam)*, Rotterdam, Sociale zaken en Werkgelegenheid, 1992 - Wim van Oorschot, P. Kolkhuis Tanke, *Niet-gebruik van sociale zekerheid: feiten, theorieën, onderzoeksmethoden: een overzicht van de stand van zaken in binnen- en buitenland (Non-take-up of social security: facts, theories, research methods: an overview of the state of affairs in the Netherlands and abroad)*, Den Haag, Ministerie van Sociale Zaken en Werkgelegenheid, 1989 - J.C. Vrooman, K-T-M. Asselberghs, *De gemiste bescherming, niet-gebruik van sociale zekerheid door bestaansonzekere huishoudens (The missed protection, non-take-up of social security by households in state of uncertainty)*, Rijswijk, COSZ/Sociaal en Cultureel Planbureau, 1994.

Table 5: The take-up of the main income-related benefits in Great Britain for the financial year 2008-09

Key results for 2008-09. Department for Work and Pensions

http://statistics.dwp.gov.uk/asd/index.php?page=irb_arc

Benefits	Take-up by caseload	Take-up by expenditure
Income Support & Employment and Support Allowance	Take-up between 78% and 90% by caseload, compared with between 78% and 88% in 2007-08	Take-up between 85 % and 94 % by expenditure, compared with between 85 % and 93 % in 2007-08
Pension Credit	Take-up between 62% and 73% by caseload, compared with between 61% and 70% in 2007-08	Take-up between 71 % and 81 % by expenditure, compared with between 70 % and 78 % in 2007-08
Housing Benefit	Take-up between 77% and 86% by caseload, compared with between 80% and 87% in 2007-08	Take-up between 82 % and 90 % by expenditure, compared with between 85 % and 91 % in 2007-08
Council Tax Benefit	Take-up between 63% and 70% by caseload, compared with between 62% and 68% in 2007-08	Take-up between 65 % and 73 % by expenditure, compared with between 63 % and 70 % in 2007-08
Jobseeker's Allowance (Income-Based)	Take-up between 47% and 59% by caseload, compared with between 52% and 60% in 2007-08	Take-up between 49 % and 63 % by expenditure, compared with between 54 % and 65 % in 2007-08

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On line: http://ec.europa.eu/research/social-sciences/events-131-presentations_en.html

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