

## Analysis of the non take-up of benefits: a public policy assessment tool<sup>1</sup>

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Non take-up refers to the phenomenon of people eligible for benefits, and by extension any public offer<sup>2</sup> (financial services, schemes, equipment), who don't receive them or who don't benefit from them. Historically, the notion developed amid two lines of research: one relating to the effectiveness of targeting policies regarding social assistance for those living in poverty, in a political debate concerning so-called universal benefits versus targeted benefits, within the context of the public money's crisis in England in the 1930s; and the other, to maintaining poverty within families not using the social benefits intended for them, within the framework of studies relating to the understanding of the cultural dimension of poverty among Black American populations in the 1950s and 1960s.

The theme of the "non take-up of social benefits" was introduced in France in the mid-1990s, upon the initiative of the research office of the Caisse Nationale d'Allocations Familiales, in one of its issues of the journal *Recherches et Prévisions*<sup>3</sup> entirely devoted to this new issue of *non take-up of social benefits*. Extending the problem of access to benefits, and shedding light on the phenomenon of new poverty, this issue was included in the preparatory work for the 1998 law against exclusions. It was subsequently regularly referred to by authorities such as the Observatoire National de Lutte contre la Pauvreté et l'Exclusion Sociale (ONPES) or the Conseil National de Lutte contre les Exclusions (CNLE), and has been adopted by various national public bodies (CMU fund in particular), local social security offices or local and regional authorities (towns and CCAS) keen to measure the phenomenon and solve the problem. More recently, Jean Marc Ayrault's government gave priority to the non take-up of benefits in the plan to combat poverty, and asked social security funds to set up a certain number of indicators within their institution regarding the phenomenon.

The study carried out within the framework of the Revenu de Solidarité Active (RSA)<sup>4</sup> assessment undoubtedly played a critical role in putting the issue on the political agenda and having it recognised as a public problem. Initiated by CNAF and DARES, this survey, which included a specific module on non take-up, revealed a non take-up rate of 50 % across all three RSA, with a peak of 68 % for the RSA *activité* – the system's *raison d'être*, marking its difference with the Revenu Minimum d'Insertion (RMI). It has subsequently become difficult to deny the existence of the phenomenon and not take these results into account as a form of assessment of the very relative success of what lay at the heart of this policy's innovation – activation – which was supposed to allow people with a low income to receive support in order to "activate" them, i.e. get them into work.

Indeed, insofar as it measures the relationship between potential and actual claimants, the non take-up rate is in itself a direct indicator of a public policy's effectiveness. It shows whether and to what

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<sup>1</sup> This text adopts a communication, with additions, established within the framework of the 4<sup>ème</sup> Biennale de la Recherche en Action Sociale, which took place in Bourges in 2012.

<sup>2</sup> For a presentation and explanation of this extension of the understanding of the notion, see <http://ODENORE.msh-alpes.fr/documents/ODENOREwp1.pdf>

<sup>3</sup> *Recherches et Prévisions*, no. 43, CNAF, 1996

<sup>4</sup> Final report of the Comité National d'Évaluation du RSA, December 2011.

extent a policy has reached its audience<sup>5</sup>, if we consider the benefits actually paid / delivered / applied as the outcome of the policy implemented: the said policy must reach the said population in the said situation or have the said characteristics justifying its eligibility<sup>6</sup>. It allows both the question of the relevance of targeting policies and the effectiveness of the principle of selectivity introduced<sup>7</sup> to be raised, and ultimately reveals the effectiveness of the benefits – have they been paid, applied? – even though this notion isn't strictly a legal notion<sup>8</sup>.

That said, the non take-up rate remains a relatively unreliable indicator if it isn't capable of shedding light on the causes leading to the measured phenomenon. Therefore, it is only by investigating the explanations behind the phenomenon that we can update the possible actions that form the basis of the public programmes which aren't reached by their recipients. The study of the different types of explanation the phenomenon of non take-up does indeed lead to identifying and calling into question distinct problems in terms of public action.

In terms of explaining the phenomenon, two major approaches prevailed for a long time. On the one hand, an approach based on the analysis of the individual's behaviour, often as part of comprehensive sociological studies on the phenomena of poverty; on the other hand, an institutionalist approach, where the emphasis is on the causes attributable to bodies responsible for implementing benefits, in reaction to the use – especially political – of behavioural studies which, according to the American expression, amount to "blaming the victim" – where the individual is held responsible for their own poverty. It is interesting to note that many works written by economists seek to clarify the phenomenon of non take-up owing to the contradiction it represents of the main hypothesis of the microeconomics theory of consumer behaviour, which stipulates that by nature, individuals seek maximum satisfaction (or usefulness) and will always exploit an opportunity to improve their situation. These works give rise to a modelling of the variables involved in the "costs incurred by claiming" benefits (costs relating to payment, transactions, information, stigmatisation in particular) which help to explain this phenomenon of failing to claim benefits.

The various explanations presented in this text examine all of these works, based on the typology already in existence and in the process of being established at the Odenore observatory. This typology is an extension of the descriptive typology proposed by the CNAF in 1996, essentially based on a measurement of intensity and duration, placing situations of non take-up in an administrative process of claiming and paying benefits<sup>9</sup>. The types presented here are by no means mutually exclusive, and more often than not interact in the trajectory of the relationship with their individual

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<sup>5</sup> It was conceived and understood as an indicator of efficiency and even performance in Great Britain, which can have the effect of putting an end to a policy considered inefficient, as was regularly the case under Thatcher's government, owing to significant non take-up.

<sup>6</sup> Non take-up doesn't give an idea of the policy's impact, i.e. the effect the policy should have on the claimants' situation. Instead, it measures the difference between the expected outcome (payment of a benefit, or access to a benefit) and the actual outcome (benefits paid, access given to benefits).

<sup>7</sup> See Van Oorschot, W. and Math, A. "*La question du non recours aux prestations sociales*", Recherches et prévisions no.43, CNAF, 1996.

<sup>8</sup> See "*Effectivité et efficacité des droits sociaux*", Les débats sur l'accès aux droits sociaux entre lutte contre l'exclusion et modernisation administrative, Dossiers d'étude no.60, September 2004, CNAF.

<sup>9</sup> This initial typology was developed on the basis of a dynamic model of analysis of the non take-up of benefits, proposed by the Dutch researcher, Wim Van Oorschot (1991, 1998). For a complete presentation of these typologies and model of analysis, see: <http://ODENORE.msh-alpes.fr/documents/ODENOREwp1.pdf>

rights<sup>10</sup>. Above all, they aim to classify and distinguish the various explanations, which amount to as many questions addressed to the public policies and, from this point of view, provide an evaluative view on the way in which public policies are aimed at and perceived by their recipients.

### **Non take-up through lack of awareness and communication policies**

The first type of non take-up describes the situation where the individual doesn't claim a benefit because they aren't aware of it. The lack of awareness of benefits and schemes is the main reason behind non take-up in the majority of research on the issue<sup>11</sup>. A study<sup>12</sup> carried out by the Observatory among claimants of the Revenu Minimum d'Insertion (RMI) showed the non take-up of benefits closely related to the RMI, owing to a lack of awareness among more than half of the claimants; this rate reaches 76 % in the case of Aide à la Complémentaire Santé (ACS). As for the abovementioned survey relating to the RSA, it showed that more than half of non claimants who had never received the RSA (i.e. half of all non claimants) hadn't claimed it because they weren't really aware of it (according to 79 %); they thought it was only paid to unemployed people or families (45 %), or didn't know where to go to apply for it (38 %)<sup>13</sup>.

These results clearly reveal a problem in the way information is conceived. Besides the issue of its availability, non take-up owing to a lack of awareness calls into question the communication policies implemented (type and nature of the information disseminated, media used, places where it is distributed, etc.) and the way in which the recipient's ability to perceive and receive are taken into account, or not. In this domain, two positions of principle structure the idea of the relationship between information on benefits and the recipients of these benefits.

Either we consider that the existing information is sufficient and that it is up to the potential claimants to find out what they are entitled to; this interpretation of "ignorance of the law is no excuse" is embodied in an administrative idea according to which everyone must do what is necessary to gather the information concerning them, identify the right sources and speak to the right people. In this case, the public service is "passive" and expects the users / potential claimants to make the effort to come to them, according to a system the Dutch researcher Wim Van Oorschot refers to as "take it or leave it". Or, conversely, we consider that the information should not only be produced and provided but also received and understood by the recipient; in this case, the public service must adopt an active, and even "proactive" approach towards its users (and support them if necessary), by taking into account their possible specificities, in order to provide them with understandable and useable information, in the best conditions.

These two archetypal positions intersect with wider theoretical debates, within the framework of theories of justice in particular, relating to the issue of the responsibility of the recipients of welfare policies, concerning consideration of initial inequalities, incentives, and the free play of individual

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<sup>10</sup> Note that behaviour in relation to the public offer can be differentiated according to the offers, and that individuals are rarely in a situation of complete non take-up of all the public offers.

<sup>11</sup> Hence, Coe (1979) showed that more than half of households eligible for family allowance in the United States didn't apply for it because they didn't know it existed. See also Daponte (1999).

<sup>12</sup> "Le non recours aux contrats d'insertion. Résultats d'une enquête par questionnaire auprès des allocataires du RMI en Isère", Odenore 2005.

<sup>13</sup> See Work paper 13, Odenore, 2011. <http://odenore.msh-alpes.fr/documents/odenorewp13.pdf>

preferences<sup>14</sup>: it is therefore a question of knowing how far to go in taking into account inequalities between individuals in order to be able to compensate for them, and how to determine the threshold for estimating that the individual is capable (according to Amartya Sen's definition) of acting for their own good, while being responsible for the choices they can make. In other words, must we ensure that the information on benefits is understood by the recipients so that, with full knowledge of the facts, they can make their choice and exercise their preferences (i.e. asking for support or not), or do we consider that it is up to individuals, who are responsible for themselves, to manage to acquire the information themselves, thereby demonstrating and proving their responsibility and autonomy?

This distinction between a "passive public service" and an "active public service" also refers back to the traditional conflict between equality and fairness, whereby a method of communication that is equal for everyone, inherited from a republican concept of the public service which has an abstract view of the user, stands in opposition to an awareness of the differences and even inequalities that exist between the different categories of claimants. Many studies carried out in the United Kingdom have managed to expose the inegalitarian effects of communication policies that don't take into account the different aptitudes and competences of the recipients, since only the best informed, i.e., those most capable of receiving and understanding institutional information, have the ability to ask for support.

For some researchers, public intervention programmes should therefore systematically be "based on the hypothesis that low-income households tend to be more passive and reticent about claiming entitlements and don't necessarily have the strength and confidence of people who seek to defend their interests"<sup>15</sup>, and their information programmes should therefore be adapted accordingly.

In France, it is worth noting that the problem of information is the one most readily appropriated by the institutions when addressing the issue of non take-up. When the corrective actions implemented consist of mass information campaigns, thus further increasing the institutional information already provided, the results in terms of returns (requests for information) and actual access to benefits (acquired benefits) are more often than not quite limited. On the other hand, steps taken by some institutions on a local level to remedy established non take-up rates, through direct outgoing communication, by phone or in person, have led to a significant drop in non take-up rates, and subsequently generated more claims. The first type of approach raises the question of efficiency (cost of these campaigns for a limited result), while the second one raises the question of cost for the institutions insofar as outgoing individualised information is more expensive, even though its effectiveness is real in terms of impact.

While the issue of information for vulnerable members of society seems clearly to be becoming an area of concern once again in certain branches of the social security system<sup>16</sup>, it is undoubtedly in the field of health, and more particularly prevention, that the stake of the proper distribution of the message among "vulnerable or destitute" populations, is the subject of greater attention, surveys and action research. And there are reasons for this. The main stake of public health policies consists

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<sup>14</sup> See Fleurbaey, Herpin, Martinez, Verger, "Mesurer la pauvreté", *Economie et statistiques* no. 308-309, 1997.

<sup>15</sup> Van Oorschot, "*Les causes du non recours*", *Recherches et prévisions* no. 43, CNAF, 1996.

<sup>16</sup> See Warin, "Informer les publics vulnérables pour éviter le non recours", *Informations sociales* no. 178, 2013/14.

of making the largest number of people possible adopt the behaviours of the preventive standard<sup>17</sup>, in a global context of growing recognition of the reality of the social inequalities in health. For instance, as regards cancer screening, there is a social distribution as regards participation in organised screening – the most vulnerable participate less; and yet, screening campaigns only become effective when they manage to reach a certain percentage of the population. Consequently, it is essential to succeed in *interesting* a sufficient number of people among the target audience, and examine how it is possible to adapt the message to populations who are alienated from the organised screening. This leads to experimentations aimed at redefining messages with the populations, in order to use the right codes, sometimes preferring to communicate the information orally<sup>18</sup>, or setting up outbound approaches, in places where these populations live, supporting them with "patient navigator" schemes, or using relay people based on the model of peer education.

From this point of view, it is worth noting that the public policies truly concerned with the reception of their information by their recipients, are those where the success of their action plan is directly dependent on their target audience participating in it.

### Non reception and administrative barriers

The second type of non take-up refers to the situation where the individual applies for benefits but doesn't receive them from the institution that distributes them. There are two main reasons for this:

- either the application is submitted but there is no response, usually due to the administrative maze; the person is therefore obliged to apply again.
- or people abandon their application because of the complexity of compiling the application, and they are tired of having to provide yet another element of proof, of having to prove such-and-such behaviour, or having to undergo such-and-such an inspection.

There are also two other cases regarding the administrative processing of applications, one intermediary, the other borderline in terms of non take-up.

Sometimes, benefits are paid late; this is referred to as frictional non take-up. The phenomenon is anything but minor or secondary. In the Family branch, a survey showed that benefits "reminders", when a claimant is told that they are eligible for benefits that they haven't been paid, were three times higher than "not owed or overpayments"<sup>19</sup>. And yet, for vulnerable households, or households for which social benefits make up an important part of their income, such a gap in benefits payments can have a disastrous effect on the balance of their budget; this sometimes leads to applications for other emergency benefits from the CCAS or local councils, thus causing a transfer of burden between common, legal and extra-legal benefits, and emergency social assistance.

Finally, let us take the example of a person who submits an application and receives a negative response because the file has been examined and considered ineligible. Strictly speaking, we are in a

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<sup>17</sup> Or adapted behaviours, in order to better manage one's health, by becoming a sentinel patient. See Dozon, "*Quatre modèles de prévention*", **Critique de la santé publique. Une approche anthropologique**, Balland 2001.

<sup>18</sup> During our work in the field, we observed that the systematic prevalence of written information in institutions was clearly a barrier to the dissemination of the information among certain populations faced with written material, because they couldn't read or couldn't understand French properly, and were more accustomed to oral communication.

<sup>19</sup> See Warin P., "La fraude aux prestations sociales. Réalités et enjeux.", in *L'envers de la fraude sociale. Le scandale du non recours aux droits*, Odenore, La Découverte 2012.

borderline situation regarding the definition of non take-up because the claimant isn't actually part of the eligible population. But, besides the fact that the rejection of the application submitted bears witness to a lack of understanding of the terms of eligibility – on the part of the claimant or the social actors involved, in the large majority of cases, in compiling the application – these situations create a tendency towards non take-up at a later date: either because people won't think of making a new application when their situation changes, which may give them the right to claim new benefits; or because the rejection dissuades them from making any further applications.

The increase of formal rules relating to eligibility, requirements, constraints or requisites imposed on claimants, such as appointments that must be kept, documents that must be provided (especially when claimants don't have the documents and they have to go to another service to ask for them); or short or variable periods of eligibility (the shorter the latter, the more it obliges the claimant to re-apply, and therefore take steps), are some of the "administrative barriers" that mechanically lead to a drop in the number of applications, since applying for the benefits becomes more difficult. In the United States, some states sometimes have a direct interest in a fall in benefit applications owing to a bonus system: a fall in applications is assimilated with an exit from the system and is considered a sign of a return to work. Many studies carried out in the United Kingdom have revealed a process that regulates applications through administrative barriers leading, moreover, to a form of administrative exclusion<sup>20</sup> of certain people, who are less "favoured administratively", i.e. less able to respond to formal and cognitive institutional standards.

In France, the opposite is true. Despite the announced administrative simplification programmes that were set up at certain levels<sup>21</sup>, over the past 20 years, we have been witness to a rise in the complexity of procedures due to an increase in the conditionality of social rights. People are now required to provide more and more proof of their eligibility, not only on a material level (receipts and the like), but also behavioural (proof of motivation, willingness to move forward). Activation policies, spearheaded by the RSA, rely on a rise in selectivity which leads to an increase in inspections, both for claimants and services – ending up in what Elisa Chelles refers to as the "bureaucratisation of eligibility"<sup>22</sup>. This diagnosis was also recently confirmed by the CNAF, indicating that only one in every four RSA applications actually leads to the claimant being granted benefits.

Social workers regularly confirm this complexification of the application procedures: in view of the difficulties they face when calculating benefits and endeavouring to speak to contact persons in the services concerned and find responses, they sometimes admit putting together applications without being sure that they will actually be eligible.

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<sup>20</sup> See Brodtkin, Majmundar, "Administrative Exclusion: Organizations and the Hidden Costs of Welfare Claiming", *Journal of Public Administration Research and Theory Advance Access*, January 2010.

<sup>21</sup> It should nevertheless be noted that, more often than not, administrative simplification solutions seem to be devised from a technological point of view (remote processing, remote statement, etc.), i.e. in areas where savings in processing can be made.

<sup>22</sup> "Making benefits subject to conditions generates considerable bureaucratic costs, both in terms of operating costs and staff costs. According to a conditional social policy, for a person living in poverty to be helped, not only do they need to provide proof of their poverty, but also of their willingness to turn their situation around. In order to do this, the public authority must go about this task in a particular way: the presence of motivation must be investigated. A delicate task that renders social work even more bureaucratic. Forms, proof, cross-checking certificates, digitisation: all procedures that puts a large amount of power back in the office." Elisa Chelles, *Gouverner les pauvres. Politiques sociales et administration du mérite*, PUR, 2012, p. 130

From this point of view, non reception isn't only an assessment of "misadministration". It also reveals a contradiction in the definition and method of production of social rights, which are becoming more and more complex and demanding because they are increasingly selective. However, one of the justifications of selectivity resides in the principle of targeting and follows on from an economic calculation: focusing the offer on specific groups helps make savings by reducing the scope of the offer. And yet, faced with benefits that are rendered dissuasive because access to them is so complex, involving a great deal of work to gather information and carry out checks, resulting in very few benefits being paid out (one eligible application out of four in the abovementioned case), an assessment, both in terms of policy effectiveness (doesn't it exclude the most vulnerable groups?) and the efficiency of administrative processing (what are the management costs associated with the implementation of complex benefits?) may indeed be in order.

### **Decision not to claim and relevance of the offer**

The third type of non take-up refers to the situation where people are aware of the offer but don't apply for it. This category, which was the subject of an IGAS<sup>23</sup> report, asks other types of questions regarding the policies concerned: it is no longer the communication on the offer or the quality of the administrative work that is called into question, but the actual relevance of the offer. There are many reasons for not making a claim – disinterest, mistrust, rejection, unsuitability for the needs in question, etc.-, but they still point to the fact that the offer proposed is inappropriate.

### **Reasoning in terms of cost/benefit calculation**

One of the ways of understanding a decision not to claim consists of seeing it in terms of a cost/benefit calculation. This involves considering potential claimants as rational individuals who make decisions and proceed to make a claim or not, by comparing the costs of entry into the system with the expected benefits. The elements taken into account in the calculation of this entry cost are varied and belong to different registers, but they all speak of the investment that has to be made to get involved in claim, taking into account all the constraints, or parameters, that constitute the offer.

The entry cost can be funded: this is particularly the case for some benefits that require a financial participation from the claimants, such as complementary health insurance<sup>24</sup>. It can be material and cognitive and, in this case, relates to all the steps that have to be taken, the "ordeals" claimants have to go through in the process to apply for and gain access to benefits – putting an application together, reading a letter, going to a certain place, taking such-and-such documentary proof, etc. The cost can also be physical: in this case, it relates to the cost of accessibility, in terms of distance (distance from the offer), the ability to travel (requirement of a means of transport), but also ability/motivation to move (motility). The entry cost can also have a psychological connotation, especially when people, who have already been exposed to the claims process, give up at the

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<sup>23</sup> "Quelle intervention sociale pour ceux qui ne demandent rien?", IGAS, 2006.

<sup>24</sup> A survey on Aide à la Complémentaire Santé, which offers help in acquiring medical cover for people with a low income who exceed the CMU threshold, showed that the recurring reason why people chose not to apply for it, was because the remainder to be paid by households was considered to be too great. See Héléna Revil, "Le non-recours à la couverture maladie universelle complémentaire (CMU-C) et à l'aide complémentaire santé (ACS)", ODENORE, *Etudes et recherches*, no. 25, October 2008. <http://odenore.msh-alpes.fr/fr/non-recours-couverture-maladie-universelle-complementaire-cmu-c-l%E2%80%99aide-complementaire-sante-ac>

thought of the effort required to deal with the administrative circuits endowed with a sometimes incomprehensible and irrational logic; it can be symbolic, when the fact of claiming has a negative impact on self-image and self-esteem. Time is also a decisive element when questioning the relevance and suitability of the offer, when the expected benefits may cause a delay that is incompatible with the urgency of the situation and the claimants' needs – it is a decisive element in problems concerning housing and accommodation in particular, and recourse to legal proceedings. Besides the diversity of examples and the intensity of the needs underlying the benefits concerned, this calculation behaviour shows that individuals, "even vulnerable" ones, have preferences and they assess the interest or appeal of the offer according to the benefits it may have. In these cases, failure to claim is widely assumed to be voluntary and informed in all cases.

### The feeling of stigmatisation

The feeling of stigmatisation is a recurrent motive for not claiming benefits. It is expressed through a refusal to claim a benefit owing to the stigma attached to it. This perception is experienced as a process of labelling (Simmel 1907) and categorisation, as the mark of social disqualification (Paugam 1991) or as the indication of a fall in status. Analysed for many years in the literature on welfare stigma, this feeling is largely fuelled by public exposure processes, but also through the endless development of control procedures – where the individual is always required to provide proof of their good faith and their willingness to turn things around. The development of political discourse over the past few years, aimed at attracting voters, which has painted a picture of benefit claimants as potential fraudsters and scroungers, has largely contributed to combining the logic of compensation – already representing, as such, an "inversion of the sense of debt" (Astier 2007<sup>25</sup>) – with systematic doubt regarding potential claimants.

The effects of such views have been highlighted in a recent study carried out in England<sup>26</sup>: on the one hand, by showing the correlation, over a period of ten years or so, between the production of a negative image of potential benefits claimants by the media and politicians, and the drop in welfare claims; on the other hand, through interviews with the claimants, showing that the latter felt increasingly responsible for their situation, and consequently had more and more difficulty asking for the benefits they were entitled to, owing to the constant stigmatising and guilt-inducing views expressed.

### Conflict of standards

The phenomenon of not claiming can ultimately be understood as the result of a conflict between the individual's standards and those of the public offer.

This incompatibility of standards is expressed, for instance, through the unsuitability of activation or integration policies aimed at recipients characterised by their difficulty in taking action themselves, and whom we require to be autonomous and responsible; or when people in a vulnerable situation, with limited prospects for the future and little social support, are asked to express their life plans and set out how they are going to turn things around, when the schemes that are supposed to help them more often than not have nothing to offer them. This normative violence sometimes leads to

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<sup>25</sup> Astier I., *Les nouvelles règles du social*, collection Le lien social, PUF, Paris 2007.

<sup>26</sup> "Benefits stigma in Britain", Turn 2 us foundation, 2012.

withdrawal and gives individuals an even more negative image of themselves, which highlights their inability to meet the standards of autonomy, individual responsibility and self-accomplishment.

But the conflict of standards can also be the mark of a refusal: not claiming sometimes involves a personal choice, supported by individual preferences (alternative choices), superior principles of justification (for instance, concerning "sanitary citizenship" to protect the "social security deficit") or more simply, another perception of the body and health (difference between the medical standard of the "good patient" and the patients' own standards), as revealed with regard to the non take-up of healthcare in particular<sup>27</sup>.

Finally, one of the main conflicts of standards is expressed when the individual's principles involve not asking anything of other people. This principle, which is very present among the elderly and regular reported in research relating to precarity in rural environments<sup>28</sup>, is all too often forgotten in the understanding of "cultural barriers" preventing access to benefits. The fact of being autonomous, and wanting to remain so, prevent the individual from being someone "who asks": this is true in France, in a system where benefits have to be "claimed", i.e. asked for.

While not claiming isn't the main reason behind non take-up from a statistical point of view, it is undoubtedly the one that most profoundly calls into question social policies and the system of solidarity. On the one hand, not claiming shows that the offer *doesn't interest* potential claimants – in their opinion, there is no interest in claiming; on the other hand, it demonstrates that claimants don't want what the offer makes them. Yet, public solidarity policies aim to offer to care for individuals through the community and, as such, include them in society and recognise them as being part of it; by doing so, they are working towards the process of institutional recognition (Renault 2004). And yet, not claiming shows that some prefer to remain outside the scope of social protection, because they don't want the negative recognition associated with the offer. This isn't a lack of recognition – the individuals aren't recognised because they don't claim benefits – but the refusal of a negative recognition: it is sometimes preferable not to be recognised as a claimant in order to preserve a positive self-image. What is at stake here is therefore the expression of a criticism, of a political nature, of public action standards, that nevertheless remains widely inaudible<sup>29</sup> because it is rarely based on formed or recognised groups<sup>30</sup>. Finally, not claiming reveals individuals who are deprived of benefits (Warin 2008), who have lost the very idea of having benefits and don't ask because they don't ask for anything anymore; individuals who have "withdrawn" into themselves, who escape all policies.

## **Non proposition and the positioning of the social stakeholders**

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<sup>27</sup> Rode A., *Le non-recours aux soins des populations précaires. Constructions et réceptions de normes*. Doctoral thesis in political science. Université Pierre Mendès France, Science Po Grenoble, May 2010.

<sup>28</sup> See the IGAS report (September 2009) "*Pauvreté, précarité, solidarité en milieu rural*", which highlights extensive non take-up of the RMI, or the work of Alexandre Pajès, especially "*Pauvreté et exclusion en milieu rural français*", *Études rurales* 2001/3-4, No. 159-160, p. 97-110.

<sup>29</sup> See Mazet, P. "La non demande de droits. Prêtons l'oreille à l'inaudible", *La vie des idées* 2010. <http://www.laviedesidees.fr/La-non-demande-de-droits-pretons-l.html>

<sup>30</sup> See Trombert, "Récits institutionnels et récits d'usagers organisés: quand l'entre-soi institutionnel invisibilise la parole autonome des usagers". halshs-00682396, version 3 - 22 Sep 2012.

This final type of non take-up doesn't relate to the relationship between offer, service provider and recipient, but to the *intermediation between the players involved in providing access to benefits and potential claimants*: it points to the fact that the players involved in providing access to benefits<sup>31</sup> don't propose a public offer to the potential claimants with whom they are in contact. In the French welfare system, social workers often represent the compulsory gateway claimants have to go through to access benefits: it is indeed very rare for potential claimants to find out about and make a claim by themselves, without some sort of intervention by an intermediary, whether they are a member of staff working for the service provider (social security organisation, public employment service, etc.) or a social worker; going through a social worker is even compulsory for all optional or extra-legal benefits.

With non proposition, the vantage point on the question of non take-up therefore shifts towards the physical interactions between players and users or potential claimants. It is no longer considered from the point of view of the potentially eligible individual, who doesn't know, doesn't receive or doesn't claim what they are entitled to, but reveals players, who are professionals but also voluntary, whose duty or job involves access to benefits (whether in terms of information on benefits, guidance, support or instructing people how to claim benefits), but who don't offer or inform people of the benefits available.

Three main explanations have been put forward to describe cases of non proposition.

#### **Lack of awareness or incomplete knowledge of benefits and schemes**

Offering benefits assumes knowledge of them. This comment may seem trivial, as the people in question are mainly professionals in the domain of access to benefits, but the many experimental schemes<sup>32</sup> conducted by our observatory, bringing together the various players from the same area of social work, have shown that problems concerning a lack of knowledge or inadequate knowledge of the public offer on a local level are far from being rare<sup>33</sup>. Faced with the increase in regulations, the never-ending stack of support systems and schemes, but also taking into account the complexification of procedures and the lability of regulatory texts, many professionals sometimes claim to be overwhelmed, submerged and often lost in the tangle of benefits. Periods during which a new system is set up, or modifications are made to local systems, are the cause of latency periods during which staff no longer feel they are in control of the legislation<sup>34</sup>, and sometimes admit to being less inclined to offer the benefits concerned. Poor knowledge of the benefits or schemes also result from the fact that some institutions sometimes provide very little information on the benefits or support they offer. On-going research on occupational cancer shows, among other explanations concerning the difficulties in making cancer known within the framework of occupational diseases, a

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<sup>31</sup> Here we mean both social workers and the many people who work in associations, most often on a voluntary basis, who are involved with the most destitute populations.

<sup>32</sup> For a description of one of these schemes, see Working paper, no. 17, May 2013 "L'expérimentation des "baromètres" du non-recours". <https://odenore.msh-alpes.fr/documents/wp17.pdf>.

<sup>33</sup> In one of the local schemes in operation in one of Grenoble's neighbourhoods, the majority of social workers weren't aware of the social energy tariffs (basic needs tariff) more than four years after its implementation. A scheme currently available in rural areas showed a lack of awareness, in the process concerning access to healthcare, of aid for public transport for the elderly.

<sup>34</sup> The fact of not being able to give a precise estimation of the amount of the RSA *activité* benefit has caused many problems for professionals during the initial roll-out period. The complexity of the rules concerning its calculation meant they couldn't know whether the application would be accepted or rejected. This uncertainty put them in a delicate position in relation to the claimant.

clear "lack of publicity on compensation for occupational cancer"<sup>35</sup>; the same observation can be made regarding the low level of communication on social energy tariffs (basic needs tariff), or on the benefits obtained (recalculation of housing benefit) by applying for a disability card (which is automatically due) for people who benefit from the adult disability allowance.

In addition to information problems relating to benefits or financial support, there is poor awareness of the schemes or structures available locally. In all the schemes we have managed, the need to create a network between players ensuring a smoother flow of information, or the elaboration of a guidebook, focusing on themes or situations, providing knowledge on the offers that exist in the area, comes up systematically. Particularly at stake is the issue of proper guidance for users, owing to the lack of awareness, among institutional players, of the structures (associations) specialising in support for certain groups, and at the same time, the lack of information from associations on how the institutional players function and what their rules are, owing to a lack of an identifiable contact point likely to provide this information. It is important to remember here that misdirecting individuals during the application process, clearly contributes to the feeling of exhaustion and not understanding ("obstacle course"), leading claimants to abandon their application.

### **Non proposition through anticipation**

The second reason explaining the failure to propose benefits relates to a situation where the offer is known but isn't proposed, owing to the stakeholder's anticipation.

In the first example, the act of anticipation relates to the assumed inadequacy/unsuitability of the offer with regard to the recipient: the stakeholders anticipate the outcome of access to the benefit or scheme concerned, judging it unsuitable or not really desirable, and decide not to offer it. This type of non proposition was initially observed in the field of emergency accommodation<sup>36</sup>, within the framework of the 115 scheme. Considering the segmentation of the offer of emergency accommodation according to specific groups, some social stakeholders chose not to direct certain groups towards certain offers (not offering an available place to a family in an accommodation centre for all types of people, i.e. because it was mainly occupied by single men, who had often been homeless for quite a while), in order not to expose them to living conditions considered to be too difficult: anticipating the discomfort or difficulties, they preferred not to make the offer. The same line of thought can be found among support structures for families facing eviction; they are reticent about involving families in a legal approach, considering the complexity and duration of proceedings, which are disproportionate, disconnected and ultimately out of place for populations in a precarious situation.

In the second example, non proposition results from anticipation relating to the availability of the offer itself, in the case of so-called quota offers, i.e. extra-legal support where budget and availability are finite and not extendible. We observed that some social workers no longer offered recourse to certain funds (Fond de Solidarité Logement) or support (translation services, after-school assistance, etc.), as of a certain time of the year, because they knew or presumed that the funds were no longer available. These acts of anticipation don't necessarily lead to a complete lack of offers. In a certain number of cases, staff offer certain types of support rather than others whose availability isn't

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<sup>35</sup> Marchand A. "Cancers professionnels et travaux cancérogènes en Seine-Saint-Denis. Traces, reconnaissances, réparations", thesis in progress.

<sup>36</sup> See "Connaissance des personnes sans logement ou hébergement fixe dans l'agglomération lyonnaise", Réseau Personne dehors, Mission Régionale d'information sur l'exclusion (MRIE), January 2009.

ensured. Anticipation therefore occurs as part of an arbitration process conducted by the social worker in order to offer something which, at a given moment, seems the most appropriate because it has the most chance of a successful outcome, for an identical social need.

### *The invisibilization of public needs*

The non proposition process highlighted in these two examples does indeed have a strong direct effect on the possibility of assessing the suitability of public policies: if the benefit isn't offered, the claim isn't made, so the inappropriateness (quality or type) of the offer or its insufficiency (quantity) are thereby rendered invisible. Considered from this point of view, not offering a benefit leads to an underestimation of the needs, and results in the deprivation of a tool that questions the relevance of the public policies implemented. This isn't a criticism of the practices of social workers, often caught in the middle and put under pressure owing to the need to respond to flows in a situation of chronic overwork, while meeting quantitative indicators; dealing with the most urgent matters, they don't engage in any steps they consider pointless or highly unlikely to receive a positive response. But by doing so, i.e. by adapting their practice so that the system functions as well as possible for potential claimants, the defects or failings of the system subsequently go unnoticed. If it is anticipated that a fund will run out, the extent of the needs are aligned with the existing means, thus allowing the public authorities to refuse to increase the budgets allocated from one year to the next.

### **Observations in contradiction with the offer of benefits**

Finally, non proposition is sometimes justified by referring to representations and/or principles of interpretation, in an effort to define the parameters of the best solution for the potential claimants.

Observations on the purposes of the intervention and the public service's principles, on the one hand.

In the abovementioned local schemes, we observed several cases of resistance among certain administrative staff to the implicit principles contained within the idea of combatting the phenomenon of non take-up<sup>37</sup>. While it was easy to reach an agreement in principle with regard to facilitating access to benefits, problems occurred concerning the practical terms of the interventions to be introduced, relating to the purposes of the function of welfare and solidarity, on a more general level. The idea of reaching out to individuals to give them access to their entitlements sometimes clashed with the idea of assistance, whereby it is up to the individual to do the asking and not up to the service to reach out to them. The underlying idea put forward as justification was that such a practice would equate to "disempowering" individuals, that it was important that they "took the steps" of applying for benefits, and that, in general, individuals who are really in need, find the power to do something about their situation and go to the services. It would be very interesting to estimate the effects in terms of the non proposition of a concept according to which the public services must only respond to actual applications, and that as a result, it isn't desirable to explain all the benefits available to the user. It should be noted that this concept has now been demolished by the introduction of schemes ("rendez vous des droits" in the Family branch of the social security service and the Mutualité Sociale Agricole) that aim to explain the benefits available to users of these

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<sup>37</sup> See ODENORE, Working paper, no. 17, May 2013, "L'expérimentation des "baromètres" du non-recours", [odenore.msh-alpes.fr/documents/wp17.pdf](http://odenore.msh-alpes.fr/documents/wp17.pdf).

institutions, benefits that are provided by these organisations but also by a certain number of partners (Caisse Primaire d'Assurance Maladie in particular).

Observations on the groups themselves, on the other hand.

Research carried out at day centres in and around Grenoble<sup>38</sup> shows that those involved in emergency accommodation never offer to lodge an appeal concerning the enforceable right to housing (DALO) / enforceable right to accommodation (DAHO) for the people who attend these centres, who are nevertheless mostly homeless, and consequently eligible for this right. According to them, the individuals who attend their structure need to be listened to and "recognised" above all, and not dragged into complicated steps that would risk "exposing" them. Moreover, these workers consider the people who come to them to be intrinsically unable to directly access independent housing – thus validating the model of moving through different levels (or stages) which is the norm in policies aimed at the homeless<sup>39</sup>. Their well-meaning attitude is thus combined with a naturalisation resulting from the categorisation of their users by institutional standards, to justify not providing information on the enforceable right to housing or accommodation, and the offer of lodging an appeal – unlike other social benefits (integration, health, etc.), the application for which is systematically verified. The attitude of professional well-meaning, favouring connection with and recognition of individuals, paradoxically leads to the non proposition of a benefit.

Considered from the point of view of the issue of non take-up, professional practices and attitudes are described, and questioned, under another light. By not offering benefits, potential eligible persons are placed in a passive situation that is played down, effectively refusing them the possibility of exercising their judgement and making their own choice on matters that directly concern them. An attitude such as this goes against the dominant normative statements in the field of social policies, underlining autonomy, responsibility or plans; moreover, it appears to clash with the systems of reference in force concerning support for the most vulnerable, which generally insist on the need to "make do" and not "instead of", so that individuals can take control of their lives again. Without entering into a discussion on the perdurance of a welfare model that continues to be marked by asymmetrical professional practices, we believe it is important to point out that non proposition doesn't put individuals in a position to "defend" their rights; it deprives them of a – legal – source of recognition<sup>40</sup> which they deserve.

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<sup>38</sup> Laumet D., "Le droit à l'épreuve du lien? Pour une compréhension de la non-mobilisation du droit au logement opposable par les acteurs des dispositifs de l'urgence sociale grenobloise", master's dissertation VTS, IEP de Grenoble, 2013.

<sup>39</sup> Although sometimes focused on local specificities, the assessments of the "Housing first" programmes nevertheless all bear witness to the fact that the overwhelming majority of people who were "housed first", either because they were homeless or because they had psychiatric problems (and sometimes both), are still in their housing several years down the line.

<sup>40</sup> Honneth A., *La Lutte pour la reconnaissance*, Cerf, 2000 .