



02 | 2020
WORKING
PAPER
#26

NON-TAKE-UP :
A CRITICAL ANALYSIS
CATEGORY

Philippe Warin
Barbara Lucas

The first studies on non-take-up sought to investigate the consequences of the targeting and activation of social welfare benefits. In addition to the mechanisms of social insurance, they specifically examined the mechanisms of assistance, to measure and explain the deterrent effects that can be ascribed to the conditions of access. In the United States, Joe Soss (1999), for example, compared the take-up of the means-tested Aid to Families with Dependent Children and the non-means-tested Social Security Disability Insurance scheme. More recently, also in the U.S., research by Saurabh Bhargava and Dayanand Manoli (2013) on Temporary Assistance for Needy Families, Food Stamps, and the Supplemental Security Income Program (an income supplement for disabled individuals) revealed non-take-up rates of 58%, 45% and 54% respectively.

This working paper seeks to highlight how, from the outset, addressing the issue of non-take-up contributed to establishing a critique of the rationales underlying the formulation of social policies. It thus shows that non-take-up is not only an object of study, but also an analytical category.

The consequence of targeted social benefits

The international literature first shed light on non-take-up as the very paradox of the targeting¹ designed to organize access to social benefits (Van Oorschot et al. 2014). It argued that by seeking to improve the effectiveness of benefits, targeting excluded or deterred some of the potential beneficiaries. Building on the finding that non-take-up rates were higher when benefits were targeted, the explanation of the obstacles generated by this approach counterbalanced the initial behavioural explanations that imputed non-take-up to individuals and their shortcomings (Kerr 1982; Corden 1987; Whyley, Huby 1993). These new studies interpreted non-take-up mainly as the consequence of difficulties of access due to the additional regulatory and institutional complexity introduced by targeted benefit schemes (Moynihan et al. 2015; Janssens, Mechelen 2018), the “social sanction” aspect of which was also pointed out very early on in work on “welfare stigma” (Waxman 1983; Spicker 1984). They denounced this environment in which the accumulation of types of benefits and the proliferation of points of entry, as well as the multitude of criteria involved, added barriers of access to rights and contributed to reinforcing stigmatization. Complexity, stigmatization and control were all the more difficult to overcome when administrative systems did not fully guarantee the effectiveness of rights. It fuelled the development of different research perspectives. Legal experts and sociologists of law, in particular, investigated the uses of social rights in the current practices of social administrations (Baudot, Revillard 2015). Their work shed light on a reality that was quite the opposite of the “illegalisms of rights”, that is, abuse by welfare recipients (in other words, welfare fraud), the study of which has given rise to an abundant literature (Amicelle, Nagels 2018). These analyses echoed other research on the lack of jurisdiction, if not mediation, to help vulnerable citizens

¹ Targeting makes all or part of the welfare and benefit schemes available to a part of the population only, prioritizing the most vulnerable socio-economic segment.

claim their rights (Roman 2009). This situation, which has been reported in most European countries (Garnier 2018), has even been addressed in European conventional law, in reflection on the justiciability of social rights (Nivard 2012). Simultaneously, behavioural economics is called upon to shed light on the question of how to incentivize and encourage participation or take-up without fundamentally changing the economic situation of the populations concerned (Jacquemet, Le Lec 2017; Flückiger, 2018).

On the policy side, regulatory and institutional complexity compounded by the targeting approach were emphasized to explain the need to simplify benefit schemes. The reduction of non-take-up thus became a core argument to justify many reform projects aimed at merging social benefits and especially the minimum social benefits that had become established features in the European landscape. In Germany, for example, the simplifications limiting non-take-up were highlighted when the Hartz IV unemployment benefit (a minimum income guarantee) was created. This scheme integrated the housing benefit (without the need for any additional claim) with the former supplementary welfare benefit available to individuals on unemployment benefits below the welfare cap, subject to an explicit claim (Bruckmeier, Jurgen 2012). The equivalent in France was the use of the argument that non-take-up dropped in 2015, at the time of the creation of the employment bonus by merging the "employment" RSA (*revenu de solidarité active*, minimum income guarantee) and the *Prime pour l'emploi*, as well as the *Compte personnel d'activité*, which introduced a "drawing right" allowing job seekers to activate accumulated rights. This approach is once again being used today to defend joint projects to merge minimum social benefits and create a *revenu universel d'activité* (universal employment income) that would be paid out automatically (Warin 2019). On the scale of a Swiss canton like Geneva, civil society and municipal actors have recently leveraged the argument that non-take-up is caused by the complexity of targeted policies, to ask for a simplification of the canton-level welfare protection system (Lucas, Maggi, 2019). The automatic validation and renewal of benefits is also another subject of reform brought into the spotlight by the issue of non-take-up. In the Netherlands, for example, municipalities eager to combat non-take-up have proposed graduated responses, ranging from simple information addressed to households identified as not taking up benefits, to the systematic allocation of missing benefits, without first informing the recipients (Hamel 2006).

At the same time, the significance of non-take-up has served as an argument to justify the need to restore greater universality in the formulation of social benefits (Schmidt, Thatcher, 2013). In the political sphere in particular, this discourse has been supported by the wave of challenges to "austerism" seeking to undermine the doctrine of "market supremacy", in Europe and beyond (Irwin 2013; Basu, Stuckler 2013; Ioakimidis et al. 2013). But with growth at best stabilizing around 1% to 1.5% per year, some economists consider that the conditions are not in place to reduce if not end targeting, and to make new services accessible to all, unconditionally. The issue of universality is

nonetheless debated at different levels: on a theoretical level around the normative position of stakeholders and researchers who consider that access to social rights for all is a core element for social justice; and on a more directly operational level around the instruments of public policy, particularly with a critique of the contractual rationale associated with targeting. On the level of the recipients of social policies, contractualization is mainly intended to support individuals' autonomy if not their empowerment, and thus to consolidate the moral construction of welfare benefits (Katz 1989; Handler, Hasenfeld 1991; Mead 1997). It may however impose conditions to which recipients sometimes cannot or will not subscribe. These clashes are said to lead to voluntary non-take-up (Warin 2016, 2018) or intentional non-take-up (Leresche 2019) insofar as this way of reorganizing solidarity disrupts the foundations of citizenship underpinned by acquired social rights. But non-take-up can also be generated by contractualization with operators. Since the liberalization of the social sector initiated by the Lisbon agenda in 2000, this has become the preferred *modus operandi* in hospitals, education, social work and employment placement. It has led to many public or private delegated bodies having to continually respond to calls for projects in order to secure funding. One consequence of this trend has been argued to be the introduction of an "adverse selection" mechanism (as practised in the insurance industry), leading to targeting of those with the least difficulties and thus producing non-take-up through "no-proposal" among certain categories of the population. The example of the UK employment service is edifying in this respect. Recent research speaks of the "de-civilising effects" induced by mechanisms that deprive individuals of their rights (Fletcher 2019).

The effect of social benefit activation

The deterrent effect attributed to contracts features even more explicitly in the debates on the relationship between non-take-up and the activation of social benefits². Some targeted benefits may be subject to an activation scheme. This is the case in France, for example, with local employment integration schemes and the more widely known RSA, which is granted to individuals who are working and whose income is limited, or to unemployed individuals who have exhausted their right to unemployment benefits, irrespective of their age. The amount granted depends on both the individual's family situation and their work income. The RSA, which is targeted, is also based on the principle of activation, since the scheme seeks to streamline and perpetuate individuals' return to work while systematizing support for beneficiaries (Gomel, Meda 2014).

In a federal State where social policy reforms were introduced later on, as in the case of Switzerland, activation-oriented measures mainly emerged from the mid-2000s onwards, in federal social benefits: unemployment benefits, but especially disability benefits. For the latter, early detection was introduced (with the aim of keeping individuals whose health was impacted in employment), and

² Activation makes the receipt of a social benefit contingent on beneficiaries engaging with the job market.

retraining programmes (to facilitate a return to employment) were bolstered. Combined with new conditions for receiving long-term benefits, these measures were to help limit the number of individuals receiving a disability benefit (Rosenstein 2018). In contrast, other welfare benefits have been far less affected by this shift towards activation. In the absence of a federal Welfare Assistance scheme, the granting of social benefits depends on canton policies and varies widely. Generally speaking, the offer that support return to work appears to be rather limited (Bonoli, Champion 2013), and as canton-level debates and practices relating to Welfare Assistance harden, the pressure on beneficiaries is increasing (Keller 2019).

The rationale behind activation has been challenged first of all as a factor of exclusion rather than inclusion of populations that are very far removed from employment and are beneficiaries of welfare benefits (Van Berkel, Valkenburg 2007). Incentives and sanctions stimulate engagement with employment, but this does not necessarily have a lasting effect. Above all, it induces in the longer the transition from paid unemployment to unstable employment and lower annual income (Cockx et al. 2012). These studies have also pointed out that financial sanctions have the direct effect of plunging individuals or families into financial poverty and poor living conditions. Drawing on the vast literature on welfare stigma, sociologists and political scientists, particularly in North America, have also developed a broader critique of the workfare system (that is, benefits conditional on exercising an activity, particularly community service work). With the 1988 Family Support Act, the United States, before many other countries but also after some (India and Israel, for example), moved from a system of means-tested benefits to benefits granted with the recipient's obligation to actively seek and accept job offers. The fact is that with workfare rules, unemployment benefit recipients in the United States – whose entries and exits provide an indicator of the state of the job market – no longer simply have to be eligible; they also and especially have to demonstrate that they are suitably fulfilling their activation obligations. These behavioural obligations increase the stigma of relief work programmes for both the “unemployable” (Besley, Coate 1992) and the “employable” (Yaniv 1997). The more restrictive the conditions of access to such benefits, the more individuals feel stigmatized, as they are subject to specific obligations and duties that differentiate them even more within society (Baumberg 2016).

In Great Britain, researchers and local actors in the field of socio-professional integration have denounced the disastrous effects of the hardening of the control/sanction methods applied to recipients of the Job Seekers Allowance or Employment and Support Allowance (contributory benefits) in the event of a penalty. These effects include not only various deprivations and deterioration of individuals' health and psychological state, but also refusal to take up public welfare again, even when obtaining it is essential to their well-being or livelihood. The consequences of this deterioration induced by a relinquishment of entitlement to benefits or support have been measured particularly in

terms of the disintegration of families, but also of a shift to illegal or criminal activities (MCAB 2013; Fletcher, Wright 2018).

In continental Europe, where the workfare system has not (yet) reached the same level of control and constraint, the discussion opened up by the inclusion of the issue of non-take-up has essentially focused on the limits of the individual commitment model, which may be difficult for some to access or accept. Recent sociological research on disability benefit reforms in Switzerland have thus questioned the results of the shift towards activation (Rosenstein, 2018). First, social and administrative barriers of access to this benefit have not been removed by the introduction of early detection and strengthened rehabilitation measures. Second, this detection urges people to declare themselves as soon as possible, to implement the preventive measures on time. But these measures have been argued to have a deterrent effect because of the difference between the timeframe of the benefit and that of the beneficiaries, who are not always prepared to accept their disability or to make this type of decision, given the state of their health.

Empirical analyses showing a link between activation policies and non-take-up may be lacking, but it is worth heeding Jean-Claude Barbier's advice (2011: 55) to "take very seriously Bea Cantillon's hypothesis (2010), which provides the first compelling evidence that the 'activation' of the poor and unemployed has not benefited those who needed it most, who are excluded from the job market, while (traditional) poverty alleviation systems are even more inadequate than before, due to the introduction of means testing and conditionality clauses". Pending further work, the literature on non-take-up can be seen to have contributed to a critique of social policy reforms in recent decades, particularly the decline of universalism with the rise of targeted social benefits and the activation of recipients at the expense of income protection (Gilbert 2004). In fact, these reforms have substantially transformed the relationship between work and welfare protection. The challenges facing welfare systems are however rooted in multidimensional socio-economic transformations such as population ageing, changing family structures and women's work, migration, youth unemployment, and "in-work poverty". In this context, studying non-take-up – and public policies' subjects more generally (Lévy, Warin 2019) – allows us to investigate dimensions of recent welfare protection system reforms other than targeting and activation. Non-take-up in particular appears as a challenge with regard to gender issues or the product of restrictive migration policies (Lucas, Warin 2020).

Conclusion

Early research on non-take-up helped to document the consequences and limitations of the targeting and activation of social benefits for their recipients. They paved the way for a critical analysis of the rationales guiding social policies. This movement has continued and is even growing. Today, the

framework of analysis of the non-take-up of social benefits supports investigation of the challenges facing welfare protection systems. Non-take-up thus appears as a specific approach of social policies which takes target populations into account. The study of non-take-up makes it possible to capture limits to the expected use of social benefits (and other measures outside of social policies), since for various reasons linked to the way they are formulated and implemented, they fail to reach some of their intended recipients. Above all, the study of non-take-up introduces the recipient as a paradigm. Irrespective of the disciplinary approaches to the phenomenon and the issues addressed (mainly institutional and regulatory complexity and stigmatization), the recipients of policies are always central to the questions raised. Recipients' use or non-use of social benefits, in particular, is framed as a base from which to capture and discuss their effectiveness as well as their relevance. The place given to recipients is taken for granted without necessarily being theorised.

In other words, the analysis of non-take-up is critical because it quietly introduces or establishes the key actors based on whom the critique of public policies can be formulated: namely those for whom these policies are created. For this reason, non-take-up as an analytical category could be argued to add the stage of policy reception by the public to the sequential approach to public policy (which most studies focus on in one way or another) (Revillard 2016). Non-take-up would thus be the gateway to studying another sequence in the policy cycle, following the action plan implementation sequence, which researchers generally approach with a focus on actors other than the recipients. Alternatively, if one concludes from this presentation that non-take-up constitutes a criterion for measuring the effectiveness and relevance of policies, then policy reception could give substance to the ultimate stage, that of evaluation. This would be following in the footsteps of writers like Charles T. Goodsell (1980), who proposed that the administrative sciences should be primarily concerned with the "assessment of clients leaving the welfare office", or Anne Schneider and Helen Ingram (1993), who very early on argued that the social construction of policy audiences was an important, yet neglected, political phenomenon that needed to be fully acknowledged in public policy analysis.

References

Amicelle Anthony & Clara Nagels (2018). "Les arbitres de l'illégalisme : nouveau regard sur les manières de faire du contrôle social". *Champ pénal*, XV [online, November 2018].

Barbier Jean-Claude (2011). "Activer les pauvres et les chômeurs par l'emploi ? Leçon d'une stratégie de réforme". *Revue des politiques sociales et familiales*, 104: 47-58.

Basu Sanjay & David Stuckler (2013). *The Body Economic: Why Austerity Kills*. New York, Basic Books.

Baudot Pierre-Yves & Anne Revillard (ed.) (2015). *L'Etat des droits. Politique des droits et pratiques des institutions*. Paris, Presses de Sciences-Po.

- Baumberg Ben (2016). "The stigma of claiming benefits: A quantitative study". *Journal of Social Policy*, 45 (2): 181-199.
- Besley Timothy & Stephen Coate (1992). "Understanding Welfare Stigma: Taxpayer Resentment and Statistical Discrimination". *Journal of Public Economics*, 48: 165-183.
- Bhargava Saurabh & Dayanand Manoli (2013). "Why are Benefits Left on the Table? Assessing the Role of Information, Complexity, and Stigma on Take-up with an Irs Field Experiment", Carnegie Mellon University, University of Texas-Austin, *Working Paper* [online].
- Bonoli Giuliano & Cyrielle Champion (2013). *La réinsertion professionnelle des bénéficiaires de l'aide sociale en Suisse et en Allemagne*. Lausanne, Idehap.
- Bruckmeier Kerstin & Jürgen Jürgen (2012). "A new targeting - a new take-up? Non-take-up of social assistance in Germany after social policy reforms". *Empirical Economics*, 43 (2): 565-580.
- Cantillon Bea (2010). "Disambiguating Lisbon. Growth, Employment and Social Inclusion in the Investment State". *Working Paper 10/07*, CSB, University of Antwerp [online].
- Catrice-Lorey Antoinette (1976). "Inégalités d'accès aux systèmes de protection sociale et pauvreté culturelle", *Revue française des affaires sociales*, 30 (4): 127-137.
- Cockx Bart, Dejemeppe Muriel & Bruno Van der Linden (2012). "Le contrôle de la recherche d'emploi est-elle efficace ?". *Revue française d'économie*, 28 (1): 65-108.
- Corden Anne (1987). *Disappointed Applicants. A Study of unsuccessful claims for Family Income Supplement*. Aldershot: Avebury.
- Fletcher Del Roy & Sharon Whright (2018). "A hand up or a slap down? Criminalising benefit claimants in Britain via strategies of surveillance, sanctions and deterrence". *Critical Social Policy*, 38 (2): 323-34.
- Fletcher Del Roy (2019). "British public employment service reform: activating and civilising the precariat?", *Journal of Poverty and Social Justice*, 27 (3): 497-421.
- Flückiger Alexandre (2018). "Gouverner par des coups de pouce (nudges) : instrumentaliser nos biais cognitifs au lieu de légiférer ?". *Les Cahiers du droit*, 59 (1): 199-227.
- Garnier Sophie (2018). "Etat des lieux de l'Europe sociale". *Revue de l'IRES*, 96-97: 85-101.
- Gilbert Neil (2004). *Transformation of the Welfare State. The Silent Surrender of Public Responsibility*. Oxford, Oxford University Press.
- Goodsell Charles T. (1980). "Client Evaluations of Three Welfare Programs: A Comparison of Three Welfare Programs." *Administration & Society*, 12 (2): 123-36.
- Gomel Bernard & Dominique Méda (2014). "Le RSA, innovation ou réforme technocratique ?". *Revue française de socio-économie*, 13: 129-149.

Hamel Marie-Pierre (2006). "Les transformations de l'Etat-providence néerlandais et l'accès aux droits sociaux. L'exemple de la municipalité d'Amsterdam". *Revue des politiques sociales et familiales*, 86: 55-63.

Handler Joel F. & Yeheskel Hasenfeld (1991). *The Moral Construction of Poverty: Welfare Reform in America*. Newbury Park, CA: Sage.

Harrington Samuel (1962). *The Other America. Poverty in United States*, New York, The Penguin Press.

Ioakimidis Vasilios, Martinez-Herrero Ines, Yanarda Umut, Farrugua-Bennett Colette & Dora Teloni (2013). "Austerity and Social Work in Europe: Listening to the Voices of Resistance", *Critical and Radical Social Work*, 1 (2): 253-261.

Irwin Neil (2013). *The Alchemists. Three Central Bankers and a World on fire*, New York, Penguin Press.

Jacquemet Nicolas & Fabrice Le Lec. "Développements récents de l'économie comportementale et expérimentale : Introduction". *Revue Economique*, 68 (5): 719-725.

Janssens Julie & Nastacha Van Mechelen (2017). "Who is to Blame? An Overview of the Factors Contributing to the Non-Take-Up of Social Rights". *Working Paper 17/08*, Herman Deleeck Centre for Social Policy, University of Antwerp.

Katz Michael B. (1989). *The undeserving Poor: From the War on Poverty to War on Welfare*. New-york, Pantheon Books.

Keller Véréna (2019). "Les Suisses n'ont pas besoin de l'aide sociale!". *REISO, Revue d'information sociale* [online, January 2019].

Kerr Scott A. (1982). "Deciding about Supplementary Pensions: A Provisional Model". *Journal of Social Policy*, 11 (4): 505-517.

Leresche Frédérique (2019). "La critique portée par le non-recours aux droits sociaux : propositions pour développer une approche subalterne". *Sociologies* [online, May 2019].

Lévy Julien & Philippe Warin (2019). "Ressortissants". In L. Boussaguet, S. Jacquot & P. Ravinet (ed.), *Dictionnaire des politiques publiques*, Paris, Presses de Sciences-Po: 555-561.

Lucas Barbara & Jenny Maggi (2019). "Mettre à l'agenda la question du non-recours. Le cas du canton de Genève". In P. Warin (ed.), *Agir contre le non-recours aux droits sociaux. Scènes et enjeux politiques*. Fontaine, Presses Universitaires de Grenoble: 37-59.

Lucas Barbara & Philippe Warin (2020). "Le non-recours aux prestations : élément d'une analyse critique des politiques sociales". In O. Giraud & G. Perrier (ed.), *La protection sociale et les solidarités comme action publique : Problèmes, approches, enjeux en France et en Europe*, Paris, Presses de Sciences-Po, col. "Références / Gouvernance", forthcoming.

Manchester Citizens Advice Bureau (2013). "Punishing Poverty? A review of benefits sanctions and their impacts on clients and claimants". Report, MCAB [online].

Mead Lawrence (1997). *The New Paternalism: Supervisory Approaches to poverty*. Washington, DC: Brookings.

Moynihan Donald, Herd Pamela & Hope Harvey (2015). "Administrative burden: Learning, Psychological, and Compliance Costs in Citizen-State Interactions". *Journal of Public Administration Research and Theory*, 25 (1): 43-59.

Nivard Carole (2012). *La justiciabilité des droits sociaux : Etudes de droit conventionnel européen*. Bruxelles, Bruylant.

Revillard Anne (2018). "Saisir les conséquences d'une politique à partir de ses ressortissants". *Revue française de science politique*, 68 (3): 469-491.

Roman Diane (2009). "Les droits sociaux, entre injusticiabilité et conditionnalité : éléments pour une comparaison". *Revue internationale de droit comparé*, 61 (2): 285-313.

Rosenstein Emilie (2018). *Activer les publics vulnérables ? Le cas de l'assurance invalidité*. PhD thesis, University of Geneva.

Schmidt Vivien A. & Mark Thatcher (2013). *Resilient Liberalism in Europe's Political Economy*. Cambridge, Cambridge University Press.

Schneider Anne & Helen Ingram (1993). "Social Construction of Target populations". *American Political Science Review*, 87: 334-347.

Soss Joe (1999). "Lessons of Welfare: Policy Design, Political Learning, and Political Action". *The American Political Science Review*, 93: 363-380.

Spicker Paul (1984). *Stigma and Social Welfare*. New York, St. Martin's Press.

Van Berkel Rik & Valkenburg Ben (2007). *Making it personal: Individualising activation services in the EU*. Bristol: Policy Press.

Van Oorschot Wim, Roosma Femke & John Gelissen (2014). "Perceptions of mistargeting of social security benefits in European countries". *Bulletin Luxembourgeois des questions sociales*, 4: 21-46.

Warin Philippe (2016). *Le non-recours aux politiques sociales*. Fontaine, Presses Universitaires de Grenoble.

Warin Philippe (2018). "What demands non-demand?". *Books & Ideas* [online].

Warin Philippe (2019). "Introduction générale. Scènes d'action contre le non-recours". In P. Warin (dir.), *Agir contre le non-recours aux droits sociaux. Scènes et enjeux politiques*. Fontaine, Presses Universitaires de Grenoble: 10-34.

Waxman Chaim I. (1983). *The Stigma of Poverty. A Critic of Poverty Theories and Policies*. New York, Pergamon Press.

Whyley Claire & Meg Huby (1993). *Take-up and Social Fund: applying the concept of take-up to a discretionary benefit*. York: SPRU, University of York.

Yaniv Gideon (1997). "Welfare Fraud and Welfare Stigma". *Journal of Economic Psychology*, 18 (4): 435-451.

This working document served as the basis for a chapter of a volume edited by Olivier Giraud and Gwenaëlle Perrier at the Presses de Science-Po in 2020.

Philippe Warin is Senior research fellow – Social sciences research laboratory (CNRS-UGA).

Barbara Lucas is Professor of social policies – Geneva School of Social Work (Hets, HES•SO).

Cette collection a pour but de rendre disponible un ensemble de documents de travail issus de recherches menées à l'ODENORE.

Tous les droits afférant aux textes diffusés dans cette collection appartiennent aux auteurs. Des versions ultérieures des documents diffusés dans cette collection sont susceptibles de faire l'objet d'une publication. Veuillez consulter le site internet de l'ODENORE pour obtenir la référence exacte d'une éventuelle version publiée.

Cette collection est accessible par :

<http://odenore.msh-alpes.fr/>
<http://www.pacte.cnrs.fr/>
<http://halshs.archives-ouvertes.fr/>
<http://rt6-afs.org/>
www.ireon-portal.eu

The aim of this collection is to make available a set of working papers produced at the ODENORE.

The copyright of the work made available within this collection remains with the authors. Further versions of these working papers may have been submitted for publication. Please check the ODENORE website to obtain exact references of possible published versions.

Possibilities to have access to the collection:

<http://odenore.msh-alpes.fr/>
<http://www.pacte.cnrs.fr/>
<http://halshs.archives-ouvertes.fr/>
<http://rt6-afs.org/>
www.ireon-portal.eu

ODENORE
Maison des Sciences de l'Homme - Alpes

Adresse postale : MSH-Alpes - BP 47 - 38040 Grenoble Cedex 9

Adresse géographique : 1221 avenue Centrale - Domaine Universitaire - Saint Martin-d'Hères

