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## Non-take-up of minimum social benefits: quantification in Europe

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Céline Marc, Mickaël Portela, Cyrine Hannafi, Rémi Le Gall, Antoine Rode, et al.. Non-take-up of minimum social benefits: quantification in Europe. Rapport de la DREES n°94, Direction de la recherche des études, de l'évaluation et des statistiques (DREES) Ministère de l'Emploi et de la Solidarité. 2022. hal-04082347

**HAL Id: hal-04082347**

**<https://hal.science/hal-04082347v1>**

Submitted on 26 Apr 2023

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**DREES REPORTS**

No. 94 • mars 2022

# Non-take-up of minimum social benefits: quantification in Europe

**A salient phenomenon still not making public policy  
headlines**

Céline Marc, Mickaël Portela (DREES), Cyrine Hannafi, Rémi Le Gall (ERUDITE, université Paris-Est Créteil ; DREES), Antoine Rode (ODENORE/PACTE, université Grenoble Alpes) et Stéphanie Laguérodié (CES, université Paris 1 Panthéon-Sorbonne)

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# **Non-take-up of minimum social benefits: quantification in Europe**

## **A salient phenomenon still not making public policy headlines**

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Acknowledgements: Jean-Luc Outin, Héléna Revil, Rania El Fahli, Anaïs Henneguella, Julien Levy, Antoine Math, Delphine Neven, Pascale Novelli, Christine Olm and Gabriel Uribelarrea.

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# **Summary**

# **Non-take-up of minimum social benefits: quantification in Europe**

## **A salient phenomenon still not making public policy headlines**

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# SUMMARY

“Non-take-up”, which describes the situation of “anyone who – for whatever reason – does not benefit from a public offer of rights or services to which they may be entitled” (Warin, 2016a), is the subject of growing, shared interest in countries with widely varying social security systems. There is a tendency for social support systems to grow in complexity in order to adapt to the diverse range of situations they are designed to serve; situations which are becoming increasingly characterised by their instability. When people do not receive benefits to which they are entitled, the risk of poverty and exclusion increases, especially when the benefits in question are intended for the poorest individuals. Although our understanding of this phenomenon and its causes has advanced thanks to the now abundant literature on the subject, measuring the extent to which it exists remains a major challenge: any such means of measurement must satisfy the social demand for statistics on the subject whilst also helping to refine our understanding of the mechanisms by which we can combat non-take-up.

This *DREES Report*, written in collaboration with the *Observatoire des non-recours aux droits et services* (Odenore), aims to report on the efforts to quantify non-take-up of guaranteed minimum income in five European countries with different national social security systems, but also a shared, long-term interest in the issue of non-take-up. The study covers Germany, Belgium, Finland, the United Kingdom<sup>1</sup> and the Netherlands. More specifically, this report aims to present the main non-take-up rates for minimum income<sup>2</sup> in the countries studied as well as the methods and data sources used to evaluate these. It briefly describes the different social security systems, followed by the origins and context of the steps taken to quantify non-take-up in these countries. Finally, it attempts to identify the main actors and areas of data production. This stocktaking allows us to analyse whether certain types of data production have helped to put this phenomenon “on the agenda” and, if so, whether they have also helped to qualify it and define it as an issue.

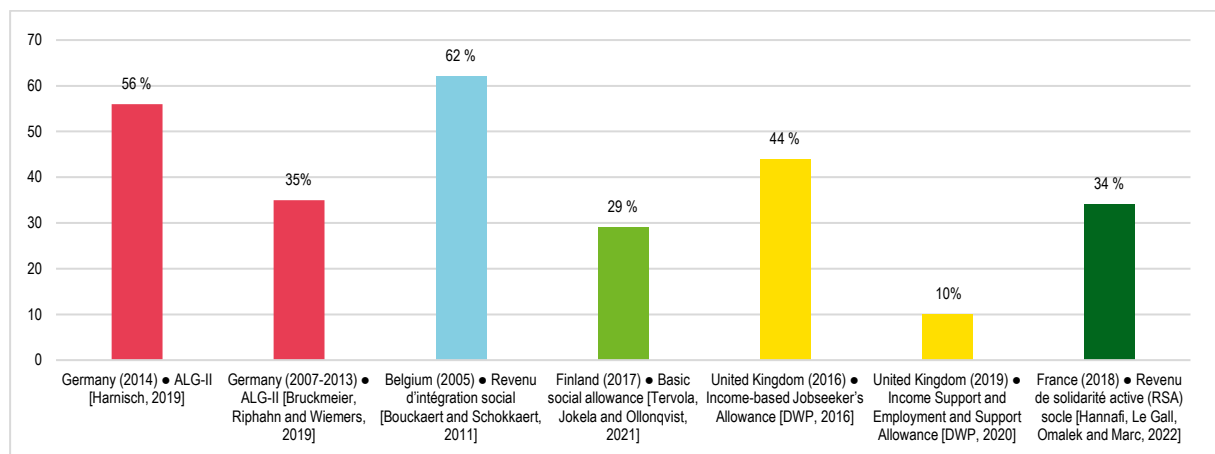
The study is based on material comprising a literature review and discussions and interviews with actors who produce data and/or possess expertise on the subject. Given the number of works quantifying non-take-up, the period covered by the study primarily covers those produced within the past ten years.

## Non-take-up is a widespread phenomenon in all the countries studied

Despite the differences between the social welfare and security systems of the various countries (although they are all generally complex), **it is evident that non-take-up of minimum income is a widespread phenomenon in the countries studied, with rates of over 30% being common (figure)**. There is some degree of convergence in the methods used to measure non-take-up, but quantifying the phenomenon remains a complex task.

**Figure** • Minimum income non-take-up rates in the different countries: summary of most recent estimates

As a %



**Note** > This figure summarises the results of the most recent estimates of non-take-up rates for guaranteed minimum income in each country studied. Details of the methods, sources and data used are provided in this *DREES Report*.

**Lecture** > According to estimates by Bouckaert, Schokkaert (2011), in 2005 the non-take-up rate for social integration income in Belgium reached 62%.

**Source** > The sources mentioned in the figure are referenced in the bibliography.

<sup>1</sup> For the United Kingdom, the social security model is presented for the UK as a whole, but estimates of non-take-up generally apply to Great Britain only, as the scope of statistical surveys does not allow for evaluation of non-take-up in Northern Ireland. The sociological survey focuses on England. Throughout this report, it will be specified whether the analysis relates to the United Kingdom, Great Britain or England.

<sup>2</sup> Proportion of people eligible for these minimum income benefits but not claiming them.

## Flawed quantitative estimates of non-take-up

### *Three sources of statistical data for quantifying non-take-up*

The difficulty in quantifying non-take-up lies mainly in accessing data sources indicative of the population that are sufficiently rich to allow one to, on the one hand, accurately simulate the complexity of social security schemes and thus identify eligible persons and, on the other, to study the recipients of guaranteed minimum income (Hannafi, Le Gall, Omalek and Marc, 2022).

Three sources of data on the general population can be used:

- data from a specific, one-off survey focusing on non-take-up;
- data on income and living conditions taken from a survey of the general public;
- data from administrative database matches.

The first source allows for a relatively reliable measurement of non-take-up by questioning a target population in order to obtain the information needed to recreate eligibility criteria. However, this type of survey is complex to implement, costly and can only be carried out on an ad hoc basis. In this case, the measurement depends on how the sample group is chosen, the accuracy of the respondents' statements (especially with respect to income) and the simplification of the criteria used to define eligibility based on the survey data. There are two known surveys of this type: a survey carried out in France on the earned income supplement (*revenu de solidarité active* - RSA) in 2010 and the ongoing TAKE project in Belgium.

Thanks to its generalist approach in regard to living conditions and income, the second data source also allows for indicators of non-take-up of benefits to be produced by simulating eligibility rules. Nevertheless, regardless of the quality of the data available in the different countries, this data never allows for all the information needed to define eligibility for a particular benefit, as defined by the legislation in force in the countries, to be examined. **Despite this, most of the countries featured in the study used these data sources to produce estimates of non-take-up (Germany, Belgium, France, Finland and Great Britain).**

The third source can potentially provide complete, reliable information. However, it is extremely rare to come across registers containing enough information to accurately determine eligibility for the entire population. Only the Netherlands measures non-take-up at a local level by matching several local administrative data sources.

### *A convergence of methods based on survey data on income and living conditions in households living in standard housing*

With the exception of the Netherlands, non-take-up of social security benefits is generally quantified using microsimulation models of the tax and social security system, which are then applied to data on income and living conditions taken from a survey of the general population. The main advantage is the availability of this data, which is generally obtained at regular intervals over an extended period of time. The quality of this data, and therefore that of the estimated rate of non-take-up, is determined by the wealth of the information it contains, the size of the sample groups and whether or not it can be matched with administrative data. However, this data usually only relates to households living in standard housing. Homeless people or those living in institutions (student residences, care homes for the elderly or disabled, prisons) are not questioned, even though they are affected by certain social security benefits.

### *Unavoidably approximate estimates*

The models and data used cannot perfectly replicate the complexity of each country's legislation, meaning that claimants who are not marked as eligible by the microsimulation model are revealed when reconciling eligibility and take-up (beta error). This margin of error, which is indicative of the quality of the simulation, is difficult to reduce due to the unavoidably incomplete data required to accurately simulate the often complex legal rules.

## **Quantification efforts are long-established in the United Kingdom, the Netherlands and Germany, yet still fragmentary in the five countries studied**

The history of non-take-up and its measurement varies between the countries studied. The concept is well-established in three countries, tying in specifically with the means-testing of social benefits in England and the Netherlands, and with the debate on "hidden poverty" and the level of minimum social benefits in Germany. Conversely, it is a more recent issue in Finland and Belgium. It is in Belgium that the scientific and political relevance of the issue of non-take-up is greatest.

However, early concern regarding non-take-up does not mean that there is continued interest in the subject or that quantification efforts are equal in scope. In this respect, although the United Kingdom is often cited as a "model" for its quantification of non-take-up, it is a fragile model. The data on this subject is less plentiful than it once was due to part of the statistical series being discontinued following the introduction of Universal Credit<sup>3</sup>, which merges several social security benefits. On the whole,

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<sup>3</sup> Annex 2 and Gonthier, 2017; Bozio and Parraud, 2021.



it appears that the quantification of non-take-up remains fragmented and inconsistent over time. Over the past ten years, reviews of quantitative data on non-take-up have made it possible to identify the features that characterise Great Britain (using data that is “official”, but in the process of transformation due to the introduction of Universal Credit) and Germany (using a significant quantity of published research). The number of works quantifying non-take-up are relatively few and far between in the Netherlands (beyond local level), Finland and Belgium<sup>4</sup>.

### **Institutional reforms of social security systems that promote interest in the issue of non-take-up**

The issue of non-take-up intermittently features on the public agenda in the five countries studied, mainly as a result of social security system reforms and the debates that accompany these. References to non-take-up appear frequently in the stated aims of these various countries’ recent reforms; reforms which are characterised by converging approaches: simplifying access to social security benefits, streamlining administrative processes and making the social security system easier to understand (by merging social benefits). These aims are intended to promote take-up of social security benefits and ultimately improve the effectiveness of social security. However, although reducing non-take-up is put forward as an aim, the reforms in question often pursue other goals such as activating social benefits.

### **Efforts to quantify non-take-up are “framed” within the context of poverty**

This overview also shows that the work quantifying non-take-up focuses on a small number of the benefits available in these different countries. These are the social security benefits which, for the most part, represent the “final safety net”. If the focus had been broadened further, by extending it to include all the benefits available within each country, it would have been very difficult to find any work quantifying non-take-up of support for those living with a disability or family benefits, for example. This results in the issue of non-take-up being “framed” within the context of anti-poverty policies.

Beyond their general approach to poverty, some countries only take an interest in particular groups living in poverty, depending on which social issues are being addressed in the public debate, such as families with children and elderly people in the United Kingdom and Germany.

### **Producers of official statistics and academic research are the main actors in the quantification of non-take-up...**

Efforts to quantify non-take-up by actors other than producers of official statistics or academic research represent a very small minority (although, for example, non-profit actors are helping to promote the issue of non-take-up at a European level or within the five countries studied).

Nevertheless, different data production models exist:

- “centralised” models in the United Kingdom and Germany, with differences in the profiles of the actors involved (British governmental statistical offices, German applied research) and in their pursued objectives (a “costing” function in the former’s case and a “research” function in the latter’s);
- a “decentralised” and “delegated” model in the Netherlands, with quantification of non-take-up predominantly carried out at a local level. This defining feature is linked to the way in which the social security system is configured, which grants municipalities an important role with respect to benefits and social work, as well as to the different existing data sources and the ways in which they may overlap;
- “evolving” models in Finland and Belgium, featuring actors that have gradually changed over time, most of which belong to the academic field.

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<sup>4</sup> In Belgium, this observation may change thanks to the important ongoing work as part of the TAKE project, which focuses on measuring non-take-up, for instance.

### **...particularly for economic research**

Quantification of non-take-up is carried out for the most part by actors in the scientific domain, with the research itself and “influential” researchers (such as the Dutch sociologist Wim Van Oorschot, who raised awareness of the issue in many countries) being highly significant. The majority of researchers operate within the discipline of economics, particularly public economics, which is central to the analysis of public policies and uses statistical data for this purpose.

### **Estimates of non-take-up which are sometimes left out of the public debate, but which help to frame the phenomenon of non-take-up (“means of providing evidence”)**

The analysed data featured in the latest publications on non-take-up of social security benefits in the five countries studied shows that the phenomenon is enduring and widespread. However, there is disparity between these results and the insufficient consideration given to the issue in public debate and public policies. This is especially evident in Germany, where long-established, regular data on high levels of non-take-up receives no media coverage and fails to prompt public debate on the matter.

In several countries, statistics are used as more of an “instrument of proof”, as is the case in Belgium. The main data on non-take-up of social integration income (*revenu d'intégration sociale* - RIS) is still frequently referenced in the public debate, despite the methodological limitations inherent in its construction. It allows institutional, non-profit and political actors to put forward arguments legitimising the various plans of action designed to combat non-take-up, given the extent of the phenomenon.

### **Non-take-up statistics: a “governance mechanism” in the United Kingdom and the Netherlands**

These statistics can also be used as an “governance instrument” for guiding public policies. This is the case in the United Kingdom, the only country in which official data is produced by the statistical offices of the two main government departments responsible for social security. This data is included in the social policy monitoring indicators which are published each year to document the effectiveness of public policies.

The Netherlands takes a more operational approach by generating data at a local level using exhaustive population registers and supporting this by granting greater powers to municipalities, thereby allowing the extent of the phenomenon and its determinants to be ascertained and thus helping municipalities to reflect on concrete ways of improving access to entitlements. Statistics on non-take-up in the Netherlands therefore appear to be an operational “governance instrument” used to guide policy, providing tangible support for decision-making and action at a local level.

### **Quantification efforts promote a fixed representation of the non-take-up phenomenon**

As a whole, the various works estimating non-take-up define how the phenomenon is perceived and call attention to the issue of single data sources on non-take-up, which freeze how it is represented over a long period of time. In this case, most efforts to quantify non-take-up focus on “primary” non-take-up. They do not allow for quantification of those who do not claim all the benefits to which they are entitled, due to benefits being withdrawn or changes in their circumstances against a backdrop of increasing instability in their family and employment situation, for example.

Likewise, statistical approaches to the phenomenon leave little room for the temporal and cumulative aspects of non-take-up and the severity of these situations. Yet the ways in which non-take-up, its causes and consequences, and the responses needed to tackle this are interpreted, vary greatly depending on, for example, whether the situations are temporary or chronic. In France, although one third of eligible households in a given quarter do not claim the RSA, this figure is one fifth for longer-term non-take-up over a period of three consecutive quarters (Hannafi *et al.*, 2022). “Temporary” non-take-up, and, to a greater extent, that which could be referred to as “frictional” non-take-up, opens up an interesting point of discussion as to what a “good” non-take-up rate might be. Reflecting on this matter allows us to reintroduce critical perspectives on non-take-up and sociopolitical approaches to the phenomenon. These also address the adequacy of the public offer with respect to the recipients’ needs and understanding (lack of take-up of the public offer, to a rejection of its content and attached conditions). These many considerations thus shift the focus of non-take-up away from an examination of the effectiveness and efficiency of social policies and towards an examination of their relevance from the recipients’ perspective.

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## ■ INTRODUCTION

The issue of non-take-up, defined as the situation in which “anyone who – for whatever reason – does not benefit from a public offer of rights or services to which they may be entitled” (Warin, 2016a), is experiencing growing, shared interest in countries with widely varying social security systems<sup>5</sup>. Our understanding of the phenomenon has been refined thanks to the current wealth of literature on the subject, and particularly on the causes underlying these situations. Despite these contributions, the need to measure the extent of non-take-up, made evident by early work, is still frequently mentioned: figures circulate, although they are sometimes contested, whilst others are missing or out of date. The European Commission recognises, for example, that non-take-up is a “cause for concern” and recommends that it be closely monitored, whilst acknowledging the heterogeneity of the data and its lack of comparability (European Commission, 2013: 8). In France, the National Council for Statistical Information (*Conseil national de l'information statistique* - CNIS) stated in its latest opinion that it “strongly supports the continuation of work aimed at identifying and characterising situations of non-take-up and determining their scope in order to analyse their role in the persistence of situations of social fragility” (CNIS, 2019: 12). In response to this request, a summary of the main results on the subject in France was drawn up by DREES (Gonzalez and Nauze-Fichet, 2020) and methodological work was undertaken to update the way in which non-take-up of the earned income supplement (RSA) and the employment allowance (*prime d'activité* - PA) is measured [Hannafi, Le Gall, Omalek and Marc, 2022].

In order to further the debate on this subject in France, it is worth taking a “step back” by observing the way in which other countries generate and use statistical data on non-take-up. This is the aim of this DREES Report, the result of a collaboration between DREES and the *Observatoire des non-recours aux droits et services* (Odenore). It examines efforts to quantify non-take-up of social security benefits in five European countries in which the issue has long been the subject of interest. As they meet this criterion<sup>6</sup>, the study includes Germany, Belgium, Finland, the United Kingdom and the Netherlands.

More specifically, this *DREES Report* aims to present the origins and contexts of the quantification efforts that have been made in these countries. It also attempts to identify the main “arenas”<sup>7</sup> of data production as well as to provide an account of the methods and data sources used. This stocktaking allows one to examine whether, and how, certain measures have contributed to the consideration given to this issue and shaped our understanding of the phenomenon (as well as the type of actions developed in response). In doing so, this report combines two approaches. The first of these concerns the sociology of quantification, which focuses on “the social functions of constructing, developing and using figures” (Henneguella and Jatteau, 2021a: 5). In particular, it studies the social and political value of these figures. It is on the basis of this sociological movement’s contributions that the term “quantification” is preferred to “measurement”, in order to emphasise the importance of conventions regarding equivalence as well as the “socially and cognitively creative aspect” of quantification (Desrosières, 2008: 3). The second, complementary approach is based on the sociology of public policy. This approach is useful for identifying and characterising the actors involved in quantifying non-take-up and for analysing their positioning and relationships. It facilitates our understanding of how their efforts and work have helped to “frame” perception of the phenomenon, or even contribute to public debate. Here, the concept of “convergence” proposed in the sociology of public policy is also useful for understanding why the topic is discussed in different countries, sometimes in similar terms, despite the diversity of institutional contexts. It is the “dynamic process by which, within the same area and faced with the same type of issue or problem, a significant number of countries with contrasting public policies gradually adopt the same public policies” and the same cognitive frameworks (Hassenteufel, 2005).

The analysis of the quantification of non-take-up of benefits is based on material comprising a literature review and discussions and interviews with actors who produce data and/or possess expertise on the subject (box 1 and appendix 1). The analysis presented here is not intended to be exhaustive. The concept of non-take-up is in fact, both in the five selected countries and others, applied to numerous areas of public policy (health, employment and training, housing etc.) and different purposes ranging, for instance, from services to statutory or discretionary benefits (Warin, 2020). In order to narrow the focus, the selected documents deal with “social security” benefits - intended for the unemployed, the elderly, or workers or families on a low income - and, more specifically, with guaranteed minimum income.

The first section of this report aims to provide a concise overview of the benefits studied in order to establish the level of comparability between countries. This *DREES Report* then goes on to present the estimates of non-take-up of social security benefits in the five countries studied, as well as the methods and data sources used (second section). The comparative overview of the issue of quantifying non-take-up in Europe is then completed by the background of the quantification efforts made

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<sup>5</sup> See the presentations of studies on non-take-up (in Lithuania, Austria, the United States...) given during a European workshop organised as part of the Belgian TAKE project (box 6 of this report) in March 2020: <https://www.inclusivegrowth.eu/expert-workshops/call-28-expert-workshop-ua>.

<sup>6</sup> It was difficult, for example, to find a country representing Southern Europe’s social security systems. Although the issue of non-take-up is sometimes addressed, like in Italy for instance, no quantitative data on the subject is produced, or it is only produced very sporadically, being almost anecdotal in nature.

<sup>7</sup> The term “arenas” was chosen for the sake of continuity with the analysis proposed by Warin, who identified “arenas of action” in regard to non-take-up and sought to pinpoint the actors within these arenas, as well as their reasoning and objectives (Warin, 2019).

in the countries in question (third part), the description of the different actors involved in these efforts (fourth part), and the analysis of the way in which this data “frames” the phenomenon of non-take-up as well as how it is used (fifth section).

### Box 1 • Study methodology

The methodology used for this study is based first and foremost on a literature review of works quantifying non-take-up of social security benefits. Several methods were employed during this identification phase: use of international publications; database queries (mainly Jstor, SocINDEX, OpenEdition, BibCNRS); searches on the websites of the main organisations measuring non-take-up (the DWP [Department for Work and Pensions] in the United Kingdom, the DIW [Deutsches Institut für Wirtschaftsforschung] in Germany, Kela [Kansaneläkelaitos] in Finland); research on the websites of charities or foundations working in the area of poverty; appeals made by DREES to contacts in the respective countries (such as social affairs advisors working in embassies).

This literature review allowed us to identify various types of documents: academic publications and working papers, theses, administrative reports, reports by non-profit organisations, etc. This resulted in several hundred references, which then had to be selected on the basis of four main criteria:

- a geographical criterion (works on measures of non-take-up in one of the five countries being researched or, if comparative in their approach, then including at least one of the countries);
- a time-based criterion (works produced mainly from 2010 onwards);
- the subjects of non-take-up studied in the documents (the social security benefits);
- the approach to non-take-up and the type of data produced (works presenting statistical data on the extent of non-take-up in an original way, i.e. presenting data produced by the author(s)).

The main piece(s) of work on quantifying non-take-up (particularly those most frequently cited) featured in the literature of each country have been studied in depth and the main results of these publications are presented in the second section of this *DREES Report*.

The study is also based on discussions held with several people, mainly researchers, in France and the five countries included in the study, to obtain their views on the topicality of non-take-up, to ask them to recommend relevant literature pertaining to their country and to identify other actors involved in the matter. These actors were selected for their knowledge of the subject of access to entitlements and non-take-up (authors of publications on non-take-up, research project coordinators, etc.) or for their knowledge of the social security systems of the specified countries. Finally, interviews were conducted with actors involved in measuring non-take-up in each country, predominantly statisticians and researchers (the list of people contacted is provided in appendix 1).

The collected material was analysed through collective exchanges between the DREES and Odenore teams, as well as during a seminar held for experts on the subject: Jean-Luc Outin, Hélène Revil, Anaïs Henneguelle, Julien Levy, Antoine Math, Delphine Neven, Pascale Novelli, Christine Olm and Gabriel Uribelarrea.

#### Methodological limitations

In view of the comparative nature of the study, language was the main methodological difficulty encountered. Several countries have a tradition of issuing communications/publications in English (such as Germany). However, this remains limited to certain professional spheres such as research. Consequently, the process of identifying literature and actors involved in the measurement of non-take-up results in potential overexposure to academic documents in English (journals, working papers, etc.), which is counterbalanced by approaching actors in the field or producers of data in each country in order to identify grey literature on the subject (publications of administrations and associations, technical or research reports).

Beyond this aspect, the greatest difficulty lies in translating the term “non-take-up” and how it relates to other concepts. In Belgium, for example, the term can be found alongside “insufficient social security” (Noël, 2017), “non-provision” (*non-octroi*) or “non-coverage” (*niet-dekking*) (Dumont, 2020). However, the problem regarding translation is relatively old and shared by all, with the term being the subject of early criticism that still holds true today (the term places responsibility for the phenomenon solely with individuals, concealing the broader and more complex causes).

Lastly, another methodological difficulty is the timeframe of the selected studies and documents. They may relate to social security benefits that no longer exist and/or have undergone fundamental changes, particularly with respect to eligibility criteria.

# ■ GUARANTEED MINIMUM INCOME IN GERMANY, BELGIUM, FINLAND, THE NETHERLANDS AND THE UNITED KINGDOM

## Different national social security regimes in the countries studied

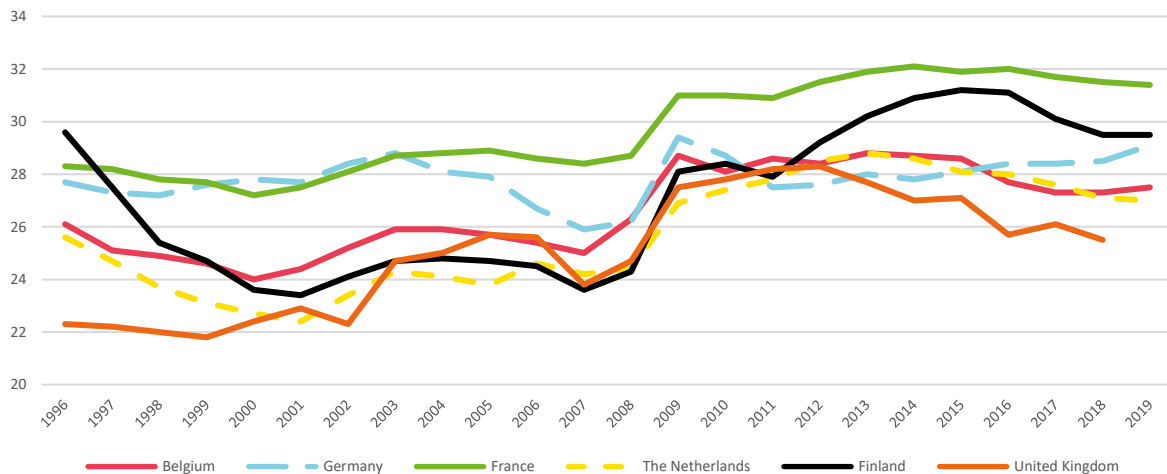
According to the Esping-Andersen classification of welfare state regimes (Esping-Andersen, 1990), the countries in our study are classified as follows: one “social democratic” country (Finland), three “corporatist/conservative” countries (Germany, Belgium, the Netherlands), and one “liberal” country (the United Kingdom). France’s national model is also “corporatist/conservative” in nature.

According to Esping-Andersen, the liberal model is based on low universal benefits with reduced “de-commodification”, i.e. limited state support, in conjunction with labour market participation occupying a central role. Entitlements are based on citizenship and the state manages the system. Benefits for people outside the labour market are granted conditionally on the basis of rather strict circumstantial criteria, causing these benefits to be viewed in a negative light. The corporatist/conservative models are structured around social insurance linked to professions and managed by employee and employer representatives. Benefits are generous but fail to include non-employees. They bring about little change in social hierarchies. Social democratic models grant all citizens access to generous, untargeted entitlements and are associated with a high level of taxation. They are based on the contribution of a majority middle class helping to close the gap in living standards.

However they are classified, the countries studied in this *DREES Report* are, generally speaking, countries with generous social security systems and similar levels of social security. In 2019, the social security benefits awarded to households and individuals, both cash and in kind, for all risks combined (excluding education), accounted for around 29% of gross domestic product (GDP) in Germany and Finland, and 27% in Belgium and the Netherlands (figure 1). The United Kingdom allocates less of its GDP to social security (25.5% in 2018, latest available data) than these countries or France, which allocates 31.4% of its GDP to social security benefits.

**Figure 1 • Evolution of the share of GDP allocated to social security benefits in the countries studied**

As a % of GDP



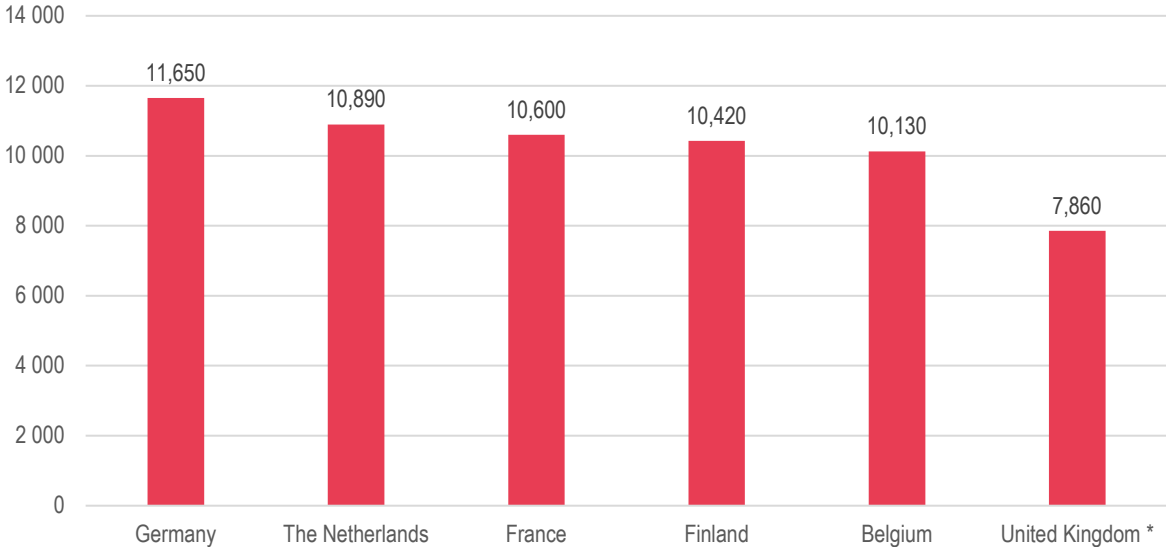
**Lecture >** In 2019, social security benefits in Finland account for an average of 29.5% of GDP.

**Source >** Eurostat, ESSPROS.

Social security expenditure for each individual is quite similar for four of the countries in the study and France, at around 10,000 “purchasing power standard<sup>8</sup> (PPS)” per capita (Belgium, Germany, the Netherlands and Finland) [figure 2]. The United Kingdom is characterised by a less generous social security system, spending on average 8,000 PPS per capita. With the exception of the UK, the other four countries are therefore fairly comparable in terms of their level of social security and also comparable with France.

**Figure 2 • Social security benefit levels in the countries studied in purchasing power standard per capita in 2019**

In purchasing power standard (PPS) per capita



\* The data for the United Kingdom is for the year 2018.

Lecture > In Belgium, expenditure on social security in 2019 amounts to 10,130 PPS per capita.

Source > Eurostat, ESSPROS.

Since 1990, in almost all these countries, social security and, in particular, unemployment benefit systems and minimum social benefits have undergone transformations and continue to be subject to proposals for reform (the proposal to overhaul social benefits in Finland, the ongoing reform of Universal Credit in the United Kingdom, the re-evaluation of Hartz IV in Germany). A clear common trend in these transformations is emerging at a European level; a trend towards a reduction in “de-commodification” by strengthening the link between the benefit and participation in the labour market (also referred to as activating public policies) and by making a greater distinction between insurance mechanisms on the one hand and support on the other, as can be seen in France (Palier, 2002; Hassenteufel, 2005). However, the developments that can be seen in the national models are also shaped by the countries’ own economic, demographic and political problems: the fight against child poverty in the United Kingdom, labour market reform in Germany in the context of unemployment in the 2000s, etc.

<sup>8</sup> The purchasing power standard (PPS) is an artificial currency unit which eliminates the differences in price levels between countries. One PPS can therefore buy the same amount of goods and services in each country. This unit allows for meaningful volume comparisons of economic indicators across countries. Aggregates expressed in PPS are calculated by dividing aggregates at current prices and expressed in a national currency by the respective purchasing power parities (PPPs). The level of uncertainty characterising the prices and basic national accounts data as well as the methods used to calculate the PPA mean that the differences between countries with indices of a similar value should not be overinterpreted.



## A blurred line between unemployment benefit and minimum income in the countries studied

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Within social security models, it is more specifically the monetary social security benefits, and from these the guaranteed income, that will be analysed in this report. Employment incentive measures (tax credit, temporary or permanent work incentive schemes) designed to bolster the income of the working poor have not been included in the analysis, which focused on the final safety nets for the unemployed. In order to analyse the guaranteed minimum income in the different social security systems of each country, it is first necessary to determine how unemployment benefits and social security benefits for the unemployed are structured. Appendix 2 briefly describes all social security benefits<sup>9</sup> in Germany, Belgium, Finland, the Netherlands and the United Kingdom.

The comparative analysis of social security income in these five countries shows that, in many of them, the line between unemployment benefits and minimum income is blurred. Unemployment benefits therefore provide a guaranteed minimum income in three of the countries included in the study: Germany with Arbeitslosengeld II (ALG-II), Belgium with unlimited-term unemployment benefit, and the United Kingdom with the means-tested component of unemployment benefit. In these countries, however, there are other forms of guaranteed minimum income for people who are further removed from the labour market and exempt from seeking work. Examples of this are Income Support in the United Kingdom or Hilfe zum Lebensunterhalt in Germany. When comparing the French social security system, a parallel is quickly drawn between these latter benefits and the earned income supplement (RSA) or specific solidarity allowance (allocation de solidarité spécifique - ASS) for the long-term unemployed who have exhausted their unemployment insurance entitlements. However, in France, RSA recipients, like ASS recipients, are not exempt from seeking work, and have rights and responsibilities<sup>10</sup>. Furthermore, RSA or ASS recipients may be long-term unemployed who have exhausted their entitlements in France, but who would still be receiving unemployment insurance in Belgium, Germany and the United Kingdom.

Finland and the Netherlands structure their unemployment benefits and minimum income in a way more similar to that of France. In both countries there are unemployment benefits that are granted for a longer period of time, as is the case in France. There are specific schemes for the long-term unemployed and older unemployed people, although these are being scaled back. There is also a minimum income, which does not exempt individuals from seeking work.

Whilst not intended to be exhaustive, table 1 outlines, with a focus on the French social security system, the benefits in the countries studied in this report that are similar or close to French benefits. It can also be seen that all of the countries studied have a large number of means-tested benefits: guaranteed minimum income, basic old age pension, disability benefits, etc. The second section of this *DREES Report* presents non-take-up estimates for benefits with criteria which most closely resemble those which apply to payment of the RSA.

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<sup>9</sup> Social security benefits or income are defined as social income that contributes to the income of individuals or households with limited means or means deemed insufficient to meet a certain number of expenses. This income therefore comprises various means-tested social transfers: primarily means-tested cash benefits explicitly designed to combat the risk of poverty, but also housing benefits (although national accounts classify these as benefits in kind) or monetary family benefits and other means-tested income, such as higher education scholarships awarded on the basis of social criteria. Benefits in kind (the majority of healthcare benefits) as well as access to public services (education, culture) are excluded from the scope of social security income. Benefits in kind are associated with other issues in regard to the question of non-take-up, such as limitations on the number of places (for childcare or access to care within certain institutions, for instance).

<sup>10</sup> Those entitled to RSA under professional support schemes have an obligation to enter the labour market, while those entitled under social support schemes do not.

**Table 1 • Comparison of unemployment benefits and guaranteed minimum income in France and the five countries studied**

France	Germany	Belgium	Finland	United Kingdom	The Netherlands
Allocation d'aide au retour à l'emploi (ARE)	Arbeitslosengeld I	Allocation chômage (allocation illimitée - ONEM)	Unemployment benefits	Contributed-based Jobseeker's Allowance	Unemployment benefits
Allocation de solidarité spécifique (ASS)	Arbeitslosengeld II	Allocation chômage (allocation illimitée - ONEM)	Unemployment benefits with special provisions for older unemployed persons	- Income-based Jobseeker's Allowance - Universal Credit	Inkomensvoorziening Oudere Werklozen (IOW) – scheme for unemployed persons aged 60 or over
Revenu de solidarité active (RSA)	- Arbeitslosengeld II - Sozialgeld - Hilfe zum Lebensunterhalt	- Allocation chômage (allocation illimitée - ONEM) - Revenu d'intégration sociale (RIS)	Allocation sociale de base	- Income-based Jobseeker's Allowance Income Support - Employment and Support Allowance - Universal Credit	Social assistance (bijstand)
Les allocations du minimum vieillesse	Grundsicherung im Alter und bei Erwerbsminderung	Garantie de revenus aux personnes âgées (Grapa)	National pension	Pension Credit	Flat-rate minimum pension
Allocation adultes handicapés (AAH)	Grundsicherung im Alter und bei Erwerbsminderung	Prestation handicap	Disability benefit	- Employment and Support Allowance - Universal Credit	Disability benefit

Source > Literature review carried out by the authors.

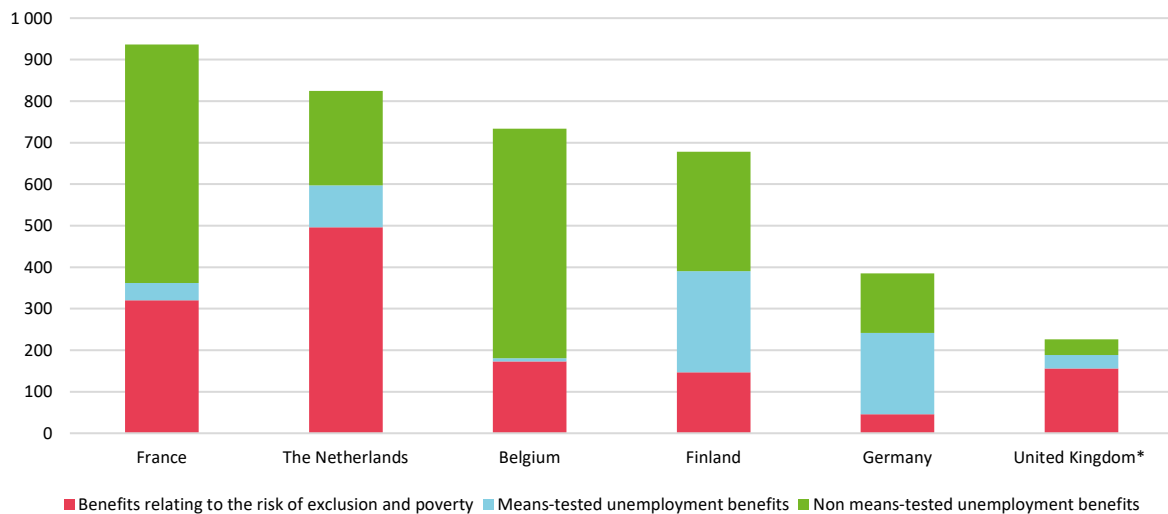
## Countries more generous than others with their guaranteed minimum income

The share of all social security benefits accounted for by guaranteed minimum income, unemployment benefits and other transfers varies depending on the country. The European System of Integrated Social Protection Statistics (ESSPROS) makes it possible to distinguish between benefits according to risk and whether they are means-tested or not.

The forms of guaranteed minimum income identified within the poverty and exclusion risk benefits in ESSPROS ultimately represent a small number of the total social security benefits and vary from country to country: 500 PPS per capita in the Netherlands on average compared to 46 PPS per capita in Germany (figure 3). Yet, in order to correctly determine expenditure on this latter “safety net” at a national level, it is necessary to add expenditure on means-tested unemployment benefits, as well as non-means-tested unemployment benefits in the case of Belgium. Taking this into account, it appears that the Netherlands spends almost 600 PPS per capita on these latter “safety nets”, followed by Finland and France, with 400 and 360 PPS per capita respectively. Germany and the United Kingdom are less generous (around 200 PPS per capita). In Belgium, it is difficult to determine expenditure on this latter safety net due to the specific characteristics of the country's unemployment benefit system.

**Figure 3 • Exclusion/poverty risk benefits and unemployment benefits in the countries studied in purchasing power standard per capita in 2019**

In purchasing power standard (PPS) per capita



\* Data from 2018.

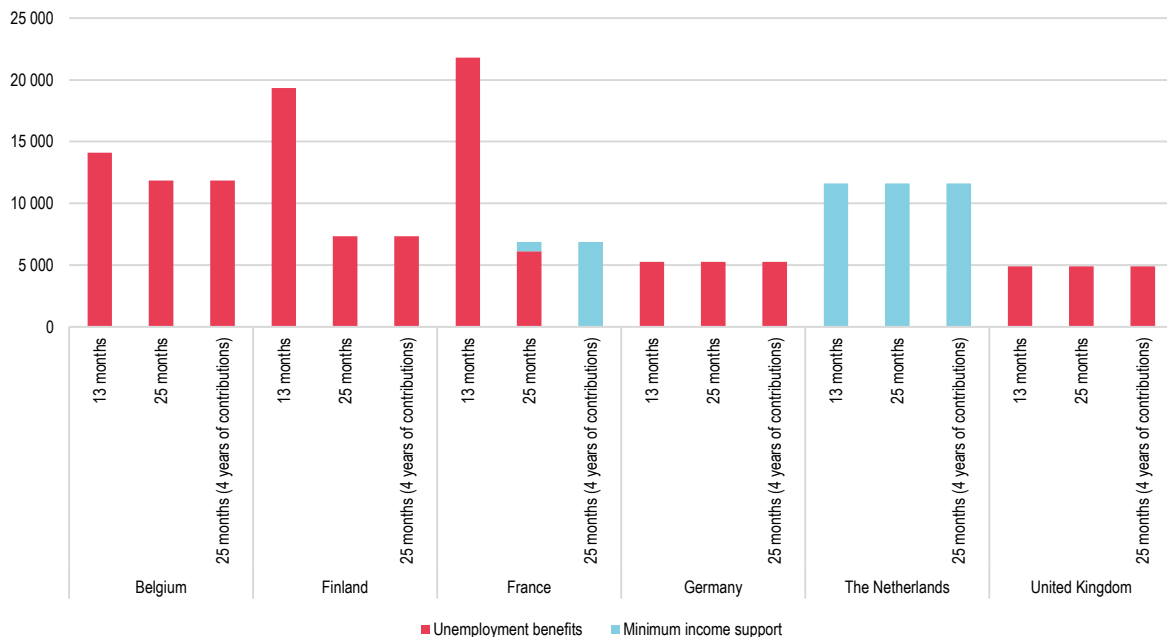
**Lecture >** In France, expenditure on benefits linked to the risk of exclusion and poverty amounted to 320 PPS per capita in 2019. Expenditure on means-tested unemployment benefits was 41 PPS per capita and expenditure on non-means-tested unemployment benefits was 575 PPS per capita.  
**Source >** Eurostat, ESSPROS.

The case study approach is also of interest when it comes to assessing the generosity of social security systems and their final safety nets (as well as allowing Belgium to be evaluated). The OECD tax-benefit model is used here by determining the amounts received in purchasing power parity (PPP)<sup>11</sup> for the simplest family configuration: a single, childless 30-year-old who has worked for the average salary for four to five years prior to this period of unemployment (figure 4). The social transfer amounts are recorded one year following loss of employment (the point of transition to Arbeitslosengeld II in Germany, for instance) and again 25 months following loss of employment (which corresponds to the end of unemployment insurance systems in most countries). The countries are ranked quite similarly, with a few exceptions. The Netherlands and Belgium are the most generous after 25 months of unemployment. Once again, France and Finland are quite close. Their insurance-based unemployment benefit systems are quite generous, but recipients of the guaranteed minimum income receive about €7,000 in PPP per year. Lastly, both Germany and the UK allocate less to their guaranteed minimum incomes: around €5,000 in PPP per year for a single unemployed person after one year of unemployment.

<sup>11</sup> Purchasing power parity (PPP) is a currency conversion rate that allows the purchasing power of different currencies to be expressed in a common unit. This rate expresses the ratio between the quantity of currency units needed to purchase the same "basket" of goods and services in different countries. This conversion rate may differ from the "exchange rate", as the rate for exchanging one currency for another reflects their reciprocal values in international financial markets and not their intrinsic value to a consumer.

**Figure 4 • Value of transfers to an unemployed person with 4 or 5 years of contributions, living alone, 13 months and 25 months after loss of employment**

In purchasing power parity (base 1 for France)



**Lecture >** An unemployed 30-year-old, living alone and having made 50 months of contributions at the rate required for the average Belgian salary, will receive an annual average of 14,100 PPS in unemployment benefits in 2020, 13 months following loss of employment. They will receive 11,900 PPS 25 months following loss of employment (also expressed as an annual average).

**Champ >** A childless 30-year-old, living alone, unemployed for 13 or 25 months, having made 5 years of contributions (4 years for the last column) at the rate required for the average salary. The average salary is calculated by the OECD (in France this salary is estimated to be €38,200 annually, in Germany this salary is €51,000 annually).

**Source >** OCDE, Tax-benefit web calculator.

## What are the links between social security systems and non-take-up of benefits?

The concepts of solidarity embedded within state welfare systems influence the rules that determine the level of benefits, whether they are geared towards individuals or families, the ease of access to entitlements, the conditions placed on recipients or monitoring of means, and even the way that benefits are described (“support”) and the collective perceptions that are formed through debate at the time they are introduced (“pathways to integration”, etc.). All these elements have an impact on the causes of non-take-up of social benefits, although the directness and severity of this impact varies between countries. Studies on non-take-up indicate that there are three categories of factors which help to explain the phenomenon at different scales (Van Oorschot, 1991):

- the benefits system itself (the degree of targeting contributing to stigmatisation, the requisite conditions, the complexity of the rules, the change in eligibility criteria, the application process, etc.);
- the implementation of the system by the administrative bodies (how benevolent their relationship with the public is, checks on recipients, improper management of files, lack of communication between services, etc.);
- potential recipients’ relationship with the benefits system (lack of awareness regarding entitlements and processes or difficulty in obtaining information, fear of stigmatisation, moral value of not having to rely on society, etc.).

Although the general introduction to social security benefits and guaranteed minimum incomes (appendix 2) in the various countries does not allow for the implementation of the schemes, which largely determines the effect of non-take-up, to be covered in detail, **this general overview of social security benefits and guaranteed minimum incomes nevertheless makes it clear that, in order to adapt to the multitude of unique situations, the benefits offered all the countries observed in this study are wide-ranging and subject to complex rules.** The number of benefits identified is equal to that of France, and sometimes even greater, with highly complex allocation rules in all the countries, or, in other words, situations which are likely to result in non-take-up.

In **Germany**, the guaranteed minimum incomes (Arbeitslosengeld II, Sozialgeld, Hilfe zum Lebensunterhalt) are either family benefits, i.e. the amounts paid depend on the size of the family (as in France), or supplements provided to members of the

“community of need” (*Bedarfsgemeinschaft*)<sup>12</sup> who are not able to work (Sozialgeld), which come in the form of top-ups (as in France). All income is taken into account, including income from assets. The only way in which this differs from France is that the minimum social benefit linked to age and disability is the same (whereas France distinguishes between the AAH and the Allocation de solidarité aux personnes âgées [ASPA]). In the **United Kingdom**, these benefits are also geared towards families and vary according to age and family circumstances, with fixed premiums for groups recognised as having special needs, such as people with disabilities and those caring for people with disabilities. In addition, it is possible to combine some of these benefits with employment (Income Support). All income is taken into account, including properties used as second homes. Some benefits in the United Kingdom are subject to weekly means testing. In **Finland**, minimum income is an individual entitlement, although the circumstances of the household as a whole are taken into account when granting this entitlement. Multiple sources of income are taken into account and owned properties are also included in means testing. In the **Netherlands**, the level of social assistance is determined by the applicant’s circumstances, those of their partner where applicable, the age of the household members and the special situation of single parents. In **Belgium**, social assistance is also a family benefit, which varies according to family composition and takes all sources of income into account. The support-based component of unemployment insurance (which is granted after a certain period of time has elapsed) is paid out as a flat-rate benefit, but this also depends on the family composition.

Most types of minimum income form part of a system of “rights and responsibilities” or are only awarded on the condition that the recipient looks for work. This is a crucial element of the issue of non-take-up: the more that entitlements are made subject to conditions, the greater the risk of non-take-up may be.

Finally, it is worth reiterating that the mechanisms which bring about non-take-up are no more important than the sociological considerations regarding the way in which recipients view their situation in relation to the entitlements available to them. Table 2, taken from the OECD Risks That Matter Survey, shows us that **more than a quarter of the Dutch, four out of ten Germans and Belgians and nearly half of the French and Finns think that they could not easily receive public support (benefits) if they needed it.** For the majority, i.e. those who responded “yes” to this statement, the reason given is doubt regarding their eligibility for these benefits. The complex nature of social security systems is thus underpinned by the opinions held by the residents of each country studied.

**Table 2 • Views on the ease of obtaining public support in the five countries studied in 2018 (as a %)**

Country	Does not agree with the following statement: “I think I could easily receive public support (benefits) if I needed it”	If in disagreement, why?			
		You are not sure that you are eligible for benefits	You do not know how to apply for benefits	You feel that the application process is difficult, long and/or overly complicated	You are not sure that you will be treated fairly by the office processing your application
Belgium	38	65	32	56	38
France	49	65	11	39	28
Finland	47	71	15	42	26
Germany	41	51	23	56	37
The Netherlands	27	62	14	52	34

Source > OCDE, 2018 Risks That Matter Survey.

<sup>12</sup> The legal term “community of need” (*Bedarfsgemeinschaft*) plays a key role when it comes to collecting Arbeitslosengeld II (unemployment benefit). If a claimant lives with other people and they all have a shared responsibility for each other, together they form the community of need. The legal term is therefore generally used to refer to couples (whether married or unmarried). The recipient community also includes children living in the home who are under the age of 25.

## ■ HIGH NON-TAKE-UP RATES; ALL THE COUNTRIES FACE THE SAME QUANTIFICATION CHALLENGES

Based on the analysis of the data sources and methods used to measure non-take-up of guaranteed minimum income in the five countries studied (Germany, Belgium, Finland, the Netherlands and the United Kingdom), this section puts into perspective the similarities and differences in the methods used to estimate non-take-up.

The analysed methods and results used to estimate non-take-up focus more specifically on the benefits which most closely approximate the conditions for payment of the *revenu de solidarité active* (table 1, first section). The number of published works means that another criterion must be taken into account in order to narrow down the efforts to quantify non-take-up. This criterion, which is time-based, refers to the period in which the documents on the subject were published and not to the period covered by the data used (which can often be much older). The period covered by the study therefore primarily concerns works produced within the past ten years. This point of reference does not correspond to a particular year in the history of non-take-up in these five countries, although it does coincide with the publication of France's first study quantifying non-take-up of the RSA (Domingo and Pucci, 2011). There are also major disparities, with some countries being very active in producing data on non-take-up, such as the United Kingdom and Germany. In contrast, Belgium, Finland and the Netherlands produce far less data, which has led to this time limit being extended. This focus on works produced since 2010 has not prevented earlier works from being referenced, provided that they seem an important part of the history of non-take-up in each country.

### Non-take-up, a widespread phenomenon

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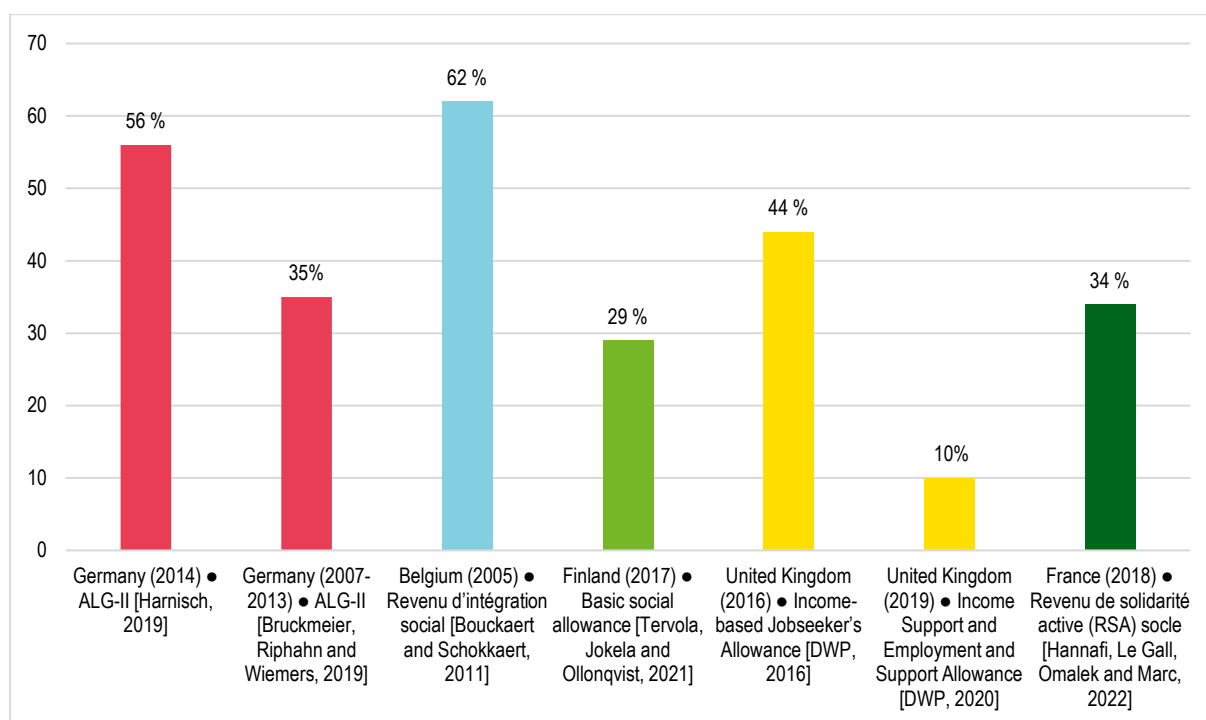
#### High rates of minimum income non-take-up in all the countries studied

A cautious approach should be taken when attempting to compare estimates of non-take-up. This is because the data sources vary, the methods used to estimate non-take-up differ from one study to another and those producing the data may make different choices regarding the sample that is to be examined, even when studying the same benefit in the same country (appendix 3). Furthermore, if the analysis focuses on benefits representing the last social safety net in each country, regulatory differences and the way in which benefits are designed make it difficult to reconcile the results.

Having made these disclaimers regarding methodology, non-take-up of the studied benefits in these countries is a widespread phenomenon in most of the countries studied (figure 5). Of these countries, the Netherlands does not have any national-level studies measuring non-take-up of minimum income (*bijstand*), likely due to the way in which the social security system is configured, which grants municipalities an important role with respect to benefits and social work.

**Figure 5 • Rates of minimum income non-take-up in the different countries: the most recent estimates**

As a %



**Note >** This figure summarises the results of the most recent estimates of non-take-up rates for guaranteed minimum income in each country studied. Appendix 3 details the methods used to estimate minimum income non-take-up rates. The case of the German studies highlights the difficulty in making international comparisons, as the results differ even though they relate to the same benefit (ALG-II) over an identical time frame (2007-2013).

**Lecture >** According to estimates by Bouckaert, Schokkaert (2011), in 2005 the non-take-up rate for social integration income in Belgium reached 62%.

**Sources >** The sources cited in the figure are referenced in the bibliography.

In Germany, estimates of non-take-up of the ALG-II minimum income<sup>13</sup> are high. ALG-II is the benefit most directly comparable to the RSA. Using the German Socio-Economic Panel survey (G-SOEP) as the basis for measurement, the estimated non-take-up rate from 2002 to 2014 is high, averaging at over 50%, although this result is potentially overestimated due to inaccuracies in simulating eligibility (2 out of 10 claimants would be ineligible according to the simulations [Harnisch, 2019]). Another estimate based on experimental data which cross-references the survey with administrative data gives a non-take-up rate of around 35% over a comparable period, which is likely to be more reliable due to a lower simulation error rate (4%), (Bruckmeier, Riphahn and Wiemers, 2019).

**In Belgium**, take-up of revenu d'intégration social (RIS) was studied. This guaranteed income is intended for individuals who do not qualify for unlimited-term unemployment insurance. 62% of people eligible for this benefit do not claim it (Bouckaert et Schokkaert, 2011). However, this estimate should be viewed with caution, as the number of people in the survey used to work out non-take-up is extremely low (about 100 people in the SILC-BE survey claim the RIS).

**In Finland**, the basic welfare allowance, which, as at the end of 2020, benefitted almost 150,000 households and around 400,000 recipients in one year, is also subject to relatively high and persistent non-take-up. Based on the Finnish income distribution survey (IDS), Bargain, Immervoll and Viitamäki (2007) estimate non-take-up rates for the period 1996-2003, which vary between 43% and 51% on average depending on the method of calculation. More recently, Tervola, Jokela and Ollonqvist (2021) measured non-take-up rates for this benefit, which ranged from 35% (in 2013) to 29% (in 2017)<sup>14</sup>.

<sup>13</sup>Arbeitslosengeld II, which is intended for 15 to 65-year-old jobseekers, is administered by the public employment agencies. The benefit is granted upon the condition that the recipient is actively seeking employment (demonstrated by providing evidence of their efforts or participating in training activities). An assessment of entitlements, which includes checking that the recipient has been looking for work, is carried out every six months and when eligibility for the ALG-II ends. The benefit is generally paid for a period of 12 months (or 6 months in the case of fluctuating income, for example) and the means taken into account are those of the year preceding eligibility.

<sup>14</sup> At a local level, a research study evaluated the impact of centralising welfare management, achieved by taking responsibility away from the municipalities and giving it to the Finnish social security institution Kela, by using several sources of data on the city of Helsinki (Korpela, 2020). The extent of non-take-up would still be considerable.

**The United Kingdom** seems to be an exception, with a non-take up rate of less than 20% in 2018 (Department for Work and Pensions, 2020). The estimates are based on Income Support and the Employment and Support Allowance, two benefits intended for Brits exempted from looking for work and which cover, as at the end of 2020, nearly 2 million people. Non-take-up of the support-based component is higher (Income-based Jobseeker's Allowance). Prior to the launch of Universal Credit (UC), more than one million Britons (three quarters of Jobseeker's Allowance recipients) qualified for this means-tested benefit, which was intended for those actively seeking employment and could be claimed for an indefinite period of time. According to the latest published estimate, the non-take-up rate for this benefit was 33% in 2012-13 prior to the phasing in of UC and 44% in 2015-16, but with a greatly reduced number of eligible individuals due to the phasing in of UC (DWP, 2017). To date, no estimate of non-take-up of UC has been published by the DWP.

However, one of the few recent studies on UC non-take-up to be initiated by researchers estimates that around half a million people have been eligible for the benefit since the start of the COVID-19 pandemic but have not claimed it (Baumberg Geiger *et al.*, 2021). This estimate is based on an online panel survey (YouGov) which was adjusted to be representative of the population. This allowed for eligible non-claimants to be identified using the Resolution Foundation's eligibility calculation model and for interviews to then be conducted with some of them. The research report recommends that the DWP quantify non-take-up of UC in order to shine a light on these situations.

**For France**, measuring non-take-up of the RSA is also important. According to Domingo and Pucci's estimate, which is based on the survey carried out by the Direction de l'animation de la recherche, des études et des statistiques (Dares) between the end of 2010 and the start of 2011, in the last quarter of 2010, non-take-up rates were 36% of those eligible for the RSA socle alone, 33% for the RSA socle and RSA activité and 68% for the RSA activité alone (Domingo and Pucci, 2011). The recent DREES estimate suggests a fairly similar rate of non-take-up for the RSA socle (Hannafi, Le Gall, Omalek and Marc, 2022): in 2018, the non-take-up rate for the RSA was therefore estimated to be 34% on average per quarter, and 20% on a long-term basis (three consecutive quarters).

### Only the United Kingdom has a tradition of regularly measuring the phenomenon of non-take-up

Although data sources and methods of simulating eligibility have evolved over time, the Department for Work and Pensions (DWP) has been providing annual estimates of non-take-up for the United Kingdom's main benefits since 1990, making the United Kingdom the only one of the five countries studied to have a tradition of regularly measuring this phenomenon. However, these trends have been difficult to interpret in recent years, due to the fact that some of the recipients of these benefits are being integrated into Universal Credit, which is expected to be fully phased in by 2025<sup>15</sup>. Consequently, some of the potential recipients of the benefits studied (Income Support [IS], Employment and Support Allowance [ESA], Income-based Jobseeker's Allowance, etc.) are no longer accounted for in the measures implemented by the DWP.

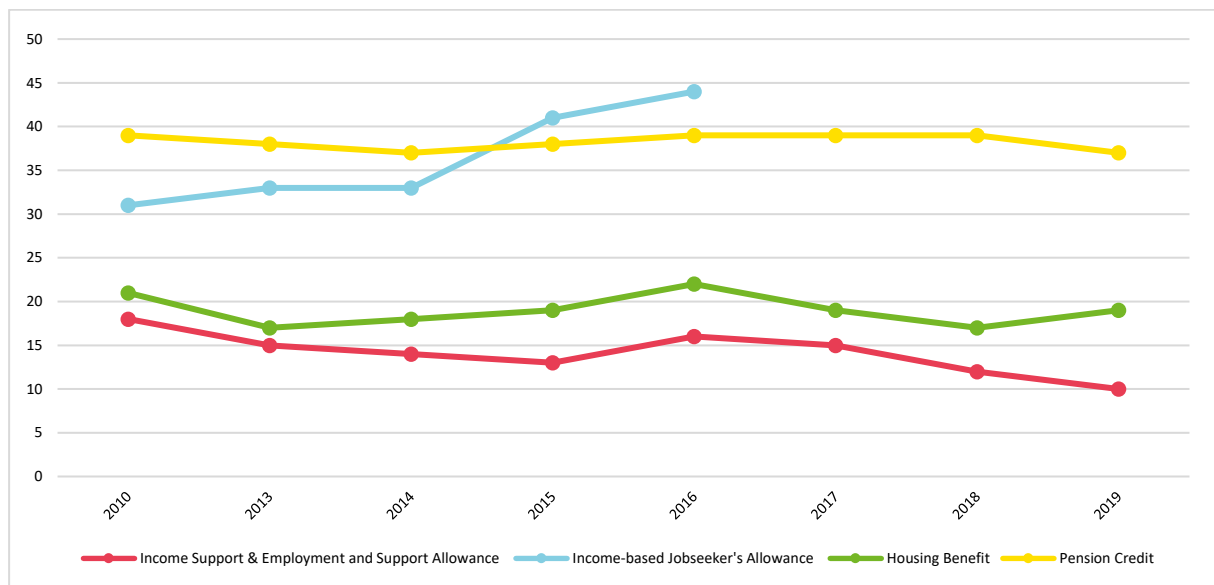
A downward trend in non-take-up of Income Support and the Employment and Support Allowance can therefore be seen over the last ten years, from 18% in 2010 to 10% in 2019 (figure 6). Conversely, non-take-up of Income-based Jobseeker's Allowance increased from 30% to 44% between 2010 and 2016. The non-take-up rates for Pension Credit and Housing Benefit are stable and relatively high: around 40% for Pension Credit and 20% for Housing Benefit. Nevertheless, these trends should be interpreted with caution, as the DWP made changes to the method it uses in 2013 and again in 2017. These changes are the cause of the disruptions in the series of statistics and help to explain the observed decreases in non-take-up. For example, the DWP estimates that these changes have caused the two non-take-up rates for Pension Credit to decrease by around 2 and 4 percentage points.

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<sup>15</sup> UC was initially introduced in a limited number of regions in April 2013. Only the simplest new claims were then directed to Universal Credit (childless singles receiving only unemployment benefit) and the remainder stayed within the old system while the new benefit was being rolled out.



**Figure 6 • Evolution in non-take-up rate for social security benefits from 2010 to 2019**



**Lecture >** In 2010, the non-take-up rate for Income Support and the Employment and Support Allowance reached 18%.

**Source >** Family Resources Survey and Work and Pensions Longitudinal Survey – Department for Work and Pensions, United Kingdom.

### The exception of the Netherlands' decentralised model, which produces virtually no national statistics on non-take-up

To our knowledge, there are no national studies measuring non-take-up of *bijstand*, the Netherlands' last social safety net. The only report to address non-take-up at a national level dates from 2011, having been commissioned from the research agency SEO by the Ministry of Social Affairs and Employment, but it did not include non-take-up of *bijstand*. This report presents non-take-up rates for several other social security benefits: 18% non-take-up for housing assistance, 17% for assistance towards payment of health insurance and 60% for one-off assistance targeted at extreme poverty (Tempelman, Houkes, Prins, 2011).

On a more fundamental level, **the Netherlands** differs from other countries in that practical implementation of the law means that non-take-up is quantified at a local level. This particular feature is linked to the configuration of the social security system, in which municipalities play a key role in regard to social benefits and social work, with varying local access conditions for the 355 municipalities (as of 1 January 2020). At a local level, the municipal registers, in which all legal residents of a municipality (including the homeless) must be registered, allow eligibility for benefits to be established, so that people in these situations can be identified by name and awarded their entitlement, in a manner similar to data mining.

### The difficulty of quantifying non-take-up

The difficulty in measuring non-take-up lies mainly in accessing data sources indicative of the population that are sufficiently rich to allow one to, on the one hand, accurately simulate the complexity of social systems in order to identify eligible persons and, on the other, to study the recipients of these benefits.

However, eligible persons cannot always be identified with perfect accuracy, as the information needed to apply the rules for calculating entitlement to benefits (e.g. income, marital status, residency status, employment status) can never be monitored perfectly, regardless of the data source used. These details are in fact inaccurate in survey data (Hannafi, Le Gall, Omalek, Marc, 2022) and are not included in data held by the administrative bodies responsible for managing benefit claimants.

### Estimates based on three data sources

Three sources of data on the general population are used in the countries studied:

- specific, one-off survey data on measurement of non-take-up;
- data on income and living conditions taken from a survey of the general public;
- data from administrative database matches.

**One-off statistical surveys dedicated to measuring non-take-up of benefits** This data source allows for non-take-up to be measured in a relatively reliable way by questioning a target population in order to obtain the information needed to recreate eligibility criteria. It involves targeting, using administrative data, a population likely to be eligible for a benefit, then questioning the members of this population to obtain the information needed to reconstruct the eligibility criteria and, finally, comparing this reconstructed eligibility against the claimed benefits declared by the person being questioned. In addition to providing a fairly reliable measurement of non-take-up, it also goes some way towards explaining the phenomenon. However, these dedicated surveys are costly and require a significant number of hours to carry out, which makes them rare. To our knowledge, only France and Belgium have implemented this type of measure.

In France, this individual survey method was used by DARES to measure non-take-up of the RSA in the last quarter of 2010 by interviewing 15,000 low-income social welfare households. Having been particularly expensive (€800,000 excluding operating costs), it has not been reproduced. However, the measurement depends on how the sample group is determined, the accuracy of the respondents' statements (especially with respect to income) and the simplification of the criteria used to define eligibility based on the survey data. These limitations result in a significant margin of error: 11% of those who reported themselves as receiving the RSA were not classed as eligible in the simulation.

In Belgium, the TAKE project (a research project between the Centrum voor Sociaal Beleid Herman Deleeck [University of Antwerp], the Federal Planning Bureau, the Federal Public Service Social Security and the University of Liège) also falls into this one-off survey category. The TAKE survey involves interviewing people to assess their eligibility (based on income and family composition) and to ask them about take-up of one of the benefits that are to be studied. This survey can be matched with administrative data to verify the information obtained in the questionnaires.

**Surveys of the general population regarding income and living conditions.** Compared to a dedicated survey, the advantage of this method is that existing data can be used and reproduced regularly for a number of benefits. Most surveys on income and living conditions are in fact produced so that wealth inequality in the countries studied can be analysed on an annual basis. However, they are also being used to study non-take-up. Any simulation is dependent on the quality of the data on which it is based and on how the rules which regulate benefit entitlement are modelled. The complexity of social benefit entitlement and the range of family circumstances make it necessary to make simplifying assumptions in order to simulate eligibility. (Hannafi, Le Gall, Omalek, Marc 2022).

The German studies used the General socio-economic panel (GSOEP). The Belgian study used the Statistics on Income and Living Conditions (SILC) survey. The Department for Work and Pensions relies on matching the Family Resource Survey (FRS) and the Work and Pensions Longitudinal Survey (WPLS). The Finnish studies are based on the Finnish Income Distribution Survey (IDS). Apart from the German data, which only includes declarative information on means, these surveys combine declarative information about people's circumstances with data from administrative bodies, particularly that required to collect the received sources of income. Finland, however, is notable for the importance it places on data taken from administrative register information. In France's case, the Tax and Social Incomes Survey (*enquête Revenus fiscaux et sociaux* [ERFS]) has recently become the main source for studies on non-take-up. It combines information from the employment survey and data from tax and social security files (box 2).

The quality of this data, and therefore that of the estimated rate of non-take-up, is determined by the wealth of the information it contains, the size of the sample groups and whether or not it can be matched with administrative data (box 2).

This data allows for a wide range of social indicators on income distribution, poverty, exclusion, employment, housing, education and health to be analysed at household level. Thanks to its generalist nature in regard to living conditions and income, the data available in the different countries allows for indicators of non-take-up of benefits to be produced with relative ease. Another advantage is that the wealth of information contained in these surveys also allows for the profile of non-claimants to be described, thus enabling actions to be better targeted at people "at risk". Furthermore, most surveys are regular and ongoing, which makes it possible to provide a regular measurement of non-take-up over a reasonably long period. However, this data, which is not specifically designed for determining eligibility for entitlements, still provides approximate results.

**Data taken entirely from official registers.** This source can potentially provide complete, reliable information for testing eligibility in an entitlement simulation. However, it is extremely rare to come across registers containing enough information to accurately determine eligibility for the entire population. Investigations into the data sources used to measure the phenomenon reveal that several studies conducted in the Netherlands measure non-take-up at a local level using this type of methodology. For example, this is the method used by the social evaluation centre KWIZ (Kenniscentrum voor Werk en Inkomen en Zorg - Research Centre for Work, Income and Care), which carries out assessments at the request of municipalities to target non-claimants. For the assessment conducted in Amsterdam (KWIZ, 2002) and replicated in other urban areas (Tubbergen - KWIZ, 2020a; Haarlem - KWIZ, 2020b), the centre used several comprehensive data files (Warin, 2007; Hamel, 2006) to estimate eligibility and monitor take-up as reliably as possible (box 2).

**Box 2 • Used data sources**

Data source	Country	Sample size and data	Scope	Advantages	Limitations
Household living conditions survey	Germany	GSOEP German socio-economic panel (15,000 households)	Ordinary housing	Regular data	Take-up and variables in declared income (no administrative matching)
	Belgium	SILC-BE Survey on Income and Living Conditions (5,860 households)			Inaccurate family composition  Declared employment activity calendar
Household living conditions survey (with administrative data matching)	Finland	IDS (SILC-FI) Finnish Income Distribution Survey (10,000 households)	Ordinary housing	Regular data  "Real" income and take-up	Declared household expenses and employment activity calendar
	United Kingdom	FRS (SILC-UK) Family income survey +WPLS (longitudinal study on work and pensions) (20,000 households)			Declarative information on take-up for those not matched  Lack of information needed to simulate eligibility (e.g. disability)
	France	ERFS Tax and Social Incomes Survey (50,000 households)			Survey conducted at aggregated household level and not "social welfare household" level Lack of information needed to simulate eligibility (e.g. disability benefit, administrative status of foreign citizens) Declared employment activity calendar
One-off non-take-up survey	Belgium	TAKE project (ongoing)	Ordinary housing	Targeted variables to measure and study non-take-up	Substantial collection costs and difficulty in targeting
	France	Dares survey (2011) (15,000 households)			One-off
Matching of comprehensive, local registers	The Netherlands	Municipal registers "personalised" file (Gemeentelijke Basis Administratie); statistics on social benefits (Maatwerkbestand) (Bijstandsuitkeringenstatistiek) "complete" file on assets and income (Integraal Vermogensbestand)	All types of housing (municipal registers in which registration is mandatory, including for the homeless)	Completeness of information on eligibility and take-up	Indicators produced at a local level

- GSOEP: The German socio-economic panel is an annual household survey which has been produced and distributed by the DIW since 1984. Its primary purpose is to collect a set of general information on the German population with regard to living conditions, income, employment, family, health, education, attitudes, satisfaction in different spheres of life, integration, etc.
- SILC-BE: The Survey on Income and Living Conditions is a survey common to all countries in the European Union, which collects comparable micro-data on income poverty and social exclusion, which is then harmonised and compiled by Eurostat. The Belgian

version was used to measure non-take-up of minimum income. The British and Finnish versions of the SILC are based on the IDS for Finland and the FRS for the United Kingdom.

- IDS (SILC-FI): Income and Distribution Survey is a survey administered by the statistical institution (Statistics Finland). This data comes from administrative register-based information obtained through two years of panel sampling (information on income, direct taxes, benefits, socio-economic characteristics of people living in standard households, actual social assistance claims [annual amount, number of months of receipt]).
- FRS (SILC-UK): The Family Resources Survey is an annual survey that gathers information on some 20,000 private households in the United Kingdom, although only the information concerning Great Britain is used to measure non-take-up. The FRS is the British equivalent to the SRVC-SILC survey. Its primary function is to gather information on household living conditions, including information on income including wages and salaries, government benefits, due tax credits, pensions and investments. This information allows for analysis at an individual, “benefit unit” and household level.
- ERFS: The Revenus fiscaux et sociaux (ERFS) survey, produced by Insee, is the national-level source of reference for the production of statistics and studies on income, standards of living or financial poverty, and concerns persons residing in France’s metropolitan areas in “standard” housing. Persons living in collective accommodation (retirement homes, religious communities, university accommodation, prisons, workers’ hostels, etc.) or insecure housing (emergency accommodation, hotels, mobile homes, etc.) as well as the homeless are not included. The ERFS is produced by matching the employment survey with tax data and social data.
- One-off survey on the RSA, Dares: Survey dedicated to non-take-up, conducted between the end of 2010 and the beginning of 2011 by Dares, a ministerial statistical department of the Ministry of Labour, Employment and Economic Inclusion. The advantage of this type of operation is that measuring non-take-up can be combined with an in-depth analysis of its underlying causes and behaviour.
- Dutch registers: the “personalised” file (Maatwerkbestand), which gathers, at an individual level, details of the family relationships between people and information on the income sources of those within a household; the social benefits statistics (Bijstandsuitkeringenstatistiek), which identify, at individual level, social welfare payments; the municipal registers (Gemeentelijke Basis Administratie), which aggregate all municipal registers in which all Dutch residents legally residing within the territory are registered and which contain information on gender, date of birth, nationality, marital status, number and age of children; the “complete” assets and income file (Integraal Vermogensbestand), which gathers, at individual level, details of almost all annual income (labour, replacement, financial and non-financial) received by residents of the Netherlands. The final analysis file may cover the entire Dutch population, which is more than 15 million people.

## A convergence towards use of unavoidably incomplete survey data on household income and living conditions

In the countries studied, quantification of non-take-up is mainly based on data from surveys of the general population on income and living conditions. The main advantage is the availability of this data, which is generally obtained at regular intervals over an extended period of time.

Although they are rich in information, these surveys can never monitor all the information needed to define eligibility for a benefit in complex benefit systems, or can only do so with some level of inaccuracy (see section 1). For example, the following information is usually missing:

- sub-annual income variability for benefits based on a quarterly or monthly income assessment (Finland, France);
- household wealth taken into account for accessing benefits in many countries (Belgium, Germany, Finland, United Kingdom);
- the value of the accommodation (Belgium) or actual household expenditure on housing (Germany, Finland);
- willingness to work (Belgium);
- disability status (United Kingdom);
- people’s administrative status, such as the residence permit (France).

In addition, the observation unit used in these household surveys is often not the most relevant when it comes to family benefits. Several individuals or families can live together in the same accommodation and receive benefits. This is the case in Germany in regard to the scope of “communities of need” or in Belgium in regard to the scope of the household for social security purposes, which cannot be directly monitored in the survey. This flaw regarding scope may create problems when determining eligibility due to the aggregation of household income if a wider or narrower scope were to be considered.

The result of these limitations is that non-take-up may be under- or over-estimated. It often becomes necessary to make assumptions or use “proxy” variables to approximate the eligibility criteria applicable to each type of social assistance in each country, which are difficult to approximate statistically.

The data collected during these surveys can also be incomplete. It may not reflect sub-annual developments such as changes in marital status, employment status or type of remuneration, which are nevertheless decisive for accessing entitlements. Furthermore, the “declared” aspect of take-up, based on the responses of the individuals interviewed, or the “observed” aspect of take-up, i.e. based on data obtained from a match with administrative data, also result in the production of indicators which

are, to some extent, biased. When take-up of benefits is declarative, receipt of social security entitlements tends to be under-declared when recipients feel that there is stigma relating to their situation or simply because they have misunderstood the question or are confused regarding the various benefits. The administrative data “monitored” by the social security agencies is not without its own statistical shortcomings, with frequent matching errors. Matching problems are generally linked to difficulties in identifying the individuals interviewed as part of a survey (the keys to identification are generally surname, first name, address, etc.). These matching errors may also bring about bias in the measurement of take-up and non-take-up.

These surveys are also limited in their investigative scope, which extends to households living in standard housing. Homeless people or those living in institutions (student residences, care homes for the elderly or disabled, prisons) are not questioned, even though they are directly targeted by certain social security benefits.

Only data from very well-developed registers such as the municipal registers in the Netherlands, in which registration is mandatory (including for the homeless), allow eligibility for benefits to be established and non-take-up to be quantified with some degree of accuracy, including for households not living in standard housing. Specific, one-off surveys could also include non-standard housing by directly asking the questions needed to simulate eligibility. However, this type of survey is highly complex and costly to carry out, so to our knowledge, there is no analysis of non-take-up for all households in the countries that estimate non-take-up at a national level.

### Use of tax and social security microsimulation models to determine eligibility

In the literature, non-take-up of social security benefits is commonly measured using **microsimulation models of the tax and social security system** to determine eligibility. These are analytical tools that generally allow one to simulate, within a sample of individuals, the effects of a given public policy reform that has effected redistribution of taxes and social security benefits (Bourguignon and Sparado, 2003; Legendre, 2019), but which can also be used to simulate eligibility in order to measure non-take-up of social benefits.

In this setting, eligibility is “approximated” by simulating the benefit amount that the household would receive, provided that:

- firstly, the information on income, family composition, age and expenses is correct,
- and secondly, the rule for calculating benefits using the microsimulation models is sufficiently similar to that applied by the agencies that pay out the entitlements. Surveys and models do not always have sufficient data to calculate eligibility in the same way that the agency which pays out the entitlements would.

The household is considered eligible if an “estimated” benefit amount is positive, and it is considered ineligible if the estimated amount is zero (or negative for so-called differential benefits, which calculate the difference between a flat-rate sum and the household income that is included in the resource base).

### The same difficulties in achieving consistency between take-up and eligibility affect estimates in all countries

Unless the models and data are capable of perfectly replicating the law, reconciliation of eligibility and take-up will uncover a category of non-eligible claimants (R.NE) that reveals the shortcomings of the methods used (table 3 and box 3). The results of the simulation and actual observation of benefit take-up are partly incompatible, or in other words, there are households among the benefit recipients that do not meet the eligibility criteria. This raises questions about the method used to simulate non-take-up.

In economic literature, this population is usually compared to the total number of recipients in order to measure the **“beta error” rate**, or second-order error rate (while the non-take-up rate would qualify as a first-order error if the non-take-up phenomenon was more closely associated with administration of the social security entitlement rather than being an individual problem). Quantifying this error allows authors to provide a quantified evaluation of the simulation’s quality. Moreover, this indicator influences which measure of non-take-up is chosen (box 3 and appendix 3).

**Table 3 • Reconciliation of eligibility and take-up**

	Non-claimant (NR)	Claimant (R)	Total
Non-eligible (NE)	NR.NE	R.NE	NE
Eligible (E)	NR.E	R.E	E
Total	NR	R	Total

The beta error can be explained by biases in take-up of the benefit:

- errors in matching of survey and administrative data (see previous section);
- inaccuracy in respondents' answers regarding benefit take-up in the declarative data;
- omissions or errors in declarations, both in the survey data and in the information communicated to administrative bodies.

Alternatively, it can also be explained by flaws in the eligibility simulation, which is imperfect by nature:

- imperfections in the data concerning the conditions under which the entitlement is granted;
- the timeframe applied to assessment of entitlement (inconsistency between the time at which the entitlement is collected and the reference period used to study the entitlement).

According to a study conducted in Germany (Harnisch, 2019), a beta error of less than 20% is considered “acceptable”; given the unavoidably inaccurate or incomplete data needed to simulate legal rules, reducing this incompressible figure appears to be difficult.

This phenomenon, which demonstrates the inaccuracy of the eligibility simulation, is accounted for by authors in two ways: in the study by Harnisch (2019) and the study by Bouckaert and Schokkaert (2011), the beta error (20% in 2014 and 11% in 2011 respectively) is shown (in number of recipients), but is not included when calculating the non-take-up rate, i.e. non-eligible claimants are not **taken into account** in the non-take-up rate indicator; in the United Kingdom and in the first quantification of Finland's minimum income (Bargain *et al.*, 2012), the beta error is not shown, but the number of non-eligible claimants is included when calculating the non-take-up rate.

Non-take-up is a complex phenomenon to quantify, but there is some degree of consistency in the methods used to measure non-take-up in these countries. The most common method is to use microsimulations of benefits based on survey data concerning resources and living conditions. This method cannot perfectly replicate the complexity of each country's legislation, meaning that the estimates all have a margin of error that is difficult to minimise given the unavoidably inaccurate or incomplete data needed to simulate the legal rules. Ultimately, based on the key measures described in the literature, it can be concluded that non-take-up of “minimum income” is a widespread phenomenon in most of the countries studied.

### Box 3 • Non-take-up rate indicators vary between studies

It is possible to develop alternative measures for calculating the non-take-up rate, depending on how non-eligible claimants are taken into account. The underlying assumptions differ depending on the formula used:

1. If we limit ourselves by focusing on those eligible without taking into account the non-eligible claimants (for example, if we assume that their presence is only due to fraud and that they are actually ineligible according to the applicable criteria), we can calculate non-take-up in a given quarter using the following method, by including only eligible claimants in the numerator:

$$NTUR = \left(1 - \frac{R \cdot E}{E}\right) \cdot 100$$

This formula assumes that all those considered eligible in the simulation are genuinely eligible (perfect simulation and nobody incorrectly considered eligible) and that non-eligible claimants represent only cases of fraud, which are two strong assumptions. Otherwise, this would result in overestimation of the number of eligible households in relation to the number of eligible claimants (which would lead to overestimation of the non-take-up rate). This calculation method was applied as part of the study into non-take-up of the Belgian *revenu de solidarité* (Bouckaert, Schokkaert, 2011), and the study into non-take-up of the German minimum income benefit (Hamisch, 2019).

2. If, despite the imperfections in the entitlement simulation, we deem the number of eligible persons to be correctly simulated on the whole (i.e. the number of people incorrectly considered eligible and the number of people incorrectly considered non-eligible are comparable) and the number of claimants to be correct, we can calculate the non-take-up rate for a given quarter by calculating the ratio of the total number of observed claimants to the total number of people considered eligible in the simulation:

$$NTUR = \left(1 - \frac{(R \cdot E + R \cdot NE)}{E}\right) \cdot 100$$

In this case, the presence of non-eligible recipients would be explained by approximations in the eligibility simulation, without the number of eligible people necessarily being called into question, or by imputations made in regard to recipient households (not necessarily targeting the real recipients, but others similar to them).

This formula may also be preferred if it is assumed that eligible people and claimants are equally subject to bias (if the survey under-represents claimants and eligible people in equal measure, for instance). This was the formula chosen for the data analysis in the French case measuring non-take-up of RSA (Hannafi, Le Gall, Omalek, Marc, 2022).

In a theoretical article, Duclos (1995) justifies the use of this formula, assuming that the agency paying out the benefits does not make errors in assessing entitlement. However, it is the analysts (researchers or others) who may make mistakes in the eligibility simulation due to errors in the information on which they rely (survey data, some declarative information, concepts of time, income, analysis unit [household, families or individuals] and socioeconomic aspects that are often poorly understood, etc.). He then hypothesises that the analyst would estimate the right number of eligible individuals overall (between the recipients incorrectly deemed eligible and those incorrectly deemed non-eligible).

3. If the number of eligible people appears to be underestimated in relation to the number of claimants, an "intermediate" formula can be used. This includes non-eligible claimants in the total number of eligible individuals and in the total number of claimants: all of the recipients observed are thus retained in the numerator while the number of eligible individuals in the denominator is increased.

$$NTUR = \left(1 - \frac{RE + RNE}{E + RNE}\right) \cdot 100$$

This indicator is chosen in the benchmark study into non-take-up of social security income in Finland (Bargain *et al.*, 2012). This is also the formula used in publications by the Department for Work and Pensions in the United Kingdom, to study the take-up rate rather than the non-take-up rate (DWP, 2020). This measure places focus on take-up, partly because the number of claimants is less subject to bias and partly because this indicator is seen as more an indicator of policy effectiveness by the British government. The numerator therefore takes into account all claimants, whether eligible or non-eligible. The number of eligible claimants is increased by the number of non-eligible claimants if the simulation is insufficiently accurate. These rates are systematically presented in number of recipients.

$$TUR = \frac{R}{E + NE \cdot R}$$

By design, the first formula gives the highest rate of non-take-up and the second formula gives the lowest rate of non-take-up. If there are no non-eligible claimants (beta error null), the three formulas give the same result.

Furthermore, these calculations are coupled with estimate sensitivity tests, which are performed by integrating variations in income (plus or minus 10%), as in the case of the Belgian study, to compensate for the approximations of the statements made by those interviewed during the surveys on living conditions. In British publications on non-take-up, the DWP also calculates confidence intervals (statistical estimate of the margin of error for the estimated number of eligible non-claimants).

Finally, the statistics produced by the DWP for the United Kingdom include take-up rates in financial terms, i.e. the money that is paid out to recipients as a proportion of the total budget compared to that which should be allocated to all eligible people. The DWP also provides an average estimate of benefits that will not be claimed at an individual level, in order to gain an understanding of the means lost on by non-recipients.

## ■ DYNAMICS OF QUANTIFYING NON-TAKE-UP OF BENEFITS

### Quantifying non-take-up: long-running efforts in the United Kingdom, the Netherlands and Germany

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The issue of non-take-up has traditionally been accounted for in varying ways between the countries studied, with the United Kingdom, the Netherlands and Germany having done so for a long time. They were interested in this issue long before it was introduced in France by the Caisse nationale des affaires familiales (CNAF) in the mid-1990s, building on work carried out in the Netherlands<sup>16</sup>. Conversely, the issue of non-use is a late arrival to Finland (a country where little work has been devoted to the matter) and Belgium, even though non-take-up has become increasingly topical here of late.

(Quickly) recapping these histories, most of which are well documented in the literature on non-take-up (Warin, 2007), also helps us to understand the diversity of the challenges associated with non-take-up and of the pursued objectives.

### An initial interest in means-testing social benefits shared by the United Kingdom and the Netherlands

The United Kingdom was one of the first countries (along with the United States) to introduce the concept of non-take-up, first in the 1930s and again in the 1960s. At this time, the development of means-tested benefits sparked interest in the subject and triggered a change in perspective, shifting from emphasising the role of the individual in explaining the phenomenon (non-take-up being the responsibility of informed, calculating individuals) to questioning the very way in which social benefits are structured (non-take-up being an effect of benefit targeting). In the United Kingdom, where benefits were targeted in order to reduce public expenditure, the introduction of non-take-up indicators found itself the subject of “ambiguous political consensus” (Hamel, 2006 : 61). These indicators made it possible to ensure that benefits were actually claimed and to therefore prove the effectiveness of the reforms. From this time onwards, take-up of the main targeted social benefits was regularly quantified by the statistical offices of the relevant ministries, establishing the phenomenon’s widespread nature from the outset. The quantification of non-take-up can also be explained by the development of a public policy assessment logic, commissioned by the public authorities, which grew in importance with the introduction of Margaret Thatcher’s liberal reforms. Increased control of social expenditure was then achieved by producing performance indicators, with administrative bodies being held accountable for how budgets were used.

The Netherlands followed the example of the United Kingdom, producing early works on non-take-up between the 1960s and 1980s, once again at a time of heated debate regarding the increasing targeting of social benefits. The concept of non-take-up can be seen to have emerged from a “circulation” of ideas from one country to the next. Financing of the first studies into non-take-up (including the foundational studies by Wim Van Oorschot) was in fact linked to the fact that Dutch<sup>17</sup> actors were aware of the work carried out in England and wished to introduce the concept to their own country. This also facilitated the importation of criticisms of social benefit targeting, which would mitigate the effects of social policies on social integration and the fight against poverty. The tradition of major compromise in Dutch politics helped to ensure that these criticisms were given due consideration (Hamel, 2013). Nevertheless, the context of this work on non-take-up was very different to that of the United Kingdom, as it focused less on controlling public expenditure and more on improving the delivery of targeted benefits and promoting fairness within the social security system.

This interest in non-take-up and ways to reduce it has been reinforced by a feature specific to the Dutch social security system, which sees municipalities given a key role. In place of the conventional, national indicators of non-take-up that were used in the United Kingdom<sup>18</sup>, local approaches to the issue have traditionally been adopted in the Netherlands, with some municipalities sharing assessments and innovations to help improve access to social entitlements. Administrative reforms facilitating access to benefits have been mainly introduced at a local level. These were based on the “co-production of services”, which involves citizens in the process, thereby making it possible to highlight difficulties in accessing social benefits and facilitate reflection on the conditions of access to and the content of the social offer itself (Hamel, 2013).

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<sup>16</sup> The issue of non-take-up, introduced to France in 1976 in a pioneering text by Antoinette Catrice-Lorey, is to be taken on board by the family branch of the social security system. The publication of a report in *Recherches et prévisions* (the CNAF journal now entitled *Revue des politiques sociales et familiales*) devoted to non-take-up in 1996 played a major role in spreading awareness of the concept and introducing the work of Dutch researcher Van Oorschot.

<sup>17</sup> Including the Committee for Social Security Research (COSZ), see the country profile for the Netherlands.

<sup>18</sup> One non-take-up indicator was, however, monitored annually from the late 1990s to the early 2000s as part of the Dutch Poverty Monitor, which was produced by Statistics Netherlands (CBS) and the Social and Cultural Planning Office (SCP).



## In Germany, non-take-up is associated with “hidden poverty” and the crucial matter of determining minimum social benefit levels

Studies and research into non-take-up of benefits have also been conducted for many years in Germany. Early works on benefits for families and elderly people living in poverty were published in West Germany in the 1960s and 1970s. With respect to the minimum social benefits (Sozialhilfe), the first formal investigation that helped to spark interest in non-take-up was published in 1981 by the Transfer-Enquête-Kommission, an enquiry commission of the government of the Federal Republic of Germany which was charged with determining the impact of income from public transfers on disposable household income. In the end, this investigation used data from the introduction of Sozialhilfe in 1961 and social assistance in 1962 (Bundessozialhilfegesetz).

Early interest in non-take-up in Germany was altogether different from that in the two countries already discussed. Germany's case is unique in that non-take-up is linked to the concept of “hidden poverty” (verdeckte Armut), sometimes referred to as “undetected cases of poverty” (Dunkelziffer der Armut). The 1980s saw an increase in poverty in Germany, accompanied by rising unemployment and work of a precarious nature. The main data used to measure poverty and understand the considerable disparities between different regions<sup>19</sup> was based on registers of social assistance recipients. This left the results exposed to the criticism that not all cases of poverty are reflected in these statistics, as some people do not claim the social benefits for which they are eligible. The two concepts “non-take-up” and “hidden poverty” have in fact been intrinsically linked by the various actors (researchers, associations, etc.) interested in the issue of poverty.

However, improving statistics and knowledge regarding poverty is not the main issue addressed by quantification of non-take-up in Germany. It is merely part of the broader issue of how much should be paid out in benefits. The level of social benefits is calculated using a specific mechanism based on the means of the poorest quintile of people included in the Income and Expenditure Sample Survey (EVS)<sup>20</sup>. If non-take-up is high among this quintile, the income deemed adequate is underestimated, which reduces the amount of assistance allocated.

This characteristic specific to Germany is rather crucial, as it allows us to link the question of what constitutes the “right” level of social benefits with that regarding accessibility of said benefits, while the concept of non-take-up can, in other contexts, be used to dissociate these two issues.

## Concerns regarding the phenomenon mainly fleeting

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### The fragmented “career” of the concept of non-take-up

This background summary shows that there was early interest in the issue of non-take-up in the United Kingdom, the Netherlands and Germany. However, analysing the various work produced over the past ten years allows us to uncover differences between the countries that are particularly invested in the phenomenon of non-take-up. This early concern does not mean that this interest has necessarily been sustained and continued over time. This is, for instance, the case in the Netherlands, at least at a national level, where the production of data on non-take-up has become rare, unlike quantification at a local level. The situation of the United Kingdom in regard to this subject is even more remarkable. Despite the fact that it is the only country that has quantified non-take-up on an annual basis for many years, nowadays the subject struggles to find its place in the public debate<sup>21</sup>. Furthermore, some of the data is no longer produced and the data on the new social security benefit (Universal Credit) is not available. Finally, although the initial intention was to help evaluate public policies, this aspect no longer features among the expectations for current production of data on non-take-up, according to the relevant statistical office of the Department for Work and Pensions (DWP). The office's statisticians believe that the type of data produced does not allow the potential effects of actions taken to combat non-take-up to be analysed (nor areas where these actions are to be taken to be targeted)<sup>22</sup>. The current logic is thus geared more towards management than evaluation; the data produced primarily helps the DWP to improve its communication campaigns for social benefits.

After all, putting non-take-up on the agenda is not a static process, but a “real ‘career’”, marked by periods of disruption and punctuated by successive re-emergence(s), redefinition(s) and re-qualification(s)” (Garraud, 2004: 54). This is reflected in the way social demand for statistics on non-take-up has evolved.

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<sup>19</sup> The more conservative values held by those in Southern Germany and the existence of informal support mechanisms (church, families, etc.) would, for example, have a significant influence on the number of people choosing not to apply for social assistance, thus helping to minimise poverty in these areas (Klagge, 2001).

<sup>20</sup> The level of minimum income is calculated on the basis of a reference sample (EVS, Einkommens- und Verbrauchsstichprobe), a widely used database on the study of poverty. In concrete terms, the data for the last quintile of this sample serves as the basis for calculating the amount of minimum income.

<sup>21</sup> Interview with Donald Hirsch, Director of the Centre for Research in Social Policy (CRSP), Loughborough University.

<sup>22</sup> Discussion with Narayan Jayaram, take-up team statistician at the Department for Work and Pensions (DWP).

#### **Box 4 • The United Kingdom, a “model” for the ongoing quantification of non-take-up... but a fragile one at that**

The ongoing production of statistical data on non-take-up, or take-up of benefits to be more precise, has a long tradition in the United Kingdom. Each year, data showing the number and rate of people affected as well as the amounts not spent is distributed and can be easily accessed on the websites of the actors producing this data (DWP and HMRC). For these reasons, the United Kingdom has long been commonly cited as an example (Hernanz *et al.*, 2004; Matsaganis *et al.*, 2008).

This view must be revised, as the United Kingdom is undergoing significant changes in the quantification of benefit take-up. In 2012, the DWP proposed stopping the publication of data on take-up of means-tested benefits (DWP, 2012a). It justifies discontinuing these statistics on the basis of budget-related and human resources-related considerations (a saving of 2 full-time equivalents). But it also reflects on the limitations of its own statistics, with substantial confidence intervals or insufficient samples, which would make analysing changes over time challenging and inaccurate. Following the consultation on this proposal (DWP, 2012b), the DWP decided to continue measuring benefit take-up by focusing on four benefits (instead of the previous five) using a new methodology, which was improved in 2013 and again in 2017. These methodological changes are the cause of the disruptions in the series of statistics and help to explain the observed decreases in non-take-up. For example, the DWP estimates that these changes have caused the two non-take-up rates for Pension Credit to decrease by around 2 and 4 percentage points.

The main change is primarily due to the introduction of Universal Credit (UC), which has an impact on quantification of take-up/non-take-up. Some data on benefits which have been incorporated into UC, but which still have recipients (Housing Benefit, Income Support...), continues to be produced, while other data has already been discontinued (appendix 2). The DWP currently only produces data on the numbers of UC recipients and not take-up rates. The reason cited is the difficulty in deploying the new information system needed to manage UC. However, the DWP is regularly challenged about the quantification of UC take-up by numerous actors (such as the Resolution Foundation, which is critical of the status quo in this area<sup>23</sup>). They argue that this data is needed to assess one of the main arguments for UC, which is that it would simplify access to social benefits and thus improve take-up, particularly by the poorest. However, one of the few recent perspectives on UC non-take-up estimates that around half a million people have been eligible for the benefit since the start of the COVID-19 pandemic but have not claimed it (Baumberg Geiger *et al.*, 2021). This estimate is based on an online panel survey (the largest British panel, YouGov), which was adjusted to be representative of the population. This allowed for eligible non-claimants to be identified using the Resolution Foundation's eligibility calculation model and for interviews to then be conducted with some of them. The report recommends that the DWP quantify non-take-up of UC in order to shine a light on these situations, with the main author of this study stating that methodological difficulties are not the only explanation<sup>24</sup>.

In any case, the difficulties of implementing UC mean that there is no indication at present that the United Kingdom's defining feature, its production of annual data on the take-up of several social security benefits, will continue in the long term. It is therefore, understandably, a fragile model for the quantification of non-take-up. This fragility can be explained by a fundamental transformation of the social security system, but also by the fact that the issue is treated and handled very differently to the way it was in the beginning.

#### **Heightened interest during periods of institutional reform, associated with converging approaches to social security systems**

The issue of non-take-up intermittently features on the public agenda in the five countries. It does not seem to be greatly influenced by external factors. Nevertheless, various actors are taking it up at a European level. One of these actors, the European Anti-Poverty Network (EAPN), regularly makes recommendations for action on non-take-up of social benefits, including it as an issue in their position paper, which argues in favour of an adequate minimum income and a minimum wage (EAPN, 2020). The work and proposals produced by these actors have encouraged the European Commission to give its support to the Eurofound study on non-take-up (Dubois and Ludwinek, 2015), which forms part of the wider debate on the possibility of a minimum income at European level. The Commission's support for this study can also be explained by its growing interest in the use of artificial intelligence as a means of reducing non-take-up<sup>25</sup>. This study has played and continues to play a role in raising awareness of the issue in European countries and even further afield, by providing, for instance, information on quantification of non-take-up and recommending the further production of data. However, although the battle against non-take-up and its quantification have been the subject of recommendations on numerous occasions over many years, the impact of these recommendations in the five countries studied is difficult to determine<sup>26</sup>. It appears that the issue mainly features on the agenda in each country at particular times linked to social security system reforms and the debates which accompany such reforms.

<sup>23</sup> <https://www.resolutionfoundation.org/comment/boosting-benefit-take-up-is-critical-to-the-success-of-universal-credit-but-we-might-not-be-able-to-measure-whether-its-working/>

<sup>24</sup> Interview with Ben Baumberg Geiger, Reader, School of Social Policy, Sociology and Social Research (SSPSSR), University of Kent.

<sup>25</sup> Interview with Hans Dubois and Anna Ludwinek, Research Managers, Social Policies Unit, Eurofound.

<sup>26</sup> Unlike other countries such as Lithuania; refer to the European workshop organised as part of Belgium's TAKE project in March 2020 (*op. cit.*).

Reference is frequently made to non-take-up in the stated objectives of recent reforms in the different countries. By reading between the lines, it is possible to identify several converging trends in social security systems, which set the stage for the issue of non-take-up to make an occasional appearance. The simplification of access to social security benefits is based on the growing trend towards digitised administrative processes, the improved clarity of the social security system, with a scaled-back number of better interconnected benefits, and the reduction of “bureaucracy”, all of which are converging objectives that are expected to promote take-up of social security benefits and ultimately improve the effectiveness of social security. These are the reasons used to justify the incorporation of benefits into Universal Credit in the United Kingdom, the measures implemented as part of the “Hartz IV” reform in Germany, and the failed basic income experiment in Finland<sup>27</sup>. In these examples, the reductions in “transaction costs<sup>28</sup>” (with simplified or even automated administrative processes) and “information costs” were publicised, as these costs are known to be obstacles to take-up of social entitlements. The serious public debate that takes place at such times of reform is also seen as a way to raise awareness of the existence of social benefits and legitimise their use, as is the case in Germany (Bruckmeier and Wiemers, 2011). Analysing how the issue of non-take-up has been placed on the agenda provides a different perspective on the transnational aspect of social security (Spieser, 2021) and how ideas regarding public policy and recommendations circulate between countries.

However, although reducing non-take-up is put forward as an objective, the aims of the reforms in question often differ. Such reforms aim more to promote the activation of social benefits (with “activation regimes” varying from country to country [Barbier, 2002]) and impose tougher conditions of access to social benefits as in Germany<sup>29</sup> or, more recently, in Finland. This is the ambivalence with which the issue of non-take-up is met (Rode, 2021), which also explains why it can be the subject of both action and criticism (of the resulting stigmatisation brought about by these reforms, the increased difficulties associated with digitalisation, etc.) within the same country.

For the most part, the issue of non-take-up in the countries studied has featured on the “public agenda” (receiving attention from the public or even the media) and, more rarely, on the “official agenda” (being addressed at a political level by the competent authorities). Besides France, the latter scenario has only occurred in Belgium. As noted by the Brussels-Capital Health and Social Observatory, the issue of non-take-up receives attention from actors operating in a wide range of fields (scientific, institutional, political, non-profit)<sup>30</sup>. In regard to the official agenda, the development of consultation between actors and the definition of actions, there is an abundance of news seemingly pre-empting the production of data on the phenomenon. For example, the various government agreements mention non-take-up at the different territorial levels that exist within Belgium. At a federal level, the 2020 government agreement stated that “the government will seek to end non-take-up of entitlements wherever possible and will continue its efforts to automate social entitlements”. Non-take-up thus represents one of the three axes of the current federal strategy for combatting poverty. At a regional level, non-take-up is also mentioned in the Brussels-Capital Region government agreement in connection with the issue of automating entitlements. Belgium is thus banking on the opportunities presented by digital technology, whether that be the automation of benefits or the applications used to assess eligibility for social benefits, like the tools that have also been observed in other countries.

### **An interest that does not directly translate into demands to quantify the phenomenon**

However, this interest in the general issue of non-take-up at the time of the reforms does not necessarily result in institutional or political demand to quantify the phenomenon.

In Germany, a report was commissioned in the aftermath of the far-reaching labour market and social security system reform, the “Hartz acts”, but it was requested for reasons other than monitoring the reform and its effects. As a result of complaints lodged against Hartz IV, the German Federal Constitutional Court issued an order a few years later in favour of reforming the scheme, which was judged unconstitutional as it violated the right to a proper minimum income. To address this issue, the court ordered that the extent of non-take-up and its impact on the calculation of minimum income must be demonstrated empirically. This decision led to the production of one of the main recent studies on non-take-up of minimum social benefits (Bruckmeier *et al.*, 2013). The high non-take-up rates and the identified reasons behind these situations have prompted heated debates among politicians and public actors in Germany. The study by the Institut für Arbeitsmarkt- und Berufsforschung

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<sup>27</sup> In Finland, non-take-up also featured among the objectives of the 2017 reform, which established the digitisation of administrative processes and the principle of single points of contact and, most notably, centralised management of social assistance. One of the latter principle’s aims was to limit the “discretionary power” of officials in the municipalities, which led to differences in the way residents’ applications for support were handled. More recently, the proposed social security reform currently being debated mentions the need to allow everyone to access the support for which they are eligible.

<sup>28</sup> In economics, the term “transaction costs” is used to describe all the costs that arise as a result of coordination between economic actors and the costs that limit coordination between actors. Simplifying administrative processes helps to facilitate coordination between a claimant and the administrative body.

<sup>29</sup> Germany’s Hartz IV reform, for example, was criticised from the outset for creating additional obstacles to accessing entitlements, imposing stricter rules for allocating social security benefits and causing the recipients of these benefits to experience greater stigmatisation, as well as subjecting them to increased checks and sanctions.

<sup>30</sup> Interview with Laurence Noël, researcher at Brussels-Capital Health and Social Observatory

(IAB)<sup>31</sup> also concluded that including “hidden poor” households in the reference sample would increase the maximum amount of Hartz IV support. However, this study was not considered sufficient by the legislature and the Federal Constitutional Court in Karlsruhe to amend the legislation concerning the EVS reference sample which serves as the basis for calculating minimum income. Its findings have therefore had no impact on legislation to date.

In the United Kingdom and Finland, two other countries that have seen extensive reforms, there have been no commissioned studies on non-take-up, but exploratory studies initiated by researchers familiar with the issue. One English study aims to produce the first quantitative estimate of non-take-up of Universal Credit in the context of the COVID-19 pandemic (Baumberg *et al.*, 2021). In Finland, the study attempts to evaluate the impact of centralising welfare management, achieved by taking responsibility away from the municipalities and giving it to the Finnish social security institution Kela, by using several sources of data on the city of Helsinki (Korpela, 2020). However, the findings of these studies are very compelling, indicating, for instance, the extent of the phenomenon and describing the “winners” and “losers” of these reforms. These are (rare) examples of how the issue of non-take-up can be used as a framework for analysing the effects of reforms which aimed to facilitate access to social security benefits.

After a great deal of interest in non-take-up in the 1990s, the issue has received little attention in the Netherlands. It was only in 2011 that the subject found itself back on the agenda, during the debates on the social benefit reforms of the 2010s. A report was then commissioned from the research agency SEO by the Ministry of Social Affairs and Employment<sup>32</sup> (Tempelman *et al.*, 2011). Despite the lack of quantification of non-take-up of the minimum social income (bijstand), it is the last study to provide quantitative non-take-up estimates for several other social security benefits at a national level. The non-profit actors involved have criticised the lack of estimates of non-take-up since that time (Olsthoon *et al.*, 2020).

## Attempts to quantify non-take-up are rare and “framed” within the context of poverty

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### Rare attempts to quantify non-take-up

In regard to non-take-up being more frequently included on the “public” agenda than the “official” agenda, evidence of the mostly fleeting nature of people’s concerns, few attempts have been made to quantify the phenomenon. However, the five countries were selected in advance due to their experience in this field and the rise of “big data” and technological developments, which have helped to create new opportunities. Over the past ten years, work on reviewing quantitative data on non-take-up<sup>33</sup> has made it possible to identify the features that characterise the United Kingdom (using annual data produced almost entirely by just two actors) and Germany (using a significant number of published studies). Attempts to quantify non-take-up are rather limited in the Netherlands (beyond a local level), Finland and Belgium. The qualitative approach predominates in Belgium, with a number of works addressing non-take-up, although a major ongoing study (presented below) will fundamentally change this landscape.

The small number of works quantifying non-take-up was already noted in the reports that approached the issue from a comparative perspective as early as the beginning of the 2000s, in the report written by a European research consortium<sup>34</sup> or the OECD, for instance (Hernanz *et al.*, 2004). The findings of these reports are still valid today, yet quantification remains too fragmented and inconsistent over time.

Methodological difficulties, which are summarised in this report, are often cited to explain this lack of data, but there are also other explanations.

### Non-take-up, a “framed” phenomenon centred around anti-poverty policies

Analysing the various studies and reports on non-take-up that have been recently produced in the five countries studied allows us to make progress in refining how the phenomenon is perceived and defined as an issue. Regardless of the methodology, it is interesting to note that the works quantifying non-take-up focus mainly on a small number of the benefits available in these different countries. These are the social security benefits which, for the most part, represent the “final safety net” or provide

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<sup>31</sup> Institute for Employment Research

<sup>32</sup> SEO (Economisch Onderzoek) is an applied economic research agency affiliated with the University of Amsterdam.

<sup>33</sup> It should be remembered that the scope of this review covers social security benefits and studies quantifying non-take-up, excluding qualitative work on other benefits. The limited number of works made it necessary to extend the period covered in the case of Belgium and Finland.

<sup>34</sup> The EXNOTA (EXit from and NOn-TAKE-up of Public Services) project addressed the issue of non-take-up from a comparative perspective in France, Greece, Spain, Germany, the Netherlands and Hungary (Warin *et al.*, 2007).

financial support for expenses such as housing or health insurance. This is the case for the attempts to quantify social integration income in Belgium, Income Support in the United Kingdom, and social benefits in Germany or Finland.

There is an entire group of social benefits that are not discussed - or much more rarely - only discussed from the perspective of non-take-up and its quantification, such as assistance for people with disabilities or limited independence. This observation is equally applicable to France. Although the number of works on the subject in areas such as pension entitlements or vocational training entitlements is growing, most work on quantifying non-use focuses on public support for the poor.

In most countries, the issue of non-take-up is thus reserved for the sphere of poverty and policies designed to combat it. Given the role played by social security benefits in regard to low-income households' standard of living, the fact that they are not claimed appears to exacerbate poverty and suggests that social security is not so effective. This framing within the context of poverty is particularly apparent in Germany and the Netherlands, where there is a concept similar to that of "hidden poverty", and where non-take-up is used by actors involved in the subject of poverty to examine this social issue and the populations affected by it from a different perspective. Likewise, in Belgium, non-take-up is framed in the context of anti-poverty policies and their associated field of science. This framing can be explained by the role played by the Service de lutte contre la pauvreté, la précarité et l'exclusion sociale (Combat Poverty, Insecurity and Social Exclusion Service), an actor which was instrumental in introducing the concept<sup>35</sup>. It is involved in various "operations", to use Neveu's terminology (Neveu, 2015), specifically in identifying, framing, explaining and raising awareness of the problem<sup>36</sup> by continuously monitoring the subject, publishing notes and making recommendations. Acting as a "promoter of the cause", the Service influences the development of quantitative work on non-take-up in Belgium, such as the TAKE project<sup>37</sup>. More generally, it works together with other institutional and non-profit actors to define the issue of non-take-up and make it a focus of the public debate on poverty. Data on non-take-up allows us to counter the public discourse regarding benefit fraud, just as the Odenore publication *L'envers de la fraude sociale* (The Flip Side of Benefit Fraud) did in France (Odenore, 2012).

Beyond their general approach to poverty, some countries only take an interest in particular groups living in poverty. The United Kingdom and Germany stand out in this regard. Several works quantifying non-take-up of the basic pension have been carried out in these countries (Buslei *et al.*, 2019; Hirsch and Stone, 2020), underlining in particular the loss of income that this represents for the affected households. This approach is linked to the sharp rise in poverty among elderly populations, which is prompting growing public debate regarding both this matter and the pension system, as well as being linked to the interest groups that exist to advocate on their behalf (such as Independent Age, which funds studies on non-take-up in the United Kingdom). Support intended for families is also receiving increased attention, particularly in the United Kingdom, which is experiencing a rise in child poverty and which has placed early childhood and family support at the heart of its social security system for many years. Donald Hirsch raises the issue of the existence of "illegitimate" groups on which little research on non-take-up has been carried out, in particular people of working age, who, according to public opinion, are not expected to be receiving social assistance, or are only expected to receive such on a temporary basis<sup>38</sup>.

The way in which non-take-up is framed therefore depends on the nature of the social issues as well as these issues being put on the agenda by organised actors.

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<sup>35</sup> This inter-federal public service, created in the 1990s, was well placed to tackle non-take-up, as its mission is to assess "the effectiveness of the fundamental rights of people living under unfavourable socio-economic conditions", to organise consultation on poverty-related issues and to issue "recommendations to the country's policymakers, with a view to restoring the conditions required to exercise fundamental rights".

<sup>36</sup> Several initiatives have been taken by the Service de lutte contre la pauvreté, la précarité et l'exclusion sociale to advance the debate on non-take-up, beginning with a note on the automation of access to entitlements in 2013 (De Boe and van Hootegem, 2013) and the organisation the following year of a symposium on poverty and the ineffectiveness of rights, bringing together public authorities, associations, researchers (including foreign researchers, indicating the circulation of ideas from one country to another). The Service later had a strategy for disseminating knowledge about non-take-up through various channels. Its crucial role is also reflected in its capacity to make recommendations in its various reports or directly to the FPS Social Security, so that the fight against non-take-up can be integrated into its action plans. It particularly recommends producing more data on the subject.

<sup>37</sup> Interview with Julie Janssens, Herman Deleeck Centre for Social Policy, Anvers University.

<sup>38</sup> Interview with Donald Hirsch.

## ■ ARENAS OF PRODUCTION: THE ACTORS IN QUANTIFICATION OF BENEFIT NON-TAKE-UP

This section focuses on the “actors in quantification” of non-take-up, i.e. “all those producing quantified data, whatever the purpose” (Henneguelle et Jatteau, 2021b : 1). The review identified a small number of actors, with very similar profiles. This observation directly correlates with the previous section on the history of quantifying non-take-up in the five countries studied, which shows that interest in the issue is mostly fleeting and that it is a challenge to put (or keep) it on the public agenda. The small number of actors is also due to the way in which the production of data on non-take-up is organised, with this taking place in different “arenas”<sup>39</sup>. Configurations vary between countries<sup>40</sup>, particularly due to historical reasons linked to the role given to official statistics, the way in which expertise is organised and the relationship of the latter with public administrators and decision-makers (appendix 4, map of the main actors).

### Different data production models

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#### The United Kingdom and Germany, centralised models

Although they are the most prolific in terms of quantifying non-take-up, there are not a huge number of actors involved in this matter in the United Kingdom and Germany (appendix 4). Both are characterised by centralised models in which data is produced by a few actors. However, the pursued objectives differ greatly. They act as examples of two functions of official statistical offices, that of “quantification” and that of “research” (Pénissat, 2012, referenced in Henneguelle and Jatteau, 2021a).

In the United Kingdom, the bulk of the data is produced by two public institutions: the Department for Work and Pensions (DWP) and, to a lesser extent, Her Majesty’s Revenue and Customs (HMRC)<sup>41</sup>. The DWP occupies a central position, publishing yearly take-up estimates for the following benefits: Pension Credit, Housing Benefit, Income-based Jobseeker’s Allowance, Income Support/Income-related Employment and Support Allowance (IS/ESA). As the body responsible for managing these benefits, the DWP can produce data on (non-)take-up using its own information system.

This centralised model structured around ministerial statistical offices (a predominantly institutional model), means that the United Kingdom is the only country to have official figures on non-take-up. It is above all a matter of quantifying the phenomenon and indicating whether and to what extent the benefits are claimed by the targeted individuals. It is not carried out due to any legal requirement or official instruction and this data is not produced as part of a plan to combat poverty<sup>42</sup>. It is worth mentioning here that notes have been written for the data on benefit non-take-up, but these include little in the way of comments from the DWP, which refers to the Eurofound (2015) report for explanation of the determinants of non-take-up.

Germany is also characterised by a centralised model, but its model is predominantly scientific in nature. Quantification of non-take-up is carried out almost exclusively by two independent research institutes, the Institut für Arbeitsmarkt- und Berufsforschung (IAB) and the Deutsches Institut für Wirtschaftsforschung (DIW), which have ties with public authorities. The first of these is the research centre of the Federal Employment Agency, while the latter is financed through public funding. These two institutes rose to prominence because they developed methodological tools (the IAB’s STSM microsimulation model) and a database (the SOEP, managed by the DIW) that facilitates the quantification of non-take-up. Within these institutes, non-take-up appears to fall under the purview of a few expert researchers (Bruckmeier, Wiemers at the IAB; Frick, Geyer and Harnisch at the DIW).

In Germany, statistical studies on non-take-up are conducted by academic institutions. Only one study has been commissioned by the public authorities (the one mentioned by the IAB, which was requested by the Ministry of Labour, following the Court’s judgment regarding the Hartz IV laws). These studies appear to be more “scientifically legitimate” than “bureaucratic” (Henneguelle and Jatteau, 2021b). This is demonstrated by their publication in academic media (working papers or scientific journals), in English, and their clear focus on the methodological issues associated with quantifying non-take-up.

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<sup>39</sup> The term “arenas” was chosen for the sake of continuity with the analysis proposed in the collective work led by Philippe Warin, who identified “arenas of action” in regard to non-take-up and sought to pinpoint the actors within these arenas, as well as their reasoning and objectives (Warin, 2019).

<sup>40</sup> Diagrams providing an overview of the main data producers, by country, are available in annex 4 of this *DREES Report*.

<sup>41</sup> Following the introduction of Universal Credit, HMRC now only provides statistical estimates for Child Benefit.

<sup>42</sup> Discussions with Narayan Jayaram, DWP.

As a result, no official statistic on non-take-up exists in Germany. This configuration can be partly explained by the fact that the German statistical system is significantly devolved to the Länder and built on a principle of functional concentration, which means that ministerial departments cannot legitimately have their own statistical office (Alexandre and Cling, 2019).

### **Box 5 • In Germany there is in-depth consideration of the methodology for quantifying non-take-up**

In Germany there is a wealth of literature written by economists on non-take-up of social security benefits. What makes these publications unique in comparison with those produced in the other countries studied is that they focus heavily on methodology. This notable feature can be accounted for by both the existence of several microsimulation tools and databases that allow non-take-up and the challenges associated with “fair” measurement to be quantified, which impacts how social benefit levels are assessed. In their work published in 2005, Becker and Hauser applied a unique microsimulation model to the three main data sources in order to measure non-take-up of social assistance and to identify differences between the sources (Becker and Hauser, 2005). The result was conclusive, with a non-take-up rate of 55%, 61% and 66% measured for the different databases. They then developed a microsimulation model for each database, which resulted in smaller differences between the rates of non-take-up for the three databases. This work helps us to reflect on the need to adapt the microsimulation models to the specific features of each database (Frick and Groh-Samberg, 2007).

Work was later undertaken to gradually address the main methodological difficulties. For example, Frick and Groh-Samberg demonstrated the significance of measurement errors in regard to eligibility and the assessment of non-take-up. They tackled the issue of beta errors (*pp.* 21-22), which, in 2007, they felt had been “largely ignored”, despite it being crucial to evaluating the quality of simulation models (Frick and Groh-Samberg, 2007). Bruckmeier recently cross-referenced administrative data and survey data to highlight the discrepancies between the respondents’ declarations and what they receive in social benefits (Bruckmeier *et al.*, 2019).

Measurement of non-take-up sometimes even appears as a secondary subject in these publications, which focus primarily on methodological questions regarding the quality of microsimulation models (Wiemers, 2015).

### **The Netherlands, a “delegated” and decentralised model**

Of all the works recently produced in the Netherlands, only one study on non-take-up of various social benefits has been conducted at a national level (Tempelman *et al.*, 2011). It is based on data from the Central Bureau of Statistics (CBS), which does not quantify or analyse non-take-up. The study was carried out by SEO (Economisch Onderzoek), an applied economic research agency affiliated with the University of Amsterdam. While a substantial amount of scientific literature has been produced on the subject, particularly by Van Oorschot, recent quantitative approaches to non-take-up do not come directly from Dutch academic researchers.

As already stated, the Netherlands focuses on the local level due to the key role played by municipalities in the provision of social benefits and social work. The municipal registers, in which all legal residents of a municipality (including the homeless) must be registered, allow eligibility for benefits to be established and non-take-up to be targeted as part of an operational approach to accessing entitlements. Most importantly, use of these registers allows the people in these situations to be identified by name, in a manner similar to data mining. It is therefore a matter of reducing instances of non-take-up by identifying them using the various available databases. The Netherlands is unique in that its model is based around actively searching for entitlements (although other countries are now taking the same approach) (Hamel, 2013).

One actor therefore specialises in quantifying non-take-up in order to provide data for local social diagnoses and, most importantly, to identify the people in these situations. KWIZ (*Kenniscentrum voor Werk en Inkomen en Zorg*)<sup>43</sup> is a private structure focused on research, advice and information management in the fields of health and social care, particularly as regards anti-poverty policies. It developed the computer software SOCRATIS<sup>44</sup>, which can be used to calculate and regularly reproduce a non-take-up rate for various benefits (with a very low error rate) as well as to profile and detect people affected by non-take-up (names and addresses) at a local level. Municipalities may manage the software autonomously, but others such as The Hague or Amsterdam have been collaborating with KWIZ on the issue of non-take-up for many years (Hamel, 2006) in the context of local anti-poverty policies, including those aimed at families and children. There are several reasons why some municipalities do this: to adapt their policies to the needs of the population, to make local benefits easier to understand, to evaluate the effectiveness of communications addressing the take-up/non-take-up of benefits, but also to better target benefits with a view to controlling public spending<sup>45</sup>.

<sup>43</sup> Expertise Centre for Employment, Income and Care.

<sup>44</sup> For an introduction, see Hamel, 2006. The software has since evolved, but it still works in a generally similar way to that described by Hamel.

<sup>45</sup> Interview with Bert Van Putten, Managing Director of KWIZ.

## Finland and Belgium, diversified, predominantly academic models

Work measuring non-take-up in Finland and Belgium is sporadic and recent, which makes it more difficult to develop a data production model. Consequently, the parties attempting to measure non-take-up have gradually changed (appendix 4, map of main actors). In both these countries, the actors providing the used/useable databases are not those on the frontlines when it comes to quantifying the phenomenon. In Finland, for example, neither Statistics Finland (*Tilastokeskus*), which manages the main database used for studies on non-take-up (the IDS), nor Kela, the body responsible for social benefits, conduct studies on non-take-up (except for the exploratory work carried out by Korpela [2020]). This may stem from a tradition of “delegating” the analysis of public statistical data to public bodies or researchers. However, as Kela has research and analysis offices, this lack of work is more likely attributable to a failure to get the issue of non-take-up on the agenda. In Belgium, the Banque carrefour de la sécurité sociale (BCSS)<sup>46</sup> does not provide any analysis of the data it collects either. It does, however, permit the provision of data for quantifying non-take-up, but this data is viewed as too imperfect, dated in some cases, and, most crucially, difficult for researchers to access. Despite the existence of the BCSS, the nature of the Belgian social security system, which comprises various different levels, each with their own responsibilities, and a multitude of actors involved in social benefits, does not facilitate production of a centralised quantification of non-take-up, as can be found in the UK.

In these two countries, it is primarily academic actors that adopt this statistical approach. Much of this work is being carried out by researchers from KU Leuven University, the Herman Deleeck Research Centre for Social Policy in Belgium, and the University of Turku in Finland. Foreign researchers have also drawn on Finnish data (Bargain *et al.*, 2007; Fuchs, 2009).

The connections between academic researchers and public policymakers vary greatly. In Belgium, the first study was carried out by researchers without any ties to public authorities, while today’s main project to quantify non-take-up is structured around a research consortium that brings together researchers and administrative bodies (box 6).

In Finland, the most recent research projects have been undertaken in collaboration with the VATT Institute for Economic Research and by the Finnish Institute for Health and Welfare (THL) – bodies with ties to the Ministry of Finance and the Ministry of Social Affairs and Health respectively. Several researchers from VATT have studied non-take-up (Lyytikäinen, 2008; Paukeri, 2018; Mattika and Paukeri, 2016) or participated in projects on the topic. VATT therefore occupies a central position on the map of actors quantifying non-take-up in Finland (appendix 4). This is not because it is a governmental body (with the authority to accept or submit requests for studies to be undertaken), but rather because it has developed a microsimulation model (TUJA) that is used in studies on non-take-up and has made this model one of its research foci. As for THL, three members of the institute co-authored the latest study on non-take-up (Tervola *et al.*, 2021). THL is also a key contributor to the ongoing reform of the Finnish social security system and the main assessor of the previous one.

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<sup>46</sup> The Banque carrefour de la sécurité sociale (BCSS) is a Belgian federal governmental organisation that has developed an electronic network linking 2,000 different institutions. The structure of this network allows those within it to coordinate the automated and secure exchange of personal data without having access to the data itself.



## **Box 6 • The TAKE project in Belgium, an original consortium of actors formed to produce knowledge regarding non-take-up and the means of reducing it**

The TAKE project, coordinated by sociologist Tim Goedemé, is a consortium that encompasses one independent body, one public administration, and two universities. The project includes the University of Antwerp's Herman Deleeck Centre for Social Policy and the University of Liège. The Federal Planning Bureau (FPB), whose mission is to provide expertise and support for decision-making in the field of public policy (projection, research and analysis), is also involved in the TAKE project. The final actor involved in TAKE is the FPS Social Security (equivalent to the ministry of social affairs). The advantage of this consortium is that it takes a multidisciplinary approach to non-take-up as well as, among other things, facilitating access to data.

The TAKE project is a large-scale study with a specific focus (and no equivalent in the other countries studied), which aims to answer three questions: What is the extent of non-take-up? What factors originally triggered the phenomenon? How can policies designed to combat non-take-up be improved? The project involves analysing multiple benefits (social assistance, access to health care, fuel poverty, etc.), focusing on four benefits in particular: social support allowances for the working population (social integration income) and the elderly (Grapa), an increased reimbursement rate for health insurance, and reduced tariffs for gas and electricity (Social Assistance for Persons at Active Age, Social Assistance for Elderly, Increased Reimbursement in Health Care, Heating Allowance). The initial stage of the project resulted in the creation of a database which analyses the conditions under which these benefits can be accessed and the ways in which the resources used are calculated, in order to facilitate the subsequent creation of a microsimulation model (Van Der Heyden et Van Mechelen, 2017). The authors also describe measures taken to reduce non-take-up based on information obtained from a questionnaire given to relevant parties.

The second stage of the project is based around the observation that Belgium lacks “tangible evidence of the extent of non-take-up and its consequences” and aims to measure the phenomenon in regard to several benefits and obtain an understanding of the underlying reasons for this. An initial summary of the definitions of non-take-up and the statistical approaches used to quantify it (as well as their main limitations) has recently been carried out as part of the project (Goedemé and Janssens, 2020). Literature addressing the factors that explain non-take-up was also reviewed (Janssens and Van Mechelen, 2017). To estimate non-take-up, the TAKE approach cross-references two data sources: administrative data on 10,000 people and survey data based on in-depth questionnaires completed by a sub-sample of 2,000 people. Non-take-up will be evaluated using a new microsimulation tool (BELMOD) which has been adapted to the different data that is collected and used by the TAKE researchers.

## **The crucial role of research in quantifying non-take-up**

### **The preferred approaches in institutional contexts**

Most attempts to quantify non-take-up are rooted in science, with importance placed on research that will allow the extent of the phenomenon to be documented and analysed, and recommendations for reducing it to be formulated. Science's key role can be explained by the history of the concept of non-take-up within certain countries, such as Belgium, where great expectations are placed on researchers to measure non-take-up.

It can also be attributed to the way in which expertise is organised, with actors in the scientific field maintaining close relations with ministerial offices. The line between research and public bodies, in the case of benefit management for instance, is sometimes blurred (Henneguelle and Jatteau, 2021b). In some countries, attempts to quantify non-take-up are therefore made by research centres such as SEO in the Netherlands or THL in Finland. Despite being independent, they nevertheless maintain ties with the offices of various ministries and, for this reason, may be commissioned to produce reports on subjects such as non-take-up.

In regard to academic actors, some universities and their research departments have a history of conducting research on this topic. Even if the issue of non-take-up is very rarely addressed as a topic in and of itself, except at the University of Turku, these departments provide an institutional context which promotes the development of approaches to quantifying non-take-up. The sometimes long-maintained way in which departments researching social security and analysing measures designed to reduce inequality are structured, like at the University of Anvers, means, for example, that the issue of non-use is more likely to be included in studies.

### **A “circulation of ideas” within the scientific community, supported by the role of “influential” researchers**

Looking beyond the approach taken by each country, it is interesting to observe the circulation of ideas between countries, with references often made to the same researchers. The scientific arena is characterised by exchanges with public actors as well as exchanges between researchers from different countries. Several attempts to quantify non-take-up are frequently cited in all the countries, such as the work of Bargain on Finland and Riphahn and Bruckmeier on Germany. These help to create a common scientific frame of reference for non-take-up.

Here it is important to note the pioneering work of Dutch sociologist Van Oorschot. Having received funding to study non-take-up in the Netherlands from the 1980s onwards, he has completed a great deal of work on the subject, which is used very frequently. The impact of this work has been key in qualifying the phenomenon in the Netherlands and getting the issue on the agenda. In particular, he has addressed the need for local knowledge, having investigated the subject in several cities. His participation in international research networks and collaboration with researchers, in addition to the publication of his work in English (including the seminal work *Realizing Rights* [Van Oorschot, 1995]), has helped to publicise the issue and “export” it to many countries. His contributions become particularly evident when looking at how issues of non-take-up are framed, quantified and analysed. Van Oorschot “acts as a real political advocate, helping to publicise the issue within the country, but also as an intermediary between research initiated in the United Kingdom, the Netherlands and France” (Hamel, 2009: 37). This observation can now be generalised to include countries other than just these three, particularly Belgium, where his influence is noted<sup>47</sup>.

Shared spaces have also helped to spread awareness of the concept of non-take-up in several countries. For example, there are shared networks used by researchers working on the subject of non-take-up in Belgium (including the leaders of TAKE<sup>48</sup>), Germany and Finland, among others, who have worked together on a research project financed by European funding<sup>49</sup>, which included research into income measurement errors and incorporated the issue of non-take-up. In another context, the Euro-found report on the issue can be traced back to a seminar at which DWP data on non-take-up was being presented, the extent of which caught the interest of one of the report’s authors<sup>50</sup>. As a final, more recent example, the “expert workshop” on non-take-up of social benefits, which was organised as part of the InGRID-2 European research network<sup>51</sup> in March 2020, provided the ideal setting for ideas to circulate between European countries.

As such, these spaces help to bring about what Hassenteufel refers to as “soft” convergence, i.e. “voluntary, often cognitive processes resulting from the sharing of public policy approaches, content and mechanisms by international institutions and transnational experts” (Hassenteufel, 2005: 125).

### The prevalence of economists in quantifying (and analysing) non-take-up

Among those quantifying non-take-up, most researchers work within the field of economic sciences. This predominance of economics has not always been so pronounced, as it may have been researchers in other disciplines, such as sociology or political science, who were responsible for introducing the issue of non-take-up. There is little in the way of current work on quantifying non-take-up by sociologists or political scientists (apart from the studies conducted by Ben Baumberg or Tim Goedemé, for instance), compared to the work undertaken within these disciplines to provide (qualitative) understanding of the determining factors associated with the phenomenon or the effects of actions taken to combat non-take-up.

This observation can be attributed to the role played by economics in analysing public policies. It can also be explained by the context in which data on non-take-up is produced (which is supported, for example, by the inclusion of this issue in the research foci of certain universities or the existence of communities of researchers). It is also likely that the term “non-take-up” is reflected more in economic research, while other disciplines would use other concepts (such as “non-participation”).

On a more general note, this characteristic reflects the fact that economics mainly uses numerical data as a basis for its analyses and that economists are the primary users of microsimulation models. Furthermore, many quantification efforts do not actually aim to measure the phenomenon in order to determine its extent and expand our knowledge of the subject, but rather they seek to prompt a critical discussion regarding the quality of microsimulation models (Wiemers, 2015) or to improve the latter (like the benchmark study quantifying non-take-up in Belgium). The issue of non-take-up has therefore changed greatly from that addressed by early works on the subject, which focused on the political aspect of non-take-up and were critical of social security systems, failing to touch upon these methodological concerns.

In addition to quantifying non-take-up, economists have developed theoretical models and analytical frameworks to identify its determinants and understand the situations in which it occurs. The historically predominant model is based on the theory of rational choice, which views non-take-up as the effect of a rational decision made by agents who weigh up the “costs and benefits” of claiming a social security benefit. The other theoretical model relates to behavioural economics, which is spreading to all areas of economic analysis. It uses findings from the field of cognitive psychology to understand individuals’ motivations and identifies, for instance, the cognitive biases on which they may base their decision<sup>52</sup>.

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<sup>47</sup> Interview with Henk Van Hoetegem, Coordinator of the inter-federal Combat Poverty, Insecurity and Social Exclusion Service and François Demonty, Service Partner

<sup>48</sup> Interview with Julie Janssens.

<sup>49</sup> The Accurate Income Measurement for the Assessment of Public Policies (AIMP-AP) project.

<sup>50</sup> Interview with Hans Dubois and Anna Ludwinek.

<sup>51</sup> The InGRID-2 research infrastructure received funding from the European H2020 programme.

<sup>52</sup> Some studies in France form part of this theoretical trend (Chareyron, Gray, L'Horty, 2017).

In their review of literature on the determinants of non-take-up, Janssens and Van Mechelen (2017) note that the majority of studies fall into one of these two theoretical trends within economics. Their conclusion echoes that of the publications studied in the five countries, which point to very similar determinants of non-take-up, regardless of the social security system and socio-political context of the countries in question. The main determinants are the amount of social security benefits and the extent to which people feel a “need” for these, social stigma, and information and transaction costs (such as the time required to complete administrative processes). Analyses that could be seen as taking more of a socio-political approach, such as those developed by Van Oorschot and Odenore in France, are rarer. This approach shifts the explanatory focus away from non-take-up by individuals and towards policymaking (how these are formulated and implemented). It allows us to examine the relationship between the public offer itself and its recipients (Warin, 2016b).

The growing attraction of certain theoretical approaches, particularly behavioural economics, may then influence the type of public responses taken in regard to non-take-up. In Belgium, the BELMOD project<sup>53</sup>, which aims to improve access to social security by reducing non-take-up, relies on behavioural sciences and ‘nudging’ in particular to identify means of action.

## Actors in civil society active in regard to non-take-up, but much less so in regard to quantification

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Attempts to quantify non-take-up by actors other than suppliers of official statistics or university research represent a very small minority in the countries studied, unlike in France, where the Défenseur des droits (Defender of Rights) or charitable associations such as Secours catholique estimate non-take-up. Secours catholique has even dedicated a whole report to the subject (Secours catholique et Odenore, 2021).

One of the reasons why there have been so few attempts may be the methodological challenges associated with constructing data on non-take-up and increasing the diversity of the specific communities that turn to associations. The topics for action or investigation may also differ, focusing on the failure to provide for certain communities (such as migrants) through social security benefits or the challenges of accessing entitlements in a more general sense.

However, non-profit actors are helping to highlight the issue of non-take-up at a European level (the EAPN network<sup>54</sup>, as mentioned earlier, through its EMIN [European Minimum Income] project<sup>55</sup>) in the five countries studied. Numerical data on the phenomenon (and more qualitative data where available) that has been produced by others, is one of the means used to justify this struggle. In Germany, for example, the main association for organisations in the area of social policy (Der Paritätische Gesamtverband) views non-take-up as a “serious problem” and a reason to advocate for a more universal social security system, which it supports by calling attention to the non-take-up data produced by academic experts (I. Becker, IAB and DIW)<sup>56</sup>.

The situation in the United Kingdom is more distinctive due to the key role played by interest groups and think tanks, which, historically, introduced the frame of reference for access to entitlements (Hamel, 2013). They represent the two positions commonly adopted by actors in the non-profit sector in regard to quantification: appropriation and opposition (Henneguelle and Jatteau, 2021b). Some may present official DWP and HMRC data to support their advocacy work and supplement this with other figures. Independent Age is an interesting case in this respect. As part of its “Credit where it’s due” campaign, which seeks to pressure the government into taking action to improve take-up of Pension Credit, Independent Age is using DWP data to call attention to the number of people not claiming the benefit and the need for studies on the subject to be carried out, while also funding academic research quantifying the causes and financial consequences of non-take-up (Hirsch and Stone, 2020). Other English actors, such as the Resolution Foundation, offer a more critical perspective on data. They consider non-take-up to be over-estimated and its quantification to be of little operational value, citing the official data of the DWP and HMRC (Bangham and Corlett, 2018).

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<sup>53</sup> For an introduction to this project funded by the European Commission: <https://socialsecurity.belgium.be/fr/elaboration-de-la-politique-sociale/belmod-projet>

<sup>54</sup> The European Anti-Poverty Network (EAPN) brings together experts, professionals, academics, users and members from 31 European countries and is funded by the European Commission.

<sup>55</sup> The EMIN (European Minimum Income Network) project aims to establish a consensus regarding the implementation of appropriate minimum incomes in all EU member states.

<sup>56</sup> Interview with Andreas Aust, Social Policy Officer, Der Paritätische Gesamtverband.

# ■ USES AND EFFECTS OF QUANTIFYING NON-TAKE-UP OF SOCIAL SECURITY BENEFITS

## Data that shows a widespread phenomenon... but does not necessarily generate debate

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### High non-take-up rates in all countries

The data presented in this *DREES Report* allows us to contextualise the extent of the phenomenon (see section 2).

The phenomenon affects many benefits to varying degrees. Despite the notable lack of any analysis of *bijstand* in the Netherlands, a comparable benefit to RSA, one of the few works to address non-take-up using an interdisciplinary approach is Dutch. Most of the work produced relates to a specific benefit (intended to complement *bijstand*), which is paid on an ad hoc basis to target households in extreme poverty. It demonstrates that the non-take-up rate very much depends on the measure in question, with non-take-up sitting at 18% for housing assistance, 17% for assistance towards payment of health insurance and 60% for one-off assistance targeted at extreme poverty<sup>57</sup> (Tempelman *et al.*, 2011).

English data quantifying the unspent funds associated with non-take-up paints a different picture of the scale of the phenomenon. The DWP estimates that 1.8 billion euros in Income Support remain unclaimed, in addition to 2.95 billion euros in Pension Credit and 3.65 billion euros in Housing Benefit. This represents an average annual loss of earnings of €4,800 for each household eligible for Income Support (DWP, 2020). In their report for Independent Age, Hirsch and Stone use DWP data on unclaimed sums to examine the “costs” of non-take-up (Hirsch and Stone, 2020) by showing the consequences at both an individual level (loss of resources for the older people affected) and collective level (impact on the health system, on the local economy due to reduced consumption, etc.). The authors estimate that non-take-up of the basic old age pension (Pension Credit) costs the government 4.72 billion euros every year due to additional expenditure on healthcare and social services.

Whichever way you look at it, this data indicates both the extent and the persistent nature of the phenomenon of non-take-up. It builds on the conclusions of reports produced in the 2000s (OECD) and 2010s (Exnota, Eurofound), which revealed the extent of the phenomenon in the countries they studied. The authors of the Eurofound report therefore describe non-take-up as a “problem of considerable magnitude” (Dubois and Ludwinek, 2015: 21). The data produced in the various countries can therefore be used to justify the need to take the issue of non-take-up into account, particularly when the figures show that it can also be observed in more universal social security systems, which are supposedly less vulnerable to non-take-up, as well as in the case of “generous” benefits. In their literature review, the English researchers Finn and Goodship conclude that “non-take-up of means-tested income benefits is a common problem, even in countries with considerable social benefits, such as several Nordic countries (Finn and Goodship, 2014: 30).

### Figures that appear in the public debate briefly and provide little guidance for public policy, except in the Netherlands

The production of data on non-take-up allows us to progress in how we handle the subject of non-take-up, even if this progress is not quite sufficient – as has been observed in France for the RSA or for access to care services and healthcare.

However, this results in a kind of disparity between the results of these estimates, which point to a pronounced, long-term phenomenon, and the consideration given to the issue in public debate and public policies, which remains lacking. There is greater or lesser disparity depending on the country in question.

It is particularly noticeable in the two countries with a long tradition of quantifying non-take-up, Germany and the United Kingdom. In Germany, the issue of non-take-up only ever features on the public agenda and is absent from the “institutional” agenda, even though there are a great number of publications on the subject and the data shows consistent and significant non-take-up rates. Recently, one of the specialists on non-take-up revisited this point, concluding that “in the public debate, the problem of non-take-up appears to be largely unknown or, at the very least, neglected” (Harnisch, 2019: 25). She goes on to explain that non-take-up is not a priority for the federal government, which has primarily focused on more strictly regulating and restricting access to social security benefits as well as tackling fraud, against a backdrop of increasing numbers of benefit

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<sup>57</sup> This form of one-off assistance (*langdurigheidstoelag*), which became the individual income supplement (*individuele inkomensvoorslag*) in 2015, is intended for people over the age of 21 who are of working age, have a very low income on an ongoing basis and cannot expect to find employment quickly. The SEO estimated that 60% of the 90,000 households that were eligible for long-term assistance in 2009 did not claim it.

recipients. There have therefore been no major initiatives in Germany in recent years nor any public policy reforms in response to the issue of non-take-up<sup>58</sup>.

In the United Kingdom, the existence of official, readily accessible figures has not been enough to sustain interest in the long-standing issue of non-take-up. The annual publication of data is not discussed by the media. It leads to some questions being asked in parliament, mainly about specific aspects of local data availability with respect to Pension Credit, for example, or about the measures the government is taking or plans that are being put in place to improve take-up of this benefit<sup>59</sup>. The data was once included in a report on social benefits by the National Audit Office (NAO) (NAO, 2011). However, the situation is very different in Scotland, where a plan to combat non-take-up is being discussed in support of existing data. The “political culture”, which is less conservative and more open to addressing issues relating to poverty and social security, is a factor that could help to explain this difference<sup>60</sup>. On the basis of this general observation in the United Kingdom, Ben Baumberg Geiger, author of a recent study on Universal Credit, sought to produce new data (including using an exploratory method) and to publicise it in the press as a reminder that the phenomenon of non-take-up was still present and therefore push the DWP to explore the matter further<sup>61</sup>.

The UK’s long history of quantifying non-take-up does not mean that the topic and its associated issues have been more widely and consistently publicised than elsewhere. In this regard it is the Netherlands that stands out. The generation of data at a local level using exhaustive population registers, supported by increased powers for municipalities, has made it possible to assess the extent of the phenomenon as well as its determinants. Using this as a starting point, the municipalities have been able to reflect on concrete ways to improve access to entitlements, by depicting non-take-up as the result of a lack of information and the complexity of the processes for certain groups of people. Various levers, such as “outreach” or the targeted mailing of information or forms, have been activated to this end. If we are to make the classic distinction between an “instrument of proof” and an “governance instrument” (Desrosières, 2008), statistics on non-take-up in the Netherlands are more closely aligned with this second form, with these being used as a means of supporting decisions and actions.

With regard to the countries with the most recent history of quantifying non-take-up, no specific debate based on the data produced by researchers, whether international or Finnish, appears to have taken place in Finland. The work seems to have been shared primarily within the scientific community, with the studies being published in academic media, whether that be dissertation manuscripts (Paukkeri, 2017), research reports (Lyytikäinen, 2008), or working papers (Matikka and Paukkeri, 2017; Tervola *et al.*, 2021). Korpela’s recent work was only presented at a seminar for experts on non-take-up and not to Kela, due to the crisis engendered by the 2020 COVID-19 pandemic bringing its circulation to a halt<sup>62</sup>. Consequently, it is difficult to determine the extent to which the various works estimating non-take-up in Finland are used in the context of the public debate on social security, although they have certainly helped to sustain decision-makers’ interest in the under-utilisation of support, which is one of the keys findings being used to justify the current social security reform.

### **In Belgium, data on non-take-up is widely used despite its methodological limitations**

Belgium is a unique case, as it is the country where the issue of non-take-up currently features most prominently on the agenda. The landscape is constantly evolving and it is too early, for instance, to identify the effects of the TAKE project, as data on non-take-up of several benefits is expected to be released in 2022. As previously mentioned, the fact that the issue has made it on to the agenda is in large part thanks to the mobilisation of actors including the Service de lutte contre la pauvreté, la précarité et l’exclusion and the publication of a report on “insufficient social security” by the Observatoire bruxellois de la santé et du social (Brussels-Capital Health and Social Observatory) based on predominantly qualitative methods (Noël, 2017). Nevertheless, the figures on non-take-up produced by Bouckaert and Schokkaert (2011) have been widely circulated and continue to be used. In this context, such statistics function as more of an “instrument of proof”, allowing institutional, non-profit and political actors to present them as a way of demonstrating the scale of the phenomenon. They continue to be referenced in support of organising various action plans to combat non-take-up, particularly at a federal level.

Belgium provides an interesting example for observing how figures are used by various actors in social contexts, regardless of the conditions under which they are produced. The researchers who produced the main figure on non-take-up of the RSI describe their work as exploratory and incomplete, highlighting the numerous methodological limitations, beginning with the inadequacy of the sample used as a basis for the data. These limitations are mentioned by a number of other researchers (Goedemé and Janssens, 2020; Dumont, 2020), meaning that this figure is unlikely to bring about any consensus. However, despite these initial reservations, it is widely used, yet “the more a figure is discussed, the less the method used to construct it is mentioned” (Henneguelle and Jatteau, 2021a: 37). This is exactly the problem when there is only a single data source on a

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<sup>58</sup> Interview with Felix Wilke and Leila Akreimi, German Federal Pension Insurance.

<sup>59</sup> Discussion with Narayan Jayaram, DWP.

<sup>60</sup> Interview with Ben Baumberg Geiger.

<sup>61</sup> *Ibid.*

<sup>62</sup> Interview with Tuija Korpela, researcher, Kela.

phenomenon. It freezes representation over a long period of time and “has a tendency to become ‘reality’ as the result of an irreversible ratchet effect” (Desrosières, 2008: 3), until such time as it is updated.

Therefore, the purpose of the figures on non-take-up of the RSI “is arguably more to alert us to the existence of a major problem, and possibly to provide a preliminary estimate of the problem, than to provide us with a reliable quantified picture of its exact magnitude” (Dumont, 2020: 390). Although it uses a very different methodology and project design, to a certain extent, the TAKE project, as an instrument of proof, also falls into this category of statistics, with one of the challenges of quantifying non-take-up being, according to its contributors, continuing to ensure that the subject remains on both the public and official agenda and promoting recommendations for action in this area<sup>63</sup>.

### **What are the multiple and cumulative explanations for the limited use of the non-take-up measurement in social contexts?**

There are a number of different ways to explain the contrast between the sometimes long-running efforts to quantify of the extent of non-take-up and the fact that the issue struggles to find its place on the public agenda. These relate particularly to the methods used to produce data on non-take-up and, even more crucially, to social, institutional and political contexts. Here we have presented these explanations separately, but they may occur in conjunction with one another:

- the focus placed on benefit fraud within the public debate of each country;
- how the issue of non-take-up is viewed in budgetary and managerial settings (the concerns regarding the additional costs associated with reducing it);
- the characteristics of the social security system (how universal or selective it is, use of mechanisms such as tax credits that reduce the scope of the issue of non-take-up, etc.), and the issues inherent to the system (level of social benefits, size of the populations in need that the benefits do or do not cover, etc.);
- how society views people on benefits (criticism of “assistance”, suspicion and stigmatisation) and non-take-up (situations viewed from the perspective of individual freedoms, more or less socially accepted as measured by opinion polls);
- the conditions under which data is produced and publicised (the links between expertise and public decision-making, the role of official statistics, research traditions regarding social security, the capacity to pass on knowledge to those outside of the academic world, etc.);
- the power and capacity of interest groups to produce an expert assessment of the subject and to have this included in the public debate.

### **Quantification efforts promote certain ways of representing the phenomenon**

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#### **Quantification focusing on primary non-take-up among invisible groups (households in non-standard housing)**

Whilst it is difficult to determine the impact of efforts to quantify non-take-up on “official” agenda-setting processes, it cannot be concluded that they have no impact whatsoever. As a matter of fact, the various works that estimate non-take-up provide a framework for how the phenomenon is viewed; a process known as framing. They play a part in producing representations of the phenomenon, defining it as an issue and encouraging people to focus on certain aspects more than others.

Despite the existence of typologies of non-take-up that highlight the phenomenon’s multifaceted nature, reflection on quantification of the phenomenon often continues to focus on the “primary” non-take-up rate at a specific moment in time. In order to understand the implications of this, it is worth first examining the descriptive typology that was proposed by Van Oorschot and “imported” to France by the CNAF in the 1990s (Van Oorschot and Math, 1996). This typology emphasises the pluralistic and complex nature of non-take-up. Firstly, it distinguishes between “primary” non-take-up, which occurs when an eligible person does not receive a benefit because they have not applied for it, and “secondary” non-take-up. This describes a situation in which an eligible person applies for a benefit but does not receive it in full (due to the administrative body experiencing delays or problems when processing changes in family or employment status).

Based on these initial points, it appears that most approaches to quantifying non-take-up allow us to acquire an understanding of primary non-take-up but do not account for all forms of secondary non-take-up and, more generally, all the “discontinuities in entitlements” that people experience (Secours catholique and Odenore, 2021). This is the case, for example, when recipients

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<sup>63</sup> Interview with Julie Janssens.

do not receive the amounts to which they are entitled on time (reminders of entitlements). Generally speaking, the focus on primary non-take-up, and thus the failure of eligible people to claim the benefits, extends beyond the five countries studied. It can generally be said that most of the literature on the phenomenon addresses this aspect (Goedemé and Janssens, 2020).

This general focus of work on the subject tends to limit the issue of non-take-up to ease of access to social benefits, the lack of information and, more generally, the behaviour of these people. Yet, secondary non-take-up also causes focus (and criticism) to turn towards “maladministration”, especially slow, incomplete administrative practices, as well as the handling of claims by officials.

In addition, households in non-standard housing are generally not represented in work quantifying non-take-up. Despite the fact that they are affected by a large number of social security benefits, homeless people, people in insecure housing (emergency accommodation, hotels, mobile homes, etc.) or in institutions (student residences, care homes for the elderly or people with disabilities, workers’ hostels, prisons, etc.) are not questioned during surveys of the general population about living conditions, which remain the main source of data for estimates of non-take-up.

Only data from highly extensive registers such as the municipal registers in the Netherlands, in which registration is mandatory (including for the homeless), could be used to establish eligibility for benefits and quantify non-take-up with sufficient accuracy, including for households living in non-standard housing. Specific, one-off surveys could also include non-standard housing by directly asking the questions needed to simulate eligibility. However, this type of survey is highly complex and costly to carry out.

### **Time of occurrence, severity and cumulative nature: three dimensions of non-take-up that are given little consideration in statistical approaches to the phenomenon**

The main quantification efforts identified in the countries also omit elements that are key to understanding and qualifying the phenomenon of non-take-up. The first element in question is the temporal aspect of non-take-up. Here, descriptive typologies of non-take-up distinguish between a number of different situations, as the nature of these varies depending on the time at which non-take-up occurs (Van Oorschot and Math, 1996):

- permanent non-take-up: a person does not apply at any time between becoming eligible and becoming no longer eligible;
- temporary (or deferred) non-take-up: an eligible person makes a claim some time after becoming eligible;
- frictional non-take-up: the situation resulting from the time required to claim a benefit.

Studies that integrate the temporal and dynamic aspect of non-take-up are rare, including in France (where analysis of frictional non-take-up shows that it is neither anecdotal nor residual [Mazet and Revil, 2018] and where the latest figures for the RSA estimate that one in every five people does not claim their entitlements for multiple consecutive quarters [Hannafi, Le Gall, Omalek and Marc, 2022]). This stands in contrast to qualitative approaches to the phenomenon, which take into account the “trajectories” of take-up/non-take-up of social entitlements, prompting consideration of the ways in which approaches may complement one another. The purpose of the identified statistical studies is essentially to provide a snapshot of situations involving non-take-up at a given moment in time. Yet, the temporal aspect is crucial in many respects. In regard to claimants, the time between a person becoming eligible and then applying for social benefits can be long. The situation is even more complex for people who experience significant instability and frequent changes in their circumstances (Noël, 2017), which also makes it difficult to identify situations in which non-take-up may occur. With respect to administrative operations, delays in obtaining social entitlements and “slow administrative progress” have become one of the main issues associated with recent reforms in Germany, Finland and the United Kingdom. These two aspects can have a cumulative effect, with the study into non-take-up of Universal Credit estimating that it takes a month for people to apply for the benefit, then a further five weeks until the first payment is made<sup>64</sup>.

Having noted the lack of data on this subject, the Finnish researcher Paukkeri wanted to approach non-take-up from a dynamic perspective (Paukkeri, 2017). She showed that people who do not claim housing benefits and, to a lesser extent, social assistance experienced temporary drops in income before having their income return to its former level the following year (primarily by taking up employment). She concluded that non-take-up mainly affects people experiencing temporary difficulties, while people living in chronic poverty are, for the most part, well covered. This allowed her to put the scale of the phenomenon in Finland into perspective, although she did not address the consequences of these periods of non-take-up for eligible households.

The main attempts to quantify non-take-up fail to include two key considerations: the severity and cumulative nature of the phenomenon.

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<sup>64</sup> Interview with Ben Baumberg Geiger.

In regard to severity, the different types of non-take-up are (Van Oorschot et Math, 1996):

- complete non-take-up: not receiving the benefit at all;
- partial non-take-up: not receiving the benefit in full.

The studies referenced in this *DREES Report* do not address these categories of non-take-up, nor the cumulative aspect (being in a situation in which there is simultaneous non-take-up of several social security benefits). In regard to the subject of cumulative non-take-up, a study in the Netherlands examined non-take-up of five benefits “in kind” and the minimum income at household level (Wildeboer Schut, Backer, Hoff, 2007). It indicated that there was nobody who was failing to claim all the benefits and that the reasons differed depending on the benefits in question, thus putting into perspective our perception of the entirely “invisible” groups described by actors in the social domain. However, the very way in which certain benefits work may justify the interest in examining cumulative non-take-up, which is when access to one benefit precedes access to another benefit (the reasoning behind “derived” entitlements, as can be seen in Belgium) or to services (income-based pricing for transport, leisure facilities, etc.). Lastly, the reforms to merge social benefits, which are being implemented in several countries, highlight the urgency of addressing this type of cumulative non-take-up.

### **The limitations of single figures on non-take-up of benefits**

This introduction to the different categories of non-take-up reminds us of the challenge involved in identifying the reasons why actors feel that they require access to indicators of non-take-up. In this regard, if the objective is to obtain means of intervening in the phenomenon, then producing a single non-take-up rate is by no means enough. The consideration given to different forms of action varies, for example, depending on the availability of data on the forms, severity or duration of non-take-up. The factors involved in understanding the extent and causes of temporary non-take-up would indicate a need for public responses involving adjusting benefits to changes in people’s circumstances, reducing administrative delays or taking action to “reach out” to people in order to prevent any delays in learning about and applying for any benefits to which they are entitled.

The issues of temporary non-take-up and, to an even greater extent, frictional non-take-up open up an interesting point of discussion. As almost all social security benefits in these countries must first be claimed, it is therefore impossible to avoid some instances of non-take-up, such as those which occur during the time it takes to find out about one’s entitlements, to carry out any necessary steps and to complete the process. This is why the non-take-up rate can never fall below a certain level<sup>65</sup>, which raises the question regarding what constitutes the “right” non-take-up rate and the limitations of single figures. Van Oorschot alone recently proposed some benchmark figures (Van Oorschot, 2019):

- low non-take-up corresponds to a rate of less than 10% (specific to non-means-tested forms of insurance and benefits that are well known, well funded and partly accessed by the administrative body);
- significant non-take-up corresponds to a rate of 10% to 30% (for means-tested forms of insurance and benefits that are partly accessed by the citizen and well funded);
- high non-take-up corresponds to a rate higher than 30% (occasional, supplementary, means-tested benefits that are entirely accessed by the citizen and poorly funded).

Lastly, this reflection on what constitutes the “right” rate of non-take-up prompts us to reconsider critical perspectives on non-take-up, which question, in particular, the “hegemonic nature of the positive view taken of social entitlements” (Tabin and Leresche, 2019 : 4). Such a view assumes that social policies are inherently virtuous and beneficial to the groups of people that they target. Yet, socio-political approaches to the phenomenon have revealed forms of non-take-up caused by voluntary decisions to not claim entitlements (Warin, 2018) or forms of “rational non-take-up” (Tabin and Leresche, 2019). These relate to how the public offer is viewed by its recipients and the criticisms that are levelled against it, particularly a lack of take-up of the public offer or a rejection of its content and attached conditions. These many considerations thus shift the focus of non-take-up away from an examination of the effectiveness and efficiency of social policies and towards an examination of their relevance from the recipients’ perspective.

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<sup>65</sup> Such as the ongoing experiments in France on “zero non-take-up areas”.



## ■ CONCLUSION

This *DREES Report* shows that the five countries studied (and France) all share an interest in the issue of non-take-up, although the extent of this interest varies from country to country. It also demonstrates that awareness of this subject grows during times of social security system reform and even more so in the aftermath of the public health crisis, which has shone a spotlight on those who are afforded little or almost no protection by the social security system as well as the effectiveness of emergency support (particularly in Belgium, the United Kingdom and France).

The amount of both quantitative and qualitative data is growing, confirming **that non-take-up of social security benefits is a widespread and long-term phenomenon in all the countries studied.**

The analysis of the methods and data sources used in the five countries studied to calculate non-take-up indicates **that no single identified method of quantifying non-take-up is more consistent than another and that quantification primarily serves to provide some indication of the scale of the phenomenon rather than an accurate measurement.** Some of these methodological limitations are not unique to statistics on non-take-up, but they are exacerbated by difficulties linked to the very nature of non-take-up (with those affected being by definition “invisible” in certain databases) and the process of simulating eligibility (complicated by the very way in which the benefits in question work). These findings show just how important it is to clarify the conditions under which data is produced as well as the methodological limitations encountered when quantifying non-take-up (consider the example of France, for instance: Hannafi, Le Gall, Omalek and Marc, 2022).

The challenges involved in quantifying non-take-up also raise the issue of how the produced estimates are publicised, especially after observing “reification of the figure” take place in various forms in Belgium, which was reminiscent of the way in which the non-take-up rates from the evaluation of the RSA in 2011 were used and subsequently applied in France for many years. There are other conceivable ways to share these figures, such as by presenting milestone figures or ranges of results, classifying items of data in relation to others or commenting on how results have changed (increased, decreased) without focusing on specific data (Biémouret and Costes, 2016).

However, **the methodological challenge presented by quantifying non-take-up does not make it an any less worthwhile exercise.** Quantification is a key element in the process of putting the issue on the public authorities’ agenda. **The data can therefore be used as an “instrument of proof” to help raise awareness of the phenomenon** and provide justification for taking action to combat non-take-up. These estimates of non-take-up are also an “governance instrument”, helping to guide public policy.

**The experiences in other countries discussed in this report show that it is not always easy to pinpoint the reasons why figures were produced and the ways in which they were used.** This brings us back to a point raised by works that address the sociology of quantification, specifically regarding the potential for “conflicts of use”, i.e. the reappropriation and use of figures for very different purposes to those intended by the original producers of such figures (Gilles, 2016). The issue of non-take-up is no exception. This makes it even more necessary to clarify the stated objectives of quantification efforts and to ensure transparency regarding the methodologies used to construct the figures.

There are four lessons we can draw from this to assist current and future efforts within France and Europe to produce estimates of non-take-up and provide an understanding of the phenomenon.

- 1) Expanding the scope of investigation when producing estimates of non-take-up** by addressing not just the extent of non-take-up, but also the financial sums not spent due to non-take-up, cumulative non-take-up (i.e. non-take-up of multiple benefits), the dynamics of non-take-up, local variations, the profile of those affected, and the causes as well as consequences of these situations, which extend beyond the financial aspects that are most commonly studied.
- 2) Developing local/regional approaches to non-take-up.** In this regard, the Netherlands provides an enlightening example of both national and local approaches to non-take-up. These local approaches provide an understanding of the features specific to the instances of non-take-up in a particular area as well as the diversity in the practices of organisations and social actors which are likely to contribute to non-take-up. The approach to non-take-up at a local level provides other pieces of knowledge about the phenomenon and can facilitate the use and appropriation of results, as well as the introduction of measures in this area. This is all the more important in the context of the regionalisation of public policy, such as in France, and that of strong social demand for action to combat non-take-up at a local level. The implementation of “barometer”-type approaches to non-take-up within several French local authority areas or social agencies (Revil *et al.*, 2020) provides food for thought in regard to this matter.
- 3) Promoting the complementary use of estimates of non-take-up from multiple actors.** The complexity of non-take-up requires a whole host of actors to be involved in producing data on non-take-up in order to, for example, identify the groups that “escape” public statistics by utilising the databases of non-profit organisations and to examine the results from a range of different perspectives.

- 4) **Developing quantitative and qualitative approaches to studying non-take-up.** In knowing that data “influences actors’ behaviour, framing and guiding decisions and actions by imposing categories of thought and judgement” (Moisdon in Gilles, 2016), ensuring diversity among approaches to non-take-up seems essential. In this regard, in addition to (predominantly economic) quantitative approaches, the socio-political and qualitative approach to non-take-up allows us to analyse these situations in a different way, to use them as an analytical framework to examine people’s relationship with public offers, or, among other things, to formulate other explanatory hypotheses, such as non-take-up due to “non-provision” (Warin, 2016) or “prohibition” (Bourgois, 2021).

To conclude, all of these lessons prompt us to question the place of affected groups in the various approaches to producing data (and knowledge) on non-take-up. In the studied experiences of other countries, it seems that these affected groups are rarely recruited or involved in the process beyond local level. In considering the potential for approaches to non-take-up and data produced on the subject to complement each other, taking into account the perspective of those affected and having them involved in the data production process seems even more pertinent if we are to improve our knowledge of the situations in which non-take-up occurs and enhance our understanding of this phenomenon and the challenges that come with it.

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## Appendix 1. List of contacts

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We would like to thank everyone who kindly gave their time, pointed us towards national research being undertaken and answered our questions.

### Interviews:

- Olivier Bargain, Professor of Economics (Bordeaux School of Economics)
- Ben Baumberg Geiger, Reader in Sociology (School of Social Policy, Sociology and Social Research, University of Kent)
- Nicolas Bouckaert, economist, member of Belgian Health Care Knowledge, and Erik Schokkaert, Professor of Economics (Faculty of Economics and Business, KU Leuven)
- Catherine Collombet, Deputy Director, Department for International and European Relations and Cooperation, National Family Benefits Fund (CNAF)
- Hans Dubois and Anna Ludwinek, Research Managers, European Foundation for the Improvement of Living and Working Conditions (Eurofound)
- Johannes Geyer, economist, Deputy Director, Department of Public Economics (German Institute for Economic Research, DIW Berlin)
- Donald Hirsch, Professor of Social Policy, Director, Centre for Research in Social Policy (CRSP, Loughborough University)
- Julie Janssens, doctoral student in Sociology (Herman Deleeck Centre for Social Policy, University of Antwerp) researcher on the TAKE project
- Tuija Korpela, Researcher (Research Department, Social Insurance Institution of Finland [Kela])
- Laurence Noël, Researcher, Brussels-Capital Health and Social Observatory
- Nikola Tietze, Research Fellow, Centre Marc Bloch (CMB, Berlin) and the Hamburg Institute for Social Research (HIS)
- Henk Van Hoetegem, Coordinator of the Combat Poverty, Insecurity and Social Exclusion Service (Belgium), and François Demonty, Partner, Combat Poverty, Insecurity and Social Exclusion Service
- Bert Van Putten, Managing Director, Kenniscentrum voor Werk en Inkomen en Zorg (KWIZ)

### Discussions via email:

- Andreas Aust, Social Policy Officer (Der Paritätische Gesamtverband)
- Peter Haan, Professor of Public Economics (German Institute for Economic Research, DIW Berlin)
- Oliver Hümbelin, Professor of Sociology, School of Social Work (Bern University of Applied Sciences)
- Barbara Lucas, Professor of Social Policy (Haute École de travail social, Geneva)
- Caren Tempelman, economist (SEO Amsterdam economics)
- Jussi Tervola, Research Director (Finnish Institute for Health and Welfare [THL])
- Felix Wilke, Researcher (School of Social Work, EAH Jena) and Leïla Akremi, Researcher (Research network on German pension insurance, Deutsche Rentenversicherung Bund)
- The “take-up” team who administers data relating to benefit take-up (Department for Work and Pensions [DWP])



## Appendix 2. Benefit provision in the countries covered by the study

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The data used in this section were sourced from the European Commission's Mutual Information System on Social Protection (MISSOC) and from the country tax-benefit policy descriptions provided by the OECD to develop the TaxBEN model. These two initiatives compile up-to-date information on social protection legislation in all EU countries. This analysis was further informed by memoranda produced by the Social Affairs Advisors to the French Ministry of Health and Solidarity, the work carried out by the Indicators' Sub-Group of the Social Protection Committee (Council of Europe), and a literature review.

### Germany

Despite certain changes, the German social protection system has maintained its original Bismarckian structure based on contributory social insurance. In addition to work-related social security, social protection in Germany encompasses a range of family benefits, including a universal family allowance, which is higher than in France, and housing benefits. Social assistance (*Sozialhilfe*) more specifically takes the form of a basic income. Since the unemployment insurance reform initiated with the so-called Hartz laws<sup>66</sup>, long-term unemployment entitlements have been aligned with basic income. Indeed, the Hartz IV bill, which entered into force on 1 January 2005, combined previous unemployment benefits for claimants whose eligibility had expired (managed at the federal level) with social assistance (managed at the local level).

Unemployed Germans draw on an unemployment insurance system (*Arbeitslosenversicherung*), which includes contributory benefits (*Arbeitslosengeld I*), and two forms of means-tested social assistance: *Arbeitslosengeld II* (ALG-II) and *Sozialgeld*. In 2020, 1.1 million claimants received unemployment benefits through *Arbeitslosengeld I*. *Arbeitslosengeld II* is an individual minimum income for unemployed persons who are not eligible to receive unemployment insurance payments (*Arbeitslosengeld I*) or whose eligibility has expired. It is means-tested and was claimed by 3.8 million recipients in 2020. Dependent adults who are unable to work can claim social assistance (*Sozialgeld*), which counted 1.5 million recipients in 2020. Entitlement amounts are identical for both benefits and vary according to family composition. ALG-II therefore replaces contributory unemployment benefits (*Arbeitslosengeld I*), which are calculated based on previous earnings and cannot, in theory, be claimed for longer than 12 months. It also accounts for household resources: a claimant's benefits can be reduced if their partner is earning an income. As such, ALG-II provides a minimum income in cases where a person is not or no longer eligible to receive contributory insurance. People in employment can also claim ALG-II if they are earning less than minimum wage.

Other forms of minimum income benefits (*Sozialhilfe*) play a smaller role in Germany. They are available to individuals aged 18 and over who can not participate in the labour market due either to age and disability (*Grundsicherung im Alter und bei Erwerbsminderung*) or to a temporary inability to work (*Hilfe zum Lebensunterhalt*). One final form of income support, the *Asylbewerberleistungen*, is designed for people seeking asylum in Germany and was awarded to close to one million people during the Libyan crisis, in 2015. Table A.1 describes how the numbers of minimum income support claimants have evolved according to the German Office for National Statistics (INS).

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<sup>66</sup> The Hartz reforms designate the overhaul of the German labour market that took place between 2003 and 2005 under Chancellor Gerhard Schröder.

**Table A.1 • Evolution of the number of minimum income support claimants according to the INS from 2006 to 2020 (as of 31 December of each year)**

	Contributory unemployment insurance – Arbeitslosengeld I	Total number of minimum income support claimants	Basic jobseeker's allowance			Hilfe zum Lebensunterhalt	Grundsicherung im Alter und bei Erwerbsminderung	Asylbewerberleistungen	Population (1 January of year n+1)
			Total	Of which:					
				Arbeitslosengeld II	Sozialgeld				
2006	1,203,874	8,071,454	7,114,083	5,268,407	1,845,676	81,818	681,991	193,562	82,314,906
2007	946,307	7,847,350	6,872,989	5,059,671	1,813,318	88,459	732,602	153,300	82,217,837
2008	907,403	7,434,329	6,446,462	4,758,141	1,688,321	92,320	767,682	127,865	82,002,356
2009	1,121,551	7,507,741	6,529,892	4,860,326	1,669,566	92,750	763,864	121,235	81,802,257
2010	879,685	7,175,641	6,150,344	4,641,468	1,508,876	98,354	796,646	130,297	80,222,065
2011	770,508	6,960,400	5,864,468	4,374,948	1,489,520	108,215	844,030	143,687	80,327,900
2012	879,477	7,000,223	5,822,548	4,318,039	1,504,509	112,585	899,846	165,244	80,523,746
2013	880,678	7,168,457	5,858,901	4,314,634	1,544,267	122,376	962,187	224,993	80,767,463
2014	842,028	7,356,964	5,858,797	4,282,241	1,576,556	132,770	1,002,547	362,850	81,197,537
2015	785,753	7,986,994	5,837,290	4,243,707	1,593,583	137,145	1,038,008	974,551	82,175,684
2016	751,764	7,860,420	5,972,889	4,322,837	1,650,052	133,389	1,025,903	728,239	82,521,653
2017	705,315	7,587,542	5,933,234	4,246,799	1,686,435	126,873	1,058,827	468,608	82,792,351
2018	708,040	7,203,717	5,592,474	3,979,908	1,612,566	121,511	1,078,521	411,211	83,019,213
2019	766,568	6,872,435	5,280,242	3,739,301	1,540,941	113,314	1,085,043	393,836	83,166,711
2020	1,059,558	6,917,315	5,316,845	3,812,212	1,504,633	119,860	1,098,625	381,985	83,155,031

Source > Statistik der Bundesagentur für Arbeit and Statistische Ämter des Bundes und der Länder (INS)

## Belgium

The Belgian social protection system is based on the Bismarckian principle of contributory insurance. Belgian social protection is characterised by a differentiated administration system: some benefits are administered by the federal government and others by regional governments. However, federal powers are increasingly being transferred to regional governments, who are now responsible for providing support to the unemployed and administering certain benefit payments, such as allowances for families or the elderly.

In Belgium, unemployment benefits play a central role in guaranteeing social protection and combatting social exclusion for people contributing to a professional insurance scheme. Indeed, the eligibility period for these benefits is unlimited. Although entitlement amounts are progressively reduced over the course of four years – at which point they reach an amount comparable to minimum income – they are administered by the unemployment insurance system throughout. To be eligible, the claimant must prove that they have worked a certain number of days (or equivalent) during a previous assessment period. These conditions are amongst the strictest in the EU, which explains the length of the eligibility period. The claimant must also actively seek employment and take part in any support or training activities organised by their job centre. Individual appointments are held to assess the claimant's efforts to find work. If their efforts are found to be insufficient, payments can be suspended. Entitlement amounts are dependent on the claimant's final gross monthly wage (subject to a cap), their family circumstances (caring for children, cohabiting) starting in the second year, and the length of their previous employment. From the thirteenth month onwards, the entitlement amount decreases in several phases, which vary in duration according to the length of the claimant's previous employment, until reaching a flat-rate allowance. The start of this gradual decrease is postponed by two months for every previous year of work. Conditional income support is also available to unemployed graduates to help them join the labour market. The unemployment insurance system is administered by the National Employment Office (ONEM) and its unemployment department, as well as a range of payment agencies. Certain responsibilities previously incumbent on the ONEM, such as providing support to the unemployed, have been transferred to regional actors.

Individuals who cannot claim social insurance through a professional contributory scheme, be it because they have never worked or because they have not worked enough to unlock insurance rights, can claim a basic allowance—the Social Integration Income (RIS)—as well as additional family and housing benefits, although the latter are very low. The RIS can be claimed as soon as the claimant turns 18 and until they reach retirement age, where pension support takes over. It is means-tested. In 2021, the RIS represented a monthly payment of €985 for a single person, €1,331 for a person living with at least one dependent minor, and €656 for a person cohabiting. In Belgium, this basic allowance is complemented by a minimum old-age income:

the Guaranteed Income Supplement for the Elderly (GRAPA). The RIS and the GRAPA are replaced by specific disability benefits where relevant. The power to administer social assistance for the elderly was transferred to the three Communities in 2014.

Family benefits are now universal, as is the case in many countries. However, before 1971, they were only accessible to people who had contributed to a professional insurance scheme. Whilst no direct housing benefits exist in Belgium, affordable home ownership schemes and so-called “social” housing with means-tested rent reductions are available. Table A.2 describes how the number of minimum income support claimants has evolved according to the Federal Public Service for Social Security (FPS).

**Table A.2 • Evolution of the number of unemployment and minimum income support claimants in Belgium from 2006 to 2020 (as of 31 December of each year)**

	Unemployment benefits	Minimum income benefits			Population (1 January of year n+1)
		Social Integration Income (RIS)	Guaranteed Income Supplement for the Elderly (GRAPA) [as of 1 January n+1]	Disability benefits	
2006	704,467	79,654	68,406	233,755	10,584,534
2007	665,326	81,145	79,152	243,877	10,666,866
2008	634,922	85,796	86,199	250,705	10,753,080
2009	660,971	94,801	88,225	264,668	10,839,905
2010	647,158	95,299	92,999	278,071	11,000,638
2011	632,467	94,892	96,249	289,814	11,075,889
2012	635,483	96,638	101,413	304,452	11,137,974
2013	638,072	100,787	105,514	320,823	11,180,840
2014	590,664	104,004	108,290	343,926	11,237,274
2015	524,661	121,398	107,856	370,408	11,311,117
2016	489,990	136,181	106,222	390,765	11,351,727
2017	452,602	141,568	104,265	404,657	11,398,589
2018	406,825	146,291	n/a	426,607	11,455,519
2019	363,910	145,700	n/a	447,867	11,522,440
2020	346,347	156,653	n/a	471,040	11,566,041

n/a: not available

**Source** > National Employment Office (ONEM); Federal Public Service for Social Security. Parts of these data were sourced from research on benefit claimants carried out by the Indicators' Sub-Group of the Social Protection Committee (Council of Europe).

## Finland

The Finnish social protection system is universalist in nature. As such, certain benefits are not means-tested, including basic unemployment and student or family allowances. The system is administered by the State and mainly funded through tax.

Since reforms in the 1990s, however, there has been a tendency to target certain categories of the population, particularly for social assistance or housing benefits. Social protection is administered by a national public body, the Social Insurance Institution or Kela, under the supervision of the Ministry of Social Affairs and Health. Kela manages healthcare-related refunds and benefits, basic unemployment allowance (which is flat-rate), housing and family benefits, and social assistance such as minimum income benefits, student scholarships, etc. Its scope of action is complemented by that of local councils, which play an important role in providing certain services like health or social care (hospitals, emergency assistance). The private sector comes into play for pensions, which rely on funded schemes and are administered by State-regulated pension funds (except for the basic pension allowance paid out by Kela), and for unemployment insurance, which is administered by trade unions and for which employee membership is not mandatory, as is the case in Sweden.

Unemployment payments are composed of a basic allowance and a voluntary income-based allowance. Before the 1994 reforms that followed the recession in the early 1990s, eligibility for the basic allowance was indefinite. However, this principle has since been abandoned and eligibility criteria have become stricter. In 2021, the basic allowance can be claimed by any unemployed person aged 17 and over who has been in work for at least 6 of the last 28 months and is registered as a jobseeker.

It is not means-tested. It is possible to receive part of this basic allowance, adjusted for income, whilst in work. Payments are of €34 per day (€726 per month), or €39 per day if the individual is actively seeking work. The income-based allowance (same conditions as the basic allowance) is calculated based on previous wages (45 per cent of the difference between the individual's previous daily wage and the basic allowance) and supplements the basic allowance. It is paid out of unemployment funds administered by the unions. The maximum length of these benefits is generally 400 days. It has been reduced to 300 days for individuals who have only worked for three consecutive years and increased to 500 days for people over 58 years old.

Low-income households can claim a "basic social allowance", which is compatible with housing benefits. It is dependent on the household's income, but not on individual employment status. Payments are of €504 per month for a single person. In December 2020, more than 153,000 households were claiming this allowance (see Table A.3). Over the course of one year, close to 311,000 households and 464,000 individuals, or 8.4 per cent of the Finnish population, claimed this allowance. This minimum allowance was administered by local councils until 2016. Responsibility was transferred to Kela on 1 January 2017, with a view to simplify access and harmonise eligibility conditions and entitlement amounts at the national level. An increase in the number of claimants occurred after this transfer – 22 per cent between 2016 and 2020. Local councils only retain the power to provide emergency funds (housing) and loans to people in need. An experiment in universal basic income (unconditional income is perhaps more apt, as it was targeted towards unemployed individuals aged 17 to 58 whose eligibility was about to expire) was conducted from 2017 to 2018 on a group of 2,000 people. It has not been reattempted since.

For people over 65, the Finnish pension system is built around two schemes: a contributory insurance scheme and a guaranteed minimum pension scheme with universal coverage (national pension). This second scheme functions as a minimum old-age income insofar as it cannot be claimed beyond a certain income threshold drawn from the insurance scheme. In 2020, approximately 100,000 Fins, or 6 per cent of all pensioners, were exclusively receiving this national pension.

Housing benefits are dependent on the household's income. In December 2020, 858,600 individuals (people of working age, pensioners, and students) were claiming housing benefits administered by Kela, for a total of approximately €1.5 billion. Families can claim non means-tested child benefits, which are paid from the birth of the first child and until they are 17 years old. Additional income support can be claimed by families facing specific circumstances, namely single-parent families.

**Table A.3 • Evolution of the number of unemployment and minimum income support claimants in Finland from 2006 to 2020 (as of 31 December of each year)**

Year	Unemployment benefits	Minimum income benefits			Population (1 January of year n+1)
		Basic social allowance (per household)	Disability benefits	National pension <sup>1</sup> (minimum old-age income)	
2006	247,807	94,855	216,577	103,437	5,276,955
2007	217,321	92,648	219,598	102,894	5,300,484
2008	228,045	99,782	219,327	104,302	5,326,314
2009	299,124	112,000	216,930	105,061	5,351,427
2010	284,970	112,000	211,000	105,415	5,375,276
2011	275,245	108,000	203,000	105,900	5,401,267
2012	303,559	106,000	193,000	104,351	5,426,674
2013	346,000	110,000	183,000	104,241	5,451,270
2014	394,450	120,000	173,000	103,275	5,471,753
2015	423,114	122,000	161,000	102,994	5,487,308
2016	410,561	125,000	153,000	102,153	5,503,297
2017	366,858	134,000	145,000	100,972	5,513,130
2018	333,909	130,000	139,000	99,903	5,517,919
2019	328,171	142,000	134,000	100,265	5,525,292
2020	439,000	153,000	130,000	100,516	5,533,793

1. Exclusively receiving national pension.

Source > Social Insurance Institution and the Financial Supervisory Authority (FIN-FSA); National Institute for Health and Welfare (THL); Finnish Centre for Pensions.

## United Kingdom

Despite undergoing contrasting developments over time, the British social protection system has retained a strong Beveridgian aspect: universal and flat-rate income support is still the core of the social safety net in case of loss of income, and the job market remains the central point of reference. All work-related replacement benefits, such as pensions, and disability and unemployment benefits, are flat rate. In Britain, most pensioners receive complementary pensions administered by public and private bodies (pension funds) in addition to their State Pension. Different forms of minimum income benefits, including Tax Credit, have been created alongside the insurance framework to support low-income workers. Most of these benefits are being replaced by Universal Credit, created in 2012 (see Box A.1).

In the UK, three different mechanisms provide minimum income support for people of working age. Entitlement amounts are identical, but the eligibility criteria vary.

Firstly, there is an assistance-based component to unemployment support (Income-based Jobseeker's Allowance). This unemployment allowance is means-tested and can be claimed by individuals who have not paid sufficient contributions or whose eligibility for unemployment insurance has expired. Non means-tested unemployment benefits (Contribution-based Jobseeker's Allowance) can only be claimed for six months. Then, claimants must revert to the assistance-based allowance. Eligibility for this allowance is indefinite, so long as certain conditions are fulfilled (no savings above €18,000, a partner who does not work for more than 24 hours per week, and being a legal UK resident). Entitlement amounts vary according to age and family circumstances from €65 to €128 per week. Claimants must be actively seeking work. This is not the case for Income Support, which is a minimum income for individuals who are fit to work but have no or low income. To claim Income Support, a person must work less than 16 hours per week and be in a situation that prevents them from seeking a job (being: a carer for a dependent family member, a lone parent with a child under five, pregnant, a full-time student under 20, on sick leave, a refugee learning English, etc.). Entitlement amounts depend on the claimant's family circumstances (number and age of people in their household) and is means-tested. Payments are reduced if the claimant is under 25. Income Support cannot be claimed in parallel with unemployment insurance. It is, however, compatible with housing benefits. Finally, the Employment and Support Allowance (ESA) is designed for individuals who are chronically ill, or mentally or physically disabled and therefore temporarily unable to work. ESA is not means-tested if the claimant has sufficiently contributed to the national insurance system and means-tested if they have not. The former is referred to as contribution-based ESA and the latter as income-related ESA. ESA is compatible with housing benefits, family benefits and Child Tax Credit (see below). Pensioners can claim Pension Credit, a minimum old-age income that supplements their pension to a certain amount. The UK also offers the Over 80 Pension, which can be claimed by individuals over 80 years old who are not receiving a basic pension or are receiving a low pension. All these allowances represent similar entitlement amounts, which vary according to age and family circumstances and can be supplemented with further payments depending on the individual's circumstances regarding disability and dependence, their degree of disability or dependence, etc.

In the UK, income support also relies more strongly on Housing Benefit due to the high cost of housing. Entitlement amounts are much higher than in France (£710 per month for a single person in an average region, for example) and these benefits can be claimed in addition to other previously cited benefits and tax credits.

The UK distinguishes itself from the rest of Europe through the use of tax credit mechanisms, implemented in the late 1970s, the significance of which has tended to increase over time. Their implementation responded to two objectives: combatting the welfare trap and combatting poverty, especially family poverty. They are designed to support low-income working households (Working Tax Credit) and households with dependent children, irrespective of employment status (Child Tax Credit). Tax credits also played a central role in the "Welfare to work" programme in the late 1990s. The goal of this programme was to move away from low, generalised benefits and towards higher, more targeted allowances that would provide an incentive to work. Working Tax Credit (WTC) is a monetary allowance that decreases according to the claimant's earnings: above a threshold of €6,500 per year, payments are reduced by 41 per cent. Below that threshold, the claimant receives the full entitlement amount. By way of illustration, a couple or a lone parent with a child can receive up to €2,000 per year, with possible child-care supplements. Child Credit Tax (CTC) can be claimed by parents, irrespective of their employment status, who are caring for children up to 16 years old, 20 if the child is studying. It is compatible with WTC for families that are eligible. The entitlement amount depends on the number of children. A supplement can be claimed for disabled children. This allowance represents around €2,800 per year and per child for families with up to two children (€3,300 for a disabled child). For families with more than two children, a supplement can be claimed under certain conditions. Payments are reduced by 41 per cent above a certain income threshold, which varies depending on the number of children. The UK also offers other family benefits; the most significant of which is the Child Benefit (Box A.1).

Monitoring income support claimants in the UK is currently complex due to the progressive implementation of Universal Credit. However, we know that 5,800,000 individuals were claiming Universal Credit in November 2020, which attests to its effective take-up, and that nearly 4 million people were still claiming other forms of minimum income support (Table A.4). According to

the DWP, in late 2020, close to 23 million people filed a claim for income support, almost 10 million of which were of working age (DWP, 2021).

**Table A.4 • Evolution of the number of unemployment and minimum income support claimants in the UK from 2006 to 2020 (as of November of each year)**

Year	Unemployment benefits	Universal Credit	Minimum income benefits			Housing Benefit	Population (1 January of year n+1)
	Contribution and Income		Income Support	Employment and Support Allowance	Pension Credit		
2006	860,147	-	2,142,101	-	2,738,618	-	61,073,279
2007	741,102	-	2,107,223	-	2,734,460	-	61,571,647
2008	1,036,377	-	2,090,139	53,756	2,731,341	4,171,943	62,042,343
2009	1,469,801	-	1,910,310	425,836	2,739,799	4,579,179	62,510,197
2010	1,328,842	-	1,787,687	593,875	2,717,222	4,798,321	63,022,532
2011	1,478,385	-	1,586,824	857,839	2,644,330	4,935,919	63,495,088
2012	1,443,519	-	1,189,177	1,447,892	2,497,369	5,050,400	63,905,342
2013	1,132,754	n/a	907,681	1,987,000	2,370,552	4,985,508	64,351,203
2014	761,702	n/a	784,393	2,274,459	2,218,923	4,883,485	64,853,393
2015	581,155	147,275	693,611	2,361,730	2,043,153	4,739,427	65,379,044
2016	460,666	411,180	625,519	2,389,840	1,891,232	4,550,616	65,844,142
2017	408,531	650,283	573,755	2,317,227	1,766,120	4,331,095	66,273,576
2018	299,077	1,389,187	485,333	2,139,536	1,642,874	3,927,728	66,647,112
2019	165,918	2,655,220	340,416	1,936,451	1,555,647	3,307,298	67,025,542
2020	297,847	5,789,314	262,383	1,869,183	1,476,266	2,966,172	

Source > Department for Work and Pensions, benefit statistics (Stat-Xplore).

**Box A.1 • Universal Credit reform**

Basic benefits are combined in the new universal allowance, Universal Credit (UC), which was implemented by the Welfare Reform of Act of 2012. UC is designed to be a source of temporary support, until the claimant reaches a sufficient income threshold. Returning to work and increasing working hours are a priority. In concrete terms, this new allowance combines minimum income support, Working and Child Tax Credits, and housing benefits. Tax credits account for nearly half of UC payments, minimum income support for 20 per cent and housing benefits for 35 per cent. The allowance is awarded on a family basis and functions as an income supplement.

The benefits marked with a cross in the following table will be absorbed into UC once it is fully operational:

Risk	Name	Benefit type	Benefit characteristics	Within UC
Unemployment	Contribution-based Jobseeker's Allowance	Insurance (contributory)	Flat-rate, 6 months maximum	
	Income-based Jobseeker's Allowance	Assistance (income-based) after 6 months, or from the start of unemployment period if ineligible for Contribution-based JSA	Flat-rate, awarded on a family basis	x
Poverty	Income Support (IS)	Assistance, income-based, exempted from seeking employment	Flat-rate, awarded on a family basis	x
	Council Tax Benefit	Council tax reduction, means-tested	Local variations	x
	Working Tax Credit (WTC)	Monetary, dependent on individual employment status	Means-tested, awarded on a family basis	x
Disability	Employment and Support Allowance (ESA)	Assistance, persons who are temporarily unfit to work	Flat-rate	x
Family	Child Benefit (CB)	Universal	Flat-rate/child (decrease beyond a certain income threshold)	
	Child Tax Credit (CTC)	Monetary, allowance for dependent children, not dependent on individual employment status	Based on income and the number of children	x
	One-Parent Family Payment (OFF)	Means-tested, support for lone parents (child aged 7 or under)	Flat-rate	
	Jobseeker's Transitional Payment	Support for a lone parent seeking employment with children aged between 7 and 13 (no longer eligible for OFF)	Means-tested	
	Back to Work Family Dividend	Support for a lone parent starting work again	Full rate for one year after starting a new job, half rate for the second year	
	Guardian Allowance	Benefit for bringing up a child whose parents have died	Flat-rate, non means-tested	
Housing	Housing Benefit (HB)	Means-tested and savings under £16,000	Dependent on the size of the property	x

The implementation of this reform, officially launched in the early 2010s, divided opinions within the British administration and government. After having been postponed several times, the full entry into force of UC should take place by 2024-2025, according to the Department for Work and Pensions. The consensus is that the implementation of UC was truly chaotic (Bozio and Sultan Parraud, 2021). According to these authors, the UC reform is having the following initial effects:

- households with no work-related earnings are not impacted by the reform, as the basic payment amount is identical to their previous allowance;
- the reform is causing significant redistribution between households, to the benefit of couples with children and working households. Single parent households are largely losing out;
- UC is significantly reducing cases in which people have a strong disincentive to work;
- results of an experiment in ending the direct settlement system for housing benefits show that rates of unpaid rent increase in the short term by 5.5 per cent in places where these benefits are now paid directly to the tenants, but after six months the increase drops to 2 per cent.

## The Netherlands

The Dutch social protection system is based on a Bismarckian social insurance model mainly funded by social contributions. However, tax does fund “social assistance” allowances, family benefits, and disability benefits for young people. Social insurance is administered by two separate bodies, both under State supervision. Combatting poverty falls within the mandate of local councils, meaning they have an important role to play in the provision of certain social assistance programmes. The funds covering minimum income payments are therefore transferred from the central government to local councils.

The unemployment insurance system represents a first safety net against the risk of poverty. As is the case in many countries, this system has several levels: firstly, a three-month-long allowance can be claimed by any Dutch person who has worked for at least 26 of the 36 weeks preceding the first day of their unemployment (weekly criterion). Long-term unemployment benefits can be claimed by people who have been drawing a wage for at least 208 hours during four of the five previous calendar years (yearly criterion). In this case, the individual is entitled to an allowance for a number of months equal to the number of years they have worked, within a 24-month limit. In addition to these allowances, older people facing unemployment — 60 and over, or 50 and over if they are partially unfit to work — can claim specific benefits until they reach legal retirement age. The *Inkomensvoorziening Oudere Werklozen* (IOW) and the *Inkomensvoorziening Oudere en gedeeltelijk Arbeidsongeschikte werkloze werknemers* (IOAW) are gradually being phased out (the IOW will be fully retired by 1 January 2024). Entitlement amounts represent 70 to 75 per cent of the wage received by the individual in the year preceding their unemployment. When eligibility for unemployment benefits expires, a minimum income can be claimed instead (*bijstand*).

*Bijstand* is the main form of minimum income support. Similar to the French RSA, it is also referred to as a social integration income. To be eligible for *bijstand*, the claimant must be over 18 years old, be a legal resident in the Netherlands, have an income that is insufficient to support themselves, and not be eligible for any other benefits (with the exception of certain forms of income support, or *toeslagen*, detailed below). The level of the guaranteed minimum income is determined based on minimum wage (*minimumloon*). Therefore, a couple without children should at the very least receive the equivalent of minimum wage, whereas a single person will receive 70 per cent of that amount. In 2020, this represented approximately €18,000 and €12,600 per year, respectively. *Bijstand* supplements the recipients’ income up to that amount. Income drawn from capital is factored in and specific mechanisms are in place for young people aged 18 to 21.

A means-tested allowance supplement that can be claimed with *bijstand* and unemployment benefits exists to cover housing costs. It functions as a form of social integration income and therefore covers the difference between the rent paid by the individual and a model rent amount set by the State.

Finally, to complete this panorama, the Netherlands offer a minimum old-age income (a minimum flat-rate pension), a disability allowance, and universal family benefits. Table A.5 presents how claimant numbers have evolved in the Netherlands.



**Table A.5 • Evolution of the number of unemployment and minimum income support claimants in the Netherlands from 2006 to 2020 (as of 31 December of each year)**

Year	Unem- ployment benefits	Of which: <i>Inkomensvoor- ziening Oudere Werklozen (IOW)</i>	Integration income ( <i>bijstand</i> )			Disability benefit	Population (1 January of year n+1)
			Total	Before retirement age	After retirement age		
2006	249,100	-	329,400	300,900	28,400	863,400	16,357,992
2007	192,000	-	304,700	273,900	30,700	846,600	16,405,399
2008	170,800	-	292,300	258,800	33,600	837,500	16,485,787
2009	269,900	-	316,600	280,800	35,800	834,100	16,574,989
2010	263,700	400	345,200	307,000	38,300	831,900	16,655,799
2011	269,900	700	359,100	318,600	40,500	824,500	16,730,348
2012	340,200	1,200	370,200	330,200	40,000	816,900	16,779,575
2013	437,700	1,900	398,800	358,800	40,000	817,800	16,829,289
2014	440,800	2,800	417,500	376,800	40,700	820,300	16,900,726
2015	445,900	3,700	428,200	387,000	41,100	808,600	16,979,120
2016	412,000	5,000	442,400	399,500	42,800	806,900	17,081,507
2017	330,000	6,000	434,500	389,500	44,900	807,500	17,181,084
2018	262,700	6,800	414,100	367,200	46,800	812,000	17,282,163
2019	223,500	9,700	400,500	352,300	48,200	818,400	17,407,585
2020	285,700	9,800	415,300	365,000	50,300	815,600	17,475,415

Source > Statistics Netherlands (CBS-INS); Institute for Employee Benefit Schemes (*Uitvoeringsorganisatie werknemersverzekeringen* - UWV).

## Appendix 3. Non-take-up of minimum income benefits: comparing main European estimates

Estimates regarding non-take-up of minimum income benefits are not uniform from country to country. That is to say that, depending on the type of data and the accuracy of the eligibility simulation, the calculation method used to quantify the phenomenon is different. Furthermore, the authors' methodological choices vary even when studying the same allowance within the same country, which further complicates any comparison of the results.

Table A.6 summarises the methods used to calculate non-take-up rates in all the countries studied based on the main publications identified in international literature. Where available in the original publications, the ratio of claimants who are not marked as eligible by the microsimulation model to the total number of claimants (beta error) is also included in the table. This indicator (beta error) is a criterion for assessing the quality of the eligibility estimate. Finally, results accounting for expenditure non-take-up are also presented where available.

With the exception of two Finnish studies (Paukkeri, 2017; Tervola, Jokela, Ollonqvist, 2021), the literature explains the method used to calculate non-take-up in each project. Three methods were used (see Box 3, part 2) depending on the quality of the estimate and the reliability of the underlying hypotheses regarding the quantification of the number of claimants, which is by nature inaccurate:

- calculating the ratio of eligible non-claimants to the total number of eligible persons ( $NTUR_1 = \frac{NR.E}{E}$ ), in cases where the number of both eligible non-claimants and eligible persons are considered to be fully identified (this formula assumes that all those identified as eligible in the simulation are in fact eligible [perfect simulation with nobody incorrectly identified as eligible] and that all non-eligible claimants are cases of fraud, which are two strong assumptions);
- calculating the ratio of eligible non-claimants to the total number of eligible persons plus the number of claimants identified as non-eligible in the simulation ( $NTUR_2 = \frac{NR.E}{E+R.NE}$ ), in cases where the number of eligible non-claimants is assumed to be fully identified but the number of eligible persons is inaccurate;
- calculating the ratio of the total number of eligible persons minus the number of claimants (whether they are identified as eligible in the simulation or not) to the total number of eligible persons ( $TNR_3 = \frac{E-R}{E}$ ), in cases where, even if eligible persons are inaccurately identified, the total number of eligible persons is still considered to be correct (which equates to saying that the number of persons incorrectly identified as eligible is of the same order of magnitude as the number of persons incorrectly identified as non-eligible), as is the number of claimants if non-eligible claimants are also included (and therefore treated as persons incorrectly identified as non-eligible).

The ratio of non-eligible claimants to the total number of claimants (beta error) is not systematically displayed and, in most cases, the number of non-eligible claimants is not mentioned at all, which prevents us from recalculating the beta error after the fact. Nevertheless, in the main Belgian study (Bouckaert, Schokkaert, 2009), the beta error accounts for 11 per cent of claimants. In Harnish's (2019) study on the German equivalent of RSA from 2005 to 2014, the beta error hovers between 15 and 20 per cent. By contrast, yearly statistics published in the UK regarding non-take-up of the main social benefits do not provide any information on this simulation error.

The main takeaway from these results is that, despite the different methodologies employed to assess non-take-up, the phenomenon must be addressed in all the countries studied. In the context of German studies, the contrast between an average non-take-up rate of 55 per cent (Harnisch, 2019) and 35 per cent (Bruckmeier, Riphahn, Wiemers, 2019) from 2007 to 2013 can largely be explained by the use of different data in both studies<sup>67</sup>. In the UK, the non-take-up rate of Jobseekers' Allowance was on average higher (35 per cent) than that of Income Support (15 per cent) from 2010 to 2016. The Finnish case is harder to analyse insofar as the methodology used is not always clearly identified. This means that high (35 per cent [Tervola, Jokela, Ollonqvist, 2021] and 53 per cent [Bargain, Immervoll, Viitamäki, 2012]) or low (15 per cent [Paukkeri, 2011]) average estimates regarding the non-take-up rate of basic benefits cannot be directly interpreted.

Finally, analyses that produce expenditure non-take-up indicators — an estimate of the monetary value of unpaid benefits — are even rarer. Technically, this involves adding up the payment amounts calculated for each household after the eligibility test and applying the weighting used by each study where necessary. For Great Britain, the Department for Work and Pensions publishes an annual estimate of the caseload non-take-up rate alongside an estimate of the expenditure non-take-up rate: on

<sup>67</sup> Harnisch (2019) uses the German Socio-Economic Panel (GSOEP), a national survey on living conditions. Bruckmeier, Riphahn and Wiemers (2019) analyse the results of a data matching effort involving the Federal Employment's Agency administrative data (*Leistungshistorik Grundsicherung – LHG*) regarding the benefit payment history of unemployed individuals and a household survey on the labour market and social security (*Panel Arbeitsmarkt und soziale Sicherung, PASS*).

average, 14 per cent of anticipated Income Support payments were not made between 2010 and 2019. The Belgian study on non-take-up of RIS (Bouckaert, Schokkaert, 2009) estimates that 45 per cent of benefit payments were not claimed in 2005. Finally, the expenditure non-take-up rate for RSA (Hannafi *et al.*, 2022) was, on average, of 32 per cent per trimester in 2018. Whilst expenditure non-take-up rates are significant, they remain lower than caseload non-take-up rates. This indicates that potential benefits for non-claimants tend, on average, to be lower than those claimed by effective recipients.

**Table A.6** • Indicators of benefit non-take-up in Germany, Belgium, Finland, the UK, and France

Country	Benefit	Reference	TNR calculation formula	Year	Results (number of beneficiaries)		Results (financial sum)			
					Non-take-up rate (%)	Beta error (%)	Non-take-up rate (%)	Beta error (%)		
Germany	Unemployment benefits II (Arbeitslosengeld II)	Frick, Groh Samberg (2007)	$NTUR_1 = \frac{NR.E}{E}$	2002	67 (63 - 73)	3 (10 - 15)	n/p	n/p		
		Harnisch (2019)		2005	56	15	n/p	n/p		
				2006	56	18				
2007	54		19							
2008	56		16							
2009	54		14							
2010	58		17							
2011	56		19							
2012	56		18							
2013	54	19								
	2014	56	20							
2007 to 2013	Bruckmeier, Riphahn, Wiemers (2019)		35 (on average)	4 (on average)	n/p	n/p				
	Belgium	Social Integration Income	Bouckaert, Schokkaert (2011)	$NTUR_1 = \frac{NR.E}{E}$	2005	62 (56 - 73)	11 (13 - 11)	45 (42 - 50)	n/p	
Finland	Basic social allowance (SA)	Bargain, Immervoll, Viitamäki (2012).	$NTUR_1 = \frac{NR.E}{E}$ $NTUR_2 = \frac{NR.E}{E + R.NE}$	1996	45	37	n/p	n/p	n/p	
				1997	40	32	n/p			
				1998	45	37	n/p			
				1999	43	35	n/p			
				2000	46	38	n/p			
				2001	51	43	n/p			
				2002	53	45	n/p			
				2003	51	43	n/p			
		Paukkeri, (2017)				2003	25			
						2004	15			
				2005	30					
				2006	15					
				2007	20	n/p	n/p	n/p		
			2008	20						
			2009	20						
			2010	15						
			2011	16						
Tervola, Jokela, Ollonqvist (2021)				2013	35					
				2014	37					
				2015	35	n/p	n/p	n/p		
				2016	35					
				2017	29					
Great Britain	Income Support (IS) and	Department for Work	$NTUR_2 = \frac{NR.E}{E + R.NE}$	2009/10	18 (17 - 20)		10 (8 - 12)	n/p		
				2012/13	15 (13 - 17)	n/p	12 (10 - 15)			

Country	Benefit	Reference	TNR calculation formula	Year	Results (number of beneficiaries)		Results (financial sum)	
					Non-take-up rate (%)	Beta error (%)	Non-take-up rate (%)	Beta error (%)
	Employment and Support Allowance (ESA)	and Pensions		2013/14	14 (13 - 16)		13 (11 - 15)	
				2014/15	13 (11 - 15)		11 (9 - 13)	
				2015/16	16 (14 - 18)		14 (12 - 16)	
				2016/17	15 (13 - 17)		12 (10 - 14)	
				2017/18	12 (10 - 13)		8 (6 - 10)	
				2018/19	10 (8 - 11)		6 (5 - 8)	
	Jobseeker's Allowance			2009/10	31 (28 - 33)		27 (24 - 30)	
				2012/13	33 (30 - 36)		29 (25 - 33)	
				2013/14	33 (30 - 36)	n/p	29 (26 - 32)	n/p
				2014/15	41 (37 - 44)		36 (32 - 40)	
France	Revenu de solidarité active (RSA) (basic)	Domingo, Pucci, 2011	$NTUR_{1p} = \frac{NR \cdot E - DEM}{E}$	2010	36	10	n/p	n/p
		Hannafi et al. (2022)	$NTUR_3 = 1 - \frac{R}{E}$	2018	34	14	32	12

n/p: not provided

**Note >** The figures in parentheses are the confidence intervals provided for each publication's results. In the study carried out by Frick and Groh Samberg (2007), the upper and lower bounds of the confidence interval are calculated based on different specifications than those used in the eligibility simulation, which leads to "low" or "high" non-take-up rates. Bouckaert and Schokkaert (2009) published a confidence interval based on a variance of plus or minus 10 per cent of the resources used to calculate eligibility. The Department for Work and Pensions publishes confidence intervals based on the central participation estimate to establish, with a 95 per cent probability, the bracket containing the real rate of non-take-up – assuming that there are no errors in the sample, such as incorrectly reported income or an underrepresentation of the number of claimants. TNR: non-take-up rate; E: eligible persons; R: claimants; NRE: eligible non-claimants; RNE: non-eligible claimants; DEM: applicants; n/p: result not provided.  $NTUR_{1p}$ : When evaluating non-take-up of the RSA in 2010, a specific survey enabled the targeting of households waiting on benefit claims, or "applicants", and thereby further refine results by subtracting these applicants from the number of eligible non-claimants and calculating their ratio to the total number of eligible persons.

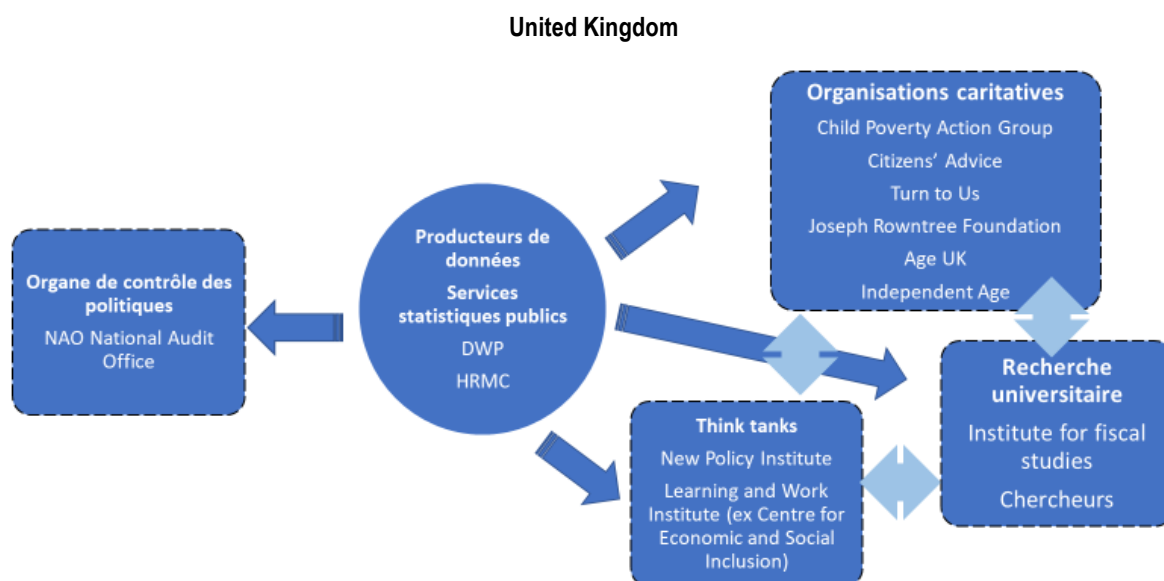
## Appendix 4. Mapping the main actors producing statistical data on non-take-up

### 1. The UK, a “centralised” model

The two main actors we have identified as producing data on (non-)take-up of benefits are the Department for Work and Pensions (DWP) and, to a lesser extent, Her Majesty’s Revenue and Customs (HMRC). Although exceptions to this rule are rare, we wish to acknowledge the work of Ben Baumberg Geiger (2022), a researcher at the University of Kent<sup>68</sup>, as well as research into Universal Credit carried out by various actors, such as the Salvation Army or Citizen’s Advice<sup>69</sup>. The latter sought to quantify the difficulties encountered by UC applicants and found that a quarter of the individuals to whom they provided support took over a week to complete their claim (Machin, 2020). This links to forms of “frictional” non-take-up, which result from “the time needed for the benefit application process” (Van Oorschot, Math, 1996: 7).

Therefore, the UK essentially appears to espouse a “centralised” model in which public entities produce statistical data on non-take-up. The data mentioned in literature on the subject (administrative reports, academic research, reports published by charitable organisations, etc.) are almost exclusively sourced from the DWP and HMRC. However, the relationship between these bodies and the data “users” are not unilateral. Due to its central position, the DWP receives requests from various actors, which leads it to incorporate certain topics into its agenda. This was the case, for example, when the All-Party Parliamentary Group requested that the DWP analyse why 20 per cent of UC claims were never finalised; a statistical question that can only be partially linked to quantifying non-take-up as the applicants’ eligibility was not included.

Furthermore, it should be noted that strong links exist between the data “users”, particularly researchers and charitable organisations, and think tanks. Reports on non-take-up produced by these two types of organisations are often written by researchers belonging to university-led research groups. The latest report published by Independent Age – an organisation working to improve well-being amongst the elderly – regarding non-take-up of Pension Credit was produced by Loughborough University’s Centre for Research in Social Policy (Hirsch, Stone, 2020).



<sup>68</sup> Ben Baumberg Geiger is also the author of several publications on the link between non-take-up and the stigmatisation processes linked to social benefits (Baumberg Geiger, Bell and Gaffney, 2012; Baumberg Geiger, 2016).

<sup>69</sup> Citizen’s Advice works in partnership with public authorities and receives public funding. It is a network that provides advice and information to their “clients” to empower them to claim the benefits to which they are entitled. It therefore intervenes in matters of housing (tenants’ rights, real estate market, housing benefits), tax, and other forms of social assistance.

## **Overview of the main actors producing data on non-take up**

### **The DWP (Department for Work and Pensions)**

The DWP is responsible for administering pensions as well as certain social security and social assistance cash benefits. It is one of the largest ministerial departments in the UK, both in terms of its budget and of its wide scope of action (disability, children, persons of working age, pensions, etc.). It encompasses 15 public agencies and bodies, including JobCentre plus (the national employment agency). It also has an office dedicated to statistics and research.

The DWP publishes yearly take-up estimates for the following means-tested benefits: Pension Credit, Housing Benefit, Income Support/Income-related Employment and Support Allowance (IS/ESA).

### **HMRC (Her Majesty's Revenue and Customs)**

HMRC is a non-ministerial department that covers tax and customs administration. It is responsible for administering social contributions, paying Child Benefit and tax credits awarded to low-income workers and families with children, and supervising any sick, maternity, paternity, or adoption leave paid by employers.

HMRC publishes statistical estimates regarding Child Benefit and, previously to the implementation of Universal Credit, tax credits (Child Tax Credit, Working Tax Credit).

## **2. Germany, a “centralised” science-led model**

Most of the studies quantifying non-take-up in Germany are carried out by two institutes, the IAB and the DIW, in almost equal measure. Both are independent (see details below) and do not have a specific commission regarding non-take-up, except for the previously mentioned study carried out by the IAB for the Ministry of Work. Although neither institute is academic in nature, they both adhere to strong scientific standards, mainly in the field of economics. Within these institutes, non-take-up appears to fall under the purview of a few expert researchers, such as Kerstin Bruckmeier and Jürgen Wiemers at the IAB (authors of the main methodological and analytical publications on non-take-up), and Joachim Frick, Johannes Geyer and Michelle Harnisch at the DIW. These two institutes rose to prominence because they developed methodological tools (the IAB's STSM microsimulation model) and databases (the SOEP, managed by the DIW) that facilitate the quantification of non-take-up. These tools are also what connects them: the IAB's microsimulation model, which calculates eligibility, is linked to the SOEP. It is on this basis that the latest report published by the DIW and written by Michelle Harnisch (2019) can quantify non-take-up of social assistance. The research carried out by both institutes is discussed in the literature, with a view to aggregating the results. Cooperation between experts should also be noted: Kerstin Bruckmeier and Irene Becker have, for example, worked together to create a module on the causes of non-take-up, which will be integrated into the SOEP<sup>70</sup> and is supported by the Federal Pension Insurance (Akremi and Wilke, 2020).

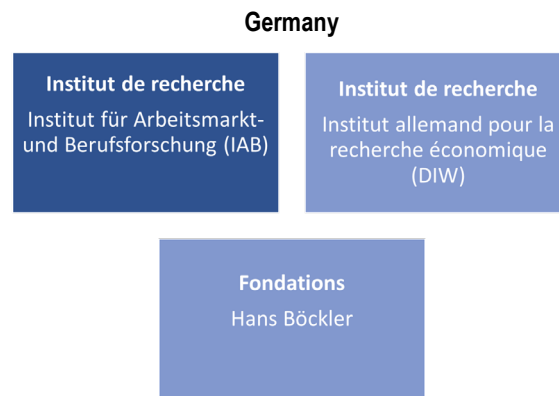
A few studies are also being produced by actors outside of the IAB and the DIW. At the international level, Fuchs (2009) quantified non-take-up in Austria, Germany, and Finland using the Euromod model. In Germany, Irene Becker has carried out extensive research on the subject as an independent consultant for charitable organisations – including the Hans Böckler foundation, which is affiliated to the German Trade Union Confederation – and is considered to be a national expert in the field.

Centralised organisations dedicated to combatting poverty such as Caritas can, of course, address non-take-up, but cannot quantify the phenomenon in-house.

Therefore, the German model is similar to that of the UK. However, it is centred around research institutes rather than ministerial offices for statistics like the Department for Work and Pensions. As a result, no official statistic on non-take-up exists. This configuration can partly be explained by the fact that the German statistical system is significantly devolved to the Länder and built on a principle of functional concentration, according to which ministerial departments cannot legitimately have their own statistical office. Use of administrative data is also closely regulated, particularly in cases where several data sets are being matched (Alexandre, Cling, 2019).

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<sup>70</sup> Introducing new queries to the SOEP (the SOEP-Core) is a long process. However, there is a module that allows it to host ad-hoc or experimental requests (the SOEP-IS, Innovation Sample). This module will be used to test the questionnaire on the causes of non-take-up.



### **Overview of the main actors producing data on non-take up**

#### **The IAB (Institut für Arbeitsmarkt- und Berufsforschung)**

The Institute for Employment Research (IAB) was created in 1967 as the research arm of the Federal Employment Agency. Although the IAB has headquarters in Nuremberg, it is present across ten locations throughout Germany. It is staffed by interdisciplinary researchers (economists, sociologists, etc.), both academic and non-academic, who enjoy freedom of research and publication. The IAB studies the labour market, initially through a macroeconomic lens, with the aim to advise public and political actors. Its research foci include the structure and evolution of the labour market, workforce demand, employment policy, and how recipients of minimum income benefits enter or re-enter working life, to name but a few. Publications are based on previous IAB studies and data provided by the Federal Employment Agency.

The IAB has used its microsimulation model (STSM) to carry out several studies on non-take-up (and the importance of quantifying it). Most notably, the institute was commissioned by the Ministry of Labour and Social Affairs to produce one of the main studies on non-take-up in 2013.

#### **The DIW (Deutsches Institut für Wirtschaftsforschung)**

The German Institute for Economic Research (DIW) is an independent, non-academic institute created in 1925 in Berlin. It is one of the biggest advisory applied research centres dedicated to economic and social policy. The DIW is funded by public funds, the State of Berlin, and the federal government, as well as research funds and contracts. It presents itself as working at the intersection of politics, economics, and science, and advocates for academic freedom. Adopting a multidisciplinary approach, it conducts research on economic, social, and environmental issues, the results of which are designed to contribute to public and political debate. The DIW manages the SOEP.

Using the SOEP, the DIW has published many studies on non-take-up of social assistance or, amongst other things, income support for the elderly.

### **3. Belgium, a diversified, science-led model (academic)**

It is difficult to characterise the system of actors producing data on non-take-up in Belgium<sup>71</sup>. Indeed, there are no identified initiatives routinely producing non-take-up indicators like in the UK, nor are there actors using microsimulation models and databases to do so like in Germany. Furthermore, the landscape is currently shifting due to the development of the TAKE project, which is mobilising a diverse range of actors and relies on research networks beyond Belgium<sup>72</sup>. This landscape is composed of academic researchers with no link to public decision-makers and, more recently, of a research consortium connecting researchers with public administrations. Belgian research funding mechanisms traditionally favour this type of consortium model.

As non-take-up of benefits is exclusively being quantified by academic actors, a scientific approach is predominantly used to produce statistics on the topic. Two universities play a particularly significant role: KU Leuven (see below) and the Herman

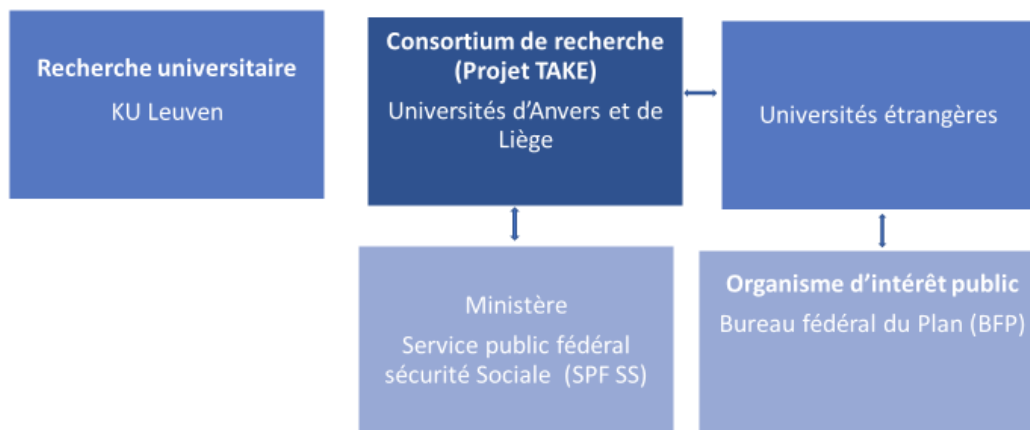
<sup>71</sup> A reminder that this overview does not account for the many reports and studies tackling non-take-up using a qualitative or mixed approach.

<sup>72</sup> As was the case of the initiative aiming to assemble a network of non-take-up experts in Brussels (March 2020) as part of the TAKE project framework. <https://www.inclusiegrowth.eu/expert-workshops/call-28-expert-workshop-ua>

Deleeck Centre for Social Policy, where Tim Goedemé (the coordinator of TAKE) is a Senior Research Fellow. Several of the studies produced by these universities have been particularly inspired by the work of Dutch sociologist, Wim Van Oorschot.

Although civil society organisations and other bodies, such as the Brussels-Capital Health and Social Observatory, are showing interest in non-take-up, they are not seeking to quantify the phenomenon.

### Belgium



### Overview of the main actors producing data on non-take up

#### KU Leuven

Flanders-based KU Leuven was founded in 1425 and defines itself as the “biggest and best ranked university in Belgium”. It is a founding member of the League of European Research Universities (LERU) and is steeped in a tradition of multidisciplinary research, particularly in the field of medicine. Two specialised research teams on public policy – social policy in particular – stand out on the topic of non-take-up: the Research Institute for Work and Society (HIVA) and the Social Policy and Social Work research team. Wim Van Oorschot, the researcher who has influenced many international studies on non-take-up (including those undertaken in France), belongs to the latter.

Many projects on non-take-up have been carried out using quantitative, qualitative, and “mixed” methods at KU Leuven, occasionally in collaboration with other universities. These include the non-take-up estimates first produced by Ides Nicaise (Nicaise *et al.*, 2004) and then by Bouckaert and Schokkaert (2011), research into maintenance allowances (Pacolet and De Wispelaere, 2012; Schepers, De Wispelaere and Pacolet, 2020), and qualitative assessments of the non-take-up of RIS (Steenssens, 2017), of GRAPA (Schols *et al.*, 2017), and of the family allowance supplement for disabled children (Vinck, 2019). Other studies have tackled the role that social work (Boost, 2020; Dewanckel, 2021) or proactive outreach (Van Lancker, 2020) can play in reducing non-take-up. Finally, certain studies focus on specific segments of the population, such as people without homes<sup>73</sup> or young people (Van Parys, Struyven, 2013).

#### The TAKE project

The TAKE project is a consortium that brings together universities, an independent body and a public administration. The latter include the University of Antwerp’s Herman Deleeck Centre for Social Policy. This research centre, founded in 1972, specialises in analysing social inequalities and policy. The researchers mainly use statistical survey analysis and microsimulation tools developed by the centre. They are investigating the possibility of using administrative data. The second university is the University of Liège.

TAKE also includes the Federal Planning Bureau (FPB), an independent public-interest organisation. Its mission is to provide expertise and support for decision-making in the field of public policy (projection, research and analysis). Although most of the work carried out by the FPB is defined by legal provisions, the organisation can respond to requests from the government, social partners, or the parliament, and undertake research on its own initiative.

The final actor involved in TAKE is one of Belgium’s ten Federal Public Services (FPS, the equivalent of a ministry) – FPS Social Security. This FPS has three main missions: coordinating and supporting social policy, providing social services to

<sup>73</sup> The TRAHOME (Homelessness trajectories and non-take-up of social rights from a dynamic perspective) project.



users, and helping to combat benefit fraud. It also collects, reworks, and analyses different sets of numerical data on social protection in Belgium.

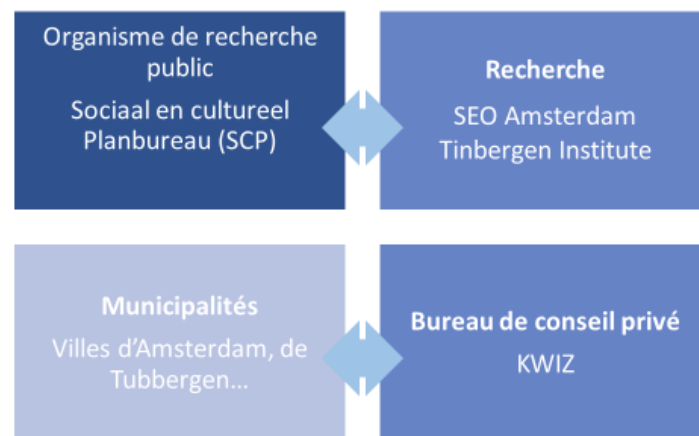
The coordinator of TAKE is Tim Goedemé, who has written extensively about the topic.

#### 4. The Netherlands, a “delegated” and decentralised model

Initially, studies on non-take-up were carried out by academic researchers with “scientists [being] both witnesses of the emergence of the non-take-up theme and key actors in that development” (Warin, 2007: 8). However, more recent research quantifying benefit non-take-up in the Netherlands has been undertaken by a range of non-academic actors. These actors vary depending on whether the research is carried out at the national or the local level. At the national level, studies rely on nationwide data and focus on the benefits in kind and minimum income support that make up the main strands of the Dutch social security net. The data used in these cases belong to Statistics Netherlands (CBS). Although CBS does not produce any in-house analyses of non-take-up, its members can participate in relevant studies. These are carried out by actors in two different fields: SEO – an applied economic research agency with links to the University of Amsterdam – and SCP – a government agency.

At the local level, the only actor producing data on non-take-up is KWIZ, a private research centre that mainly serves local councils but maintains links with certain universities to analyse interviews with non-claimants, for example.

##### The Netherlands



#### Overview of the main actors producing data on non-take up

##### SEO Economisch Onderzoek / SEO Amsterdam Economics

SEO is one of the oldest economic research agencies in the Netherlands. It was founded in 1949 by the Economic Faculty of the University of Amsterdam with the aim of encouraging applied research. It was later transformed into a foundation independent from the University in the 1980s, although it retains close links with the academic community. SEO is an independent organization that works for a varied range of clients: ministries, companies and institutions in the non-profit sector, both nationally and internationally. Its staff is mainly composed of economists and econometricians.

##### SCP (Sociaal en Cultureel Planbureau) / The Netherlands Institute for Social Research

SCP is a governmental agency created in 1973. It is officially charged with describing the social and cultural situation in the Netherlands, anticipating social developments, providing decision-makers with the information needed to develop policy objectives, and evaluating government policy, especially interdepartmental policy. It belongs to the Dutch Ministry of Health, Welfare and Sport.

##### KWIZ (Kenniscentrum voor Werk en Inkomen en Zorg) / Expertise Centre for Employment, Income and Care

Founded in 1998, KWIZ is a private structure focused on research, advice and information management in the fields of health and social care, particularly as regards anti-poverty policies. KWIZ is specialised in data processing and analysis and the development of statistical dashboards for the benefit of local councils, healthcare providers, or social organisations. It employs a dozen people (data analysts, sociologists, etc.).

KWIZ developed the Socratis software, which allows them to quantify non-take-up and identify non-claimants at the local level.

## 5. Finland, a diversified, science-led model

As previously mentioned, few actors are producing data on non-take-up in Finland. Most of these actors belong to the scientific community, but not all of them are involved in academia. It is not possible to glean a clear snapshot of the Finnish statistical landscape from its recent history. Indeed, there have been no regular attempts to quantify non-take-up and the actors involved have changed progressively. The University of Turku played an essential role by facilitating the first studies on non-take-up of social assistance (Virjo, 2000; Kuivalainen, 2007) and of housing benefits (Jäntti, 2006). This university, the second largest in Finland, has a research department dedicated to social protection with a particular focus on the comparative analysis of social benefits. Access to and non-take-up of these benefits has been studied by researchers belonging to this department – mostly political scientists and sociologists – but their work has never been expanded upon.

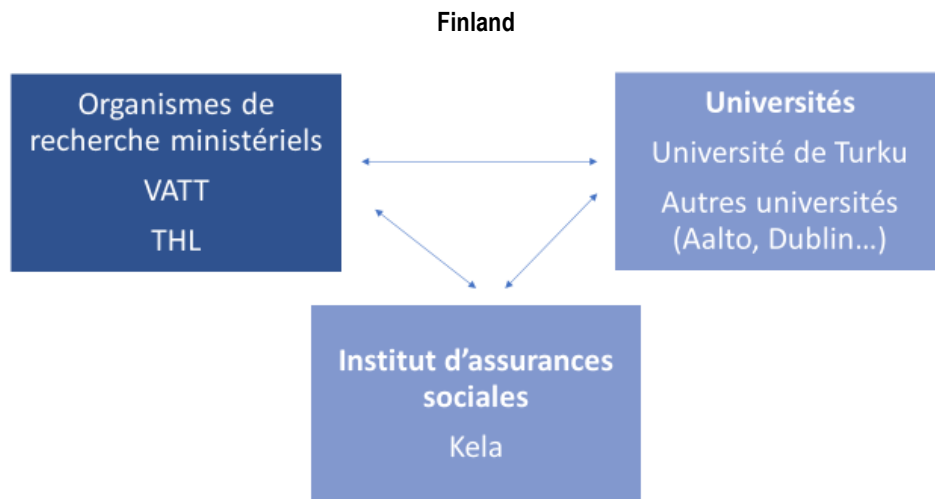
Finland is unique in that some studies investigating national non-take-up, including the most well-known, were undertaken by and/or in collaboration with foreign researchers. This is the case of the university-led research coordinated by French (Bargain *et al.*, 2007) and Austrian (Fuchs, 2007) economists. Their work was a part of the AIM-AP project (Accurate Income Measurement for the Assessment of Public Policies), as was Jäntti's (2006). Tim Goedemé, the coordinator of the TAKE project in Belgium, also participated in AIM-AP.

Therefore, the first Finnish studies were carried out by academic actors with no apparent link to public authorities. Other research projects, including the most recent, are different in this regard as they have mainly been published by the VATT Institute for Economic Research and by the Finnish Institute for Health and Welfare (THL) – bodies that have links to the Ministry of Finance and the Ministry of Social Affairs and Health, respectively. Several researchers from VATT have studied non-take-up (Lyytikäinen, 2008; Paukkeri, 2018; Paukkeri and Mattika, 2019) or participated in projects on the topic (such as Viitamäki who contributed to the research coordinated by Bargain, for example). VATT therefore occupies a central position on the map of actors producing data on non-take-up in Finland. This is not because it is a governmental body, which enables it to receive or put in requests for studies to be undertaken, but rather because it has developed a microsimulation model (TUJA) used in studies on non-take-up and made this model one of its research foci. As for THL, three members of the institute co-authored the latest study on non-take-up (Tervola *et al.*, 2021). THL is also a key contributor to the ongoing reform of the Finnish social security system and the main assessor of the previous one. The research carried out by Tervola *et al.* was part of the Academy of Finland's INVEST (Inequalities, Interventions, and New Welfare State) Project.<sup>74</sup>

The gaps in this overview show that neither Statistics Finland (Tilastokeskus) nor Kela – except for the exploratory research carried out by Korpela (2020) – are attempting to quantify non-take-up, despite the former managing the main database used to quantify the phenomenon (the IDS). This may stem from both a tradition of “delegating” the analysis of public statistical data to public bodies or researchers, and from non-take-up being absent from the political agenda.

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<sup>74</sup> The project's objective is to help improve social welfare by developing a new state model that is more sustainable, more proactive, better targets economic and social issues, and helps to make public institutions more effective.



### Overview of the main actor producing data on non-take up

#### **VATT (Valtion taloudellinen tutkimuskeskus)**

VATT Institute for Economic Research was founded in 1990 after the merger of two economic planning organisations. It works under the supervision of the Ministry of Finance. Two thirds of its funding are drawn from public funds, whilst the remainder comes from research contracts. VATT is specialised in independent, applied research in the field of economics. The institute's mission is to promote the development of evidence-based policy, assess the impact of public policy, contribute expertise on issues of public interest, and support decision-making. To do so, it specialises in econometric tools and statistic-based academic research using registry data. It is home to approximately 50 researchers and maintains close links with several Finnish universities.

VATT has five proclaimed research foci, one of which is centred on social security, taxation and social inequalities and includes the underuse and take-up of benefits as sub-areas of interest.

**DREES REPORTS**  
No. 94 • mars 2022

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Europe

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**ISSN**  
**XXX**