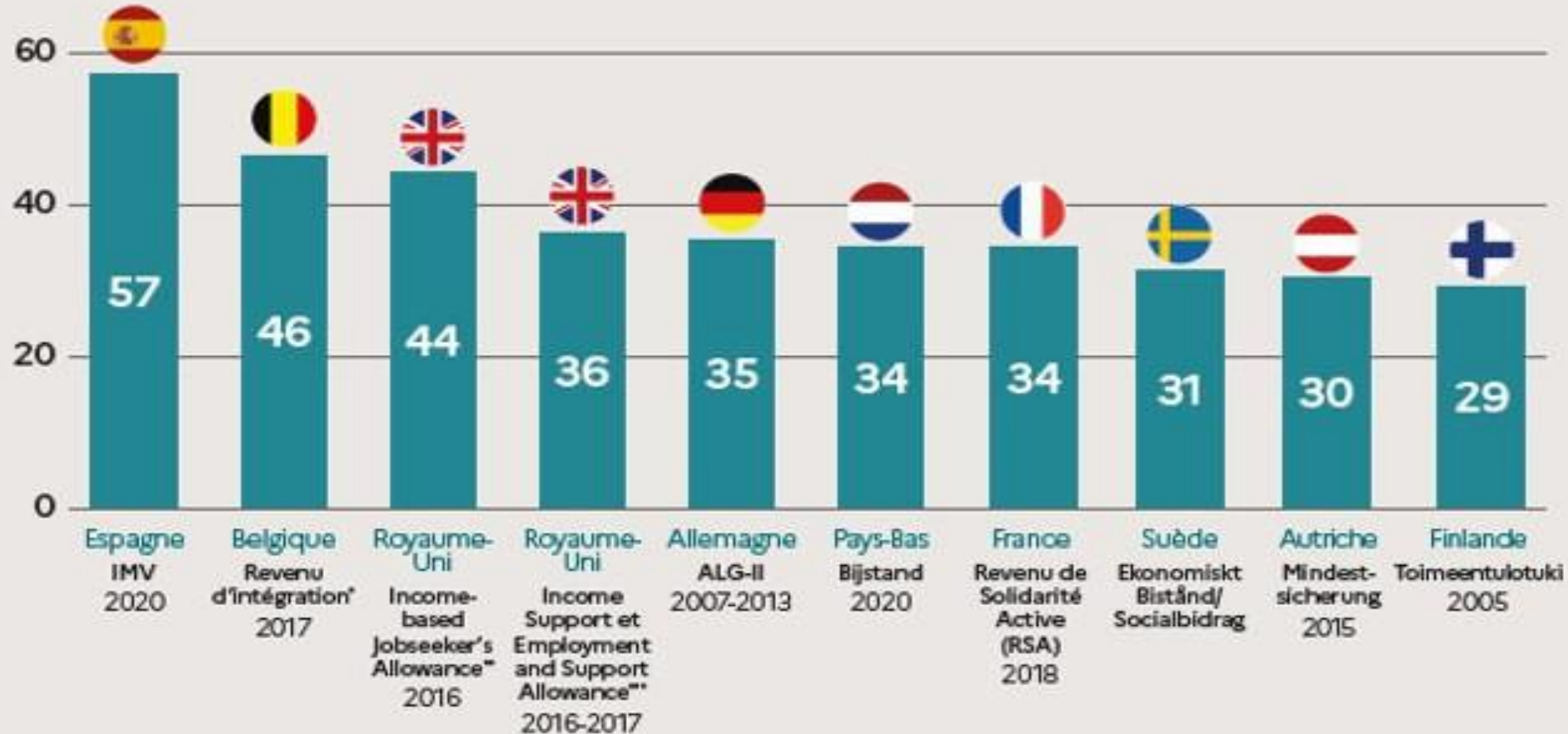


**Non-take-up of
rights**

The right to social security and non-take- up of rights

Social security and human rights - Access to rights and the fight against non-take-up June 8-9, 2023

Taux de non-recours au revenu minimum dans les différents pays (en %)



* Estimation sur les ménages à faibles revenus.

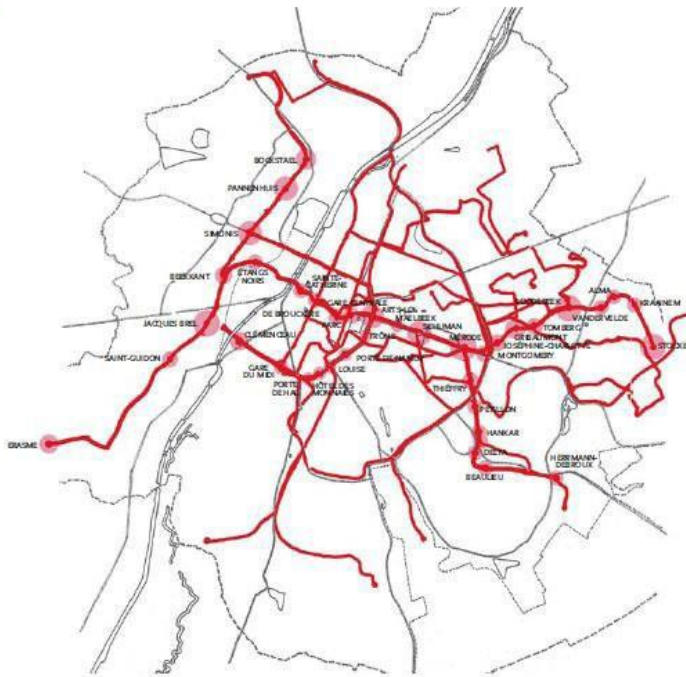
** Prestations chômage sous conditions de ressources.

*** Prestations pour les personnes les plus éloignées du marché du travail.

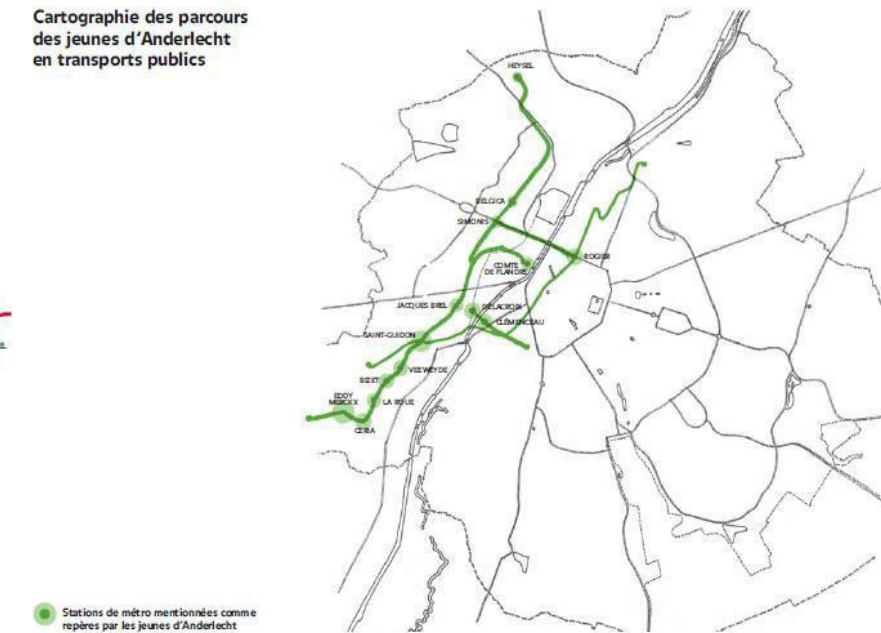
Source : Les Dossiers de la DREES n°94, données actualisées au 13/12/2022

Compilation: Directorate for Research, Studies, Evaluations and Statistics (DREES) and ODENORE (2022)

Cartographie des parcours des jeunes de Woluwe en transports publics



Cartographie des parcours des jeunes d'Anderlecht en transports publics



The "Matthew effect" and non-take-up: the example of public transport use in Brussels. Source: Samarcande association, Inter-Environnement Brussels, SOS Jeunes-Quartier libre asbl (2008) *Jeunes en ville, Bruxelles à dos?*
The appropriation of Brussels' urban space by young people from different neighborhoods

FINANCING

SOCIAL PROTECTION

MACRO-ECONOMIC LEVEL

- Stabilizing effect in economic downturn
- Demand-driven growth
- Reduction of inequalities

LOCAL ECONOMY LEVEL

- Multiplying effect

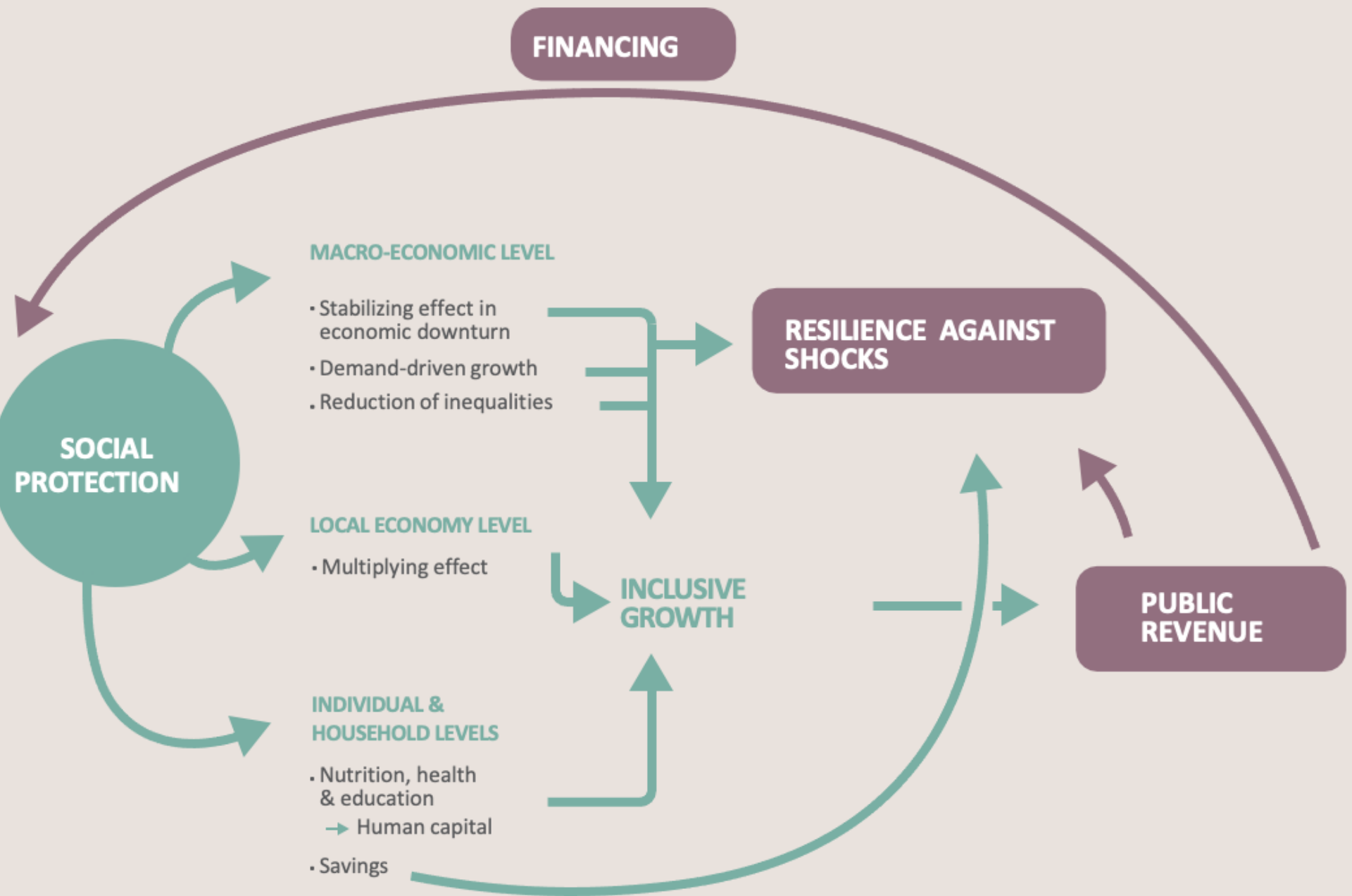
INDIVIDUAL & HOUSEHOLD LEVELS

- Nutrition, health & education
→ Human capital
- Savings

RESILIENCE AGAINST SHOCKS

INCLUSIVE GROWTH

PUBLIC REVENUE



The debate on the causes of the "non-take-up of rights"

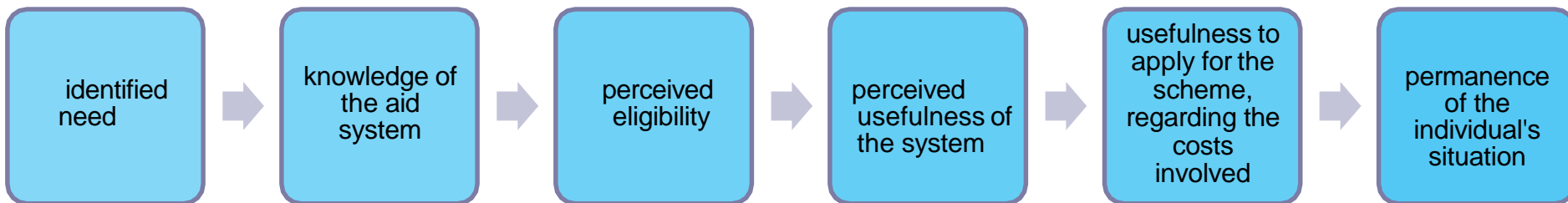
The rational choice model

Two critiques of the rational choice model

- 1. The limited rationality of the beneficiary**
- 2. From "primary" non-take-up to the causes**

The debate on the causes of "non-take-up of rights"

The rational choice model



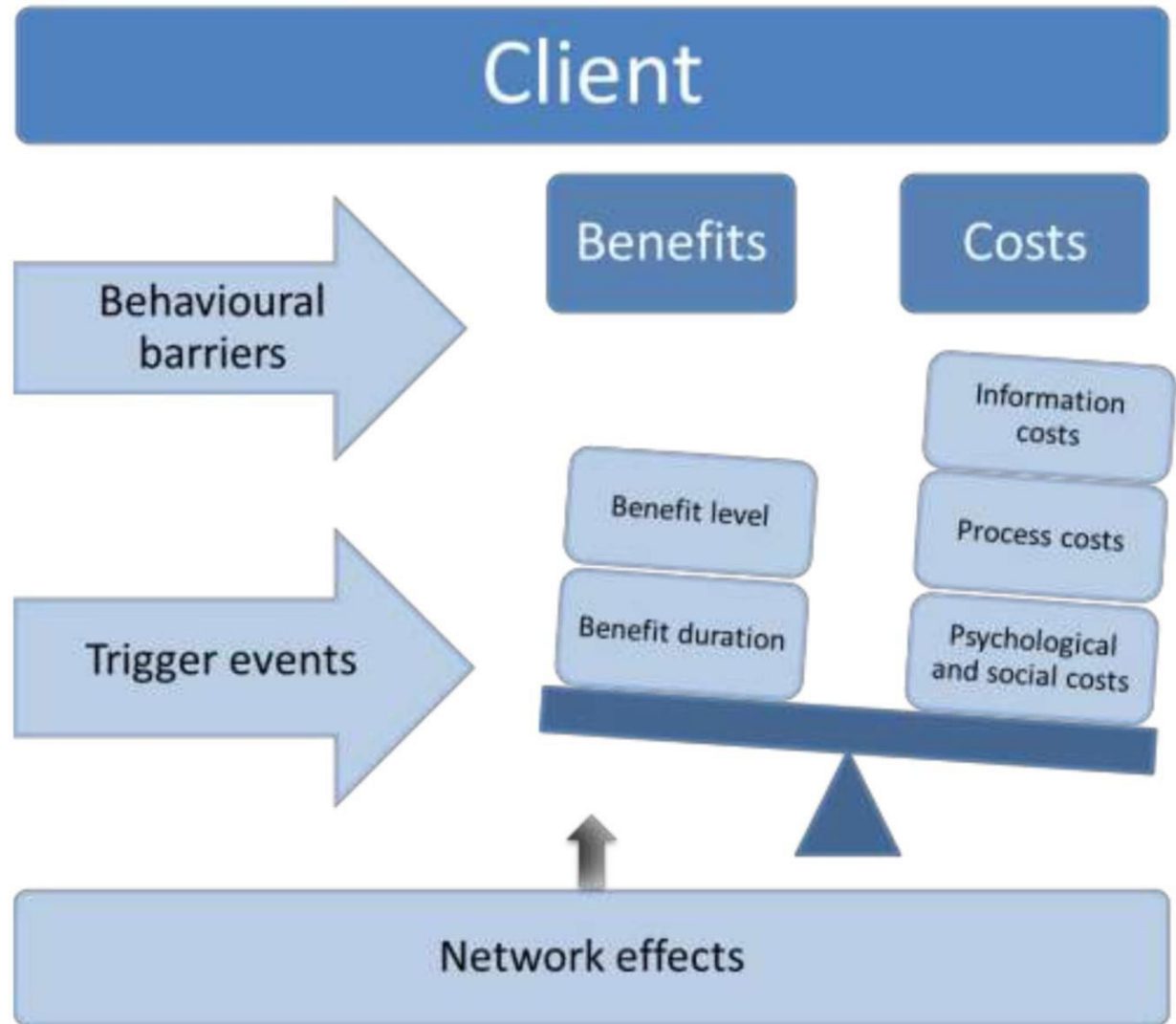
The rational choice model: six tests. Inspired by:

Kerr, S. A. (1982). Differential Take-up of Supplementary Pensions Final Report. Edinburgh: Department of Psychology, University of Edinburgh

Limited rationality

Events that may trigger take-up of rights

Social norms that may reduce stigmatization and facilitate procedures



Source: Van Mechelen & Janssens (2017)

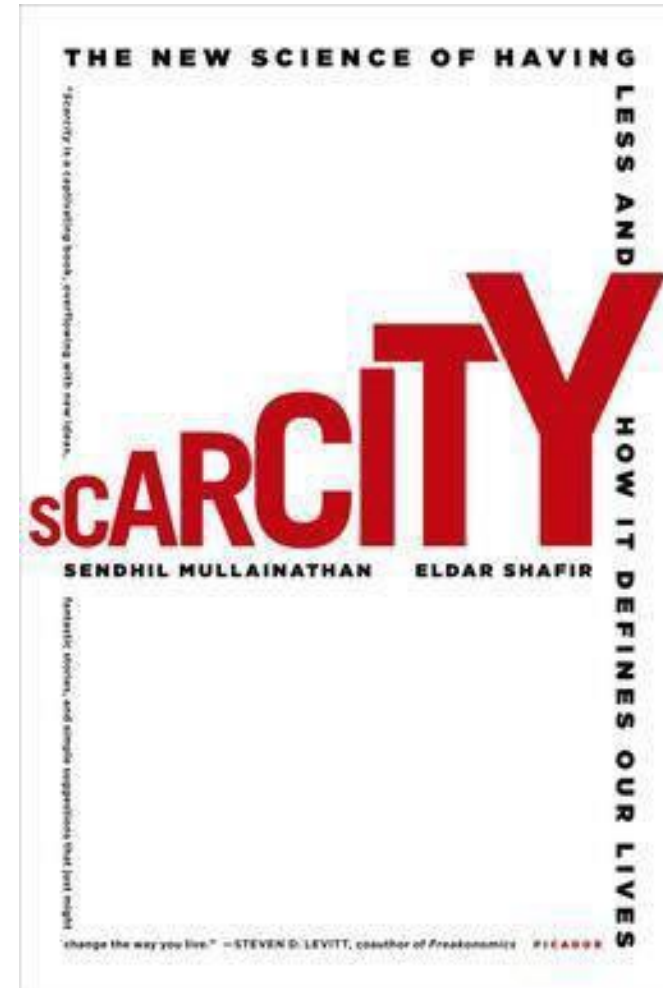
Limited rationality

Tempelman, C., & Houkes-Hommes, A. (2015). What Stops Dutch Households from Taking Up Much Needed Benefits?", *Review of income and wealth*, 62: Even if, in general, **the likelihood of benefit take-up increases as one moves down the income ladder, the most precarious households are victims of non-take-up**. According to the authors, this is due to the cognitive obstacles these households face.

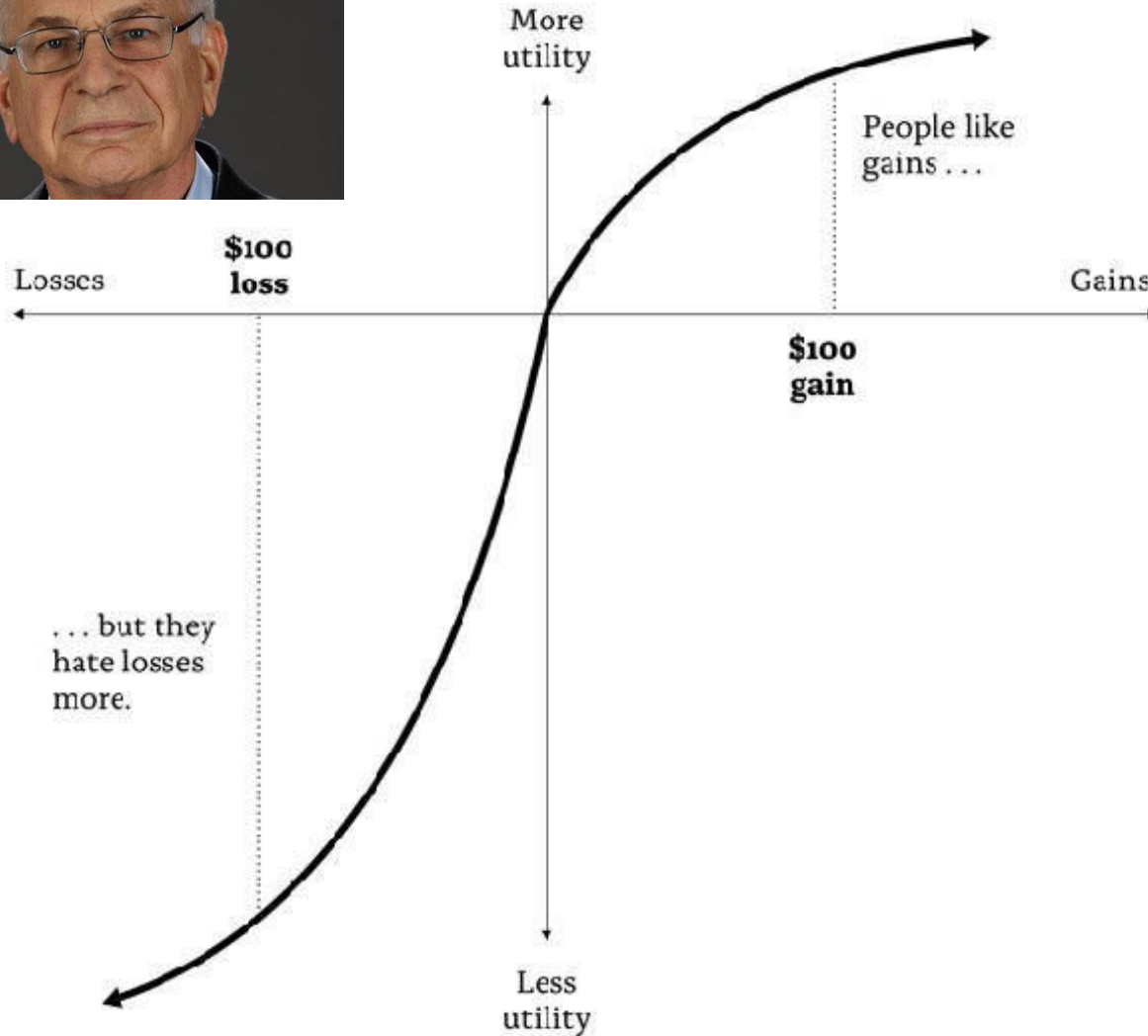
Mani, A., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Poverty impedes cognitive function. *Science*, 341(6149), 976-980

- **Poverty is equivalent** to the loss of one night of sleep, the chronic disease of alcoholism, or the difference between a 45 year-old and a 60 year-old.
- **Cognitive taxes pose problems just as** monetary taxes:
"Filling out long forms, preparing for a lengthy interview, deciphering new rules, or responding to complex incentives all consume cognitive resources. Policy-makers rarely recognize these cognitive taxes; yet, our results suggest that they should focus on reducing them. Simple interventions such as smart defaults, help filling forms out, planning prompts, or even reminders may be particularly helpful to the poor.
- **Poorly designed programs** make it difficult to make choices, to compare the costs and benefits of each option, or to measure the risks

Sendhil Mullainathan & Eldar Shafir, *Scarcity: Why Having Too Little Means So Much* (2013)



The limits of the rational model: the bias in favor of the present

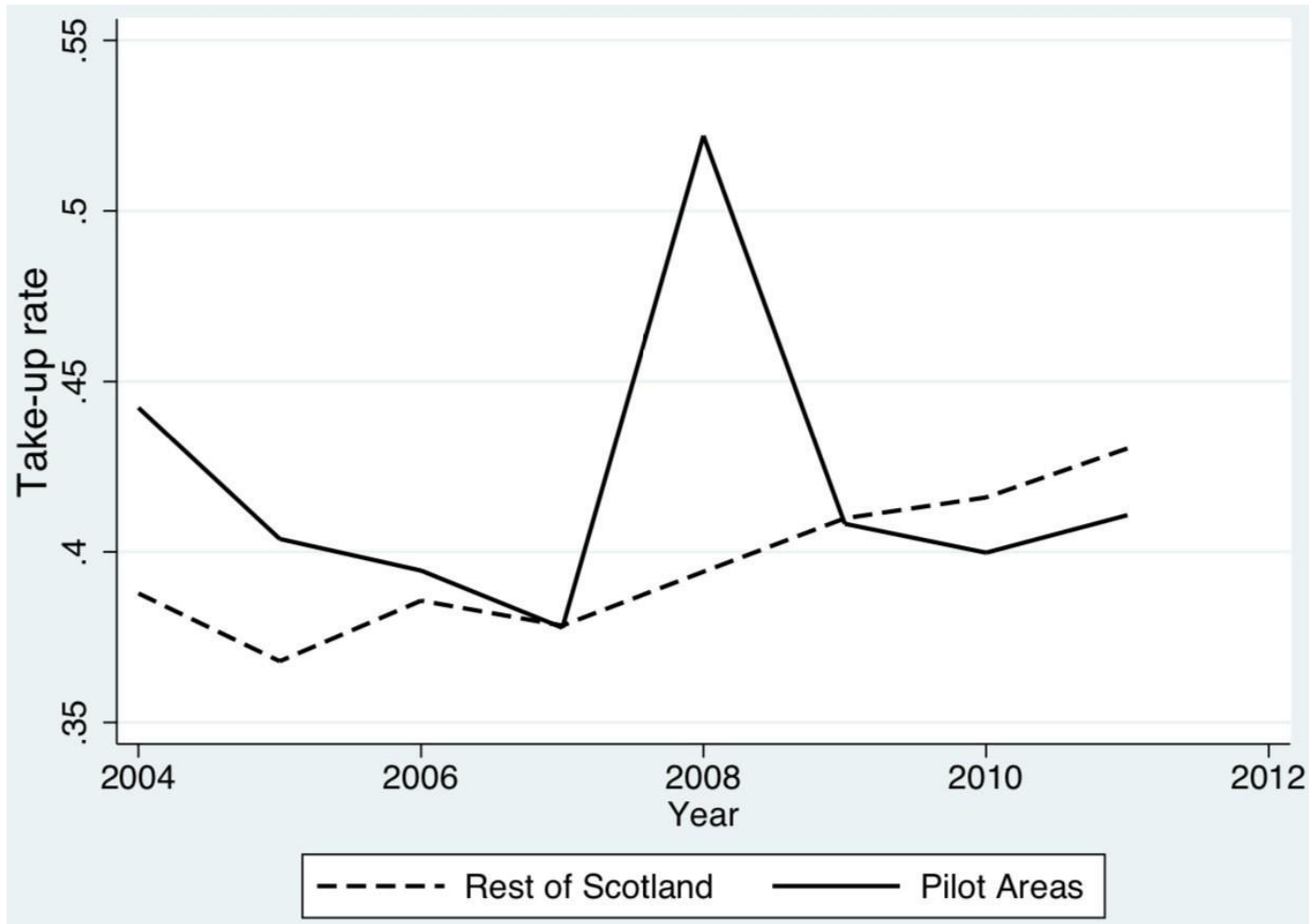


Take-up of Free School Meals: Price Effects and Peer Effects *

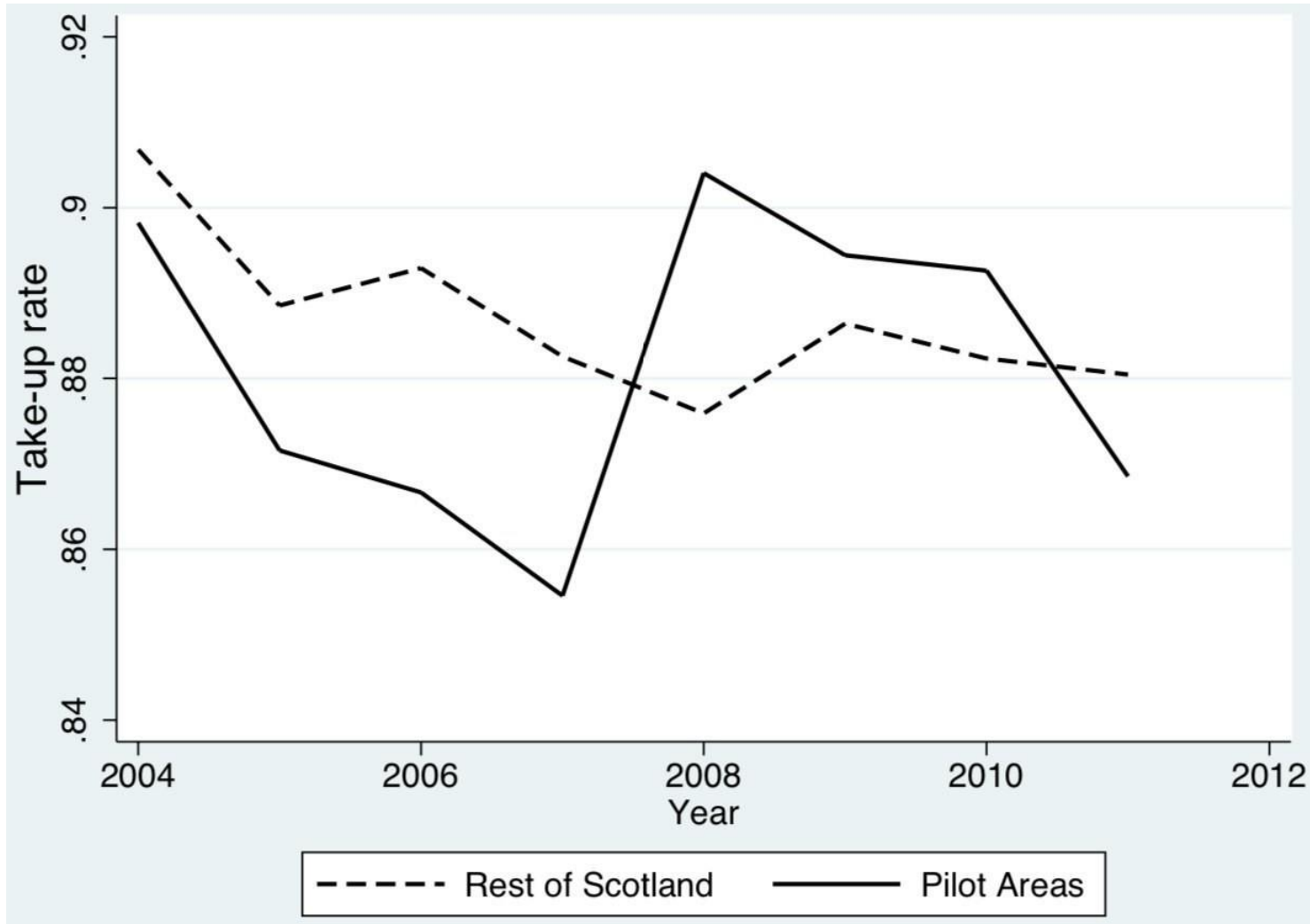
Angus Holford[†]

- 29% of the 1.1 million eligible children (300,000 children) do not participate in the UK's Free School Meals programme, which represents an annual loss of £400. Like other welfare benefits, take-up of free school meals is affected by stigma and lack of information.
- Extending free school meal entitlement to all children significantly reduces non-take-up: a 10 percentage point rise in peer-group take-up reduces non-participation by 3.3-4.0 percentage points
- Suggests the least selective programs (the most universal) shall have the lowest rates of non-take-up – but also why rights-based programs are important

Non-take-up of rights



Pupils not qualifying for free school meals: when the price is zero, participation rate increases, but goes back to normal after the experiment



Pupils qualifying for free school meals: participation rate increases when participation in the peer group increases

Explanations for the peer effect

- a) **reduction of stigmatization** - but the effect occurs even under conditions of anonymization
- b) **peer group participation** reduces the risk of being sidelined
- c) **Reflects** that free school meals are of interest

Recommendations

- a) Anonymous, cashless meal distribution systems in schools
- b) Allowing children who eat hot meals and bring their own snacks to eat together
- c) At the national level, the most significant gains can be achieved by prioritizing universal school meals for the youngest pupils first (creating a social norm in favor of school meals), within the most disadvantaged schools.

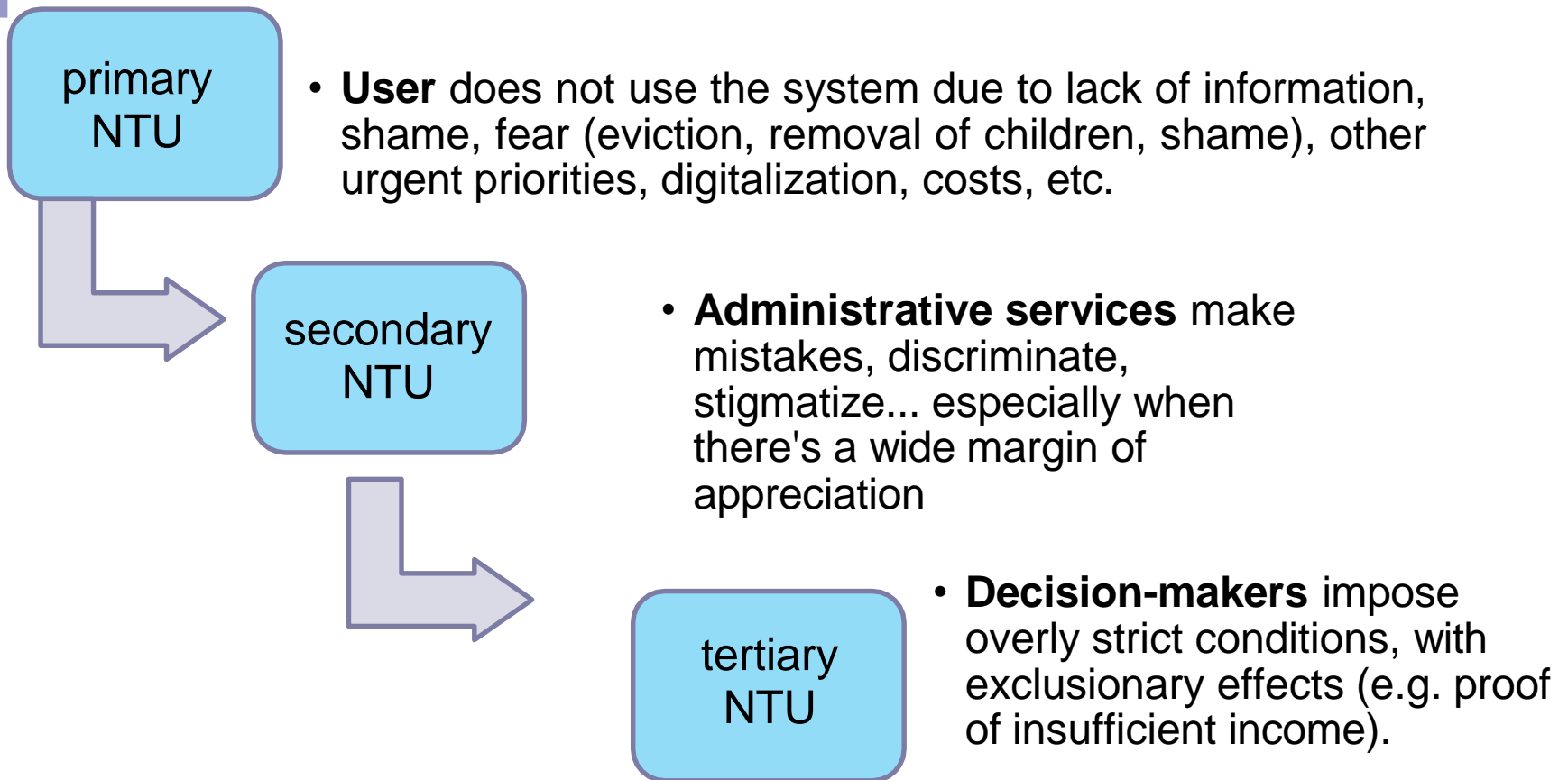
The debate on the causes of the "non-take-up of rights"

The rational choice model

Two critiques of the rational choice model

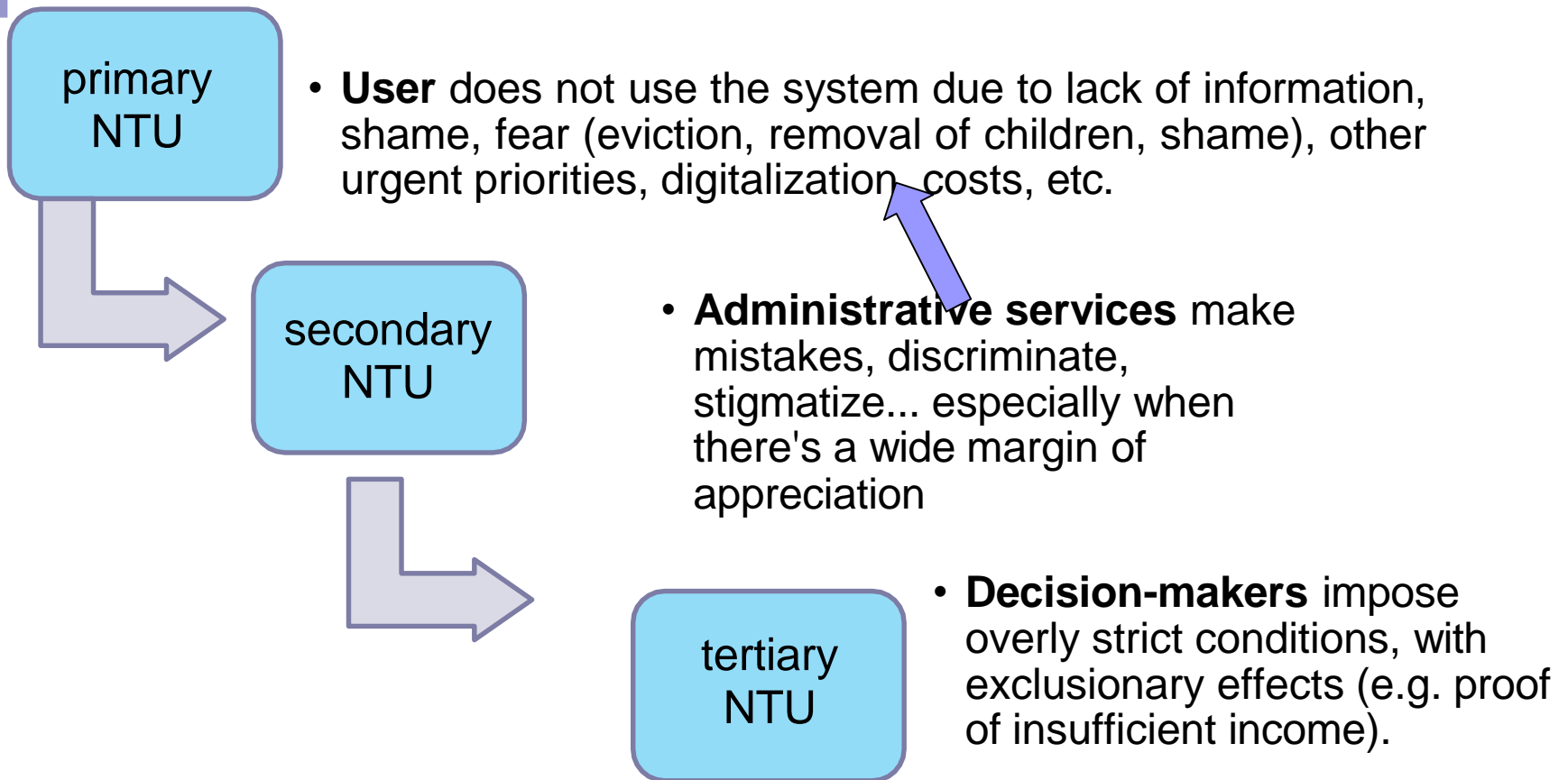
- 1. The limited rationality of the beneficiary**
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Non-take-up of rights



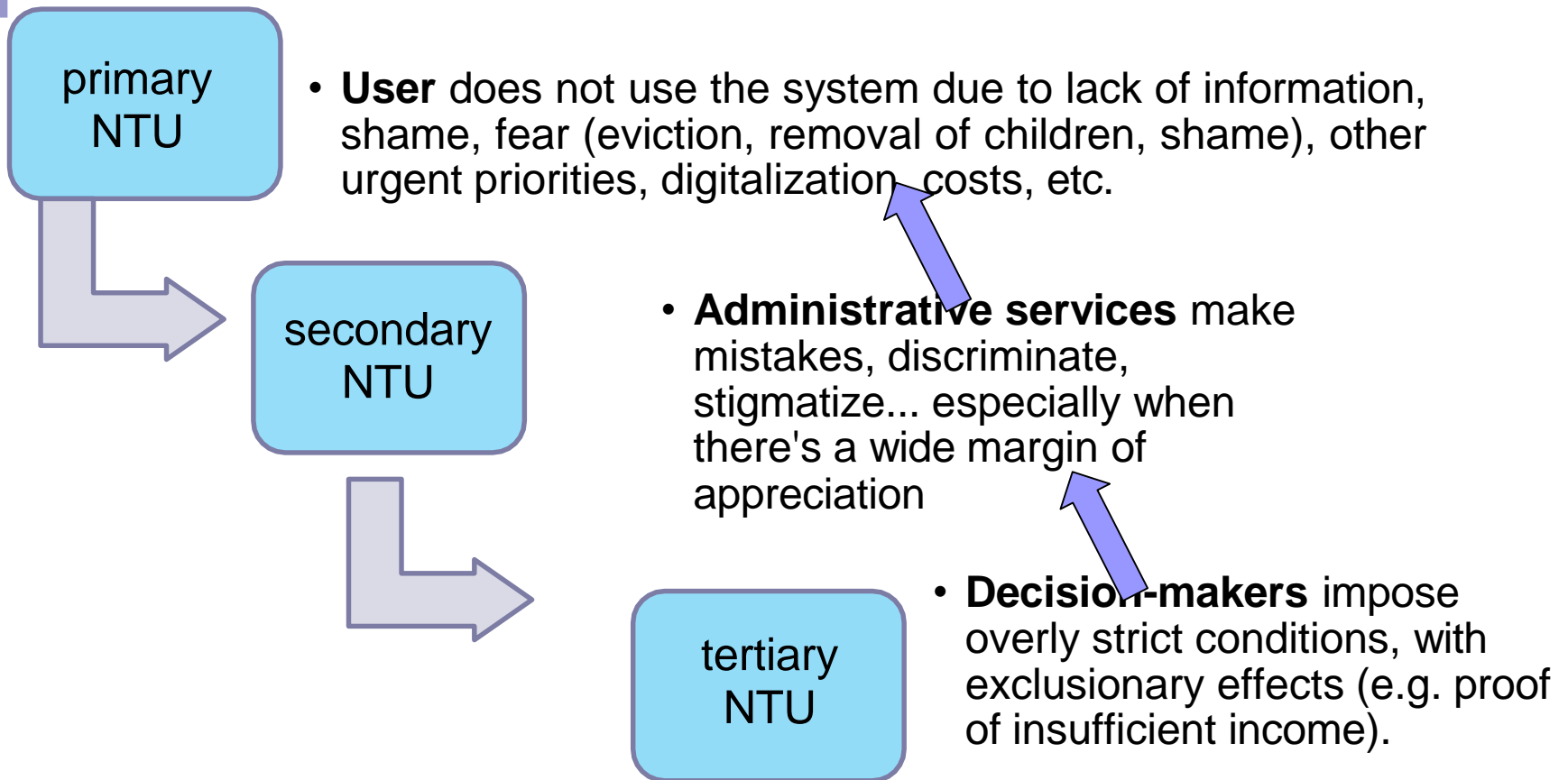
Source: N. Van Mechelen & J. Janssens (2017), inspired by W. Van Oorschot (1996).

Non-take-up of rights



Source: N. Van Mechelen & J. Janssens (2017), inspired by W. Van Oorschot (1996).

Non-take-up of rights



Source: N. Van Mechelen & J. Janssens (2017), inspired by W. Van Oorschot (1996).

The discourse on poverty and the non-take-up of rights – two channels



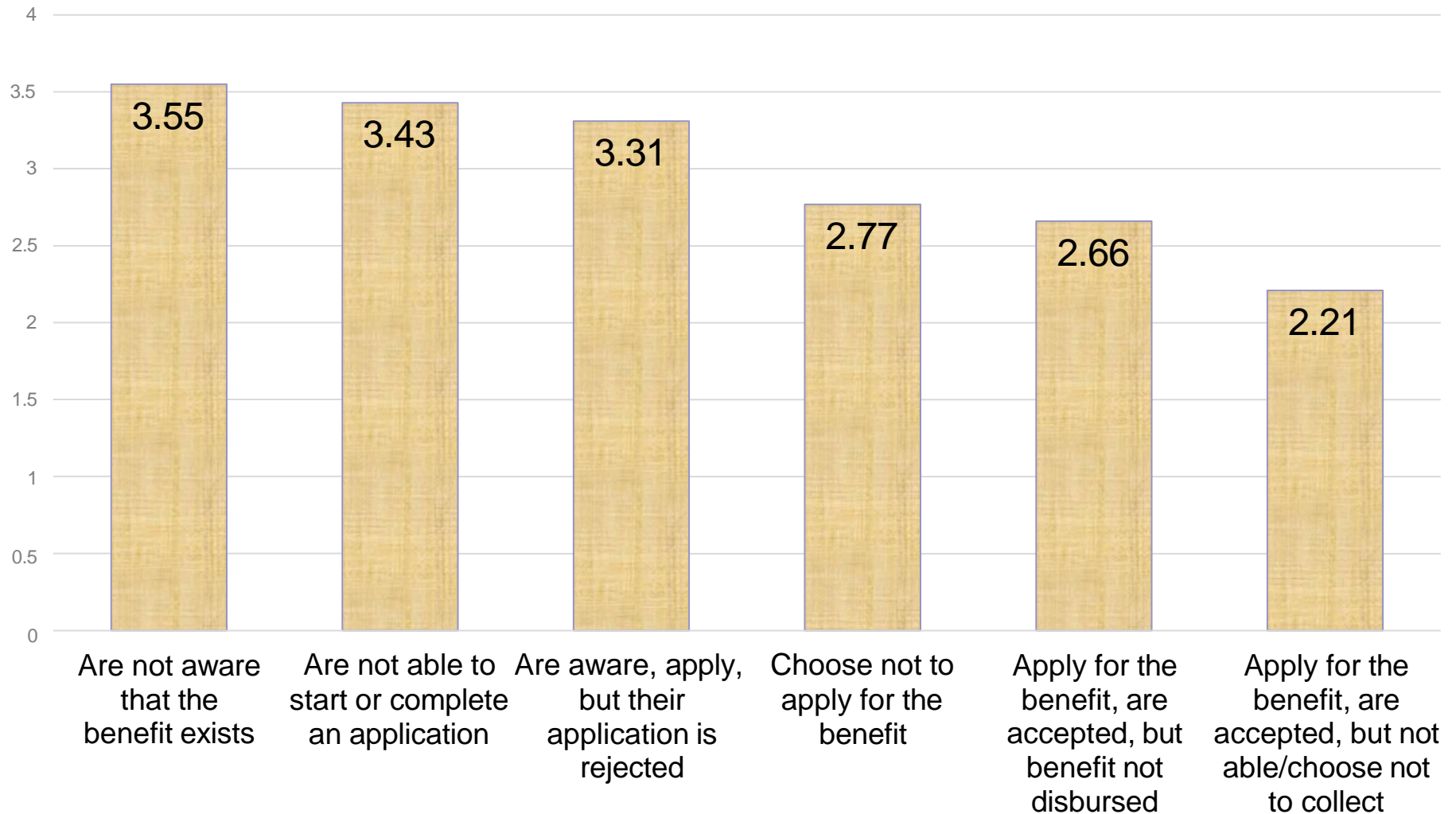
Key findings from the global survey

- **Survey 1** (NGOs, administrations, UN) and **survey 2** (potentially affected individuals)
- Not a representative survey:
 - 421 responses to **survey 1**
 - 258 responses to **survey 2**
- Low response rate for some countries, excluded from the analysis
- 52 countries in total, 36 countries (S1) and 7 countries (S2)
- Perceived reasons for the non-take-up of rights

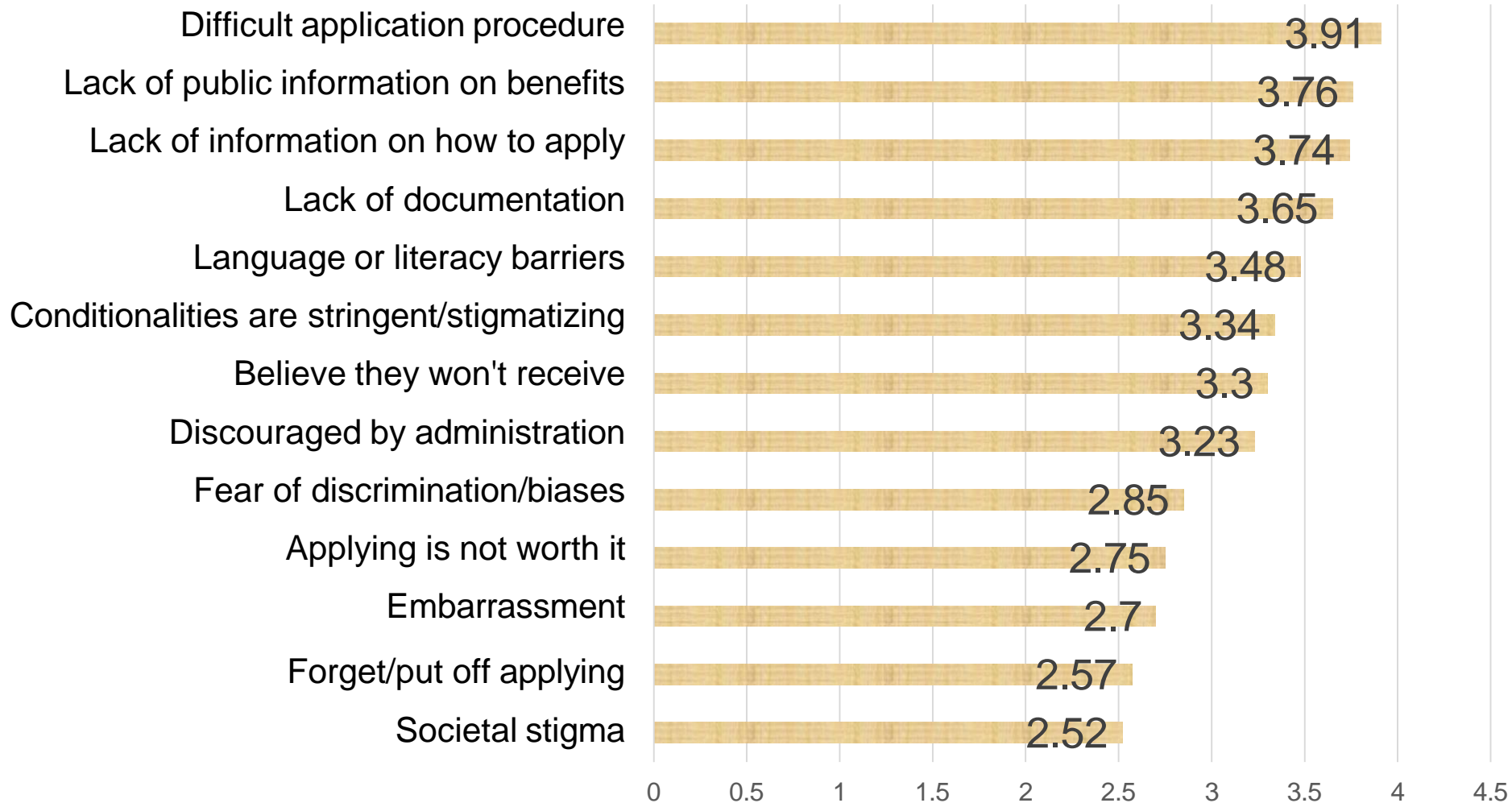
Answers to survey 1

Respondents	Number
Administrations	61
NGO / CSO	242
Academics	36
UN agencies	27
Other	55
TOTAL	421

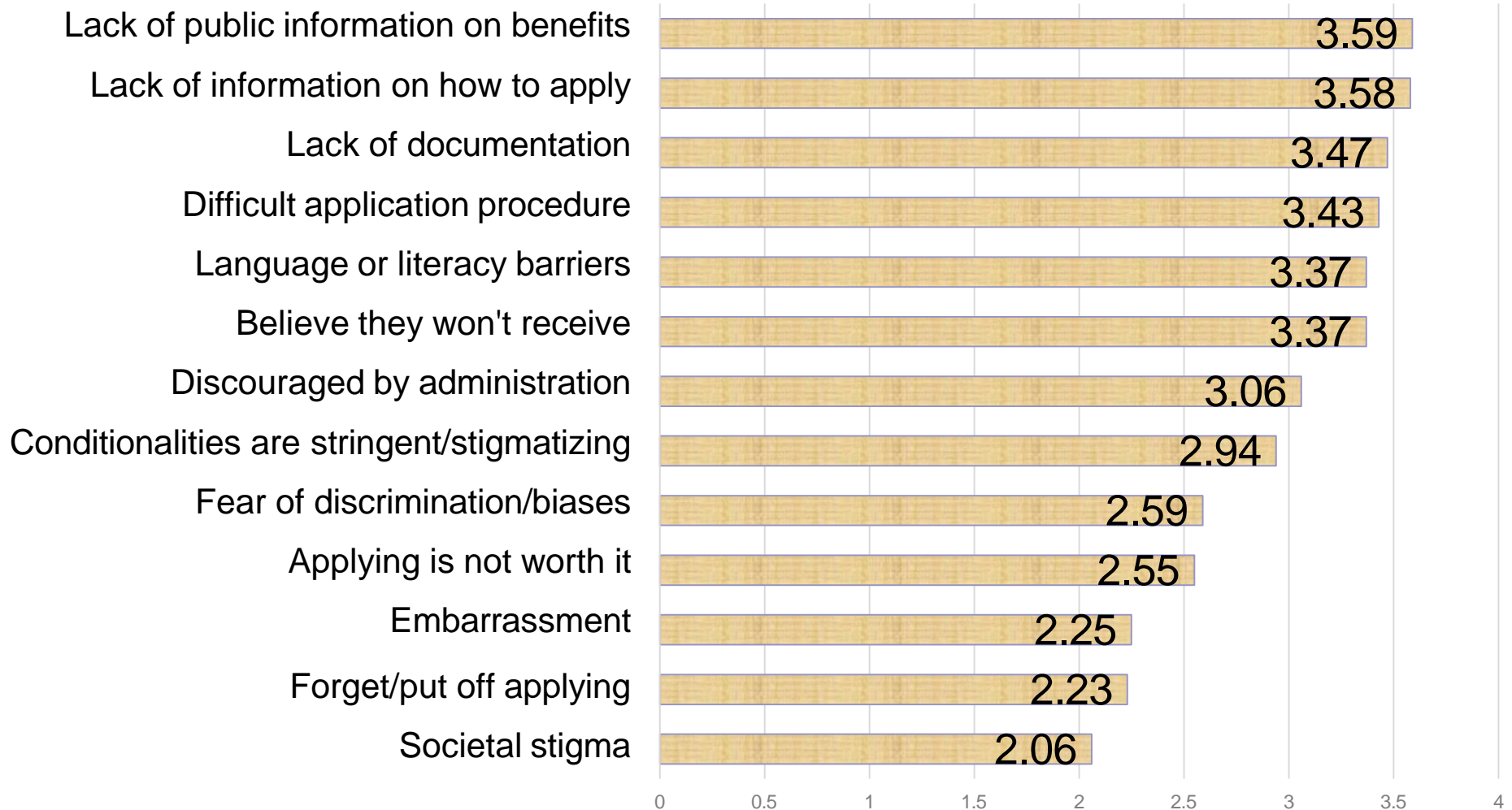
Perceived mean frequency of different scenarios of NTU - worldwide



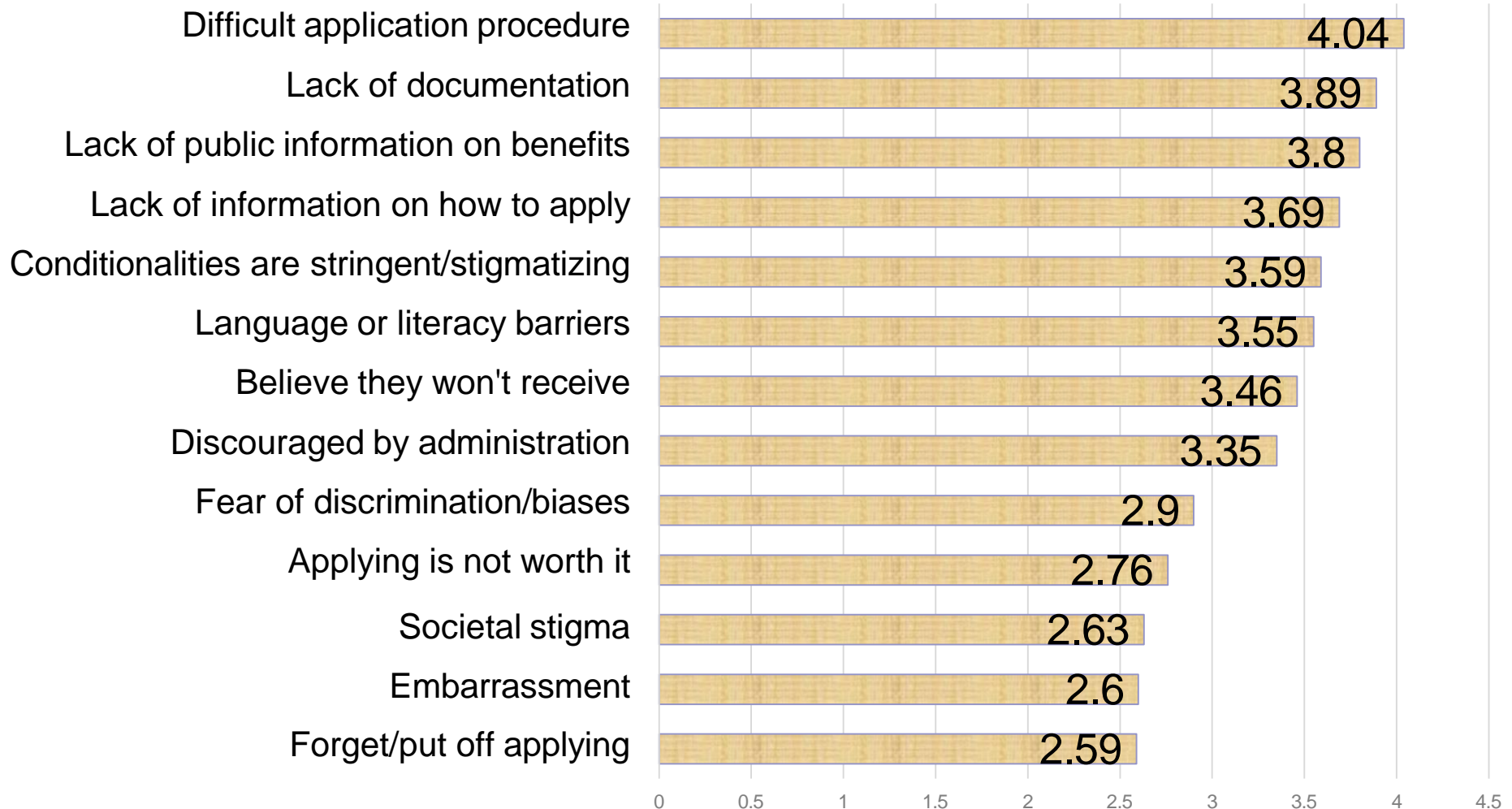
Main reasons why individuals do not apply for social benefits - worldwide



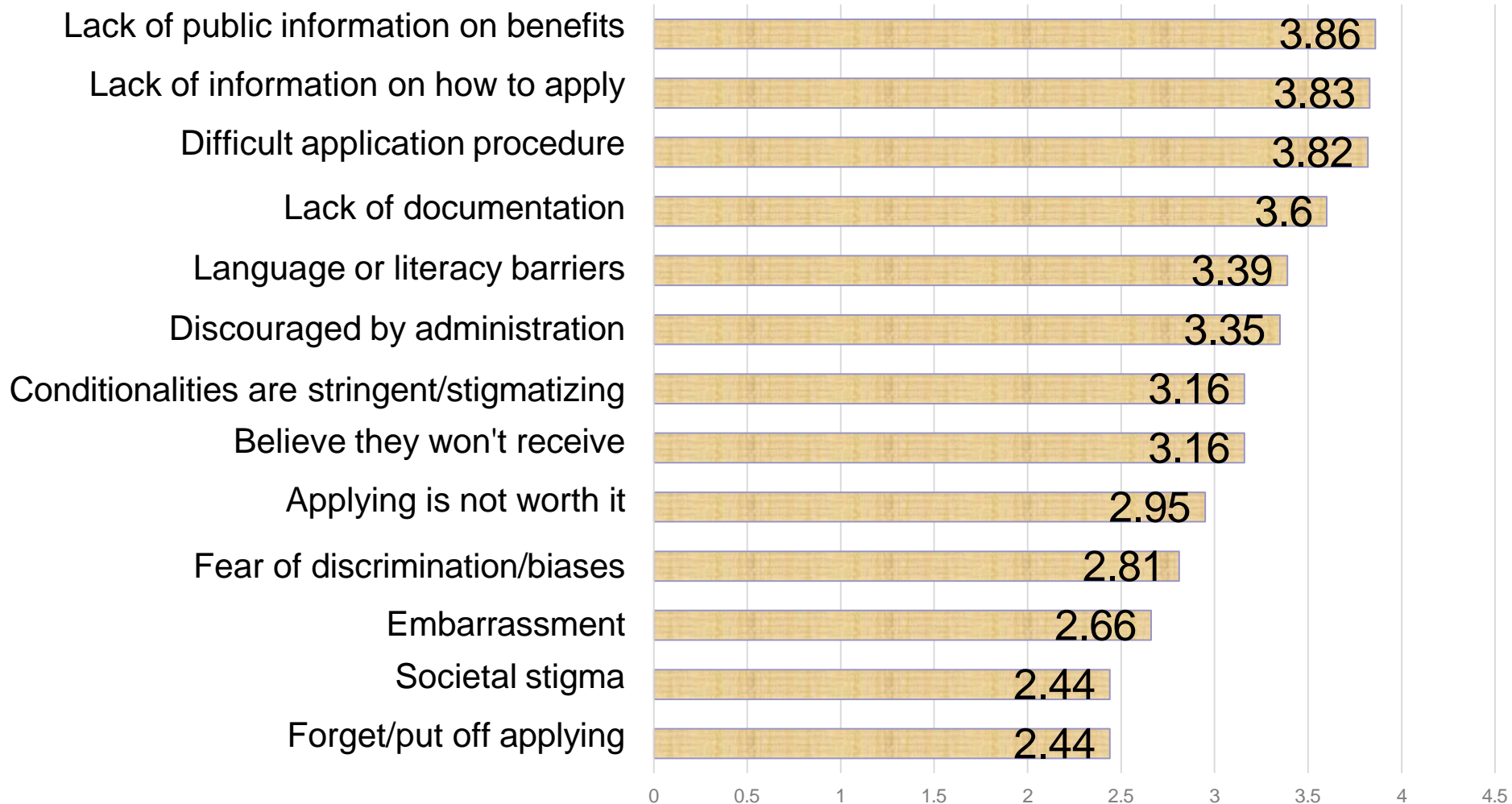
Main reasons why individuals do not apply for social benefits - Africa



Main reasons why individuals do not apply for social benefits - Americas



Main reasons why individuals do not apply for social benefits - Asia



Main reasons why individuals do not apply for social benefits - Europe

Difficult application procedure

4.36

Lack of information on how to apply

3.87

Lack of public information on benefits

3.77

Conditionalities are stringent/stigmatizing

3.67

Lack of documentation

3.59

Language or literacy barriers

3.56

Embarrassment

3.29

Believe they won't receive

3.16

Discouraged by administration

3.14

Fear of discrimination/biases

3.07

Forget/put off applying

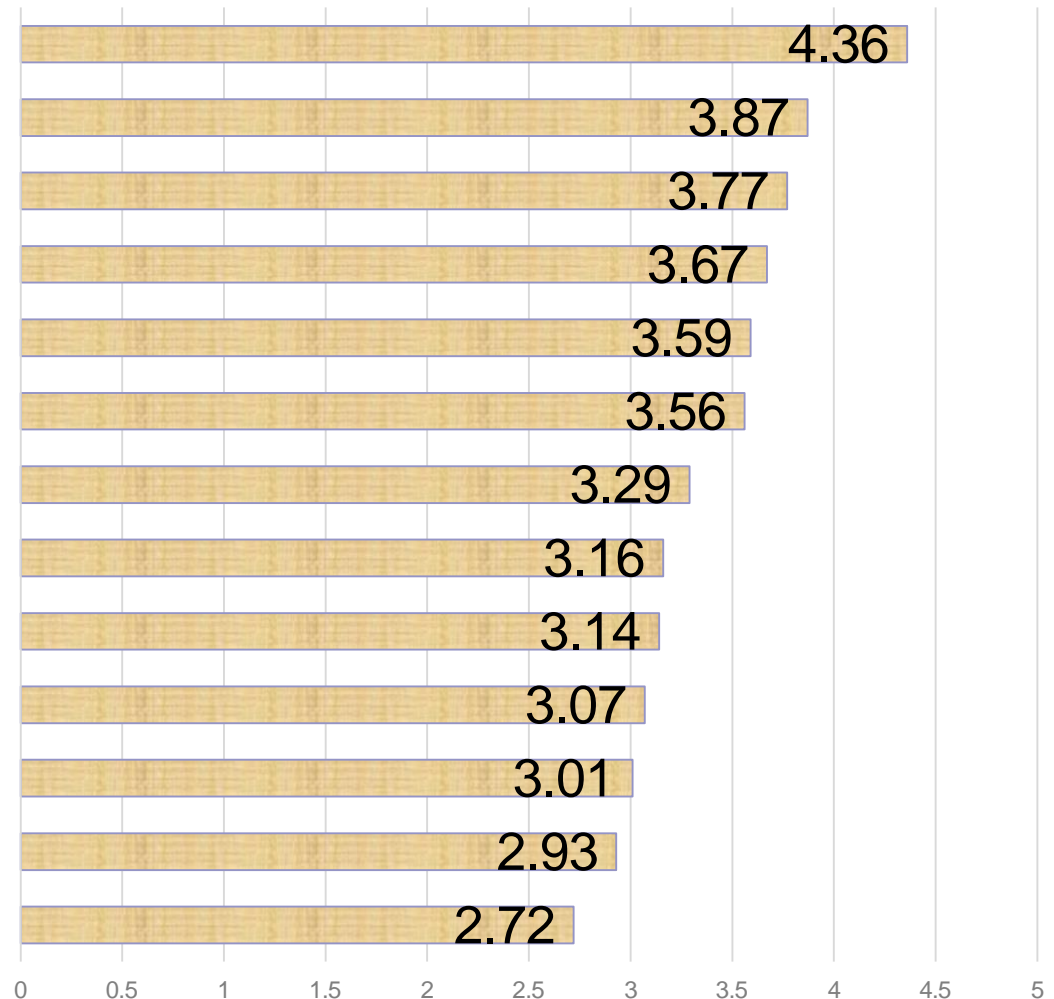
3.01

Societal stigma

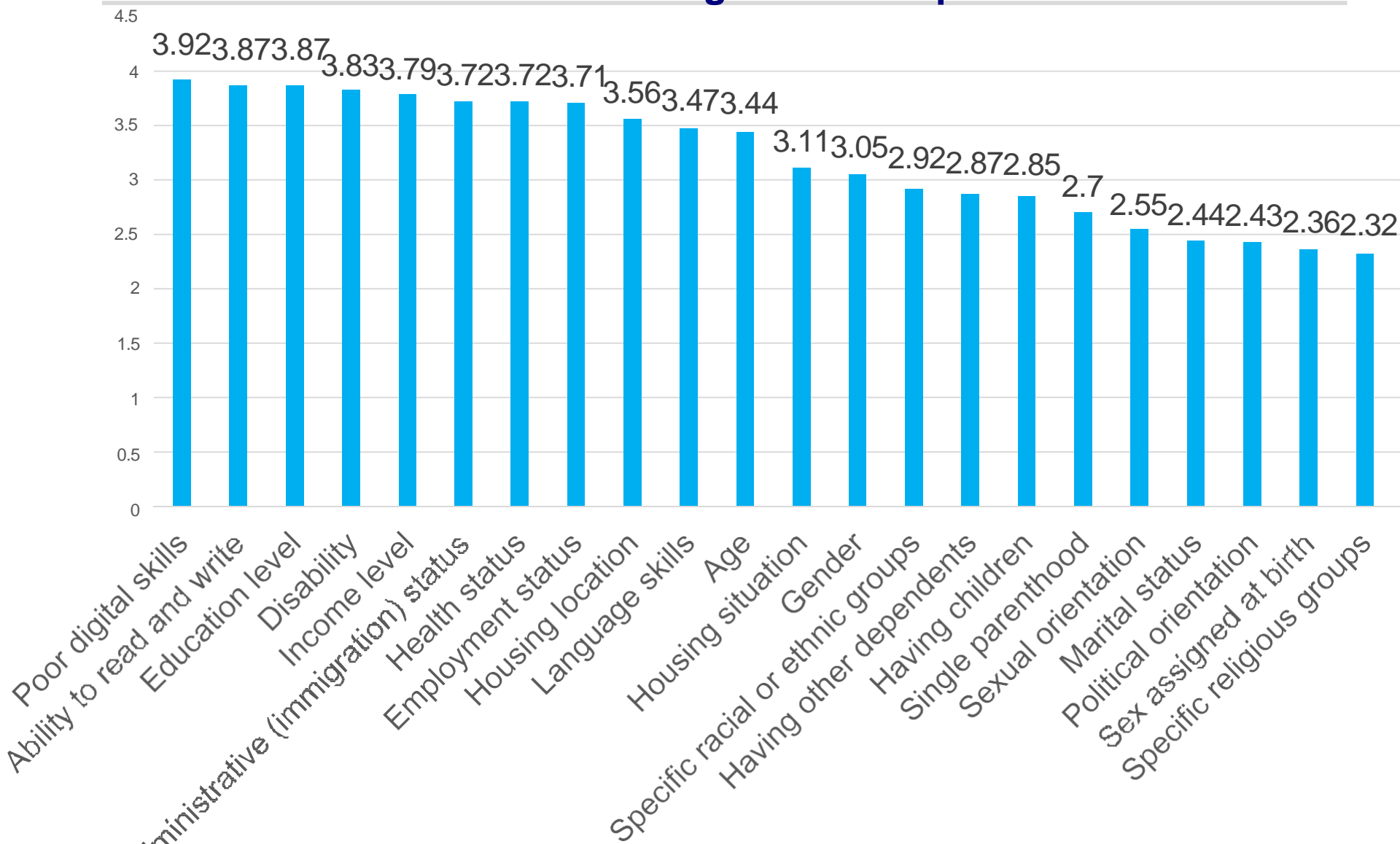
2.93

Applying is not worth it

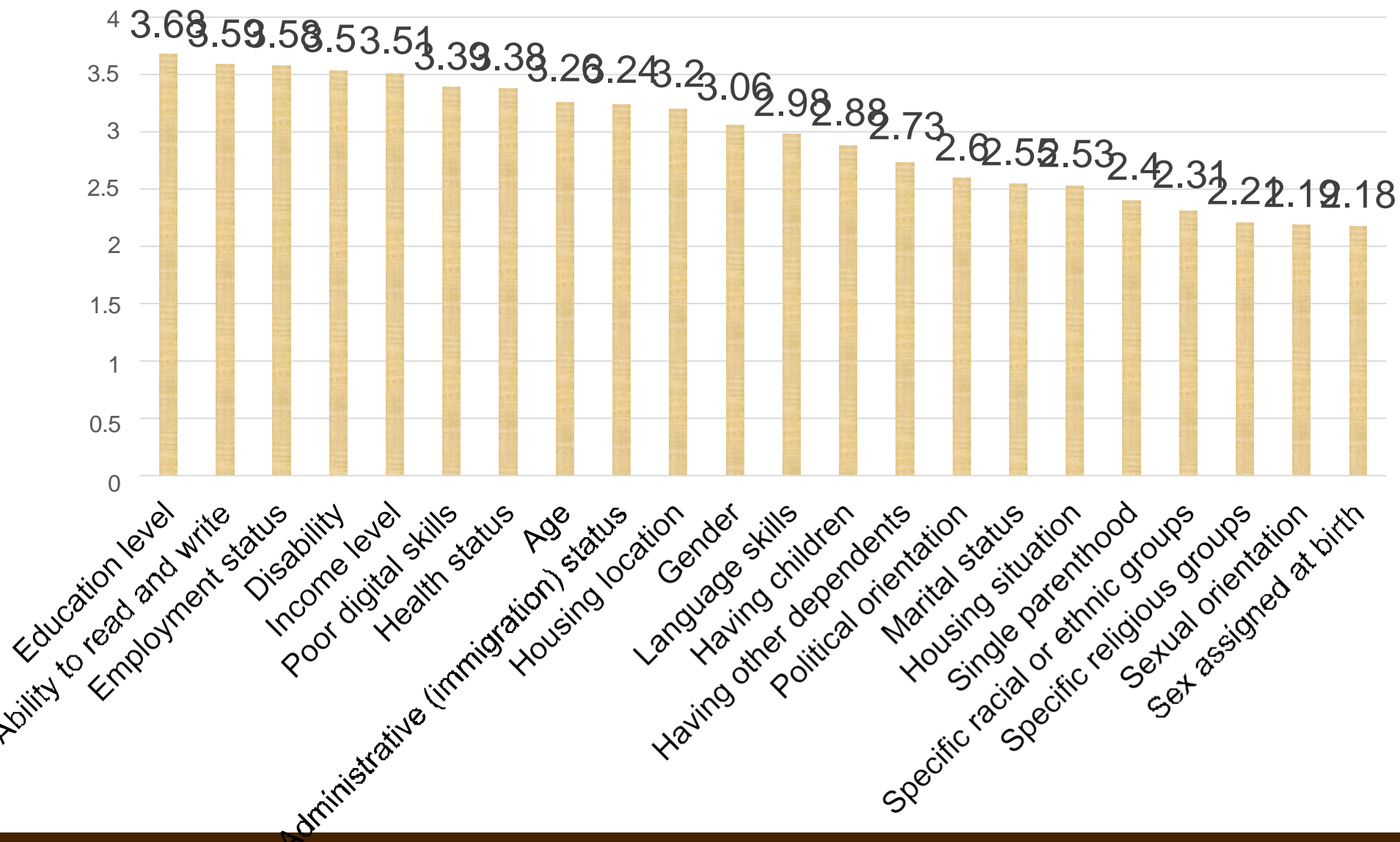
2.72



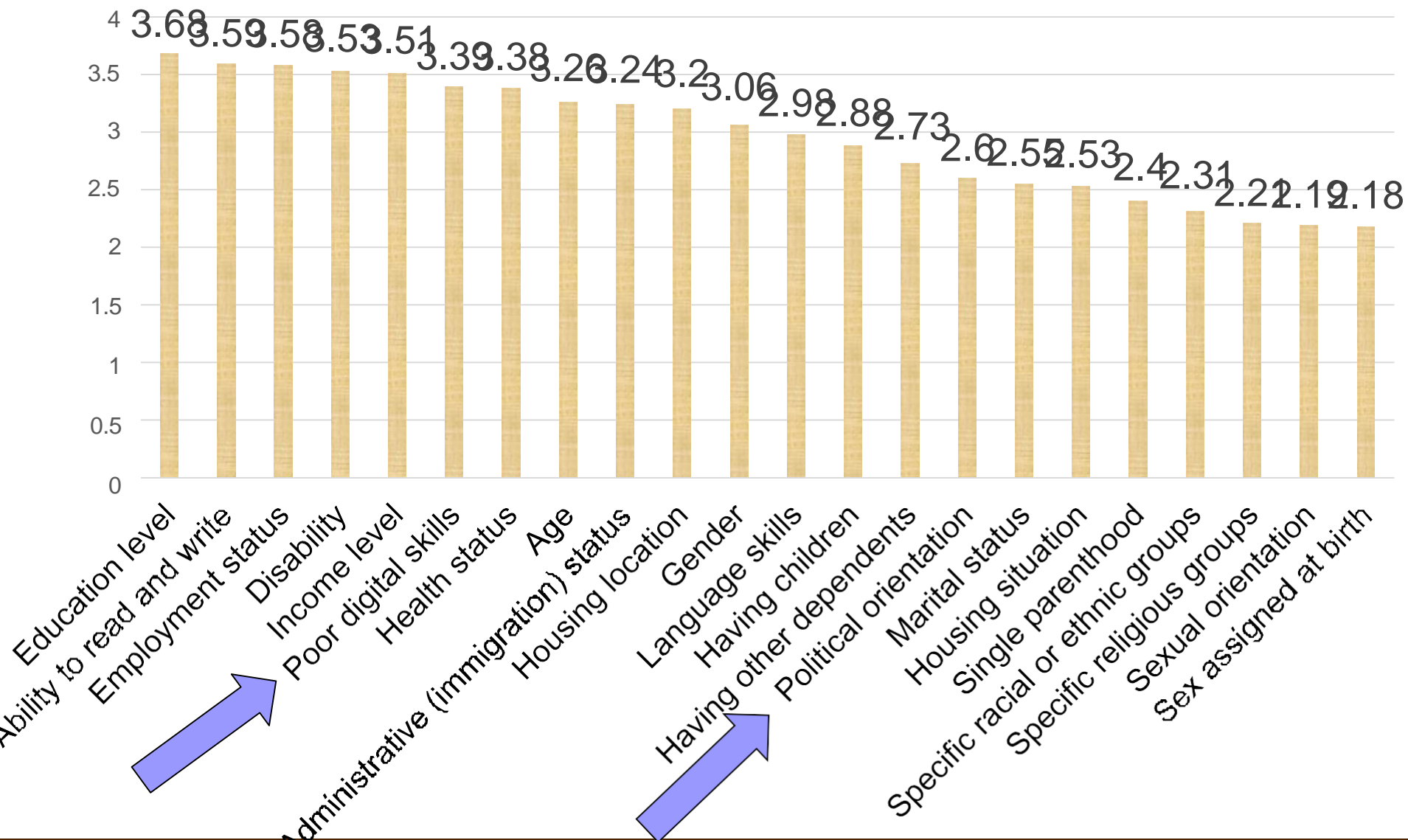
Individual characteristics influencing non-take-up - worldwide



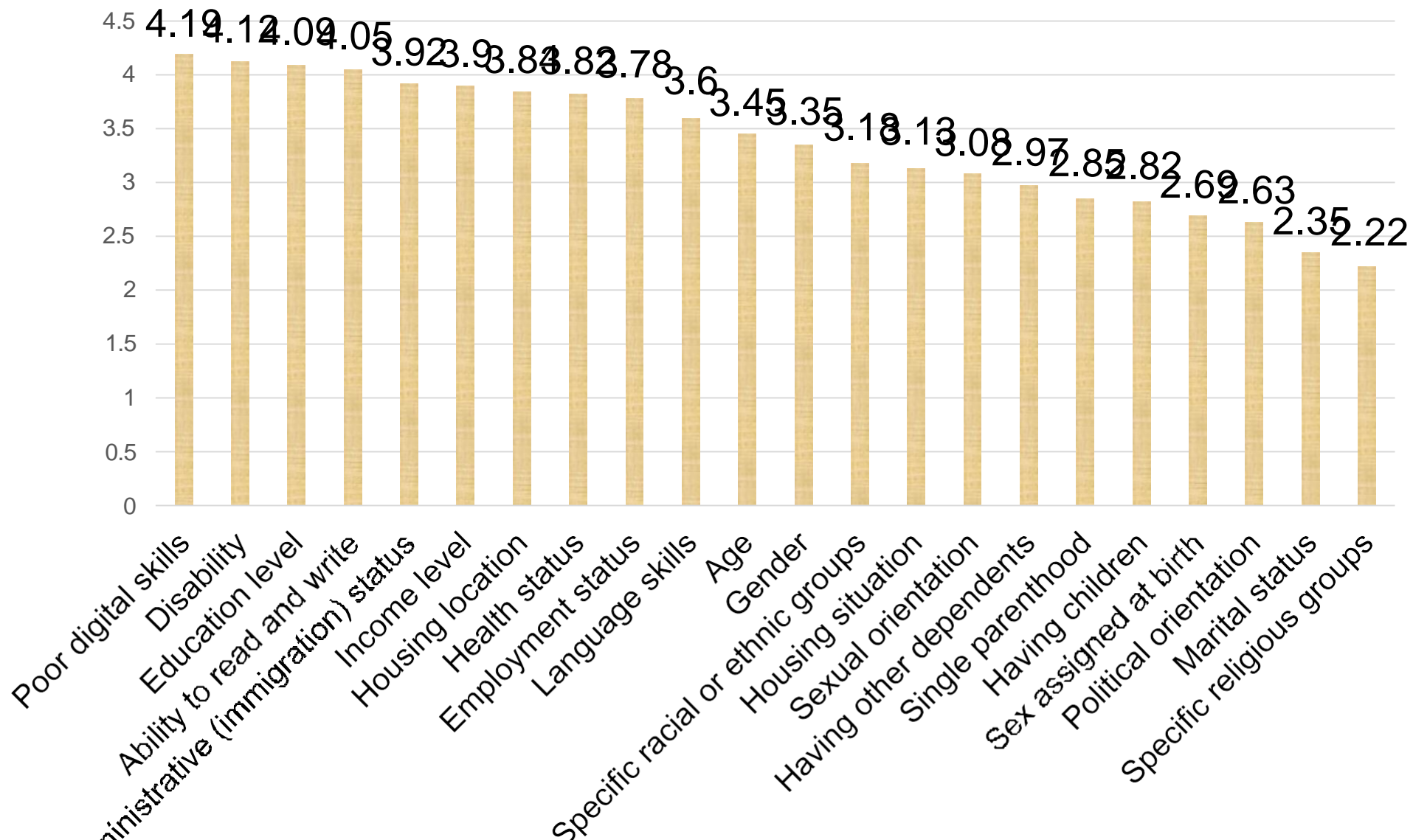
Individual characteristics influencing non-take-up - Africa



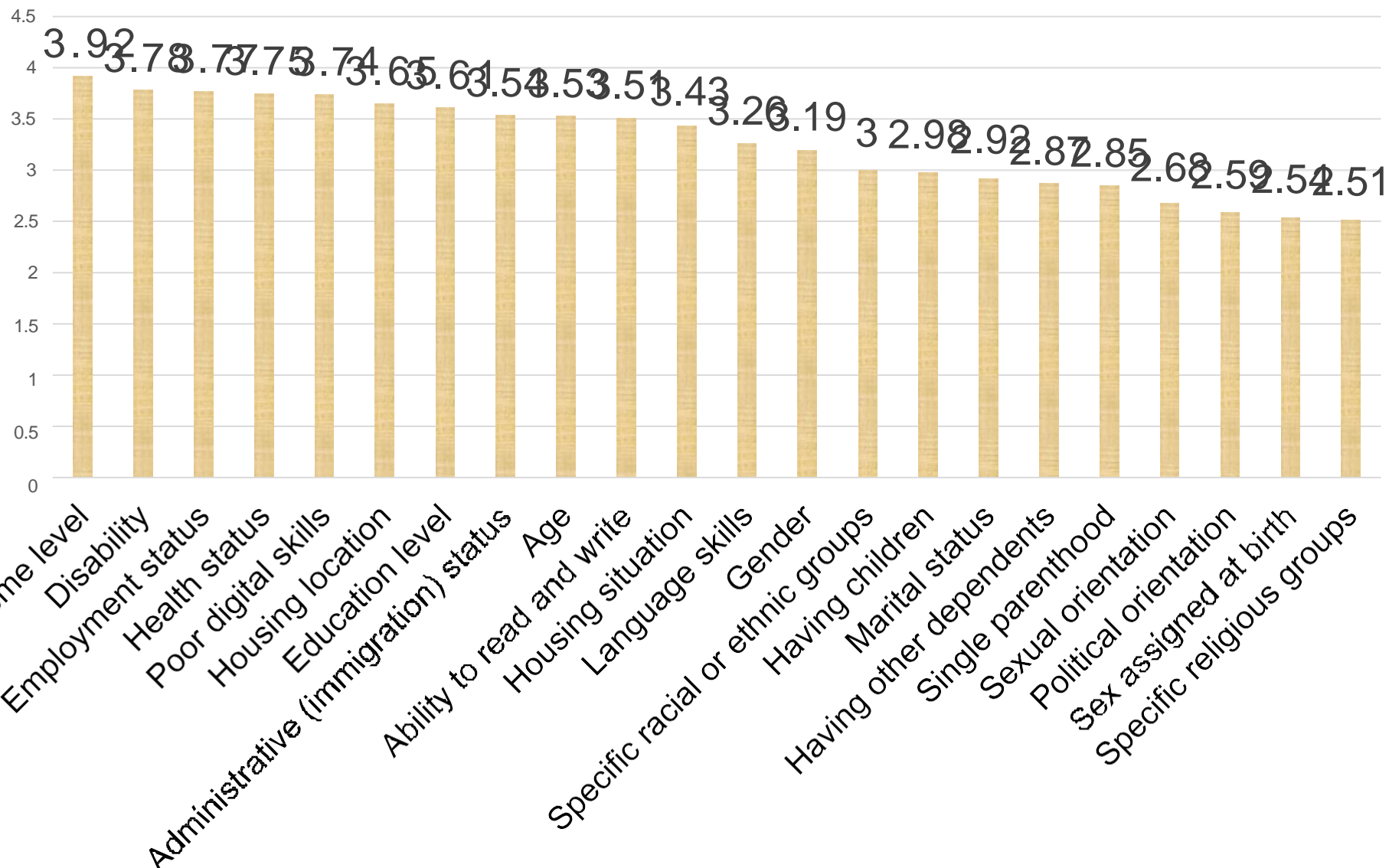
Individual characteristics influencing non-take-up - Africa



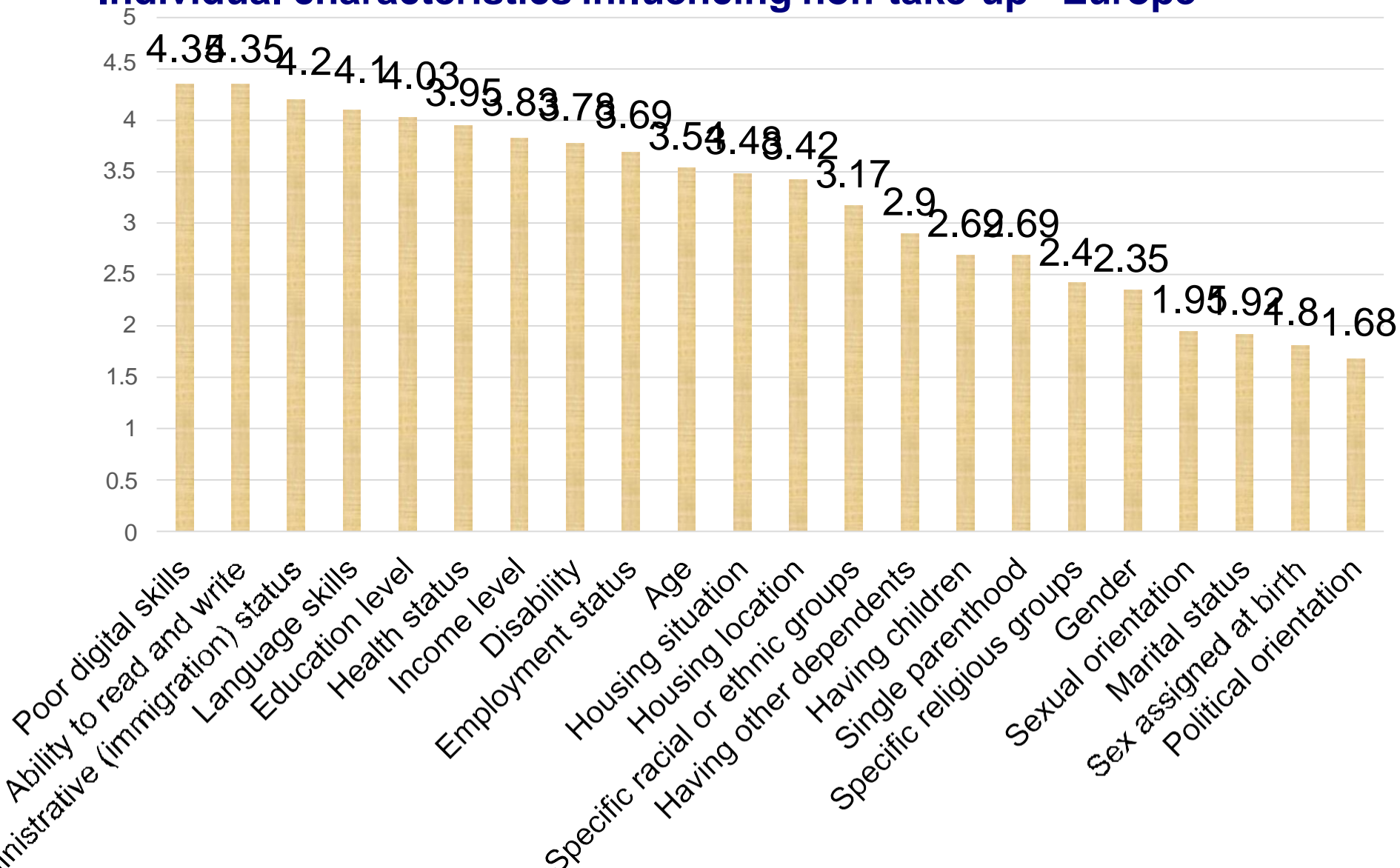
Individual characteristics influencing non-take-up - Americas



Individual characteristics influencing non-take-up - Asia



Individual characteristics influencing non-take-up - Europe



Solutions

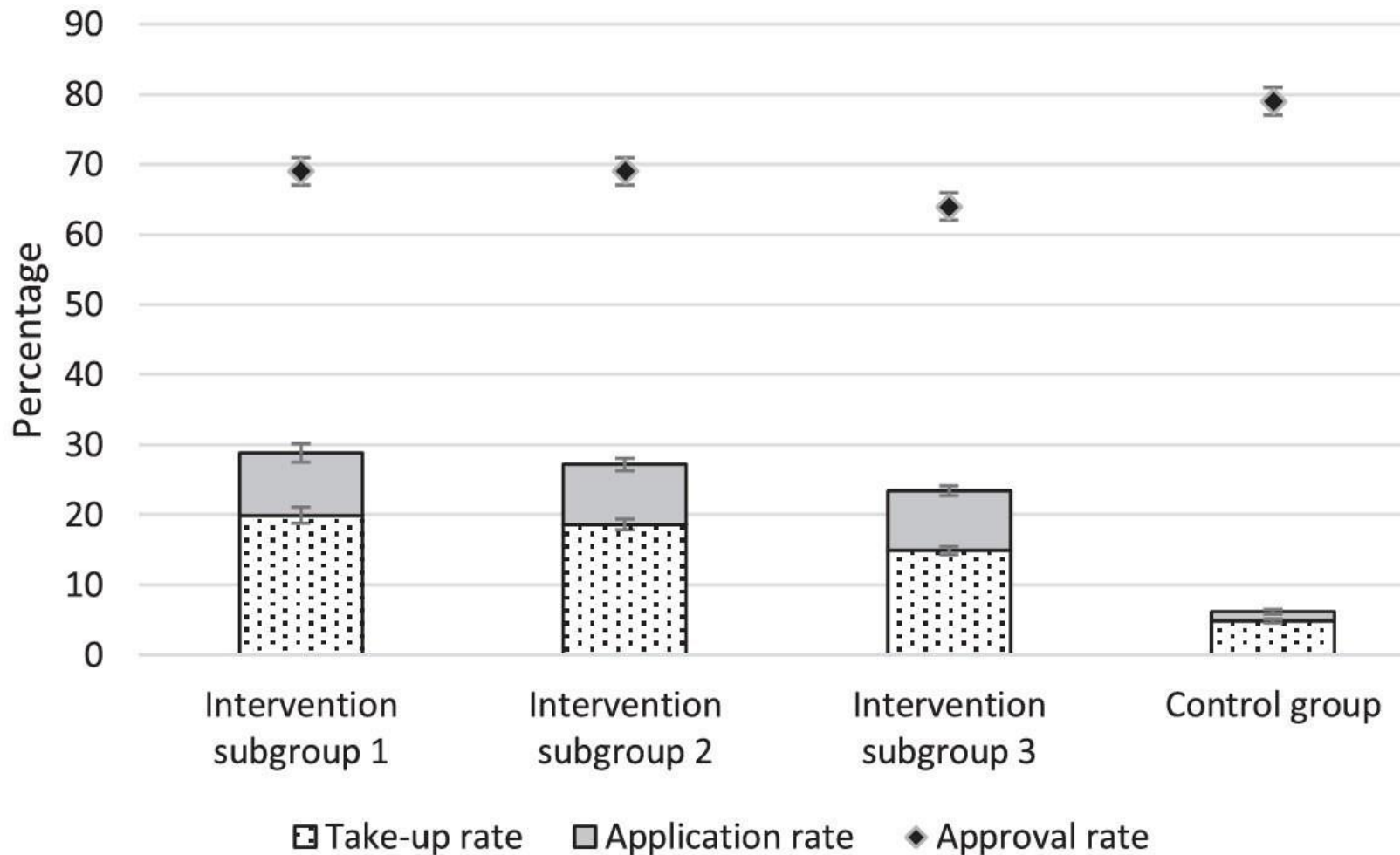
EPSCO Council Recommendation on an adequate minimum income to ensure active inclusion (January 30, 2023)

USE OF MINIMUM INCOME

10. It is recommended that Member States encourage or facilitate the full use of the minimum income by taking the necessary steps to:

- a) **reduce the administrative burden**, notably by simplifying application procedures and providing step-by-step guidance to those who need it, all while considering the availability of digital and non-digital tools;
- b) guarantee access to **user-friendly, free and up-to-date information** on minimum income rights and obligations;
- c) **reach out to people** with insufficient resources to make them aware of this income and facilitate its use, particularly by single-parent households, notably by involving the relevant stakeholders at the national, regional and local levels;
- d) take steps to **combat the stigma and unconscious biases** associated with poverty and social exclusion;
- e) take steps to improve or develop evaluation methods and **regularly assess** the non-utilization of minimum income on the basis of these methods and, where appropriate, of related labor market activation measures, identify obstacles and **implement corrective measures**

Non-take-up of rights



Source: Van Gestel et al. "Improving Take-Up by Reaching Out to Potential Beneficiaries. Insights from a Large-Scale Field Experiment in Belgium" *Jnl. Soc. Pol.* (2022)

Conclusions

- **Accessibility of information:** the example of Service France spaces (access to a range of services, digital mediators, accessible by public transport less than a 30-minutes of travel)
- **Social workers** torn between rationalizing costs and combating benefit fraud, and promoting access to entitlements
- **Complex** and **changing** regulations and standards and administrative situations
- The promise and risks of **automation** and **digitalization:** preserving physical access to counters
- The importance of **involving** people living in poverty in the system set-up: cross-fertilization of knowledge