



European Minimum Income Network thematic report Non take-up of minimum income schemes by the homeless population

Analysis and Road Map for Adequate and Accessible
Minimum Income Schemes in EU Member States

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Introduction

This document is the final report of the thematic study on "*take up of minimum income by vulnerable groups, in particular homeless people*" carried out as part of the EAPN European Minimum Income Network project.

The report brings together existing literature and 8 national reports in France, Hungary, Italy, Ireland, the Netherlands, Poland, Romania and the United Kingdom presented in January 2014.

This study concerning the non-take-up of minimum income by people experiencing homelessness is a first step towards more in-depth research. Virtually no data was previously available on the subject. Where possible, the national rapporteurs carried out qualitative interviews with people experiencing homelessness (9 persons in Ireland, 280 persons in Romania, 126 persons in Poland and 88 in Hungary answered a questionnaire to help understand the extent and the reasons for their not having taken up Minimum Income).

The national reports therefore focused on the rate of minimum income non-take-up, which appears lower among people in shelters and temporary accommodation providing adapted services to help people access their rights than it does among rough sleepers.

The national reports also concentrated on the reasons why people experiencing homelessness did not ask for the minimum income benefits to which they were entitled to in order to suggest concrete measures that can change this.

This study shows that there is little non-take up when there is a political will to deal with homelessness (NL) or a strong incentive for NGOs in charge of homelessness to support homeless people in their claims (FR, UK). On the contrary, the rate of non-take up increases when people are left to manage on their own (HU, RO).

In many countries, the tools that exist to detect benefit fraud could also be used to identify and reduce non-take up through pro-active schemes.

The report confirms that activation strategies towards employment are not at all adapted to a homeless target group.

- I- Definitions and Issues to Solve
- II- Elements for Debate
- III- Non-Take-Up Typologies
- IV- Conclusions and Recommendations for Change

I- Definitions and Issues to Solve

For the purposes of this report on the “*Non-take-up*” of “*Minimum income schemes*” among “*Homeless*”, the national thematic report writers agreed on the following terms of reference.

1- Non-take-up and Eligibility

Non-take-up is when a person or a household is eligible for social benefit but does not receive it (for whatever reason).

The question of eligibility was not the object of our research as it was being tackled by the national EMIN reports but the difficulties linked to eligibility and proving one's eligibility came up in discussions. Moreover, the urgency of these issues is exacerbated when it involves people experiencing homelessness.

A significant topic for debate, which showed broad differences amongst the national rapporteurs was the eligibility of young people, asylum seekers, refugees and undocumented migrants. All the reports mention the fact that these persons are overrepresented amongst the homeless "population" and constitute a large at-risk-of-poverty group but are not covered by minimum income schemes.

It was decided that, for the purpose of this report, each national report would refer to the official national eligibility criteria even if it was worthy of criticism.

As eligibility criteria have been used by public administrations as a filter to assess the lack of finances or a way of managing a shortage of funds, the distinction between ‘eligibility criteria’ and ‘how to prove eligibility’ is not always obvious.

Therefore, it was also agreed that the reports would make a distinction between the criteria themselves and the element of proof required from the person asking for minimum income. For instance, in Ireland, the eligibility criteria for Supplementary Welfare Allowance require that homeless people show evidence of being homeless by proving that they sleep in homeless accommodation, therefore rough sleepers or those staying with friends cannot prove that they are homeless. Claimants also have to present original documents (such as birth certificates, photos or passports) which can only be obtained through a costly, lengthy process which often constitutes an insurmountable obstacle for homeless people.

Similar examples can be found in the complex fiscal documents demanded in Romania, proof of address required in Poland or proof of a minimum period of connection to the local authority in the Netherlands.¹

For the purposes of this report, such examples will be considered as cases of non-take-up of minimum income schemes because of administrative constraints and not as cases of non-compliance with the eligibility criteria.

Non-take-up of minimum income rights before the courts is a different but related aspect of non-take-up which is seldom mentioned but of which the number of occurrences is probably high. Very few people, especially amongst those experiencing homelessness, will take up their rights before the courts when the administration fails to provide the services.

¹ This ‘local connection’ was under discussion and the requirement should be dispensed with in 2014.

This aspect exceeds the scope of our research, but it is probably at the root of some homelessness.

2- Minimum Income Schemes

The European Union Network of national independent experts on social inclusion defines Minimum Income Schemes (MIS) as "*income support schemes which provide a safety net for those who cannot work and are not eligible for social insurance payments. They are last resort schemes which are intended to ensure a minimum standard of living for individuals and dependents when they have no other means of financial support*".²

Cash payment is not considered as a safety net in all EU countries, and not all countries in our programme have a minimum income scheme as such. As the focus of this study is on the non-take-up aspect, the definition of MIS was widened where necessary to include cash payments and/ or services.

For instance, in the UK, there is no minimum income scheme per se but, there has been a *Local Welfare Scheme* since April 2013, which can help individuals or families, regardless of their housing status, to access funds in an emergency.

In Italy, there is no national minimum income scheme as such. Local authorities do have a local "*minimo vitale*" (subsistence) budget that can be used to help those in need but it is a temporary and discretionary measure that depends on available funds. Several regional minimum income scheme pilot projects have been launched but many have been abandoned (for instance in Regione Basilicata from 2005 to 2007, in Friuli Venezia Giulia from 2006 to 2008, in Lazio from 2009 to 2010 and in Sicilia in 2014). In regions with special administrative status, interesting experiments are on-going (in Veneto a legislative bill was put forward in 2014 and a test will be initiated in 2015 and in the Province of Trento a test programme has been introduced and results are promising). At national level, a minimum income scheme was experimented with between 1999 and 2001 before being abandoned. In 2013, a legislative bill for a minimum income against poverty was adopted but it has not yet been implemented.

The Hungarian report also questions the post-2010 *regular social allowance* and *employment substitution support* which were meant to be minimum income benefits for people of working age but conditionality and eligibility criteria and issues around adequacy hinder the possibility of qualifying them as last resort schemes that cover the basic needs of those having no other income.

In 2008, the European Commission recommended that Member States "*recognise the individual's basic right to resources and social assistance sufficient to lead a life that is compatible with human dignity*".³ Several national reports mentioned that the amount the minimum income scheme would provide is insufficient to lift people out of poverty and not even enough to pay for housing.

In Romania, the minimum income amount available for a single person is €32 per month; in Ireland, those aged 26 and over will receive €188 per week; in Hungary, there is no MIS but a regular social allowance and employment substitute benefit varies from €68 for a

² *EU Network of national independent experts on social inclusion, synthesis report by Hugh Frazer and Eric Marlier, October 2009.*

³ *Commission recommendation of 3 October 2008 on the active inclusion of people excluded from the labour market (notified under document number C(2008) 5737) (2008/867/EC).*

single person to €148 for a couple with children per month. In the UK, income support ranges from £57.35 (around 70 Euros) per week for a single person aged 18 to 24 to £72.40 (90 Euros) for a single person aged 25 to 59 and £113.70 (140 Euros) for a couple (these increase every April).

3- People Experiencing Homelessness

The issue with homelessness is less about its definition, as the FEANTSA ETHOS typology gives a precise description of what homelessness can mean, than about its scope.⁴

The present research unquestionably covers the "roofless" category (*1- People Living Rough* and *2- People in emergency accommodation*) and some of the "houseless" category (*3- People in accommodation for the homeless*).

Given the small scale of the research, no relevant information was available concerning categories 4 to 7 (*4 - People in Women's Shelters*, *5- People in accommodation for immigrants*, *6- People due to be released from institutions*, *7- People receiving longer-term support (due to homelessness)*).

The categories of those living in "insecure" and "inadequate" housing generated more debate, especially concerning those at risk of eviction because of the non-take-up of minimum income or of any other entitlements which might prevent eviction. The non existence of data and the relatively small scale of the research did not allow for further investigation into those categories.

Moreover, even though information is probably very difficult to obtain, it is likely that those who demonstrate the highest levels of non-take-up are those living "temporarily with family/ friends (8-1-)". Indeed, they are completely outside the "usual" welfare "network".

II- Elements for Debate

1- Why is the low level of take-up of welfare benefits a policy problem?

The "non-take-up" issue arose with the development of public policy evaluation schemes in the UK and Ireland (mainly in the United Kingdom). Historically, the notion stems from two questions: one on the effectiveness of targeting social policies at poor people, as part of a political debate that opposes universal schemes and targeted schemes in a context of reduced public funding (UK); the other on the fact that poor families remain in poverty, not claiming the services they are entitled to, which requires an understanding of the cultural dimension of poverty (Mazet, 2013).

The subject appeared in France in the 1990s, brought to light by the debate on access to rights. In the 2000s, many institutional actors referred to non-take-up as the main justification for public policies, administrative organisation and evaluations of local practice. Effectiveness and efficiency of public policies mean being sure that they reach the populations they are designed for.

⁴ <http://feantsa.org/spip.php?article120&lang=en>

Research on the non-take-up of public services non-take-up has developed over the past ten years due to a strong push in this direction from the European Commission (Ph. Warin 2006, Frazer and Marlier 2011) and the OECD (Hernanz, V., F. Malherbet and M. Pellizzari 2004), who were particularly concerned by the ineffectiveness/ insufficient effectiveness of social inclusion schemes.

When looking at efficiency we see that non-take-up exposes the paradoxical effects of targeted schemes. Targeted schemes are often designed with the intention of helping a specific category of persons with specific needs. However, recent research reveals that programmes that are targeted to a specific sub-group of the population tend to generate more stigmatisation than universal schemes do (IAB, 2001). It appears that the shift to more targeted or means-tested benefit systems or the introduction of 'required behaviour', increases the risk of creating a "distance" from or "rupture" with potential beneficiaries (EXNOTA, 2006). This was indeed confirmed by most of the national reports.

However, the specific nature of minimum income non-take-up by the most deprived and especially by people experiencing homelessness is not a public concern. Although academic research on the issue can be found in the UK or France, the issue has not yet been researched in other countries.

Non-take-up can be seen as a failure of the welfare state to provide the population in need with the minimum necessary resources. By not reaching the persons it targets, MIS miss their objective to reduce poverty and exclusion. When non-take-up is due to lack of knowledge of available benefits, this creates unequal treatment of those who are "in the know" and those who are not.

Better understanding what triggers individuals to take up or not to take up minimum income schemes will lead to better and more accurate predictions of the financial consequences of policy changes.

2- Data

Non-Take-Up Data

The main difficulty in addressing non-take-up is the lack of information on its extent. Very few surveys address this issue, except in the UK. Evidence about the level of take-up of welfare benefits is very limited in most OECD countries. Not only are the figures scarce, but they are not really comparable.

Accurate calculation of take-up rate requires complicated modelling strategies, high-quality information on household income and socio-demographic characteristics, as well as on programme participation. The vast majority of datasets used for this kind of study are based on self-reported information subject to different accuracy problems (V. Hernanz, F. Malherbet and M. Pellizzari, 2004).

In France, the non-take-up of minimum income (*Revenu de Solidarité Active RSA – Active Solidarity Income*) was estimated at about 35% of potential beneficiaries, about 750,000 persons (which represents more than 3 billion euros). Figures for non-take-up of the complementary minimum income for poor workers (*RSA activité*) rise to 68%.

Homelessness Data

If data and research on "non-take-up" is progressing due to increasing interest in the subject, figures concerning homelessness are still scarce. Apart from Poland which seems

to be surviving the crisis better than others,⁵ all the national reports mention an increase in homelessness in the past 2 years.

In Poland, attempts at a headcount in the country are not reliable; the last census counted 24,000 homeless people, whereas NGOs estimate the number as being closer to 60,000 people. In Pomerania, a region of Poland with a sophisticated database, reports and regular counting, there has been a slight increase in the homeless population in recent years, from 2,211 in 2007 to 2,620 in 2009 and 3,040 in 2011.⁶ Similar results can be found in other Polish regions on the basis of estimates.

In Ireland, homelessness has increased significantly. Research shows that the numbers of families losing their home has recently doubled from 8 families per month to 16. The December 2013 count of rough sleepers showed a massive increase. The UK report indicates a steady rise in "identified" homelessness. 2,100 homeless families were living in emergency bed and breakfast accommodation in England at the end of September 2013 - the highest number for a decade; and as at September 2012, the number of people sleeping rough had gone up by 31 per cent over a two year period.⁷

In Italy, a the increase in the proportion of working homeless people, which represents 28.3% of all persons experiencing homelessness, is a cause for concern.

Moreover, these figures only reflect those who can be identified as homeless. Indeed, many reports mention the increase in "*hidden*" homelessness, such as people living temporarily in other people's accommodation - known as "*sofa surfers*" - and people living in squats. The number of people in these types of situations is unknown and has most likely increased in recent years.

Data on Non-Take-Up by People Experiencing Homelessness

Data on the non-take-up rate of people experiencing homelessness is non-existent. For the purposes of this study, national reports either carried out small-scale surveys or relied on empirical information from national organisations or NGOs. These figures do not purport to reflect the national situations but they give useful information.

From the data obtained, it seems that non-take-up is higher amongst rough sleepers and those staying with friends than amongst those who are in homeless accommodation with social workers who help them apply for the benefits. This is especially true in countries such as the UK or France where there are indirect cash incentives for NGOs to get their users into the social security system.

Non-take-up is also lower, or even non-existent, when services target the homeless population and offer adapted services, *i.e.* 'comprehensive services'.

The Dutch national thematic report mentions the fact that there is no non-take-up in the Netherlands. This is mainly explained by a large network of cooperating institutes, motivated workers and specially-trained outreach teams. A special unit was created to help homeless individuals access minimum income schemes and to manage their money and debt. Homeless individuals are given shelter before being redirected to a specific service

⁵ The number of people who received Permanent Cash Benefit went from 192,643 in 2011 to 197,767 in 2012 (Polish national thematic report, EMIN, 2014).

⁶ Result of socio-demographic research in the Pomeranian Region, 2011, Pomeranian Forum in Aid in Getting Out of Homelessness

⁷ <http://www.insidehousing.co.uk/care/rough-sleeping-rises-31-in-two-years/6525641.article>

in accordance with their profile (type and nature of their needs). Street workers are trained in recognising and dealing with people with mental health issues, as well as dealing with difficult behaviours and potential aggressivity. All the staff in contact with these persons is trained for working with people with complex needs and will encourage all rough sleepers to engage with Homeless (Mental) Health Care and Services, Supported Housing Programmes and/ or Housing First Programmes.

Similar evidence of an extremely low rate of non-take-up also appeared in the Italian region of Trento where a pilot scheme provides flexible services.

In countries where NGOs are present and offer targeted, adapted and genuine services, non-take-up rates are lower.

In the UK, take-up of benefits by people who are homeless is not currently identified as an issue by Government, so there is no data as to whether the numbers of beneficiaries is increasing. However, the general trend for the UK population as a whole is that of a steady increase, with the Government taking very strict measures to reduce expenditure. Figures from the NGO Crisis show this to stand at 20% of its clients when they first approach their services.

In Ireland, the survey sample was small but it illustrates that when a homeless person receives assistance from an NGO or services trained to help people with special needs, non-take-up can be significantly reduced. Of 9 participants, 5 were using emergency accommodation (hostels), 2 were sleeping rough and 2 were staying in longer-term accommodation which they had moved into from homelessness. All participants, except 1, were in receipt of a social welfare payment (3 were in receipt of SWA, 3 were in receipt of disability specific allowances and 2 were in receipt of employment related contingent allowances).

In Poland, a small-scale survey showed that, of the 126 homeless people who took part, only 8 did not know about the possibility of receiving cash benefits, representing 6.25 % of the total. However, all of the interviewed persons were staying at hostels or night shelters and were getting help with their administrative situation. Moreover, those that did not know were "new" users, recently homeless (and 5 of the 8 said they would apply).

In countries where people experiencing homelessness are left to manage the application process by themselves, the non-take-up rate rises. As we will see, there are also other reasons for this rise.

In Hungary, a small-scale survey was organised at the end of 2013 in three different cities, including Budapest. It showed that, of 88 homeless people surveyed, 31% said they received one of the benefits for people of working age, whereas 69% did not.

In Romania, 280 homeless persons who accessed the services of the Samu social psycho-socio-medical centre between August and December 2013 answered a questionnaire on minimum guaranteed income. It showed that 271 respondents are not in receipt of social benefits: 96.79% of the persons experiencing homelessness were not taking up the minimum income they were entitled to.

From this point of view (presence of trained workers to help get through administrative barriers), the French case is quite interesting. In 2012, the National federation of shelters and social inclusion services (FNARS) monitored a large-scale survey which demonstrated that the non-take-up rate of the people accessing their services was lower than the national

average of 35% mentioned above.⁸ On the contrary, those living rough are quickly discouraged by the administrative complexity of the procedures and display higher non-take-up rates.

Interestingly, when applied to the complementary minimum income (*RSA activité*) non-take-up rate increases to 68% for those who work but still do not earn enough to make a living. This most likely means people in precarious living/employment situations but not yet on the streets and in touch with social services.

3- When Tools to Track Benefit Fraud Could Solve Non-Take-Up

In times of crisis and budget restrictions, some States tend to focus on the detection of social welfare *fraud*, as a source of savings. Tracking fraud is an important issue in the UK and regularly comes up in the French debate. These countries have implemented elaborate tools in order to detect fraud such as data processing, cross-cutting figures from different departments, active investigation by qualified personnel.

Both fraud and non-take-up have serious implications as they limit the effectiveness of social policies. They introduce disparities in treatment between individuals who ought to be treated equally and they make the outcomes of policy change difficult to predict.

The same tools that are used to detect fraud could be used successfully to tackle non-take-up. Indeed, cross-cutting data processing could help identify those who are entitled to Minimum Income Schemes but do not take them up. The staff responsible for looking out for fraud could also be pro-active in individually contacting those who do not take up their entitlements (individual phone calls).

According to the national reports, other countries tend to tackle risks of fraud by increasing the necessary elements of proof to establish eligibility such as an identity photo (Ireland), specific fiscal documents proving that the person has no income (Romania), lengthy administrative procedures in France or Hungary.

Concerning the very fragile population of people experiencing homelessness, a fraud-based approach tends to "encourage" non-take-up as it generates a climate of suspicion and generally leads to restrictions in the criteria to be met and to extra documents to be presented.

III- Non-take-up Typologies (see charts)

Non-take-up has often been explained by two main approaches: one based on the analysis of individual behaviour, linked to a sociological understanding of poverty, the other based on an institutional approach, emphasising on the dysfunction of the institutions in charge of implementing the services, as a way to counteract the tendency of "victim-blaming".

Moreover, convinced that individuals always try to maximise their profits, many economists analyse non-take-up in terms of "*costs of claiming*".

⁸ Figures not currently available.

Researchers from the Observatory on the *Non-Take-Up of Rights and Services* (Odenore)⁹ developed a different typology that classifies non-take-up into four categories and includes all explanations.

According to this typology, rights are not taken up because: they are *unknown*, *unclaimed*, or *unobtained* by the potential user. A last category includes rights that have been '*confiscated*' by an intermediary (social worker, etc).

1- Unknown Rights and the Lack of Communication

Individuals sometimes do not take up rights because they are unaware about them - they do not know about minimum income schemes. Either they did not know about the *existence* of the scheme, or they did not know how to *claim* it.

This was a frequent reason for non-take up in France or the UK but it is quite low in the other countries. This is probably linked to the fact that those interviewed were already accessing services to help them (Ireland, Poland, Hungary, 13.3% in Romania).

The UK social security system is very complex. There are 51 different types of benefits, all with different rules for claiming them, administered by three different Government departments. People often do not understand what they are entitled to.

Similarly, the Hungarian social protection system regularly changes, purportedly in order to be more targeted and effective. The legislative background of social care, child welfare, healthcare, pension, family support, unemployment, housing support and the disabled changed 321 times between 2000 and 2010. The result is a complicated and opaque system.

These results reveal a problem in spreading the information. The communication about the scheme is either insufficient or inadequate. This type of non-take-up concerns not only the actual communication (type of communication, means, diffusion, etc) but also whether the recipient has been taken into account or not.

In some countries, the law and therefore the government administration considers that it is the responsibility of the potential users to find the relevant information about their rights and to apply for them. Individuals are considered to be responsible and independent. The administration is passive and the users must be active; the minimum income scheme is conceived as a "give or take" process (Wim Van Oorschot, 1991).

This approach seems to generate more non-take-up than systems where the administration is more pro-active and makes sure the information is not only given to the future users, but received and understood.

The question remains as to what extent the administrative service must be involved in finding potential users. Studies (Mazet, 2013) have shown that massive campaigning had little effect on non-take-up of the RSA in France, while individual face-to-face meetings or telephoning quickly reduced its rate. The first method is not efficient (cost of campaigning for little results), the second method is costly to implement but ensures high take up rates in the future.

The same studies (Mazet, 2013) have also shown that methods such as involving the targeted populations in the design of the communication, developing oral information or developing "relay persons" like in peer education schemes could also bring about significant reductions in levels of non-take-up.

⁹ *Observatoire DEs NON-REcours aux droits et services, IEP Grenoble, France.*

2- Unclaimed Rights and Relevancy

This second type of non-take up refers to the situation where an individual knows about his/her right to minimum income but does not apply for it. The problem is no longer the efficiency of the communication schemes but the actual relevance of what is on offer.

There is a wide range of reasons for unclaimed rights; some are imposed on the individual by (administrative) barriers, others are "chosen", but they all indicate that what is on offer is not adapted to people's needs.

- Unclaimed Rights Because of Barriers

Minimum income non-take-up because of barriers can be considered in terms of cost-benefit estimates (P. Mazet, 2013). Potential beneficiaries can be regarded as rational individuals participating in the economy that analyse an offer (before accepting it or not) in terms of the costs of entering into the procedure and expected benefits. Many elements can be taken into account, but they all suggest a non-negligible investment in the offer.

Costs can be financial, when contribution in the costs is required (as in complementary health systems), or when the amount of the benefit is too low to justify the effort expended in order to claim it. They can be material and cognitive, referring to the steps to be followed (filling in forms, reading letters, appointments, bringing the right document, etc.). Costs can also be physical; potential users can be discouraged by the complexity or the difficulties of accessibility (distance, mobility). The costs can also be psychological, such as the denigration of the person's own eligibility, life chances or disabilities, difficulty in expressing needs therefore potential users do not realise they are eligible, loss of the idea of having (a right to) rights, or even fear of the negative effects of claiming, stigmatisation or discrimination (France, UK, Ireland).

In Romania, the level of the income is so low (32 EUR per month) that it is hardly worth the effort.

Time can also be an important element, especially when claiming expected benefits follows a time frame that is incompatible with the urgency of the situation (immediate housing issues and judicial procedures for instance). There can be uncertainty about the outcome of the application, the time it will take and the level and duration of the entitlement to benefits (France).

These elements show that, even though constraints are high and welfare schemes are inadequately implemented, individuals in even the most difficult situations can still evaluate the usefulness available assistance.

Stigma can be a strong deterrent to taking up welfare schemes (Hungary). Experience has shown (UK) ¹⁰ that negative political discourse, implying that welfare beneficiaries are frauds who don't want to work has largely contributed in the drop in demand. Being 'too proud to claim' is also mentioned in the Poland report.

Welfare benefits linked to activation schemes must also be questioned in so far as the potential beneficiaries are not always able to connect with the demand (in terms of self-esteem, self-confidence and self-governance for instance). This is even more relevant for people experiencing homelessness.

¹⁰ "Benefits stigma in Britain", Turn 2 us foundation, 2012.

These explanations for why potential beneficiaries do not claim minimum income schemes all reveal a culpable misunderstanding of the situation of homeless people on the part of bodies drawing-up implementation rules.

Simpler procedures, more transparency (on eligibility, amounts and duration) and, most importantly, more support in completing applications, would certainly reduce welfare benefit non-take-up significantly. In Hungary, the homeless people surveyed were asked what they would need in order for to claim for benefits if they decided to do so. 62% of the respondents said that they would require assistance.

Concerning homeless populations, more qualified street workers and services adapted to their potentially complex needs would make a huge difference, as has been proven by the non-existence of non-take-up in the Netherlands.

- Unclaimed Rights Through Forced "Choice"

An eligible and informed person can also "choose" not to request a welfare benefit.

As mentioned above, "activation" schemes can also be "refused" because they are incompatible with the situation of the individual. Such schemes require that the potential beneficiary be able to have plans for his/her life, be autonomous and responsible and be able to prove his/her genuine, unconditional reason for claiming. These requirements are very difficult to fulfil when one has lost one's self-esteem and when claiming the benefits highlights people's inability to get out of the situation they find themselves in. The last resort is often to refuse the offer.

Non-take-up can also be seen as an ultimate expression of freedom, a 'last sign of humanity'. By not taking up welfare benefits, these people reject a system that was not able to help them in time. If nothing else, at least these persons save their self-esteem and dignity. It is not because they have nothing that they will accept everything.

Even if this category of non-take-up is not the most important, it is the one that most deeply questions the very conception of welfare schemes and social policies in general. Indeed, such radical attitudes strongly signal that the services on offer do not interest their potential beneficiaries. Most of all, it demonstrates that these beneficiaries do not want to do what the schemes require of them, they do not accept such an image of themselves.

In such cases, non-take-up reveals that some prefer to refuse social protection rather than accepting a negative image of themselves that is linked with taking up the benefit. This means refusing social protection to keep what is left of one's self-esteem. This can be seen in the high non-take-up rate in Romania where minimum income schemes are linked to a requirement to do community service.

Non-take-up also tells us that some people cannot understand what is available to them, because they do not ask anymore, because their last claim to humanity is refusing what is offered, possibly because it is offered too late.

3- Unobtained Rights and Administrative Obstacles

The third type of non-take-up is when a right was claimed but not obtained (low in France but high in Hungary and Romania due to the lack of budget to pay for the income). A request was sent to the administration but the recipient never received an answer or only received a partial one. The potential users then give up on their request, tired of being asked to send the same documents several times, worn-out by having to prove their situation, upset and lost by the complexity of the system and/ or by the forms to fill in.

Sometimes, a lack of use of the procedures available by potential users can show the lack of demand, but often it also shows the dysfunction of the service provider (often linked to an insufficient number of social workers available to support the application process). This is not to mention the attitude of administrative personnel, the lack of individual support, the limited opening hours, long waiting lists and long queues, lack of justification when a request is rejected and so on.

Some authors (P. Mazet, 2013) have mentioned the fact that rights are sometimes finally granted but so long afterwards that users had to ask for other support in the meantime, including through procedures that cause indebtedness.

Moreover, "*administrative barriers*" (P. Mazet, 2013), such as an increase in the number of documents to present, appointments to respect and situations to provide justification for, have discouraged many potential users from pursuing their claim. This is sometimes deliberate behaviour on the behalf of the service providers at the request of the state.

Another side-effect has been observed, that is procedures have become more complicated due to the increase in the number of conditions placed on accessing social rights. In France for instance, "activation policies", such as the RSA (an MIS), create an increase in selectiveness that implies greater scrutiny of a case by service providers (E. Chelle, 2012). This has been confirmed by social workers who have more and more trouble evaluating claimants' eligibility for social rights and often begin claims procedures without knowing whether or not they are going to be successful.

Unobtained rights not only reveal the poor implementation of social rights and the complexity of the access procedure (poor administration), it also points out a contradiction in the drawing-up of these rights. Targeted in order to be more efficient, minimum income schemes have become more complex and thus exclude more of those who need it most. Selectiveness, created in order to save money, has created an increased workload and has thus increased costs to service providers who spend time checking their users' applications. The efficiency of such policies can be questioned.

Non-take-up of minimum income schemes because of Unobtained Rights can be strongly reduced if there is real political will, nationally and/ or locally, to tackle the problem. Administrative transparency, procedure simplification and adapted support would solve most of these problems.

4- 'Confiscated' Rights and the Opinion of Social Intermediaries

This last type of non-take-up does not concern the direct link between users and providers but the influence of intermediaries. Intermediaries are all those who intervene between the potential users and the administration in order to help the individual access their "rights". These include social service professionals such as administrative support workers or social workers and NGOs or charities.

For different reasons, these intermediaries discourage potential users from claiming their rights.

Often, this is simply because of insufficient knowledge of social rights that the intermediaries do not suggest or support a certain type of action. Increased regulation, frequent changes in the law, different and specific schemes and programmes to help include the excluded, provided sometimes at different levels of competences, do not simplify the work of these intermediaries. This is less true for minimum income schemes that fall under the traditional scope of social workers' action. However, they can miss a specific temporary financial programme and would more rarely contest a negative decision or encourage a judicial appeal which is limited in time and needs quick reaction. This type of non-take-up indicates that the lack of information/inadequate information concerns intermediaries as well as potential users.

Non-take-up also occurs when intermediaries discourage potential users from claiming rights because they think it is not worth the effort or discretionally consider a scheme is not adapted/ appropriate for the user's situations.

In such cases, information about existing schemes is perfectly understood but the intermediary "filters" the existence of such schemes either because they estimate they "know better" (a court case is too long and hazardous for an already distressed population) or because they anticipate the availability of the scheme (no more budget).

In both situations, this 'confiscation' of rights has an effect on public policy evaluation; as the right was never mentioned, it was never claimed for and thus, the insufficiency or wrong adjustment of the supply to real demand/needs cannot be taken into account (the supply cannot be adapted, budgets cannot be increased...).

Social workers' professional representation on the goals and principals of social services and solidarity prevails and thus some options are not given (this is especially true for court cases that social workers very seldom encourage) in the interest of the potential user.

These attitudes could be changed by modifying social workers' education and by developing professional training focusing on other means and habits (including a more pro-active approach to the law).

Of course, none of these reasons for non-take-up of minimum income scheme is the only reason for someone not taking up benefits. It is often a combination of reasons that finally discourage the potential beneficiary from applying.

ANALYSIS OF MINIMUM INCOME NON-TAKE-UP

4 categories	Reasons for non-take-up	What does not work?	Corrective measures	Possible Actions	Comments
Unknown Rights	<i>Unawareness of MIS</i>	<i>Communication</i>	<i>Increase communication/ change type and/ or conception of communication</i>		
	<i>Lack of information on existence of MIS</i>	Insufficient communication	More targeted campaigns. Change the perspective: from a passive attitude on the part of the administration "waiting for a demand" to a more active one, where the administration can offer help (pro-active attitude).	Spreading communication better Individual, personalised communication Pro-active attitude	Inconclusive experiment. Problem of cost-effectiveness
	<i>Lack of information on how to access MIS</i>	Ineffective communication			Identify potential service users Associate targeted population to communication schemes, more oral information, "reference people (<i>personne relais</i>)"
			Benefits that are means-tested are less likely to be taken up (claimed) than those delivered on the basis of contributions.		
	Procedures to apply for support will be simplified and by means of data-linking non-applicants will be identified.				

4 categories	Reasons for non-take-up	What does not work?	Corrective measures	Possible Actions	Comments
Unclaimed Rights by "Choice"	Unrequested MIS	<i>Intended use of the measures</i>	<i>Change the design and/ or implementation of the schemes</i>		
	The person has chosen not to ask for minimum income	Targeted measures lead to higher NTU	Targeting policies are problematic solutions. To minimise adverse side-effects means-tested benefits must be carefully designed and efficiently administered	Involve users in policy design	Less NTU issues when the system is universal
	<i>Disagreement with the principle of the income</i>		Change idea of measure Change claiming process Increase social helpers' sensitivity	Simplify request/ Choose more "proactive" approach from service providers Increase service-provider training	
	<i>Lack of interest in the income (cost/benefit). Time and effort required for understanding entitlement rules and mastering application procedures</i>				
	<i>Potential users think they do not need it or only need it for a short time and that the information and administrative costs are too high, thus making a rational cost- benefit calculation that the benefit is too low compared to the time and effort involved in the application procedures</i>				
	<i>Income alternatives (family, friends)</i>				

4 categories	Reasons for non-take-up	What does not work?	Corrective measures	Possible Actions
Unclaimed Rights Because of Barriers	The person comes up against barriers	Implementation of measures	Simplify claiming process	Assessment of and amendments to regulation/ implementation
	<p><i>Complexity of the procedures</i></p> <p><i>Too many justifications required</i></p> <p><i>Difficulties of accessibility (distance, mobility)</i></p> <p><i>No official address (eligibility)</i></p> <p><i>Disbelief in person's own eligibility or chances</i></p> <p><i>Uncertainty about the outcome of the application</i></p> <p><i>Uncertainty about level and duration of entitlement to benefit</i></p> <p><i>Discretionary nature of benefits</i></p> <p><i>Financial reasons</i></p> <p><i>Low amount provided (which does not cover needs)</i></p> <p><i>Fear of negative effects (on taxes, other welfare benefits, child custody)</i></p> <p><i>Difficulty in expressing needs</i></p> <p><i>Disbelief in own abilities (lacking skills to fill in forms)</i></p> <p><i>Loss of the idea of having (a right to) rights</i></p> <p><i>Fear of facing unpleasant bureaucracy</i></p> <p><i>Fear of stigmatisation or discrimination</i></p>	<p>Complexity, lack of transparency</p>	<p>Simplify and reduce procedures</p> <p>Use data processing to share information between administrations</p> <p>Develop new technologies and mobile administrative agents</p> <p>Allow NGOs and/ or local authorities to provide an administrative address</p> <p>Increase support</p> <p>Increase transparency</p> <p>Improve procedures</p> <p>Train outreach agents with pro-active attitude</p>	<p>Evaluate situation</p> <p>Involve users in debate</p> <p>Simplify claiming procedure</p> <p>Adopt a more pro-active approach by service providers</p> <p>Replace targeted measures by general measures</p> <p>Invest in the training of service providers</p>

4 categories	Reasons for non-take-up	What does not work?	Corrective measures	Possible Actions
Unobtained Rights	Unobtained MIS	Complexity of administrative procedures	Simplify the procedures	Better implementation of MIS
	An eligible person requests but receives nothing or only a part of what was requested	Poor administration of schemes, Lack of awareness about people's rights Failure to inform claimants correctly, too much rigidity, <i>Insufficient number of social workers to support the application process</i> Failure or inconsistent application of legal regulations Dysfunction of the service provider	Better follow up	Change administrative behaviour and practices. Increase staff training
	<i>Giving up the request</i>			
	<i>Complexity of the system</i>			
	<i>Arranged by service provider</i>			
	<i>Ignoring procedures</i>			
<i>Discrimination</i>				
"Confiscated" Rights	Confiscated Rights	Opinion of social workers	Develop social workers update training	Adapt procedures Increase training Change of methodology
	Potential user is discouraged to claim for rights by administration or social workers			
	<i>Insufficient knowledge from social intermediaries on social rights</i>			
	<i>Intermediary discretionally considers scheme is not adapted to certain situations</i>			

4 categories	Reasons for non-take-up	What does not work?	Corrective measures	Possible Actions
	<i>Anticipation of the social worker about the availability of the offer (no more budget)</i>			Increase budget
	<i>Social workers professional representation prevail</i>			

IV- Conclusions and Recommendations for Change

As previously mentioned, the non-take-up rate of welfare benefits and the detailed typology of different categories of non-take-up are only useful insofar as they are used to understand the issue better and enable the necessary changes; changes in the drawing-up of laws, in the implementation of the rules, in the attitude of the administrations and in the communication about the existing measures.

As administrative and informational barriers are often the main factors deterring eligible individuals from applying for welfare benefits, a few simple measures could be useful.

For example, a general simplification of the application procedures is likely to improve the level of take-up in many countries and for many programmes. For instance, significant increases in take-up levels could be obtained by having social workers, or any other official person who is already in contact with the potential beneficiary for other reasons (even the fiscal administration), assist potential beneficiaries in filling application forms.

Some very interesting local experiments were launched in France, in which Odenore participated.¹¹ A non-take-up barometer was set-up, involving most of the welfare administrations in the Grenoble area as well as NGOs. The idea was to detect and tackle non-take-up. A detailed questionnaire on non-take-up was written, the idea being that any operator could fill in when s/he suspected a case of non-take-up. The case would then be discussed in meetings gathering all the participants (the different administrations, local authorities, NGOs). A solution would be found for the specific case and the difficulties would be examined in order to prevent the situation arising again.¹²

Taking account of the existing interactions between different welfare programmes, and between the welfare and the tax system can be helpful. Receiving one benefit typically makes it more likely that the same person will also apply for other programmes.

Careful design of the rules and regulations regarding eligibility for multiple programmes could both increase information and take-up among eligible individuals, and reduce fraudulent behaviour by the non-eligible. For example, one-stop shops introduced in several OECD countries – where individuals who apply for one benefit are automatically informed about other programmes they could be eligible for – could significantly increase take-up rates (like in the Netherlands). Especially in times of reforms, the effects of the tax system on the incentives to take up welfare should also be carefully considered (OECD).

Improving the understanding of the phenomenon of non-take-up of welfare benefits will require much more empirical evidence and theoretical work.

¹¹ *Observatoire du non recours aux droits et services, research centre on non-take-up.*

¹² *Projet UNIDAD « Université de l'accès aux droits sociaux » Référence n° 10 025887 TZ 029, Retour d'expérience sur le « Baromètre du non-recours », Rapport qualitatif final, Février 2013, C. Chauveaud, P. Mazet, Ph. Warin, http://odenore.msh-alpes.fr/documents/unidad_-_rapport_final_-_apres_restitution.pdf*

The production of official estimates of take-up rates for various benefits, on the basis of comparable data and procedures, should be encouraged. This would allow monitoring of the evolution of take-up rates over time and across benefits. These estimates should be based on information from both administrative data (which must already exist in the institutions that administer welfare benefits in each country) and general-purpose surveys, and rely on a standardised attribution procedure.

One must not forget that the main problem homeless people face is finding a home, although extra income is always welcome. However, only in very few countries, if any, does the amount of the minimum income cover housing expenses. Therefore, even a total eradication of minimum income non-take-up in the homeless population would, unfortunately, probably not overcome homelessness.

Moreover and although this point is outside the scope of our research, it could be interesting to bear in mind that homelessness is most probably the result of *cumulated non-take-up* (non-take-up of unemployment allowance, of housing benefit, non-take-up of a the right to take the authorities to court for carrying out an illegal eviction, of debt advice and of any other welfare benefit a person in distress can ask for).

V - Suggested Policy Measures to Increase Take-Up Rates

Strengthen Empirical Evidence and Research

1. Produce better and comparable empirical evidence and research.
2. Develop regular estimates on take-up rates, based on standardised procedures.
3. Make administrative data more available to the research community.

Review and Simplify Administration Rules

1. Develop information campaigns through a variety of media and formats (publishing articles in local newspapers, give information at locations such as playgrounds and schools, phoning people entitled to existing income facilities directly).
2. Develop a more “*pro-active administration*” (following the fraud detection model (including trained street workers)), to be on the “*look out*” for potential beneficiaries.
3. Simplify application procedures and increase assistance in filling in forms.
4. Increase flexibility when asking to prove eligibility (offer services such as ID photos, identity cards, photocopies, sworn statements). Eligibility criteria should be widened to include those who are homeless as per the ETHOS definitions. How this is then applied should be the subject of consultation by the Department of Social Protection with service users, homeless services and associated health and social services.
5. Develop systems that provide administrative/virtual addresses to homeless people so as to make sure they can access their benefits.
6. Prevent local authorities from using local connection criteria to establish whether or not a citizen is entitled to access benefits.
7. Draw up more standardised and transparent rules in order to reduce the uncertainty related to the claiming process.
8. Establish easy access appeals procedures before independent administrative authorities and, where necessary, before the courts.

Facilitate Access to the Welfare State

1. Strengthen outreach work services and make sure outreach workers are aware of social laws and conditions regulating access to social benefits
2. Easy to understand information (e.g. toolkit) on the legal conditions regulating access to benefits should be issued and adequately circulated to help people claim their rights
3. Local authorities dealing with benefit claims should develop a proactive attitude to help people with special needs (e.g. illiteracy) dealing with administrative procedures.

Improve Interaction with Other Components of the Welfare System

1. Increase attention to interaction/overlap between different programmes;
2. Develop one-stop shops where all social services are available in the same place (to improve interactions between various welfare benefits) and develop integrated approaches between the services provided by different Government Departments.

Consider carefully the effects of tax reforms on individuals' incentives to take up welfare benefits (to improve synergies with the tax system).

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