Access to Social Benefits: Reducing Non-Take-Up

Eurofound
Access to Social Benefits: Reducing Non-Take-Up

Abstract
[Excerpt] Many people do not receive the social benefits to which they are entitled. Benefit systems differ considerably among EU Member States, but such 'non-take-up' (or 'non-give-out') seems to be common across the EU. This study investigates the extent of non-take-up and seeks to explain it. It further explores how non-take-up can be addressed, presenting case studies from 10 Member States: Austria, Belgium, Estonia, Finland, Italy, the Netherlands, France, Romania, Slovakia and the UK.

The focus is on non-take-up of monetary social benefits that support people in vulnerable situations, including minimum income, housing, health, old-age, heating, child, unemployment, disability and care benefits. The study takes the magnitude and entitlement criteria of the benefits as a given, determined by governments.

Keywords
Europe, social benefits, access, non-take-up, entitlement

Comments
Suggested Citation

This article is available at DigitalCommons@ILR: http://digitalcommons.ilr.cornell.edu/intl/473
Access to social benefits: Reducing non-take-up
Access to social benefits: Reducing non-take-up
When citing this report, please use the following wording:

Authors: Hans Dubois and Anna Ludwinek, Eurofound
Eurofound project: Access to benefits in times of crisis
Authors of the case studies: Ágota Scharle, Márton Csillag and Gábor Csomor (Budapest Institute), Diana Chiriacescu (consultant), Nicola Duell and Lena Thurai (EconomiX), Michael Coucheir (Eftheia), Hans Dubois (Eurofound), Katrien Steenssens (KU Leuven), Stefania Sabatinelli (Politecnico di Milano), Undris York and Miko Kupts (Praxis), Simo Mannila (THL, National Institute for Health and Welfare), Marco Arlotti (Università di Urbino) and Simon Roberts (University of Nottingham)

Acknowledgements
Eurofound is grateful for input by Wim van Oorschot (Leuven University), Iva Valentinova Tasseva (Essex University), Robert Jahoda (Masaryk University), Senyo Fofor Amétépé (Centre of Studies of Populations, Poverty and Socio-Economic Policies), Claire Keane (Economic and Social Research Institute), Caren Tempelman (SEO Economic Research), Kerstin Bruckmeier (Research Institute of the German Federal Employment Agency), Christian Bodewig (World Bank), Herwig Immervoll (OECD), and other participants at the expert meeting in Dublin on 17 September 2014 and at workshops in Brussels on 25 November 2014 and 24 March 2015.

Cataloguing data can be found at the end of this publication.


© European Foundation for the Improvement of Living and Working Conditions, 2015.

For rights of translation or reproduction, applications should be made to the Director, European Foundation for the Improvement of Living and Working Conditions, Wyattville Road, Loughlinstown, Dublin 18, Ireland.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency, whose role is to provide knowledge in the area of social and work-related policies. Eurofound was established in 1975 by Council Regulation (EEC) No. 1365/75, to contribute to the planning and design of better living and working conditions in Europe.

European Foundation for the Improvement of Living and Working Conditions
Telephone: (+353 1) 204 31 00
Email: information@eurofound.europa.eu
Web: www.eurofound.europa.eu

Europe Direct is a service to help you find answers to your questions about the European Union.
Freephone number (*):
00 800 6 78 9 10 11
(* Certain mobile telephone operators do not allow access to 00 800 numbers or these calls may be billed.

Cover photograph: ‘Longleat Maze’ by fribblebib is licensed under CC BY 2.0; image cropped.

Printed in Luxembourg

The paper used in this book is chlorine-free and comes from managed forests in Northern Europe. For every tree felled, at least one new tree is planted.
## Contents

**Executive summary**  
1

**Introduction**  
5

### 1 – The need for policy addressing non-take-up

- Reaping the potential of benefits  
  7
- Ensuring equity and fairness  
  8
- Limits on the costs of increased take-up  
  9
- Increasing trust in public institutions  
  10
- Preventing misguided reforms  
  11
- Addressing an issue of relevance across the EU  
  11

### 2 – Reasons for non-take-up

- People in vulnerable situations  
  17
- Reported reasons for non-take-up  
  17
- Explaining non-take-up from different perspectives  
  24

### 3 – Initiatives aimed at reducing non-take-up

- Case selection  
  27
- Initiatives at the administrative level  
  29
- Initiatives at the individual level  
  31
- Pointers for benefit design  
  34
- Initiatives at the societal level  
  36

### 4 – Policy pointers

- Policy rationale for targeting non-take-up  
  39
- A heterogeneous problem  
  39
- Addressing non-take-up  
  39

**Bibliography**  
43

**Annex: Case studies in 10 EU Member States**  
49
Executive summary

Introduction

Many people do not receive the social benefits to which they are entitled. Benefit systems differ considerably among EU Member States, but such ‘non-take-up’ (or ‘non-give-out’) seems to be common across the EU. This study investigates the extent of non-take-up and seeks to explain it. It further explores how non-take-up can be addressed, presenting case studies from 10 Member States: Austria, Belgium, Estonia, Finland, Italy, the Netherlands, France, Romania, Slovakia and the UK. The focus is on non-take-up of monetary social benefits that support people in vulnerable situations, including minimum income, housing, health, old-age, heating, child, unemployment, disability and care benefits. The study takes the magnitude and entitlement criteria of the benefits as a given, determined by governments.

Policy context

Benefits are implemented by governments for specific reasons, such as preventing poverty or guaranteeing access to basic goods and services. If benefits do not reach the people they are meant for, they fail to fulfil these aims.

Regardless of the underlying aims of benefit provision set by governments, reducing non-take-up also contributes to EU-level goals. The European Commission has made ‘ensuring fairness, combating poverty and promoting equal opportunities’ a priority in its integrated guidelines underpinning the Europe 2020 strategy. In this context, it argues that ‘social protection systems should be designed in a way that facilitates take up of all persons entitled’. If some people claim a benefit they are entitled to while others do not, unfairness arises, particularly when those who do not get the benefit are people in the most vulnerable situations.

Reducing non-take-up can contribute to the Europe 2020 employment targets insofar as it increases the take-up of benefits designed to facilitate integration into the labour market. It also contributes to achieving the objectives set out in the EU’s Social Investment Package. Firstly, it can prevent greater social and economic costs in the long run, by facilitating access to utilities, food, housing and healthcare. Secondly, given that non-take-up can be the result of complex application procedures and ambiguous entitlement criteria, addressing these issues may make benefit systems not only more effective, but also more efficient.

Key findings

Mapping non-take-up

This study identifies recent estimates of non-take-up in 16 Member States that vary considerably in terms of welfare state design. The study argues that it is likely that non-take-up is also an issue in the other 12 Member States. Estimates suggest that in each of the Member States identified, there is at least one type of benefit for which over one-third of people who are entitled to it do not receive it. Non-take-up is an issue for a broad range of benefits and is not restricted to those that are means-tested.

Explaining non-take-up

In very different contexts, non-take-up among people in vulnerable situations can largely be explained by:
• lack of information: lack of awareness or misperceptions about the benefit, entitlement or application procedures;

• costliness or complexity of access: inhibiting complexity of the application procedure, or lack of resources such as time, ability to find one’s way through the system, or ability to travel to the welfare or employment office;

• social barriers: stigma or perception of stigma – sometimes linked to the conditions tied to a benefit or to the application procedure, pride, or lack of trust in institutions.

Policy pointers

The variety of reasons for non-take-up suggests that approaches to address non-take-up may need to be similarly diverse and apply multiple strategies simultaneously. The case studies provide some lessons, described below.

Improving administrative procedures

• Ideally, benefits should be paid automatically, with no need for applications. The institution that has access to the relevant data to judge entitlement may be in the best position to manage payments of benefits. Otherwise, databases may be linked in ways that respect privacy.

• Simple, transparent, stable and readily available benefit criteria can reduce non-take-up. Policymakers should be wary of a reverse logic, however, with simplicity and data availability determining the entitlement criteria and thus compromising the aim of the benefit.

• Proactive administrative systems can play a key role in reducing non-take-up by notifying people who are likely to be entitled to a benefit. This includes informing people when certain life events take place and when entitlement criteria change.

• Most benefit systems were designed before the widespread use of information and communication technology (ICT) and have been adjusted only incrementally and gradually. Rethinking the systems as a whole in the context of ICT can render applications unnecessary or make systems more proactive.

• Online application procedures can reduce non-take-up by making applications less costly in terms of time and travel; they can also reduce administrative costs. Groups without access to ICT must continue to be supported, however.

• Application procedures through social welfare offices are prone to stigma; besides online options, decoupling benefit applications from social welfare can provide a solution.

• People who have been non-claimants can provide important information on how to make application procedures more accessible.

• Non-take-up should be considered as a standard component of benefits’ impact assessment.

Providing the right information at the right time

• Simply informing people about various benefits and entitlement criteria is not always enough. There may be a need to provide information about where and how to apply for specific benefits, for active support with the application process, or to enable people to find out about entitlements more generally.
• Disseminating clear information also about non-entitlement, both to potential beneficiaries and to service providers that may refer people, can save administrative costs and prevent frustration arising from rejecting applications and may prevent assessment errors.

• Benefits that are established at local level are at risk of non-take-up when they are part of a complex, fragmented benefit structure. Along with local websites, national websites where people can check their entitlements to municipal benefits, and submit applications, can improve access.

• Creativity is needed in reaching non-claimants, going beyond contacting people who are already in touch with public services. Even if initially a small number of people is reached, this may justify resources because of a multiplier effect, with information penetrating new social networks.

• It is important to raise awareness of the issue among local governments, which are more likely to be aware of specific groups at risk of non-take-up in their local communities. They may have a particular incentive to reduce non-take-up among their residents if benefits are funded by the regional or national government.

• Liaison between the public administration, local service providers and non-governmental organisations (NGOs), as well as trade unions and employers, can help to support people in taking up their entitlements.

• It is important for organisations such as social housing, utility, telecoms and health insurance providers to be aware that their clients may be eligible for benefits they are not claiming. Addressing non-take-up can prevent arrears, disconnection, eviction and loss of insurance.
Many Europeans who are entitled to benefits from the state do not receive them. The topic of this study is this gap between entitlements and take-up. Why does such 'non-take-up' matter? How can benefit systems be made more effective in reaching their target groups? And how can application procedures be simplified, simultaneously reducing non-take-up and the public expenditure on administration?

Benefit systems typically aim to reduce poverty, to stabilise the economy or to activate and include people socially and economically. Benefits miss their aim if they do not reach the people who are entitled to them. Furthermore, non-take-up implies that people are failing to realise their rights, leading to inequality and injustice. Among the many reasons for non-take-up are complex application procedures and ambiguity about entitlement criteria. Addressing these issues may not only decrease non-take-up but also reduce administrative costs.

The term ‘non-take-up’ is used in this report as a short form of ‘non-receipt of benefits by people who are entitled to them’. It should be noted that ‘non-take-up’ incorrectly suggests that non-receipt necessarily reflects a decision not to take up a benefit (Van Oorschot, 1995). Alternatively, terms such as ‘non-give-out’ (Bouget, 2015) or ‘non-receipt’ can be used, suggesting administrative failure to reach the people intended to be reached.

The focus of this study is on public, monetary social benefits supporting people in vulnerable situations. Examples include unemployment, minimum income, disability, old-age, survivor and child benefits, as well as monetary supplements to cover social services such as healthcare and long-term care. While social benefits are not strictly defined here, for the purposes of this study, they exclude benefits that are clearly not designed to support people in vulnerable situations, such as subsidies for energy-efficient cars, but include benefits such as heating subsidies.

This study takes the benefits as given, with their magnitude and entitlement criteria determined by governments. Benefit systems differ considerably among EU Member States, but this study focuses specifically on an issue that is common across Member States: that there is a group of people entitled to benefits but not receiving them. There will be reference to benefit design only where it clearly is associated with non-take-up. One example of where benefit design matters is the case of potential beneficiaries not applying because the costs of doing so (such as stigma, effort and the expense of transport to the benefit office) outweigh the expected gain from the benefit. In this case, non-take-up occurs in part due to benefit design (the gain or the amount of the benefit), but the current study is interested in the other part of the equation, cost. Another example relates to measures that can be taken in the design of benefits that have limited impact on the entitlement criteria and magnitude of benefits.

This report starts with a literature review that provides estimates of gaps between entitlements and take-up across the EU. Qualitative evidence is then added, to understand what macro-level quantitative estimates of non-take-up mean in practice, exploring the reasons behind non-take-up among groups in vulnerable situations. Case studies from 10 Member States illustrate how national and local governments as well as non-governmental organisations (NGOs) have tried to narrow the gap. These case studies are cited throughout the report using country codes – for example, BE1, NL2 – and are summarised in the annex. The report finishes with policy pointers for policymakers and service providers.
The need for policy addressing non-take-up

Reducing non-take-up may not seem an attractive policy option. It can be expected to increase public expenditure on benefits, and, from some perspectives, addressing benefit fraud may seem more appealing. Furthermore, if people choose not to take up a benefit, why does this matter?

These are legitimate considerations. Nevertheless, there are strong arguments in favour of addressing the gap between take-up and entitlements, and these will be discussed in this chapter.

Reaping the potential of benefits

Governments design benefits for specific purposes, in particular to reduce poverty or income shocks when people become unemployed, to increase fertility rates and prevent child poverty by supporting child rearing, to compensate for the additional costs that come with a disability or health problem, to guarantee a basic standard of living, or to facilitate access to housing or healthcare. Some of these benefits have elements of conditionality. In particular, unemployment benefits often include ‘activation’ incentives, such as requirements to visit employment services, aimed at improving economic and social inclusion through higher labour market participation. The risk that a benefit misses its purpose is particularly high if a large proportion of the people who are entitled are not reached. Even when people choose not to take up a benefit, for example because they are afraid of stigma or see take-up as eroding their independence, this argument holds.

The EU strategy for growth, Europe 2020, in 2010 set the objective to lift at least 20 million people out of poverty by 2020. It is unlikely that this objective will be reached, particularly considering the onset of the economic crisis in 2007. However, if social benefits were to effectively reach the people who are entitled to them, poverty targets would be closer to those set by the EU (Fuchs, 2009; Matsaganis et al, 2008). Even when benefits do not raise incomes above the EU’s definition of 60% of the national median household income, they can still alleviate the most extreme cases of poverty (Kuivalainen, 2010a; RO).

Benefits can also prevent higher public cost in the long run. Addressing non-take-up, to some extent, answers calls for early intervention (for example, the European Commission’s Social Investment Package). Some non-take-up is temporary, but access in the time shortly after an event (such as unemployment or divorce) may be important to keep lives on track. Lapses in benefits may leave longer-term scars. For example, inability to pay for services such as healthcare may lead to a person’s health worsening (Eurofound, 2014b; FRA, forthcoming). Benefits such as unemployment benefits and minimum income schemes can prevent this. Similarly, failure to access good-quality housing comes with long-term costs to society (Eurofound, forthcoming). Housing benefits, and also measures such as minimum income schemes or child benefits, can prevent this if they reach the people entitled to them. By preventing child poverty, child benefits can also prevent situations in early childhood that may have a long-term impact on children’s health and employability later in life. People who do not receive the benefits they are entitled to may also revert to high-cost borrowing to make ends meet, which can lead to over-indebtedness, with long-term costs for society (Eurofound, 2012a). Moreover, failure of benefits to facilitate social and economic inclusion may make long-term unemployment and mental health problems more likely. For example, Ferrarini et al (2014) argue that unemployment insurance mitigated adverse health effects during the financial crisis. Unemployment benefits may provide alleviation for people in vulnerable situations, allowing them access to basic services, with the potential to prevent or reduce escalation of problems.

It has been argued that unemployed people receiving unemployment benefits have a greater chance of being in work a year after losing their job compared to those who are not receiving any (European Commission, 2012a).
Commission, 2014). But this result may be explained by a third factor, namely that countries with benefit systems with higher coverage may also have more dynamic labour markets. In countries where unemployment benefits are more available (such as the Nordic EU Member States), unemployed people may on average exit unemployment sooner, because of dynamic labour markets in these countries, than those living in countries where the unemployed are less likely to receive benefits (such as Greece, Romania and Slovakia). A second, alternative, explanation could be that the long-term unemployed are less likely to receive unemployment benefits (because of their limited duration) and are also less likely to find work. Regardless of the challenges in demonstrating a causal relationship, it is clear that unemployment benefits with activation elements can only have their intended impact if people entitled to them take them up. Unemployment benefits can incentivise people to participate in the labour market, for example by being conditional on regular visits to job centres. If people do not take up such benefits, the benefits fail to achieve their aims, one of which is to contribute to higher labour market participation.

Indeed, there are examples where reducing non-take-up has been made a priority because of these arguments. This was the case, for instance, with the efforts to reduce poverty and increase participation in the Netherlands in 2006 (Wildeboer Schut and Hoff, 2007; NL2). The Ministry of Social Affairs in France reports long-term costs of non-take-up, such as when people are unable to access healthcare, as a motivation to address non-take-up (FR1; FR2). Liverpool City Council also used such reasoning, stressing social investment, when implementing their policy to address non-take-up (UK1; UK2). Similar arguments have also been made in Belgium by the government when implementing action to reduce non-take-up (BE1; BE2).

The impact of benefits can go beyond the objectives intended by governments. In particular, they can contribute to policy objectives set by the EU. Even when benefits are not designed for that purpose, they still have the potential to reduce poverty and to stimulate social and economic inclusion (European Commission, 2014). Regardless of the rationale behind their implementation, benefits can also work as automatic stabilisers. Employment and other social benefits are set in motion when an economy slows down, maintaining household purchasing power at a particular level (European Commission, 2014). For example, the International Monetary Fund (IMF) advocates using benefits for this purpose, as they are not subject to implementation lags and they are automatically withdrawn as conditions improve (IMF, 2012). Overall, well-designed social protection systems, including monetary benefits, can combine the interrelated objectives of protection, stabilisation and social investment in a balanced way (SPC and European Commission, 2015).

### Ensuring equity and fairness

When people who are entitled to benefits fail to realise their rights, it is not only a legal injustice, but may also create feelings of social injustice (Van Oorschot, 1995).

The idea for this research came from the observation in a previous research project (Eurofound, 2012b) that one-third of older people in the UK who are entitled to income-based pension benefits (Pension Credit), because of their exceptionally low incomes, do not receive these benefits. Many in this group are in a particularly vulnerable situation; many are older people (mainly women) with limited working histories. Their situation would be alleviated by effective enforcement of their rights. It can be seen as a matter of social justice that those who are legally entitled to benefits also actually receive them.
The need for policy addressing non-take-up

Non-take-up creates inequalities between those who are entitled and take up the benefit and those who are entitled but do not take it up. In particular, it increases inequalities within a group entitled to a social benefit and in a vulnerable situation. This is most pronounced when people in the most vulnerable situations are less likely to claim their rights. For example, take a housing subsidy that is available to people with an income below a certain threshold. If well-informed people with incomes close to that threshold claim the benefit, and people with incomes well below the threshold and who are ill-informed, or less equipped to find their way through the system, do not, this will increase inequalities, and injustice arises.

Indeed, the European Commission refers to the need to reduce non-take-up in its proposed Council Decision on guidelines for the employment policies of the Member States (European Commission, 2015), under the heading ‘Ensuring fairness, combating poverty and promoting equal opportunities’:

*Member States should modernise their social protection systems to provide effective, efficient, and adequate protection throughout all stages of an individual’s life, ensuring fairness and addressing inequalities. … Social protection systems should be designed in a way that facilitate take up of all persons entitled, support investment in human capital, and help prevent, reduce and protect against poverty.*

(European Commission, 2015, p. 3)

Limits on the costs of increased take-up

If non-take-up is addressed effectively, it is likely to increase public expenditure on benefits. Nevertheless, there are four reasons to believe that decreasing non-take-up is less costly than it may seem at first sight.

- While non-take-up saves public funds in the short run, it may not do so in the longer run. As discussed above, benefits can prevent situations that may lead to higher cost in the long run. They may provide support after a life event, helping to keep lives on track. They may also prevent situations in which people cannot pay for services, such as healthcare or housing, for themselves or their children. This can lead to higher public cost in the long run when health conditions escalate or when deprivation leaves long-term scars requiring social services in the future.

- Non-take-up can partly be the consequence of a chaotic benefit system, which will also experience high over-take-up. Improving the quality of administration, then, is likely to simultaneously decrease both over-take-up and non-take-up, reducing costs. In countries where many people report non-take-up to be a problem, a similarly high proportion report over-take-up to be problematic as well (Croatia, Greece, Hungary, Poland, Portugal, Romania, Slovakia, Slovenia and Spain), while in other countries perceptions of both overuse and underuse are below the European average (Denmark, France, the Netherlands and Sweden) (Van Oorschot et al, 2014). Studies that identify non-take-up also often identify over-take-up for the same benefit, albeit often at lower rates. For example, an estimated 168,000 people in Slovakia who are entitled to the Benefit in Material Need do not receive it, and 14,000 people receive this benefit although they are not entitled to it (World Bank, 2011). In Ireland, 44,000 households are estimated not to receive the Family Income Supplement when they are entitled to it, while

---

1 Over-take-up includes fraud, but also take-up by people who are not entitled, because of unintentional misunderstanding of entitlement criteria or of the data required for assessment of entitlement, failure to communicate changes in the situation because of lack of time or misunderstanding of the need for this, for example, because they assumed the system would do this automatically, and administrative errors.
at the same time 9,000 households that are not entitled to the benefit receive it (Callan and Keane, 2008). In Belgium, non-take-up of the guaranteed income is estimated at 57% to 76% and over-take-up at between 5% and 24% (Bouckaert and Schokkaert, 2011; PwC, 2013). Matsaganis et al (2010, p. 842) note that the fact 'that high rates of non-take-up coexist with high rates of “overpayment” suggests that the habitual disregard of administrative matters in Greek social protection is rather unwise, and has proved costly'.

- Ambiguously communicated entitlement criteria can encourage people who are not eligible to apply in the hope that their applications will slip through; this will trigger costly high rejection rates even when there is no over-take-up. Evaluation of applications can be resource-intensive, especially when many people who are not entitled to the benefit apply, because they do not understand the entitlement criteria or because they just ‘give it a try’. Providing clear information on entitlement and increasing confidence in effective assessment will have a dampening impact on administrative cost, while at the same time decreasing non-take-up.

- Once a benefit is designed and implemented, the initial investment of establishing and the fixed cost of running it have already been made. The cost of each additional beneficiary is likely to be relatively small. In particular, where non-take-up is temporary, with people accessing benefits after a delay, addressing the causes of delay would serve to improve early intervention at a relatively low cost. For example, analysis of a sample of guaranteed income recipients in Belgium between December 2012 and January 2014 showed that the largest group (48.3%) received the benefit for no longer than six months, while 16% received it for longer than 21 months (POD Maatschappelijke Integratie, 2013). Analysis of social assistance receipt data in Latvia, Luxembourg, the Netherlands and Sweden also shows that benefit receipt is short term for most individuals (Immervoll et al, 2015). In systems where benefit entitlements can be enforced retroactively, expenditure may be made anyhow, and it is less costly and more effective to pay them directly when someone becomes entitled rather than afterwards (AT; UK).

Increasing trust in public institutions

Average trust in government is among the key indicators that have worsened across Member States during the crisis (Eurofound, 2012c). A recent Eurofound study (2013) found that trust is particularly low among people who turn to friends or family whenever they have a problem (for example, an urgent need of money), rather than to the public services. This is likely to be a consequence of low trust in government. Evidence shows that people who benefit from government services (or see people close to them being protected by these services) tend to score these services higher in terms of quality than those who do not use them (Eurofound, 2012c). It is thus likely that reducing non-take-up has a positive impact on recipients’ quality ratings of social security and, as a consequence, on trust in government. This has the potential to reach a large group, as an important share of the population, at some stage in their lives, would be entitled to a benefit, and people may exit the vulnerable situation after a brief period.

More generally, evidence of effective and efficient administration, feelings of justice and clear communication from social services (as well as avoiding applications made on the basis of false expectations and then rejected) are likely to enhance trust in public administration. Addressing non-take-up may gain confidence from the public, beyond those for whom non-take-up is addressed (and people close to them). Moreover, it is clear there is confidence to be gained among the broader public in this specific area: the majority (52%) of people in the European countries included in the
The need for policy addressing non-take-up

2008 European Social Survey agree with the statement 'Many people with very low incomes get less benefits than they are legally entitled to', while 21% disagree (Van Oorschot et al, 2014).

Preventing misguided reforms

When a benefit is planned and full take-up is assumed, non-take-up leads to lower than expected expenditure. With an unspent budget, governments may opt to ease entitlement criteria, such as increasing the income threshold, rather than aim to reach all people who are entitled to the benefit. This is particularly likely when policymakers are unaware of the phenomenon of non-take-up or misinterpret it and risk neglect of population groups in particularly vulnerable situations.

If non-take-up is not considered, prediction of the impact of reforms may be flawed. For example, tightening of eligibility criteria may not lead to savings if take-up is increased. This is not only a problem for the design of the benefit itself but also for how it interacts with other benefits. For example, if a comprehensive benefit aims to replace several benefits that have smaller target groups, policymakers may not take into account that people currently depending on one of the smaller benefits may not take up the more comprehensive one when it is implemented.

Even if non-take-up is considered, it is hard to fully predict and model it. While it may be possible to estimate the number of people who are entitled to a benefit, it can be harder to estimate the proportion of people who will claim it. Expenditure for one year may not accurately predict expenditure for the next year, as non-take-up may vary.

There has been a policy trend towards improved targeting of benefits to those groups who are perceived to be most in need (European Commission, 2014), partly as a result of a drive to reduce public expenditure to balance budgets during the crisis. Effective targeting hinges, to some extent, on the issue of non-take-up. At the same time, more specific targeting may enhance complexity of entitlement criteria, with increased risk of non-take-up.

Addressing an issue of relevance across the EU

Even in cases where non-take-up affects a small proportion of people entitled to a benefit, it matters because of all the reasons mentioned above. This is certainly the case if this small proportion of people who do not claim is in a particularly vulnerable situation. In this case, social justice and inclusion could be facilitated at little cost.

But, as appears from the estimates presented in Table 1, non-take-up seems far from marginal for many monetary social benefits and is present across the EU. These estimates certainly suggest non-take-up to be a relevant issue, in particular because of the large number of high estimates in very different contexts. Nevertheless, the numbers should be interpreted with caution.

• First, there are methodological challenges in estimating non-take-up, which were discussed in an earlier working paper (Eurofound, 2014a). Most research does not provide point-estimates, but rather bandwidths driven by statistical confidence intervals, or by variation in assumptions or estimation methods. And even these bandwidths are often presented with caution.

• Second, some particularly large estimates may partly reflect situations where benefits decrease gradually as income rises, and for people with relatively high incomes, the amount of benefit is so low they decide not to claim it. Such non-take-up is of less interest to this study. Other situations where low benefits are not taken up are of interest, however, as it may be the cost associated
with claiming them (including stigma, effort and potential cost of transport to application office), rather than the magnitude of the benefit, that prevents people from applying. For example, for some Dutch households close to the income threshold, the care allowance (zorgtoeslag) they are entitled to is less than €40 per year, but an estimated 34% of them still takes up the benefit, most likely because the application process is rather straightforward (Tempelman and Houkes-Hommes, 2015). In contrast, in Romania the cost of applying for the minimum income scheme was reported to often outweigh the expected monetary gain; other reasons for non-take-up included unawareness of the scheme and of entitlement (RO).

Table 1: Estimates of non-take-up of monetary social benefits in Member States since 2000

<table>
<thead>
<tr>
<th>Country</th>
<th>Benefit</th>
<th>Year (latest data)</th>
<th>Magnitude</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>Subsistence support (Hilfe zur Sicherung des Lebensunterhalts)</td>
<td>2003</td>
<td>49%–62%</td>
<td>Fuchs, 2007</td>
</tr>
<tr>
<td>Belgium</td>
<td>Guaranteed income (leefloon/revenu d’intégration)</td>
<td>2005</td>
<td>57%–76%</td>
<td>Bouckaert and Schokkaert, 2011</td>
</tr>
<tr>
<td></td>
<td>Increased reimbursement of healthcare expenditure (OMNIO-statut/statut OMNIO)</td>
<td>2011</td>
<td>60%</td>
<td>RIZIV; 2011 in Van Haarlem et al, 2012</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>Heating allowance (целева помощ за отопление)</td>
<td>2007</td>
<td>43.5%–67.3%</td>
<td>Tasseva, 2012</td>
</tr>
<tr>
<td></td>
<td>Child allowance (помощ за социално подпомагане, гарантиран минимальен доход)</td>
<td>2007</td>
<td>33.6%–38.6%</td>
<td>Tasseva, 2012</td>
</tr>
<tr>
<td></td>
<td>Benefit for young children (месечна помощ за отпълзване на деца до 1 година възраст)</td>
<td>2007</td>
<td>58.2%–62.5%</td>
<td>Tasseva, 2012</td>
</tr>
<tr>
<td></td>
<td>Guaranteed minimum income (месечна помощ за отпълзване на деца до завършване на 18 години)</td>
<td>2007</td>
<td>41.1%–68.1%</td>
<td>Tasseva, 2012</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>Housing allowance (doplatek na bydlení)</td>
<td>2010</td>
<td>70%</td>
<td>Jahoda and Špalková, 2012; Sunega, 2011</td>
</tr>
<tr>
<td></td>
<td>Material need benefit (sociální dávky hmotné nouze)</td>
<td>2010–2011</td>
<td>72%</td>
<td>Horáková et al, 2013</td>
</tr>
<tr>
<td>Finland</td>
<td>Social assistance for people with low incomes and high costs</td>
<td>2003</td>
<td>40%–50%</td>
<td>Bargain et al, 2007</td>
</tr>
<tr>
<td></td>
<td>Social assistance (toimeentulotukea)</td>
<td>2010</td>
<td>54.9%</td>
<td>Kuivulaainen, 2010a</td>
</tr>
<tr>
<td>France</td>
<td>Active solidarity income: a means-tested social minimum income linked to an activation requirement (revenu de solidarité active, RSA)</td>
<td>2010</td>
<td>64%</td>
<td>Domingo and Pucci, 2014</td>
</tr>
<tr>
<td></td>
<td>Financial assistance for private supplementary health insurance (aide à l’acquisition d’une complémentaire santé, ACS)</td>
<td>2011</td>
<td>53%–67%</td>
<td>Fonds CMU Micro simulation INES-DREES, in Warin, 2013</td>
</tr>
<tr>
<td>Germany</td>
<td>Social assistance (Grundsicherung) for the employable (benefits for long-term unemployed as well as for employed people with income below the minimum subsistence level), for people over the legal retirement age (65+) and in cases of permanent earning incapacity, and for some special cases, for example for people younger than 18 with long-term disabilities</td>
<td>2007</td>
<td>34.8%–41.5%</td>
<td>Becker, 2012</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>41.65%–49.95%</td>
<td>Bruckmeier and Wiemers, 2012</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>33.8%–43.0%</td>
<td>Bruckmeier et al, 2013</td>
</tr>
<tr>
<td>Greece</td>
<td>Minimum pension supplement (ΕΚΑΣ)</td>
<td>2004</td>
<td>60.4%–66.2%</td>
<td>Matsaganis et al, 2010</td>
</tr>
<tr>
<td></td>
<td>Pension benefit for uninsured elderly (Συνταξιακός απασφαλισμός ηλικιωμένων)</td>
<td>2004</td>
<td>28.9%–48.2%</td>
<td>Matsaganis et al, 2010</td>
</tr>
<tr>
<td>Hungary</td>
<td>Regular social assistance (rendszeres szociális segély)</td>
<td>2003</td>
<td>43%–45%</td>
<td>Firle and Szabó, 2007</td>
</tr>
<tr>
<td>Ireland</td>
<td>Family Income Supplement</td>
<td>2005</td>
<td>70%–80%</td>
<td>Callan and Keane, 2008</td>
</tr>
</tbody>
</table>
The need for policy addressing non-take-up

<table>
<thead>
<tr>
<th>Country</th>
<th>Benefit Description</th>
<th>Year(s)</th>
<th>Non-take-up (%)</th>
<th>Source(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luxembourg</td>
<td>Luxembourg Minimum guaranteed income (revenu minimum garanti)</td>
<td>2007</td>
<td>59%–71%</td>
<td>Amétépé, 2012</td>
</tr>
<tr>
<td>Netherlands</td>
<td>Special subsistence benefit for participation of school-going children</td>
<td>2008</td>
<td>47%</td>
<td>Tempelman et al, 2011</td>
</tr>
<tr>
<td></td>
<td>Law on contribution to education and school costs (wet tegemoetkoming onderwijsbijdrage en schoolkosten, WTOS)</td>
<td>2003</td>
<td>34%–37%</td>
<td>Wildeboer Schut and Hoff, 2007</td>
</tr>
<tr>
<td></td>
<td>Housing benefit (huurtoeslag)</td>
<td>2008–2009</td>
<td>18%–19%</td>
<td>Tempelman et al, 2011</td>
</tr>
<tr>
<td></td>
<td>Care allowance (zorgtoeslag)</td>
<td>2008</td>
<td>17%</td>
<td>Tempelman et al, 2011</td>
</tr>
<tr>
<td></td>
<td>Supplementary minimum income (aanhullende bijstand)</td>
<td>2003</td>
<td>68%</td>
<td>Wildeboer Schut and Hoff, 2007</td>
</tr>
<tr>
<td></td>
<td>Special subsistence benefit (individuele bijzondere bijstand)</td>
<td>2008</td>
<td>43%–80%</td>
<td>Tempelman et al, 2011</td>
</tr>
<tr>
<td>Portugal</td>
<td>Minimum guaranteed income (RMG)</td>
<td>2001</td>
<td>72%</td>
<td>Rodrigues, 2008</td>
</tr>
<tr>
<td>Slovakia</td>
<td>Benefit in Material Need (pomoc v hmotnej núdzi)</td>
<td>2009</td>
<td>79%</td>
<td>World Bank, 2011</td>
</tr>
<tr>
<td>Spain</td>
<td>Minimum pension supplement (complementos por minimos)</td>
<td>2004</td>
<td>19.9%–24.1%</td>
<td>Matsaganis et al, 2010</td>
</tr>
<tr>
<td></td>
<td>Pension benefit for uninsured elderly (pension de jubilación no contributiva)</td>
<td>2004</td>
<td>40.2%–65.5%</td>
<td>Matsaganis et al, 2010</td>
</tr>
<tr>
<td></td>
<td>Jobseeker’s Allowance (income based)</td>
<td>2009–2010</td>
<td>33%–40%</td>
<td>DWP, 2012</td>
</tr>
<tr>
<td></td>
<td>Housing Benefit</td>
<td>2009–2010</td>
<td>16%–22%</td>
<td>DWP, 2012</td>
</tr>
<tr>
<td></td>
<td>Council Tax Benefit</td>
<td>2009–2010</td>
<td>31%–38%</td>
<td>DWP, 2012</td>
</tr>
<tr>
<td></td>
<td>Pension Credit</td>
<td>2009–2010</td>
<td>32%–38%</td>
<td>DWP, 2012</td>
</tr>
<tr>
<td></td>
<td>Child Benefit</td>
<td>2012–2013</td>
<td>3%–4%</td>
<td>HM Revenue &amp; Customs, 2014</td>
</tr>
<tr>
<td></td>
<td>Child Tax Credit</td>
<td>2012–2013</td>
<td>10%–14%</td>
<td>HM Revenue &amp; Customs, 2014</td>
</tr>
<tr>
<td></td>
<td>Working Tax Credit</td>
<td>2012–2013</td>
<td>31%–36%</td>
<td>HM Revenue &amp; Customs, 2014</td>
</tr>
<tr>
<td></td>
<td>Child Tax Credit and Working Tax Credit (for low-income working families with children)</td>
<td>2012–2013</td>
<td>13%–18%</td>
<td>HM Revenue &amp; Customs, 2014</td>
</tr>
<tr>
<td></td>
<td>Working Families’ Tax Credit</td>
<td>2002</td>
<td>32%</td>
<td>Adam and Brewer, 2005</td>
</tr>
<tr>
<td></td>
<td>2002</td>
<td></td>
<td>24%–28%</td>
<td>HM Revenue &amp; Customs, 2014</td>
</tr>
</tbody>
</table>

1 Due to data issues, the non-take-up estimates of the benefit for young children have been dropped in a more recent version of the paper.
2 In 2003, this benefit was replaced by Child Tax Credit and Working Tax Credit.
Regardless of the methodological challenges, the estimates of non-take-up presented in Table 1 highlight several issues for consideration.

**Non-take-up is a widespread problem across Member States**

There is evidence of non-take-up in more than half of EU Member States, in countries that are very diverse in terms of welfare design. The issue of non-take-up may be a problem in Member States not included in the table as well, because: a) no research was found for these countries demonstrating the absence of non-take-up; and b) case studies were partly selected in countries where a previous literature review had not identified any literature showing that non-take-up was a problem. Some estimates were added that had not been identified by a previous research attempt (the estimate for Slovakia). Data analysis by case study authors further suggests considerable non-take-up, such as 26% for unemployment insurance (töötushindlustushüvitis) and 14% for the unemployment allowance (töötutoetus) in Estonia (EE). Furthermore, in countries where no research was identified and no data analysed, non-take-up was still identified to be an issue in case study evidence (IT; RO). In addition, while no estimates of non-take-up in Italy were identified at the national level, there is a local estimate of around 60% for non-take-up of the minimum income benefit in Trento. This is very similar to the estimates for many benefits of the 16 Member States for which national estimates are available (see Table 1). For other countries, there are estimates from before the year 2000, but non-take-up may still persist. An example is Denmark, where non-take-up of housing benefits for non-pensioners in 1992 was estimated at 33% (Hansen and Hultin, 1997). In sum, non-take-up is unlikely to be a country-specific problem.

**Non-take-up is an issue for various types of benefits**

In many of the Member States, non-take-up is not restricted to one benefit but applies to several. Overall, non-take-up has been observed for a range of monetary benefits, including minimum income, housing, health, old-age, heating, child, unemployment and care benefits. A literature review including more qualitative evidence and case studies has added to this, for example disability benefits (Eurofound, 2014a; UK1).

**Non-take-up does not only apply to means-tested and non-contributory benefits**

Non-take-up may be particularly common for means-tested benefits and non-contributory benefits, but it is not restricted to these.

Non-take-up may be lower for non-means-tested schemes because other criteria may be easier to verify than income data. This seems true for age-based benefits such as non-means-tested public pensions. However, even if non-take-up is very small, it may still affect a group of people in particularly vulnerable situations. Furthermore, it may not be true for benefits based on other criteria than age, such as disability. For example, the UK Disability Living Allowance and its successor Personal Independence Payment are not means-tested. Still, non-take-up is an issue, for example among older people who do not know about the benefit, and among people who think they are not entitled because they are in employment (UK1).

Contributory, insurance-based schemes can be expected to have lower non-take-up because people are usually aware of them, often having chosen to join them, and they are reminded of the schemes by making periodic payments. Furthermore, non-take-up due to stigma may be less common because it is unlikely that someone would opt for insurance if they did not intend to claim it if entitled, and the perception of relying too much on society can be expected to be weaker when the person concerned is paying an insurance premium. Nonetheless, even in insurance-based schemes, non-take-up can
be an issue. Estonian unemployment insurance, based on the number of years of contribution to the national fund, seems to have cases of non-take-up, sometimes because of stigma (EE).

In Finland, IAET-kassa unemployment insurance also reports cases of non-take-up. It may be expected to have lower non-take-up than some of the other 30 funds for workers (and 2 for the self-employed), because it is easily accessible, with among the highest levels of online applications. Some cases of non-take-up concern people who expect to be unemployed for only a short time, but it may also relate to more vulnerable situations. For example, some people are not aware of where and when they are supposed to apply for benefits. A representative of IAET noted that it was common for people to apply for benefits too late, meaning that the unemployment fund could not pay the benefits. According to Finnish law, the unemployment allowance application must be received by the unemployment fund within three months from the beginning date from which the allowance is sought. In 2014, 128 of the 139,947 applications were rejected on this basis. In other cases, people are unaware of the need to register at the employment office (988 cases in 2014). Compared to the data presented in Table 1 for non-contributory benefits, these non-take-up rates are minor, but they may still affect some people in vulnerable situations.

Non-take-up is a problem of considerable magnitude

Overall, the vast majority of even the most conservative estimates of non-take-up in Table 1 are above 40%, suggesting that the phenomenon is far from marginal. All countries included in Table 1 have at least one benefit for which the estimate is 40% or higher. Furthermore, most of these estimates concern benefits that provide for a large number of beneficiaries in the respective countries, rather than benefits covering exceptional situations. Regardless of the methodological challenges (Eurofound, 2014a), the high number of large estimates is hard to explain away altogether. The case studies included in this report confirm that non-take-up is a very significant issue for several of the benefits in Table 1 and beyond.

Non-take-up has been persistent

Non-take-up is not a temporary problem that has only recently emerged; it has been persistent over time. Previous literature reviews have identified the phenomenon consistently in recent decades in a wide range of EU Member States (Van Oorschot, 1995; Hernanz et al, 2004). Besides this cross-sectional observation, when looking at non-take-up for specific benefits over time, the issue has also been persistent (for example, Bruckmeier and Wiemers, 2012).
This chapter looks first at empirical evidence highlighting groups particularly at risk of non-take-up. It then seeks to better understand macro-level evidence by investigating the reasons behind non-take-up reported by non-claimants and by the service providers helping them. Finally, it considers how non-take-up can be explained from four different perspectives, serving as a structure for Chapter 3, which focuses on how non-take-up can be addressed.

**People in vulnerable situations**

It is hard to identify people who do not receive a benefit they are entitled to, which is a significant challenge in estimating non-take-up (Eurofound, 2014a). It is arguably even more problematic to give an adequate explanation of the reasons behind non-take-up, when it is hard to systematically identify people who are entitled to a benefit but do not receive it. This is important, because to address non-take-up, it is necessary to understand the reasons behind it. Often, researchers are limited to deriving these reasons from characteristics of the households that are more likely to not take up a benefit, sometimes after controlling for other factors (Eurofound, 2014a). As there are usually several possible conflicting explanations, such interpretations must be treated with caution (Bargain et al, 2007). Furthermore, in such models, whether a household does not take up benefits is estimated with a level of uncertainty.

Nevertheless, it is revealing to look at characteristics of groups that are less likely to take up a benefit they are entitled to. It can highlight situations that generally make it more likely for people not to take up a benefit and to be particularly badly affected as a result. Groups that experience these situations may have various reasons for non-take-up. It is hard to pin down these groups and they differ depending on the benefit, but some characteristics feature particularly frequently in research investigating non-take-up. As discussed in a previous working paper (Eurofound, 2014a), these include people who:

- experience social isolation;
- have migrated from another country;
- are ‘new to need’;
- are at risk of higher stigmatisation;
- lack a fixed address or bank account;
- experience financial strain while owning a home.

**Reported reasons for non-take-up**

An alternative approach to hypothesising about the causes of non-take-up, based on demographic and other characteristics of groups at higher risk of non-take-up, is to ask people not receiving benefits to which they are entitled, and service providers working with them, why they do not claim. Examples of three different methods of surveying such groups, in different countries and referring to various benefits or sets of benefits, are presented below. All methods come with challenges in terms of representativeness and validity, but they do complement the macro-level estimates with information on what they may mean in practice.

- Population surveys: The first method is based on representative surveys among people who are likely not to be claiming a benefit to which they are entitled. These can be population surveys,
where analysis focuses on the subgroup of people who are likely not to receive the benefit. Again, it is challenging to identify this group, because of the very nature of the problem. However, there are surveys that allow for assessment if a respondent is likely to qualify for a benefit and may include information on benefit receipt, and which ask explicitly for reasons behind non-take-up (see examples 1–3 below).

- Asking service users: A second method draws on questionnaires completed by people whose non-take-up was addressed by service providers. These service users may not be representative of the group of people who fail to claim, but their answers are useful in revealing the reasons behind non-take-up for a group in which the problem exists but which has been reached by service providers (see examples 4–5 below).

- Seeking service provider expert opinion: The third method focuses on service providers with extensive practical experience, asking them about their informed impressions (see examples 6–8).

**Population surveys**

**French minimum income (example 1)**

The first example is based on a survey among a sub-sample of the population: people likely to be entitled to the French minimum income (RSA) (Table 2). It explicitly asks respondents why they did not apply.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of knowledge</td>
<td></td>
</tr>
<tr>
<td>• do not know enough about RSA</td>
<td>68</td>
</tr>
<tr>
<td>• RSA is for unemployed only</td>
<td>47</td>
</tr>
<tr>
<td>• do not know where to apply</td>
<td>30</td>
</tr>
<tr>
<td>• thought it was automatic</td>
<td></td>
</tr>
<tr>
<td>Can manage financially without it</td>
<td>42</td>
</tr>
<tr>
<td>Matter of principle</td>
<td>27</td>
</tr>
<tr>
<td>Application process too complicated</td>
<td>20</td>
</tr>
<tr>
<td>Did not have time</td>
<td>11</td>
</tr>
<tr>
<td>Situation is going to change</td>
<td>10</td>
</tr>
<tr>
<td>Fear losing other rights</td>
<td></td>
</tr>
<tr>
<td>Not financially attractive</td>
<td></td>
</tr>
</tbody>
</table>

Note: The sample consists of people who do not receive RSA, but self-identify as possibly being entitled to it; respondents were able to choose multiple options in response to the question.

Source: Comité national d’évaluation du RSA, 2011; Okbani, 2013

Lack of knowledge is mentioned most often (68%), but many respondents also say they do not apply because they feel they do not need the benefit (42%) or are opposed to claiming it out of principle (27%). One in five (20%) say that the application process is too complicated.

**Dutch social benefits (example 2)**

The second example is based on a population survey conducted in the Netherlands that includes questions allowing for assessment of entitlement and of take-up (Table 3). Rather than asking why people did not apply, it enquires more generally about knowledge of the benefit, anticipated entitlement, subjective need, social and psychological consequences, and the transaction cost of claiming a benefit. The study then compares these rates among people who do not take up the benefit and those who do, exploring whether differences are significant.
Table 3: Role of different issues when applying for a benefit among people who did not take it up, the Netherlands, 2005 (%)

<table>
<thead>
<tr>
<th>Knowledge</th>
<th>Waiver of local fees***</th>
<th>Rent subsidy</th>
<th>Law on contribution to education and school costs</th>
<th>Supplementary minimum income</th>
</tr>
</thead>
<tbody>
<tr>
<td>• never heard of benefit</td>
<td>27**</td>
<td>14**</td>
<td>48**</td>
<td>29**</td>
</tr>
<tr>
<td>• heard of benefit, but know little about it</td>
<td>85*</td>
<td>42</td>
<td>83*</td>
<td>64</td>
</tr>
<tr>
<td>Assumptions about entitlement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• certain of having no right to benefit</td>
<td>33**</td>
<td>55**</td>
<td>69**</td>
<td>63**</td>
</tr>
<tr>
<td>Subjective need</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• benefit not needed to make ends meet</td>
<td>21*</td>
<td>38*</td>
<td>55*</td>
<td>56*</td>
</tr>
<tr>
<td>• amount not worth the effort</td>
<td>11*</td>
<td>18*</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>• benefit only needed for short time</td>
<td>1</td>
<td>18*</td>
<td>28*</td>
<td>21*</td>
</tr>
<tr>
<td>Social consequences</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• some or most other people would judge take-up negatively</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>22</td>
</tr>
<tr>
<td>• it would not be desirable if take-up was known in the neighbourhood</td>
<td>1</td>
<td>2</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td>• almost no friends or family use benefit</td>
<td>47</td>
<td>47</td>
<td>52</td>
<td>61</td>
</tr>
<tr>
<td>Psychological consequences</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• would feel like begging</td>
<td>3</td>
<td>2</td>
<td>6</td>
<td>38</td>
</tr>
<tr>
<td>• would instil a sense of being poor</td>
<td>13</td>
<td>7</td>
<td>5</td>
<td>33</td>
</tr>
<tr>
<td>• usage makes one dependent on state (if yes, those who do not like that status)</td>
<td>30 (40)</td>
<td>21 (36)</td>
<td>12 (45)</td>
<td>55 (60)</td>
</tr>
<tr>
<td>Transaction cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• application procedure takes too much time</td>
<td>24</td>
<td>37*</td>
<td>13</td>
<td>45</td>
</tr>
<tr>
<td>• application procedure too complex</td>
<td>24</td>
<td>36*</td>
<td>12</td>
<td>47</td>
</tr>
<tr>
<td>• very or somewhat unwilling to provide personal data</td>
<td>24</td>
<td>19</td>
<td>21</td>
<td>48</td>
</tr>
<tr>
<td>• difficult to fill out application forms</td>
<td>15</td>
<td>38*</td>
<td>13</td>
<td>42*</td>
</tr>
<tr>
<td>• inappropriate treatment by implementing body</td>
<td>2</td>
<td>9</td>
<td>7</td>
<td>1</td>
</tr>
</tbody>
</table>

* Significantly higher than among respondents who did take up the benefit; ** was not asked of people who took up the benefit; *** not strictly speaking a monetary benefit, if defined as a monetary transfer directly received by the beneficiary, but still included for illustration.

Notes: Based on spring 2005 survey (n = 1,421); the number of people who were estimated to be entitled but who did not take up the benefit varied between 118 (supplementary minimum income) and 168 (contribution to education and school costs); survey results are weighted.

Source: Based on Wildeboer Schut and Hoff, 2007

The results of this survey indicate that some reasons are more important for certain benefits and other reasons for other benefits. For example, the reason ‘amount not worth the effort’ matters for the waiver of local fees and less so for supplementary minimum income, while for ‘difficult to fill out application forms’, the opposite is true. Nevertheless, all benefits show a mix of reasons.

Lack of knowledge, assumed lack of entitlement and little subjective need matter for non-take-up of all benefits examined.

When comparing Tables 2 and 3, some reasons were not included in the French questionnaire (for example, ‘assumptions about entitlement’), while others were not asked for in the Dutch survey (for example, ‘fear of losing other rights’).

Estonian unemployment insurance (example 3)

The third example is also based on a population survey but asks just a subgroup of respondents questions about their reasons for not applying for unemployment benefits (Table 4). The Estonian Unemployment Insurance Fund (EUUF) administers social insurance provisions related to unemployment, and organises labour market services that help unemployed people find a job
Access to social benefits: Reducing non-take-up

(EE). The Estonian Labour Force Survey (LFS) asks unemployed people who do not receive an unemployment benefit why they have not contacted the EUIF. This can be used as an upper estimate (as some respondents may in fact not be entitled to an unemployment benefit) and an indication of possible reasons for non-take-up.

Table 4: Reasons for not contacting the Estonian Unemployment Insurance Fund, 2013

<table>
<thead>
<tr>
<th>Reasons</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t need help, I can manage myself</td>
<td>37.3</td>
</tr>
<tr>
<td>EUIF does not have suitable job offers</td>
<td>27.1</td>
</tr>
<tr>
<td>I was not eligible for unemployment allowance</td>
<td>14.4</td>
</tr>
<tr>
<td>I was not eligible for unemployment insurance</td>
<td>11.4</td>
</tr>
<tr>
<td>Contacting EUIF was unacceptable to me</td>
<td>3.8</td>
</tr>
<tr>
<td>EUIF’s offices are too far away</td>
<td>3.4</td>
</tr>
<tr>
<td>Unemployment allowance is too small</td>
<td>1.7</td>
</tr>
<tr>
<td>Other</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Source: Estonia LFS data for 2013

The reason that unemployed respondents who do not receive unemployment benefits most often report for not turning to the EUIF for help is that they feel they can handle their situation themselves. The second most important reason is that people do not believe that the EUIF can help them find a suitable job. Non-eligibility for unemployment allowance (14.4%) and insurance (11.4%) may be a fact for most, but may also be wrongly assumed by some. A group of people (3.8%) said that contacting the EUIF was unacceptable to them. For 3.4%, mainly living in rural areas, the EUIF’s offices were reported to be too far away.

Asking service users

‘Form brigade’ users in the Netherlands (example 4)

The first example of an enquiry among service users is based on users of a municipal ‘form brigade’ in the Netherlands, supporting people in accessing the benefits they are entitled to (NL1). This form brigade in the Rijnstad area asked people who received assistance in accessing benefits why they had not taken up the benefit before, referring to a broad range of benefits (Figure 1). The disadvantage of such surveys of service beneficiaries is that they exclude people who have not been reached by the service. An advantage is that they relate to a service aimed at people in vulnerable situations, a group of particular interest for this study.
Figure 1: Reasons for non-take-up among beneficiaries of a Dutch municipal ‘form brigade’, 2014

Unaware of the benefit: 47%
Thought not to be entitled: 17%
Unable to apply on one’s own: 16%
Sense of shame: 8%
High threshold for help to apply: 5%
Other: 5%
Unknown/not applicable: 1%
Does not want to apply: 1%

Note: Responses from 325 (out of 443) people among whom a benefit check was conducted in 2014 by the Rijnstad form brigade.
Source: Rijnstad Formulierenbrigade, forthcoming

Non-take-up was mostly explained by people not knowing about the existence of the benefit (47%), assuming they were not entitled (17%), or feeling unable to apply by themselves (16%). Comparison with previous data (2006–2008) shows that each of these reasons has consistently explained part of non-take-up. However, among the service users, an increased proportion reported having been unaware of a benefit (up from 40% to 47%). Shame has also become more common among service users (from 3% to 8%). These trends may reflect changes in how common these reasons are, but they may also reflect that outreach activities have become more common, and more people who are excluded and unaware of available support are being reached. A closer look at the data reveals that reasons vary with the type of benefits. For example, being unaware of the benefit is least common for rent subsidies, and most common for the long-term supplement (langdurigheidstoeslag).

Social organisation contacts in Belgium (example 5)
Another example is a Belgian research project ‘Leven (z)onder leefloon’ (Living without or below a minimum subsistence income). It carried out 35 in-depth interviews with legitimate beneficiaries who were or had been in a situation of non-take-up, identified by the local welfare office or social organisations (Steenssens et al, 2007). The project provides insight into the main reasons why people did not assert their right to the guaranteed income (leefloon/revenu d'intégration sociale). These reasons include:

- a humiliating or degrading experience of the way in which the benefit was handled;
- poor quality of communication, giving insufficient information and advice;
- poor quality of technical administrative procedures;
- misinterpretations of regulations by administrators;
Access to social benefits: Reducing non-take-up

- large discretionary powers of local authorities;
- ignorance of the scheme;
- ignorance of entitlement;
- perception that the whole business is not worth the effort;
- fear of stigmatisation and humiliation;
- attitudes towards dependence on society.

Service provider expert opinion

The three final examples use another source of information to explain non-take-up: people who work closely with programmes aimed at helping socially excluded people. From years of experience, they tend to have an informed overview.

Social workers in Slovakia (example 6)

One example comes from Slovakia, where the following reasons for non-take-up of social benefits, mainly by segregated Roma communities, were reported by coordinators of a social work programme (SK):

- limited information about eligibility;
- geographical distance and the lack of money to cover travel expenses;
- administrative illiteracy;
- fear of formal communication settings;
- demotivating length of bureaucratic proceedings;
- lack of trust in institutions;
- unwillingness to comply with rules and a strong sense of freedom (especially in the case of homeless people);
- sense of inferiority because of skin colour, having a dialect or Roma name;
- fear or past experience of discrimination: when officials refused to provide information, treated the claimant arrogantly or in a condescending way;
- lack of intercultural sensitisation trainings among bureaucrats;
- vulnerability: ‘the basic attitude of bureaucrats is to find ways in which they can do the least work, so when they try shortcuts to get rid of Roma clients, Roma cannot defend themselves’;
- limitations of the education system, which does not teach practical things (for example, how to send registered mail).
Municipal benefit administrators in Milan and Turin (example 7)

Another example comes from Italy, and concerns a municipal monetary benefit, the New Experimental Social Card, which includes a social and economic activation element. In Milan and Turin, local government officials reported the following reasons for non-take-up (IT).

- Dissemination started just before the beginning of school summer holidays and applications needed to have been received before schools reopened. This reduced the possibility of reaching households with minor children, who were the specific target group of the measure. This is especially true for migrants and foreigners, whose local networks tend to revolve more around the school integration of their children.

- The timing of the roll-out of the benefit programme was also an issue because of the reduced presence of municipal staff, due to holiday rotation.

- Since the social workers administering this service were asked to signal possible eligible cases, their limited focus on (and experience with) purely monetary benefits and economic and social activation programmes played a role in the low rate of applications. Resistance among social workers to these approaches also played a role. The focus of social workers is more on parenthood support and child protection. Many of the households receiving this service are families with various problems, very often characterised by sharp conflicts about parental responsibility. As a consequence, social workers often saw monetary benefits and activation programmes as not the most appropriate response and would not always prioritise helping their clients to access benefits.

- The staff of the municipal services dealing with families with children may have experienced the introduction of the benefit as an increase of their workload (for which no additional human resources were foreseen).

- The digital divide may also have played a role, since not all the potential beneficiaries would be able to access information on the city's website.

- Reluctance to turn to social services for help could also have played a role. The lack of familiarity with the social services and the fear of stigmatisation may have counted especially for those households who had sufficient income before the financial and economic crisis hit, and whose income decreased sharply because of job loss.

- No public announcement was made in the Milan case, to avoid raising unrealistic expectations with limited budgets. Applications were collected mostly through the contacts social workers already had with families in need, reducing the chances that possible beneficiaries who were not already covered by municipal social services would be informed about the existence of the measure.

Support provider to people at risk of eviction in Vienna (example 8)

The last example concerns FAWOS, an organisation that aims to help people at risk of eviction, which identified non-take-up as a significant problem among a large proportion of its clients (AT). Service providers were asked the most common reasons for people not getting the benefits they are entitled to and reported the following with regard to the 14 different benefits:

- unawareness of the benefit’s existence;

- problems in understanding the language;
• fear of losing their residence permit if they claimed benefits;
• inability to fill in the application, because of its complexity or their low literacy level.

**Synthesising the reported reasons**

The results presented in the eight examples described above, in combination with a broader review of the literature (Eurofound, 2014a), suggest two main conclusions.

1. Non-take-up is heterogeneous in character; more specifically:
   • there are multiple groups of people who do not take up the same benefit, but for different reasons;
   • the size of these groups may vary depending on the type of benefit;
   • various reasons for non-take-up may apply to one individual simultaneously.

2. Some reasons are very specific to the benefit. For example, the Irish Family Income Supplement required those entitled to have a form signed by their employers. It has been argued that this was a barrier, because workers felt they were saying to their employers ‘you are paying me too little’. However, when synthesising the various examples above, very similar sets of reasons emerge in rather different contexts; more specifically, non-take-up among groups in vulnerable situations can usually be explained partly by a mix of reasons including:
   • lack of information: unawareness or misperceptions about the benefit, entitlement or application procedures;
   • costly or complex access: inhibiting complexity of the application procedure or lack of resources including time, limited competences to find one’s way through the system, and travel to the welfare or employment office;
   • social barriers: (perceived) stigma, subjective lack of need, pride or lack of trust in institutions

Furthermore, it is clear that these barriers to accessing benefits are valid for many of those who are entitled to the benefit, including those who claim it.

**Explaining non-take-up from different perspectives**

Non-take-up can be explained from different perspectives (Van Oorschot, 1995). Here, four levels are distinguished: the benefit scheme, administration of the benefit, factors related to the individual, and the broader social and legal context (here referred to as ‘society’). Figure 2 shows how non-take-up is affected by factors at each of these levels.
Factors at the four different levels are interlinked; they moderate and may exacerbate each other. In the section that follows, this is illustrated by discussing how the factors of complexity and stigma work through the four levels in causing non-take-up.

**Administration**

**Complexity:** People may not apply or manage to apply because application procedures are too complex. Multiple complicated forms with complex language may need to be filled out, and appointments may be needed for face-to-face meetings at offices with limited opening hours and at some distance from the potential beneficiary. There may also be a lack of support for people who are particularly put off by the complexity, such as people with low literacy levels, with diseases such as Alzheimer’s, or without access to the internet when information and application is available online.

**Stigma:** People may not take up a benefit because the claiming process, for example, requires face-to-face assessment of disability or poverty by a local civil servant, making it more likely to cause stigma.

**Individual**

**Complexity:** People may not understand how an application process works because of poor literacy or because they lack the time to develop an understanding of the process due, for example, to work or caring commitments.

**Stigma:** Some individuals may be more susceptible to stigma than others because of a feeling of failure and embarrassment in front of friends.
**Access to social benefits: Reducing non-take-up**

**Scheme**

**Complexity:** People may think they are not entitled because the entitlement criteria are complex and easily misunderstood.

**Stigma:** If a benefit is highly targeted at a specific vulnerable situation, taking it up may be more often perceived as stigmatising.

**Society (social and legal context)**

**Complexity:** Privacy laws may complicate linkage of databases, illiteracy may be prevalent because of limited access to high-quality schooling in certain areas, or limited internet penetration may restrict the possibility to facilitate simplified application systems.

**Stigma:** The level of stigmatisation differs between societies; for example, benefit recipients or entitlement conditions (such as unemployment, low income or disability) are differently depicted in the press.
Initiatives aimed at reducing non-take-up

This study has gathered examples of initiatives aimed at reducing non-take-up. Many are driven mainly by the desire to reduce non-take-up (FR1; FR2; NL1; NL2; UK1). For other initiatives, reduction of non-take-up is not the main objective but is just one element (FI; UK2) or is a likely (initially unintended) side-effect (AT; EE; SK). One case study is more a description of how institutions reach people who are entitled to a new benefit once it is established (IT).

Case selection

To maximise the likelihood that policymakers and service providers across the EU can learn from the case studies, cases were selected on the basis that there was some indication that the initiative may have been successful in reducing non-take-up. Some initiatives focus on simplifying application procedures, which also has the potential to enhance efficiency by decreasing administrative costs. To be able to say something about the impact of the initiatives, it is important that some time has elapsed since their implementation. In several cases, evaluations were conducted previously, and this research cites important lessons from these earlier evaluations (NL1; NL2). In other cases, extensive evaluations are still ongoing (FI; FR1), planned (SK) or have not (yet) taken place (EE), and the case study assesses available data and tentative observations by interviewees to draw some preliminary lessons. Some cases have been included that are relatively new or even concern planned reforms. These have been included because the rationale behind them appeared sufficiently relevant (BE2; RO) or because pilots have already been carried out (FI).

To maximise the likelihood that lessons can be learned for various contexts, diversity was sought in the selection of cases with regard to the benefit system, types of benefits, level of measures and inclusion of information on increasing efficiency.

Benefit system

Countries were included from different clusters of benefit systems, using a typology developed by Van Oorschot (2013). This typology seems more relevant for the subject of this research than law-based, general welfare-regime country groupings (Esping-Andersen, 1990; Ferrera, 1996) for two reasons. First, it looks more specifically at cross-country differences in the welfare state element relevant to this research: monetary social benefits. Second, the typology is based on survey data rather than on legal entitlements; while this does not capture non-take-up, it does capture what people actually receive rather than what they are entitled to.

According to this typology, three groups of countries were identified and the selected case studies contain examples from each.

- In the first group, a large share of the non-employed population between 18 and 65 years receives some benefit. However, the average amount is relatively low compared to the median income of people in this age group in the country. From this group, Finland, the Netherlands and the UK are included.

- In the second group, a smaller proportion of non-employed people receive benefits that are relatively large compared to median income. Belgium and Romania have been included from this group.

- The third group includes Austria, Estonia, France, Italy and Slovakia. There is considerable diversity within this group; in particular, Austria provides a relatively high level of benefits compared to Estonia, and relatively large shares of the non-working population receive benefits
in France compared to Slovakia. But the countries in this group do lie in between countries in the two other groups in terms of a combination of the proportion of non-working population that receives a benefit and the average amount received.

Analysis of data from different surveys, and focusing on different benefits and subgroups of recipients, as well as including macro-level administrative data about expenditure, suggests somewhat different groups (Eurofound, 2014a), but the countries from which the case studies have been selected are also diverse according to these other measures. In addition, there is likely to be huge diversity within these groupings along other dimensions of the benefit systems (such as the importance of different types of benefits, for example housing and minimum income benefits). While this research does not claim to capture all types of systems, overall, a broad range of general benefit regimes has been included. Furthermore, the research draws on literature from other countries as well.

**Types of benefits**

Some measures may be generic, aiming to improve access to a wide range of benefits (FR1; FR2; NL1; NL2; UK2). Other measures are aimed more specifically at one type of benefit (BE1; BE2; EE). There are also measures that may not target a specific benefit, but in practice often deal, for example, with housing benefits because of the nature of the organisation (AT), or when non-take-up of a particular benefit is relatively easy to identify (UK1). The cases include these various types. Furthermore, variety was sought among the measures targeting specific benefits, including unemployment (EE), minimum income (BE1) and healthcare reimbursement benefits (BE2). Obviously, this is far from a comprehensive picture, with no specific measures regarding, for example, disability or housing benefits among the case studies (but they are included in the multi-benefit initiatives). Several of the specific-benefit oriented cases that emerged concern subsistence level, social assistance or minimum income schemes. While this is by no means representative, it may suggest that non-take-up of such benefits is seen as particularly problematic for people in very vulnerable situations being targeted.

**Level of measures**

The focus of this study is on measures at two of the four levels mentioned in Figure 2: the administrative and individual levels. Diversity was sought in that regard with some measures focusing on the administrative level (BE2; EE), others on the individual level (NL1; SK), with yet others including a mix of the two (NL2; UK1). Furthermore, within these broad categories, the aim was to include different initiatives. While the benefit design and legal and societal context are taken for granted, sometimes the importance of these levels is evident (BE2; EE). Some schemes involve an element of reform, even including adjustment of entitlement criteria (FI; RO). This is mentioned in the case study descriptions, but not discussed in detail as it is beyond the scope of this study. The evidence from these cases, together with the literature, leads to some observations for all four levels.

**Inclusion of information on increasing efficiency**

Most of the case studies focus on decreasing non-take-up. However, they also aim to discuss the cost of the initiatives that reduce non-take-up. Furthermore, this research is designed to include at least one case per country cluster with an initiative that potentially enhances efficiency from the point of view of the benefit agency. Administrative efficiency is defined here in terms of administrative cost, including monetary and human resources. The focus is on efficiency-enhancing measures that simplify benefit application procedures or streamline internal administration (BE2; EE; IT; NL2).
Initiatives aimed at reducing non-take-up

Initiatives at the administrative level

Proactive benefit systems

Non-take-up is less likely to occur when benefits are initiated automatically, based on registry data. Ideally, applications should be redundant in such proactive systems. They also reduce costs because resource-intensive assessment of submitted applications is no longer necessary. Furthermore, automatic initiation of benefits, driven by good data systems, can also reduce over-take-up.

When application by the beneficiary is seen as unavoidable, non-take-up can be reduced by making procedures as proactive and simple as possible, alerting likely beneficiaries that they may qualify. An example is the Dutch healthcare allowance, where people are automatically given information regarding the healthcare allowance upon reaching the age of 18. Probably as a consequence, non-take-up is relatively low for new beneficiaries aged 18 or 19 (Tempelman et al, 2011; NL2).

Life events, such as job loss, child birth, a death in the household and divorce, often trigger situations that make people entitled to benefits (and creates those who are ‘new to need’). These life events may be registered in databases accessible to service providers (or may be known to organisations that can refer people – see below) (FR1; FR2).

Finn and Goodship (2014) argue that using ‘trigger points’ for the receipt of services or benefits can decrease non-take-up. Examples include when benefit checks are undertaken by social landlords with new tenancy agreements; when children are given local authority statements of special educational needs; or when elderly people apply for care assistance.

Connecting and exploiting databases is a key issue in effectively and proactively reaching the right target groups (BE2; EE; UK1). Privacy is an issue, but smart ways can be developed that both respect privacy and allow proactive identification of possible beneficiaries, adjusted to the specific legal context (see ‘Initiatives at the societal level’ below). This may be easier when the benefit-paying institution and the institution holding the data necessary for entitlement are the same. For example, municipalities in the Netherlands and Slovakia do not have access to systematic data on the income of their residents, but only for those people who may have approached them for benefits already. These data are held at the national tax office, which cannot share the data with municipalities. This is an issue when it comes to access to income-dependent benefits that are managed by the municipalities.

Most benefit systems were designed before the widespread use of information and communication technology (ICT). They have often been adjusted only gradually and incrementally. Rethinking the systems as a whole in this new context can improve proactivity. Most case studies in this report deal with more gradual approaches, working within the system. Some of the case studies, however, concern more radical overhauls of the system, sometimes with greater integration of ICT (BE2; EE; FI; NL2). The financial and economic crisis, with its sudden increase in demand for benefits, has in some cases led organisations to fully rethink their systems as it would otherwise have been hard to process the increasing number of applications (EE).

A key issue is that proactive benefit systems tend to focus on people who are already known to the system because they are already in a database, for example on account of receiving another benefit (UK1), receiving social services (IT), or being registered with the local employment office (FR1; FR2). Thus, those not already known to the system, who may be among the most excluded, are not reached.
Simple information and procedures

It is important to let potential beneficiaries know not only that they may qualify, but also how they can apply. Simple procedures, through multiple channels, make it easier for people to actually apply. Avoiding repeatedly asking for information that is already available elsewhere (EE), such as addresses and names, is another area where administration can be improved. For example, in May 2014 Belgium implemented the ‘Only Once’ law, which prohibits federal public institutions from asking citizens (and companies) for data that they have already requested previously, requiring them to re-use that information.

When online or paper forms need to be filled in, or information about the benefit is provided, complexity of the language is a significant factor. It may sometimes be hard for administrative bodies to understand which type of language is difficult for potential beneficiaries to understand. Input by people who themselves have not taken up benefits because of such difficulty, or by focus groups, can help (NL2).

ICT is a great asset in reducing non-take-up, not only because of its potential to make benefit systems more proactive but also by simplifying application procedures. The potential of online applications is contingent on internet penetration in a country (see ‘Initiatives at the societal level’ below), but even in cases of high internet penetration, there may still be small groups, especially in vulnerable situations, that are not reached because they have limited access to ICT. In one case study, the issue of ICT exclusion was addressed by keeping the traditional (paper) application procedure available, along with the new online procedure. The time saved by staff thanks to the online procedure was reallocated to spending more time reaching out and dealing with more complex cases (EE). It should be noted that ICT-facilitated application procedures can also help administrators and service providers (to whom application procedures may also appear complex) when sitting next to people they intend to support in accessing benefits (IT; NL2; UK1). Furthermore, when streamlining application procedures with ICT, it is important to look into the future when ICT exclusion may become less common, with a higher representation of internet users among people in vulnerable situations.

Another issue is that some benefit systems were designed when employment status was relatively stable, with people staying longer in the same job. For example, some require each small change to be reported to the benefit office, by repeatedly filling out numerous forms. This creates a cost for beneficiaries on flexible contracts that may outweigh the amount of the monetary benefit. For example, in Germany dynamics in welfare receipt have been related to unstable, marginal employment (Koller and Rudolph, 2011).

Reducing stigmatising assessment

Administration can to some extent address non-take-up caused by stigma, particularly when application procedures require no face-to-face contact with local social welfare officers, as in the case of applications made via the internet (EE; NL2). Especially in small, rural communities, it is hard to otherwise ensure anonymity (Kuivalainen, 2010b; Fuchs, 2009). Part of the current Finnish reform programme in the area of social affairs and health aims to address this (FI). An additional way to reduce stigma is to decouple the traditional role of social welfare (often subject to stigma, in particular for those new to need) from that of dealing with benefit applications (FI). Approaching people proactively and pointing them towards their benefit entitlements can also reduce stigma (FR1).
Initiatives at the individual level

Support of other organisations

A core issue with regard to non-take-up is the question of how to reach people who are entitled to but do not take up the benefit. Organisations with large networks among groups of people who have high levels of non-take-up can play a role themselves, or they may do so in partnership with public authorities. In several of the case studies, partnerships between public services and civil society organisations played a key role (AT; IT; NL1; UK1). In others, public services aimed at reducing non-take-up cooperated with other public bodies such as public employment agencies or tax offices (BE1; BE2; FR2). Trade unions (IT; NL2) and private companies (NL1) can also be partners in informing or identifying people who are not taking up benefits they are entitled to.

However, it is not just about establishing such partnerships, but also about choosing them carefully. This may concern partnerships with public (FR1; NL1) or private (NL1) organisations that have access to data from individuals or households indicating that they are not taking up benefits or are, for example, in arrears with utility companies or social housing associations – a group of people who may be at higher risk of non-take-up and could be helped considerably if their non-take-up was addressed. One of the case studies deals with an NGO that receives referrals directly from courts when people are at immediate risk of eviction (AT).

Partners may also include organisations and service providers that are likely to have contact with people who fulfil key criteria of the benefit, such as schools in the case of family-oriented benefits (IT), NGOs dealing with particular disadvantaged groups, or general practitioners (GPs). These organisations may be culturally specific for a geographical area, and may include mosques, migrant organisations, or parent and child neighbourhood groups. They may reach population groups that have little trust in government but would be inclined to follow the advice of these organisations and service providers in their communities.

Partnerships with such organisations are contingent on positive, constructive relationships. It is important for public authorities to nurture such relationships. Ideally, such partnerships can combine the strengths of public sector organisations (such as access to databases and legal authority) and those of civil society organisations (such as access to excluded people and enhanced trust).

Use of social networks

Social networks can play an important role in communicating information about benefits and application procedures and increasing trust in the assessment process. For example, 47% of the people who applied for the contribution to education and school costs benefit in the Netherlands are estimated to have heard about this benefit for the first time through a school employee, and 30% through friends or family (Wildeboer Schut and Hoff, 2007). In a case study of Liverpool’s Benefit Maximisation Service (UK1), an employee of that service noted that when non-take-up had been addressed for an individual, it was soon afterwards solved for many people living in the same street or area.

Word-of-mouth dissemination through social networks can be facilitated. For example, interviewees in Italian municipalities reported that dissemination of a specific benefit was more challenging because its announcement had coincided with school closure, because schools are a great facilitator of word-of-mouth communication (IT).
Thus, it is important to actively reach out. Even when the number of new people reached is small at first, it may have a multiplier effect, making a larger contribution to solving non-take-up indirectly, in particular when new social networks are penetrated. For instance, entering neighbourhoods with info-points (IT) or through community centres (NL1) facilitates this. When considering such a partnership, it is crucial to be informed about local habits and culture. An example is a ‘form brigade’ in the east of the Netherlands (NL1), which discovered that so-called Tupperware parties, where plastic kitchenware is demonstrated, were frequently attended by low-income groups that do not claim benefits.

Some channels of communication may be particularly cost-effective, such as the press and social media (IT). It is important to explore which media are accessed by the target group, considering, for example, local newspapers, which may be read by people who are detached from the national press and internet.

Social workers who work in the community can reach social networks that are otherwise hard to penetrate (SK). Nevertheless, this relatively expensive approach has sometimes come under pressure during the recent financial and economic crisis. For example, in Romania, especially after 2010, when all public services employees lost 25% of their salaries and recruitment to public positions was frozen, the number of social workers decreased. Many social workers from rural areas moved to larger cities or changed jobs, and a significant number left the country to work abroad. Governments in Portugal and Slovenia also cut the employment of social workers who helped people in vulnerable situations to access their entitlements (Eurofound, 2014b).

**Incentives for institutions to reduce non-take-up**

Reducing non-take-up is not always perceived to be an attractive policy option as it is likely to lead to increased public cost. Public institutions do not always have a strong incentive to address the issue. However, some organisations may have an incentive to reduce non-take-up but may not realise that non-take-up is an issue or that services exist to address it.

When institutions benefit clearly from informing citizens about their rights to benefits and do not bear the cost of additional claimants, it can increase the likelihood of them taking action to reduce non-take-up. One example is local government in the UK, where cities such as Liverpool and Nottingham operate proactive benefit/income maximisation services (UK1; UK2). Benefits are paid from the national government budget, while the local government shares in the positive external impacts of benefits. These benefits may include increased spending power of its citizens, a healthier population, less crime and a more positive view of the government sphere that helped them access benefits. It does not need to be the case that the full cost of the benefits is paid at the national level for the incentive to be strong enough to take local action; this may also happen when benefits are partially financed by local government (BE1).

Evaluation of benefit applications, in contrast to dissemination of information, should arguably stay with the government sphere that pays for it. For example, if a local government evaluates benefit applications, while the national government pays the benefits, this may create perverse incentives.

Benefits that are conditional on community involvement are another example that may provide an incentive for local communities to raise awareness. An example comes from Romania, where minimum income beneficiaries are required to deliver a certain number of working days in the interest of the local community. Several mayors initiated an awareness programme among local residents to increase their social inclusion, but their contribution to the development of the municipality may
also have been an incentive for mayors to start raising awareness (RO). It should be noted that when required community work concerns highly recognisable jobs (such as collecting rubbish in the local neighbourhood), these jobs may come with a stigma. As discussed in Chapter 2, such stigma may be associated with higher non-take-up and awareness-raising may be ineffective as a consequence.

Incentives may exist for individuals or organisations outside of government. For example, landlords, including social housing providers, have an incentive to guide their tenants to housing and other social benefits. They benefit from their tenants being able to pay their rent and from increasing their standards of living, while they themselves do not bear the cost of benefits. Another example is utility or telecom companies, where clients in arrears could be helped by claiming the benefits they are entitled to, thereby preventing their arrears from spiralling out of control. Sometimes, addressing non-take-up is part of the solution, but a broader approach is needed, for example with the support of debt advice services (AT; NL1; UK2). Another example is health insurance providers, which would benefit by helping their clients pay their premiums, by pointing them towards benefits related to healthcare expenditure, as well as other social benefits.

Trade unions may have a general incentive to help their members access benefits they are entitled to (NL2). In one case study, this incentive was enhanced by the local government paying the trade union for every entitled person that it manages to identify, stimulating them to use their local network beyond their membership (IT).

It should be noted that, even when benefits are not paid by the groups that reap advantages (for example, local governments, landlords, utility and telecom companies, health insurers), measures that these groups take to address non-take-up may still require resources, which may inhibit their capacity or will to take action (IT).

Provision of clear information on non-entitlement and effective assessment

It is important not only to inform people accurately and clearly about potential eligibility for social benefits, but to simultaneously make clear who is not entitled. There are several reasons for this.

- Clear information saves costs for public authorities. Assessment of applications requires resources, whether applications are accepted or rejected. In addition, some rejected applications may result in complaints or legal action, with an even greater cost attached (IT; NL2).

- Larger numbers of applications, including many by people who are not entitled, are likely to increase the risk and incidence of administrative error.

- Rejected applicants may experience decreased trust in institutions if they had expected to be entitled. Transparency is therefore important to give realistic expectations, rather than false hope (FR1).

It is not only important to provide the public with accurate information on non-entitlement, but also to ensure effective communication with partner organisations. This increases the accuracy of referrals and helps the partner organisations to realise the importance of providing people not only with information on their possible entitlement, but also with information on when they are not entitled to the benefit (IT; UK1).

Credible and transparent information demonstrating the effectiveness of assessment is also important. Raising expectations about being able to apply successfully for benefits, even when not entitled to them, triggers fraudulent applications or applications by people who do not really know if they are
entitled but just give it a try. If applications by ineligible applicants slip through the assessment, it creates feelings of injustice, and may trigger more faulty applications in the future.

**Beyond information provision**

While providing information on entitlement is important, in most of the case studies, the organisations recognised a need to go beyond this. Four aspects of additional support were identified.

- It is important not only to provide information about entitlements, but also about how and where to make an application. It may involve service providers sitting down with people and helping them to fill out forms (NL1; SK). An example is A2B (Access to Benefits), an NGO in Belfast that helps older people to access the benefits they are entitled to (Eurofound, 2012b).

- Rather than simply informing people about entitlement criteria, it is important to enable them to access information, helping them to understand where and how information can be found. This also mitigates the potentially negative impact of frequent changes to the entitlement system (see the section below on ‘Pointers for benefit design’). Such ‘enabling communication’ facilitates a longer-term solution to accessing benefits (SK).

- Support can go beyond the application stage. For example, it is hard to avoid all administrative errors, and some people who are entitled may be rejected. One response to this is to provide support for applicants to legally challenge benefit decisions (UK2).

- Relationships of trust often need to be developed before service providers can effectively engage in a discussion with excluded people. Partnerships with NGOs can help (see above) or models that are not only based on providing information, but include ‘deeper’ forms of communication. Social workers can be effective here (SK). Such deeper forms of communication tend to be relatively resource intensive, especially in terms of human resources. Furthermore, social workers need to be aware of the issue of non-take-up, so training and liaison may be required. The economic crisis has had an impact on such deeper forms of communication through staff freezes or cuts and reduced training budgets (IT; RO); responses to such cuts have included increased reliance on trainees for more straightforward cases (IT; NL1).

**Pointers for benefit design**

This research takes entitlement criteria for granted and leaves assessment of benefit design (often by national governments) for others to investigate. Nevertheless, some comments follow below, in particular about measures that do not impact the entitlement criteria.

**Simple, transparent, stable and readily available benefit criteria**

Designing the benefit so that payment is triggered by simple, transparent entitlement criteria, backed up by readily available data, may prevent non-take-up. Examples include entitlement based solely on reaching a certain age (such as non-means-tested public pension schemes) or on having a child below a certain age (such as non-means-tested child benefits). Besides preventing non-take-up, such schemes do not penalise earning of additional income, do not provide perverse incentives to suddenly use up savings, and administrative costs are relatively low. The downsides are that they require relatively large public funds to be raised and redistributed, and people who are wealthy would also receive benefits, which on the one hand may be hard to justify politically, but on the other hand may result in broader political support.
When seeking automation of rights, it is important for policymakers not to fall into reverse logic, with simplicity and data availability determining the entitlement criteria (in other words, benefits are paid to people for whom it is easy to automate the benefit) and thus compromising the aim of the benefit. It is important to be wary of data availability becoming an end in itself, rather than just one factor in the process. Nevertheless, simplicity of application procedures and of assessment of applications are key factors for policymakers to keep in mind when addressing non-take-up, ideally rendering application unnecessary and making entitlement automatic. While this research does not deal with adjusting entitlement criteria, merging schemes or making minor adjustments to the criteria can sometimes improve the situation without changing the basic criteria (BE2; FI; RO).

Design of benefits, or of their entitlement criteria such as income thresholds, is sometimes left to local governments. This has potential advantages as it allows adjustment to local needs and political preferences, but it also entails disadvantages. With regard to non-take-up, municipal diversity not only makes it hard to estimate the level of non-take-up, it also makes it more challenging to decrease non-take-up by raising awareness (Kuivalainen, 2010b). This has triggered a pending reform in Finland (FI) aimed at streamlining the provision of social assistance. Central online depositories of municipal benefits, where people can find out about their entitlements by indicating which municipality they live in, is another measure that can be taken to raise awareness of various benefits (NL2). Such depositories have particular potential to reduce non-take-up, and to reduce administrative costs if they allow for online applications.

Stability is another important factor. Frequent changes to benefits and eligibility criteria make it more challenging for people to be aware of their entitlements, and are a complicating factor for measures aimed at providing information at individual level. When changes happen, it is important to be aware that this may have consequences for non-take-up. One case study organisation considered this in its strategy and reacted to a change with information campaigns, and by analysing its databases for people who may have become entitled to a benefit as a result of changes (UK2). Another option includes approaches aimed at enabling people to access information rather than at providing information (see the section ‘Beyond information provision’ above).

Well-branded benefits

Merging benefits, without changing entitlement criteria, and giving them a clear name may reduce stigma and clarify entitlements.

An example is the Belgian case, where the reimbursement of healthcare costs was increased for those benefiting from the OMNIO-statuut/statut OMNIO (for people with an income below a certain threshold) and for other specific population groups (retirees and people with disabilities) after a means test. In 2014, these were merged into the clearly labelled Increased Reimbursement benefit (BE2).

Commenting on a reform in Germany, Bruckmeier and Wiemers (2012) argue that

Prior to the reform, a typical person eligible for SA [social assistance] either never participated in the labour market or was only marginally employed in the past. Hence, the old SA was widely regarded as a basic safety net for a fringe group of society and dependency on SA was perceived as stigmatising (Becker/Hauser, 2005, p. 175). Since 2005, all workers whose [unemployment benefit] entitlements are exhausted can become dependent on SA, even if they look back on a work history of many years of full-time employment. This may have led to a shift in the public attitude towards SA after the
initiatives at the societal level

Measures aimed at the level of society are beyond the scope of this research. Nevertheless, some comments will be made that are relevant to the discussion of individual-level and administration-level measures presented in this report, even if they concern societal-level issues.

facilitating access to the internet and e-government services

It has been noted that online benefit applications, effective databases and automated assessment have great potential to decrease non-take-up of benefits and administrative cost. The development of such services can be facilitated by broader measures changing the legal and social context, but the issue may be complex.

For example, in March 2000, the Estonian parliament passed a law giving electronic signatures the same legal weight as written signatures. At first sight, this may appear to simplify application procedures a great deal and facilitate e-government. Nevertheless, for online registration as unemployed, more barriers had to be overcome. In particular, there was a legal requirement for people to present themselves in person at the employment office. Not until this requirement was abolished could the full procedure of registration as unemployed be done online (EE).

Measures aimed at broader society include improving access to the internet and improving internet literacy across society. If application can only be made online, however, non-take-up will not be reduced among groups in vulnerable situations who lack access to the internet. One solution lies in maintaining multiple channels, allowing both online and face-to-face applications. While this would limit the potential to reduce administrative costs, it may free up resources, even if only some of the applicants use the online option (EE). Current levels of ICT literacy need to be taken into account, but, when designing systems for future use, it may be important for policymakers to recognise that future cohorts will have enhanced skills as a result of increased exposure to ICT.

broadening awareness of non-take-up

The importance of awareness-raising among potential beneficiaries has been discussed above, but broader awareness-raising can have an impact at various levels.

- Public: Awareness of the issue in broader society can reduce non-take-up by creating greater sensitivity. When people see that non-take-up is far from a marginal problem, they may realise that they themselves, friends or relatives may not be taking up benefits they are entitled to. Greater awareness may also contribute to decreasing stigma.

- Policymakers: If policymakers are sensitised to the issue of non-take-up, impact assessment of social policies is more likely to include an assessment of non-take-up as standard. This could look not only at the proportions of people who are entitled to but do not receive the benefit, but also at the reasons behind non-take-up to see if groups in particularly vulnerable situations have not been reached. The UK Department for Work and Pensions has assessed non-take-up on a regular basis since the 1980s (DWP, 2015). It can also be integral to the benefit design (RO). Other governments have also assessed the issue, but usually in a more ad-hoc way. An example includes research commissioned by the Dutch government and conducted by SEO Economic
Initiatives aimed at reducing non-take-up

Research (Tempelman et al, 2011) and the Netherlands Institute of Social Research (Wildeboer Schut and Hoff, 2007).

- Service providers: In several of the case studies, it is clear that not all service providers, relevant organisations and specific social workers had been aware of the issue of non-take-up. It is hard to address something that is unknown. Central guidelines or training may help (SK). A similar argument holds for utility providers, health insurance providers, telecom providers and landlords (see the section above ‘Incentives for institutions to encourage take-up’).

- Civil society: Civil society organisations typically have the trust of some of the most vulnerable, and the knowledge and channels to reach this population group. However, these organisations may not necessarily be aware of the problem of non-take-up, or assume that there are other organisations better placed to deal with this issue. Information campaigns about the scale of the challenge and ways to identify and approach individuals may prove effective in engaging civil society in reducing non-take-up.

- Media: Media and press both at the national and local level, both traditional and online, are powerful agents in forming and changing common beliefs and attitudes. More public information about the problem of non-take-up and about the groups that are mostly affected (which turn out to be everyday citizens) could help to reduce stigma.
Policy rationale for targeting non-take-up

Many Europeans are entitled to social benefits they do not receive. While addressing non-take-up may increase public expenditure in the short run, benefits do not fulfil their aim if they fail to reach the people they are targeted at. Addressing non-take-up improves social justice and fairness, helping people in vulnerable situations to achieve their rights. The cost of decreasing non-take-up can be limited by streamlining application processes, which reduces administrative costs; the savings realised in the longer term as a result of benefits reaching their target populations promptly, effectively and efficiently must also be taken into account. Addressing the causes of non-take-up can also reduce over-take-up. Improving the effectiveness of benefit systems may further restore some of the trust in public institutions lost during the economic crisis, in particular among less-advantaged groups.

A heterogeneous problem

The very nature of non-take-up implies that it is hard to get reliable data. Nevertheless, the literature review in this report makes it clear that non-take-up is an issue across the EU and applies to a wide range of benefits. Non-take-up is characterised by heterogeneity: multiple groups of people fail to take up benefits for different reasons. The size of these groups may vary depending on the type of benefit, and an individual may have several reasons for not claiming. Nevertheless, similar sets of reasons emerge in different contexts. For individuals within vulnerable groups, non-take-up can largely be explained by a varying mix of the following reasons:

- lack of awareness or misperceptions about entitlement or application procedures;
- complexity of the application procedure or lack of resources such as time and capabilities to navigate the system;
- stigma, perceived lack of need, pride and lack of trust in institutions.

Addressing non-take-up

The heterogeneity of the reasons for non-take-up suggests that approaches to address it may need to be similarly heterogeneous, applying multiple strategies simultaneously. This research focused on measures aimed at the administrative level and individual non-claimants, rather than on measures aimed at adjusting the benefit scheme itself or addressing the broader legal and social context. Here some lessons are presented, drawn from the case studies, for reducing non-take-up by improving administration and information-provision strategies. Several have the potential to also reduce administrative costs.

Reducing non-take-up by improving administration

- Ideally, benefits should be paid automatically, with no need for applications. The institution that has access to the relevant data to judge entitlement may be in the best position to manage payments of benefits.
- Databases can sometimes be linked in ways that respect privacy; for example, public bodies may be able to share a restricted set of data on households identified as likely not to claim benefits due to them. The potential for connecting databases is country-specific.
Establishing simple, transparent, stable and readily available benefit criteria can reduce non-take-up. This may be achieved by the merger of fragmented systems. Policymakers should be wary of a reverse logic, however, with simplicity and data availability determining the entitlement criteria and thus compromising the aim of the benefit.

Proactive administrative systems can play a key role in reducing non-take-up by notifying people when they are likely to be entitled to a benefit. This includes informing people of a benefit when certain life events occur and when entitlement criteria change.

Most benefit systems were designed before the widespread use of ICT and have been adjusted only incrementally and gradually. Rethinking these systems as a whole to enhance their automaticity and proactivity in an ICT context can reduce non-take-up.

Online application procedures can reduce non-take-up by making applications less costly for the individual in terms of time and travel; they can also reduce administrative costs. While in the longer run the exclusion of certain population groups from access to ICT is likely to decrease, short-term measures to guarantee access for these groups are important.

Application procedures carried out through social welfare officers, particularly in small communities, are prone to stigma. Besides online options, having benefit applications administered by an institution other than the social welfare office can provide a solution.

People who have been non-claimants and who were helped by service providers can provide important information on how to make application procedures more accessible. They can, for example, advise on the terminology used in application forms.

Impact assessments and evaluations of all benefits should consider non-take-up more consistently and systematically.

Reducing non-take-up by providing the right information in the right way

Simply informing people about various benefits and entitlement criteria is not always enough to address non-take-up. There may be a need to provide information about where and how to apply for specific benefits or active support with the application process. Help may need to be directed at enabling people to find out about entitlements more generally or can include challenging rejections of claims through legal action.

It is important to not only disseminate clear information about entitlement, but also about non-entitlement both to potential beneficiaries and to service providers that may refer people. This can save costs and prevent frustration that arises from rejected applications. It may also prevent errors and enhance trust.

Benefits that are established at local level are at risk of non-take-up when they are part of a complex, fragmented benefit structure whose mode of working is hard to make clear. Along with local websites, national websites on which people can check their entitlements to municipal benefits, and submit applications, can improve access to benefits.

Creativity is needed in reaching non-claimants. Contact may need to be made in ways that are very specific to the local cultural context. Even if a small number of people are reached, this may justify the resources given to the effort because of a multiplier effect, with information penetrating new social networks.
• Dissemination of information is often restricted to people who are already receiving some sort of social support. These groups are relatively easy to reach as authorities have information about them, but there are vulnerable groups that are left untouched by relying on this type of client-based dissemination.

• Awareness-raising at local government level is important. Local government bodies may have a particular incentive to reduce non-take-up among their residents if benefits are funded by the regional or national government. They are also more likely to be aware of specific groups at risk of non-take-up in their local communities.

• Liaison between the public administration, local service providers and NGOs can help to identify people who are not receiving benefits they are entitled to and support them in claiming those entitlements. The same holds true for trade unions and employers, who can disseminate information among their members and employees. Disseminating information through media and the press about the problem of non-take-up and about groups that are most affected could further contribute to decreasing stigma and increasing awareness of the issue.

• It is important for organisations such as social housing, utility, telecoms and health insurance providers to realise that their clients may be eligible for benefits they are not claiming. Such organisations may be in a good position to identify non-take-up among their clients, and it is in their interest to help their clients access the benefits they are entitled to. Addressing non-take-up can prevent arrears, disconnection, eviction and loss of insurance.
Bibliography

All Eurofound publications are available at www.eurofound.europa.eu

Adam, S. and Brewer, M. (2005), Take-up of family credit and working families’ tax credit, HMRC Working Papers 1a, HM Revenue and Customs, London.


Baumberg, B., Bell, K. and Gaffney, D. (2012), Benefits stigma in Britain, Elizabeth Finn Care, University of Kent, Kent.


EMIN (European Minimum Income Network) (2014), Non-take-up of minimum income schemes by the homeless population, Directorate-General for Employment, Social Affairs and Inclusion, Brussels.


Eurofound (2012a), Household debt advisory services in the European Union, Dublin.

Eurofound (2012b), Income from work after retirement in the EU, Publications Office of the European Union, Luxembourg.


Eurofound (forthcoming), Housing in Europe.


FEANTSA (European Federation of National Organisations working with the Homeless) (2013), Minimum income schemes non-take-up by homeless, FEANTSA, Brussels.

Bibliography


PwC (2013), *Studie met betrekking tot sociale fraude bij OCMW’s*, PwC and POD Maatschappelijke Integratie, Brussels.


UN Habitat (undated), ‘FAWOS – preventing homelessness in Vienna, Austria’, available at http://cn.unhabitat.org/content.asp?cid=6707&catid=34&typeid=62&subMenuId=0.


Annex:
Case studies in 10 EU Member States

<table>
<thead>
<tr>
<th>AT</th>
<th>FAWOS – supporting people at risk of eviction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What?</strong></td>
<td>Support service for people who have received notice of eviction; many are helped by assistance in claiming the social benefits they are entitled to but not claiming</td>
</tr>
<tr>
<td><strong>Where?</strong></td>
<td>Vienna (Austria)</td>
</tr>
<tr>
<td><strong>When?</strong></td>
<td>Since 1996</td>
</tr>
<tr>
<td><strong>By whom?</strong></td>
<td>Volkshilfe Wien FAWOS Centre for Secure Tenancy</td>
</tr>
</tbody>
</table>

FAWOS is run by Volkshilfe Wien, a non-profit organisation, and offers a standardised procedure and rapid help for people facing legal procedures concerning their home or eviction. The district courts notify FAWOS of procedures brought to court and eviction dates relating to dwellings, and FAWOS then offers help to the people living in the home. Measures to help clients retain their homes include: counselling on legal aspects; information on available financial support and client entitlement to benefits; household planning; short-term, intensive social work; and ad-hoc financial support. FAWOS has a staff of 14 and deals with over 20,000 procedures concerning housing brought to court every year. Half of the people involved get only an information letter, because these homes are owned by the City of Vienna. In addition, the centre gets information about approximately 7,000 dates of eviction.

Reducing non-take-up of social benefits was not an explicit purpose of the organisation, but it found out over time that many of its clients were not receiving benefits to which they were entitled. Currently, FAWOS has approximately 1,000 clients per year who receive intensive counselling in its office. About 30% to 40% of them are entitled to claim various benefits, but are currently not receiving them. FAWOS has identified 14 possible benefits in total and gives people information on these different benefits and how to claim them.

Initially, FAWOS was financed by the city housing department using resources earmarked for housing research, while the local authority provided staff to work on the project. FAWOS is now financed by the City of Vienna.

FAWOS is likely to have contributed to reducing evictions from 61% of cases to 36.5% in its first year and 25% in the following years (UN Habitat, undated). Since 1998, FAWOS has extended its activities from two Viennese districts to the whole city. While prevention of homelessness as a result of eviction from buildings owned by the City of Vienna (220,000 dwellings) is now the responsibility of the Municipal Department for Social Concerns, FAWOS is working with the occupants of privately owned buildings and buildings owned by housing associations (530,000 dwellings).

<table>
<thead>
<tr>
<th>BE1</th>
<th>Local proactive action to reduce non-take-up of guaranteed income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What?</strong></td>
<td>Public social welfare offices within municipalities working with other stakeholders to tackle non-take-up of guaranteed income</td>
</tr>
<tr>
<td><strong>Where?</strong></td>
<td>In 19 localities in Flanders (Belgium)</td>
</tr>
<tr>
<td><strong>When?</strong></td>
<td>2012–2014</td>
</tr>
<tr>
<td><strong>By whom?</strong></td>
<td>Community-building NGOs, public social welfare centres and a research body</td>
</tr>
</tbody>
</table>

There has been considerable and consistent non-take-up of guaranteed income benefit (leefloon/revenu d'intégration sociale) in Belgium, according to estimates over the past few years. To explore how this could be tackled at local level, the HIVA-KLI Leuven research project ‘Leven (z)onder leefloon’ (Living
without/below a minimum subsistence income) carried out in-depth interviews of people who had experienced non-take-up and a series of focus groups with representatives of 16 public social welfare centres (PSWCs) spread across Belgium in large, medium and small municipalities (Steenssens et al, 2007). The result of this process was a manual for PSWCs to guide them in the development of tailor-made local proactive strategies based on the concept of a ‘circle of rights’. This concept embraces the different stages of proactive service delivery: prevention, detection, approach, guidance, access, reception, detection of rights, take-up of rights and aftercare (Steenssens et al, 2007).

Questionnaires included with the manual turn the concept into an instrument for reflection that allows each group of stakeholders of a local PSWC (such as management, social workers, clients and organisations that give voice to people in vulnerable situations) to discuss the different stages of service delivery for the PSWC, as well as good practices, gaps and shortcomings. On the basis of these discussions, each group of stakeholders can give a mark for each stage and draw up a chart that visually reflects the outcome. It is important to note that this exercise is not meant to evaluate the PSWC under consideration. It is intended to be an instrument for reflection and dialogue leading to initiatives that introduce or strengthen the proactive action of the organisation. Subsequent discussion and dialogue among all stakeholders leads to a plan of action with improvements and new initiatives.

Inspired by the above, Samenlevingsopbouw Vlaanderen (an umbrella organisation of eight Flemish regional community-building departments) took action, with scientific support from HIVA-KU Leuven. Together with at least one local or regional organisation representing the interests of the beneficiaries and – preferably – other social service and benefit agents, 19 PSWCs (from across all Flemish provinces and differing in size and rural or urban context) have introduced measures to reduce non-take-up of benefits and services in their municipality. This has led to an overall framework for local proactive action in Flanders, a manual to guide the participatory development and implementation of proactive action at the local level, and an array of proactive initiatives in the participating municipalities. All this information is made accessible on the website of Samenlevingsopbouw Vlaanderen. Some concrete examples that have mainly sprung from partnerships of the PSWCs with their target group(s) or with other organisations are described below.

• The PSWC of Ghent (the second largest city in Flanders) trains some of its clients (considered to be experts in poverty) to become ‘social guides’ for other (potential) clients. The social guides provide tailor-made information and, if necessary, accompany the (potential) clients to social service offices to make sure they take up their rights.

• The Ghent PSWC set up a ‘client participation group’. This group participates in long-term processes concerning local social policy and advises organisations and companies in short-term projects, such as the use of language in brochures and letters for people in vulnerable situations. Recently, this group also rewrote the brochure of the PSWC to include what they consider to be more meaningful content.

• In Zottegem (a small city with approximately 25,000 inhabitants), students provide home support to vulnerable primary school pupils and their parents. The students are supported by a social worker from the local PSWC, with whom regular consultation takes place. Through their regular contacts with the household and their living circumstances, students can detect potential situations of non-take-up and initiate contact with the PSWC. Besides assisting in improving take-up, this initiative also enables students to become aware of the difficulties facing vulnerable groups, a learning experience that can enrich their later career as educators. The representative
Annex: Case studies in 10 EU Member States

BE2 Automatic attribution of increased medical reimbursement

What? Databases linked (within privacy constraints) to proactively contact potential cases of non-take-up of increased reimbursement of healthcare expenditure

Where? Belgium

When? From 2015

By whom? Cooperation by the tax office, the national office for sickness and disability insurance, and health insurance funds

Belgium has a healthcare system based on social insurance, where patients generally pay upfront and are then partly reimbursed. Until 2014, increased reimbursement was available to people with an OMNIO-statuut/statut OMNIO (targeted at people with an income below a certain threshold) and to other specific population groups (such as retirees and people with disabilities) after a means test. The eligible groups have changed over time; for example, in 2010, the means-tested category of beneficiaries with a certain status was extended to single-parent families and long-term unemployed people aged under 50.

In January 2014, the different ways of obtaining increased reimbursement for medical costs were integrated in a single measure: verhoogde tegemoetkoming/intervention majorée (increased reimbursement). Changes include some of the entitlement criteria and a simplification of the signed declaration of income, but they also include a data link between tax authorities, the national office for sickness and invalidity insurance (RIZIV/INAMI) and health insurance funds to make it possible for health insurance funds to locate and contact potential beneficiaries in a proactive way. Hence, there are now two ways to obtain an increased reimbursement of medical care: automatic attribution on the basis of a social benefit or status, and a simplified and more proactive procedure on the basis of a means test.

The data link between the tax authorities, the RIZIV/INAMI and health insurance funds should be operational in 2015. The tax authorities are not authorised to share data with non-public organisations such as the health insurance funds, so to avoid violation of privacy regulations, the following mechanism was developed. The health insurance funds share with the RIZIV/INAMI the names of people who do not take up increased reimbursement. The RIZIV/INAMI then passes these names to the tax authorities. The tax authorities in turn share with the RIZIV/INAMI the information they have available. The RIZIV/INAMI then provides the health insurance funds with a code indicating whether or not the income probably falls below the maximum amount. It is then up to the health insurance funds to decide on the basis of the code and their own data whether they should contact the person concerned. This person will still need to complete a signed declaration in order to obtain the increased reimbursement.
EE  Self-service portal for the unemployed

What? Implementation of a website through which people can register as unemployed and initiate an application for unemployment benefits

Where? Estonia

When? May 2014

By whom? Estonian Unemployment Insurance Fund

The Estonian Unemployment Insurance Fund (EUIF) administers social insurance provisions related to unemployment and organises labour market services that help unemployed people find new employment. The EUIF lagged behind other government agencies in Estonia with regard to the introduction of online services. Its existing systems struggled to cope with the sharp rise in unemployment in 2009, and its online systems were not developed to handle unemployment benefits. Long queues of unemployed people formed at EUIF offices, which even extended outside. The board of the EUIF sought to develop e-solutions that, on the one hand, would decrease the pressure on the offices by offering people alternative ways of completing the necessary procedures and, on the other hand, would help EUIF’s employees to administer benefits and communicate with the unemployed more easily.

An online self-service portal was launched in 2011 and has seen many updates since. It took until May 2014 for the simplified application measure to be implemented, for two reasons. Firstly, the development of the self-service portal was seen as a step-by-step process that started with the development of the more critical solutions. But, more importantly, there were major legal obstacles in the way of taking the application procedure online. The 2006 Labour Market Services and Benefits Act stated that in order to be registered as unemployed, people had to visit the local EUIF department in person. The EUIF proposed in 2010 that the law be changed, but this did not happen until 1 May 2014, when a stipulation was added to the law that also enabled registration through an information technology solution that permits the identification of the person.

The online facility allows people to fill in their applications whenever they want, and they can stop part of the way through and come back later to continue where they left off. Before the simplification, the only option was to visit one of the EUIF offices, which takes more effort in terms of planning ahead and finding time for the visit, and in terms of travel costs and waiting time too.

The EUIF has a condition that when designing new features for the self-service portal, they must always be strictly optional for people to use, and the traditional way of interacting with the service, such as face-to-face contact with staff, must continue to be available.

The people who opt to submit applications online are often young: 70% of people who have submitted applications through the portal are under 40 years old, compared to 54% among the registered unemployed. Women are more likely to use the portal: 58.5% of the online applications have been submitted by women, compared to 52.2% of paper applications. User satisfaction with the portal is monitored and has improved steadily since its establishment; 91% of users reported the portal to be useful and simple to use in December 2014.

The total number of online applications is still a fraction of the overall number of applications. Online applications made up around 5% of the total volume in May to December 2014, although the share of online applications rose steadily, reaching 6.4% in December. Interviewees suspected that the proportion of online applications is limited partly because the new option has not been
FI Streamlining the provision of social assistance

What? Making the provision of social assistance more homogeneous across the country, and moving assessment from local to regional offices

Where? Finland

When? From 2017 (but piloted since the 1990s)

By whom? Government

Social assistance is a means-tested social benefit (paid by the local authority) when the income and resources of a household are insufficient to cover necessary daily expenses. Social assistance is divided into three categories: basic, supplementary and preventive. It is paid when all other forms of income (such as wages and salaries, and other benefits) have been exhausted and is the key means-tested cash benefit in Finland.

All permanent residents in Finland are entitled to social assistance, which is a discretionary benefit. When applying, the applicant must describe the income and expenditure of the household and prove the correctness of the information, where necessary. This happens in the social protection office of the municipality with a social worker and may be a complicated and stigmatising process for some potential applicants. Social assistance is a non-contributory benefit and is paid by the municipalities from their budgets. As the financial circumstances of the regions vary, this also has a bearing on how liberal or strict regions are in granting the benefit. Hence, there may be an element of subjectivity in granting the benefit.

Overall, the number of recipients has been falling, but there is a fear that following the economic crisis the figures may rise again. In total, 5.6% of all households receive the benefit, and 6.8% of the whole population. The average duration of benefit receipt is six months. In 2012, the state...
increased the level of basic social assistance, unemployment allowance and labour market subsidy; earning allowances for households were also raised. The main aim of these increases was to reduce the need for social assistance as the ‘last resort’ benefit. One group has been singled out as deserving more attention to ensure they claim their social rights: immigrants. Following consultations, it became evident that not only is the rate of unemployment among immigrants 2.5 times higher compared to natives, but that issues related to income support and social assistance (such as where and how to apply) are of key importance for this group.

In general, non-take-up has been addressed against the backdrop of major structural reforms. Streamlining of the provision of social assistance was discussed in the context of the ongoing Finnish comprehensive reform programme in the field of social affairs and health. It has been decided that, as of 2017, the basic level of social assistance will be provided by the Social Insurance Institution (SII; in Finnish, KELA), which is expected to make provision more uniform across the country. In practice, this means that social assistance is dealt with at the local SII offices, not in the municipal social protection office. The SII civil servants work as benefit agents, whose role does not include social work (such as counselling), so the decision will be made on the basis of information concerning income and expenditure of the household; for expenditure, there are already standards defining what the basic acceptable expenditure level of a household can be. Thus, the process may be more formal, but at the same time less intrusive concerning the private life of the applicants.

There are regional differences in the SII operations, but they are smaller than those caused by the provision of social assistance by municipalities, so it is to be expected that the award procedures will be streamlined. It is also likely that information dissemination to applicants will be improved, since it will be provided by one source; SII is a general payment agency in Finland and already has extensive practice in providing this kind of information for other benefits.

The reform has been discussed for over 20 years, and it is being implemented in the context of a larger development programme of social affairs and healthcare. The reform was first piloted at municipal level in 1990 (in 1 municipality), in 1993 (in 12 municipalities), in 1995 (in 28 municipalities), and since 2013 it has been piloted in Vantaa, one of the largest cities in Finland. The key benefits of the reform, according to the present clients in Vantaa, are seen to be (1) a quicker application process and (2) the possibility of making a full check of all the client’s needs at the same time, as most social assistance recipients are also clients of the SII. Although lower non-take-up would not be a key aim of the reform, it is probable that the take-up rate will rise due to this systematic check of client needs by the local SII offices. There is ongoing follow-up research on the pilot, and these are preliminary results (Heinonen and Laatu, 2013).

---

**FR1 Entitlement meetings**

**What?** Proactive invitations to meetings to assess entitlements and explain application procedures for a broad range of benefits

**Where?** France

**When?** Since spring 2014

**By whom?** Partnership between the family social security fund and its local offices and public employment offices, initiated by the Ministry of Social Affairs and Health and co-financed by the EU
Rendez-vous des droits (entitlement meetings) are meetings where individual eligibility for a number of social benefits is checked and application procedures explained. It differs from the idea of a one-stop-shop in that it informs people, but does not process the actual applications. An agreement on the implementation of entitlement meetings was signed in 2013, and they were introduced in the spring of 2014. A similar system had existed since 2008 for one specific social security fund for the agricultural sector (Mutualité Sociale Agricole, MSA) covering part of the population; 10,000 people obtained benefits through this in 2012 (MSA, 2013).

A partnership between the Caisse nationale des allocations familiales (the family section of the social security scheme, CNAF), the network of Caisses des allocations familiales (the local family allocations offices, CAFs) and public employment services (PES) is responsible for the implementation of the entitlement meetings. The CNAF manages the network of the 102 local CAFs, including 96 in metropolitan areas. The CAFs serve more than 11 million beneficiaries, to whom it paid more than €73 billion from the family section in 2010 (family benefits and family housing assistance) and €23 billion in social security benefits (minimum guaranteed income (RSA) and allowance for persons with disabilities). Today, tax data from the Directorate General of Public Finance (DGFiP) is directly transmitted to the CNAF. The PES intervenes to send lists of job seekers to the CAF in each department. While the Ministry of Social Affairs and Health initiated the measure, the detailed arrangements and implementation process were set up in close collaboration with the CNAF and researchers from the School of Economics in Paris/J-PAL Europe. The scheme is co-financed by the EU.

Potential beneficiaries are invited to entitlement meetings by local CAFs. They have two particular target groups: people eligible for RSA and people receiving a specific allowance (housing or single-parent allowance, for instance). Of the 100,000 entitlement meetings held between May and November 2014, 40% were with people claiming RSA, 24% were based on referrals by partner organisations or social workers, and 36% were invited in connection with an event (birth, death or divorce, for example) potentially triggering eligibility.

During a meeting of around 45 minutes, the CAF informs the beneficiary of all legal and extra-legal benefits provided by the CAF and partner organisations (other social security funds, the General Council, or the Social Action Community Centre) relevant to their overall personal situation. After the appointment, the applicant is given a summary sheet and documentation on further guidance if needed. This document includes the contact details of the beneficiary, the date of the appointment, the social rights or benefits that have been discussed, and a list of potential further documents needed. The sheet is also kept by the back-office. Priority is given to face-to-face information sessions; however, they can also be conducted by telephone or video desk, especially for recipients with limited mobility (as a result of disability, remoteness, lack of transportation, and so on).

It is estimated that 40% of the meetings result in take-up of at least one benefit, a so-called ‘opened right’ (IGAS, 2015). Some challenges have been identified. Firstly, face-to-face contact is resource-intensive, especially when preparatory time of each meeting is included. Secondly, because meetings are targeted towards people registered at the CAF, they are unlikely to reach people who are not registered with the CAF.

Currently, the content of letters to invite people for meetings is being improved. Three types of letters are being tested, and response rates to invitations, requests and ‘opened rights’ will be compared. The first letter is a neutral invitation message that provides only an address and a contact for an appointment. The second provides information on the extent of support to which potential beneficiaries may be entitled. The challenge will be to communicate that these ‘rights’ are...
only indicative and not guaranteed. The third letter aims to reduce the potential stigma attached to benefits by stressing that access to social benefits is a right that is not reserved only for the poor or inactive. Each type of letter will be sent to a group of 8,000 people, comprising 4,000 invited to a standard entitlement meeting and 4,000 for whom a phone meeting will be suggested.

**FR2  SGMAP pilot project to streamline take-up**

**What?** Range of measures, including automation of health benefits and provision of targeted information on minimum old-age allowances

**Where?** Two French departments, Seine-et-Marne and Loire-Atlantique

**When?** Pilot from January 2013 to October 2013

**By whom?** Public employment services and the General Secretariat for Modernisation of Government

In the context of the multiannual plan for the fight against poverty and for social inclusion adopted in January 2013, the General Secretariat for Modernisation of Government (SGMAP), together with the Minister for the Fight Against Poverty and for Social Inclusion, and the public employment services (PES), decided on a pilot project aimed at reducing non-take-up through simplification of the application procedure. This is based on a prior research-action programme 'Mobilisation for the take-up of social benefits and services', which ran from October 2012 to October 2013 in two French departments, Seine-et-Marne and Loire-Atlantique. Design and planning (including selection of the departments) lasted until January 2013, when implementation started. The pilot is envisaged to be transferred to the national level as a comprehensive reform. The project is based on three main strategies to reduce non-take-up: simplification, orientation and coordination of services. The national measure *rendez-vous des droits* (entitlement meetings; see case study FR1) is an element of the reform, which has followed from the SGMAP pilots, along with previous experiences of the MSA in implementing entitlement meetings.

The SGMAP pilot in the two regions focused on the following principles (Paoloni, 2014):

• a proactive approach and individual case management;

• the establishment of a hotline to provide adequate and direct support to the beneficiaries;

• reform and adjustment of how beneficiaries are dealt with by authorities during the application process (for example, ensuring staff have appropriate competences);

• adjustment of support and information channels to the needs of the target group (such as people with poor literacy or students);

• strong cooperation of local family allocations offices (CAFs) with partner institutions.

According to the Secretary of State for State Reform and Simplification, targeted information provided by the CAF to people thought to be eligible for the RSA benefit (minimum guaranteed income) on reaching the end of PES rights has increased take-up by almost 30% (Secrétariat d’État chargé de la Réforme de l’État et de la Simplification, 2014, p. 83). Automation of the complementary health benefits for beneficiaries in Loire-Atlantique has made it possible to increase the average take-up from 33% to 65% (Cabinet du président, Loire-Atlantique, 2013). In Seine-et-Marne, targeting information on the minimum old-age allowances at beneficiaries of the health insurance (*Couverture maladie universelle complémentaire*, CMU-C) has increased take-up from 10% to 43% (SGMAP Comité de pilote national, 2013). An information campaign targeted at pensioners with low income detected in the CNAF databases
has increased the take-up the solidarity allowance for the elderly (Allocation de solidarité aux personnes agées, ASPA) by 12%.

An internal evaluation by the SGMAP in 2013 indicated that the impact on claiming was uneven but rather weak. Three actions, however, show a significant impact:

- the sending of an RSA form by the CAF to those job-seekers whose entitlement period is about to expire (27% increase in claims);
- the sending of an application form to those households that are potentially eligible (6% increase);
- the sending of an ASPA form to pensioners receiving a pension less than €560 (17% increase).

Few unjustified claims have been generated by this intervention. In terms of administrative costs, there has been a moderate increase in time spent on the implementation of actions. The process of targeting, editing and sending emails has in most cases been automated. Some actions, however, required a substantial personal investment, such as personal visits or phone contacts (Fourcade, 2014).

**IT New Experimental Social Card**

**What?** How municipalities reached people entitled to a new social benefit for low-income families with at least one minor

**Where?** Italy

**When?** Since May 2013

**By whom?** National Social Security Institute in Milan and Turin (two of the 12 cities involved)

In 2008, following the start of the economic crisis, the Social Card (Carta acquisti) was introduced in Italy. This is a debit card that is charged with €80 every two months and is intended to be used for food and utilities. The relatively expensive debit-card system, managed by the National Social Security Institute (INPS), is thought to be justified because it enables greater control over what the money is spent on. To address disadvantages of the system (such as the lack of ‘activation’ mechanisms), the New Experimental Social Card (Nuova carta acquisti sperimentale, NSC) was piloted from May 2013, replacing the Social Card in 12 cities, with a total budget of €50 million. Like the Social Card, it is targeted at low-income families with at least one minor, but it is more generous: the allowance ranges from €231 per month for two-person households up to €404 for households of five or more persons. The card can pay for utilities (such as gas and electricity) and can buy food or drugs in all stores that accept Mastercard; beneficiaries also receive a 5% discount on prices in participating stores. The INPS evaluates benefit applications, but the local government collects and manages them, and designs a social and employment inclusion programme that must be offered to at least half of the entitled households. An aim of the pilot is to evaluate whether the beneficiaries of reinsertion (integration) programmes have improved their income and social situation more than those who were not included in such programmes.

The city of Milan decided not to make a public announcement about the new card, to contain the additional workload that the implementation of the measure would place on social services personnel, especially in a period of summer holiday rotation and limited capacity in the context of the crisis. Social service offices and social workers were informed of the introduction and the details of the measure. Posters were hung in public offices dealing with welfare issues, including at ‘info-points’ in each neighbourhood of the city, which were recently set up to facilitate information and access of citizens to social services and benefits. This is similar to what is usually done by the municipality for each welfare measure available.
Applications were mainly triggered by municipal social services in the nine administrative zones of the city, where social workers detected potentially eligible households. The city’s central office appointed six people in a traineeship connected to municipal income support (borsa lavoro) to carry out the first telephone interview with these potential applicants to assess entitlement, and – if they passed this first filter screening – the second interview in person, to fill in the online application. After the first few weeks of collection of applications, in late July 2013 the municipality released public notices about the new card on the city’s website and through social media networks, the local press and the local editions of national newspapers, both on paper and online. The statement was widely reported, including in the local pages of the two main Italian newspapers, Repubblica and Corriere della Sera.

According to interviewees, Turin, like Milan, was not initially planning to make a public announcement about the NSC, but rather to collect applications only among households already assisted by the social services. This was to avoid creating excessive expectations among potential beneficiaries that it could not realise due to a limited budget (from 2008 to 2014, the municipal budget for income support had already grown by more than 50%, from €3.8 million to €5.8 million). However, the Municipal Councillor for Social Policies in Turin eventually opted for a public announcement to allow for maximum accessibility and transparency regarding the selection of beneficiaries.

Turin collaborated with NGOs and trade unions to support the implementation of the NSC, both in the first phase of collecting and managing applications and in the social and employment reinsertion programmes associated with the card scheme. NGOs supported the municipality in disseminating information about the existence of the NSC, including to beneficiaries of their own welfare bodies (for instance, Ufficio Pio, part of the Compagnia di San Paolo bank foundation, which provides support to people in economic difficulty). Trade unions have supported the municipality in disseminating the information and handling applications. In total, 18 information desks were opened in branches of the trade unions, where people could apply. For each completed application, trade unions received compensation from the municipality (totalling €30,000). The trade unions also developed software to handle applications online, avoiding the need to re-code them from paper files, which helped rationalise and speed up the management of applications (the central government provided software for the applications at a later stage).

In addition, the municipality of Turin sent a personal letter to all households with minor children and with right of abode who were receiving a municipal monetary benefit. Neighbourhood social workers also called all households that were involved in a support project, to inform them about the NSC.

In Turin, about 70% of applicants were not already being assisted by the social services, higher than the share observed in Milan (around 50%). About one-third of Turin’s applications were collected by the trade unions. For Milan, 56% (972 out of 1,741) applications were rejected by the INPS and for Turin, 51%. In Milan, the budget allocated amounted to €5.6 million, but only €3.0 million was used (53%); in Turin, the budget allocated was €3.8 million, and €3.6 million was used (95%). Overall, the 12 Italian cities involved in the pilot had to balance the need to raise enough applications to use up the available budget with the need to avoid raising too many applications to cover with the available budget. In general, in most of the 12 cities where the NSC was launched, most of the resources available for it have not been spent.
**NL1 ‘Form brigades’**

**What?** A team that helps people to fill out benefit application forms

**Where?** About 10% of municipalities in the Netherlands

**When?** Since 2006

**By whom?** Municipalities (this case study focuses on the Rijnstad form brigade, covering the city of Arnhem and surroundings)

---

Form brigades (*formulierenbrigades*) are municipal services in the Netherlands that inform people about entitlements to benefits and help them to complete application forms. They may also refer people to other service providers if more specialised help is needed with the client’s broader social context. Form brigades work with volunteers, such as social work students or (former) beneficiaries of the Participation Act (a new Act that helps long-term unemployed people and other groups with difficulties to access the labour market) who have received special training. Access to the services of form brigades is free of charge and is usually reserved for citizens with low incomes. Some brigades work from an office, others only do home visits, and others have a mixed approach. The first Dutch municipalities that started such a service were Hengelo (1997) and Amsterdam (2000), but most others have been established since 2006. Almost 10% of the 393 municipalities in the Netherlands have such a service, sometimes jointly. They are organised differently in the various municipalities and have somewhat different methods of operating.

They reach out to target groups through articles in regional and local newspapers, distribution of leaflets and posters, and information on websites. Dissemination is supported by organisations such as the Centre for Work and Income (CWI), the welfare office (*sociale dienst*), the Employee Insurance Agency (Integration and Benefit Service, UWV), community centres, private social care services, child healthcare centres, schools and volunteering organisations. These organisations also refer people to the brigade if they suspect non-take-up. The form brigades also receive addresses generated by analysis of linked municipal databases.

Brigades also organise information campaigns at a variety of organisations such as the NGO Humanitas, community centres, women’s and parent and child centres, mosques and schools. A typical example of the variety of ways in which the brigades approach their target groups through informal contacts comes from Nijmegen, where a specific subcategory of the target group is reached through ‘Tupperware parties’. These events involve demonstrations of plastic kitchenware and many who attend are women who get by on the social minimum income. By organising such Tupperware parties themselves, or by participating in such events, the brigade managed to establish contacts.

The focus of this case study is the Rijnstad form brigade in the east of the Netherlands, covering the city of Arnhem and surrounding areas.

This brigade focuses on non-take-up among people with incomes below the social minimum, a prerequisite for the supplementary minimum income (*aanvullende bijstand*) and housing benefits. It does an initial income check, followed by a benefit check. From experience, the brigade finds it most effective to do these checks in people’s homes, as that is where financial documents are kept. Sometimes people have applied for benefits but, for example, have reported their gross income rather than their net income, leading to receipt of a lower housing benefit than they are entitled to. Over-take-up is also addressed in these checks, mainly to avoid people having to
return overpayments of benefits at a later stage, which is often problematic. For example, people may not know that income from children below age 23 in the household should be included in the 'entitlement income' for various benefits. People also sometimes assume that the tax office has all information about them and may thus not invest the necessary time in preparing detailed information. These income and benefit checks are done once, but people can come to the form brigade's office for future help with filling out forms.

The brigade noticed that non-take-up was high among people who received a benefit from the UWV and who had a low income, usually people who had experienced a drop in income. A fast-track application procedure was developed for this group, and employees of the UWV were encouraged to let clients know that they could make use of the form brigades. Nevertheless, in practice, few referrals have taken place, perhaps because of decreased direct client contact at the UWV, because unemployment benefit incomes are often above the social minimum, and because the UWV provides benefit information assuming the client will read it and may not realise that non-take-up is an issue.

In September 2013, a pilot was started with water supplier Vitens to support clients in arrears at an early stage. Vitens refers clients through a client-following system of the regional safety and health association, allowing referral to the form brigade by utility suppliers and social housing corporations before a client would be evicted. In December 2013, an intermediate evaluation showed that clients were generally satisfied with the support, but pointed to the low number of referrals. As a follow-up, it has been agreed with Vitens that there will be around 10 referrals per week, taking into account the limited capacity of the form brigade. Seven or eight of these clients are seen by the brigade because they have actually defaulted rather than just forgot to pay, or they receive a benefit and are directly offered a payment plan. Some have incomes that are too high to be entitled to benefits, but may be in arrears because of debt problems, and these are referred to debt advice services. Usually non-take-up is addressed in 2 or 3 of the 10 referrals.

The municipality cut the 2014 budget by €50,000, after discussing in the second half of 2013 how, and if, this cut could be implemented. It agreed to distinguish between simple and complex benefit checks and trainees do simple checks so that they need less assistance.

---

**NL2 ‘Calculate your entitlement’ website**

**What?** National and municipal websites where clients can assess the amount and type of benefits they are entitled to; in a limited number of municipalities, applications can be made directly through the website

**Where?** Netherlands

**When?** Since September 2007

**By whom?** NGOs Nibud and Stimulanz

In 2006, two NGOs, Nibud and Stimulanz, submitted a proposal for an interactive information website tool to the Dutch Ministry of Social Affairs and Employment. Stimulanz had previously established such an information website in the municipality of Goirle. In September 2007, the ‘Calculate your entitlement’ (*Bereken uw recht*, BUR) website was launched with an accompanying campaign – involving press releases, contributions in e-newsletters, mailings to stakeholders, articles in journals, leaflets and web links – targeting citizens, professionals and municipalities.

BUR has a national website, hosted by Nibud, that is dedicated to assessing eligibility for 12 centrally administered benefits and tax credits. These (mostly income-tested) benefits were
selected because they apply to a relatively large number of people and entitlement criteria can be fairly easily assessed using a small number of questions. Together with the assessment results identifying which benefits one is entitled to and how much they amount to, information about application procedures is provided. Names and addresses are not asked for, to maintain anonymity.

A second part of the service consists of websites for each of the municipalities that take part in BUR. These municipal websites are developed and hosted by Stimulansz, on the basis of documentation supplied by the municipalities. In January 2015, 112 out of 393 Dutch municipalities were enrolled. Both parts are interlinked: citizens who have completed the entitlement calculation on the national website can select their municipality and check their entitlement to local benefits. The local websites are also accessible through links on the websites of the municipal authorities and through an overview page. Municipalities select which benefits they wish to be included, mostly selecting ‘standard’ municipal benefits, such as the individual income allowance and the benefit for school expenses. Some, however, include specific benefits such as a benefit for low-income families with children between 6 and 18 years of age to cover the costs of sociocultural participation.

The operational and maintenance costs of the municipal part of BUR are mostly covered by subscriber fees from participating municipalities. These fees partially depend on the size of the municipality, amounting to €3,355 per annum and an additional €0.0212 per inhabitant (with an overall ceiling of €6,602).

The BUR target group extends to non-profit professionals who often deal with socially weaker groups, such as social workers, members of client advisory boards, ‘form brigades’ (see NL1), trade union representatives and staff of charitable organisations. Staff of the municipality itself who fill out the online form together with clients are also targeted.

A 2010 evaluation revealed that more than 80% of non-participating municipalities that responded are familiar with BUR. While these municipalities, in much the same way as their counterparts that do subscribe to BUR, resort to various instruments to combat non-take-up (including leaflets and booklets, providing information through intermediaries and form brigades), a minority also refer to other websites bearing some similarity to BUR, such as regelhulp.nl (a public initiative), rechtsgeld.nl and rechtop.nl. The latter website is operated by a private company and is also based on subscriptions, currently paid by around 50 municipalities.

These municipalities advance a number of reasons why they did not subscribe to BUR, including having other priorities; having a subscription to another website; investment in human and financial resources; the belief that enough was being done already to fight non-take-up; and experience of poor accessibility or user-friendliness with the tool. Two-thirds (67%) of responding municipalities said that they intended to use BUR in the future if it offered the possibility for the user to directly submit an application through the ‘DigiD’, the personal account through which people in the Netherlands can access their administrative details and contact the authorities. Municipalities also indicated that political attention to reducing administrative burden and digital innovations could constitute a trigger for them to subscribe to BUR. In recent years, a number of municipalities have un-subscribed from BUR. According to a Stimulansz representative, this is connected with a decline in the attention being paid to non-take-up in the Netherlands in recent years and that, especially in times with reduced budgets, it is sometimes regarded as nice-to-have, as opposed to a must-have.

The abovementioned evaluation study also investigated to what extent BUR contributed to reducing the administrative burden. In large part, the participating municipalities (89%) and, to a lesser extent, the representatives of intermediary organisations (46%) believed that it did not,
as investigation by municipal staff was still required to officially verify the entitlement, and thus
the work effort involved did not (substantially) decrease. This is linked to the fact that the source
of the data used in BUR – the applicants themselves – is not considered sufficiently reliable. If
there is some impact on reducing administrative burden, this stems, according to the participating
municipalities, from the fact that BUR serves to filter out applications that do not stand a chance.
As BUR users can ascertain for themselves whether they qualify for benefits, those who obtain
a negative (red) result do not need to come to the municipality and submit an application, thus
saving themselves the trouble and the municipality the administrative work.

Interviewees said that the communication efforts could – in retrospect – have used to a greater
extent those channels used by the target groups, such as magazines, flyers and websites. Insofar
as BUR requires a certain level of language and digital skills, it is considered less appropriate
for part of the target group, such as the ICT-excluded and foreign-language speakers, for whom
support in using the tool may be required. An interviewee from a form brigade confirmed the
finding of the evaluation study that many of these clients require support in using the tool. In
some instances, difficult terminology is used, especially in the national website. The municipal
BUR websites, for their part, are often difficult to reach, particularly from the websites of the
municipalities themselves.

In response to the assessment, improvements were made; for example, more simply worded
explanations were added in the national part of BUR to clarify a number of technical terms used
in the questionnaire, such as ‘cumulative income’ or ‘box 3-tax’.

At the request of municipalities seeking to enhance efficiency, a system was developed where
people could effectively apply for benefits through BUR (again financed by the ministry), with
people logging in through their DigiD accounts. After some pilots since 2008 (with bottlenecks in
data linkage), this so-called BUR+ became operational in 2013, with 21 municipalities using it or
planning to start using it in early 2015. It is also used by non-profit professionals when they meet
with benefit applicants. A desk version has been developed, enabling applications to be completed
at the municipal office by a clerk in the presence of the citizen. Municipalities that participate in
BUR+ pay a one-off installation fee of €5,000 (along with €0.02 per inhabitant, with a ceiling) in
addition to a yearly maintenance fee of €7,000 (and €0.02 per inhabitant, with a ceiling).

<table>
<thead>
<tr>
<th>RO</th>
<th>Minimum insertion income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What?</strong></td>
<td>Planned reform of minimum income, partly aiming to simplify the procedures; also local action by mayors to decrease non-take-up</td>
</tr>
<tr>
<td><strong>Where?</strong></td>
<td>Romania</td>
</tr>
<tr>
<td><strong>When?</strong></td>
<td>2016</td>
</tr>
<tr>
<td><strong>By whom?</strong></td>
<td>National government</td>
</tr>
</tbody>
</table>

The social assistance benefits stipulated in the Law on Social Assistance No. 292/2001 are benefits
for supplementing or replacing individual or family incomes to ensure a minimal standard of living,
promote social inclusion and improve the quality of life of people in vulnerable situations. The
focus is on families with children, people and families with low income, and those with disabilities.
There are two types of social assistance benefits primarily aimed at low-income individuals and
families: social support to ensure the guaranteed minimum income (GMI), which is the focus
of this case study, and other provisions such as emergency assistance, contributions to health

---

62
insurance, and specific assistance such as funeral and heating assistance. GMI is paid monthly and the level is calculated as a percentage of the Social Reference Indicator (SRI). The benefit is funded mainly by the central budget. The local level is responsible only for the coverage and administration of the emergency and funeral benefits.

To access the benefit, the potential beneficiary has to compile a file with as many as 20 documents, including various types of certificates with details on unemployment status, medical status, family situation and so on. Furthermore, a detailed list of assets is taken into account, and only those deemed necessary can be excluded when assessing the eligibility. Finally, GMI beneficiaries are obliged to carry out community work proportional to the benefit level. The procedure continues once a beneficiary is granted the GMI: the beneficiary must provide monthly proof of registration with the public employment service, proving evidence of the willingness to work, and a personal declaration of income every three months. Those with an incapacity certificate are exempt. City halls have to report monthly to the social benefit agency on the current situation of each claimant.

During the crisis, the tightening of entitlement criteria and stricter application of these criteria has reduced the number of beneficiaries (Eurofound, 2014b). Another major issue raised at local level was the diminishing capacity and availability of the staff to deal with the GMI claimants. This has also contributed to the high numbers of GMI beneficiaries that have had their payments suspended due either to failure to provide all the necessary documents or, more often, the lack of staff to process the files, meaning they could not be dealt with in time. In 2010, the suspension affected 13% of the total number of beneficiaries. Following the advice of the IMF and in response to energy price increases, the government raised the level of GMI by 8.5% from July 2013 and a further 4.5% from January 2014. This resulted in a yearly rise in the proportion of beneficiaries of around 10%.

GMI beneficiaries are mainly people with a low level of education (17%), unemployed people or agricultural workers. Housewives make up a large group (15%), and 60% of all beneficiaries have never worked. The GMI makes a difference in terms of lifting people out of absolute poverty: 54% of people were in absolute poverty in the absence of GMI, and this has been reduced to 29% after the transfer of the benefit. According to the interviewees, reasons for non-take-up are mainly related to the complexity of the procedures that beneficiaries need to go through to claim the benefit and the regular and frequent updates once the benefit has been granted. Another reason for non-take-up, mainly for those with a higher degree of education but who have recently found themselves in a difficult situation, is the fear of stigma.

The large volume of work has an impact not only on the beneficiaries but also on the system and the case workers. The number of social workers (particularly in small cities and rural areas) has decreased dramatically due to cuts in salaries and other austerity measures. Many qualified workers have left the profession. As a consequence, people who are dealing with the cases now do not always have the necessary qualifications to deal with often complicated and sensitive cases.

The local authorities, especially those of rural municipalities, are involved in a process of clustering (into micro-regions called local action groups), related to the Rural Development Programme funded by EU structural funds. In the process of implementing the rural development projects, the role of the GMI benefit became more relevant for reducing social exclusion in these municipalities and, in parallel, the active participation of GMI beneficiaries also became relevant for local development, as GMI beneficiaries are supposed to deliver a certain number of working days in the interest of the community. For this reason, many mayors initiated an awareness of the GMI programme among local inhabitants, not only to increase their social inclusion but also their active contribution to the development of the community.
From 2016, the GMI will be replaced by a benefit known as the Minimum Insertion Revenue (MIR). The new benefit may have closer links to inclusion in the labour market and access to basic services. The reform does not address non-take-up explicitly, but non-take-up of the new benefit may be lower due to simplified procedures. The new system will have a strong monitoring component, which might help to assess whether take-up has increased. The system will have a methodology that will help to assess its effectiveness (does the MIR lead to a reduction of poverty, increase access to services and an increased employment rate?) and efficiency (are the costs reasonable, is the programme leading to the correct identification of people, is the programme diminishing fraud?).

**SK  Nationally coordinated field social work**

**What?** Social workers who help marginalised communities, mainly Roma, to integrate, including helping them to access benefits they are entitled to

**Where?** 268 municipalities in Slovakia

**When?** 2012 (locally started in 1998)

**By whom?** Coordinated and monitored by the state, financed by the EU, implemented by municipalities

Field social work (FSW) is a project in which social workers help marginalised communities, mainly Roma, to integrate. It is inspired by the People in Need NGO in the Czech Republic, but in the Slovak case, it is publicly financed and delivered. Addressing non-take-up is not its key objective, but in practice social workers do sometimes help these groups to access benefits they are entitled to. A field social worker described their role as: ‘[someone who] understands the relationship to the state, but even more the attitude of that human, that he is in a situation and the reason he is there, and tries, from inside, through that trust to exert influence. Not from outside, that we will reduce your benefits if you don’t do this or that.’

Between 1998 and 2001, FSW was carried out in the framework of PHARE projects (the pre-accession EU assistance instruments) in three short stages, each in about 10 localities, by the Office of Government Human Rights and Minorities section. In 2002, the government endorsed and financed the pilot FSW programme, creating workplaces for 58 field social workers and their assistants in 17 municipalities for 18 months. In 2004, the government started the ‘Programme of support for developing community social work in municipalities’, expanding participation to 198 municipalities and 600 field social workers. When the EU Social Development Fund agency (IA) was established, it took over the implementation of the programme. Between 2008 and 2012, FSW operated in demand-oriented projects with the help of European Social Fund co-financing (95% Social Development Fund, 5% municipalities). For a two-year period, 234 beneficiaries joined, and any local organisations (that is, individual municipalities or NGOs) could apply for the service. The 2012–2015 National Project was introduced to improve the quality of FSW by providing a uniform methodological guidance to field social workers and municipalities, and the project also took over much of the administrative tasks of municipalities.

The joining process for municipalities has been greatly simplified. Previously, they had to go through several stages, but now there is only one round where they submit a one-page sheet expressing their intent to participate and some basic data about the locality. Unit cost work has been introduced for the wages of field social workers, and a declaration of honour together with pay
slips are sufficient from municipalities for reimbursement. There is no longer a need for statements on a monthly basis.

Quality control mainly works through the regional coordinators (RCs), each monitoring FSW in 13–15 municipalities. RCs visit each base in their region once a month and spend a full day there. They read the field diaries, randomly check the individual files of clients (to be updated within three days after interventions), and evaluate the monthly reports. The field diaries report the day-to-day activities of the FSW, enabling the RCs to check that the FSWs are carrying out tasks that fall into their role and not, for example, that of the municipality. In 2007, a booklet entitled The Introduction to the Standards of FSW clarified the roles of the FSW versus the municipalities, but could not be fully enforced before the start of the National Project. Interviewees indicated that the role of the FSW was not fully understood by municipalities, and they often transferred their responsibilities towards a particular group to the FSW that dealt with the same group. Because monitoring was limited, coordinators rarely learned about such cases and often got involved too late when the situation had become an emergency. In the nationally coordinated programme, IA can withhold the monthly reimbursement of FSW wages. The municipality is then still obliged by law to pay the wages of the FSW, however. After three months of warning, IA can cancel the municipality’s contract. Usually, though, the threat of (or actual) withholding of reimbursement works to settle cases with the municipality.

A shortcoming that interviewees highlighted was lack of training for FSW workers. While there had been plans in this regard, frequent changes of government and of the IA manager derailed public procurement. Field social workers have noted that occasionally they themselves struggle to interpret legal regulations. It is interesting to note that FSW interviewees did not recognise the phenomenon of non-take-up (while IA interviewees did), despite claiming to have already helped clients to sort out benefits. Sensitising field social workers about the general phenomenon of non-take-up among the poor and Roma could be important. Developing field social workers’ ability to establish and sustain contacts with clients and to work out individual action plans (which are currently rarely used) would be another useful thematic focus of training programmes. There may also be scope for implementing similar software to that used by social workers in the Czech Republic, enabling storage and processing of clients’ files so that social workers can spend more time in actual work in the field and less on administration. In 2009 and 2010, the Association of FSW held training on the use of this software, but the programme was not introduced in the end, because of problems with public procurement.

The case study looked at the impact of the national project on non-take-up of one specific benefit, the Benefit in Material Need. Data analysis for this case study suggests that non-take-up has been reduced by the project, but only in municipalities that did not participate in the previous FSW demand-oriented project. In the 67 out of 268 municipalities with FSW where field social workers appeared for the first time in the National Project, take-up increased on average by 4%. The impact may be larger for benefits where application procedures and entitlement criteria are more complex, such as the housing benefit. While these numbers can be challenged, it is clear that from 1 December 2014 to 28 February 2015, 24,110 interventions (some may concern the same household or person) were made with regard to assistance concerning various types of social benefits. This amounts to 19.1% of the total number of interventions, compared to 17.9% for financial and economical interventions, 14.7% for health, 13.7% for housing, 12.3% for prevention, decrease or elimination of negative impacts on communities, 10.2% for employment (leading to
success in the labour market), 7.1% for education and cooperation with schools, and 5.1% for other interventions (such as cooperation with foundations and ID cards).

The National Project reduced administrative costs from 20% to 3%. Overall, the increased duration of service (four years, compared to two years in demand-oriented projects) and the provision to ensure continuity in municipalities where FSW had already been present were perceived as a strength. Interviewees argued that continuous services are essential as this enables social workers not only to intervene in crisis situations, but to teach clients and make them more independent, including empowering them to realise their rights.

**UK1 Benefit Maximisation Service**

**What?** Service that actively aims to reduce non-take-up by approaching people who may be entitled to benefits, and by raising awareness

**Where?** Liverpool (UK)

**When?** Since 2006

**By whom?** Liverpool City Council

In 2006, Liverpool’s Benefit Maximisation Service (BMS) was established following a decision by Liverpool City Council to bring together a fragmented set of benefit-related advice and support services. The BMS has the support of most political parties, who recognise the social return on investment, such as the benefit of enabling people to take better care of themselves, reducing healthcare costs in the longer run. While some other local governments in the UK also have a benefit or income maximisation service, Liverpool’s service is among the largest.

The number of cases examined by the BMS increased from 5,198 in 2010 (first data available) to 8,187 in 2013. Unclaimed benefits can be claimed retroactively, so someone who has not claimed a benefit for several years may be entitled to a large lump-sum payment. The aggregate amount of claimed benefits increased from £7.1 million in 2010 to £9.3 million in 2013. A snapshot of the unclaimed benefits identified in August 2014 is indicative of a general trend: non-take-up most often concerns sickness and disability benefits (57%), and second come means-tested benefits (35%).

The BMS has access to data on people who are receiving housing benefits, which allows it to assess whether they meet the criteria for various benefits and generate referrals. This risks missing non-take-up among people who also do not claim housing benefits. But housing benefits have relatively low non-take-up rates, partly because social housing associations have an incentive to make tenants aware that they are entitled to the benefit. Still, BMS takes this gap into account by using other ways of referral alongside this data analysis.

An online form accessed via the Liverpool City Council website allows referrals to be made to the BMS at any time by either a resident or their representative. In addition, a customer-facing benefit calculator sits alongside advice information, allowing an instant entitlement check to be carried out and enabling quality referrals to be made to the team. The system will provide further efficiencies by allowing customers and representatives to submit referrals directly into the system. This will remove the manual keying of personal information into the system and release staff time to provide specialist advice to customers.

Referrals also come from partners, such as the National Health Service, councillors, other public social services and NGOs. For example, the BMS received referrals from Liverpool City Council’s
Healthy Homes Programme (HHP). That programme consists of 'advocates' going from door to door in deprived neighbourhoods, helping people to improve their housing conditions, but also referring people to other services such as the BMS (Eurofound, forthcoming). Visits to schools are also made.

Not all referrals result in a full benefit check. For example, in 2012–2013, out of 6,017 referrals, 4,625 benefit checks were made. The reasons for the gap between referrals and checks include duplicates or the immediate recognition that someone does not qualify. The BMS has tried to reduce this gap to increase efficiency. For example, initially, referrals received from the HHP were of poor quality. As a response, the BMS offers training to HHP advocates, which has resulted in a larger share of referrals leading to benefit checks.

One group that is considered to be in a particularly vulnerable situation with regard to non-take-up is older people. After noting this, the BMS wrote to all people aged 80+ in its database. Most of them have a disability that entitles them to a disability benefit. The BMS staff interviewed explained that many older people do not take up the benefit because of pride, insisting 'I can manage'.

Trust is a key issue. People tend to trust the BMS, but some fear the financial assessment or they are afraid of being checked up on, or they wrongly assume they have to hand in any savings they may have. Word-of-mouth information plays a large role, with one effective referral sometimes triggering a whole social network or street to contact the BMS.

With regard to mental illness, assessment is challenging. There is stigma, and people may also fail to claim benefits because of the cost associated with providing the required medical proof of illness.

The economic crisis has resulted in take-up of benefits becoming more common because of increased deprivation, and with it a reduction in stigma. The crisis has also created a new group of customers; these are generally younger, have less knowledge about benefits they may be entitled to, and suffer more from stigma. This group particularly appreciates online facilities and self-help services.

UK2 Nottingham Welfare Rights Service

What? A municipal service offering support for people experiencing or at risk of financial difficulty

Where? Nottingham (UK)

When? Since around 1998

By whom? Nottingham City Council

The Welfare Rights Service offers help to people experiencing or at risk of financial difficulty. It consists of 2 full-time managers, 5 senior advisers, 11 welfare rights officers, 3 full-time administrative staff and 1 trainee administrator.

The Welfare Rights Service provides a number of services regarding benefits and tax credits. It provides advice about the welfare reforms and changes to benefits, when they are likely to happen, and the impacts on different groups of the city's citizens. It also performs benefit checks to make sure citizens are claiming all of the benefits to which they are entitled and receiving them at the right rates. It can help people to complete benefit claim forms and, if necessary, can signpost people to appropriate bodies. The service also supports citizens to challenge benefit decisions and represents applicants at benefit appeal tribunals.
Every person who contacts the Welfare Rights Service – for whatever reason – is offered a benefits check to identify whether they may be eligible for a benefit they are not claiming or whether they might be entitled to a higher rate of a benefit that they are claiming. Citizens can contact the Welfare Rights Service by telephone or email. If initial contact is by telephone, calls are taken by the administrative staff between 9 am and 5 pm from Monday to Friday. Calls are returned within 24 hours by a welfare rights adviser. If initial contact is by email (which is predominantly referral from other professionals or support workers), then a response is also made within 24 hours by a welfare rights adviser.

The Welfare Rights Service runs outreach sessions, usually around 40 sessions around the city per week. These are held at libraries, children's centres, housing offices and joint service centres. It also carries out home visits.

The Welfare Rights Service is publicised by leaflets and posters placed in doctors’ (GP) surgeries, libraries and joint service centres, and on Nottingham City Council’s website. Knowledge of the service also spreads through word-of-mouth.

The service works closely with other agencies across the city. It holds at least quarterly meetings with the local job centre about current operational issues and works closely with Nottingham City Homes (NCH) and registered social landlords. Financial inclusion officers working for Nottingham City Homes are also responsible for checking for take-up of benefit entitlements in order to maximise their tenants’ income. Financial inclusion officers may be alerted to financial difficulties – in some cases associated with non-take-up of eligible benefits – by tenants falling behind with rent payments.

Welfare Rights Service managers are in regular contact with Advice Nottingham and other advice services, which include ad-hoc meetings about policy changes and developments, and there are quarterly contract monitoring meetings with the Citizens Advice Bureau and Advice Nottingham. However, referrals only take place between services for specific specialist advice, which is mainly to the Law Centre.

An important role of the Welfare Advice Service in its remit to reduce non-take-up of benefits is to help prepare the citizens of Nottingham for and respond to welfare reforms. This is being done through targeted communications to households likely to be affected by the welfare changes, including changes to benefits administered directly by the council. It publicises changes to benefits being introduced by central government departments to council employees, councillors and the council's partners, and signposts citizens to where they can access advice and support, for example through its website. In addition, the council has produced an information booklet, Welfare changes – what you need to know, designed to help citizens, council staff, agencies and professionals across the city understand the government’s changes to benefits and to inform citizens who are affected where they can find appropriate support, including the Welfare Rights Service. The council is also targeting information at citizens who it knows will be directly affected by the changes being introduced to national benefits that are directly administered by Nottingham City Council, such as housing benefit and council tax benefit, to advise them of when the changes will happen and where to access advice and support.

For the year 2012–2013, the Welfare Rights Service helped people to claim £4,285,101 of unclaimed benefit entitlements.
HOW TO OBTAIN EU PUBLICATIONS

Free publications:
• one copy:
  via EU Bookshop (http://bookshop.europa.eu);
• more than one copy or posters/maps:
  from the European Union’s representations (http://ec.europa.eu/representations_en.htm);
  from the delegations in non-EU countries (http://eeas.europa.eu/delegations/index_en.htm);
  by contacting the Europe Direct service (http://europa.eu/europedirect/index_en.htm);
  by calling 00 800 6 7 8 9 10 11 (freephone number from anywhere in the EU) (*).

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

Priced publications:
• via EU Bookshop (http://bookshop.europa.eu).
Many people in Europe do not receive the social benefits to which they are entitled. This is the case across countries and for many types of benefits. Addressing this ‘non-take-up’ of benefits is critical for two key reasons: benefits do not fulfil their objective if they do not reach the people they are aimed at; and some people in this situation are living in the most vulnerable circumstances. This report maps where gaps have been identified between eligibility and take-up of social benefits and provides an overview of problems that people encounter in accessing benefits. It also examines strategies aimed at reducing the non-take-up of benefits. The report presents case studies from 10 EU Member States of various projects and programmes introduced by national and local governments and NGOs in an attempt to narrow the gap between take-up and entitlement. The case studies include measures aimed at simplifying application procedures, with the potential to reduce both non-take-up and administrative cost.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency, whose role is to provide knowledge in the area of social and work-related policies. Eurofound was established in 1975 by Council Regulation (EEC) No. 1365/75, to contribute to the planning and design of better living and working conditions in Europe.