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Non-take-up of rights in the context of social protection

Report of the Special Rapporteur on extreme poverty and human rights, Olivier De Schutter

Summary

Social protection is an investment that societies make to enhance resilience against shocks, create an inclusive economy and achieve multiplier effects for the realization of human rights. Despite its potential, however, social protection benefits often go unused even though they are designed to protect individuals throughout their lives, a phenomenon known as “non-take-up”. The phenomenon of non-take-up affects millions around the world. It results in a waste of public resources and it significantly undermines the effectiveness of social protection in reducing poverty and inequalities. Non-take-up and its intolerable consequences can and must be addressed.

The Special Rapporteur urges all States to address non-take-up as an urgent policy priority. Reducing non-take-up is within reach: it requires recasting social protection as a human right rather than charity, coordinating actions to provide targeted information about social protection measures, simplifying application procedures and involving those who experience poverty in the design, monitoring and evaluation of social protection schemes.
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I. Introduction

1. Social protection schemes that fail to effectively reach those in need are a huge waste of resources, tantamount to watering plants with a leaking can. When individuals do not claim the benefits to which they are entitled, owing to a lack of information, bureaucratic hurdles or the fear of humiliation, it is not a cost that society avoids but a missed opportunity to reduce poverty and inequalities, and thus to improve social cohesion and long-term development prospects. The present report is about that leakage and those costs.

2. Governments around the world turned to social protection to mitigate the social and economic consequences of the coronavirus disease (COVID-19) pandemic. While praising their efforts to offset the devastating effects of the crisis, the Special Rapporteur warned that many groups continued to slip through the cracks of social protection systems. Social protection, a human right enshrined in the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights and other international human rights instruments, is now at a crossroads, with millions unable to benefit from existing programmes. What good is social protection when precisely those it is destined to uplift are prevented from enjoying it?

3. Even where social protection measures exist, entire groups remain excluded due, for instance, to conditions impossible to fulfil, to corruption, discrimination or unwanted informality, to the distrust of beneficiaries towards social service providers, or to insufficient funding. This phenomenon, known as “non-take-up”, is as pervasive as it is insidious, affecting millions of people around the world and effectively preventing them from enjoying their right to social security as enshrined in international human rights law.

4. In the present report, the Special Rapporteur exhorts governments to turn non-take-up into a policy priority to ensure social protection does not become a dead letter. Governments have a responsibility to guarantee the effective coverage of their populations through social protection programmes that support them throughout the life cycle. It is not enough to establish social protection floors if these remain inaccessible to the very individuals and groups they are designed to protect.

5. The right to social security, as developed by the Committee on Economic, Social and Cultural Rights, has very practical implications: it implies a duty to proactively provide information to rights holders about the benefits to which they are entitled, simplify application procedures, sufficiently fund programmes so that all eligible individuals can benefit from them, fight corruption in service delivery, refrain from imposing conditions that are stigmatizing and humiliating, and provide clear and accessible appeals procedures to rectify mistakes made by public administrations. The right to social security does not stop at the provision of social protection on paper: it must translate into effective coverage and take-up of rights in practice.

6. In the present report, the Special Rapporteur highlights the legal and practical barriers that individuals must overcome to exercise their right to social security. While certain groups, such as informal workers, are excluded from social protection by design, other obstacles prevent even eligible individuals from claiming benefits (known as “primary non-take-up”) or, if they apply, from receiving them (“secondary non-take-up”).

7. The report draws on both primary and secondary research, including a worldwide survey on non-take-up that the mandate of the Special Rapporteur conducted in 2021. One questionnaire was sent to civil society organizations, ministries and administrations responsible for social protection, United Nations agencies and academic experts. The Special Rapporteur is grateful for the excellent research and analysis undertaken by Paula Fernandez-Wulff and Agathe Osinski.


4 See the Committee’s general comment No. 19 (2007).
The Special Rapporteur received 421 responses from 36 countries across the world. \(^5\) A second questionnaire collected the experiences and perceptions of individuals, with 258 responses received from 7 countries. \(^6\) Some of the results of the survey are presented below.

Section II presents existing estimates of non-take-up, demonstrating that the phenomenon is far from marginal. Although non-take-up is a serious problem across a range of contexts and schemes, it has yet to be recognized as a policy priority in many countries. In section III, the Special Rapporteur examines the costs and impacts of non-take-up for both individuals and society. In section IV, he outlines the obstacles to social protection, including situations where individuals are excluded from social protection schemes and the phenomenon of non-take-up \textit{stricto sensu}. In section V, he examines tools that could reduce non-take-up rates. In section VI, the Special Rapporteur provides conclusions and recommendations for governments wishing to act.

**II. Non-take-up: a widespread, insidious phenomenon**

Non-take-up refers to a situation where individuals otherwise eligible for social protection do not end up benefiting from it, whatever the reason – lack of information, costly or complex procedures, low digital literacy, shame or fear of interacting with social services and administrative barriers or errors. Non-take-up, in short, prevents eligible individuals from effectively enjoying their right to social security. Although the reasons behind and the rates of non-take-up vary widely across benefits and contexts, the phenomenon is pervasive in most countries and represents a fundamental challenge to the very effectiveness and suitability of public services.

Non-take-up affects all groups, but paradoxically it is most prevalent among those most marginalized and therefore most in need of social protection – people who experience social isolation or lack a bank account, those who are digitally illiterate or are stigmatized on account of their background, or individuals who have been subjected to institutional abuse – are all highly likely to face barriers to the very social protection benefits purportedly destined to improve their lives.

Estimates of the prevalence of non-take-up remain rare and largely focus on developed countries. Precise rates of non-take-up are difficult to calculate because governments do not regularly collect data on the number of beneficiaries eligible for or enrolled in specific social protection schemes. Such data can be difficult to obtain because eligibility criteria are multiple, complex and evolve over time, \(^8\) yet estimates of non-take-up are crucial to monitoring and reporting on the effectiveness of social protection.

Across European Union member States, estimates of non-take-up range from very low (3–4 per cent for child benefit in the United Kingdom of Great Britain and Northern Ireland in the period 2012–2013) to extremely high (79 per cent for the benefit in material need

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\(^5\) They are Argentina, Australia, Bangladesh, Belgium, Brazil, Cameroon, Canada, Chile, Colombia, the Democratic Republic of the Congo, the Dominican Republic, Ethiopia, Finland, France, Greece, Guatemala, Haiti, India, Indonesia, Jordan, Kenya, Kyrgyzstan, Mexico, Nigeria, Pakistan, Peru, Senegal, Slovenia, South Africa, Spain, Thailand, Togo, Tunisia, the United States of America, the Bolivarian Republic of Venezuela and the United Kingdom of Great Britain and Northern Ireland.

\(^6\) Brazil, Cuba, Ghana, Guatemala, India, Spain and Thailand.

\(^7\) Accessible online at https://www.ohchr.org/EN/Issues/Poverty/Pages/SocialProtection-RealityCheck.aspx.

scheme in Slovakia in 2009). In the region, non-take-up rates are above 40 per cent for most benefits considered, confirming that the phenomenon is far from marginal in the countries studied. For example, in Czechia the non-take-up of child allowance was estimated at 40.3 per cent in 2017, while for housing allowance, with an estimated eligibility rate of 24.5 per cent, non-take-up was double at 83.4 per cent. In Finland, basic social assistance was not taken up by approximately one third of the eligible population in the period 2016–17. In Germany, rates of non-take-up of means-tested benefits were estimated at 54–57.7 per cent between 2005 and 2014. In Slovenia, while 90,000 pensioners lived below the poverty threshold in 2019, only 18,400 of them received income support, suggesting a high rate of non-take-up. In France, between 29 and 39 per cent of potential beneficiaries do not receive the revenue de solidarité active; as a result, 750 million euros are left unspent each trimester. In 2022, a study of four European Union member States and the United Kingdom found that the rate of non-take-up of minimum income schemes frequently exceeded 30 per cent.

14. Other studies confirm this problematic trend of low uptake of social protection. In the United States of America, the non-take-up rate by eligible families of the Temporary Assistance for Needy Families benefit is estimated to be 72 per cent, up from 31 per cent in 1997. In Canada, an estimated Can$1 billion of allocated federal funding remains unused every year, largely due to the non-take-up of benefits by potential recipients particularly at risk of poverty, including indigenous peoples.

15. Despite the prevalence of non-take-up, the term remains relatively unfamiliar to decision makers and members of civil society. In the worldwide survey launched to inform the present report, only 48.9 per cent of institutional respondents were familiar with the term. It is clear that, while non-take-up is a major issue across a diversity of contexts and social protection schemes, the problem has yet to be recognized as a serious policy priority.

16. At the individual level, non-take-up can result from a lack of awareness of the benefit itself, a lack of understanding of the eligibility criteria, difficulties with starting the application process or, more rarely, where the benefit is perceived as irrelevant to improving the situation of the individual, a conscious decision not to claim it. It can also happen when the eligible individual starts up an application process but nonetheless fails to effectively receive the benefit, for instance because they do not finish the application or make mistakes.

10 Ibid., p. 15.
11 See Jana Godarová and Iveta Štarhová, “Is the non-take-up problem present in the Czech Republic?” (2019).
12 See Olivier Bargain, Herwig Immervoll and Heikki Viitamäki, “No claim, no pain: measuring the non-take-up of social assistance using register data”, Journal of Economic Inequality, vol. 10, No. 3 (September 2012), and Jussi Tervola, Merita Jokela and Joonas Ollonqvist, “Smaller net or just fewer to catch? Disentangling the causes for the varying sizes of minimum income schemes” (April 2021).
13 See Michelle Harmisch, “Non-take-up of means-tested social benefits in Germany”, Deutsches Institut für Wirtschaftsforschung discussion paper (2019).
16 Cyrine Hannafi and others, Mesurer régulièrement le non-recours au RSA et à la prime d’activité : méthode et résultats, (February 2022).
17 Céline Marc and others, Quantifier le non-recours aux minima sociaux en Europe (March 2022).
18 Submission by the Center on Budget and Policy Priorities.
19 Prosper Canada “Increasing indigenous benefit take-up in Canada, 2018 federal budget submission” (February 2018), p. 2.
21 Tim Goedemé and Julie Janssens, “The concept and measurement of non-take-up: an overview, with a focus on the non-take-up of social benefits” (May 2020), p. 11.
in the process, or because the administration produces errors or fails to disburse the benefit correctly.\textsuperscript{22}

17. Factors located within social services or public administrations include a failure to inform beneficiaries about their rights, the imposition of hurdles in the name of detecting potential fraud or stigmatizing claimants. Finally, non-take-up can have its source in the design of the social protection scheme itself, for instance in the kind of documentation or conditionalities it requires.

18. Regardless of the reasons, non-take-up is a failure of the social protection system, not of the individual. Addressing it should be a priority for all social security administrations.

\section*{III. Crushing costs of non-take-up}

19. In previous reports, the Special Rapporteur has shown that social protection should be seen not as a cost but rather as an investment: it enhances resilience against shocks; it creates an inclusive economy; and its multiplier effects benefit all groups across society.\textsuperscript{23} However, when benefits fail to reach their intended population, social protection is weakened in its ability to make a difference, resulting in lower effectiveness, efficiency and equity. There are major short- and long-term costs to non-take-up, imposed on individuals, households and society as a whole. Impacts include reduced incomes and heightened poverty and inequalities, psychological costs and an erosion of trust in the State.

\subsection*{A. Reduced incomes and increased poverty and inequalities}

20. At the individual and household levels, non-take-up results in more hardship for those already experiencing financial difficulties. In the United Kingdom, for example, 51.7 per cent of individuals who did not seek to claim Universal Credit and 54.1 per cent of those who wrongly thought they were ineligible for it during the COVID-19 pandemic experienced a reduction in their incomes of at least 10 per cent, while only 32.9 per cent of the general public (excluding benefit claimants) saw their incomes fall.\textsuperscript{24}

21. Non-take-up takes its toll on society as a whole too.\textsuperscript{25} In the long run, governments and the societies they govern will have to pay the price for leaving vulnerable groups behind through increased expenditures on health care and anti-poverty programmes. The long-term costs of non-take-up for society include those related to health care, when individuals are unable to obtain health care and must seek emergency treatment later on, and to growing levels of child poverty, which can have long-term impacts on children’s health and thus increased budgetary costs in the long run.\textsuperscript{26} In fact, one study in the United Kingdom found that £4 billion could be saved in public spending if take-up of the country’s Pension Credit was increased to 100 per cent.\textsuperscript{27} The lesson is clear: non-take-up is expensive for individuals, governments and society at large, and addressing it is within reach.

\subsection*{B. Psychological impacts}

22. Respondents to the worldwide survey pointed to the psychological impacts of experiencing non-take-up, including an increased sense of insecurity, as well as feelings of helplessness, isolation, depression and even suicide. All of these impacts, in turn, increase

\textsuperscript{22} Ibid.
\textsuperscript{23} A/HRC/47/36, paras. 22–32.
\textsuperscript{24} Ben Baumberg and others, “Non-take-up of benefits at the start of the COVID-19 pandemic” (2021), p. 19.
\textsuperscript{25} See Manos Matsaganis, Alari Paulus, and Holly Sutherland, “The take up of social benefits” (2008).
\textsuperscript{26} A/76/177, paras. 7–12.
\textsuperscript{27} Donald Hirsch and Juliet Stone, “The cost of pensioner poverty and non-take-up of pension credit” (September 2020), p. 23.
the risk of non-take-up. In the United Kingdom, levels of anxiety between July and August 2020 were found to be significantly higher among those who did not seek to claim and those who thought they were ineligible for Universal Credit, compared to anxiety levels among the general public.

C. Erosion of trust in the State

23. Erosion of trust in the State is a real risk, with non-take-up occurring, as it does, on such a large scale. As an interface between the State and society, social protection mechanisms are the most visible face of governments in action. Where non-take-up results from the attitude of social services or from administrative negligence, it may cause frustration, a loss of trust between rights holders and public institutions and the breakdown of the social contract between rights holders and their governments. Public support for robust social protection systems financed through general taxation may decline. Tackling non-take-up can therefore restore lost confidence in the ability for States to better the lives of the population.

IV. Obstacles to rights-based social protection

24. Although much progress has been made in recent decades in extending social protection and anchoring it in national legislation, gaps in coverage remain significant, with people falling through the holes of social protection schemes due to legal exclusion and excessive targeting.

25. While legal exclusion is traditionally considered a distinct phenomenon from non-take-up, both impede the implementation of the right to social security. They can also combine their impacts, for example when informal workers or undocumented migrants do not dare to claim their rights to social protection because they fear sanctions or deportation, in the absence of a firewall between social services or labour inspectors and law enforcement. A social protection system designed to exclude cannot be considered in compliance with article 9 of the International Covenant on Economic, Social and Cultural Rights. In particular, excessive targeting increases the complexity of procedures and transforms social workers and administrators into gatekeepers of the system, tasked with avoiding fraud by “undeserving” applicants. Increased complexity entails considerable transaction costs and reduces take-up by eligible claimants. These exclusionary obstacles run contrary to article 9, as interpreted by the Committee on Economic, Social and Cultural Rights.

A. Exclusion from social protection

26. Individuals can be excluded from social protection for a variety of reasons, but two particularly prevalent obstacles are highlighted here: first, targeting and exclusion errors in

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29 Ben Baumberg and others, “Non-take-up of benefits at the start of the COVID-19 pandemic”, p. 25.
33 Christina Behrendt, At the Margins of the Welfare State: Social Assistance and the Alleviation of Poverty in Germany, Sweden and the United Kingdom (London, Routledge, 2018), ch. 7.
social registries remain significant; second, lack of citizenship and problems with birth registration prevent many groups from benefiting from social protection.

Exclusion from social registries

27. Social registries are a common tool used to identify and record households eligible for social protection in low- and middle-income countries, particularly in the Global South. These registries involve enumerators visiting households, collecting data and determining, on the basis of specific indicators, whether or not they are eligible for inclusion in the registry. Most social registries operate through proxy means testing, where data are collected as a proxy for household income. Applying for social protection benefits is often conditional upon being included in such registries. For example, in Guatemala inclusion in the country’s social registry is a condition for accessing 108 social protection schemes; in Chile, the social registry is used to determine eligibility for 80 social protection programmes.37

28. Several crucial problems exist with respect to the effectiveness of social registries in identifying the poorest households and therefore in guaranteeing their right to social security.

29. First, enumerators can never succeed in reaching all households when they collect data to populate the social registry. For example, households and individuals that are difficult to access because they live in remote areas or in precarious or temporary housing may be left out. Half of the 52 countries with social registries for which data is available have a coverage of below 20 per cent of households.38 That is the paradox of social registries: while meant to facilitate eligibility for social protection schemes, they exclude those who may need the benefits the most.

30. Secondly, inclusion and exclusion errors are very common in proxy means testing. In the Keluarga Harapan scheme in Indonesia, an estimated 85 per cent of the poorest 20 per cent of the population are excluded; in Pakistan, 79 per cent of the poorest 20 per cent of people are excluded from the Benazir Income Support Programme; in India’s Indira Gandhi National Old Age Pension Scheme, 68 per cent of the poorest 20 per cent are excluded.39 Such high levels of exclusion are the result of ill-conceived attempts to narrowly target beneficiaries. In fact, schemes with broader coverage have much lower levels of error in targeting.40

31. Thirdly, social registries provide a static picture of potential beneficiaries and are infrequently updated because of the high costs associated with such updates. By their nature, social registries miss any fluctuations that can occur in a household’s situation and income, where poor households that experience an improvement will remain eligible for social protection benefits they may no longer need, while households previously above the poverty line who have experienced a reduction in income will remain excluded. Given the dynamic nature of poverty, social registries as currently conceived remain a largely inadequate tool to eradicate it.

Lack of official identification, birth registration and/or nationality

32. Target 16.9 of the Sustainable Development Goals explicitly calls on States to provide legal identity for all, including birth registration, by 2030. Formal identification of potentially eligible beneficiaries is typically required in order to benefit from social protection, yet an estimated 1.1 billion people around the world lack legal identity,41 which effectively bars them from benefiting from social protection programmes.42

38 Ibid., p. 13.
40 Ibid., p. 27.
41 Privacy International, “Exclusion by design: how national ID systems make social protection inaccessible to vulnerable populations” (March 2021).
42 A/74/493, para. 11.
33. In some countries, lack of registration at birth is the main obstacle. Only 45 per cent of children are registered at birth in sub-Saharan Africa,\(^43\) but the same phenomenon plagues other regions too. For example, among the poorest 30 per cent of households in Indonesia, 71 per cent of children aged less than 1 did not have a birth certificate in 2012–2013 and 88 per cent of adults aged over 18 remained unregistered.\(^44\) In Bangladesh, World Bank data show that only 56 per cent of the population is registered,\(^45\) an issue that has been raised as a concern by the Committee on Economic, Social and Cultural Rights because it limits access to social security benefits, health care and education.\(^46\)

34. Although donor-driven initiatives to develop digital identification systems have the potential to make registration easier, some remain highly exclusionary. In Uganda, for example, between 23 and 33 per cent of the country’s adult population have not received a national identity card.\(^47\) As long as such situations persist, digital identity systems should not be a prerequisite for benefiting from social protection schemes and when they are set up, they should be designed in a way that is inclusive. Alternative forms of identification, including passports, driving licences, voter identities or birth certificates should be accepted until all individuals receive digital identity cards.\(^48\)

35. Administrative errors in documentation can also result in the exclusion of otherwise eligible individuals from certain social protection benefits.\(^49\) For many individuals and households experiencing poverty, rectifying mistakes in official documentation can entail prohibitively high costs in administrative and travel fees.

36. Stateless persons, refugees and migrants are other groups of potential beneficiaries who may not have the required identification documents. In Jordan, non-Jordanians are eligible to receive support through zakat, a means-tested social assistance scheme, but the application requirements, which include a passport or family book, prevent many of the most vulnerable non-national families from accessing this support if they left their country of origin without documentation.\(^50\)

B. Workers in the informal economy: compounding legal exclusion with non-take-up

37. Worldwide, over 60 per cent of workers, some 2 billion individuals, make their living in the informal economy,\(^51\) where they experience higher risks of poverty as a result of lower, more unstable incomes and a lack of social protection. Informal workers are often excluded from social insurance schemes based on traditional models of a worker in a stable employment relationship, with a regular wage and a long-term contract.\(^52\) They also tend to have lower contributory capacities and are often unable to regularly contribute the same amounts, as their incomes can vary over time. In the case of own-account (self-employed) informal sector workers, the burden is even more difficult to bear, as they are also responsible for paying employers’ contributions. Informal economy workers also tend to be excluded

\(^{43}\) See https://data.worldbank.org/indicator/SP.REG.BRTH.ZS?locations=ZG.


\(^{45}\) See https://data.worldbank.org/indicator/SP.REG.BRTH.ZS?locations=BD.


\(^{48}\) Ibid., p. 75.

\(^{49}\) See Extreme Poverty Research Group, “Extreme poor Adivasis and the problem of accessing social safety nets” (October 2011), p. 15.


from poverty-targeted social assistance and safety net programmes, as they are not considered vulnerable enough and are referred to as the “missing middle”.

38. Including informal workers in social protection systems requires overcoming a number of obstacles.\(^{53}\) Some are very practical. Long distances to welfare offices can be expensive, time-consuming and involve indirect costs such as foregone earnings. For agricultural workers, these concerns tend to be even greater, as factors such as remoteness or illiteracy make registration and payment of contributions more difficult and costlier. Due to seasonality, agricultural workers also frequently shift from workplace to workplace, from employer to employer and from waged employment to self-employment (and vice versa). This mobility demands greater attention from institutions to make sure changes are timely reflected in records to prevent irregularities or breaks in contribution patterns.

39. Overly demanding administrative procedures and their sometimes prohibitively high costs also undermine the successful implementation of social security in the informal sector by discouraging workers and employers from registering. The use of separate registration procedures for social security schemes and the complexity of forms are a challenge for informal workers, particularly those with low levels of education. Meanwhile, own-account workers and informal sector enterprises, especially when they are micro- or small enterprises who do not have specialized staff to deal with social security matters, have limited resources to deal with complex and time-consuming administrative processes. As a result of these obstacles, workers in the informal economy are excluded from social protection both in law and in practice.

40. To address these challenges, States should seek to combine both contributory and non-contributory schemes into integrated “two-track” social protection strategies to achieve universal coverage. The respective contributory capacities of different groups of the population should be considered by financing through taxes what workers cannot provide in social contributions, as recommended by the Committee on Economic, Social and Cultural Rights.\(^{54}\)

41. As the transition from the informal to the formal economy is encouraged, social insurance schemes should be extended gradually to workers in the informal economy, as recommended by human rights bodies\(^ {55}\) and by ILO in its Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204).\(^ {56}\) To facilitate that transition, administrative procedures, benefits and contributions may have to be adapted. Effective sanctions against tax evasion and the avoidance of social contributions, as well as stronger labour inspectorates protecting workers’ rights in the informal sector, could go hand in hand with incentives to encourage formalization. For example, compliance costs could be reduced through simplified regimes for the assessment of contributions and tax payments. Access to public procurement and financial services could be facilitated for businesses that transition to formality. In contrast, any attempt to reduce labour protections for workers in the formal sector, in order to make formalization more desirable for employers, should be considered a retrogressive measure that could only be justified under strict conditions.\(^ {57}\)

C. Initial hurdles leading to non-take-up

42. The low levels of protection afforded by schemes, or their unpredictable disbursement, can lead individuals to consider that the social protection benefit is not useful and therefore not worth the costs involved in applying, even when they know about the

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\(^{54}\) General comments No. 19 (2007), para. 51, and No. 23, para. 64. See also ILO, *Extending social security to workers in the informal economy*, p. 19.

\(^{55}\) Committee on Economic, Social and Cultural Rights, general comments No. 19 (2007), para. 34, and No. 23 (2016), paras. 47 (d), 54 and 60.

\(^{56}\) Paras. 22–27.

\(^{57}\) Committee on Economic, Social and Cultural Rights, general comment No. 3 (1990), para. 9.
procedure and how to follow it. In Germany for instance, a 20 per cent increase in expected benefits would be projected to increase take-up by about 6 per cent.  

43. Even when they are theoretically eligible to receive social protection benefits and even where the benefits of applying outweigh the costs, individuals face crippling initial obstacles when attempting to engage with social protection systems. These hurdles include a lack of awareness of the benefits themselves (especially due to language and literacy barriers), lack of information about eligibility criteria, difficulties with completing application forms, low amounts or unpredictable disbursements and stigmatization when engaging with public administrations.

Lack of awareness of benefits

44. Lack of awareness of the existence of social protection schemes is the single most frequent type of non-take-up, based on the results of the worldwide survey. The most vulnerable, marginalized groups are most likely not to be made aware of the benefits to which they are entitled, due to poor outreach by governments and a lack of information tailored to actual levels of education and literacy. Literacy rates tend to be lower among poor, older or rural populations and among women. For example, in Haiti approximately 90 per cent of women aged above 65 are illiterate. In the neighbouring Dominican Republic, illiteracy rates in rural areas (12.8 per cent) are more than double the rates in urban areas (6 per cent).  

45. Language can also be a barrier. In Colombia, for example, information on the country’s registration system for social benefits is available only in Spanish. Failure to provide information in other languages represents an obstacle for indigenous peoples whose primary language is not Spanish.

46. Beyond seeking to improve the literacy rates of vulnerable groups and increasing the number of languages in which information is available, governments must do much more to communicate proactively on the social protection benefits they provide. In France, 55 per cent of respondents to a survey conducted in 2011 reported that they received most of their information on the revenu de solidarité active from television and radio, while only 13 per cent said the administration or civil society were their main source of information. In Jordan, 67 per cent of people had heard about the Takaful programme through word of mouth, while only 21 per cent had learned about it from television and 18 per cent through social media.

Information about how to apply

47. Even when eligible individuals are aware of the existence of social protection schemes, they may not know how to apply or enrol in them, or whether they meet the eligibility criteria. This too appears to be a major reason for non-take-up across the countries studied. In Ghana, for example, only 45.4 per cent of respondents to a survey conducted by the United Nations Children’s Fund (UNICEF) knew how to enrol in the country’s flagship social protection programme, a finding confirmed by respondents to the worldwide survey from Ghana. In Pakistan, low levels of literacy among women led to only 30.5 per cent of women finding the information easy to understand in a given district, compared with 80.2 per cent of men. Equally, most people knew about at least one social protection programme,

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58 Regina T. Riphahn, “Rational poverty or poor rationality? The take-up of social assistance benefits” (March 2000), p. 23.
59 See https://haiti-literacy.org/literacy-in-haiti/.
but only 49 per cent knew how to register for it.\textsuperscript{65} In the United Kingdom, an estimated 280,000 to 390,000 individuals wrongly thought they were ineligible for Universal Credit between June and August 2020, leading to substantial levels of non-take-up.\textsuperscript{66}

48. Certain promising practices seek to address this. In Finland, the Government sent out information and an application form to a segment of the elderly population when the pension guarantee was first established, which had a bigger impact on those who were older and those who were uncertain about their eligibility.\textsuperscript{67} In countries such as Belgium, providing targeted information to potentially eligible households has proven effective in increasing take-up, with impacts remaining significant over time.\textsuperscript{68} In the United Kingdom, Citizens Advice offices provide information to potential beneficiaries. According to the results of the worldwide survey, in countries such as Canada and Kenya, large-scale information campaigns have been implemented, including targeted outreach to vulnerable groups (indigenous peoples and widows, respectively), or, as in Thailand, through the use of different languages.

**Complex application procedures**

49. Even when information about application processes and eligibility criteria is clear, difficulties with completing an application may prevent individuals from claiming social protection benefits. In particular, gathering the correct documentation to apply for a benefit may prove costly and time-consuming for eligible beneficiaries. For example, in Kyrgyzstan, to receive a benefit, applicants must visit the Department of Social Protection at least three times.\textsuperscript{69} In rural areas, the cost of gathering documents is about 15 per cent of the average monthly benefit and in urban areas this rises to 80 per cent.\textsuperscript{70}

50. In Spain, the recently established national minimum income scheme, *ingreso mínimo vital*, has been granted to only 23 per cent of applicants.\textsuperscript{71} Almost 20 per cent of rejections were due to incomplete or duplicated documentation being presented,\textsuperscript{72} suggesting that overly complicated procedures can lead to a high degree of secondary non-take-up.

51. Applying for benefits online can be hugely challenging for large sections of the population. While digitization of social protection may present advantages for reducing non-take-up, it also implies that digital literacy is becoming increasingly crucial, which creates obstacles for certain groups.\textsuperscript{73} In Greece, 46.9 per cent of older adults have no experience of using a computer.\textsuperscript{74} In Indonesia, adults in the top decile are over five times more likely to have access to the Internet than those in the lowest decile.\textsuperscript{75} In France, 53.8 per cent of survey respondents reported having difficulties in completing administrative processes online.\textsuperscript{76} Having poor digital skills (difficulties in using computers, phone and the Internet) was

\textsuperscript{65} Ibid., p.18.

\textsuperscript{66} See Ben Baumberg and others, “Non-take-up of benefits at the start of the COVID-19 pandemic”.


\textsuperscript{68} See Raf Van Gestel and others, ”A reminder to pay less for healthcare: take-up of increased reimbursement in a large-scale randomized field experiment” (2017).


\textsuperscript{70} Ibid., p. 110.

\textsuperscript{71} See https://revista.seg-social.es/-/el-ingreso-minimo-vital-llega-en-septiembre-a-800.000-personas/en#:~:text=El%20Instituto%20Nacional%20de%20la%20Comuni%2C%202016,-%20porcentaje%20de%20personas%20beneficiarias%20(96.6%2C%202016).

\textsuperscript{72} Miguel Ángel Gavilanes, “Documentación errónea o incompleta y niveles de renta, los principales motivos de denegación del Ingreso Mínimo Vital”, 7 February 2022.

\textsuperscript{73} A/74/493, paras. 29–31.

\textsuperscript{74} See https://www.oecd.org/skills/piaac/Feel-Matters-Greece.pdf, p. 3.


identified in the worldwide survey as a clear hindrance to the use of social protection measures.

52. Establishing “one-stop shops” and simplifying application procedures by reducing the number of documents and “hidden conditionalities” required to complete an application can ensure greater accessibility to social protection benefits by persons experiencing poverty. In the worldwide survey, individuals in Ghana, Spain and Thailand considered that simpler application forms would be the most important measure to reduce non-take-up.

53. Houselessness presents specific challenges. In Belgium, a system has been put in place to enable persons without fixed addresses to remain eligible for social protection benefits. They can use a reference address with a local public welfare office (centre public d’action sociale) instead of providing a home address. While the number of people with such reference addresses quadrupled between 2006 and 2016, the difficulties involved in obtaining a reference address have also been highlighted.77

Stigmatization

54. Individuals who engage with public social protection administrations typically experience stigmatization, which can discourage them from applying.78 Stigma can result from a combination of factors, including the lack of privacy and the demeaning experience of having to wait for long periods and engage with sceptical staff.79 Evidence across several countries shows that a significant proportion of respondents report feeling embarrassed or bothered about claiming benefits. In the United States, for example, approximately half of low-income families considered the application process to be humiliating.80 In the United Kingdom, non-take-up of Universal Credit during the COVID-19 pandemic may have been caused by stigma, with 41.6 per cent of individuals who thought they were eligible not claiming it because of stigma or perceptions of not deserving it.81 Equally, 27 per cent of respondents in the United Kingdom reported that a shame-related reason would make them less likely to apply for a benefit if they were in need and eligible.82

55. Shame and stigma are particularly important where conditionalities are attached to the provision of social protection, since the implicit (and sometimes quite explicit) narrative underlying such conditionalities is that recipients should be disciplined into improving their behaviour.83 The design and enforcement of welfare programmes that impose conditionalities on beneficiaries typically characterize claimants as an “underclass” who lack a work ethic, are involved in crime and choose irresponsible lifestyles, for example by exhibiting high rates of single motherhood.84 By attributing the claimant’s reliance on social support to their individual circumstances, rather than the broader structural economic problems of a society, such programmes convey a stigmatizing discourse targeted at the individual rather than their surrounding economic and social context.85

56. Shame and stigma are frequently underreported: in a 2012 nationally representative survey in the United Kingdom, only between 5 and 25 per cent of eligible non-recipients cited this as a reason for not benefiting from social protection mechanisms.86 In the worldwide survey, individual embarrassment and social stigma were not frequently cited among the reasons why eligible individuals do not apply for the benefits to which they were

77 See Observatoire de la santé et du social Bruxelles-Capitale, Aperçu du Non-recours aux Droits Sociaux et de la Sous-protection Social en Région Bruxelloise.
80 Ibid.
81 Ben Baumberg and others, “Non-take-up of benefits at the start of the COVID-19 pandemic”, p. 11.
82 See Ben Baumberg, “The stigma of claiming benefits: a quantitative study”.
85 Ibid.
86 See Ben Baumberg, “The stigma of claiming benefits: a quantitative study”.
entitled. It could well be that the admission of stigma is itself stigmatizing, which points to the limitations of surveys and interviews as methodological tools for studying shame and stigma.

57. States can and must do more to reduce the stigma and shame faced by potential recipients of social protection benefits. First, moving from strictly targeted, means-tested benefits towards universal benefits reduces the shame involved in having to prove that one is sufficiently poor. Universal benefits also tend to build trust and are considered more legitimate than selective, needs-based schemes, because they are built on simpler and more clear-cut rules. Alternatively, affluence-testing could replace means-testing as a methodology in order to exclude individuals or households who declare their income above a specified threshold, as is the case for several benefits in South Africa.

58. Secondly, and most importantly perhaps, social protection should be enshrined as a human right, an entitlement rather than a favour or charity. Considering that stigma will be lower where claimants are seen as entitled to their benefits, States should ensure that social protection is perceived by administrations and other public institutions as a right that each person is entitled to receive. That recognition should translate into public employees treating welfare recipients with dignity and respect and public welfare offices being well-staffed, welcoming and accessible to all.

D. Post-application obstacles leading to non-take-up

59. Even when individuals successfully overcome the obstacles identified above, including a lack of information about benefits and how to access them, other problems such as a lack of funding, physical, technological and administrative barriers, bribery and a lack of or an unclear appeals procedure can all lead eligible individuals not to receive the entitlements to which they have a right.

Insufficient funding

60. Results from the worldwide survey suggest that across all regions except Europe, the insufficiency of public budgets for granting social protection benefits to all eligible applicants is perceived by institutional respondents as a significant cause of non-take-up. Insufficient public budgets can lead to a situation where an eligible individual applies for a social protection benefit, but the administration responsible for delivering the benefit does not effectively disburse it to the applicant owing to limited funds. For example, in Brazil the Bolsa Família programme places a limit on available public funds such that each municipality receives a fixed quota and once it is filled, families can be denied access to the scheme. In Greece, the low awareness of the social solidarity income benefit may be partly due to this phenomenon: one paper suggests that the cautious approach taken by the Government in communicating this social assistance benefit is due to concerns about overspending the allocated budget if too many people apply. When funding is insufficient, the risk increases that social protection measures are allocated to individuals and households on a first-come, first-served basis, or that preferential treatment for relatives or friends is applied, thereby increasing the risk of corruption.

61. In many countries, the proportion of gross domestic product (GDP) devoted to social protection remains inadequate. ILO notes that high-income countries spend on average 16.4 per cent of their GDP on social protection, which is twice as much as upper-middle-income countries, 6 times as much as lower-middle-income countries and 15 times as much as low-income countries, which spend only 1.1 per cent of their GDP on social protection. See Stephen Kidd and others, “The social contract and the role of universal social security in building trust in government” (November 2020).

87 See Ben Baumberg, “The stigma of claiming benefits: a quantitative study”.
88 Lorraine Wapling, Rasmus Schjoedt and Sarina D. Kidd, Social Protection and Disability in Brazil (February 2020), p. 34.
Increasing funding for social protection schemes, especially when funding is directly related to benefit disbursement, is a key way for reducing non-take-up.

**Barriers to receiving benefits**

62. Physical and/or technological barriers that prevent eligible individuals from receiving the benefits were also perceived as important in the worldwide survey, as was the lack of bank accounts or the inability to provide all valid documentation or information required to effectively receive the benefit. Some of the physical and technological barriers revealed by the survey included digital literacy deficiencies, lack of an Internet connection and a lack of accessibility to welfare offices or to online services adapted to persons with disabilities.

63. With regards to problems related to the inability to provide all valid documentation or information required to receive a benefit, survey respondents indicated that information about income or assets was difficult to provide, as were documents related to police clearance.

64. Such barriers could be overcome in part by improving the equipment of welfare offices, with trained and competent staff who can accompany potential beneficiaries through procedures, provide them with the necessary information and guide them throughout the process. While the digitalization of procedures may reduce barriers to accessing social protection for certain groups, it also risks further isolating others. Strategies for the dematerialization of social protection benefits must not be made at the expense of in-person, physical offices. Instead, several channels should be opened to improve accessibility, including for users with poor digital literacy skills or those who may not have access to digital tools. Failing to maintain and strengthen in-person, physical public services will only exacerbate the digital divide, with dramatic consequences for the non-take-up of social protection benefits.

**Bribery**

65. Bribery in the delivery of social protection is pervasive, but it particularly affects the provision of health care, due to the asymmetry of information and power relationships between health-care providers and patients. It has been estimated that 140,000 children die each year because of corruption in the health sector. This phenomenon was called an “open secret” by a former Peruvian minister of health who estimated that between 10 and 25 per cent of the $7 trillion spent globally on health services are lost to corruption – a loss that exceeds what would be needed to achieve universal health coverage globally by 2030.

66. Bribery increases the costs of accessing much-needed schemes and has deeply regressive impacts on people in poverty, since bribes eat up a larger proportion of their income than that of wealthier people. Moreover, poor people are much more likely than rich people to have a bribe demanded of them. In South Africa, a person living in good material conditions was found to have a 15 per cent chance of facing a demand for a bribe in return for government services, while a poor person had a 32 per cent chance. In Kenya, the probability for a person with good material conditions to be asked for a bribe is 40 per cent while the probability for a person living in poverty is 63 per cent. The same study found that, across all African countries it included, people in poverty were three times more likely to pay a bribe than wealthier people. Similarly, a study in Ecuador found that low-income households paid a larger share of their income on bribes to access public services than higher-income households.

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96 Ibid., p. 19.

97 Ibid., p. 18.
income households, amounting to an average of 5 per cent of their total household income.\textsuperscript{98} According to survey data from Peru, low-income Peruvians also expend a higher share of their income on bribes for basic services than wealthier people.\textsuperscript{99} The survey confirmed the link between bribery and the non-take-up of benefits: low-income households were more likely to be discouraged from accessing basic services, thus choosing not to seek a public service when needed, due to corruption.

67. Beyond explicit bribery, corruption and fraud exist in several forms. Nepotism or clientelism mean that public servants will favour their relatives, friends or personal connections to deliver social protection faster or more effectively. For example, in Finland, where only 1 per cent of those surveyed reported paying a bribe to access public services in the previous 12 months, 17 per cent stated that they had used personal connections to access social security benefits.\textsuperscript{100} Governments must acknowledge and counter corrupt practices, with a particular focus on bribery and nepotism in the delivery of public services.

**Lack of or unclear appeals procedures**

68. A lack of or an unclear appeals procedure prevents eligible applicants from following up on rejected applications, which can have disastrous consequences, particularly when the denial of benefits is unjustified. Clear and accessible appeals procedures are crucial for eligible beneficiaries to seek redress when a claim for a social protection benefit is wrongfully denied. In many countries where they exist, these procedures are opaque: applicants often do not know how or where to seek redress. For example, in Jordan only a quarter of respondents to a survey were aware of the appeals procedure for the *Takaful* programme.\textsuperscript{101}

69. “Efficiency and accessibility of complaint and appeal procedures” is a principle listed among those that States should follow when establishing social protection floors, according to ILO in its Social Protection Floors Recommendation, 2012 (No. 202). Where secondary non-take-up occurs due to errors made by the administration, individuals should be able to efficiently request that their application be re-examined and any mistakes swiftly redressed. Such procedures should consider the time sensitivity of many applicants, who cannot afford to wait weeks or months before a final decision on their application is made. A review of grievance mechanisms across countries suggests that appeals procedures should (a) provide multiple channels of access (via phone, Internet, letter or in person); (b) allow for anonymity and confidentiality of the complainant; and (c) be accessible to complainants speaking minority languages or having difficulties with literacy.\textsuperscript{102}

**V. Reducing non-take-up: promising practices and potential pitfalls**

70. Non-take-up is increasingly seen for what it is: a deficiency in the social protection system that significantly reduces its impact on the reduction of poverty and inequalities, and that results in a misdirection of public funds. The level of the response remains uneven and, given the scope of the problem, highly insufficient.


\textsuperscript{101} UNICEF and National Aid Fund, *National Aid Fund Takaful Programme - Baseline Report*, p. 27.

A. Outreach strategies

71. Reaching out to the groups that run the highest risk of non-take-up should be the first priority. Brazil, for instance, established decentralized offices and outreach systems for workers in isolated rural or forest areas; buses and ships were transformed into mobile agencies to identify and engage with potential beneficiaries of the rural pension scheme, offer information and registration and, in some cases, collect contributions and deliver benefits and services. A similar initiative employs outreach officers in “search campaigns” (campanhas de busca) to reach families living in extreme poverty who are not registered in the flagship cash transfer programme Bolsa Família.103 Focusing on the obstacles to uptake due to a lack of information about social protection benefits, Uruguay has implemented a sophisticated education programme on social security for public schools, universities and vocational training institutes.104

72. In other countries, coordinated action has been taken against non-take-up. In the Netherlands, potential beneficiaries were identified through data mining and informed about their right to apply.105 In France, the 2018 national strategy for the prevention and fight against poverty introduced the concept of the territoires zéro non-recours (zero non-take-up territories) in an effort to reduce non-take-up in specific regions. In Paris, the Caisse d’allocations familiales and national education authorities identified households with children in one of the city’s districts, using text messages and letters to inform them of their eligibility for scholarship programmes. In Lyon, France, “rights ambassadors” are appointed who immerse themselves in communities to inform households about their rights and a “resource coordinator” seeks to centralize information for professionals and facilitate exchanges between different actors.

73. The reform package of social assistance in Austria in 2010–2011 illustrates the value of introducing a bundle of measures to tackle non-take-up, each dealing with different obstacles.106 The policy changes included modifying the name of the benefit, increasing the basic payment rate, introducing new regulations relating to the requirement to use one’s assets before being allowed to claim a minimum income and including recipients in the public health insurance system. The application changes included accelerating the application process and increasing anonymity for applicants, allowing them to apply at district and municipal welfare offices. The reduction of non-take-up was spectacular, particularly among low-wage earners and people living in small municipalities: in 2009 non-take-up was estimated at 51 per cent, six years later, in 2015, it was 30 per cent.

B. Automation of benefits

74. A significant proportion of respondents to the worldwide survey cited the automation of benefits as a key way of addressing non-take-up. Automation can take a variety of forms, from the most advanced, where public administrations identify who is eligible for a particular benefit and provide such benefit automatically without the individual having to file a claim, to weaker versions where eligibility to one scheme automatically leads to the receipt of another, related benefit, or in which documentation provided for one scheme is relied upon in support of a claim to another scheme.107

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103 ILO, Extending Social Security to Workers in the Informal Economy, p. 106.
104 Ibid., p. 62.
107 See Service de lutte contre la pauvreté, la précarité et l’exclusion sociale (Belgium), “Automatisation de droits qui relèvent de la compétence de l’État fédéral” (March 2013).
75. The automation of benefits can reduce the administrative complexity for potential recipients and increase take-up.\textsuperscript{108} However, automation also carries several risks for the most excluded and vulnerable groups. In particular, mechanisms that seek to ensure the automatic provision of social protection benefits tend to rely on existing administrative data, automatically conferring a benefit or automatically identifying those eligible for a benefit based on the beneficiary being listed in a certain registry. The aims are laudable: they are to simplify applications and disbursements, and to ensure administrative bodies do not require potential claimants to provide documents that another part of the administration already holds. However, those not legally registered owing to their administrative situation may not benefit from automation, which results in a paradoxical situation whereby the most vulnerable groups – people unregistered at birth, undocumented migrants, individuals without a fixed address or informal workers, among others – run the greatest risk of being excluded.\textsuperscript{109} Moreover, as mentioned above, poverty is a dynamic condition and administrative registries may not always provide fully up-to-date information, taking into account certain life events leading to destitution. Automation is therefore desirable, provided specific care is taken that it does not lead to such exclusions and that claimants can demonstrate their eligibility through means other than their inclusion in certain databanks.

76. While often presented as essential to ensure the simplification of administrative procedures, again a clearly desirable objective in principle, digitalization of welfare presents its own problems. In 2010, the United Kingdom replaced six different programmes with a single one, Universal Credit, initially streamlining the application process for both applicants and administration. However, the system’s “digital by default” functioning, which expects claimants to manage the benefit process online, turned out to be a major barrier to claiming it,\textsuperscript{110} with some 25 per cent of people not able to make a claim online at all, predominantly due to difficulties with using or accessing a computer.\textsuperscript{111} The least well-off are also the most likely to lack a reliable Internet connection at home, be unable to afford such a connection, lack digital skills or confidence and be inhibited in communicating with authorities online. Moreover, the system’s reliance on an advanced data infrastructure and real-time access to earnings data means it is challenging for individuals to estimate the level of benefit they may receive, or to evaluate whether they are eligible at all.\textsuperscript{112}

77. The digitalization of processes for claiming social protection benefits thus exacerbates the digital divide and may lead to more, not less, uncertainty for vulnerable groups.\textsuperscript{113} It can also discourage people from applying because of the reliance of online procedures on algorithms designed to detect fraud, even unrelated to the claiming of the benefit itself.\textsuperscript{114} In Jordan for instance, the World Bank “emergency cash transfer” project deployed software that enabled data sharing about beneficiaries between numerous government bodies, presenting a risk to informal workers without settled status or asylum seekers without the legal right to undertake certain kinds of work.\textsuperscript{115} “Welfare surveillance”, as it is known, may thus deter individuals from applying for benefits they would otherwise be eligible to receive.

C. Monitoring non-take-up

78. Monitoring the levels of non-take-up across benefit types and investigating the reasons why non-take-up occurs are critical. In-depth, national-level research must be undertaken to understand the obstacles preventing potential beneficiaries, in particular the

\textsuperscript{108} In Finland, take-up of a homecare allowance increased by 35 percentage points once a joint application procedure with social assistance benefits was introduced. Tomer Blumkin, Tuomas Kosonen and Kaisa Kotokorpi, “Complexity and benefit take-up: empirical evidence from the Finnish homecare allowance”, (2018), p. 10.


\textsuperscript{110} Universal Credit Full Service Survey (June 2018).

\textsuperscript{111} Ben Baumberg and others, “Non-take-up of benefits at the start of the COVID-19 pandemic”, p.13.

\textsuperscript{112} See submission by Privacy International.

\textsuperscript{113} Ibid.
most vulnerable, marginalized ones, from accessing social protection. The rate of non-take-up must become a key indicator for assessing the effectiveness of social protection measures. In the United Kingdom, this is already done to a certain extent: the Department of Work and Pensions produces annual estimates of non-take-up for some income-related benefits, although it is not yet done for Universal Credit. In Lyon, a barometer was launched by the municipality in collaboration with the Observatoire des Non-recours aux Droits et Services in January 2022 to monitor non-take-up and guide public action. Collecting data on non-take-up is the first step to addressing it.

**VI. Conclusions and recommendations**

79. Non-take-up and legal exclusion from social protection must be acknowledged as urgent challenges by the international community. There is no excuse for excluding those without formal identification or nationality, households omitted from social registries due to exclusion errors, or informal workers from social protection schemes that are intended to improve their lives. The exclusion of these groups results from fundamental design errors committed in the development of social protection systems and thus of a flawed implementation of the right to social security as recognized in international law.

80. In the name of saving costs, social protection systems are increasingly designed to discourage fraud, leading to the imposition of complex hurdles and to a mentality in which social workers see themselves as gatekeepers rather than helpers, thus increasing complexity and the distrust of beneficiaries. The result is that those who most need support may end up discouraged or unjustifiably excluded. Non-take-up is thus not merely an administrative or technical issue, it is a political one that requires political will to be overcome.

81. Tackling non-take-up must become a priority in the fight against poverty and social exclusion. Governments should seek to reduce non-take-up with the same resolve that led them to encourage people to be vaccinated against COVID-19. Four priorities emerge:

(a) The starting point should be to recast social protection not as a favour provided by benevolent governments, but as a human right. This redefinition could help reformulate the relationship between service providers and users, increasing the accountability of the former and empowering the latter, thus reducing the risks of corruption and discrimination, mitigating the element of shame or stigmatization for claimants and ensuring affordable access to effective and independent claims mechanisms when benefits are denied;

(b) The provision of targeted information about social protection benefits and eligibility criteria is key for their take-up in practice. Developing effective communications campaigns, proactively reaching out to potential claimants and focusing on the most fragile groups in clear and comprehensive ways is the first step to reducing non-take-up among poor households. Information should be provided through a wide range of channels (including television, radio, megaphones, pamphlets and text messages) and in a greater number of languages. Social service workers should be provided with adequate training to inform potential beneficiaries about their rights;

(c) The automation of benefits is a promising tool to reduce non-take-up, provided administrations are aware of the risks and ensure that more traditional and accessible channels for claiming benefits are open to groups that might otherwise face exclusion. Such a strategy also requires improving the capacity of the administration, in particular for the establishment and updating of social registries;

(d) The participation of people in poverty in the design, implementation and monitoring of social protection schemes would ensure that the obstacles they face to

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taking up social protection are adequately identified and addressed. Respondents to the worldwide survey insisted that engagement with people experiencing poverty was one of the most promising ways for reducing non-take-up. When moving from rights on paper to rights in practice, the world cannot afford the luxury of ignoring the experiential knowledge of people in poverty.