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

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# **Summary**

# **Non-take-up of minimum social benefits :**

# **quantification in Europe**

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

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# SUMMARY

Non-take-up, which refers to the situation of 'any person who - in any case - does not benefit from a public offer of rights and services to which he or she could be entitled' (Warin, 2016a), is the subject of growing and common interest in countries with very different social protection systems. Solidarity systems have tended to become more complex in order to adapt to the plurality of situations, which are increasingly marked by their instability. When people do not receive benefits to which they are entitled, there is an increased risk of poverty and exclusion, particularly when the benefits concerned are intended for the poorest. While understanding of the phenomenon and its causes has progressed thanks to an abundant literature, measuring its extent remains a major challenge: it must meet the social demand for statistics on the subject; it is also likely to refine knowledge of the levers for fighting against non-take-up.

The aim of this *DREES Dossier* is to report on the quantification of non-take-up to guaranteed minimum income in five European countries with different national solidarity systems but where the issue of non-take-up has long been of interest. The study covers Belgium, Finland, Germany, the Netherlands and the United Kingdom<sup>1</sup>. More specifically, this Digest aims to present the main rates of non-take-up of minimum<sup>2</sup> income in the countries studied, and the methods and data sources used to estimate them. It briefly describes the solidarity systems in these countries, and then the origins and context of the approaches to quantifying non-take-up in these countries. Finally, it identifies the main actors and data production areas. This inventory makes it possible to analyse whether certain data productions have contributed to putting the phenomenon on the agenda and, if so, to qualifying and problematising it.

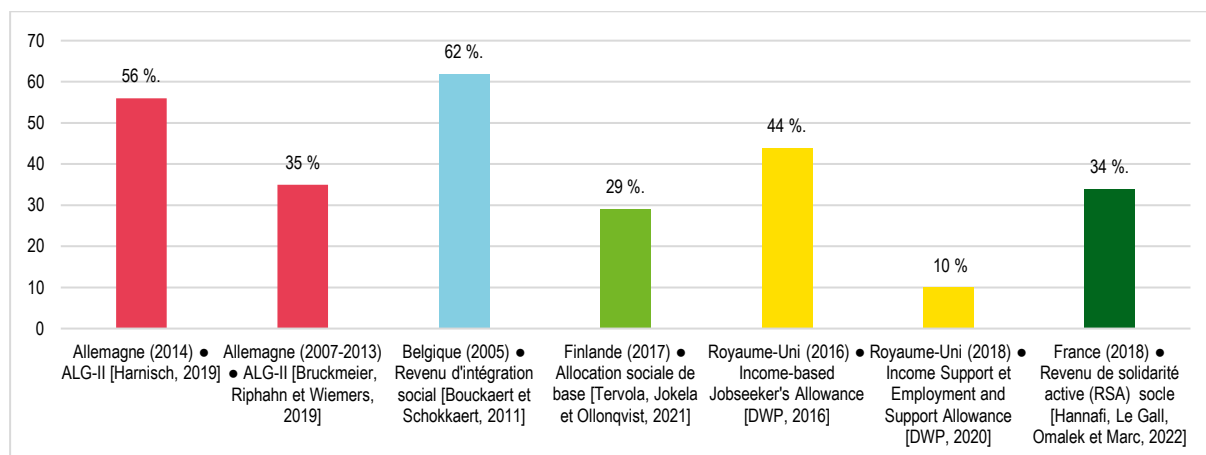
The study is based on material consisting of a literature review, exchanges and interviews with actors producing data and/or having expertise on the subject. Given the number of studies quantifying non-take-up, the period covered by the study covers those produced mainly over the last ten years.

## Non-take-up : a widespread phenomenon in all the countries observed

Despite the fact that social protection and solidarity systems differ between countries (but are generally complex in all countries), it can be seen that non-take-up of minimum income is a widespread phenomenon in the countries observed: measures of over 30% are frequent (graph). There is a certain convergence in the methods used to measure non-take-up, but the phenomenon remains complex to quantify.

**Graph** Non-take-up rate of minimum income in different countries : summary of the most recent estimates

As a % of



**Note** > This graph summarises the results of the most recent estimates of the non-take-up rates corresponding to the guaranteed minimum income in each country studied. The methods, sources and data are detailed in this *Drees Dossier*.

**Lecture** > In 2005, in Belgium, the rate of non-take-up of the social integration income estimated by Bouckaert, Schokkaert (2011) reached 62%.

<sup>1</sup> For the UK, the presentation of the social protection model covers the whole of the UK, but estimates of non-take-up are generally limited to Great Britain due to the scope of the statistical surveys which do not allow for estimates of non-take-up in Northern Ireland. The sociological survey focused on England. Throughout this Digest it will be made clear whether the analysis is for the UK, Great Britain or England.

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

## Imperfect quantitative estimates of non-take-up

### *Three sources of statistical data to quantify non-take-up*

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

Three sources of general population data can be mobilised:

- specific, one-off survey data targeted at non-take-up;
- general population survey data on income and living conditions;
- data from administrative database matches.

The first allows for a relatively reliable measurement of non-take-up by interviewing a target population in order to obtain the information necessary to reconstruct eligibility criteria. However, this type of survey is complex to implement, costly and can only be carried out on an ad hoc basis. In this case, measurement depends on the targeting of the sample, the accuracy of the respondents' declarations (particularly in terms of income) and the simplification of the criteria used to define eligibility from the survey data. Two such surveys are known: a survey carried out in France on the *Revenu de solidarité active* in 2010 and the TAKE project underway in Belgium.

Thanks to their generalist nature on living conditions and income, the second data source also makes it possible to produce indicators of non-take-up of benefits by simulating eligibility rules. However, whatever the quality of the data available in the different countries, these data never allow the observation of all the information necessary to define eligibility for a benefit according to the legislation in force in the countries. **Nevertheless, most of the countries in the study used these data sources to produce estimates of non-take-up (Belgium, France, Germany, Finland and the UK).**

The third source offers the possibility of completeness and reliability of information. However, it is extremely rare to have registers with enough information to accurately determine eligibility for the whole population. Only the Netherlands measures non-take-up at the local level by matching several sources of local administrative data.

### *Convergence of methods based on survey data on income and living conditions of households in ordinary housing*

With the exception of the Netherlands, the quantification of non-take-up of welfare benefits is mainly based on micro-simulation models of the socio-fiscal system applied to general population survey data on income and living conditions. The main advantage is the availability of these data, which are generally regular and continuous over time. Their quality, and therefore that of the estimate of non-take-up, depends on the richness of the information contained, the size of the samples and the possibility of matching them with administrative data. On the other hand, these data generally relate only to households living in ordinary housing. Indeed, people who are not domiciled or in institutions (student residences, residences for the elderly, residences for the disabled, prisons), although they are concerned by certain solidarity benefits, are not questioned.

### *Estimates are necessarily approximate*

The models and data used cannot perfectly reproduce the complexity of each country's legislation, so that the reconciliation between eligibility and recourse reveals claimants who are not simulated as eligible by the microsimulation model (beta error). This margin of error, which reflects the quality of the simulation, is difficult to compress given the necessarily incomplete data needed to accurately simulate the often complex legal rules.

## Long-standing quantification approaches in the UK, the Netherlands and Germany, but still patchy in the five countries studied

The issue of non-take-up and its measurement has a contrasting history in the countries studied. The concept is old in three countries, linked in particular to the means-testing of social benefits in England and the Netherlands and to the debate on 'hidden poverty' and the level of minimum social benefits in Germany. Conversely, it has arrived more recently in Finland and Belgium. In the latter, the issue of non-take-up is most topical in scientific and political terms.

However, an early concern with non-take-up does not mean that there is a continuing interest in the subject and that the quantification approaches are of the same scope. In this respect, although the United Kingdom is often cited as a "model" for its quantification of non-take-up, it is a fragile model. The data on the subject is less rich than before, as part of the statistical

series has stopped since the introduction of Universal Credit,<sup>3</sup> which merges several solidarity benefits. Overall, it appears that the quantification of non-take-up remains fragmented and inconsistent over time. Over the last ten years, the review of quantitative data on non-take-up has made it possible to identify the specificity of Great Britain (with an "official" data but in transformation with the introduction of Universal Credit) and Germany (with a large number of published studies). There is little work quantifying non-take-up in the Netherlands (except at local level), Finland and Belgium<sup>4</sup>.

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

The issue of non-take-up appears from time to time on the public agenda in the five countries, mainly as a result of reforms of social protection systems and the accompanying debates. References to non-take-up are common in the stated objectives of recent reforms in the various countries, reforms characterised by converging orientations: simplification of access to solidarity benefits, dematerialisation of administrative procedures, improvement of the legibility of the social protection system (with the merger of social benefits). These objectives are supposed to encourage the use of solidarity benefits and ultimately improve the efficiency of social protection. However, although reducing non-take-up is presented as an objective, the reforms mentioned often also have other aims, such as the activation of social benefits.

### **Approaches to quantifying non-take-up that are "framed" in the field of poverty**

This overview also shows that the work quantifying non-take-up focuses on a small part of the benefits existing in the different countries. These are solidarity benefits, which for most of them form the "last safety net". If we had wanted to look more broadly, by extending the scope to all benefits in each country, we would have found almost no work quantifying non-take-up of aid for people with disabilities or family benefits, for example. This helps to "frame" the issue of non-take-up in the field of anti-poverty policies.

Beyond the general approach to poverty, some countries focus only on particular groups in poverty, depending on the social issues at stake in the public debate, such as families with children and older people in the UK and Germany.

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

Efforts to quantify non-take-up by actors other than those involved in official statistics or academic research are very much in the minority (although, for example, associations are helping to promote the issue of non-take-up, at European level or in the five countries studied).

However, different models of data production are emerging:

- 'centralised' models in the UK and Germany, with differences in the profile of the actors involved (the British ministerial statistical services, German applied research) and in the objectives pursued (a 'costing' function for the former and a 'research' function for the latter);
- a 'decentralised' and 'delegated' model in the Netherlands, with the quantification of non-take-up mainly produced at local level. This is linked to the configuration of the welfare system, which gives municipalities an important role in benefits and social action, and to the different sources of existing data and their possible overlap;
- 'evolving' models, with actors who have gradually changed over time in Finland and Belgium, mostly belonging to the academic field.

### **... in particular economic research**

The quantification of non-take-up is essentially the work of actors in the scientific field, with the importance of research and "pass-through" researchers (such as the Dutch sociologist Win Van Oorschot who disseminated the issue in many countries). Most of the researchers belong to the discipline of economics, particularly public economics, which occupies a central position in the analysis of public policies and uses figures to do so.

### **Estimates of non-take-up that are sometimes difficult to include in the public debate, but which help to frame the phenomenon of non-take-up ("proof tool")**

The data analysed in the latest publications on the non-take-up of welfare benefits in the five countries studied show that the phenomenon is long-lasting and widespread. However, there is a discrepancy between these results and the low level of awareness of the issue in the public debate and in public policies. This is particularly the case in Germany, where long-standing

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

<sup>4</sup> In Belgium, this observation could be changed thanks to the important work being done with the Take project, which focuses in particular on the measurement of non-take-up.



and regular data on non-take-up at high levels are not covered by the media, nor do they contribute to the public debate on the issue.

In several countries, the use of statistics is more of a "proof tool", as in Belgium. The main data on non-take-up of the Social Integration Income, despite the methodological limitations of its construction, remains widely used in the public debate. It allows institutional, associative and political actors to use it as an argument to legitimise the different action plans to fight against non-take-up, given the importance of the phenomenon.

### **Non-take-up statistics: a 'tool of government' in the UK and the Netherlands**

These statistics can also be used as a "government tool" for steering public policies. This is the case in the United Kingdom, the only country where official data are produced by the statistical services of the two main ministries responsible for social protection. They are part of the social policy monitoring indicators published each year to report on the effectiveness of public policies.

More operationally, in the Netherlands, the local construction of data, based on exhaustive population registers and backed by increased powers for municipalities, makes it possible to diagnose the extent of the phenomenon and its determinants, and then to help the municipalities to reflect on concrete ways of improving access to rights. Statistics on non-take-up in the Netherlands thus appear to be a "government tool", operational for political steering, supporting decisions and actions at local level.

### **Quantification approaches favour a fixed representation of the non-take-up phenomenon**

Overall, the various studies estimating non-take-up frame the perception of the phenomenon and question the importance of single data on non-take-up, which freezes a representation over a long period. In this case, most of the approaches to quantifying non-take-up focus on "primary" non-take-up. They do not allow us to quantify the people who do not receive their full entitlements, for example because of reminders of entitlements or changes in situation in a context where family and employment situations are increasingly unstable.

Similarly, statistical approaches to the phenomenon leave little room for the temporal and cumulative dimensions of non-take-up and the intensity of these situations. The interpretation of non-take-up, its causes and consequences, and the responses to be provided, is very different depending on whether the situation is temporary or chronic, for example. In France, while one-third of eligible households do not use the RSA in a given quarter, this figure is one-fifth for more lasting non-take-up over three consecutive quarters (Hannafi *et alii*, 2022). Temporary non-take-up, and even more so for what might be termed 'frictional' non-take-up, opens up an interesting point of discussion in this respect, on what a 'good' non-take-up rate might be. This reflection makes it possible to reintroduce critical perspectives on non-take-up and socio-political approaches to the phenomenon. They also refer to the question of the adequacy of the public offer to the needs and the perception of the recipients (lack of adhesion in the public offer, to a refusal of its content and the conditions attached). All these dimensions shift the focus of non-take-up from a questioning of the effectiveness and efficiency of social policies to a questioning of their relevance, from the point of view of their recipients.

## ■ INTRODUCTION

The issue of non-take-up, defined as the situation of 'any person who - in any case - does not benefit from a public offer of rights and services to which he or she could be entitled' (Warin, 2016a), is of growing and common interest in countries with very different<sup>5</sup> social protection systems. The understanding of the phenomenon has been refined thanks to a now abundant literature, in particular on the causes of these situations. Despite these contributions, the need to measure the extent of non-take-up, which was apparent from the first studies, is still frequently recalled: figures are circulating, sometimes contested, and others are missing or dated. The European Commission, for example, recognises that non-take-up is 'a matter of concern' and recommends that it be closely monitored, while noting the heterogeneity of the data and their difficult comparability (European Commission, 2013: 8). In France, in its latest opinion, the National Council for Statistical Information (CNIS) strongly encourages the continuation of work aimed at identifying and characterising situations of non-take-up and measuring their extent in order to analyse their role in the persistence of situations of social fragility' (CNIS, 2019: 12). In line with this request, a summary of the main results in France on the subject has been produced by DREES (Gonzalez and Nauze-Fichet, 2020) and methodological work has been undertaken to update the measurement of non-take-up to the *revenu de solidarité active* (RSA) and the *prime d'activité* (PA) [Hannafi, Le Gall, Omalek and Marc 2022].

In order to continue to contribute to the debate on this subject in France, it is interesting to take a 'step aside' by observing the way in which other countries construct statistical data on non-take-up and deal with it. This is the purpose of this *DREES Dossier*, result of a collaboration between DREES and the *Observatoire des non-recours aux droits et services* (Odenore). It looks at the approaches of quantification of non-take-up to solidarity benefits in five European countries, where the issue has long been of interest. Because they meet this criterion<sup>6</sup>, the study focuses on Germany, Belgium, Finland, the United Kingdom and the Netherlands.

More specifically, this *Dossier* aims to present the origins and contexts of the quantification processes conducted in these countries. It also seeks to identify the main "scenes"<sup>7</sup> of data production, as well as the methods and data sources used. This inventory allows us to examine whether, and how, certain measures have contributed to the consideration of this issue and have guided the interpretation of the phenomenon (as well as the type of actions developed in response). In doing so, this *Dossier* crosses two approaches. The first refers to the sociology of quantification, which is concerned with 'the social activities of constructing, developing and using figures' (Henneguelle and Jatteau, 2021a: 5). In particular, it studies the social and political value of the latter. It is on the basis of the contributions of this sociological current that the term 'quantification' is preferred to that of 'measurement', in order to emphasise the importance of equivalence conventions and the 'socially and cognitively creative dimension' of the quantification activity (Desrosières, 2008: 3). The second, complementary approach is that of the sociology of public action. This is relevant for identifying and characterising the actors involved in quantifying non-take-up and for analysing their positions and relationships. It helps to understand how their mobilisation and their work have helped to 'frame' the perception of the phenomenon, and even to contribute to the public debate. In this case, the notion of 'convergence' proposed in the sociology of public action is also useful for understanding why the issue is discussed in different countries, sometimes in similar terms, despite the diversity of institutional contexts. It corresponds to the "dynamic process that results in the fact that, in the same field and faced with the same type of issue and problem, a large number of countries with contrasting public policies gradually adopt the same public policies" and the same cognitive frameworks (Hassenteufel, 2005).

The analysis of the quantification of non-take-up of benefits is based on material consisting of a literature review, exchanges and interviews with actors producing data and/or having expertise on the subject (see Box 1 and Appendix 1). The analysis presented here is not intended to be exhaustive. Indeed, the notion of non-take-up, in the five countries chosen as in others, applied to a variety of public policy fields (health, employment-training, housing, etc.) and to different objects, ranging, for example, from services to legal or optional benefits (Warin, 2020). In order to narrow the focus, we have chosen to select documents that deal with so-called solidarity benefits, intended for the unemployed, the elderly, low-income workers or families, and more particularly with guaranteed minimum incomes.

The first part of this *dossier* aims to provide a concise overview of the benefits studied to identify the level of comparability between countries. The *Dossier* then presents the estimates of non-take-up of solidarity benefits in the five countries studied, as well as the methods and data sources used (second part). Finally, the history of the quantification processes carried out in the countries (third part), the description of the various actors involved in these processes (fourth part), and the analysis of the

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<sup>5</sup> See the presentations of studies on non-take-up (in Lithuania, Austria, the United States...) that were made in the framework of a European Workshop organised in the framework of the Belgian TAKE project (presented in this Dossier), in March 2020: <https://www.inclusivegrowth.eu/expert-workshops/call-28-expert-workshop-ua>

<sup>6</sup> For example, it was difficult to find a country representing the social protection systems of southern Europe. Although the issue of non-take-up is sometimes addressed, as in Italy, it is not the subject of quantitative data production, or only very occasionally, almost anecdotally.

<sup>7</sup> The choice of the term 'scenes' was made in order to follow on from the analysis proposed by Warin, who identified 'scenes of action' in terms of non-take-up and aimed to decipher the actors in these scenes, their logic and objectives (Warin, 2019).

way in which these data 'frame' the phenomenon of non-take-up and their uses (fifth part) complete the comparative overview of the challenge of quantifying non-take-up in Europe.

### **Box 1 Methodology of the study**

The methodology used for this study is based first of all on a literature review of works quantifying the non-take-up of solidarity benefits. Several methods were used for this identification phase: exploitation of international publications; queries on databases (mainly Jstor, SocINDEX, OpenEdition, BibCNRS); searches on the websites of the main places where non-take-up is measured (the DWP [Department for work and pensions] in the United Kingdom, the DIW [*Deutsches Institut für Wirtschaftsforschung*] in Germany, Kela [*Kansaneläkelaitos*] in Finland, etc.); research on the websites of charities or foundations working in the field of poverty; DREES' contacts in the countries (such as social affairs advisors in embassies).

The bibliographic review identified documents of various kinds: academic publications and working papers, theses, administrative or association reports, etc. It resulted in several hundred references, which had to be selected on the basis of four main criteria:

- A geographical criterion (work on measures of non-take-up in one of the five research countries or, if comparative, then including at least one of the countries)
- A chronological criterion (works produced mainly since 2010)
- The objects of non-take-up studied in the documents (solidarity benefits)
- The approach to non-take-up and the type of data produced (works offering statistical data on the extent of non-take-up in an original way, i.e. exposing data produced by the author)

Among the literature of each country, the main work(s) on the quantification of non-take-up (the most cited in particular) have been studied in depth and the main results from these publications are presented in the second part of this DREES *Dossier*.

In addition, the study is based on exchanges with several people, mainly researchers, in France and in the five countries included in the study, to gather their views on the current state of affairs regarding non-take-up, to ask them to indicate the relevant literature in their country and to direct them to other relevant actors on the issue. These actors were chosen for their knowledge of the issue of access to rights and non-take-up (authors of publications on non-take-up, coordinators of research projects, etc.) or for their knowledge of the countries' social protection systems. Finally, interviews were conducted with the actors involved in measuring non-take-up in each country, mainly statisticians and researchers (the list of people contacted is in Appendix 1).

The analysis of the material collected was the subject of collective exchanges between the DREES and Odenore teams, as well as within the framework of an extended seminar with experts on the subject: Jean-Luc Outin, Héléna Revil, Anaïs Henneguelle, Julien Levy, Antoine Math, Delphine Neven, Pascale Novelli, Christine Olm and Gabriel Urbelarrea.

#### **Methodological limitations**

Given the comparative nature of the study, language is the main methodological difficulty that was encountered. Several countries have a tradition of communication/publication in English (e.g. Germany), but this is limited to certain professional circles such as research. As a result, the identification of literature and actors involved in the measurement of non-take-up leads to a potential overexposure of academic documents in English (journals, working papers, etc.), which was counterbalanced by the solicitation of actors in each country in order to identify the grey literature on the subject (publications of administrations and associations, technical or research reports).

Beyond that, there is a difficulty that stems mainly from the translation of the term 'non-take-up' and its boundaries with other notions. In Belgium, for example, the term can cohabit with those of 'under social protection' (Noël, 2017), 'non-granting' (*non give-out*) or 'non-coverage' (*niet-dekking*) (Dumont, 2020). The problem of translation is, however, relatively old and shared, with an initial criticism that is still relevant today (the term would impute responsibility for the phenomenon solely to individuals, masking the broader and more complex causes).

Finally, another methodological difficulty was the temporality of the selected studies and documents. They could relate to solidarity benefits that no longer existed and/or had been radically redesigned, particularly in terms of eligibility criteria.

## ■ CONCLUSION

This *DREES dossier* shows that there is a shared interest in the issue of non-take-up in the five countries studied (and in France), although the extent of this interest varies from country to country. It also shows a greater awareness of this issue at times of reform of the social protection system and even more so since the Covid-19 crisis, which has focused on populations with little or poor coverage by social protection and on the effectiveness of emergency aid (particularly in Belgium, the United Kingdom and France).

Both quantitative and qualitative data are cumulative, confirming **that non-take-up of welfare benefits is a widespread and long-standing phenomenon in all the countries studied.**

Analysis of the methods and data sources used in the five countries to calculate non-take-up indicates **that no single method identified for quantifying non-take-up is more consistent than another, and that quantification results mainly in orders of magnitude of the phenomenon rather than an accurate measure.** Some of these methodological limitations are not specific to statistics on non-take-up, but they are exacerbated by difficulties linked to the very nature of non-take-up (the people concerned being by definition "invisible" in certain databases) and to the simulation of eligibility (made complex by the very operation of the benefits concerned). These observations demonstrate the importance of specifying the conditions for producing data and the methodological limits encountered in quantifying non-take-up (see for example for France: Hannafi, Le Gall, Omalek and Marc, 2022).

The difficulties of quantifying non-take-up also raise the question of how to disseminate the estimates produced, especially after observing forms of 'reification of the figure', as in Belgium, which resonate with the way in which the non-take-up rates produced by the evaluation of the RSA in 2011 were mobilised and used for many years in France. Other methods of dissemination can be imagined, by presenting limits or ranges of results, by classifying data in relation to each other or by commenting on the evolution of results (increase, decrease) without focusing on specific data (Biémouret and Costes, 2016).

However, **the methodological challenge of quantifying non-take-up does not detract from the interest of carrying out the exercise.** Quantification is a central element in the process of putting the issue on the public agenda. **The data can thus be useful as a "proof tool" to raise awareness of the phenomenon** and legitimise action to combat non-take-up. These estimates of non-take-up are also a "government tool", i.e. they allow public policies to be steered.

**The foreign experiences discussed in this Dossier show that it is not always easy to trace the reasons why figures were produced and the uses to which they were put.** This brings us back to a point raised by the sociology of quantification, namely the possible 'conflicts of use', the reappropriation and reworking of figures for purposes very different from those intended by their initial designers (Gilles, 2016). The issue of non-take-up is no exception. This makes it even more necessary to clarify the objectives pursued in the context of quantification and to be transparent about the methodologies used to construct the figures.

Four lessons can be drawn from this to inform current and future efforts in France and Europe to produce estimates on non-take-up and to understand the phenomenon.

- 1) **Broaden the field of investigation of estimates of non-take-up** by addressing not only its scale, but also the financial amounts not spent as a result of non-take-up, cumulative non-take-up (i.e. non-take-up of multiple benefits), the dynamics of non-take-up, local variations, the profile of the population concerned, the causes but also the consequences of these situations, which in this respect go beyond the financial dimensions most often studied (Revil, 2021).
- 2) **Developing territorial/local approaches to non-take-up.** The Netherlands offers an enlightening experience from this point of view, showing national and local approaches to non-take-up. These approaches make it possible to grasp the specificities of non-take-up situations according to the territories... but also the diversity of practices of organisations and social actors that can contribute to non-take-up. The approach to non-take-up at local level provides other elements of knowledge of the phenomenon and can facilitate the use and appropriation of the results, as well as the deployment of actions in this area. This is even more important in contexts of territorialisation of public action, as in France, and of strong social demand for action against non-take-up at local level. The implementation of 'barometer' type approaches to non-take-up in several French local authorities or social organisations (Revil et al., 2020) provides food for thought on this point.
- 3) **Encourage the complementarity of estimates of non-take-up from multiple actors.** The complexity of non-take-up calls for a complementarity of actors involved in producing data on non-take-up, for example to identify the groups that "escape" public statistics by mobilising associative databases and to discuss the results with a plurality of viewpoints.

- 4) **Developing quantitative and qualitative approaches to study non-take-up.** Knowing that data 'orient the behaviour of actors, frame and guide choices and actions by imposing categories of thought and judgement' (Moisdon in Gilles, 2016), the plurality of approaches to non-take-up seems essential. On this point, in addition to quantitative approaches (essentially economic), the socio-political and qualitative approach to non-take-up makes it possible to analyse these situations differently, to use them as an analytical grid to question the relationship with public provision, or, among other things, to formulate other explanatory hypotheses, such as non-take-up due to 'non-provision' (Warin, 2016) or 'interdiction' (Bourgois, 2021).

Finally, all of these lessons lead to the question of the place of the people concerned in the various approaches to producing data (and knowledge) on non-take-up. In the foreign experiences studied, they rarely appear to be mobilised and involved, except at local level. From the point of view of the complementarity of approaches to non-take-up and the data produced on the subject, taking into account the point of view of the people concerned and their involvement in the data production process seems even more relevant in order to gain access to the lived experience of non-take-up situations and to contribute to the understanding of this phenomenon and its issues.