

# POLICY BRIEF

November 2022

*“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.”*

Olivier De Schutter,  
Report on non-take-up to the  
UN Human Rights Council, June 2022



## Non-take-up in the context of social protection Ensuring individuals can claim the benefits to which they are entitled

### The issue

Considerable progress has been made in recent decades to expand social protection systems across the globe, yet millions are still unable to benefit, falling through the cracks of such schemes. This is known as “non-take-up”: a situation in which potential beneficiaries of social protection schemes end up not receiving their entitlements.

A lack of quality information, bureaucratic hurdles and not having the necessary documentation, low digital literacy or weak access to Internet, as well as social stigma can all prevent individuals from applying for social protection. Even after applying, individuals may not receive benefits due to corruption, discrimination or insufficient funding.

While precise rates of non-take-up are difficult to measure, studies demonstrate a concerning trend of low uptake of social protection in both high and low-income countries. Rates of non-take-up sit at above 40% for most benefits considered across the European Union. It is the most marginalized groups – those most in need of social protection – who face the highest barriers in claiming benefits.

### Individuals do not apply for benefits

There are many hurdles that prevent eligible individuals from applying for benefits in the first place. Worldwide, the most prevalent obstacles, according to a global survey carried out by the mandate of the Special Rapporteur, are:

- › A lack of awareness that the benefit even exists, whether due to a dearth of public information, non-inclusion in social registries or language or literacy barriers.
- › Individuals being aware of benefits but not knowing if they are eligible or how to apply.
- › Application procedures that are far too complex or costly for individuals to complete.

### Individuals do not receive benefits

Even when individuals do apply for benefits, they may still not receive them. According to the survey, this is primarily due to:

- › Insufficient public budgets to grant protection to all individuals in need.
- › Physical and technological barriers preventing individuals from receiving benefits, such as low digital literacy or lack of an Internet connection.
- › Not having the right documentation or information required to receive the benefit.

### Legal exclusion

A distinct, but related issue, is legal exclusion compounding non-take-up, which particularly affects those working in the informal economy and undocumented migrants. These groups may not claim their rights due to the fear of sanctions or deportation. A lack of official identification – such as nationality or birth registration – may also prevent them from being able to complete benefit applications.

## Why it matters

Widespread non-take-up has significant consequences at both the individual and societal level.

At the individual level, people experience interrelated economic and psychological impacts. Facing falling incomes and poverty, individuals can feel an increased sense of helplessness, isolation and depression. Health outcomes subsequently decline, stemming from tangible financial hardships.

At community level, non-take-up undermines the effectiveness of social protection in reducing poverty and inequality. Since preventing poverty through social protection is much less costly than pulling people out of poverty, non-take-up also increases government expenditure exponentially for marginalized groups, creating a financial drain on public budgets over the long-term. For example, one [study](#) in the UK found that £4 bn could be saved if take-up of Pension Credit was increased to 100%.

An additional risk is erosion of trust in the state, whereby administrative negligence resulting in non-take-up causes frustration and destroys public support for state-sponsored social protection.

## What can be done?

- › **Consistent monitoring** of both levels of non-take-up and causes of non-take-up is critical to improve social protection programs. Non-take-up rates must be a key indicator in assessing the effectiveness of benefits schemes.
- › **Outreach strategies** can be effective in reducing non-take-up, both as an effort to recast social protection as a human right and as a way to target information towards groups with lower levels of education, digital literacy, and language skills.
- › **The automation of benefits** should be considered carefully so that it does not exclude potential beneficiaries that are not registered in administrative databases. The digitization of social protection programs can improve efficiency of delivery, but should not result in the exclusion of people with low digital literacy or weak Internet access.
- › **Broader participation in the design and implementation of social protection schemes by people in poverty** will ensure their experience informs efforts to combat non-take-up, making such efforts better informed and thus more effective.

## Further reading

- United Nations Special Rapporteur on extreme poverty and human rights, Olivier De Schutter (2022), *Report on non-take-up in the context of social protection*, [srpoverty.org/ntu](http://srpoverty.org/ntu)
- United Nations Special Rapporteur on extreme poverty and human rights, Olivier De Schutter (2022), *Global survey on the non-take-up of rights*, [srpoverty.org/ntu](http://srpoverty.org/ntu)

