



Belmod



SLOTCONFERENTIE CONFÉRENCE FINALE BELMOD x TAKE

DE NIET-OPNAME VAN SOCIALE RECHTEN IN BELGIË:
OMVANG, OORZAKEN EN MOGELIJKE OPLOSSINGEN

NON-RECOURS AUX DROITS SOCIAUX EN BELGIQUE :
AMPLEUR, CAUSES ET SOLUTIONS POLITIQUES

23 juni/juin 2022

Traduction – Vertaling – Translation

Pacheco

- Canal 1: français
- Kanaal 2: Nederlands
- Channel 3: English

Online

- Cliquez sur cette icône en bas de la page et choisissez votre langue
- Klik op dit icoon onderaan de pagina en kies je taal
- Click on this icon at the bottom of the page and choose your language



Programme du matin

9h00-9h30 : Bienvenue

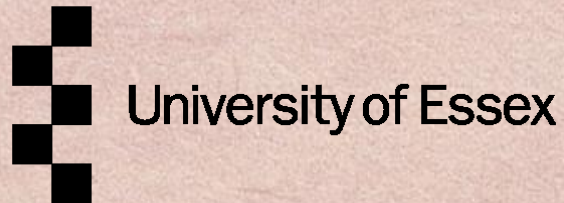
9h30-10h45 : Niveau et caractéristiques du non-recours aux prestations sous condition de ressources en Belgique (Président : **Laurent Nisen** (Université de Liège))

- Résultats du projet TAKE – **Tim Goedemé** (Université d'Anvers)
- Réactions du Réseau Belge de Lutte contre la pauvreté (BAPN) – **Caroline Van der Hoeven**

11h15-12h30 : Les causes du non-recours à (l'équivalent du) revenu d'intégration (Président : Laurent Nisen (Université de Liège))

- Résultats du projet TAKE – **Julie Janssens** (Université d'Anvers) & **Manon Bolland** (Université de Liège)
- **Alexandre Lesiw** (SPP Intégration sociale)
- **Fulgence Lupaka Issa Azala** (Institut national d'assurance maladie-invalidité (INAMI))

Partners van BELMOD en TAKE



Steunpunt tot bestrijding van armoede,
bestaansonzekerheid en sociale uitsluiting

Service de lutte contre la pauvreté,
la précarité et l'exclusion sociale

Combat Poverty, Insecurity and Social
Exclusion Service





Universiteit Antwerpen
CSB | Centrum voor Sociaal
Beleid Herman Deleeck



LIÈGE université
ESPRIst
Études et évaluations



Federal
Planning Bureau
Economic analyses and forecasts



Federal Public Service
Social Security

TAKE: The size and characteristics of non-take-up of social benefits in Belgium

Tim Goedemé, PhD

Manon Bolland

Julie Janssens

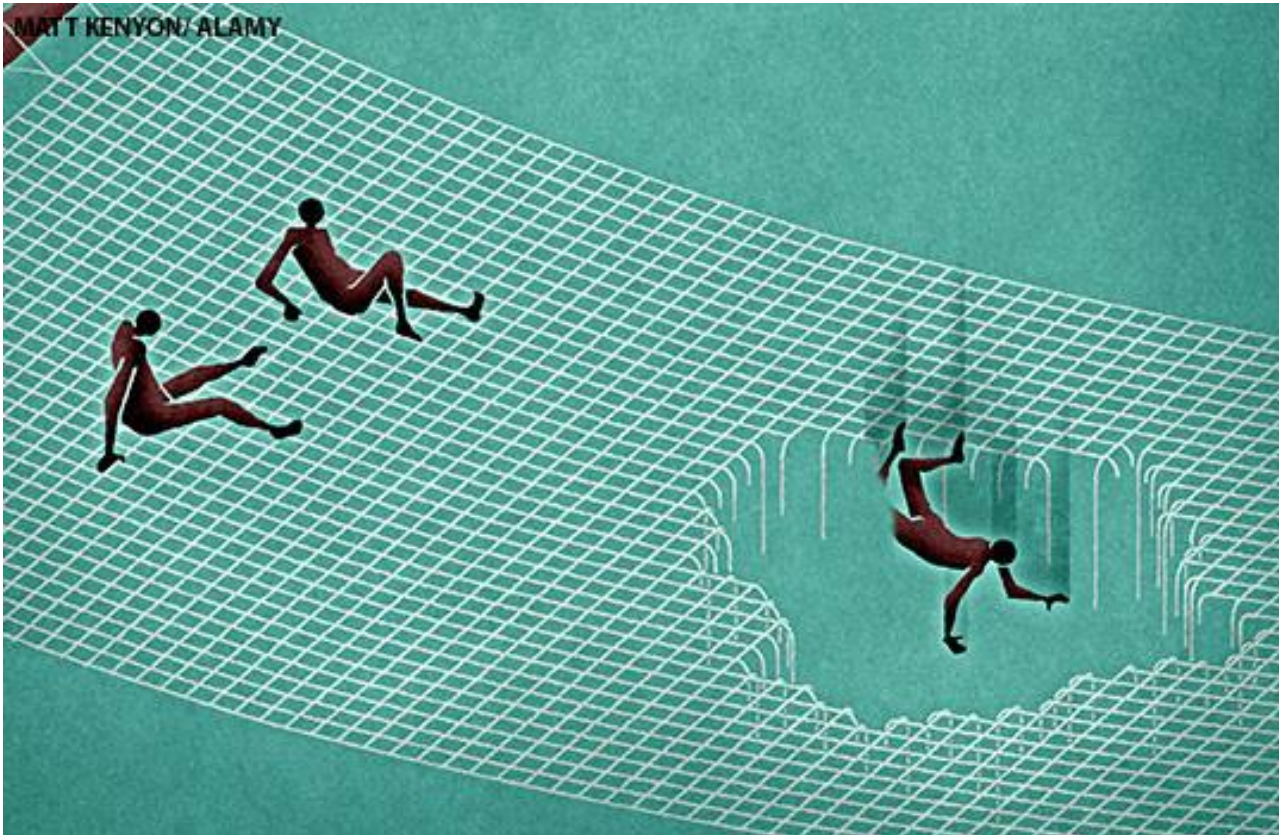
and many others



The relevance of non-take-up

- Persistent problem of poverty and financial insecurity in Belgium
- Economic policy, labour market policy, spatial planning & public transport, housing policy, health policy, education, family policy, including child care
- Social security – social assistance

The relevance of non-take-up



- Gaps in eligibility

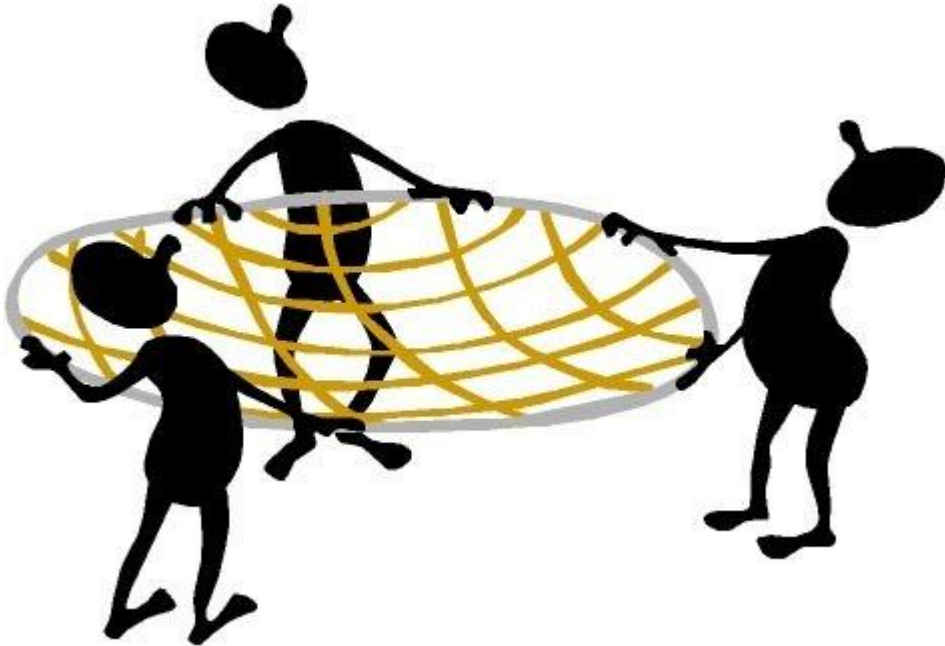
- Gaps in take-up

- Gaps in adequacy

The relevance of non-take-up

- Non-take-up: when someone is eligible, but does not receive the benefit
- Non-take-up of social benefits:
 - May undermine effectiveness of policies
 - May increase/decrease targeting efficiency of policies
 - Reduces fairness of policies
 - May increase costs in the long-term

The TAKE project



- Better measuring, understanding, and reducing non-take up (NTU) in Belgium
- December 2015 – March 2020 // September 2022
- Funded by Belspo (BRAIN)
- Partners: ULiège, FPB, FPS SS, coordinated by the University of Antwerp

The TAKE project

- In Belgium (in 2015):
 - Some important qualitative research
 - Some quantitative research
- Many open questions

<https://takeproject.wordpress.com/>

TAKE:

- Non-take-up by employers (Boucq & López Novella, 2018)
- Experiment with NACM: take-up of increased reimbursement
- TAKE Survey: size, characteristics & determinants non-take-up of social benefits

The TAKE Survey

- Purposes:
 - Identify degree of non-take-up of key benefits, including:
 - (Equivalent) Social Integration Allowance
 - Income guarantee for elderly people
 - Increased reimbursement of health care
 - Heating allowance
 - Try to replicate eligibility criteria
 - Collect information on the characteristics of non-take-up
 - Collect information on the drivers of take-up and non-take-up

The TAKE Survey

- Challenges:

- Should be random
- Well-targeted (budget allowed for +/- 2,000 households)
- Correlation between NTU and non-response (?)
- Requires detailed information on all variables that are used in eligibility tests

=> combination of administrative and survey data is essential

The TAKE sample

- Target population
 - Ideally: matches perfectly eligible population

- Instead:

No-one born before 1st January 1954

- Receipt of social integration allowance (“SA”)
- Low income, but no receipt of social integration allowance (“NoSA”)

At least one person born before 1st January 1954

- Receipt of income guarantee for elderly people (“IGE”)
- Low income, but no receipt of income guarantee for elderly people (“NoIGE”)

The TAKE sample

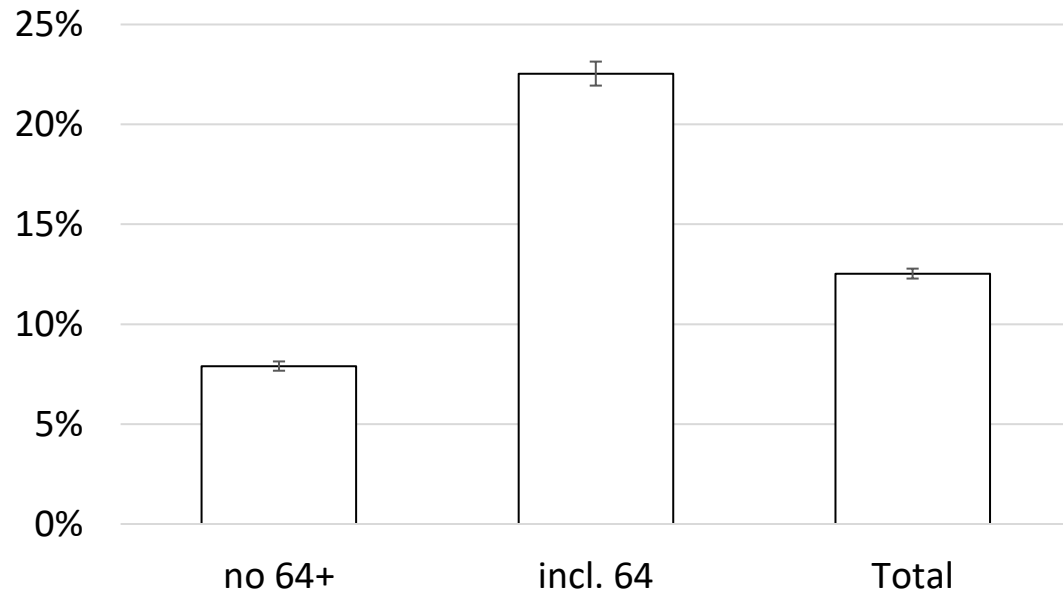
- Income thresholds
- NoSA: Equivalent jointly net taxable income < 7.000 EUR
- NoIGE: Per capita jointly net taxable income <14.000 EUR

Excluded:

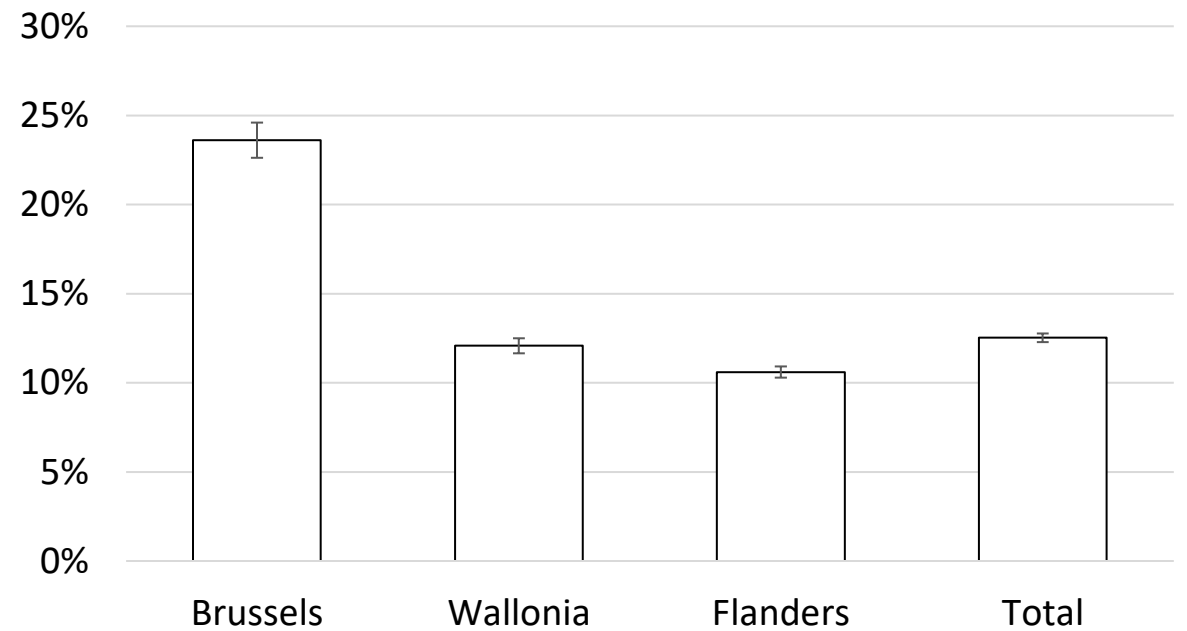
- Herstappe; German-speaking Community; collective households; and those without an IPCAL record in 2017

The TAKE sample: a specific target population

Percentage of households below TAKE threshold, 2017

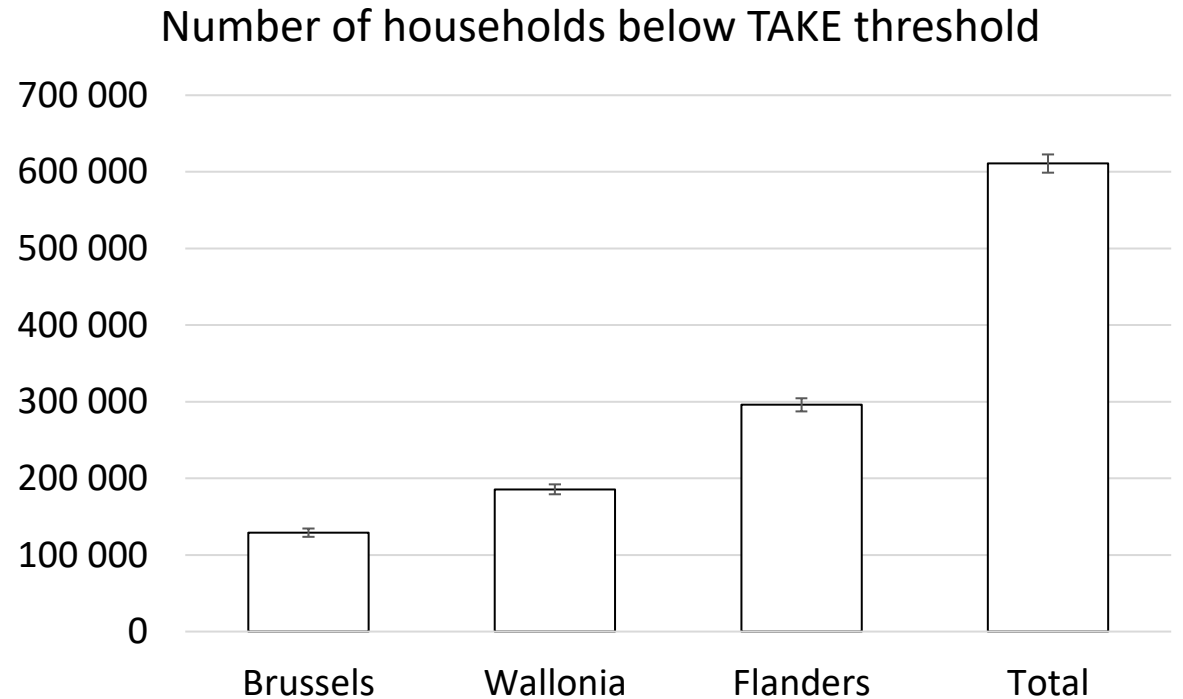
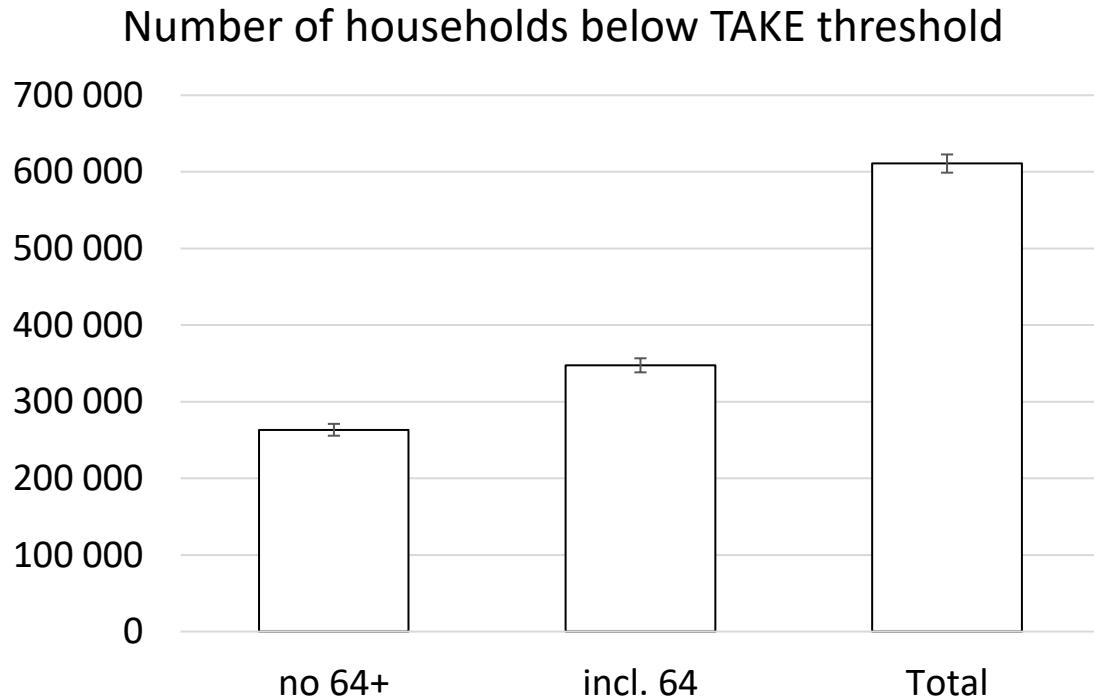


Percentage of households below the TAKE threshold, 2017



Source: TAKE_Totals, CBSS, own computations.

The TAKE sample: a specific target population



Source: TAKE_Totals, CBSS, own computations.

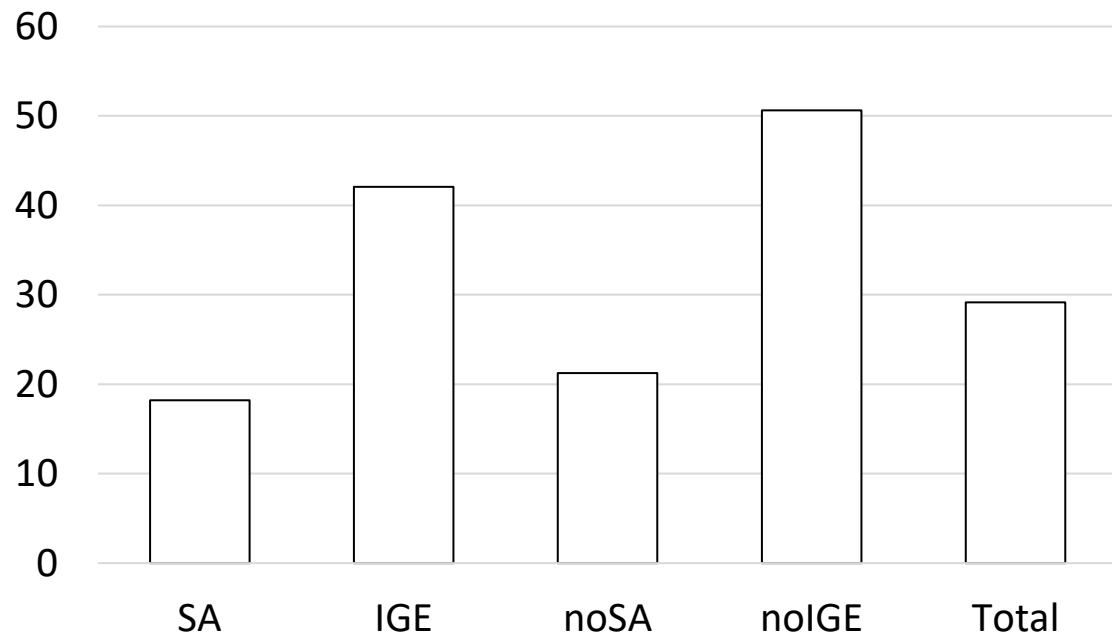
The TAKE sample

- National register:
 - 10.000 Reference persons 31st December 2017
 - Household members on 31st December of 2017, 2018 and 2019
- Benefit receipt & income: CBSS & IPCAL
- Two-stage sample selection (PPES): first municipalities, then households
- Subsample invited for interview (July 2019): 8.362 households
- Fieldwork: SHARE fieldwork teams ULiège & UAntwerpen

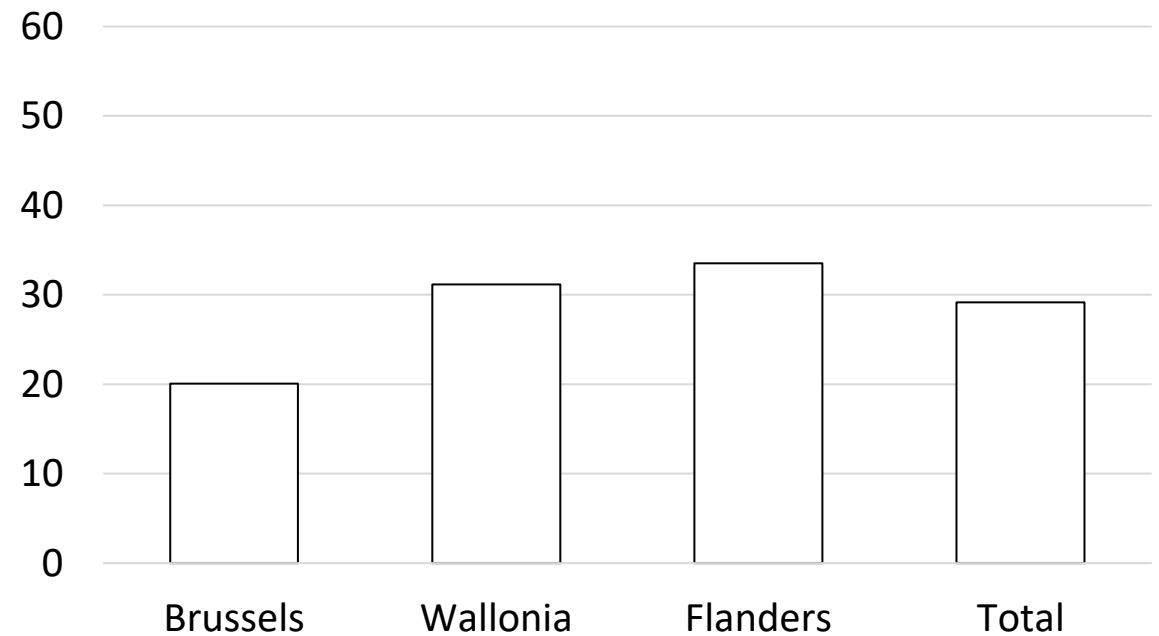
The TAKE sample: Non-response

The use of non-response cards leads to bias... and confusion...

Percentage of households who sent back the response card



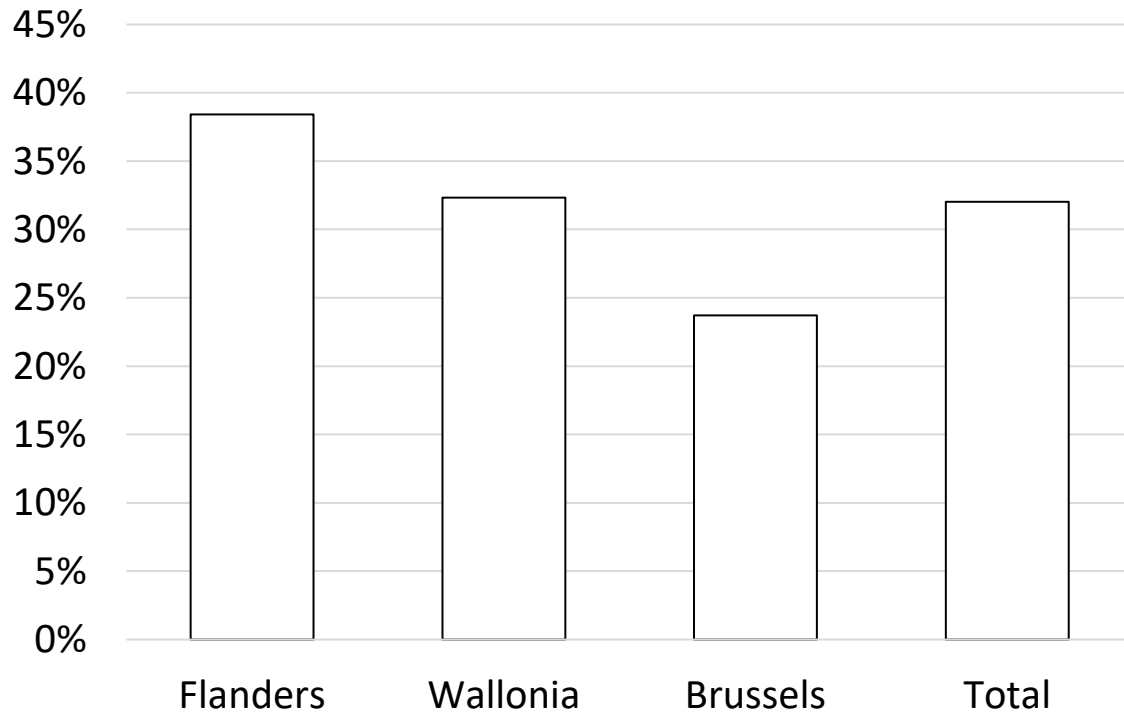
Percentage of households who sent back the response card



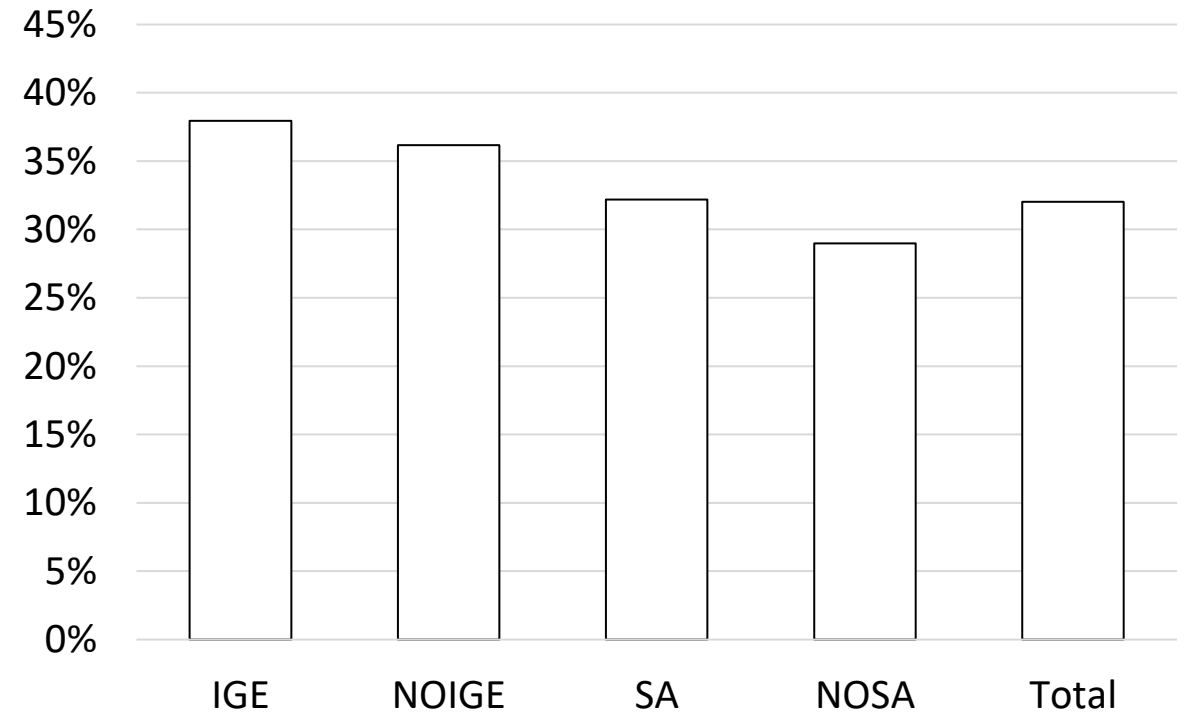
The TAKE sample: Non-response

...on top of regular non-response.

Response rate among those who did not send back the response card



Response rate among those who did not send back the response card



The TAKE sample: Non-response

We are lucky to know characteristics of non-respondents

Non-response corrections for:

- (non-)take up of key benefits
- Region
- Household composition
- Age*gender reference person
- Activity status
- Nationality
- ...

Some evidence of positive correlation between (non-)take-up and probability to respond

The TAKE sample: Data cleaning

- For most household members we could match information with register data

Complete households (n = 4986) - based on information reported by main respondents in survey	Observations with no administrative data
1909 main respondents	9
864 other household members respondents	68
2213 other household members who did not participate in survey	142

The TAKE sample: Sample size

- For simulation of eligibility & characteristics: full sample
 - ↔ for analysis & take-up: sample matched with admin data
- Final sample size for analysis

Households

	Brussels	Vlaanderen	Wallonie	Total
SA	236	254	129	619
IGE	45	108	85	238
noSA	104	400	204	708
noIGE	59	154	88	301
Total	444	916	506	1,866

Individuals

	Brussels	Vlaanderen	Wallonie	Total
SA	712	743	349	1,804
IGE	95	186	130	411
noSA	227	1,030	465	1,722
noIGE	155	337	179	671
Total	1,189	2,296	1,123	4,608

The TAKE sample: Measurement

Questionnaire development (Experts, target group, interviewer training, ...)

Microsimulation model: who is eligible?

- Admin model: admin variables [based on BELMOD]
- TAKEMOD survey model: survey variables
- TAKEMOD mixed model: survey + admin variables

Focus is on 2019

- Take-up = ever received a benefit in 2019
- Eligibility = measured over an entire year

The TAKE sample: Measurement

Accuracy of data & modelling:

- Some data still missing (e.g. item non-response) or inaccurate
- Monthly vs. yearly incomes (fluctuations)
- Changes household composition
- Fieldwork: 2019 – 2020 (COVID)

Administrative errors

Receipt continues for some time after change in eligibility status

The TAKE sample: Measurement

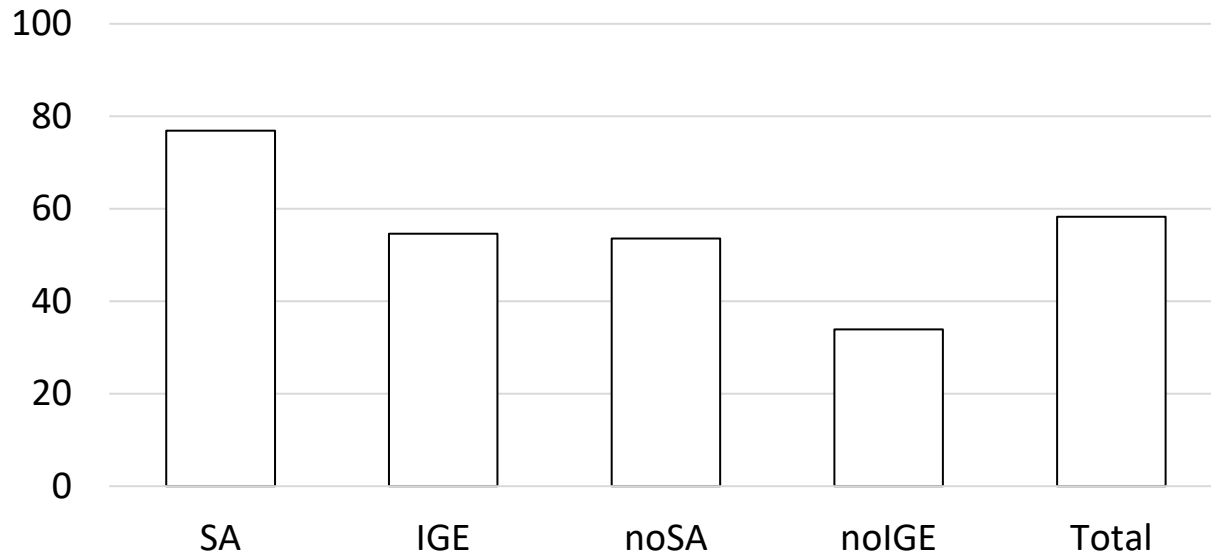
Beta errors: when people receive benefits who are modelled 'not eligible'

- (Equivalent) social Integration allowance: 20%
- Income guarantee for elderly people: 5%
- Increased reimbursement: 5%
- Heating allowance: 14%

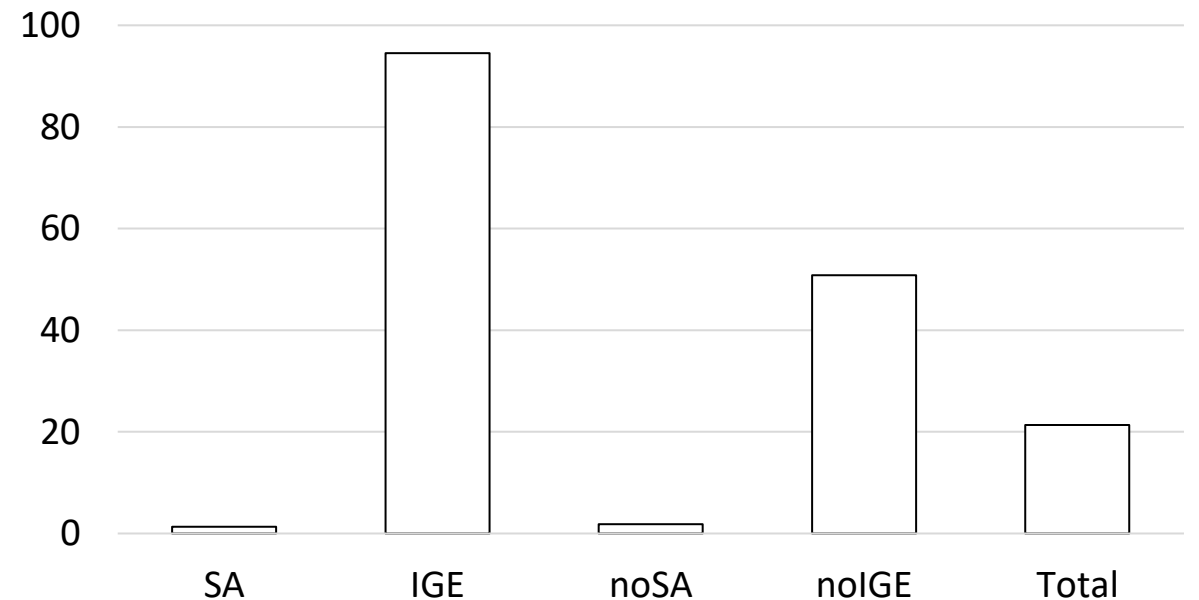
The TAKE sample: targeted well?

% of households in sample with at least one person eligible for ... in 2019

(Equivalent) Social Integration Allowance (%)



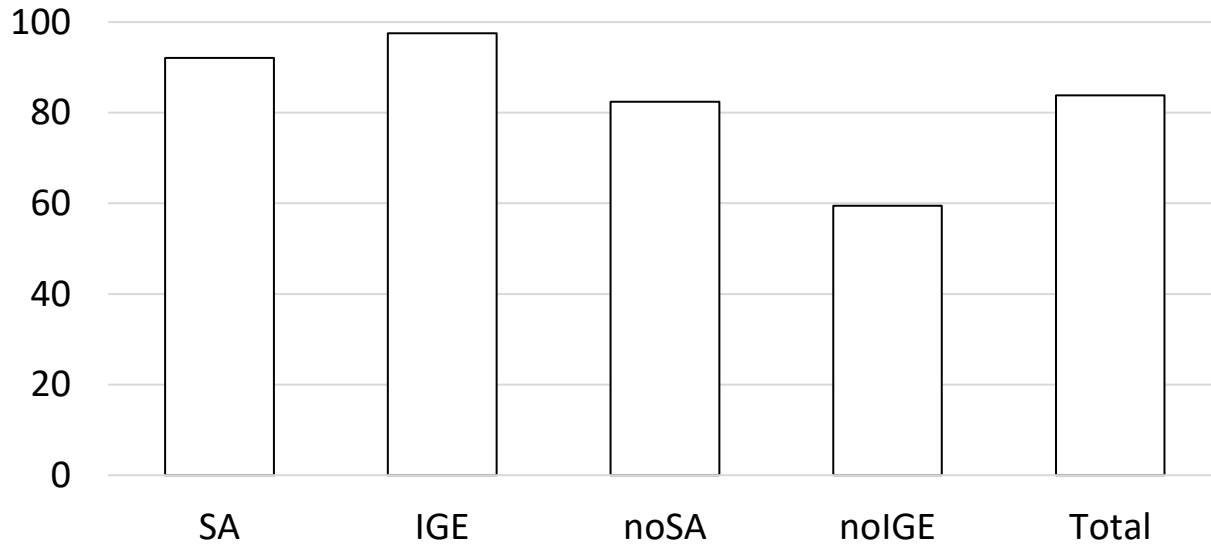
Income guarantee for elderly people (%)



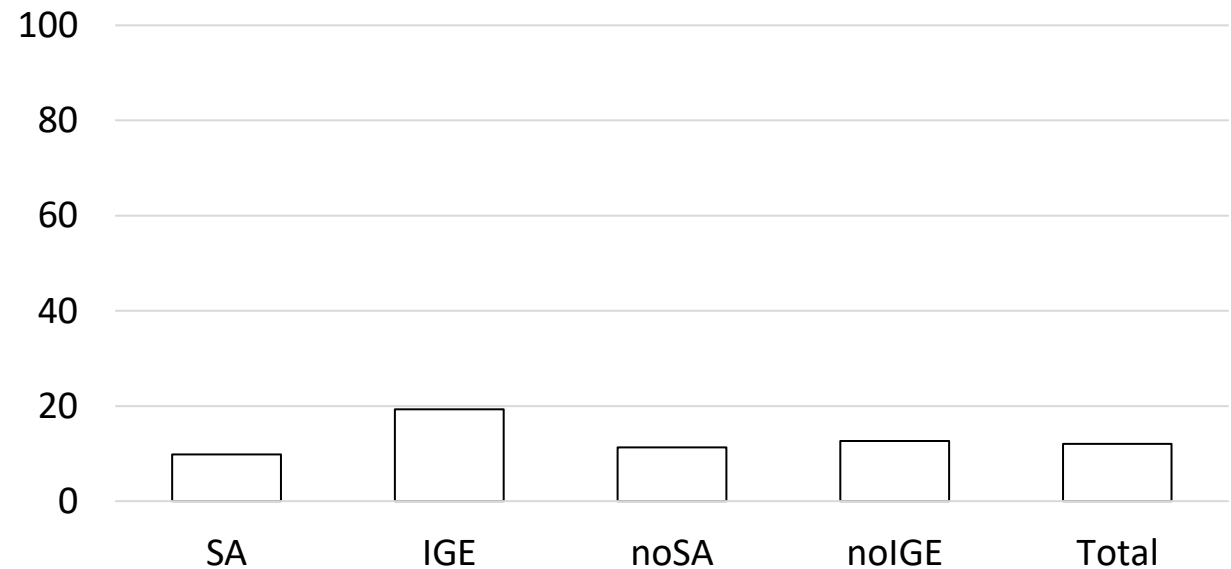
The TAKE sample: targeted well?

% of households in sample with at least one person eligible for ... in 2019

Increased reimbursement (%)



Heating allowance (%)



Estimates of non-take-up

- By benefit
- Careful with comparisons:
 - -65 and +65 => different income levels!
 - Non-take-up measurement for SIA and IGE vs. IR and HA
- Careful with point estimates: data and assumptions do not allow for identifying exact numbers

Non-take-up

1. Social Integration Allowance
2. Income guarantee for elderly people
3. Increased reimbursement
4. Heating allowance

1. (Equivalent) Social Integration Allowance

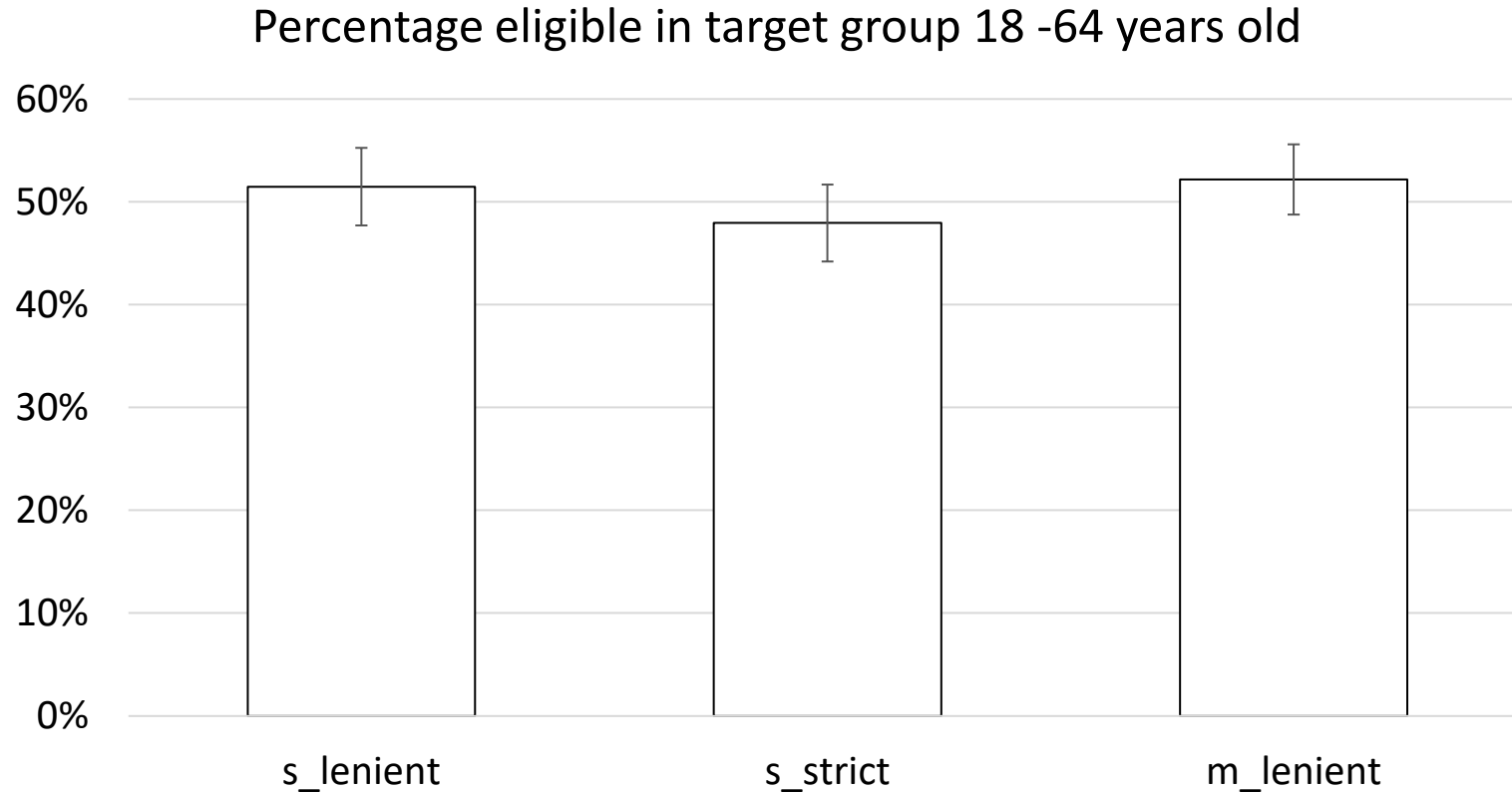
- Take-up of (Equivalent) SIA:
 - Cash
 - Subsidised employment
 - A combination

Eligibility

- Means test
- Including means of relatives => but a lot of variation between municipalities
- Lenient = excl. means of ascendants & descendants
- Strict = incl. means of ascendants & descendants
- Excl. survey data vs. mixture survey & admin data

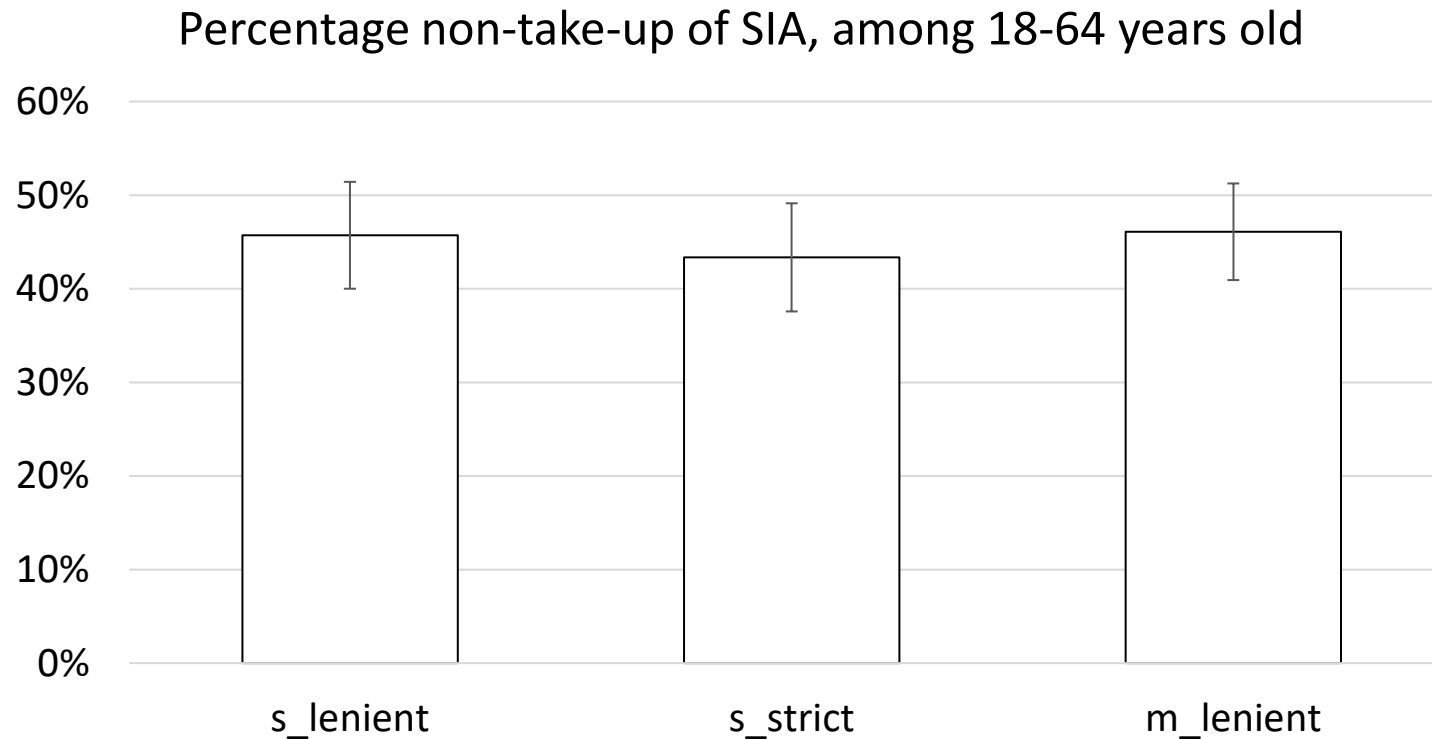
129,000 households on 31st December 2019 (equivalent) SIA, excl. employment.

1. (Equivalent) Social Integration Allowance



1. (Equivalent) Social Integration Allowance

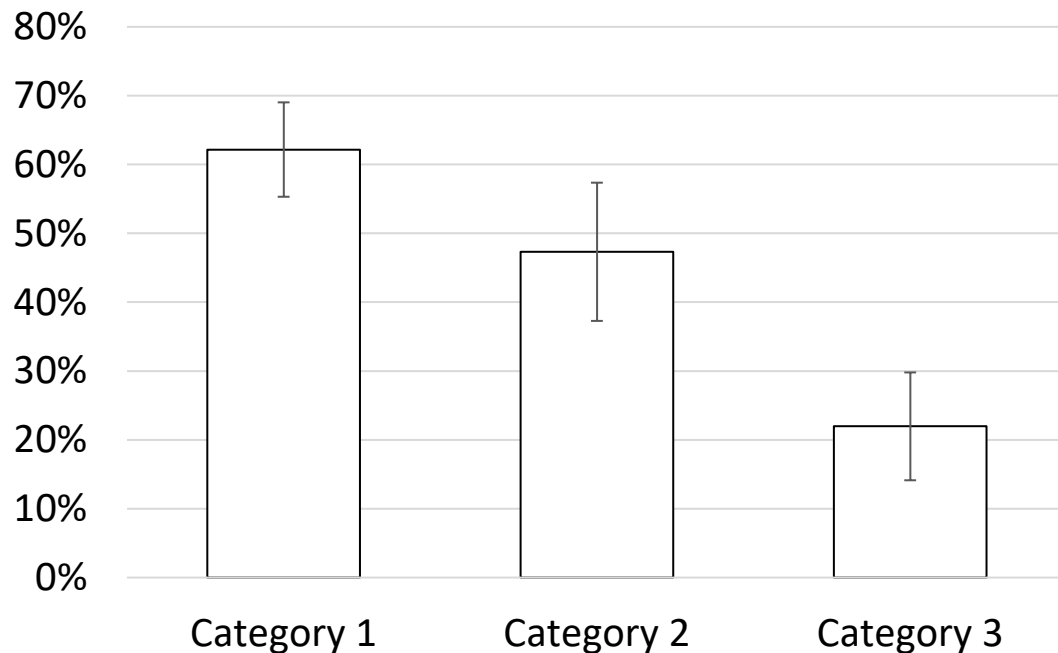
- Considerable non-take-up
- Not much variation between models



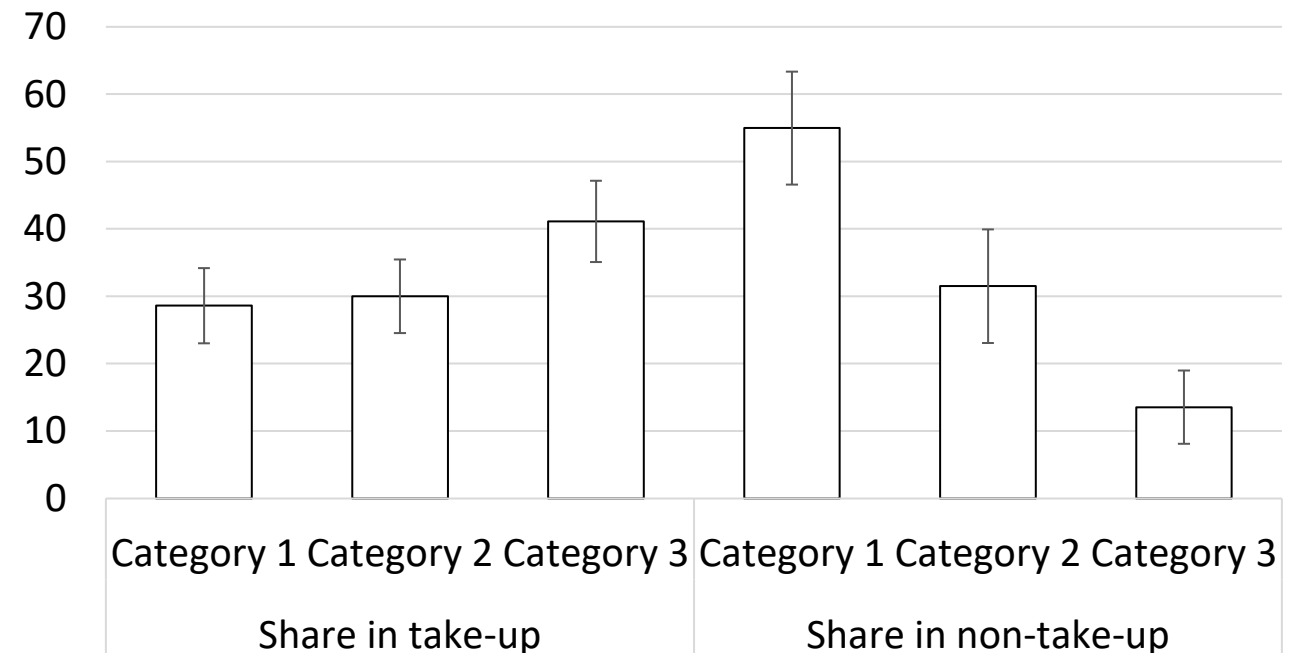
1. (Equivalent) Social Integration Allowance

- Those in category 1 are over-represented in non-take-up and have the highest NTU (18-64 years old)

Percentage non-take-up of (Equivalent) SIA by household category

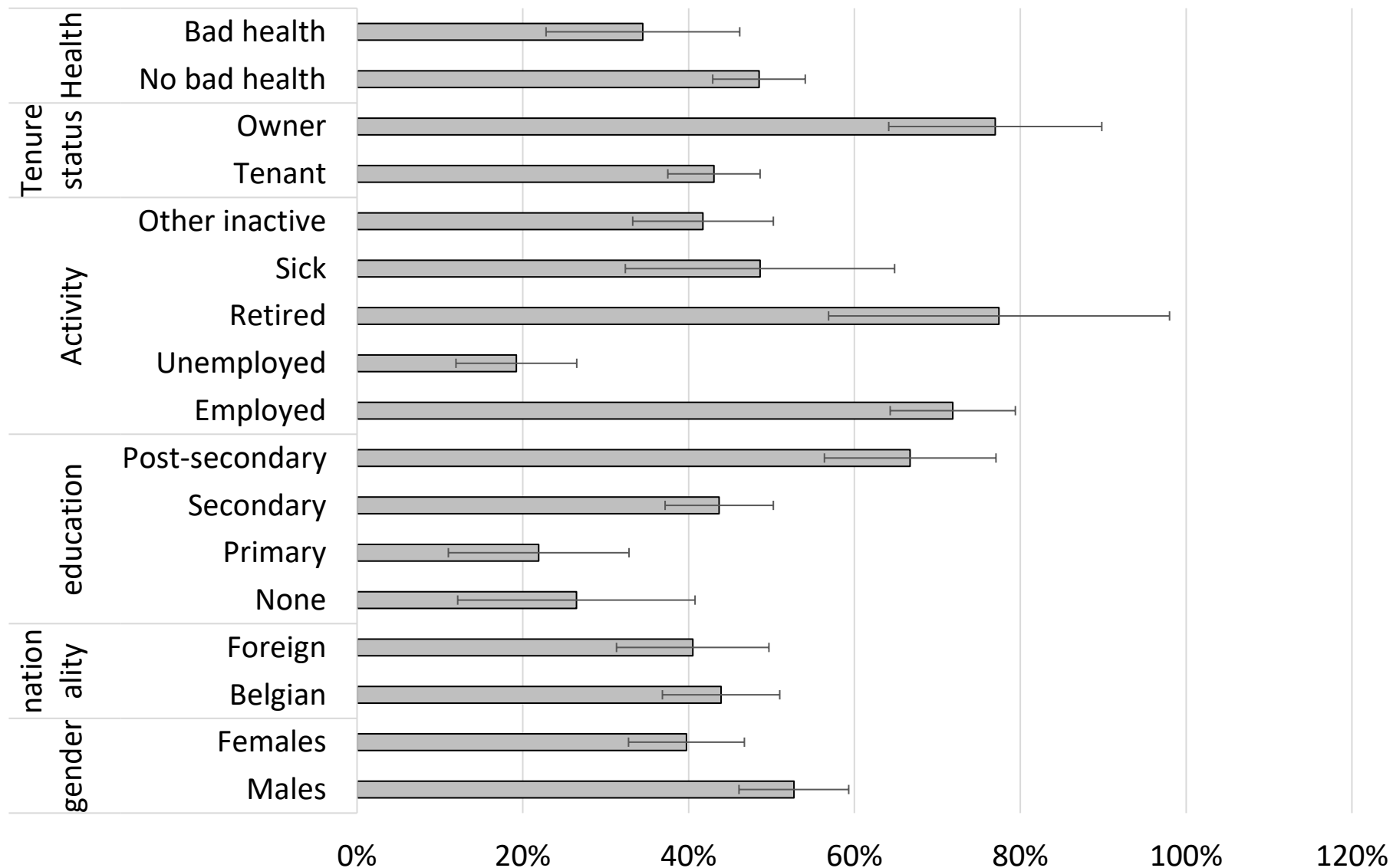


Share of each category in take-up and non-take-up of (Equivalent) SIA



1. (Equivalent) Social Integration Allowance

Prevalence of NTU of (Equivalent) SIA, 18-64 years old



2. Income guarantee for elderly people

Eligibility

- Means test
- Quasi-automatic invitation / means test

86,000 households received IGE in 2019

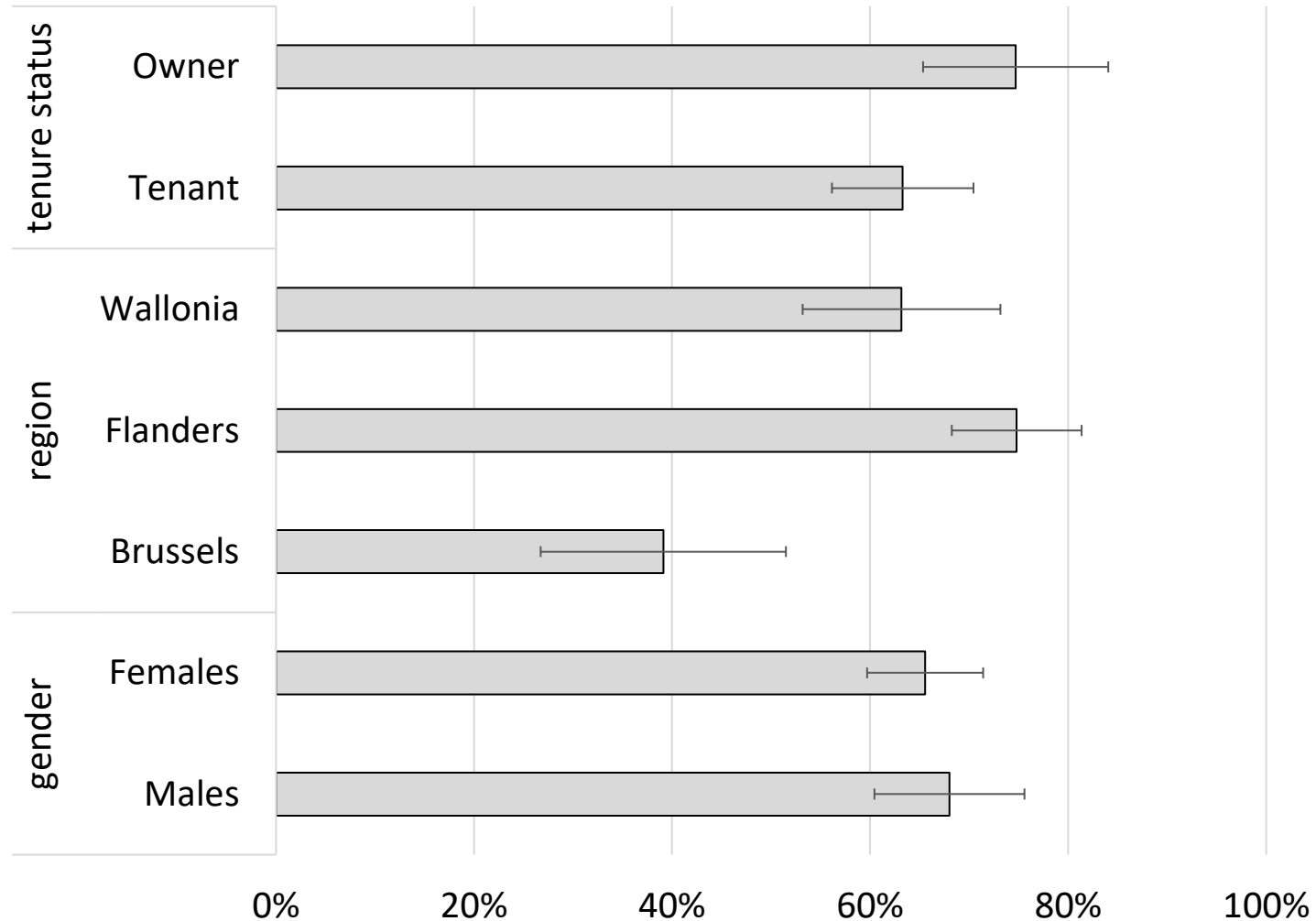
47% (41%-53%) eligible in target population

2. Income guarantee for elderly people

- 67% (61%-72%) non-take-up
- = 130,000-200,000 elderly people with non-take-up
- No substantial difference by gender; but females account for about 57% of non-take-up

2. Income guarantee for elderly people

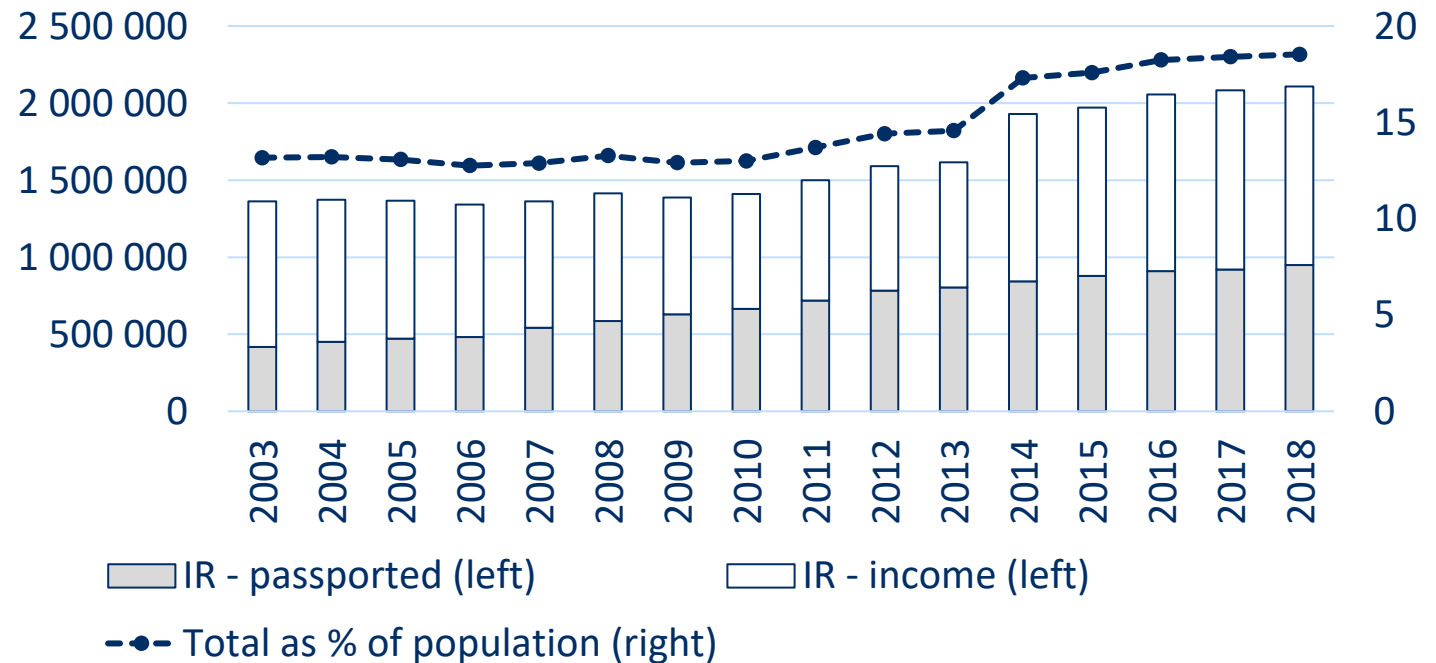
Percentage of NTU of IGE by subgroup, 65+



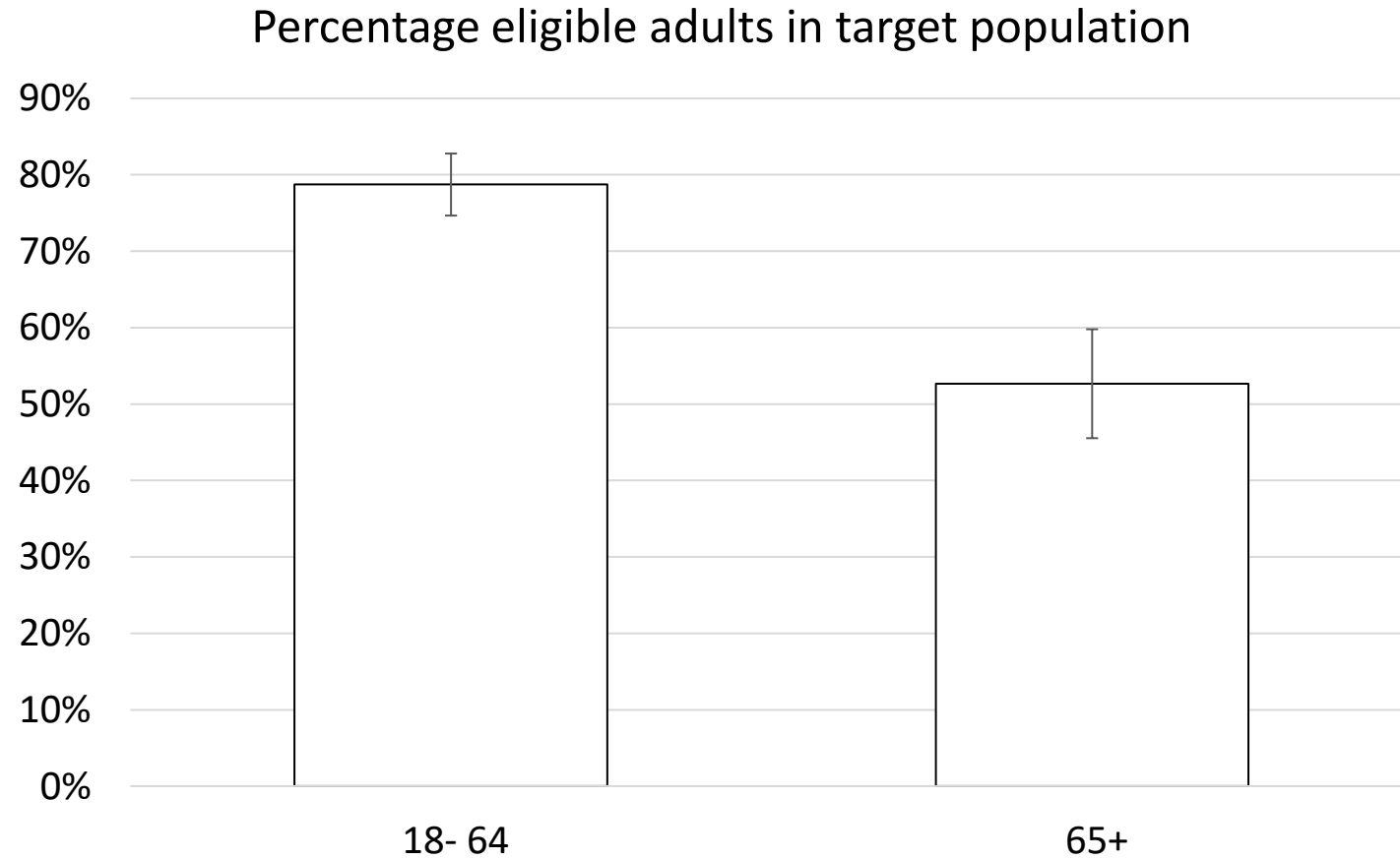
3. Increased reimbursement

- Increased reimbursement of health care
 - Either as a passported benefit
 - Or by passing an income test

Receipt of increased reimbursement, by type of entitlement

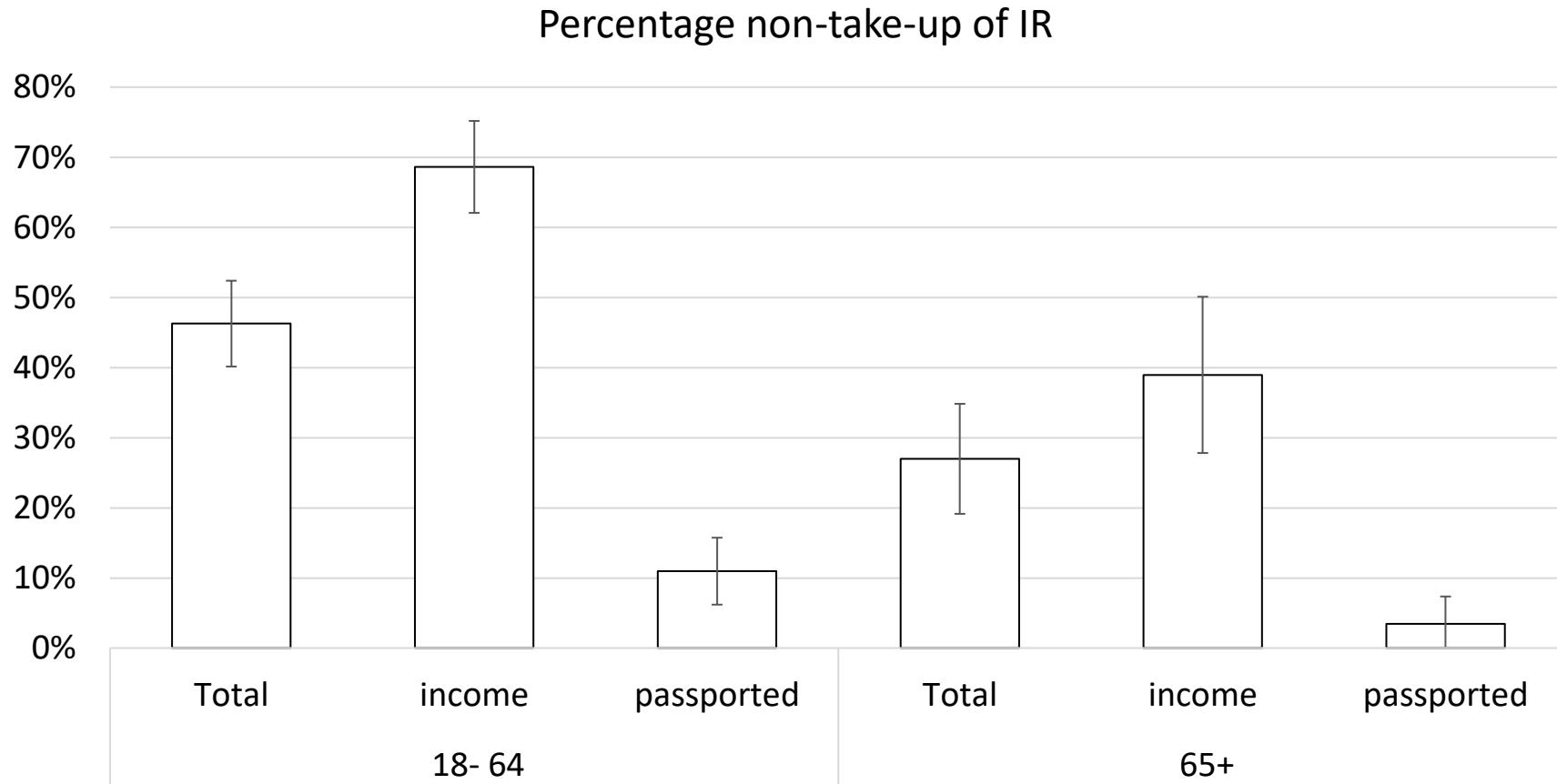


3. Increased reimbursement



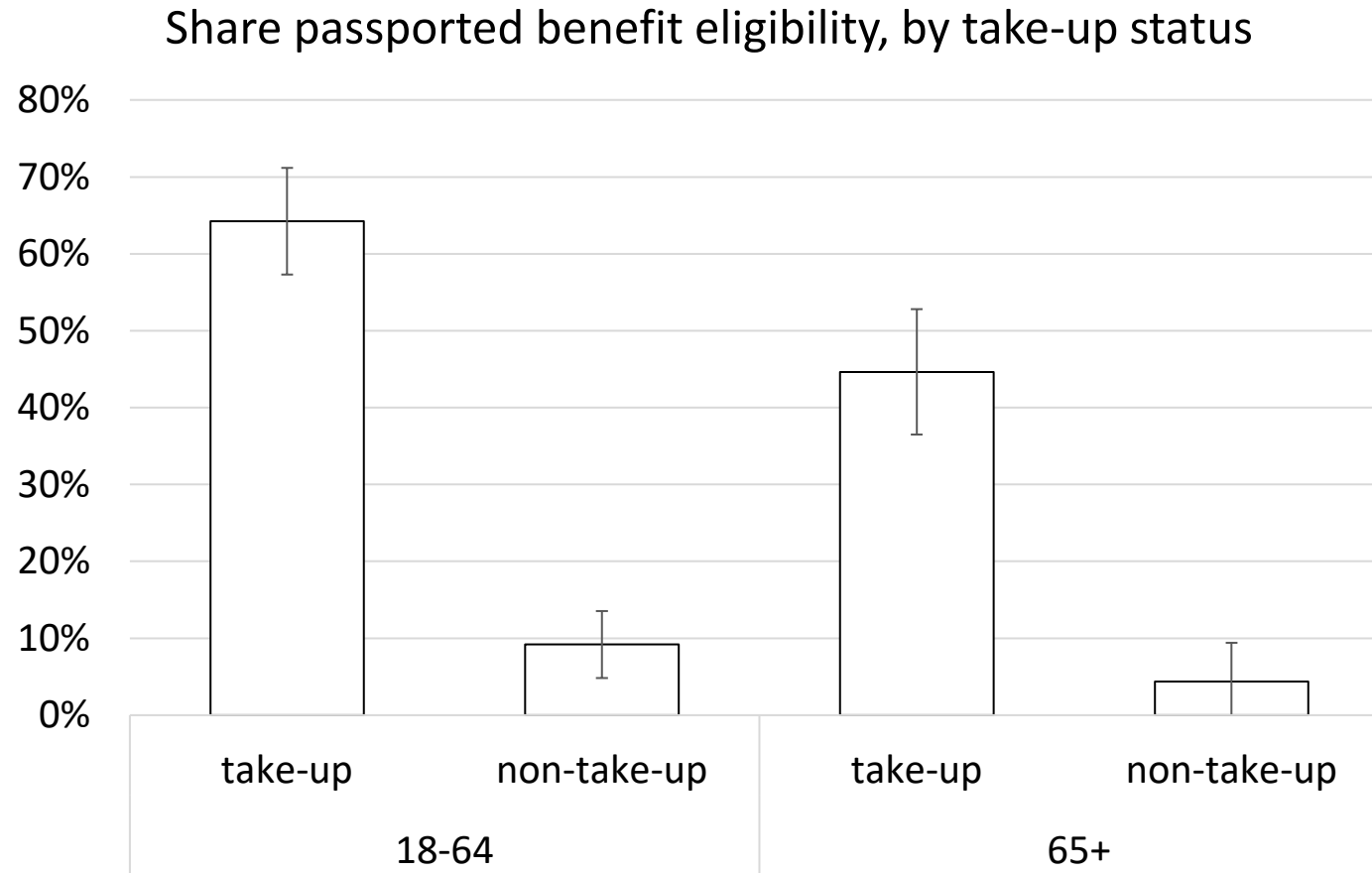
3. Increased reimbursement

- Still a sizeable level of non-take-up
- Concentrated among those who are eligible because of having a low income



3. Increased reimbursement

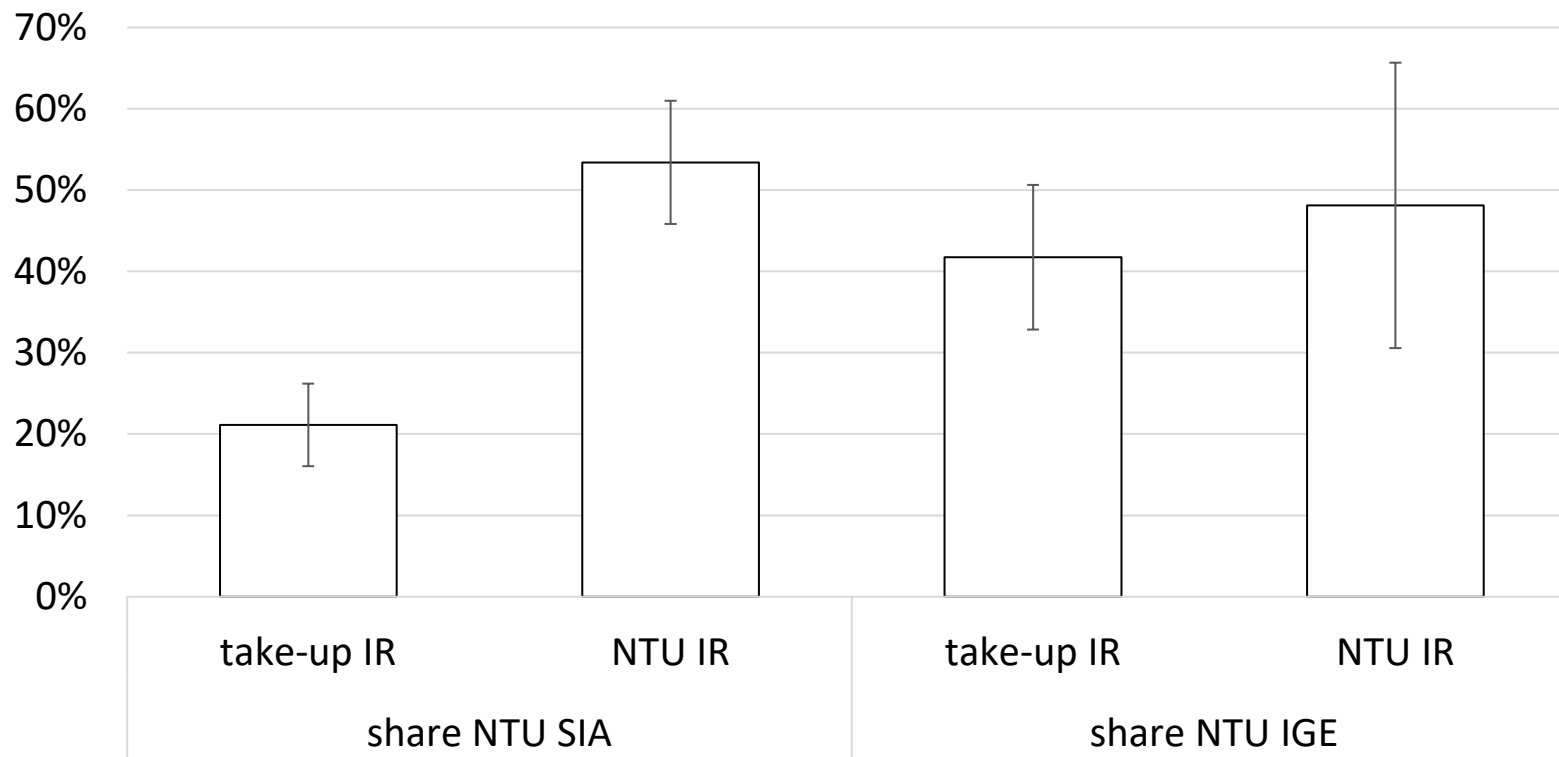
- In particular among younger group, receipt of other benefits are important for take-up



3. Increased reimbursement

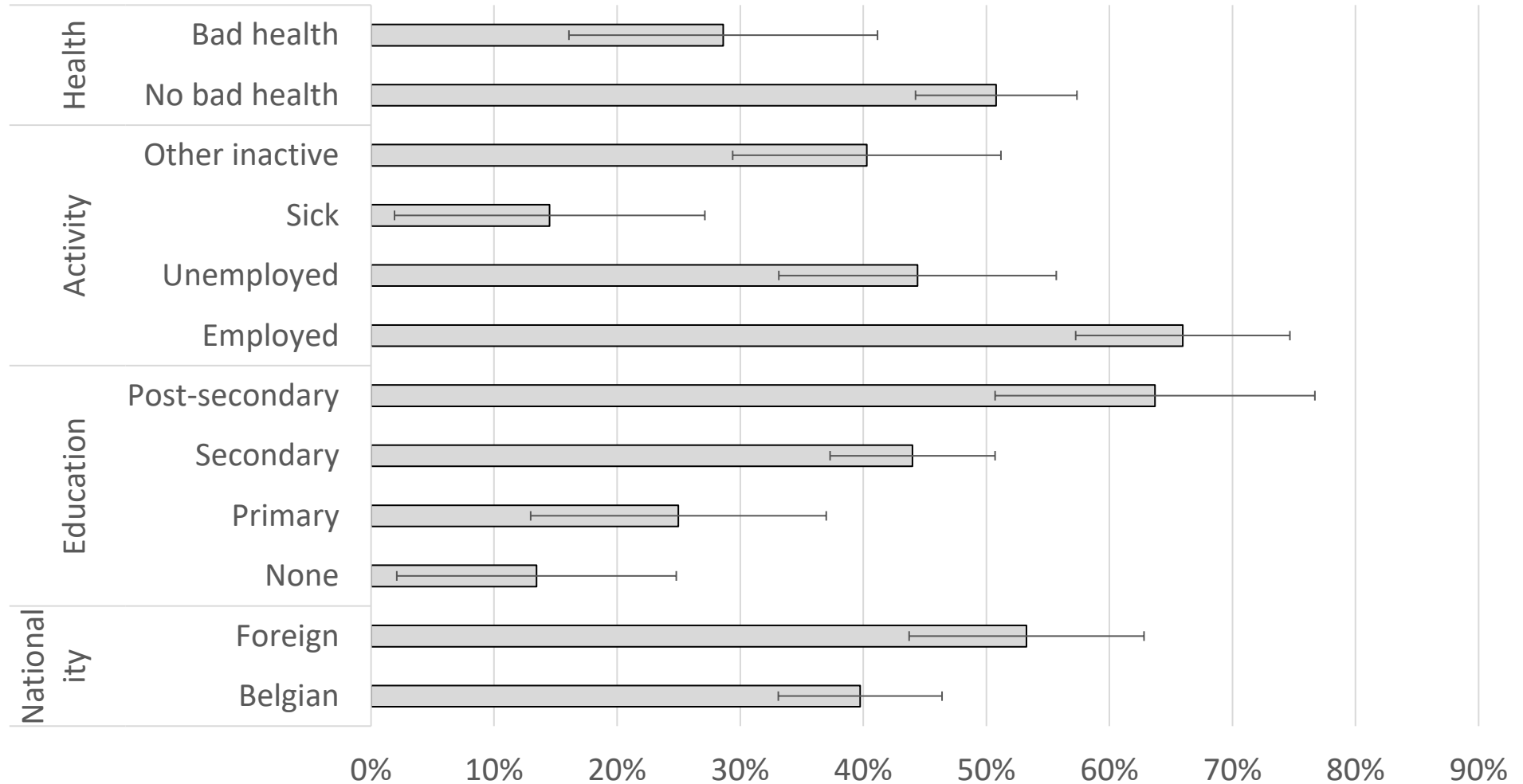
- Reducing non-take-up of SIA and IGE could help to substantially reduce NTU of IR

Share non-take-up of (Eq.) SIA (18-64y) and non-take-up IGE ((65+) in IR

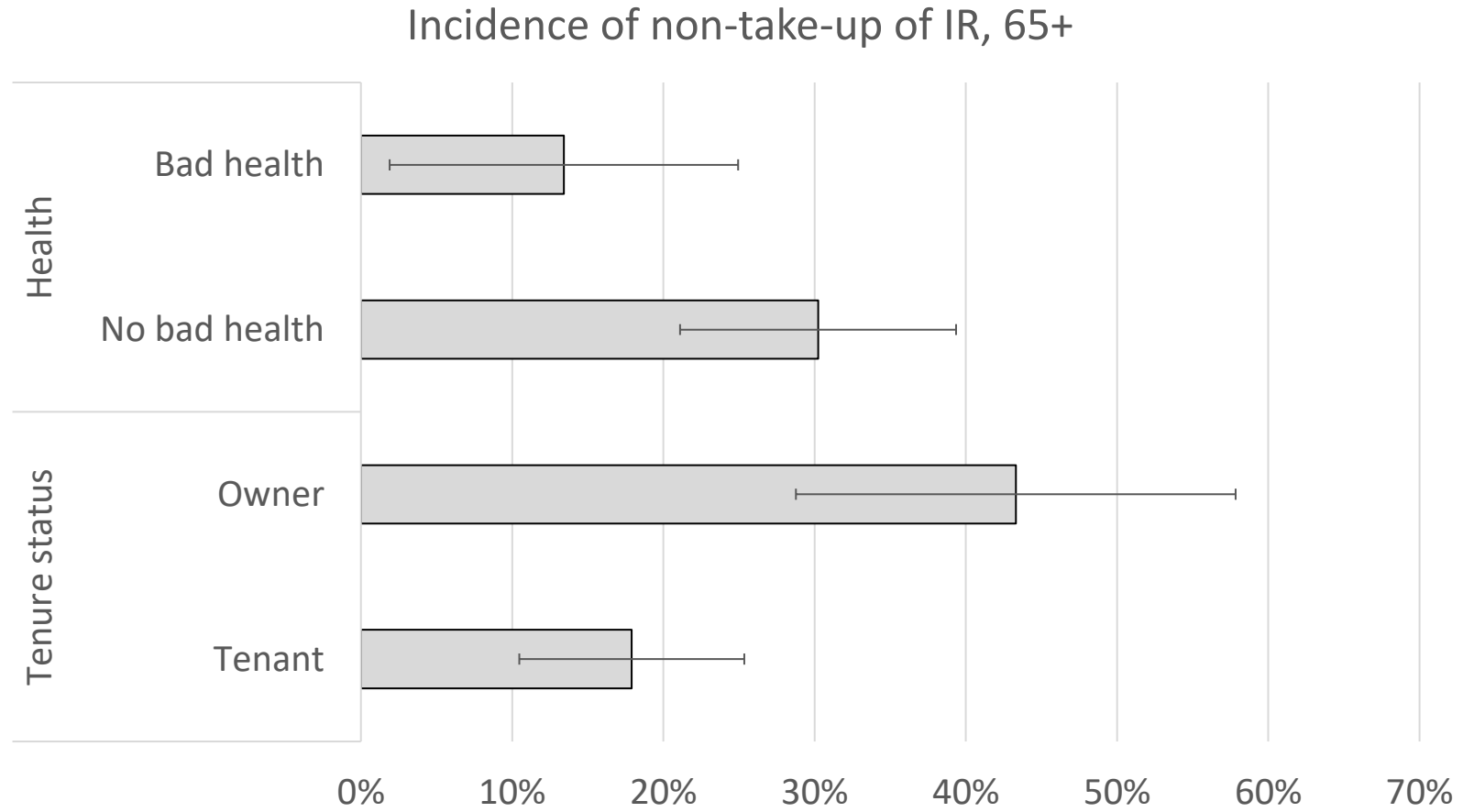


3. Increased reimbursement

NTU of IR, 18-64 years old



3. Increased reimbursement



4. Heating Allowance

- Heating Allowance

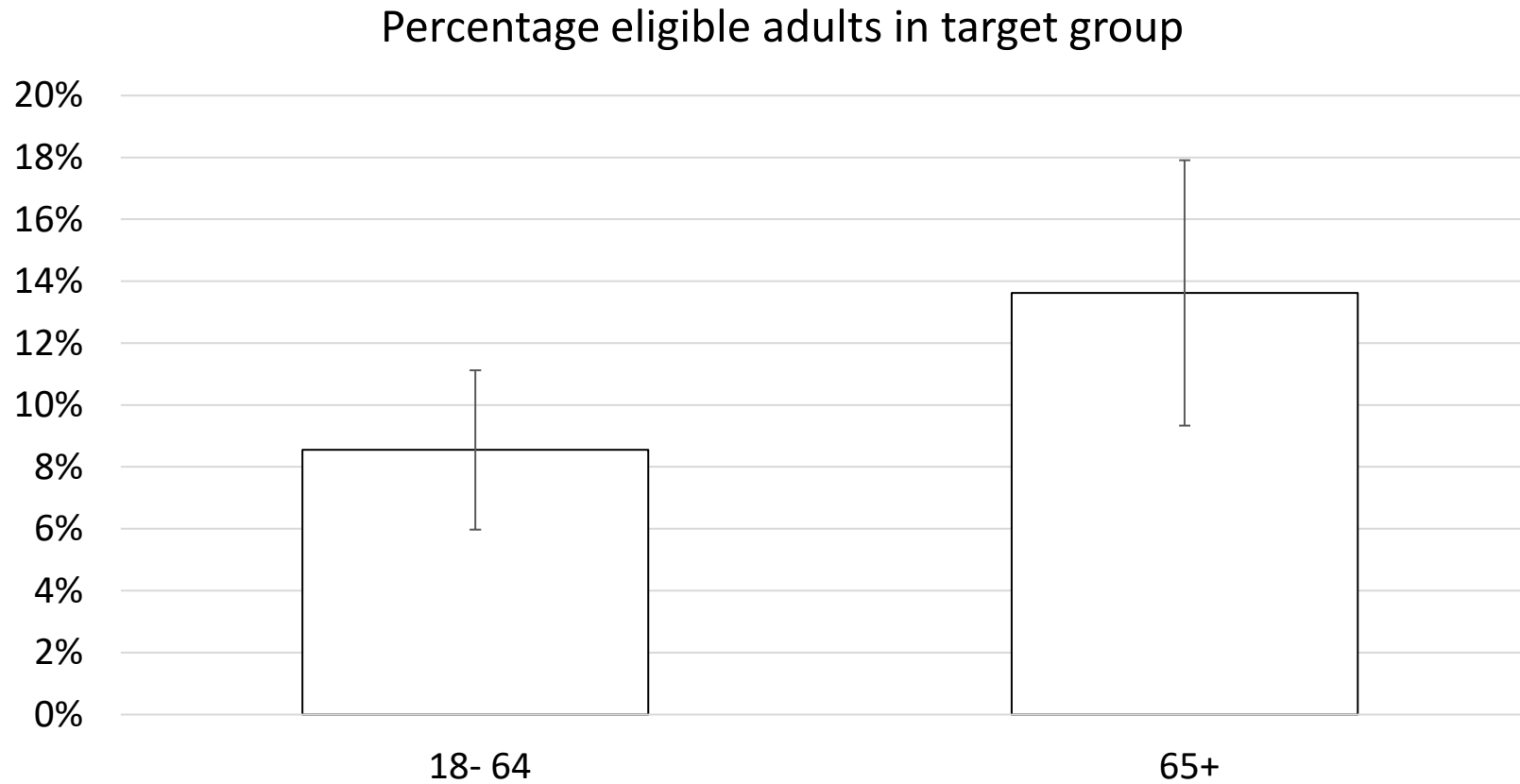
Eligibility

- use heating oil (or other specific fuel)
- Increased reimbursement (+ income test)
- Income test
- Collective debt arrangement & difficulties to pay

- Contact OCMW / CPAS within 60 days after fuel delivery

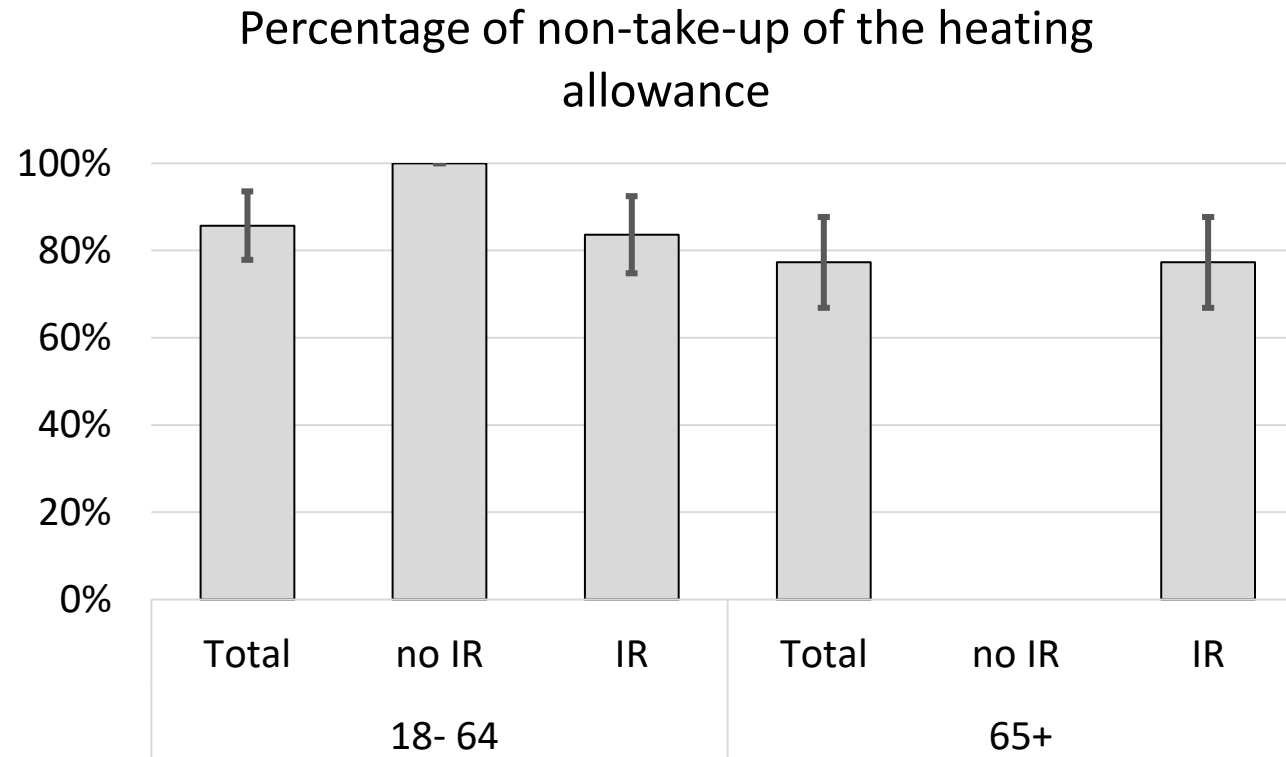
84,000 households received the heating allowance in 2019 (down from 87,000 in 2017)

4. Heating Allowance



4. Heating Allowance

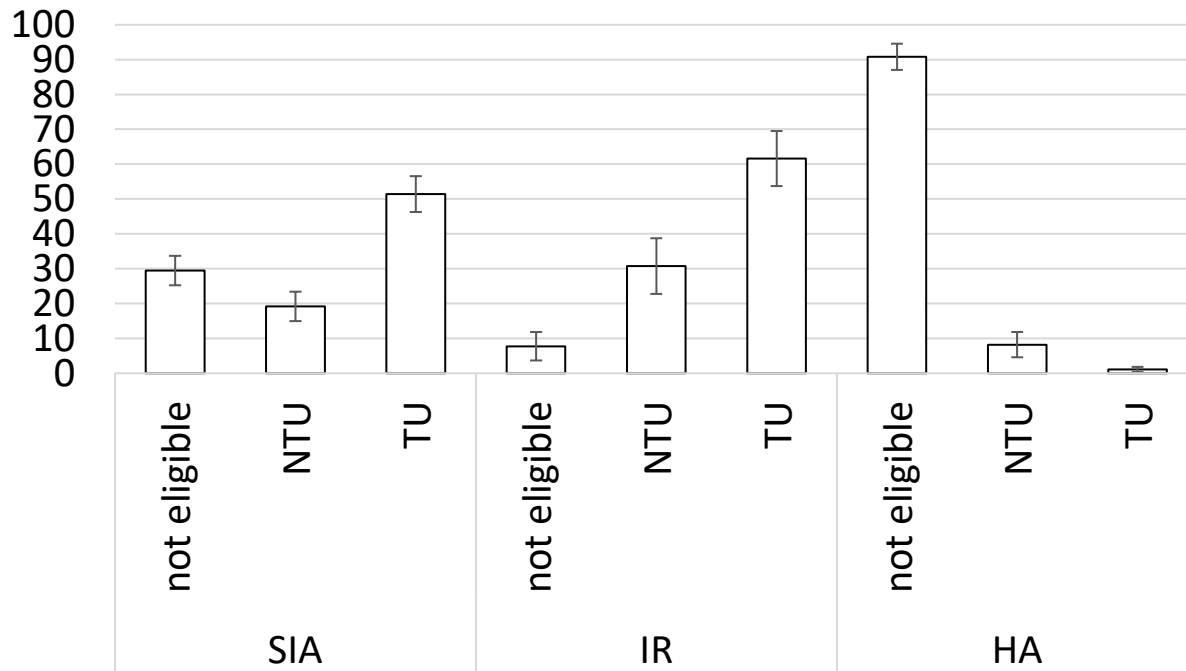
- Very high non-take-up
- Increased reimbursement is the key to taking up the heating allowance



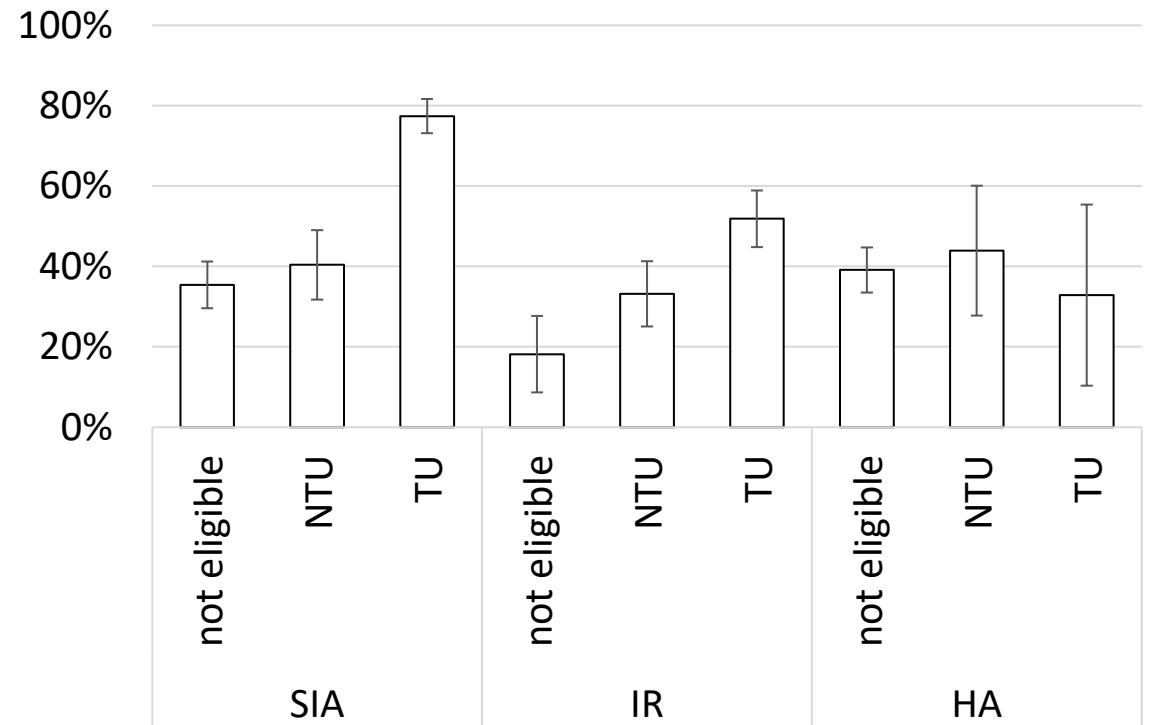
5. Targeting efficiency and effectiveness

- Tertiary non-take-up & 'leakage'

Share of not eligible, NTU and take-up in materially deprived 18-64 years old



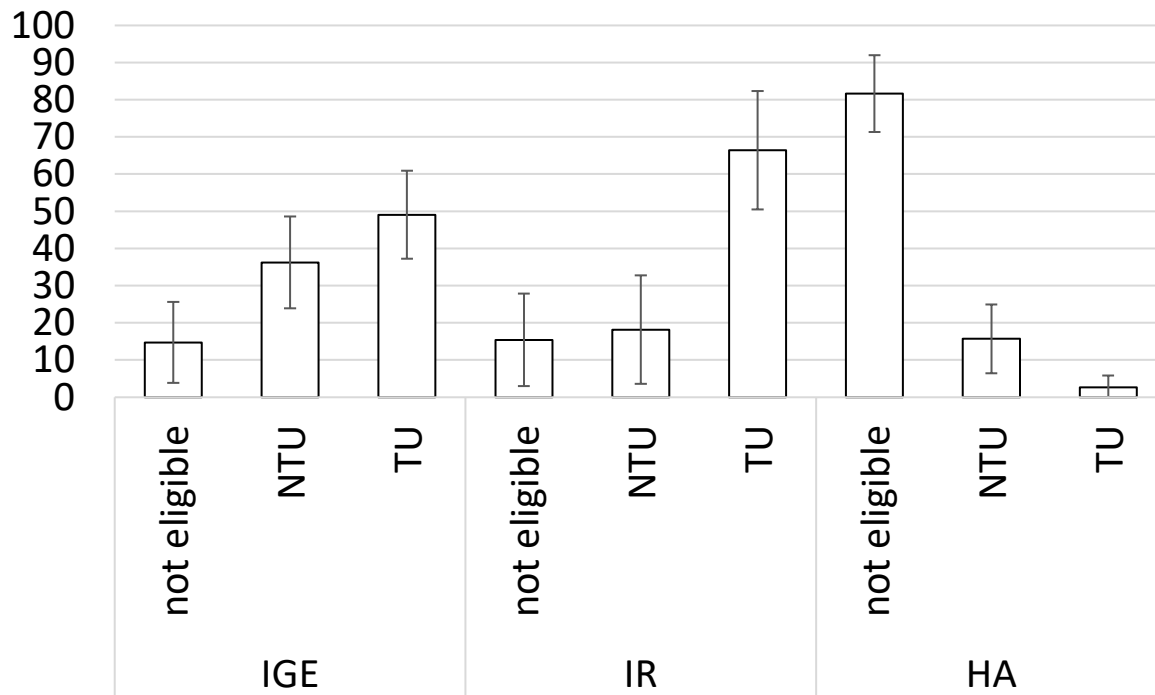
Percentage materially deprived, by eligibility and take-up status, 18-64 years old



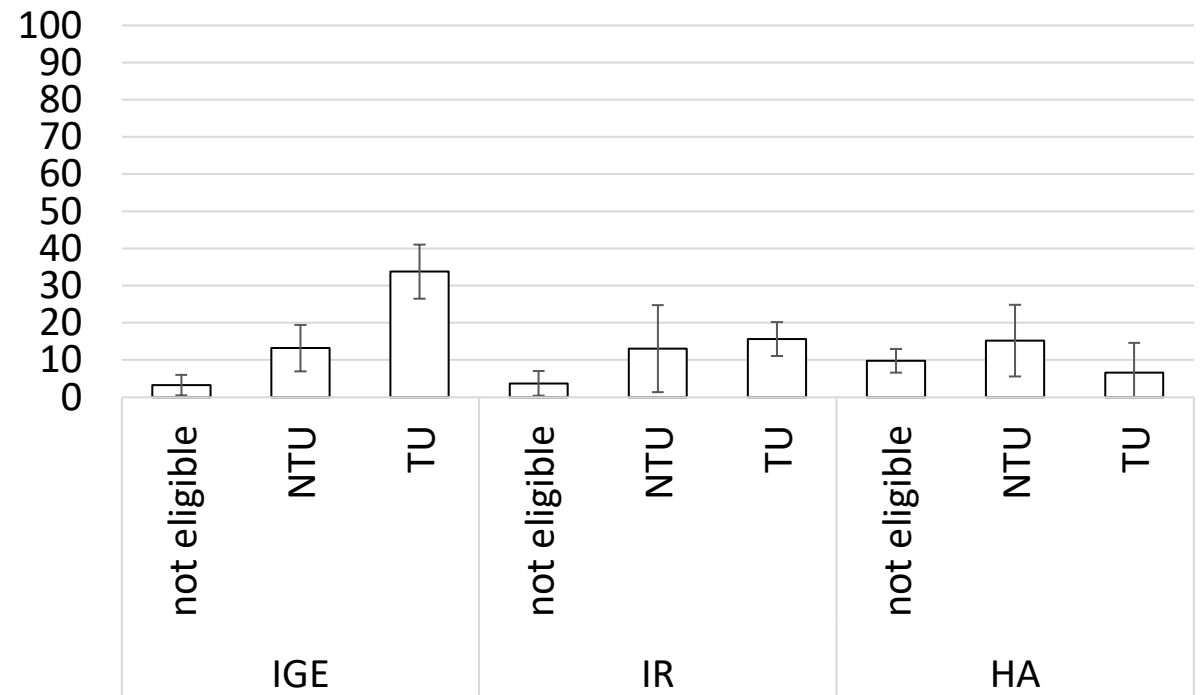
5. Targeting efficiency and effectiveness

- Tertiary non-take-up & 'leakage'

Share of not eligible, NTU and take-up in materially deprived 65+ years old



Percentage materially deprived by eligibility and take-up status, 65+



Conclusions

Conclusions

- TAKE survey revealed new evidence about non-take-up
- Remains a sizeable issue
- Heating allowance is particularly sensitive to non-take-up
- But even the increased reimbursement continues to struggle with non-negligible non-take-up
- Non-take-up of one benefit results in non-take-up of other benefits
with $SIA/IGE > IR > \text{Heating allowance}$

Conclusions

- Strong safety nets require good access for effectiveness
- Current levels of non-take-up are too high for efficient anti-poverty policies
- An encompassing strategy to reduce non-take-up is required



BAPN



Ludo Horemans

Belgisch Netwerk Armoedebestrijding
Réseau belge de lutte contre la pauvreté
Belgian Anti-Poverty Network



Belmod



SLOTCONFERENTIE CONFÉRENCE FINALE BELMOD x TAKE

Koffiepauze – Pause café

10:45 – 11:15



Universiteit Antwerpen
| CSB | Centrum voor Sociaal
Beleid Herman Deleeck



LIÈGE université
ESPRist
Études et évaluations



Federal
Planning Bureau
Economic analyses and forecasts



Federal Public Service
Social Security

TAKE: Drivers of non-take-up of social assistance in Belgium

Julie Janssens

Tim Goedemé, PhD

Manon Bolland

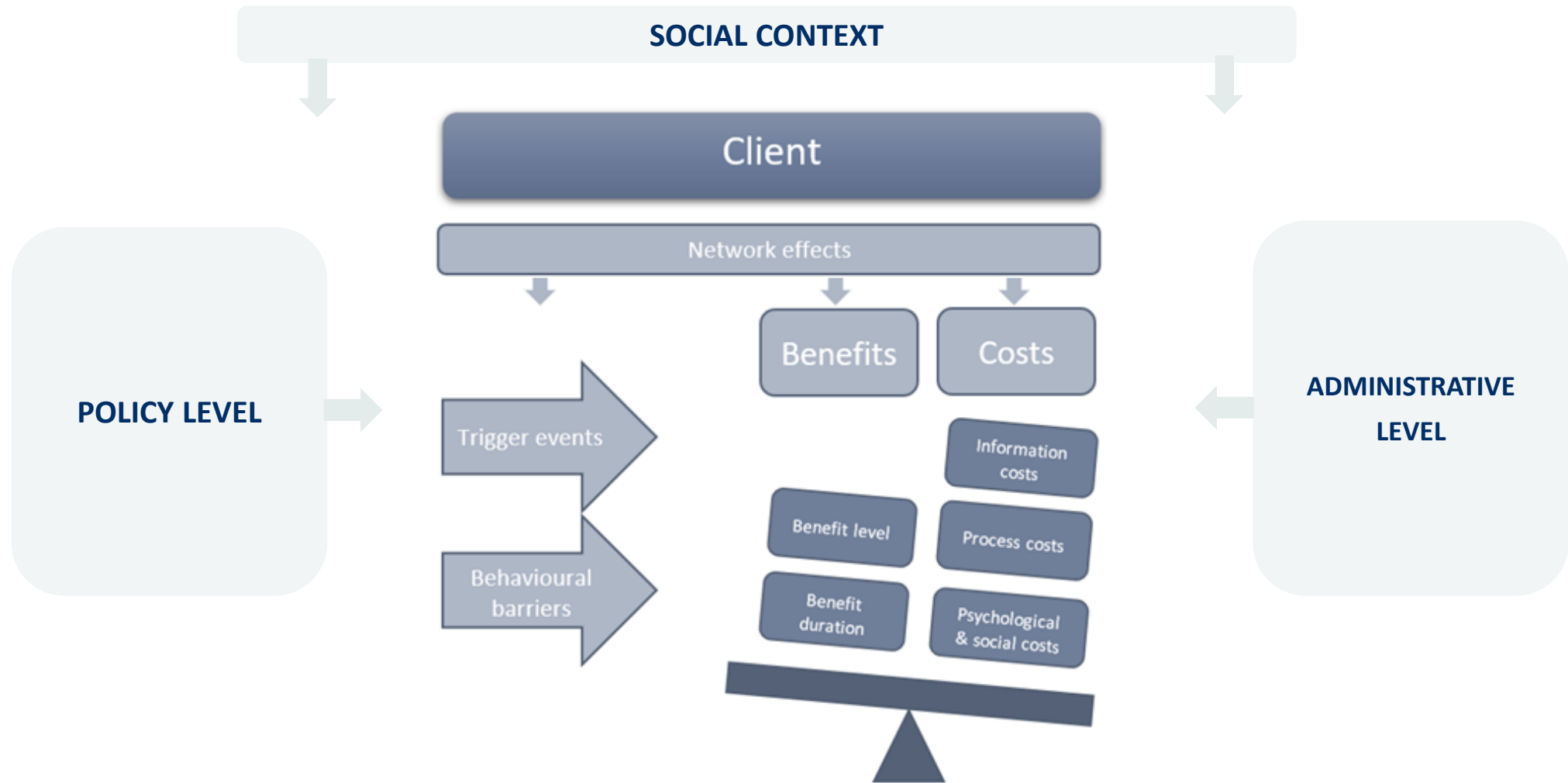
and many others



Explaining non-take-up

- From “client-blaming” to multi-level models of non-take-up
- Client – policy – administration
- At the client level:
 - Rational cost-benefit approach (utility vs costs)
 - Behavioural and cognitive biases
 - Trigger events
 - Network effects
- Limited empirical evidence or only indirect (based on proxies)

Theoretical framework



Source: Janssens & Van Mechelen [forthcoming]. To take or not to take? An overview of the factors contributing to the non-take-up of public provisions. *European Journal of Social Security*.

Proxies for utility and costs and their expected effect on the probability of non-take-up

	Utility from Social Assistance		Claiming costs			Effect on NTU
	Degree of needs	Duration of needs	Information costs	Process costs	Stigma	
Calculated monthly benefit	+					-
Singles	+	+				-
Single parents	+	+		+	-	?
Families with children	+				+	?
Number of young children	+	+				-
Head of household employed				+		+
Head of hh no or primary education		+	+			?
Age		+	+			?
Male head of household					+	+
Foreign head of household			+	+		+
Home owner		-				+

The TAKE Survey

- **Detailed information on potential drivers of non-take-up**
 - Socio-demographic variables
 - Indicators of vulnerability and need
 - Information, process and stigma costs
 - Trigger events
 - Attitudes towards benefits / administrators
 - Social network support
 - Transport , IT and health limitations
 - Self-reported reasons for non-take-up
 - ...

The Claiming Costs Scale (CCS)

- Newly developed instrument that measures more directly various dimensions of claiming costs (<> proxies)
 - Information costs
 - Process costs
 - Stigma
- Set of Likert-type questions
- Evaluation of quality and psychometric properties in online sample of low-income persons (n=1200) (Janssens, Goedemé & Ponnet, 2021)
- Scale included in TAKE survey



The Claiming Costs Scale (CCS)

Please indicate whether you: (1) Strongly agree (2) Agree, (3) Neither agree, nor disagree; (4) Disagree; (5) Strongly disagree, with following items.

It is a lot of work to apply for a social assistance benefit

The procedure for applying for a social assistance is difficult

All things considered, it takes a lot of time to claim a social assistance benefit

I know the benefits of the social assistance benefit

I have a fairly good idea whether I am entitled to a social assistance benefit or not

I know the procedure for applying for a social assistance benefit

If someone receives a social assistance benefit he or she should be ashamed

When I would receive a social assistance benefit, this would give me the feeling that I'm begging

If I would receive a social assistance benefit, I would be ashamed

Source: Janssens, J., Goedemé, T., & Ponnet, K. (2021). The Claiming Costs Scale: A new instrument for measuring the costs potential beneficiaries face when claiming social benefits. *PloS one*, 16(8), e0256438.)

Drivers of NTU

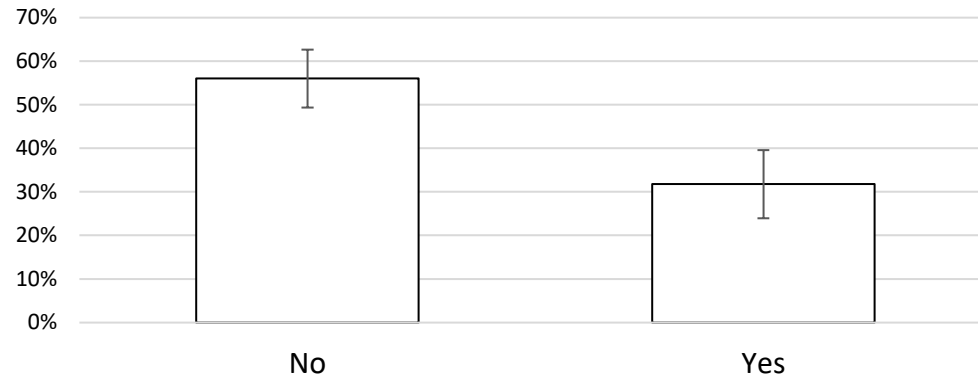
1. Socio-demographic characteristics
2. Need
3. Claiming Costs
4. Triggers
5. Attitudes towards claiming
5. Social Network

Socio-demographic characteristics

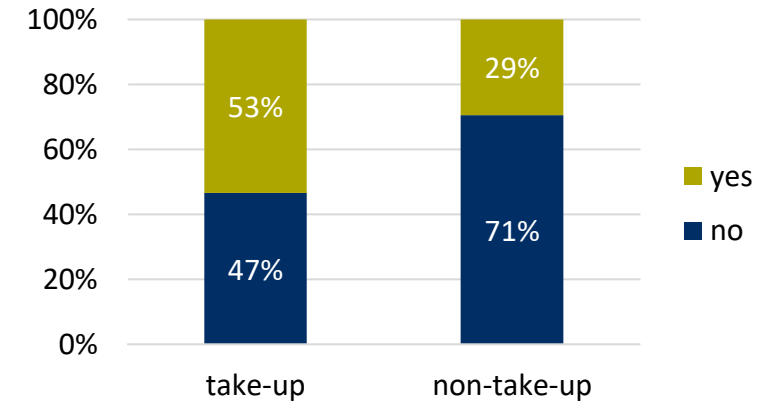
	TAKE-UP	NON-TAKE-UP	95% CI
Male	48%	52%	45-59%
Female	60%	40%	33-47%
No or primary education	77%	23%	14-32%
Secondary education	56%	44%	37-50%
Tertiary education	33%	67%	57-77%
Employed	28%	72%	65-80%
Unemployed	83%	17%	10-24%
Other inactive	56%	45%	37-52%
Foreign nationality	61%	39%	30-49%
Single	53%	47%	37-57%
Single with child – 7 years old	92%	8%	0-18%
Several adults with children	58%	42%	34-50%
Several adults without children	37%	63%	53-73%
Home owner	27%	73%	61-84%
Social housing	70%	30%	22-39%

Financial scarcity and material deprivation

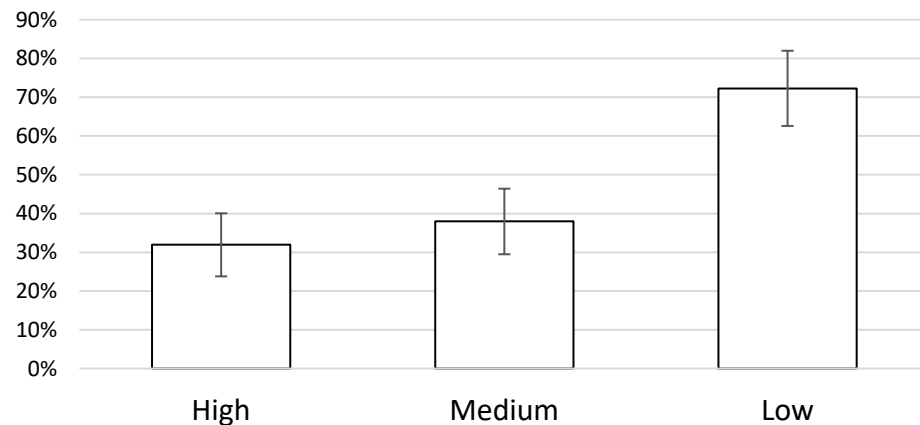
Percentage non-take-up by material deprivation (no/yes)



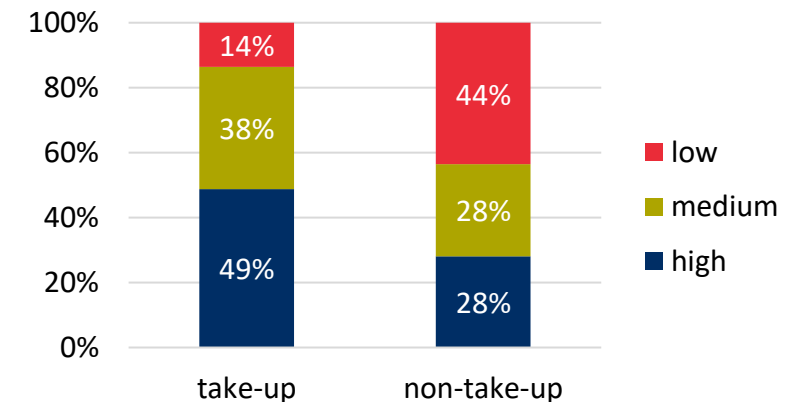
Percentage materially deprived in TU vs NTU group



Percentage non-take-up by level of financial scarcity

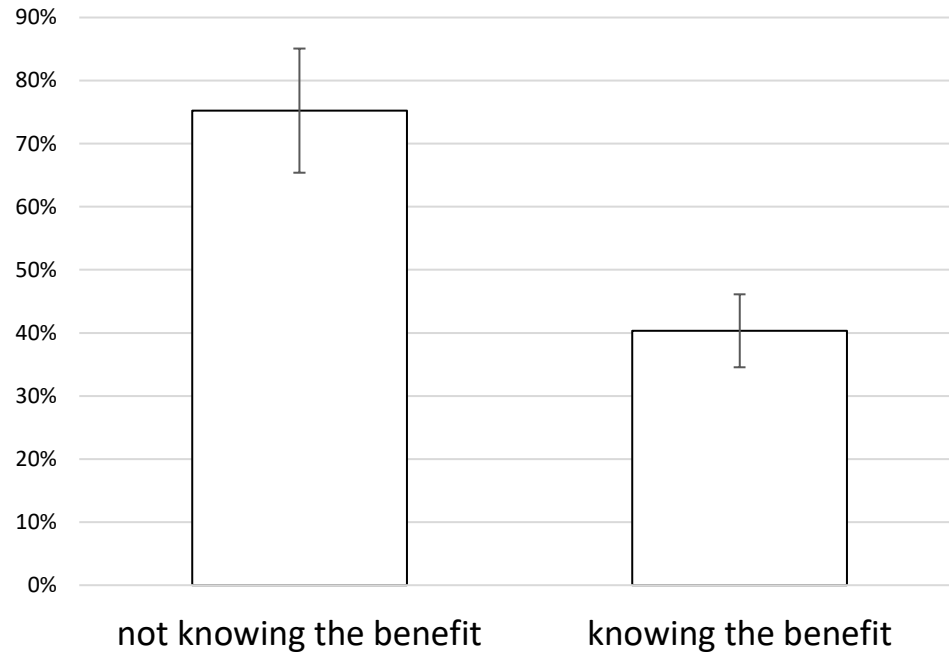


Levels of financial scarcity in TU vs NTU group

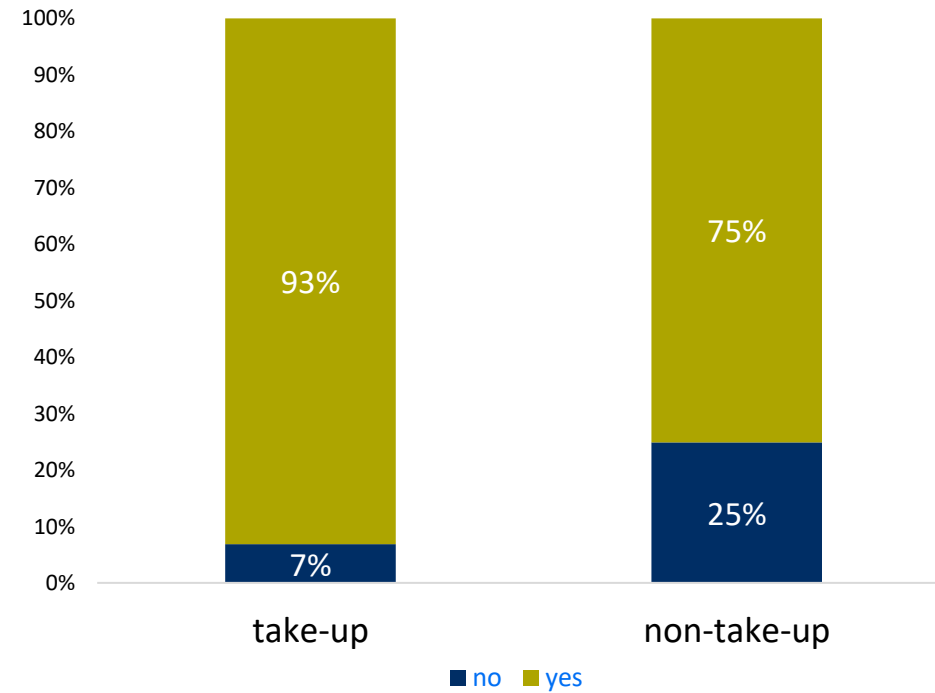


Knowledge of the benefit

Percentage non-take-up by knowledge of the benefit

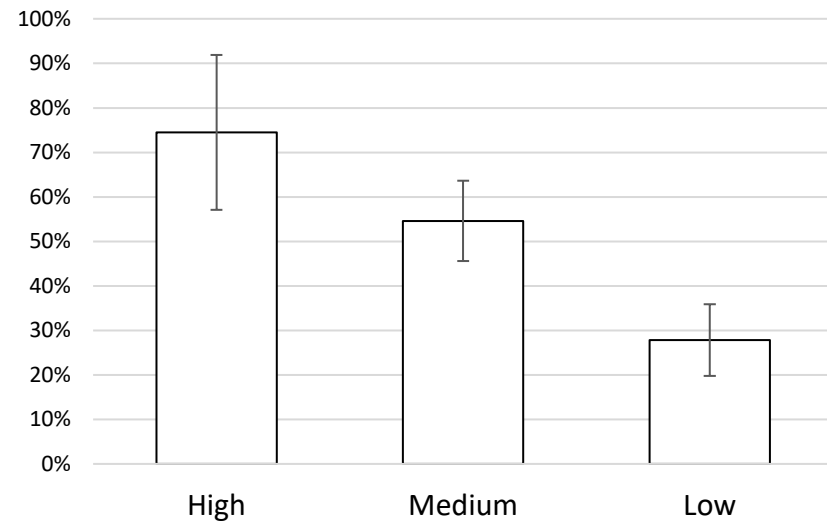


Percentage of people knowing the benefit in TU and NTU group

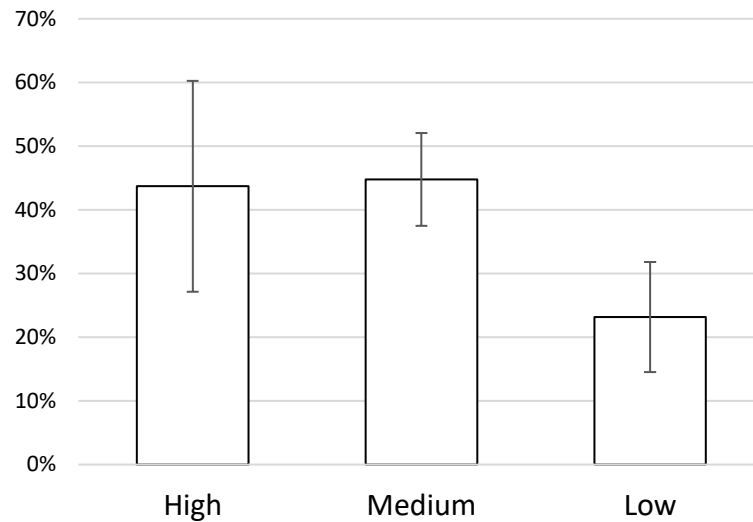


Claiming costs

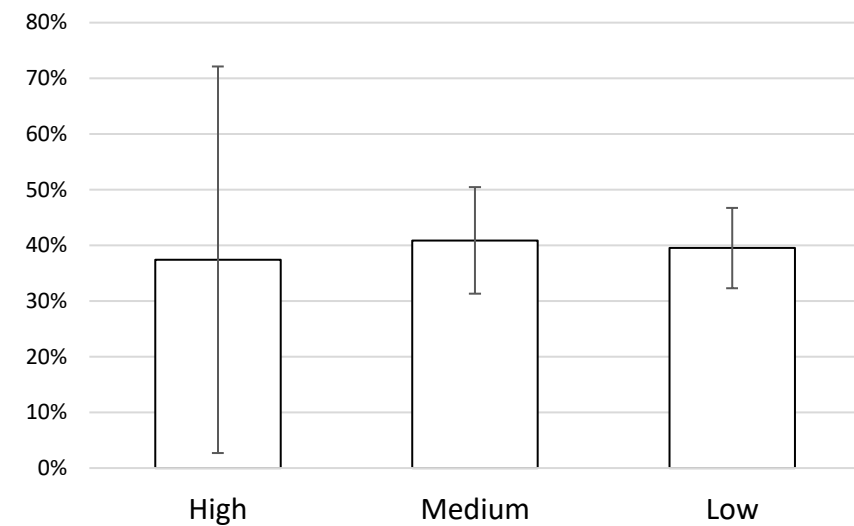
Percentage non-take-up by level of information costs



Percentage non-take-up by level of process coss

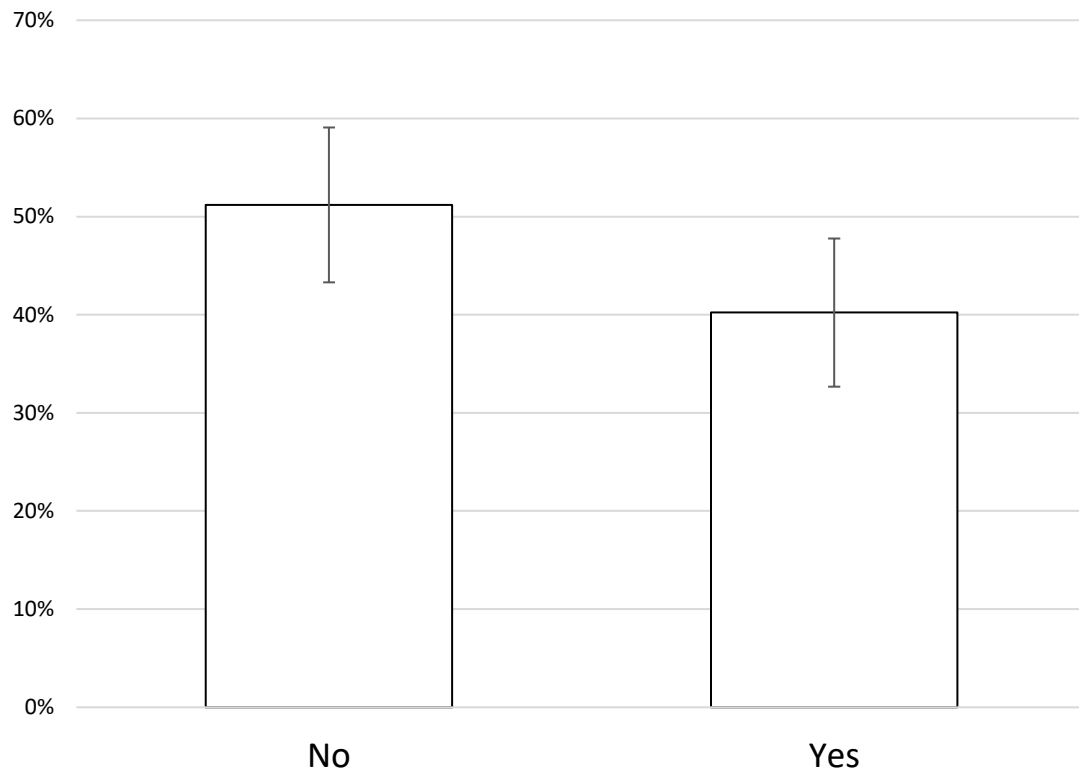


Percentage non-take-up by level of stigma

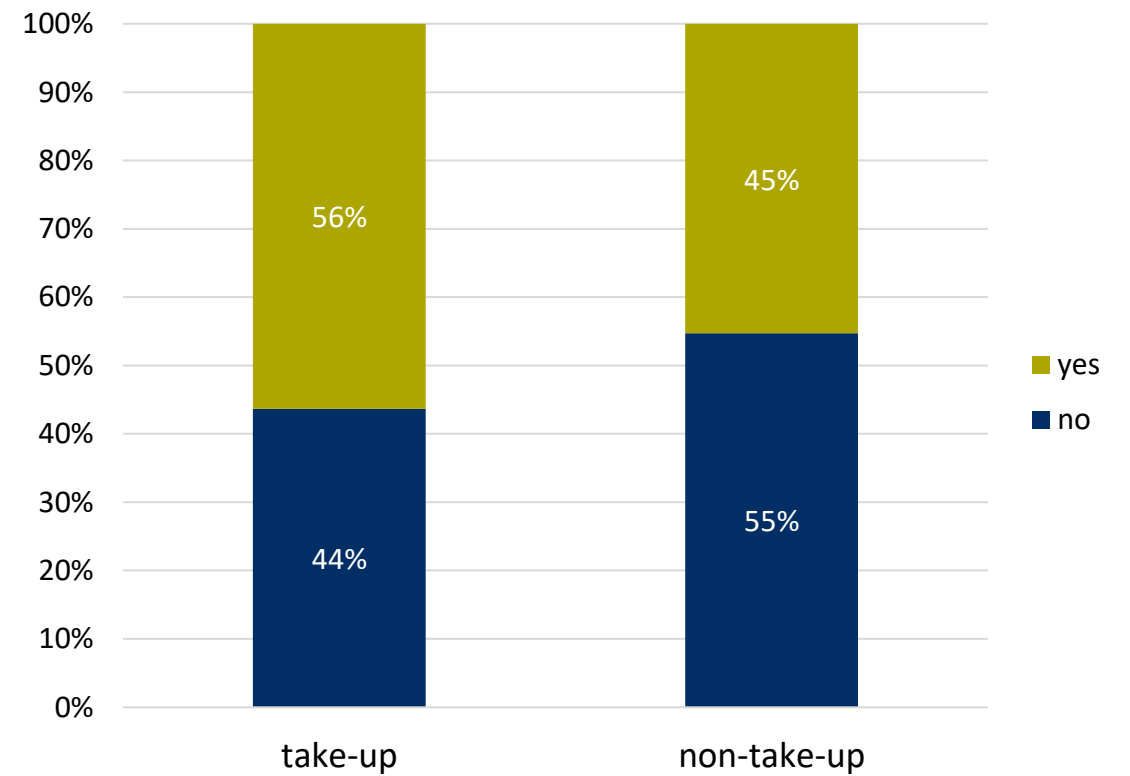


Trigger events

Percentage NTU by incidence of trigger event

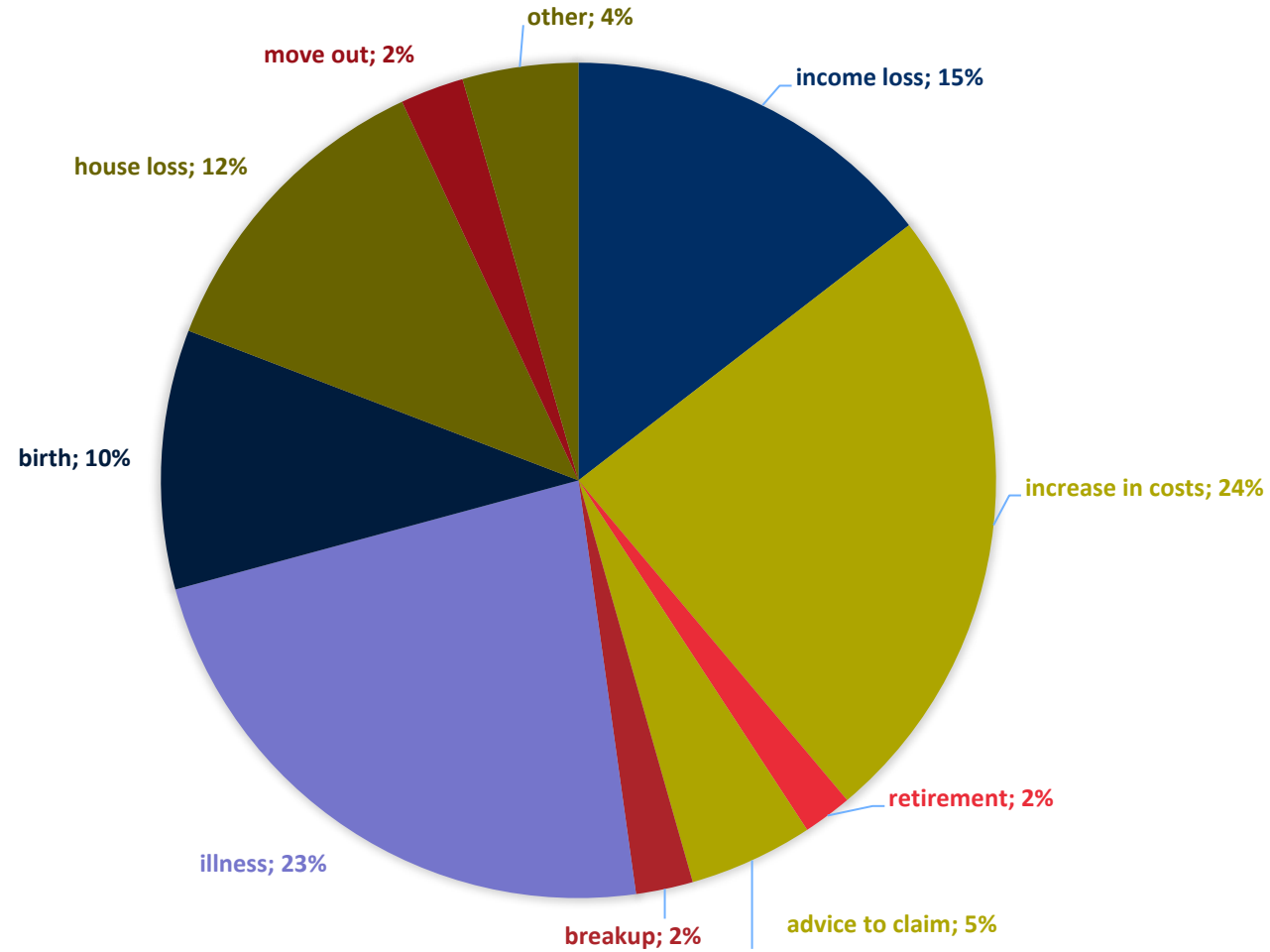


Percentage trigger event in TU vs NTU group



Trigger events

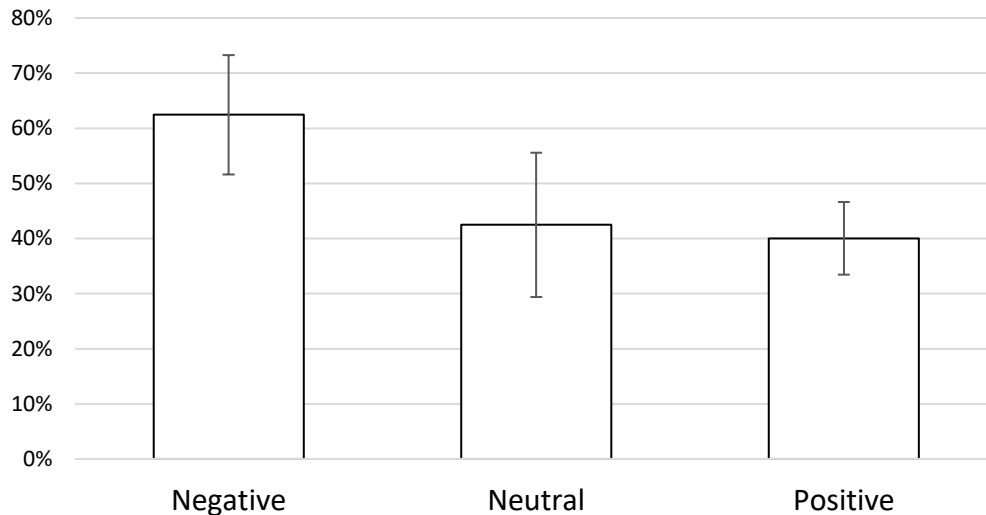
Type of trigger event experienced in past 12 months



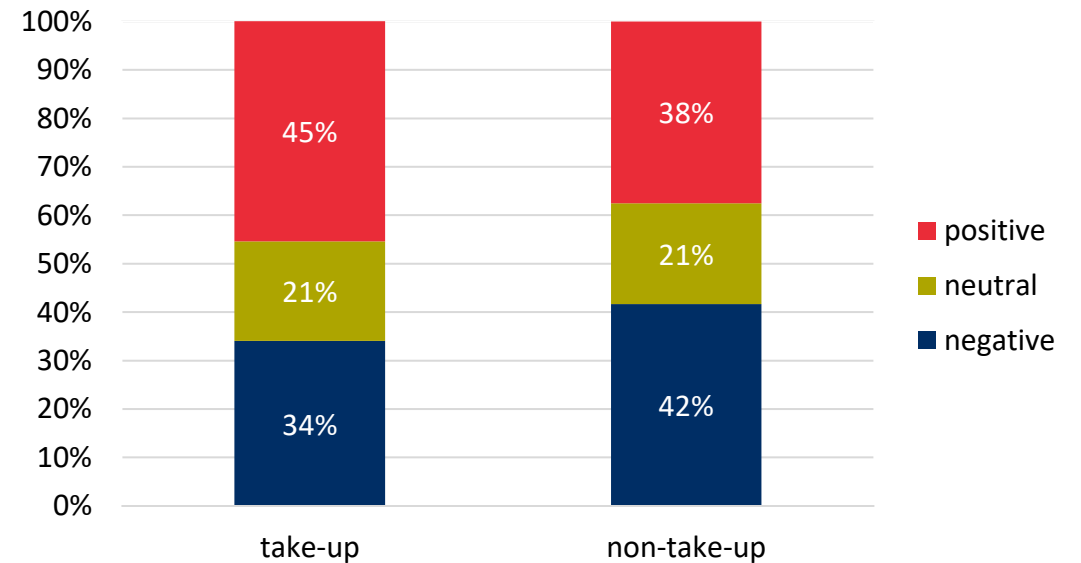
Attitudes towards benefits

- Measured by four Likert type items
 - “The government gives out benefits too easily”
 - “Generally speaking, too little money is spent on welfare programs in Belgium”
 - “People work less hard due to benefits”
 - “Many benefits are received by people who are in no real need”

Percentage NTU by attitudes towards benefits

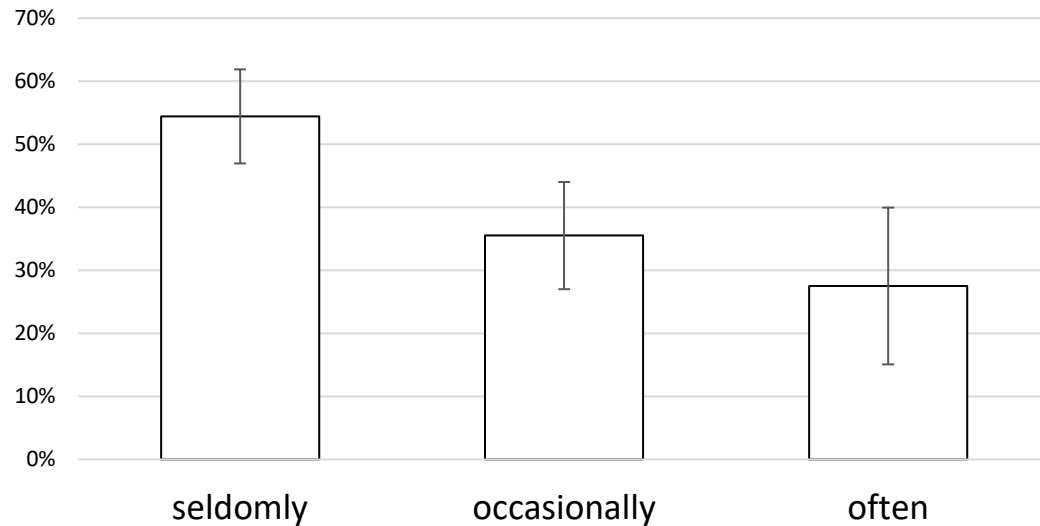


Attitudes towards benefits in TU vs NTU group

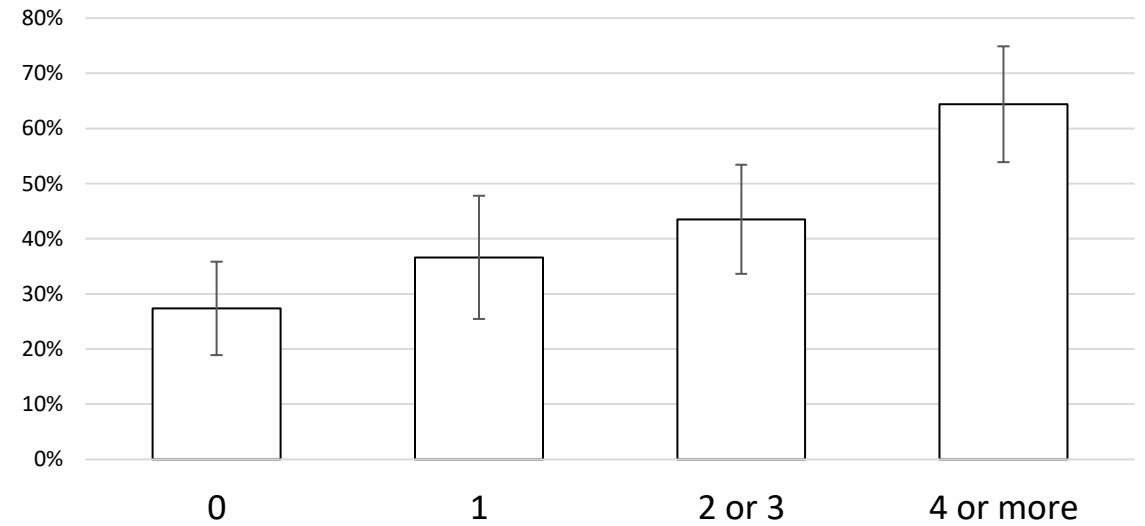


Social network

Percentage NTU by availability of social support when claiming benefits



Percentage NTU by number of people with whom respondent can talk about money

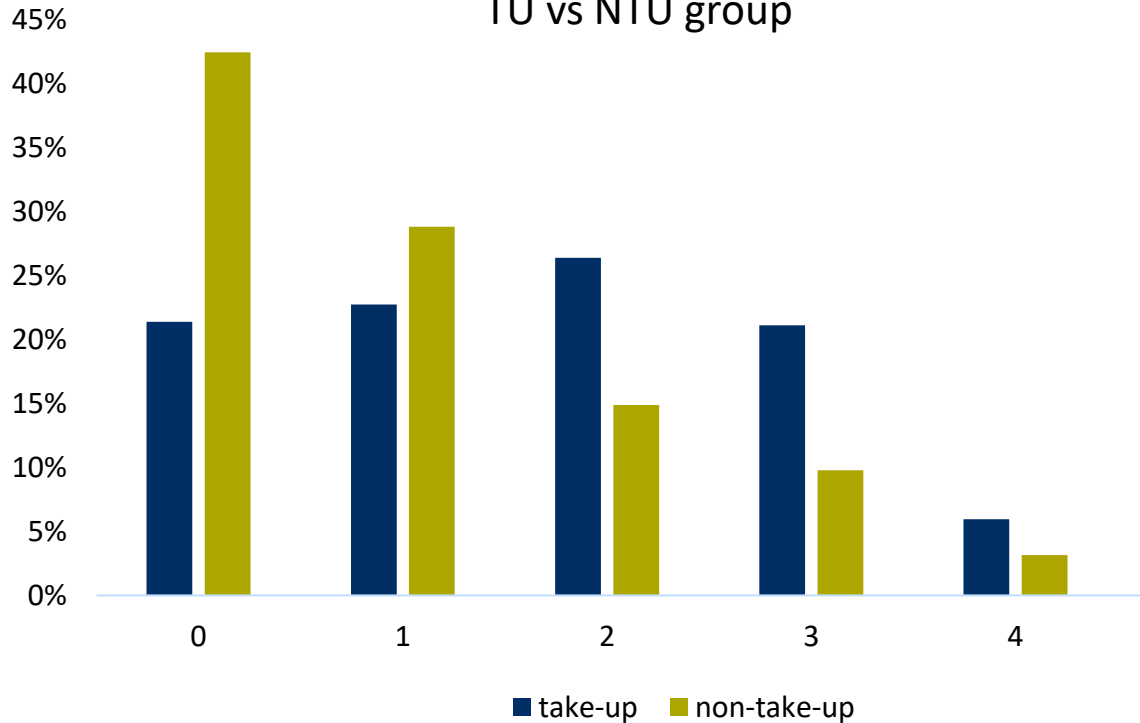


*Is there someone in your surroundings who...
...gives you information about social benefits and services?
...helps you with applying for benefits, for example by filling in documents?*

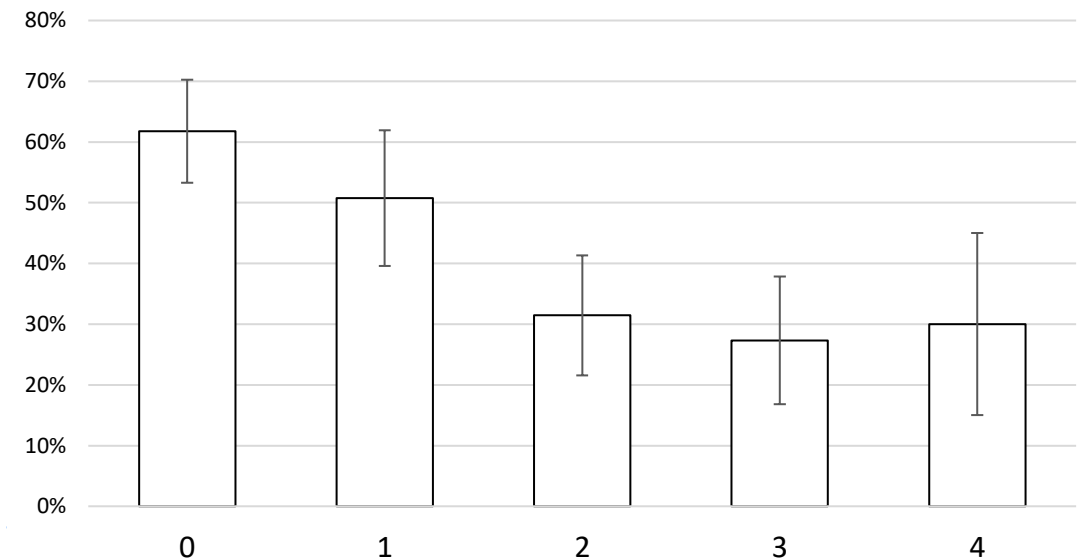
Social network

Knowing at least one person(s) in social network who...	TU group	NTU group
receives a social assistance benefit	61%	34%
makes use of the services of the PCSW	42%	26%

Number of persons in social network receiving benefits in TU vs NTU group



Percentage NTU by number of persons in network receiving benefits



Multivariate analysis

- Set of probability models with probability of NTU (0/1) as dependent variable
- **Model 1:** socio-demographic variables
 - Age, gender, educational level, work status, household type, number of children, nationality, ...
- **Model 2:** model 1 + indicators of need
 - Disposable income, material deprivation, financial scarcity, trigger event,...
- **Model 3:** model 2 + barriers to take-up
 - Information, process and stigma costs, transport limitations, IT limitations, health problems, ...
- **Model 4:** model 3 + social and psychological variables
 - Network support, attitudes towards benefits, optimism about the future
- Group of interest: eligible for social assistance and being part of “young” household

Results of probability models: model fit

- **Model 1:** socio-demographic variables
- **Model 2:** model 1 + indicators of need
- **Model 3:** model 2 + barriers to take-up
- **Model 4:** model 3 + social and psychological variables

Model fit	Model 1	Model 2	Model 3	Model 4
Subpop. number of observations	729	701	617	602
R-squared	33.9%	42.2%	50.2%	52.9%

Results: Socio-demographic characteristics

- **Probability of non-take-up**
 - Decreases with **age**
 - Is **lower** for persons with **no, primary or secondary education** (compared to persons with tertiary education)
 - Is **lower** for **unemployed or inactive** persons (compared to persons in employment)
 - Decreases with the number of **children** in the household
 - Is **lower** for **single parents with young children** (compared to couples without children)
 - Is **higher** for **homeowners**
- **No correlation with**
 - Gender, nationality and region
- After controlling for indicators of need (model 2):
 - Similar effects + additional **positive effect** of **number of household members** on NTU
- After controlling for barriers to take-up (model 3):
 - effect of educational level and single parent disappears
- After controlling for social and psychological variables (model 4):
 - additional **negative effect** of living in **Wallonia** (compared to Flanders) on NTU

Results: Indicators of vulnerability and need

- **Probability of non-take-up**
 - Is **lower** for persons with **medium scarcity** levels (compared to persons with low levels of scarcity)
 - Is **lower** for persons who experienced a **trigger** event in the past 12 months
 - Is **higher** for persons who indicate being able to pay a sudden, unexpected cost
- **No correlation with**
 - Personal disposable income
 - Material deprivation
- After controlling for barriers to take-up (model 3):
 - significant effect of trigger event disappears
- After controlling for social and psychological variables (model 4):
 - all significant effects disappear

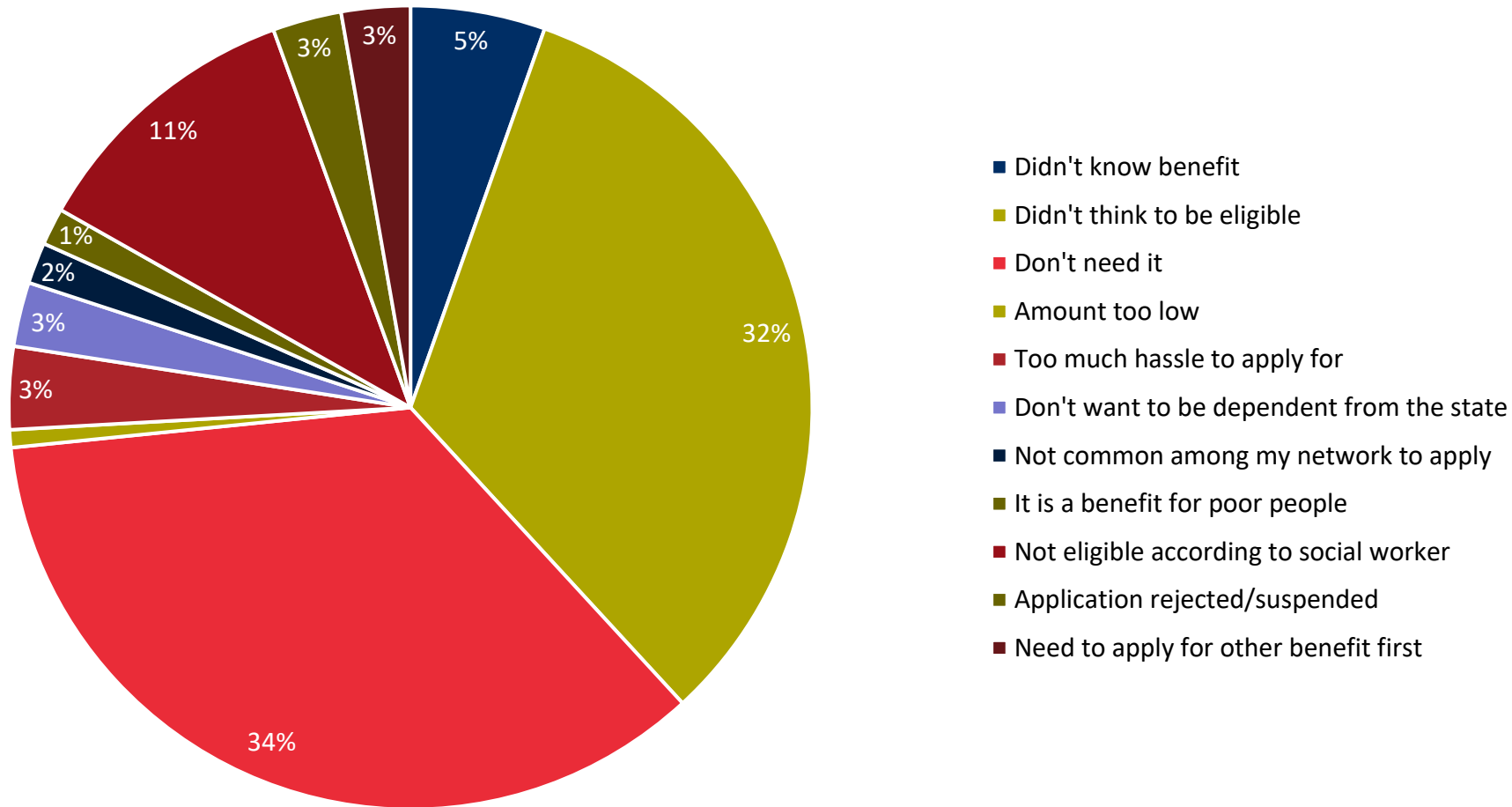
Results: Barriers to take-up benefits

- **Probability of non-take-up**
 - Is **higher** for persons who experience/perceive a **medium or high level of information costs** (compared to a low level)
 - Is **higher** for persons who experience/perceive a **medium or high level of process costs** (compared to a low level)
- **No correlation with**
 - Stigma
 - Limitations in reaching public administrations
 - Limitations in using the internet/computer
 - Health problems
- After controlling for social and psychological variables (model 4):
 - similar, highly significant effects of information and process costs

Results: Social and psychological variables

- **Probability of non-take-up**
 - Is **lower** for persons who can rely more often on **support from their network** with applying for benefits
 - Is **higher** for persons who have more persons within their network with whom **they can talk about money**
 - Is **higher** for persons who are **optimistic** about their future
- **No effect of**
 - Attitudes towards claiming benefits
 - Having someone in social network who makes use of the services of the Public Centre for Social Welfare

Self-reported reasons for non-take-up



Conclusion

- Information and process costs important barriers to take up benefits
- Need can sometimes be very temporary
- Support of social network can help to overcome some of the barriers to take up
- Some individual and hh characteristics associated with a higher probability of NTU
 - Age
 - Activity status
 - Number of children in the household
 - Tenure status
- Stigma and negative attitudes towards claiming seem to play a less important role

Policy implications

Automation as the answer?

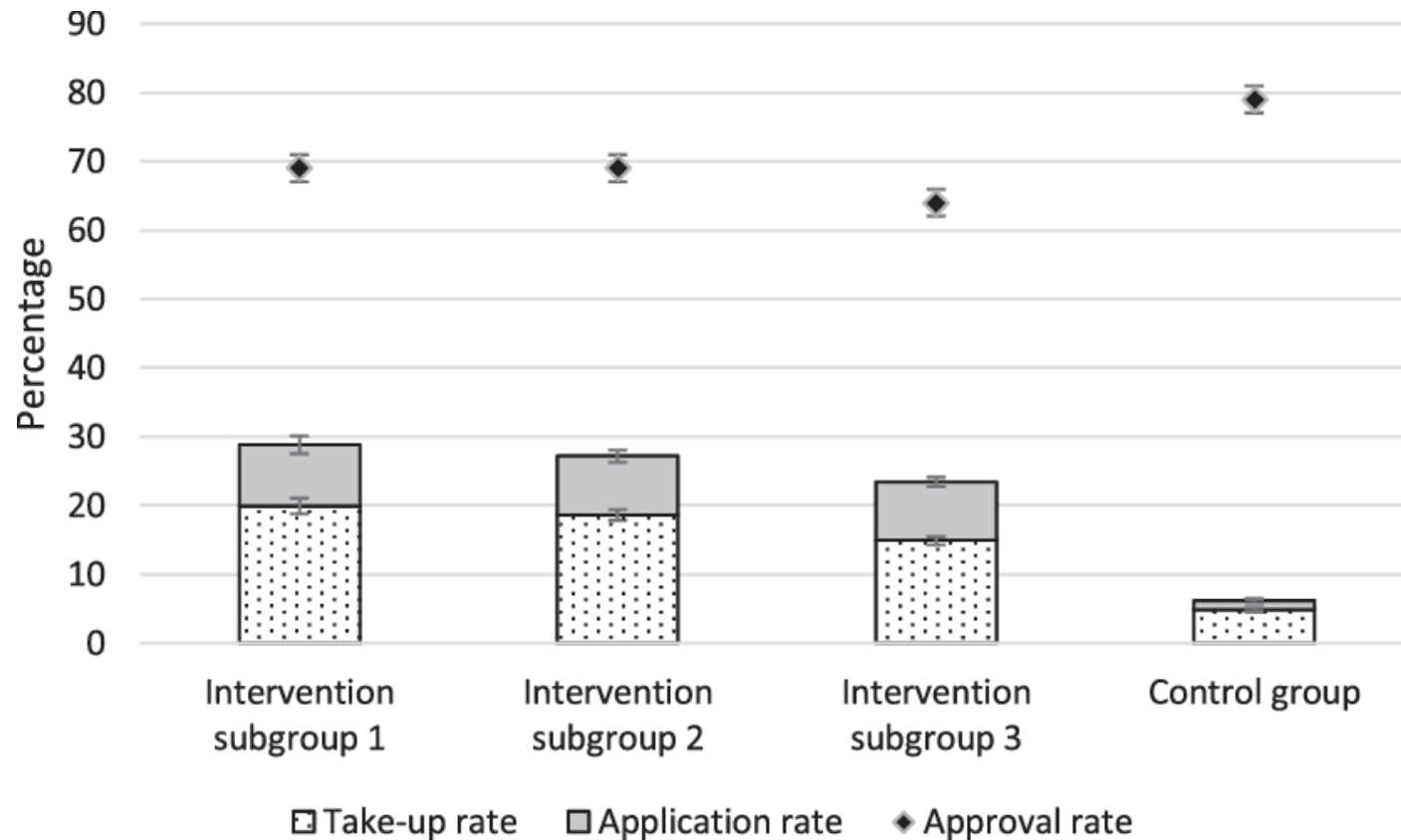
- Automation of benefit access
- Automation can reduce some of the hurdles for taking up (e.g. information and process costs)
- Different types of automation (Steunpunt, 2013)
 - Administrative simplification
 - Automatic identification of potential beneficiaries
 - Automatic take-up
 - Automatic reassessment
- Two examples for the increased reimbursement

Example 1: the 'proactive flux'

- In 2015 'proactive flux': automatic identification and contacting of potential beneficiaries for IR
- Selection of potentially eligible low-income household based on tax register data
- Large-scale field experiment in collaboration with CM
- Test effect of sending letters and flyers on take-up of IR
- Van Gestel, R., Goedemé, T., Janssens, J., Lefevere, E., & Lemkens, R. (2022). Improving Take-Up by Reaching Out to Potential Beneficiaries. Insights from a Large-Scale Field Experiment in Belgium. *Journal of Social Policy*, 1-21.

Example 1: the 'proactive flux' – total effect

% of applications and take-up in the intervention and control groups, and approval rate

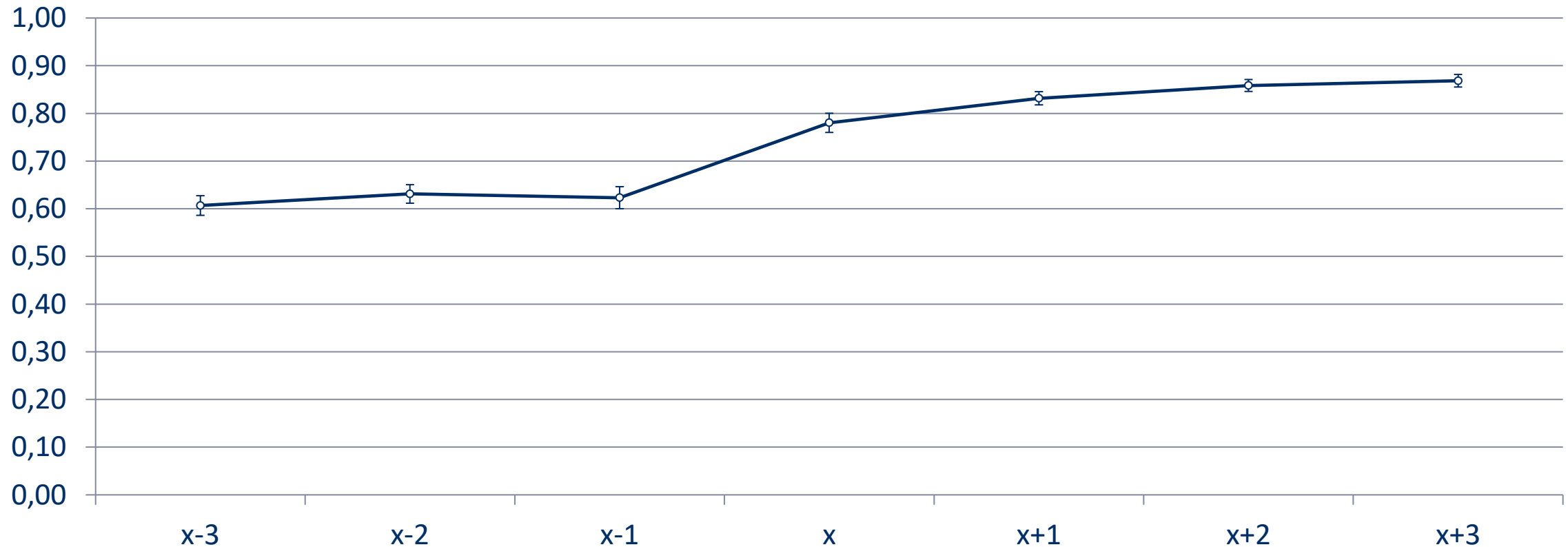


Example 2: automatic take-up

- For social assistance recipients, IR is a derived right
 - From administrative paperwork to gradual automation data exchange between local offices for social welfare and sickness insurance
 - Effect on take-up?
-
- Lefevere, E., Goedemé, T., De Wilde, M., & De Spiegeleer, T. (2019). Non-take-up van de verhoogde tegemoetkoming en automatische rechtentoekenning: overzicht en case study. Belgisch tijdschrift voor sociale zekerheid-Ministerie van tewerkstelling en arbeid, (2), 251-283.

Example 2: automatic uptake

Proportion take-up IR among eligible SA recipients before and after automatic data exchange, PCSWs connected to CBSS between 2006 and 2008



Conclusion: automation as the answer!

- Automatic identification and contacting of potential beneficiaries can have a substantial effect on the take up of social benefits by low-income groups
- Also, more automatic data exchanges between different administrations can result in substantial improvements in take-up (especially in case of derived rights)
- Associated challenges with automation
 - Suitable type of automation depends on several factors (type of benefit, means test)
 - Availability of up-to-date (register) data
 - Targeting errors and targeting efficiency
- Need to adapt benefit system to automation rather than the other way around?
 - Harmonisation of rules in accordance with data availability and principles of simplicity and transparency



Universiteit Antwerpen
| **CSB** | Centrum voor Sociaal
Beleid Herman Deleek



LIÈGE université
ESPRist
Études et évaluations



Federal Public Service
Social Security



Probability of NTU

Model 1

	Coef.	SE
Female	-0,181	0,154
Age	-0,098**	0,035
Age ²	0,001*	0,000
No or primary education (ref: tertiary education)	-0,854***	0,239
Secondary education (ref: tertiary education)	-0,526*	0,199
Unemployed (ref: employed)	-1,576***	0,224
Other inactive (ref: employed)	-0,770***	0,197
Foreign nationality	0,062	0,171
Number of children in household	-0,453***	0,118
Number of persons in household	0,155	0,081
Single person household	0,047	0,221
Single parent with child -7 year	-0,772*	0,326
Adults with children	0,176	0,281
Simulated benefit amount	0,001**	0,000
Social housing	-0,010	0,173
Home owner	1,071***	0,216
Brussels (ref: Flanders)	0,157	0,166
Wallonia (ref: Flanders)	-0,108	0,170
Cons.	2,439**	0,842

Probability of NTU

Model 2

	Coef.	SE
Female	-0,042	0,152
Age	-0,135***	0,036
Age ²	0,001**	0,000
No or primary education (ref: tertiary education)	-0,865***	0,233
Secondary education (ref: tertiary education)	-0,600**	0,209
Unemployed (ref: employed)	-1,457***	0,256
Other inactive (ref: employed)	-0,781***	0,222
Foreign nationality	0,290	0,200
Number of children in household	-0,531***	0,121
Number of persons in household	0,199*	0,081
Single person household	-0,138	0,241
Single parent with child -7 year	-0,854*	0,385
Adults with children	0,267	0,277
Simulated benefit amount	0,001*	0,000
Social housing	-0,102	0,203
Home owner	0,928***	0,232
Brussels (ref: Flanders)	0,050	0,186
Wallonia (ref: Flanders)	0,060	0,181
Personal disposable income	0,000	0,000
Material deprived (0/1)	0,030	0,199
Financial scarcity – high	-0,326	0,247
Financial scarcity – medium	-0,700**	0,227
Trigger event (0/1)	-0,355*	0,173
Able to pay unexpected costs (0/1)	0,772***	0,220
Cons.	3,443***	0,882

Probability of NTU

Model 3

	Coef.	SE
Female	-0,256	0,168
Age	-0,120**	0,039
Age2	0,001**	0,000
No or primary education (ref: tertiary education)	-0,469	0,264
Secondary education (ref: tertiary education)	-0,380	0,247
Unemployed (ref: employed)	-1,383***	0,294
Other inactive (ref: employed)	-0,669**	0,223
Foreign nationality	0,031	0,238
Number of children in hh	-0,561***	0,136
Number of persons in hh	0,239*	0,091
Single person hh	0,022	0,277
Single parent with child -7	-0,557	0,406
Adults with children	0,159	0,296
Simulated benefit amount	0,001**	0,000
Social housing	-0,049	0,229
Home owner	1,023***	0,257
Brussels	0,096	0,220
Wallonia	-0,244	0,221
Personal disposable income	0,000	0,000
Material deprived	0,144	0,235
Financial scarcity – high	-0,486	0,268
Financial scarcity – medium	-0,679*	0,255
Trigger event	-0,110	0,192
Able to pay unexpected costs	0,605*	0,261
High information costs (ref:low)	0,961*	0,381
Medium information costs (ref:low)	0,624**	0,196
High process costs (ref :low)	0,924**	0,283
Medium process costs (ref: low)	0,551*	0,210
High stigma (ref: high)	-0,445	0,532
Medium stigma (ref:high)	0,098	0,193
Transport limitations (0/1)	-0,380	0,245
IT limitations (0/1)	-0,260	0,202
Health limitations (0/1)	-0,325	0,223

Probability of NTU

Model 4

	Coef.	SE
Female	-0,288	0,169
Age	-0,132**	0,043
Age ²	0,002**	0,001
No or primary education (ref: tertiary education)	-0,382	0,293
Secondary education (ref: tertiary education)	-0,475	0,276
Unemployed (ref: employed)	-1,269***	0,314
Other inactive (ref: employed)	-0,594*	0,241
Foreign nationality	-0,076	0,237
Number of children in household	-0,565***	0,139
Number of persons in household	0,257*	0,102
Single person household	0,080	0,283
Single parent with child -7 years	-0,326	0,406
Adults with children	0,100	0,314
Simulated benefit amount	0,001*	0,000
Social housing	0,102	0,241
Home owner	1,204***	0,293
Brussels	-0,318	0,236
Wallonia	-0,494*	0,219

	Coef.	SE
Personal disposable income	0,000	0,000
Material deprived	0,158	0,239
Financial scarcity – high	-0,320	0,290
Financial scarcity – medium	-0,471	0,271
Trigger event	-0,100	0,187
Able to pay unexpected costs	0,467	0,283
High information costs (ref:low)	0,923*	0,424
Medium information costs (ref:low)	0,716***	0,204
High process costs (ref :low)	0,743*	0,287
Medium process costs (ref: low)	0,445*	0,218
High stigma (ref: high)	-0,488	0,551
Medium stigma (ref:high)	0,100	0,203
Transport limitations (0/1)	-0,206	0,248
IT limitations (0/1)	-0,331	0,220
Health limitations (0/1)	-0,257	0,222
Negative attitudes towards benefit receipt	0,033	0,225
Support social network	-0,412*	0,165
Someone in network going to PCSW	-0,231	0,208
Number of persons with whom one can talk about money	0,395***	0,101
Optimistic about future	0,180**	0,055
Cons.	1,003	1,123

Non-take-up van sociale rechten

Alexandre Lesiw, voorzitter POD MI

POD MAATSCHAPPELIJKE INTEGRATIE
BETER SAMEN LEVEN
SPP INTÉGRATION SOCIALE
MIEUX VIVRE ENSEMBLE



Overzicht

1. Waarom non-take-up bestrijden?
2. Werkgroep Non-take-up
 - I. Alle potentiële rechthebbenden weten hoe ze hun sociale rechten kunnen uitputten
 - II. Het aantal uit te voeren acties verminderen die een rechthebbende zelf moet ondernemen om zijn sociale rechten uit te putten
 - III. Wegwerken van fysieke en mentale drempels die een hinderpaal vormen voor de uitvoering van sociale rechten
3. Dienst Ervaringsdeskundigen met een praktijkvoorbeeld
4. Conclusie



1. Waarom non-take-up bestrijden?

- Cruciaal in strijd tegen armoede
- Een sociaal beschermingssysteem werkt pas effectief zonder non-take-up
- Gelijke behandeling van rechthebbenden

- Vaststelling: er is nog aanzienlijke non-take-up van het leefloon en andere sociale rechten

- Aanpak: rechthebbenden centraal zetten in alle acties & Werkgroep Non-take-up



2. Werkgroep Non-take-up

- Werkgroep op initiatief van de POD Maatschappelijke Integratie en de FOD Sociale Zekerheid om de toegang te verbeteren tot de verschillende stelsels van de sociale bescherming.
- In samenwerking met de Openbare Instellingen van Sociale Zekerheid (OISZ) en andere belangrijke partners (DAVO, FPD, Christelijke, Liberale en Socialistische mutualiteiten) voor een globale en transversale aanpak op federaal niveau.
- Augustus 2019 - mei 2021
- Workshops op basis van drie pijlers om NTU te bestrijden
- 40 actiefiches + eindrapport met 8 transversale actievoorstellen
- Opvolging en nieuwe acties in kader van het 4^{de} Federaal Plan Armoedebestrijding (FPA)



3 pijlers om non-take-up te bestrijden

1. Alle potentiële rechthebbenden weten hoe ze hun sociale rechten kunnen uitputten

Alle burgers goed informeren over hun sociale rechten; gericht communiceren naar de potentiële meest kwetsbare rechthebbenden; de sociale actoren opleiden rond de problematiek van de non take-up; ...

2. Het aantal uit te voeren acties verminderen die een rechthebbende zelf moet ondernemen om zijn sociale rechten uit te putten

Wetgeving en toekenningsprocedures vereenvoudigen en harmoniseren; de potentiële rechthebbenden proactief identificeren; de vorm van automatisering zoeken die het meest is aangepast aan de persoon; ...

3. Wegwerken van fysieke en mentale drempels die een hinderpaal vormen voor de uitvoering van sociale rechten

Communiceren over de stigmatisering; de meest kwetsbare rechthebbenden individueel begeleiden (o.a. de rol van de ervaringsdeskundigen); ...



I. Alle potentiële rechthebbenden weten hoe ze hun sociale rechten kunnen uitputten

- Een sociale wiki ontwikkelen
- Informatiecampagnes (bv. met brochures ‘Wegwijs in het leefloon’, ‘Wegwijs voor studenten’,...)
- Sociale grondrechten garanderen via inspectie bij OCMW’s (bv. niet-wettelijke weigeringen van leefloon vermijden)
- Ervaringsdeskundigen in armoede en sociale uitsluiting
 - Rol versterken en uitbreiden naar OCMW’s (FPA)
 - Communicatie naar kwetsbare doelgroepen (FPA)
 - We komen hierop terug!



II. Het aantal uit te voeren acties verminderen die een rechthebbende zelf moet ondernemen om zijn sociale rechten uit te putten

- **Vereenvoudigen van wetgeving en procedures**
 - Harmonisatie van Recht op Maatschappelijke Integratie en Recht op Maatschappelijke hulp
 - Harmonisering van gezins- en inkomensbegrippen (BELMOD)
- **Automatisering van sociale rechten**
 - Bestaansmiddelentoets bij leefloonaanvraag, Sociaal Verwarmingsfonds (inkomen), Sociaal tarief voor Gas en Elektriciteit, ...
 - Multifunctioneel attest voor (equivalent) leefloon voor toekenning van afgeleide rechten
 - Actuele inkomensnotie ontwikkelen (BELMOD)
 - Inzetten op kruising van gegevens tussen FOD Financiën en Kruispuntbank voor Sociale Zekerheid (FPA)



III. Wegwerken van fysieke en mentale drempels die een hinderpaal vormen voor de uitvoering van sociale rechten

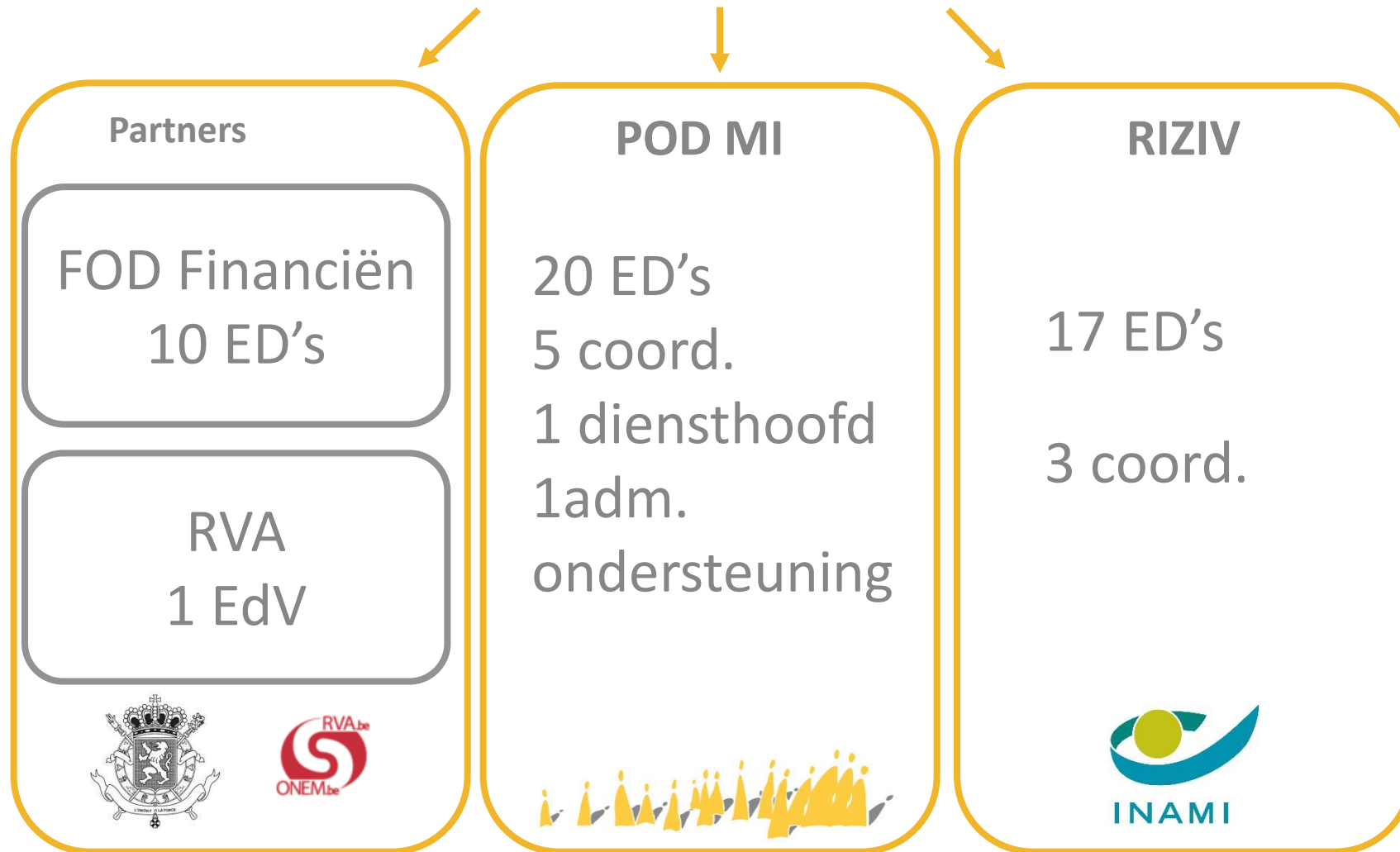
- **Project Digitale Inclusie:** digitale competenties van kwetsbare personen ontwikkelen via tussenpersonen in de OCMW's
- **OCMW online:** een aanvraag indienen bij een OCMW via een online formulier
- Herfinanciering van OCMW's: budget en beschikbare personeel voor begeleiding van rechthebbenden (FPA)
- Een communicatiecampagne voeren om vooroordelen over armoede te bestrijden (FPA)





Dienst Ervaringsdeskundigheid in armoede
en sociale uitsluiting

3. Dienst ervaringsdeskundigen in armoede en sociale uitsluiting



56 Mensen



Onze visie

Wij strijden tegen armoede en sociale uitsluiting door het wegwerken van ongelijkheden in de toegang tot sociale grondrechten.



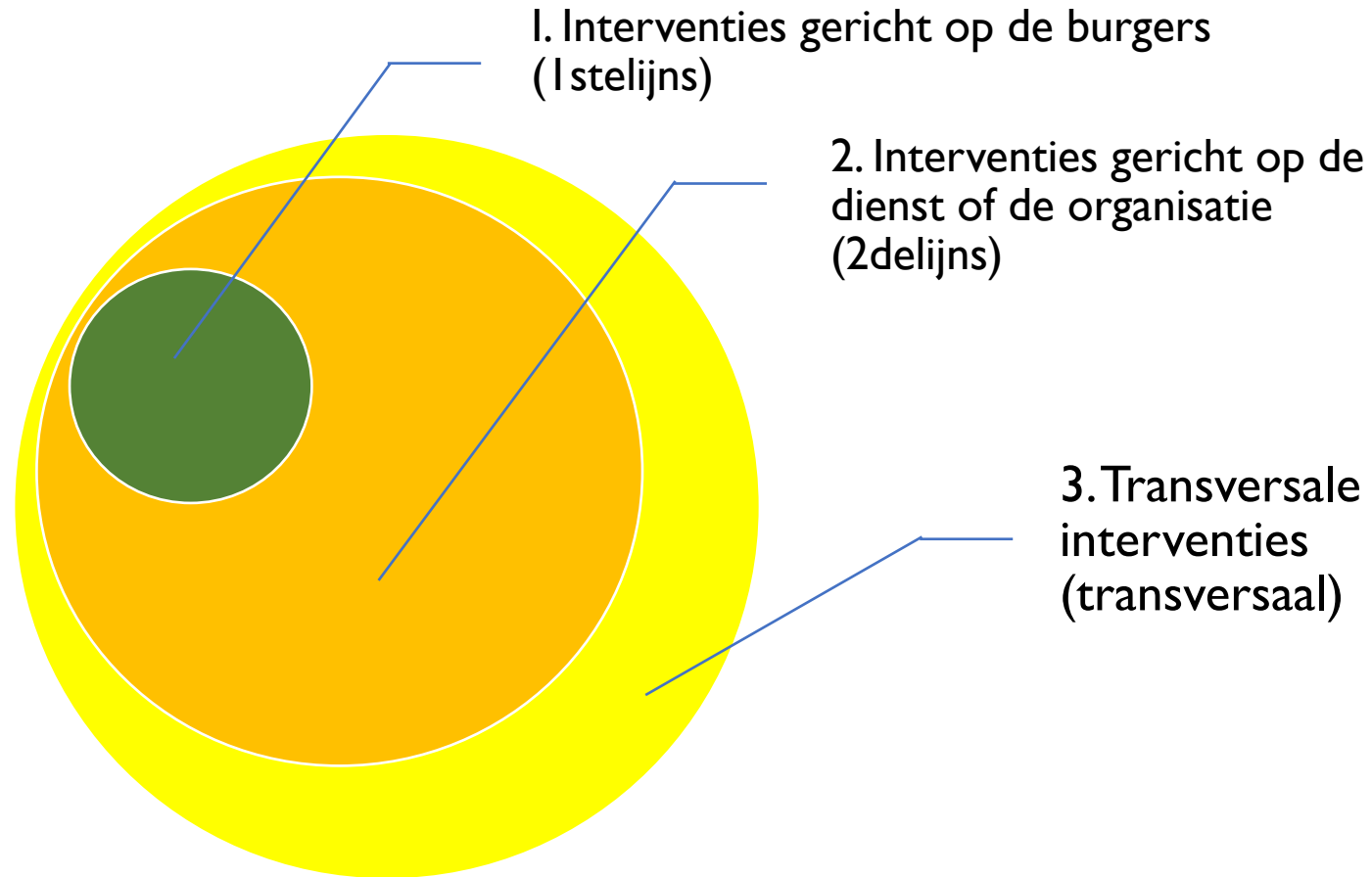


Onze missies

- Het binnenbrengen van het perspectief van mensen in armoede binnen partnerdiensten.
- Het verbeteren van de toegankelijkheid van de overheidsdiensten voor alle burgers, in het bijzonder voor mensen in armoede.



Een werk van verbetering van de partnerdiensten



Een praktijkvoorbeeld

Fulgence Lupaka - Ervaringsdeskundige

- **Opgestart in 2016 als onderdeel van het RIZIV-project**
- **Gedetacheerd bij OCMW Brussel**
- **Gedetacheerd naar het RIZIV**



Een praktijkvoorbeeld:

Verhoging van arbeidsongeschiktheidsuitkeringen

Vaststelling door ervaringsdeskundigen:

- Arbeidsongeschiktheidsuitkering lager dan het leefloon
- Mogelijke aanvullende steun via OCMW
- Duidelijk geval van non-take-up

Effectbeoordeling:

- 2015 - 24.506 mensen betrokken
- Waarschuwing van de betrokken organisaties (mutualiteiten, RIZIV, POD MI)

Politiek besluit en actieplan

- Geleidelijke institutionele inhaalbeweging om de financiële kloof te dichten



Conclusie

De strijd tegen non-take-up van sociale rechten vereist:

- een multidimensionaal beleid: beleidsmaatregelen die op verschillende niveaus werken (individueel, administratie en beleid)
- een complementair beleid: naast een automatisering blijft een proactieve en outreachende benadering noodzakelijk (m.n. voor specifieke doelgroepen zoals dak- of thuislozen)





SLOTCONFERENTIE CONFÉRENCE FINALE BELMOD x TAKE

Lunch

12:30 – 13:30