

## ELIMINATING BARRIERS TO JOB SEEKERS' TAKE-UP OF SOCIAL BENEFITS IN FRANCE



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*Job seekers who met with social workers to discuss their eligibility for social benefits increased their take-up of new benefits. By offering application assistance, social workers helped job seekers navigate complex application procedures.*

Featuring an evaluation by **Laura Castell, Marc Gurgand, Clément Imbert, and Todor Tochev**

### OVERVIEW

Low take-up of social benefits is a persistent challenge that limits the effectiveness of social policies in Europe and beyond. When people who are entitled to benefits do not claim them, their risk of poverty and social exclusion increases, particularly for the most vulnerable groups.<sup>1</sup> In France, 36 percent of individuals eligible for the national out-of-work minimum income scheme (Revenu de solidarité active, RSA) did not claim the benefit in 2018; this number has been as high as 68 percent for the associated in-work benefit.

<sup>1</sup> Céline Marc, Mickaël Portela, Cyrine Hannafi, Rémi Le Gall, Antoine Rode, and Stéphanie Laguërodie, “Non-Take-Up of Minimum Social Benefits: Quantification in Europe. A Salient Phenomenon Still Not Making Public Policy Headlines,” Drees Reports No. 94 (2022): 2, [https://drees.solidarites-sante.gouv.fr/sites/default/files/2022-07/Non-take-up%20of%20minimum%20social%20benefits%20quantification%20in%20Europe.%20A%20salient%20phenomenon%20still%20not%20making%20public%20policy%20headlines\\_0.pdf](https://drees.solidarites-sante.gouv.fr/sites/default/files/2022-07/Non-take-up%20of%20minimum%20social%20benefits%20quantification%20in%20Europe.%20A%20salient%20phenomenon%20still%20not%20making%20public%20policy%20headlines_0.pdf).

There are several potential reasons for the non-take-up of benefits. Eligible individuals may lack information about them, and lengthy and complex application procedures may discourage candidates from applying. Additionally, the stigma associated with such benefits may make people reluctant to claim them. Without knowing which of these potential barriers is most significant, policymakers face additional uncertainties on how to best structure efforts to bolster benefit take-up so that households who need the most support are included.

To test the impact of outreach addressing these potential barriers on eligible individuals' take-up of a range of benefits offered by the French government, J-PAL affiliates Marc Gurgand (Paris School of Economics) and Clément Imbert (Sciences Po), with Laura Castell (Institut national de la statistique et des études économiques) and Todor Tochev (Institut des politiques publiques), randomized sending invitations encouraging job seekers to schedule an appointment to discuss their benefit eligibility with a counselor at their local social and family services center.

### KEY RESULTS

**Receiving an invitation to schedule an appointment with a social worker increased job seekers' likelihood of meeting with social services.** Neither additional information on applying for benefits nor messages designed to reduce stigma increased invitees' likelihood of attending the meeting.

**Meeting with social workers increased the likelihood that participants took up benefits.** Increases in family and income benefits (RSA for those without an income and an employment incentive benefit for those employed but with a modest revenue), which are overseen by the agency that offered the meetings, drove the effect.

**Researchers identified complex application procedures, as opposed to a lack of information or social stigma, as the main barrier to benefit take-up.** The increase in benefit take-up was driven by benefits for which social workers could help individuals sign up directly during their meetings, suggesting that complex application procedures were the principal barrier to benefit take-up.

**The intervention did not improve the targeting of social benefits.** Poorer people, who would benefit more from the program, were less likely to attend the meetings.

# EVALUATION

Researchers evaluated the impact of encouraging job seekers to participate in the Rendez-vous des droits élargi (RDVDE) program. RDVDE was implemented in 2017 by the Caisse nationale d'allocations familiales (CNAF), one of several social security agencies, to encourage the take-up of 15 social benefits offered by the French state, including family, income, and health benefits. The RDVDE program consisted of a one-hour meeting with a social worker in which potential claimants learned about their eligibility for benefits and the procedure for claiming the benefits for which they qualified, regardless of whether the benefits were offered by the CNAF or another agency. Those eligible for benefits provided by the CNAF could start the application process during this meeting.





The researchers recruited 60,000 low-income job seekers from the unemployment register. The sample was composed of both individuals who had recently registered and job seekers whose unemployment benefits were due to expire.

Participants were randomly divided into an intervention group and a comparison group, with the former receiving invitations to an RDVDE meeting. To explore barriers to take-up, researchers tested several variations of this letter, with one-third of respondents receiving additional information on social benefits and another third receiving messaging designed to reduce the stigma around welfare.

For the intervention group, some participants were invited to an in-person RDVDE meeting at their local CNAF agencies, while others could choose between an in-person and phone meeting. Due to their popularity, phone meetings were ultimately offered to both groups. Participants could schedule their meeting by calling the CNAF call center themselves or during one of three calls placed to each recipient by the CNAF.

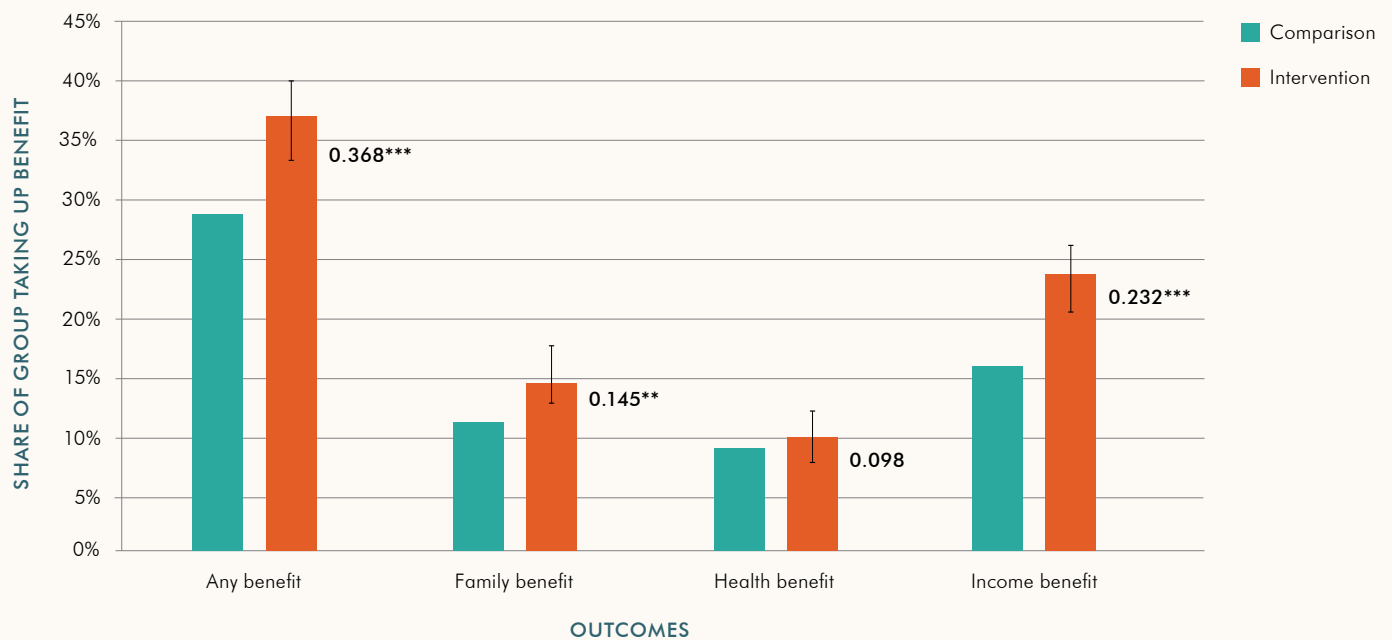
In a second intervention, researchers evaluated the impact of encouraging a different set of job seekers to use an online simulator that assessed their eligibility for the same 15 benefits. From a sample of 40,000 individuals, those assigned to the intervention group received an email containing information on the benefits covered by the simulator as well as a personalized link inviting them to visit the simulator website.

FIGURE 1. RDVDE MEETING OVERVIEW

1. The social worker starts the meeting by asking basic questions on the household composition, occupational status, and income of the potential claimant. 
2. The social worker uses a decision tree algorithm to determine which benefits to discuss with the participant; they can use their own judgment to deviate from these suggestions.
  - a. To inform their recommendations, social workers can also consult information on all 15 benefits on the CNAF intranet and the internet, and they can leverage online benefit calculators.
3. The social worker identifies benefits for which potential claimants could apply and instructs them on the application process.
  - a. If participants are eligible for a benefit provided by the CNAF, the social worker can help the participant with the application.
4. At the end of the meeting, social workers fill out a questionnaire about the meeting and report which benefits they discussed with the claimant. 

# RESULTS

FIGURE 2. EFFECT OF MEETING ATTENDANCE ON BENEFIT TAKE-UP



Note: Error bars represent 95% confidence intervals. Statistically significant difference relative to the comparison group is noted at the 1% (\*\*\*), 5% (\*\*), or 10% (\*) level.

**Receiving a letter increased participants' likelihood of meeting with social services.** Roughly 21 percent of invited job seekers had a meeting with social services about their benefit eligibility. Neither information on applying for benefits nor messages designed to reduce stigma increased invitees' likelihood of attending the meeting.

**Participants took up additional family and income support benefits.** Intervention group job seekers who attended a meeting with social services were 8.2 percentage points, or 29 percent, more likely to receive any new benefit six months after the intervention. This effect was driven by a 7.0 percentage point, or 44 percent, increase in income benefit take-up and a 2.6 percentage point, or 21 percent, increase in the take-up of family benefits.

**Researchers identified application procedures as the main barrier to benefit take-up.** During meetings with job seekers, social services could provide direct sign-up assistance for benefits administered by CNAF, such as family and income benefits.

However, meeting attendance had no effect on the take-up of health benefits, which are delivered by another agency. This suggests that complex application procedures were the principal, though not necessarily the only, barrier to benefit take-up. If access to information or stigma were the main barriers, health benefits would have seen a similar increase in take-up, as they were discussed in 11 percent of meetings.

This finding is supported by evidence from the second intervention. Most participants who completed the online benefit eligibility simulator were eligible for some benefit but did not increase their take-up.

**Claims increased for benefits with more complex application forms.** The meetings with caseworkers increased the number of applications submitted for benefits with lengthy application forms, as measured by the number of fill-in fields in a given application. Income benefits had the longest application forms—averaging around 400 fill-in fields per application—and were among the benefits with the largest increase in application submissions.

**Program participants had slightly lower success rates for benefit applications.** The success rate of benefit applications made by the intervention group was 2.2 percentage points lower than the 90 percent success rate in the comparison group. This suggests that the intervention did not improve the quality of applications, as one would expect if its primary impact had been to increase job seekers' knowledge of their benefit entitlement.

**The intervention did not improve the targeting of social benefits.** Potential beneficiaries who had less to gain from attending the meetings were more likely to take part in them—suggesting the poorest households face barriers that deter them from attending the meetings despite the larger potential gains the meetings could offer them.

## POLICY LESSONS

**Application assistance can be an essential tool to bolster the take-up of social benefits.** The results of the evaluation suggest that in France, complex application procedures are the primary barrier to social benefit take-up among eligible populations. Providing additional information on benefit eligibility and information aiming to combat the potential stigma associated with claiming benefits did not improve benefit take-up, but lack of information may nonetheless play a role.

Researchers have documented the positive effects of application assistance with and without information provision in the United States. These studies have shown mixed results on bolstering benefit take-up for information provision alone.<sup>23</sup> By testing both application assistance and information provision across a comprehensive set of 15 social benefits in France, the current study provides evidence for the importance of direct application assistance.

**Offering application assistance increases claims but is not sufficient to reach the most vulnerable eligible individuals.** Job seekers who received application assistance were not the ones who could benefit the most from it, as evidenced by the lower claim amounts among those who signed up for new benefits. The same barriers that prevent vulnerable individuals from applying for benefits could also prevent them from accessing application assistance—a phenomenon that is also reflected in a study on SNAP benefit take-up

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- 2 Eric P. Bettinger, Bridget T. Long, Philip Oreopoulos, and Lisa Sanbonmatsu, “The Role of Application Assistance and Information in College Decisions: Results from the HR Block FAFSA Experiment,” *Quarterly Journal of Economics* 127, no. 3 (2012): 1205–1242, <https://academic.oup.com/qjel/article-abstract/127/3/1205/1921970>.
  - 3 Amy Finkelstein and Matthew J. Notowidigdo, “Take-Up and Targeting: Experimental Evidence from SNAP,” *Quarterly Journal of Economics* 134, no. 3 (2019): 1505–1556, <https://doi.org/10.1093/qje/qjz013>.

in the US.<sup>3</sup> From a cognitive and behavioral perspective, those experiencing more severe forms of poverty may be less able to plan, prioritize, and overcome obstacles, meaning they may feel the administrative burden the most.<sup>456</sup>

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- 4 Julian Christensen, Lene Aarøe, Martin Baekgaard, Pamela Herd, and Donald P. Moynihan, “Human Capital and Administrative Burden: The Role of Cognitive Resources in Citizen-State Interactions,” *Public Administration Review* 80, no. 1 (2020): 127–136, <https://pubmed.ncbi.nlm.nih.gov/32025058/>.
  - 5 Anandi Mani, Sendhil Mullainathan, Eldar Shafir, and J. Zhao, “Poverty Impedes Cognitive Function,” *Science* 341, no. 6149 (2013): 976–980, [https://scholar.harvard.edu/files/sendhil/files/976.full\\_.pdf](https://scholar.harvard.edu/files/sendhil/files/976.full_.pdf).
  - 6 Sendhil Mullainathan and Eldar Shafir, *Scarcity: Why Having Too Little Means So Much* (Macmillan, 2013).

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**BRIEFCASE AUTHOR:** Joseph Thornton

**EDITOR:** Anna Mysliwicz

**DESIGNER:** Lucy Nguyen

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## ABOUT J-PAL

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