



# Exit from and non-take up of public services

A comparative analysis: France, Greece, Spain, Germany, Netherlands, Hungary

[GLOSSARY]

EXNOTA consortium

## Dutch contribution to the glossary about non-take-up of social benefits in Europe

*Central terms in the official discourse about non-take-up or access  
to social rights in the Netherlands.*

1. **Niet-gebruik** (van sociale zekerheid)
2. **Onderbenutting** (van sociale zekerheidsvoorzieningen)
3. **Bijstand**
4. **Sociaal minimum**
5. **Individuele huursubsidie**
6. **Clïënt**

*Besides special literature mentioned later on in the present paper, use was made of  
the Groot Woordenboek der Nederlandse taal, Amsterdam & Antwerp, Van Dale,  
13<sup>th</sup> edition, 1999.*

## 1. Niet-gebruik (van sociale zekerheid)

*English: Non-take-up (of social benefits) )*

*French: Non recours (aux prestations sociales)*

"Niet-gebruik" is the Dutch translation of the British concept "non-take-up". Antoine Math showed that the translation of non-take-up in the French language is problematic (1996). It is also the case as for the translation into the Dutch language. "niet-gebruik" is based on the verb "gebruiken" (to use) and emphasises the fact that some benefits are available but not used by eligible recipients. This is a rather good translation but just as for the French translation "non recours", "niet-gebruik" suggests that the cause of the problem is to be found on the side of the eligible person (A. Math, 1996). Nevertheless the nature of the cause is rather open: "niet-gebruik" may be either the result of a conscious choice or the result of an external exclusion process.

Sociologist Wim van Oorschot has used the Dutch term "niet-gebruik" since his early publications on the limits of the social security system in the late 1980s (Van Oorschot & P. Kolkhuis Tanke, 1987). "Niet-gebruik" is also used by the COSZ, a commission appointed by the government and assigned to promote research into the field of social security and to advise the Ministry of Social Affairs and Employment (Sociale Zaken en Werkgelegenheid) in that matter (J. Terpstra, 1994). The theme of non-take-up was introduced in the research programme of the COSZ in 1985, first with regard to the AAW provisions only (inaptitude to work for medical reasons) but the scope was soon enlarged. As from 1987, the COSZ commissioned the Research group Social Security of the Catholic University of Brabant for an "international comparative study of the figures, theories and research methods regarding non-take-up" (W. van Oorschot & P. Kolkhuis Tanke, 1987).

The term "niet-gebruik" seems to be used in a rather unanimous way as a technical concept to measure the efficiency of social policy.

### Literature

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Terpstra, Jan, *Tussen actualiteit en reflexie, evaluatie van tien jaar COSZ-onderzoek*, Den Haag, VUGA, 1994.

## **2. Onderbenutting (van sociale zekerheidsvoorzieningen)**

*English: Subutilisation of social security provisions*

*French: Sous-utilisation de prestations sociales*

“Onderbenutting” is difficult to translate either in English or in French. This noun is based on the old (1505) but common word “nut”: usefulness. Onderbenutting means that something (a budget for instance) is not used as much as it could be. According to <http://open-dictionary.com> this word could be translated in English by subutilisation / incomplete use of a budget.

Onderbenutting is not a common word in the everyday language in the Netherlands. It is primarily part of the governmental language. In 1999 for instance, the Ministry of Sociale Zaken en Werkgelegenheid (Ministry of Social Affairs and Employment) launched research programmes into the “onderbenutting” of the “Toeslagenwet” (a law creating a new specific social benefit), in order to improve the efficiency of the provision of the benefit in the light of the implementation of the law in its first years.

The term “onderbenutting” seems to be used in a rather unanimous way as a technical concept to measure the efficiency of social policy. Therefore it is used either by proponents of neoliberal reforms who doubt the relevance of social benefits or those who claim to reinforce the Welfare state and introduce improvements. As such “onderbenutting” reflects an important side of the non-take-up issue in the Netherlands: a primarily governmental matter.

### **3. Bijstand**

*English: Assistance*

*French: Assistance*

Bijstand is commonly translated into the English language by assistance. Such a translation is absolutely relevant but it might lead to misunderstandings as a result of the fact that assistance is often used in a very broad sense, both in English and French, even in the field of social policy studies.

First, the Dutch noun *bijstand* has the general meaning of assistance and support (provided by the police or by a lawyer) but since 1963, the observers of social policy and social law closely associate the word *bijstand* to the financial provisions created by the *Algemene Bijstandswet* (General Law on Assistance). Second, the use of the word "assistance" might suggest a rather ancient and somewhat paternalistic way of supporting the poorer segments of society. On the contrary, in the Netherlands, *bijstand* is considered, generally speaking, as a rather modern and progressive support. There are two main reasons for that: on the one hand it is opposed to the old "armenzorg ("care to the poor") in so far as it is only of financial nature. On the contrary "armenzorg" could also consist in the provision of goods or support of moral/spiritual nature. On the other hand, *bijstand* is part of the social security system: as for the proponents of the *Algemene Bijstandswet* it is generally considered as a social right awarded to all citizens who are in need of a second chance in a spirit of "human solidarity"

#### **4. Sociaal minimum**

*English: Social minimum*

*French: Minimum social*

Sociaal minimum designate the minimum level of income for which people are eligible for minimum social income guaranteed by the State and given to people who do not manage to make a living on their own. In studies about poverty and precarity in the Netherlands one may also find the word *armoedegrens* (poverty line)

As such social minimum is a merely technical word. Nonetheless there is an intensive political discussion about what the level of the social minimum should be: lower (according to proponents of neoliberal rationales in the reform of the Welfare state) or higher (according to the trade unions and NGO's supporting the poorer segments of the Dutch society like those acting into the frame of the *Sociale Alliantie*)

## 5. Individuële huursubsidie

*English: Individual housing benefit*

*French: Allocation individuelle de logement*

The *individuële huursubsidie* was created in 1970 at the end of a long process and extensive discussion about housing benefits. In the Netherlands rental housing stock is very important and the Dutch governmental input in the field of housing policy is very highly considered. The IHS is a typical means-tested benefit: it is reserved for renters whose housing expenses/income ratio is considered as too high to afford a proper living and the renters are requested to apply for such a benefit explicitly. After income investigation the eligible renters are granted with a rent reduction in relation to their income. As from its creation the IHS has been under investigation from many sides and non-take-up of housing benefits has soon become a systematically investigated topic, mainly as part of broader recurrent housing needs surveys commissioned by the Ministry of Planning and Housing.

One of the earlier research works into IHS is due to Hugo Priemus and C. Lucassen and it was commissioned by the above named ministry. Research into non-take-up of the IHS especially developed in the early 1980s with the commitments of many researchers based in academic institutions or the Sociaal Cultureel Planbureau (Social Cultural Planning Office), an advisory body of the central government.

### Literature

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## **6. Cliënt**

*English: Client*

*French: Usager*

Although the Dutch Welfare State has developed quite far, naming users of social benefits and social facilities is a difficult task in the Netherlands. At the early stages of the history of the public assistance, users were mostly heard in terms of "patient" (patient) which reflected a strong medical connotation. In the late 1960s and at the beginning of the 1970s, the use of the noun "patiënt" was highly criticised. Step by step it was replaced by the word "client" which was supposed not to have such a paternalistic connotation. In some other European languages the word "client" would immediately call to mind the pecuniary aspect of a commercial relation. On the contrary, the Dutch noun rather emphasises the professional specialised dimension of the relation between the "client" and a lawyer, a solicitor, a banker, a social welfare worker among others. As such there is a slight difference between "client" and "klant", the latter outlining the commercial aspect of the relation. Nevertheless, nowadays there is a growing trend towards the use of words from the market sector in the sphere of public policies. Nonetheless, the word "client" is still in use, as well as the word "patient" in the medical sphere.

## German contribution to the glossary about non-take-up of social benefits in Europe

*Central terms in the official discourse about non-take-up or access  
to social rights in Germany.*

1. **Abstandsgebot**
2. **Bewältigte/bekämpfte Armut**
3. **Dunkelziffer der Armut**
4. **Neue Armut**
5. **Nichtbezug**
6. **Nichtinanspruchnahme**
7. **Sozialhilfeschwelle**
8. **Soziokulturelles Existenzminimum**
9. **Verdeckte Armut**
10. **Verschämte Armut**

## 1. Abstandsgebot (*minimum gap*)

English: *Minimum income*

French: *Revenu minimum (d'insertion)*

The so called „*Abstandsgebot*“ was inserted in § 22 of the German Federal Social Assistance Law in 1981. It denotes the demand, according to which the → *Social Assistance threshold* must be set clearly below the income of the lower income groups within the employment market. This consideration, however, looks back on a long tradition. Already the pauper decree from the city of Eisenach in 1892 read: “The main guideline for the Messrs. poor-carers for an evaluation of the amount of support to be granted, will always have to be the following: an almsman may not be better off than a worker who, with his weekly income, supports himself and his family without any outside help ...” (cited in Klein 1987, 38 ff.). This consideration has not much changed up to nowadays.

Notwithstanding that the amount, which an indigent household is entitled to, may or may not be sufficient to lead a life according to human dignity (→ *socio-cultural minimum*), the *minimum gap* is still strictly observed, mainly in order to create an incentive to work: It must be profitable to work. This imputes on one hand that the average income of the base low-wage groups – which is decisive for the *minimum gap* – will enable to lead a life without poverty. On the other hand, the *minimum gap* does imply that groups concerned by poverty risks will take up work only when actually threatened with poverty (i.e. with a distinct, yet avoidable, loss of income). Both implicit assumptions can be refuted by the “working poor” phenomenon: Research on □ *Non-Take-Up* of Social Assistance does indeed suggest that the group of gainfully employed persons constitutes a particularly large percentage among the group of those not claiming Social Assistance although being entitled to it. That is, this population group prefers to work for an income which is below the □ *socio-cultural minimum* rather than to fall back upon social support.

Yet, unemployment, the advancement of low wages by the welfare state, the support and intensification of the *minimum gap*, as well as the lowering of the level of welfare state benefits may be interpreted as an integrated functional connection which forces particularly the working classes into aggravated discriminations. The contrast of poverty, respectively unemployment, and gainful employment (cf. □ *new poverty*), which has been determined by the welfare state as well as by large parts of the poverty research, may be interpreted as an ideological separation insofar as it is devoted to the official suppression of ‘poverty despite work’ (“working poor”) while, at the same time, advancing it. This is done, on one hand, by lowering the general wage level (low-wage sector) and, on the other hand, the level of social security in order to maintain the distance to the lower wage groups as well as the encouragement to work for low wages (cf. Groh/Keller).

### Literature

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## 2. Bewältigte/bekämpfte Armut

English: Fought-back poverty

French: Pauvreté battue

It has been legally laid down that Social Assistance assumes the function of enabling every person in Germany to lead a life which is in accordance with human dignity (Art. 1 sec. 2 BSHG (Federal Social Assistance Law - *Bundessozialhilfegesetz*)). As law does not specify the term "humane life" more precisely, the German terminology has settled on the concept of a -> „*socio-cultural minimum*“ in order to operationalise the term. Everyone with an income below this so called -> *socio-cultural minimum* is classified as indigent and therefore entitled to Social Assistance. Hence, according to this definition, there should be no poverty in Germany due to the mere existence of Social Assistance. This is the assumption from which the term „*fought-back poverty*“ proceeds. It can be regarded as prototypical for a political-administrative discourse in Germany which negates the existence of poverty in this country. The term of „*fought-back poverty*“ - as used in its political-administrative form - is based on two (non-tenable) assumptions:

*Assumption 1: Anyone receiving Social Assistance is no longer poor.*

The -> *socio-cultural minimum*, which factually determines the poverty line, must be regarded as a quantity which is merely defined by the actual benefits rendered by the Social Assistance Office to people in need. It is therefore a definition constructed by social practice rather than a however calculated "objective" poverty line. Insofar, it almost comes up to an absurd circular argument if the fact of fought-back poverty - in the sense of covering the -> *socio-cultural minimum* - is regarded as complied with as soon as Social Assistance is granted, while, at the same time, the -> *socio-cultural minimum* is derived from the amount of Social Assistance. Various studies, proceeding from a poverty line which is calculated depending on the average income (as usually done by international organisations), show that cases of "poverty despite Social Assistance" may indeed be detected (cf. e.g. Hauser/Semrau 1990, Barlösius 1995: 53 ff., Klanberg 1977). Kortmann (1978) takes this into account by referring to recipients of Social Assistance as living in "covered poverty"; as a consequence, he downright interchanges the terminology (cf. also -> "covered poverty").

Paradoxically even in official reports etc. the quota of Social Assistance recipients is sometimes used virtually equivalent with the poverty quota (e.g. 19<sup>th</sup> Report on Children and Young Adults by the Federal Government (*10. Kinder- und Jugendbericht der Bundesregierung*); cf. Kantel 1998: 13) by interpreting a decreasing quota of Social Assistance recipients as a decrease in indigence and, therefore, as a decline in poverty. Insofar, it can be stated that there is a „major confusion“ (Hartmann 1981: 23) within the German discussion on the definition of poverty and its relation to Social Assistance indigence.

*Assumption 2: Anyone entitled to Social Assistance will receive it.*

There have been studies in Germany since the mid-seventies analysing the phenomenon that not everyone entitled to Social Assistance does actually claim it. This problem is being discussed in concepts like -> "Shadow rate of poverty", -> "covered poverty", "latent poverty", -> "shameful poverty" and -> "Non-Take-Up of Social Assistance". Especially the terms "Shadow rate of poverty" and "covered poverty" provide a basis to critically analyse the talk of fought-back poverty and, at least, to put it into perspective by pointing out that there are many people in Germany living below the so called -> *socio-cultural minimum* and still do not claim any Social Assistance. Yet, if the poverty potential is solely traced below the Social

Assistance level and the NTU quota is equated with the poverty quota, especially NTU research is not seldom taken in by the assumption that the receipt of Social Assistance warrants the elimination of poverty, as likewise mentioned above.

Such an approach, although planned to be critical in the beginning, may therefore suddenly turn out to be conservative, because it does not question the level of Social Assistance rates or because it uncritically accepts the socially predefined poverty lines. In the end, even these approaches explicitly or implicitly abide by the concept of "fought-back poverty".

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### 3. Dunkelziffer der Armut

English: *Shadow rate of poverty*

French: *Taux de pauvreté cachée*

The term "*shadow rate of poverty*" indicates the amount of people not claiming the benefits of social income support although being legally entitled to Social Assistance. It is generally used synonymously with -> "*covered poverty*", "*latent poverty*", -> "*shameful poverty*" and -> "*Non-Take-Up of Social Assistance*". Yet, in each of these concepts resonates a special dimension of meaning and it therefore already implicitly contains interpretations and valuations of the specific phenomenon.

The term "shadow rate" originally derives from criminal statistics and specifies the relation between the number of offences statistically accounted for and those actually committed (cf. Göppinger 1997). The number of unsolved criminal cases, which is contained in this quota, is based on estimations and will ultimately remain unknown. By using the term in connection with poverty (*shadow rate of poverty*) it therefore implies that the exact number of persons concerned will *qua definitionem* always remain "in the dark", *notabene*: the phenomenon can, as a matter of fact, not be recorded accurately and will always be based on estimations. Insofar, the term "shadow rate of poverty" is always potentially associated with the suspicion that the figures, as used in the relevant studies, might be overstated.

A *shadow rate* is a nebulous unknown which is talked about a lot but has never been, respectively never will be proven. Yet, this also results in a kind of neutralization of all phenomena connected therewith: Anything that cannot be counted or registered in an accurate way seems to evade access and can therefore not be fought or cleared away; the shadow rate is, so to speak, the unavoidable downside of the statistical number.

Due to the great complexity and strong individualisation of benefits within the scope of Social Assistance, an accurate determination of the NTU quota is in fact highly problematic. The relevant studies on this topic have obtained sometimes strongly varying data. At the same time, the term "*shadow rate of poverty*" also clearly shows that we are dealing with a phenomenon which had been unable to gain larger political or public visibility due to its lack of presence in official statistics. The wish to emphasize this may be the reason why this term is to some extent also used in critical scientific work. Hartmann (1981), in particular, does preferably use the term „*shadow rate of poverty*“ and points out that there are only insufficient, outdated or scarcely secured findings with regard to this question which is important not only for social politics but also for the scientific poverty discourse (cf. *ibid.* p. 9). Yet, elsewhere he demands to refrain from equating -> "*Non-Take-Up of Social Assistance*" and "*shadow rate of poverty*", because a poverty line, which is defined from a sociological perspective, should be developed independent of the Social Assistance line (cf. Hartmann 1985: 176).

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#### 4. Neue Armut

English: *New poverty*

French: *Nouvelle pauvreté*

The social politician Heiner Geißler was one of the first to refer to the phenomenon of "new poverty" in the FRG in his 1976 published book "Die neue soziale Frage" (*The new social question*). It was mainly the composition of the poor population that struck Geißler as "new" with respect to poverty: Widowed female pensioners, single mothers, old people, as well as families with many children and low income. These "fringe groups" or "non-producers" are insofar more likely to be threatened by poverty than the majority of employees as they are unable to articulate their needs in relevant pressure groups. Geißler was the first to call attention to the phenomenon of → *Non-Take-Up of Social Assistance* in his study. He figured that, especially due to a specific shame (→ "*shameful poverty*") as well as due to information gaps, nearly 2.1 Mio. households or communities with common needs did not claim the Social Assistance they were entitled to.

Although it caused a political and public debate in Germany when being published, the study did not lead to a long-lasting sociological poverty discussion (cf. Barlösius 2001, 14). This may, on one hand, be explained by methodological deficiencies of the study, as strongly pointed out on the part of science. Consequently, the poverty quota, as diagnosed by Geißler, could be relativised even by politicians. A further reason was that the consequences of the economic crisis had not manifested themselves so far: Only when the unemployment rate grew dramatically in the early 1980s, science and politics were effectively challenged and, furthermore, previously reliable poverty terminologies and socio-political concepts were questioned. For the first time, Social Assistance no longer had the status of being an exceptional help in atypical, non-standardised cases of need, but developed to be a form of social income support for constantly growing population groups (cf. Adamy/Steffen 1998, 13-14). "New poverty" did not only subsume the deprivation of "fringe groups", but also the existential needs of broad levels of the employable population (cf. Balsen et al. 1984).

It was only after this employment crisis that the problems and exclusion mechanisms of social groups, which Geißler already tried to call attention to in 1976, were thoroughly analysed in the sociological poverty debate. This was also the time when the first studies on → *Non-Take-Up* of social benefits were conducted (Hartmann 1981; Bujard/Lange 1978). These required the development of concepts which no longer tied poverty and its overcoming to the mere provision of work for mostly male wage-related workers; poverty rather needed to be regarded as a substantial social problem. Yet, poverty has always been - and still is - conceptualised as non-employment: Starting with the early approaches of poverty research (→ "*absolute poverty*", → "*proportionate poverty*") up to more recent research ("dynamics of poverty", "social marginalisation"). This ultimately determines all socio-political debates. Yet, particularly the research on → *Non-Take-Up of Social Assistance* shows (but unfortunately does not analyse in more detail) that the phenomenon of 'poverty despite work' ("*working poor*", cf. → "*shameful poverty*") distinctly gains significance: Employees with an income below the → *Social Assistance threshold* form by now one of the largest groups among the group of people not claiming (supplementary) Social Assistance although being entitled to it (cf. Hauser/Hübinger 1998). This suggests that poverty can not be regarded as the opposite of work, respectively wage labour. On the contrary, by such contrast of work and poverty within the socio-political discourse, poverty is socially constructed in a way which makes it seem to be independent of mechanisms of social inequalities, which, again, are determining for industrial-

capitalist societies.

Consequently, the current poverty research only rarely ties poverty to class positions with their specific social risks of the working class environments, but rather aims at determining social groups by means of characteristic values like age, single-parenthood etc. according to their own – individual – approach to situations of need. Yet, critical research shows that people with a working class background bear a far higher poverty risk than people with a white collar employee background (cf. Groh/Keller). Insofar, the new social question turns out to be an old social question.

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## 5. Nichtinanspruchnahme

English: Non-Take-Up

French: Non recours

The term "Non-Take-Up" specifies the fact that, due to subjective or objective obstacles, people do not claim certain benefits although being entitled to them. In contrast to the terms → "shadow rate of poverty", → "covered poverty" and → "shameful poverty", this term is not tied to a specific welfare state benefit, i.e. to Social Assistance, but can be used in connection with any form of public or political transfer or service. The term has been used in Germany, for instance, in correlation with the health attitude of various population groups (e.g. Non-Take-Up of preventive medical check-ups etc.; cf. Klaes 1985) or has been analysed as Non-Take-Up of social services (e.g. nursery schools) depending on the social structure of the districts (cf. Kaufmann 1982). In comparison to → "covered poverty", → "shadow rate of poverty" or → "shameful poverty" it may be regarded as the more general term, even if the German scientific literature discusses it primarily in the context of Social Assistance.

Particularly the more recent research literature on Non-Take-Up of Social Assistance, which focuses on the methodological possibilities and problems with regard to the phenomenon's numerical registration, prefers the rather technocratic term "Nichtinanspruchnahme" (i.e. its English pendant "non-take-up") (cf. e.g. Riphon 2000, Kayser/Frick 2000), whereas the earlier research literature tended to use a vocabulary which clearly shows that the research on non-take-up was strongly tied to the poverty discussion of that time (cf. e.g. Hartmann 1981, Bujard/Lange 1978). By adopting a rather international vocabulary, the current research line also emphasises the reception of and integration into an international scientific discourse on "Non-Take-Up" (e.g. Behrendt 2002). Terms like -> "covered poverty" or -> "shadow rate of poverty", however, rather refer to the German poverty and welfare state research (e.g. Neumann/Hertz 1998).

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## 6. Nichtbezug

*English: Non-Receipt*

*French: Non versement*

The term „*Non-Receipt*“ is equivalent to the term →„*Non-Take-Up*“, but is used in Switzerland rather than in Germany (cf. Swiss Online-Dictionary of Social Politics).

In order to show the terms' respective dimensions of meaning more clearly, one could state that „*Non-Receipt*“ has a more passive connotation compared to „*Non-Take-Up*“ and is semantically rather far from a voluntary renunciation of benefits. Instead, this term also includes cases in which people fraudulently did not receive benefits they were actually entitled to, e.g. due to administration errors.

### Literature

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## 7. Sozialhilfeschwelle

*English: Social Assistance threshold*

*French: Seuil de l'aide sociale*

The Federal Social Assistance Law (*Bundessozialhilfegesetz*, BSHG) does not explicitly state the term „poverty“ (□ „*new poverty*“). Instead, it mentions that all people in Germany should be enabled to lead a life according to “human dignity”. In 1962 the Social Assistance had been introduced in order to guarantee the so called -> *socio-cultural minimum*. The function of the “*Social Assistance threshold*” is to determine the prerequisites for a claim to Social Assistance. These prerequisites are, again, determined to a large extent by monetary resources and refer to the means available to a community (mostly family) with common needs (cf. Andamy/Steffen 1998).

The determination of the “*Social Assistance threshold*” (□ *socio-cultural minimum*) proceeds from the consumption habits of the lower income classes and is calculated by using the income and consumption random sample of the Federal Office of Statistics. This procedure is problematic insofar as the lower income groups did often earn so little in the past that they needed to claim additional Social Assistance. The fact that the statistical model is not adjusted to the average income, as proposed by Hanesch et al., is explained on part of the Government by the strong relation between poverty and wealth that would have been established thereby (cf. Hanesch, 1994, 118-119).

Furthermore, the “*Social Assistance threshold*” serves as a measured value for the determination of the extent of -> *fought-back poverty*. Everyone receiving Social Assistance according to the communal Social Assistance statistics is therefore counted as having been “successfully” ‘hauled out’ of a state of poverty. Yet, the mere reference to the Social Assistance statistic does not determine the number of people not claiming the benefits they are actually entitled to. Only by consulting further statistical data and arithmetical simulation models it is possible to determine the percentage of the population leading a life below the Social Assistance threshold (□ “*Non-Take-Up*”, □ “*covered poverty*”).

### Literature

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Hanesch W. et al. 1994. Armut in Deutschland. Hamburg.

## 8. Soziokulturelles Existenzminimum

English: *Socio-cultural minimum subsistence level*

French: *Minimum socio-culturel*

The term "*socio-cultural minimum subsistence level*" was used for the first time by Käthe Petersen in 1972 (cf. Petersen 1972). It contains an extension of the physical-social minimum subsistence level and comprises not only material, but also immaterial components (cf. Enderle 1987). Contrary to a situation of 'indigence despite the *socio-cultural minimum*' ("*existenzminimale Notlage*"), which is characterized by a person's total helplessness, the non-attainment of the "*socio-cultural minimum*" does not necessarily imply a physical threat of life ("*absolute poverty*"). The discrimination rather results from the exclusion from public and socially common chances. Within poverty research, a certain assessment of the socio-cultural minimum has won recognition: It regards the means, which are necessary to satisfy this level of socio-cultural requirements, as "fluid quantities" because they need to be determined depending on the relevant social context. Due to this relation, the exact determination of the *socio-cultural minimum* proves to be extremely difficult in practice.

The German Federal Social Assistance Law (*Bundessozialhilfegesetz*, BSHG) takes into account that the *socio-cultural minimum subsistence level* is regarded as a quantity which needs to be derived from the social context by, for instance, regularly adjusting the Social Assistance rates to the consumption habits of the lower income groups (-> *Social Assistance threshold*) or also by providing regionally differing Social Assistance rates. Yet, at the same time, this may cause a continuous infiltration of a fundamental level of social security. Thus, the crisis of the national budget, which was caused by the emergence of mass-unemployment in the 1980s, did also result in a continuous cut-back of Social Assistance. Apart from fiscal reasons, this also always occurs due to the observance of the □ *minimum gap*. In this connection, the poverty research has been criticising for quite some time that the socio-cultural minimum, which should actually be covered by means of Social Assistance, is no longer guaranteed and that the factual socio-cultural needs of socially discriminated groups have long since not been met.

Hence, not only the research practice but also the practice of the granting of Social Assistance often factually equate the "*socio-cultural minimum*" and the -> "*Social Assistance threshold*". Yet, this results in the abandonment of the indicated immaterial-social dimension within the definition of the "*socio-cultural minimum*" in favour of a practice-oriented and largely materially defined definition of the necessities of life. As NTU research (-> "*Non-Take-Up*") always needs to relate to this materially defined limit (as a poverty line) in order to determine the number of people not seizing their claims, it consequently tends to adopt the definition of poverty contained therein with all its socio-political implications (e.g. everyone entitled to Social Assistance, but not claiming it, is poor).

### Literature

Enderle G. 1987. Sicherung des Existenzminimums im nationalen Kontext. Eine wirtschaftsethische Studie. Bern, Stuttgart.

Petersen K. 1972. Die Regelsätze nach BSHG – ihre Bedeutung, Bemessung und Festsetzung. Frankfurt a. Main.

## 9. Verdeckte Armut

English: Covered poverty

French: Pauvreté cachée

„Covered poverty“ is marked as the „most serious form of poverty“ in scientific literature (cf. e.g. Hauser et al. 1981, Schönig/Ruiss 2000), and is often used to contrast the ideologically charged political-administrative term of → *“fought-back poverty”* which implicitly assumes that poverty is no longer a matter for discussion in Germany since the establishment of Social Assistance. In principle, the term *“covered poverty”* stands synonymously for → *“shameful poverty”* and → *“shadow rate of poverty”*, yet it can be seen as the “most neutral” of all three terms because it carries interpretations and evaluations of the phenomenon even in the slightest extent. The adjective “covered” only indicates that we are confronted with something we cannot see at first sight, which is mainly due to the fact that it does not appear in official statistics (cf. also → *“shadow rate of poverty”*). The term → *“covered poverty”* includes all people with an income below the *Social Assistance threshold* not claiming Social Assistance although being legally entitled to them. Hence, these people lead a life below the so called → *socio-cultural minimum*. The term thereby directs attention to the fact that Social Assistance – the welfare state’s “last rescue-net” – has to struggle with quite some faults and problems which can be regarded as the cause for the Social Assistance’s partial non-compliance with its legal duty, i.e. to enable every one in Germany to lead a life in accordance with human dignity (§ 1, sec. 2 BSHG).

Besides, the term “covered poverty” qualifies and criticises a procedure which is quite common in Germany, the equation of a decreasing, respectively increasing number of Social Assistance recipients with a decline, respectively a growth in poverty (as e.g. in the 10<sup>th</sup> Report on Children and Young Adults by the Federal Government (19. *Kinder- und Jugendbericht der Bundesregierung*); cf. Kantel 1998: 13), by emphasising that the Non-Take-Up of Social Assistance may considerably put this correlation into perspective. After all, a decreasing number of Social Assistance recipients may not only indicate a regression in poverty, but also an increase in Non-Take-Up and could very well be an indicator for growing → *“covered poverty”* (cf. e.g. Engels 2002).

Kortmann (1978) has undertaken a very interesting terminological “rededication”: Contrary to the common use of the terms, he characterizes the situation of people with a net income which lies below the Social Assistance rates as “open poverty”, while he marks the situation of Social Assistance recipients as “hidden poverty” (cf. *ibid.* p. 128). Although this “inverted” terminology was unable to win recognition within scientific literature, it nevertheless drew attention to the fact that the receipt of Social Assistance does not necessarily result in a person’s escape from poverty, and it emphasised that this circumstance is often neglected – or “covered” (cf. also → *“fought-back poverty”*).

### Literature

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## 10. Verschämte Armut

English: *Shameful poverty*

French: *Pauvreté gênée*

The term „*shameful poverty*“ is used, like the terms → „*covered poverty*“ and → „*shadow rate of poverty*“, to point out the fact that not everyone entitled to Social Assistance does actually claim these benefits, and that therefore people in Germany do lead a life below the so called → *socio-cultural minimum*.

Contrary to the use of the other terms, the term „*shameful poverty*“ stands out because it already states a reason for the Non-Take-Up: Shame. Most of the authors researching the causes for the Non-Take-Up of Social Assistance do name shame and fear of being stigmatised as important reasons. At the same time, the term „*shameful poverty*“ particularly refers to a form of → *covered poverty* which was typical for the 1970s: Poverty in old age. This form of poverty mainly hit women with a small pension which often renounced their claim to Social Assistance because of ignorance and insecurity with respect to public authorities, as well as due to their conservative education ideals and due to their fear that the benefits might be reclaimed from their children, respectively that their children might learn about their distress at all (cf. e.g. Bujard/Lange 1978).

Even today this renouncement of benefits due to shame and fear of being stigmatised is a typical form of → *Non-Take-Up* particularly in the rural areas. Yet, studies did show that meanwhile other forms of Non-Take-Up can be regarded as more common (cf. e.g. Hauser/Hübinger 1998, Neumann/Hertz 1998): They mainly concern single parents, families with many children whose head of the family is unemployed, the foreign population, and the so called „*working poor*“. The Non-Take-Up behaviour of the latter, but also of families with many children and an unemployed head of the family, often concerns the so called „*complementing*“ or „*supplementary*“ Social Assistance: The income of the persons concerned (e.g. unemployment assistance, earned income) lies below the → *Social Assistance threshold* and they are therefore entitled to additional Social Assistance. Shame may also matter here, yet, the main reason for the Non-Take-Up rather seems to be the lack of knowledge about these possibilities. The studies revealed that less than half of the „*working poor*“ were informed about the possibility to increase their earned income by Social Assistance (cf. Hauser/Hübinger 1998).

### Literature

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**French contribution to the glossary**  
**about non-take-up of social benefits in Europe**  
*Central terms in the official discourse about non-take-up or access  
to social rights in France.*

1. **Non recours** (aux droits sociaux)
2. **Pauvreté**
3. **Pauvreté héréditaire**
4. **Discrimination**

## 1. Non recours (aux droits sociaux)

English: Non-take-up (of social benefits)

**Definitions.** "Non-take-up" basic definition: *not receiving a social benefit that the person is entitled to.* "Not receiving" can be full or partial, permanent or temporary, frictional or cumulative:

- *Full non-take-up* occurs when a person does not apply for a benefit
- *Partial non-take-up* occurs when a person applies for a benefit but receives only part of it (little empirical information available)
- *Permanent non-take-up*, if a person makes no claim during the period of eligibility and at the time of losing this status.
- *Temporary or delayed non-take-up* occurs when a person puts in a claim some time after becoming eligible.
- *Frictional non-take-up* refers to the time it will take to move through the claiming process (claimant errors, time to get information, administrative time, etc.)
- *Cumulative non-take-up*, when a person is entitled to several benefits but more than one are not being received.

It refers to all types of public benefits or services. A basic distinction is made between *universal* services (meant for all citizens) and *specific* services for certain groups.

### Main Key Words used in France.

| Key Words                         | Meaning  |
|-----------------------------------|--|
| <i>The target population</i>      | The groups targeted by political decision-makers.  |
| <i>The eligible population</i>    | The groups that correspond to the formal conditions of allocation of a benefit (an allowance or a service).  |
| <i>The beneficiary population</i> | The groups that actually receive the benefit, whether they are eligible or not.  |
| <i>Regular NTU</i>                | Regular NTU corresponds to the standard definition of NTU of benefits, i.e. not receiving a social benefit even though you are entitled to it, whatever the reason may be.                             |
| <i>The NTU rate</i>               | Ratio of the number of eligible persons who do not receive the benefit, over the total number of persons who do receive it.  |
| <i>Primary NTU</i>                | When an eligible individual does not apply for the benefit and therefore does not receive it.  |
| <i>Secondary NTU</i>              | When an eligible individual applies for a benefit but does not receive it, either because of something he/she did or did not do to be eligible or because the administration has taken a bad decision. |
| <i>Complete NTU</i>               | When an eligible individual receives nothing and applies for nothing.  |
| <i>Partial NTU</i>                | When an eligible individual applies for a benefit but receives only a part of it.  |
| <i>Permanent NTU</i>              | When an individual does not apply for a benefit during the period in which he/she is eligible.   |
| <i>Temporary NTU</i>              | When an individual applies for a benefit a while after becoming eligible, so that there is a lapse of time between the decision and the actual application.  |

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|--|---|
| <i>Frictional NTU</i>                  | This form of NTU is due to the lapse of time necessary for the application for a benefit to be processed (due to the applicant, the administration or both).  |
| <i>Cumulative NTU</i>                  | When an individual eligible for several benefits does not receive them all.   |
| <i>Deliberate NTU (a form of exit)</i> | The phenomenon results from a cost/benefit calculation; since there are more disadvantages the person decides on NTU.   |
| <i>Quasi-NTU</i>                       | The notion of quasi-NTU is proposed for benefits of which at least one of the conditions of eligibility can be decided by the potential beneficiary.  |
| <i>Precariousness</i>                  | <i>"Precariousness is the absence of one or more form(s) of security that normally enable individuals and families to assume their basic responsibilities and to take advantage of their basic rights. The extent of the resulting insecurity and the seriousness and permanence of the consequences vary."</i> (J. Wresinski)  |
| <i>Poverty</i>                         | <p>According to the European Council (1994 definition), people considered as poor are "people whose resources (material, cultural and social) are so weak that they are excluded from minimal acceptable lifestyles in the Member State in which they live". Poverty in Europe is therefore not measured on a harmonised scale. It can be addressed from different angles, depending on the country:</p> <ul style="list-style-type: none"> <li>- Monetary poverty (insufficient income). This consists in setting a threshold below which households are qualified as poor. This numeric criterion is based on indicators set conventionally by the different European countries. The approach used most commonly in Europe is relative monetary poverty ("poor" populations are those at the bottom of the income scale compared to the population as a whole).</li> <li>- "Living conditions" poverty, that is, an absence of ordinary consumer goods. The lack is calculated on the basis of what survey respondents own and/or think.</li> <li>- "Subjective" poverty, based on people's perception of their wealth or their unfulfilled needs.</li> <li>- "Administrative" poverty, concerning people who receive aid intended to alleviate poverty (e.g. guaranteed minimum income); this is a relevant criterion but difficult to use for comparisons.</li> </ul> |
| <i>Exclusion</i>                       | <p>The notion of social exclusion is also relative and can be defined in various ways.</p> <p>Social exclusion can be considered as a multidimensional concept of poverty that, in particular, introduces social participation and observance or rights within its conceptualisation. Material poverty is simply one form of social exclusion.</p> <p>Exclusion refers to a break in social links resulting from the process of <i>social disqualification</i> (Paugam) or <i>social disaffiliation</i> (Castel), related to the massive return of social and economic vulnerability in industrialised countries.</p> <p>The term social exclusion, as an analytical concept, was invented in France in 1974. Originally it referred to various categories of people described as "social cases"</p>  |

|                              |  |
|------------------------------|--|
|                              | <p>and who benefited from no social protection. Social exclusion in this context refers to a process of social disintegration, in the sense of a gradual breakdown of relations between the individual and society. Since the end of the eighties the term "social exclusion" has been used by the European Commission, increasingly concerned about the problem of long-term unemployment and that of unskilled workers and immigrants.</p> <p>Socially, psychologically and economically excluded people are most often without resources and means (no job, no housing, acculturation, de-socialisation, family dispersal). Exclusion is a dynamic reality characterised by the absence, for a lengthy period, of the possibility of benefiting from rights attached to the individual's social situation and personal history. The essential problem is that exclusion is closely bound to feelings of social uselessness and loss of self-esteem that induce intense psychological suffering and difficulty in fitting into a network of relationships. (URCAM)</p> |
| <i>Social cohesion</i>       | A concept that encompasses a series of values and principles aimed at ensuring that all citizens, on an equal footing, without any selection, have access to basic economic and social rights (Council of Europe).   |
| <i>Means-tested benefits</i> | The organisations responsible for paying benefits control or ask for proof of income (Math). Access to benefits depends on criteria; they may be distributed on the basis of an income scale.  |

**Emergence and diffusion in France.** Up to the 1990s, the NTU phenomenon had been neither studied nor even identified as an issue in France, whereas it was nearly systematically scrutinised in the United Kingdom and had been the object of several research studies in Germany and in the Netherlands (van Oorschot, 1991).

The change can be pinpointed to 1996 with a special issue of the research review of the CNAF (Caisse nationale des allocations familiales), *Recherches et Prévisions*, dedicated to the phenomenon. Given the absence of interest in the subject up to that issue, one of the problems of the authors was to find a French expression for *non take up*. The term was then explicitly imported from other countries and the growing interest for the phenomenon stems partly from comparative studies. Antoine Math (1996) has noted that *non-take-up* is a term linked to the British culture, rather than to the English language, since North-American analysts prefer to use the expression *the less than full rate of participation in welfare programs* (Moffit, 1992, Duclos, 1992).

In an article discussing the difficulty and traps in translating social protection vocabulary, Antoine Math (1996) pointed out *non-take-up* as an example of a word with no real equivalent in the French language. He showed that literal translations of *non-take-up* or of its Dutch counterpart *niet-gebruik* would be unsatisfactory neologisms (*non-ramassage, non-prise, non utilisation, non usage, non emploi*) because they would be unable to reflect clearly and accurately the meaning of non-take-up. In certain translations by non-specialists of social issues, especially in reports of international organisations, one could find translations of *take-up* such as *taux de souscription, taux de distribution, taux d'utilisation* (Room, 1991 et 1992)

or *taux de consommation des prestations* (Brown, 1995). French analysts had also tried to translate *take up* by *taux de participation*, *taux de pénétration* (CREDOC, 1995), the very ambiguous expression *proportion d'exclus* (Vanlerenberghe, 1992), and the more explicit *non-effectivité* (CEBS, 1995, p26). *Non-demande* had also been used (Barthe et alii, 1992) with the strong disadvantage of assuming that the cause of NTU is due only to the person's behaviour. The more neutral *non-utilisation* seemed to be better from this point of view (Pitrou, 1978, p.182).

*Non recours* was eventually chosen by the authors of the special issue of *Recherches et Prévisions* as the best solution to provide an accurate idea of the phenomenon. This French term had already been used, in particular in an article in English by Wim van Oorschot (1991) following the suggestion of French social policy academic Jean-Claude Ray.

Following the pioneering work undertaken in *Recherches et Prévisions*, the expression *non recours* was subsequently widely used in administrative reports and in academic work. Two PhD theses were presented on this issue (Reinstadler, 1999; Terracol, 2002).

*Non recours* is now better known, even if the expression often needs to be accompanied, as it was in the title of the 1996 special issue of *Recherches et Prévisions*, by the expression *accès aux droits* (access to rights). *Accès aux droits* is less precise for the NTU phenomenon, but has a more direct and explicit French meaning. That is why *accès aux droits* is much used more in the policy-making field, for instance in French texts on the fight against poverty and social exclusion.

Reference is often made to "access to social rights", of which NTU is considered to be a sub-set. According to Mary Daly, author of a report submitted to the Council of Europe on access to social rights, these rights can be defined as follows: "Social rights, then, are those provisions, expressed in legal and other forms, which are necessary for the fulfilment of people's social needs and for the promotion of social cohesion and solidarity. In terms of specifying the content of social rights ... it interprets social rights as covering housing, social protection, employment and education".<sup>1</sup>

NTU does not concern those rights in the broad sense of the term; it applies to potential beneficiaries' non-access to social benefits or to the public services that are, in a sense, the materialisation of those rights in public policy terms.

The issue of "access to rights" is older and use of the term itself is widespread. It appeared in the late 1970s in relation to the family allowance funds, the *Caisses d'allocations familiales*, well before NTU had become an issue. Its origin is twofold: the upsurge of precariousness among the groups that received family allowances, related to the deterioration of the labour market; and the institutional response to that phenomenon, consisting in a diversification of allowances to respond more effectively to certain situations (young children) or to the emergence of new types of families (single parents), and the introduction of means-tested benefits (apart from housing allowances that have existed since 1948, the first means-tested family allowances were created in the first half of the seventies). When it became clear that the multiplication of benefits generated complexity and significant difficulties, the CNAF commissioned a study by Jean-Luc Outin on families' access to social benefits (Outin, 1979). A series of initiatives from both within and outside the family branch of the social security system were instrumental in adding the

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<sup>1</sup> European Committee for Social Cohesion, Mary Daly, *Access to social rights in Europe* (Germany: Council of Europe, 2002), 15.

issue of access to rights and, secondarily, of NTU, to the institution's list of concerns (EXNOTA, 2003: 29-35).

Today, NTU appears to be considered by the man in the street as a technical or technocratic expression. It still seems to be confined to scientific or to administrative analytical reports (especially those of the *Observatoire de la pauvreté et de l'exclusion sociale*).

Yet the concept is increasingly recognised and used by the social security funds (CNAF, CNAMTS, etc.), the administration and the government, through various instruments (management contract between the government and the social security funds, ministerial working groups, social cohesion plans, laws).

\* In the contract that it signed with the government for the 2001-2004 period (*Convention d'Objectifs et de Gestion – COG*), the CNAF clearly listed among its objectives the need to identify and experiment with areas of potential rights. One of the sections of the contract (Project 7) explicitly defines NTU as "a concept for evaluating public policies and their implementation". Internal CNAF studies detail possible forms of NTU, list known explanations (drawing on the results of earlier research), and launch debate on usual modes of dealing with beneficiaries as regards possible measures to fight against NTU (CNAF, 2004). This engagement seems flimsy, however, since the new COG does not appear to have retained the issue of seeking potential benefits as a priority. The new watchword is productivity. It is only in relation to the recurrent topic of receiving the public that overall treatment of potential rights reappears as one of the institution's preoccupations.

\* In a comparable way, the *Caisse Nationale d'Assurance Maladie des Travailleurs Salariés* (CNAMTS), the institution that manages the national health insurance system, has embarked on the systematic identification of situations of NTU. In its "Draft plan for a policy to fight exclusion", the CNAMTS urges the *Caisses* in its network to "study situations of non-take-up" and suggests testing possible ways of measuring the phenomenon on two types of offer per year. For 2004, the subjects relate to: non-response to the offer of a social service following a description in case of exit from *Couverture Maladie Universelle Complémentaire* (CMUC – free complementary health insurance for low-income groups); and failure to apply for CMUC. This new objective is carried by the *Direction de l'Animation du Réseau des Caisses primaires d'assurance maladie* and, within it, by the heads of the "Précarité" project. Apart from this new orientation, note the existence of the *Centre technique d'appui et de formation des centres d'examens de santé* (CETAF) of the CPAM, created in 1994, whose mission includes the creation of a health operating report based on data received annually from the 90 health examination centres (CES – *centres d'examen de santé*)<sup>2</sup>. The CETAF compiles information relative to the health and health benefits of wage-earners examined at the CES. A total of over 250 variables are informed for over 650,000 people received annually. With a permanent team that includes statisticians, the CETAF has the capacity to measure and regularly characterise "NTU of health", especially on the basis of entitled benefits to basic and complementary health insurance of the groups received by the CES, as well as rates of delay or non-take-up of healthcare per population group, geographic area and type of pathology.

\* The theme and the term NTU are now starting to be recognized at governmental level, particularly with the new Working Group on the "Fight against exclusions, quality of reception and participation of persons in difficulty". This group was created in December 2003 by the *Direction générale de l'action sociale* (DGAS),

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<sup>2</sup> See the site : <http://www.cetaf.asso.fr>

at the request of the Minister responsible for the struggle against exclusion, as part of the National Plan to fight against precariousness and exclusion (PNLE – *Plan national de lutte contre la précarité et l'exclusion*). The Group is moderated by the DGAS sub-division for policies on social insertion and the fight against exclusion, also responsible for preparing the next PNAI for France. It consists of representatives of the CNAF, the CNAMTS, the UNCCAS (*Union nationale des centres communaux d'action sociale*) and the DGS (*Direction générale de la santé*), and works in close partnership with ODENORE, the institute for research on NTU<sup>3</sup>.

In response to the request for priority actions in the new Social Cohesion Plan (*Plan de cohésion sociale*) drawn up on 6 July 2004 by the Inter-ministerial Committee for the fight against exclusion (CILE – *Comité Interministériel de Lutte contre l'Exclusion*), the Working Group has just proposed "the promotion of ODENORE" (Action 5) and, more broadly, "the development of indicators on NTU of benefits" (Action 8). The latter proposal corresponds to that of another Working Group, "Basic rights. Access, exercise, take-up" set up by the CNLE (*Conseil National des politiques de Lutte contre la pauvreté et l'exclusion sociale*) in preparation for the first national conference on the fight against exclusion<sup>4</sup>.

These proposals are likely to be applied since the framework law relative to finance laws (LOLF) of 1 August 2001, considered as "a new financial constitution" of the State<sup>5</sup>, provides for Objective 1 "Reinforcing access by underprivileged persons to social benefits" of the budgetary programme "Politics in favour of inclusion", to be measured in terms of a results indicator known as "rate of non-take-up of social benefits".

It has also been decided that the Working Group on the "Fight against exclusions, quality of reception and participation of persons in difficulty" of the DSGAS will participate in steering the actions of the CILE. It is already considering the possibilities of constructing NTU as an indicator for actions in the fight against exclusion, based on the first methodological results of ODENORE. The reflection under way also involves the services of the DGAS responsible for preparing the next PNAI project (for early 2005), and the representatives of the DREES (*Direction de la recherche, des études, de l'évaluation et des statistiques*) responsible for research, evaluation and statistics, and common to the Ministry of Social Affairs, Labour and Solidarity and the Ministry of Health, Family affairs and Disabled persons. In particular, the possibility of *jointly* constructing *criteria to measure NTU* for specific fields of data is under investigation. It would be necessary to have regular and coherent sets of estimations or statistical measurements and analyses. This project takes into account the wide diversity and fragmentation of existing administrative data and data provided by associations (NGOs), and the lack of ad hoc data on NTU. Irrespective of their size, these sets will be composed of various measurement tools; NTU will therefore appear as a *compound indicator*. The selected criteria will be *characterised criteria*, in the sense that, for the identified groups in situations of NTU, we have several characteristic types of information (in

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<sup>3</sup> ODENORE (*Observatoire du non recours*), an Unit for research on NTU, was created in March 2003 by the coordinator of the EXNOTA programme. It is currently funded by the *Fonds à la Réforme de l'Etat*, the CNAF, the Isère General Council, and the City of Grenoble, and works in partnership with other organizations, including the DGAS, the CNAMTS and *Médecins du Monde*. ODENORE is the author of several works on NTU, including presentations of data, specific studies and general articles. See: <http://ODENORE.msh-alpes.prd.fr>.

See also the presentation of ODENORE for EXNOTA, Final report, December 2004.

<sup>4</sup> See this Group's report on p. 36. The report was presented at the national conference on the fight against exclusion and for insertion, held on 6 July 2004 under the presidency of the Prime Minister.

<sup>5</sup> The implementation of the LOLF of 1 August 2001 profoundly reformed the State budget. Apart from the new budgetary structure, public management is set to change from a culture of means to one of results. This new performance-based management is expected to be a powerful lever of State reform and to enhance Parliament's powers.

other words, these criteria will make it possible to say *how much* and *who* is concerned).

It seems that the NTU concept has now been soundly established owing to the different administrative actors' and leaders' appropriation of the term, the theme, and related measures.

**Initial text.** Math A. (1996), « *Non-take-up, niet-gebruik* ou non recours ? Le problème de la traduction des termes de protection sociale », *Recherches et Prévisions*, n°43, CNAF, Paris.

Les recherches comparatives sur la protection sociale doivent fréquemment faire face au problème de la traduction de certains termes. Ainsi, il est difficile de trouver un équivalent au concept appelé non-take-up par les britanniques ou niet-gebruik par les néerlandais. Cet article vise à donner quelques explications suite à la proposition de traduire non-take-up par "non recours" (aux prestations sociales).

Une traduction, lorsqu'elle se limite à un mot ou une expression isolée, ne va pas toujours de soi et il est illusoire de croire qu'il suffit de remplacer les mots d'une langue par ceux d'une autre. Une traduction va bien au-delà d'un simple remplacement des mots à l'aide du dictionnaire, elle requiert une fidélité au sens, et cette exigence trouve ses limites lorsque l'on se trouve face à un vocabulaire profondément lié à la langue et/ou la culture d'origine. En langue eskimo, par exemple, il existerait plus de vingt couleurs blanches différentes, utilisées notamment pour qualifier la neige et la glace. Cette richesse relative de la langue eskimo proviendrait de l'environnement dans lequel les locuteurs vivent et reflèterait l'importance de ces éléments naturels dans les modes de vie de cette population.

### ***Traduire des termes de protection sociale***

Avec le développement des études comparatives dans le domaine de la recherche sur la protection sociale, plusieurs auteurs ont déjà souligné les difficultés de traduction auxquelles ils ont été confrontés lors de leurs travaux comparatifs et les erreurs sémantiques que génèrent des traductions directes de termes désignant des mécanismes, des concepts parce que ceux-ci sont profondément ancrés dans l'histoire, dans la culture et, par conséquent, dans la langue du pays auxquels ils se réfèrent.

Signalons deux grands types de difficulté : quand la traduction conduit à une altération sensible ou à un appauvrissement du sens et quand il ne semble exister aucune traduction simple. Le premier cas est fréquemment souligné par les chercheurs, le second beaucoup moins.

### ***Des traductions qui altèrent le sens initial***

Pour de nombreux mots ou expressions, les traductions modifient le sens original voire lui font perdre la quasi-totalité de ce sens. Dans tous les cas, se produit un fort décalage sémantique entre l'original et la traduction. Pour des raisons similaires au fait que *Christmas pudding* ne peut être traduit en français par dessert de Noël ou, inversement foie gras par *fat liver paste*, politique familiale et *family policy* ne recouvrent pas les mêmes notions en dépit des apparences, tout comme les termes allocation familiale, *kindergeld*, *kinderbijslag*, *family allowance*, ou encore *child benefit*, tant chacun est profondément enraciné dans une histoire, une pratique, un pays ou une langue (Barbier, 1990).

«Il en va de même pour l'allocation parentale d'éducation et l'Erziehungsgeld que les allemands ont coutume de traduire en français par "allocation parentale d'éducation", ce qui est une erreur [...] parce que cela masque leur nature profondément différente... ; ... il convient par avance de renoncer à trouver partout dans nos pays des équivalents lexicaux parmi les catégories (soit juridiques, soit sociologiques) qui servent à décrire la protection sociale. La "sécurité sociale" par exemple n'est pas "social security" ni exactement "soziale Sicherung" ou "soziale Sicherheit"» (Barbier, 1991, p79, p75). Le fait familial lui-même ne fait pas l'objet d'un consensus en Europe en raison des divergences inter-culturelles qui existent dans la représentation sociale de la famille (Schultheis, 1991, Hantrais et Letablier, 1994). Ces différences se répercutent jusque dans les définitions statistiques officielles et dans les indicateurs socio-démographiques. Ainsi, la notion de ménage et ses "équivalents" étrangers, *household*, *huishouden* et *Haushalt*, utilisés dans les recensements ne (se) sont pas construits de la même façon selon les pays. D'autres concepts tels que la famille, le couple cohabitant et la monoparentalité renvoient aussi à des représentations et des définitions divergentes, ce qui est une source supplémentaire de difficulté pour toute recherche comparative sur les politiques familiales (Hantrais et Letablier, 1994).

Récemment, des recherches sur les politiques de lutte contre la pauvreté et l'exclusion mettaient en évidence combien «le terme 'exclusion sociale', traduite en anglais par 'social exclusion' est quasiment incompréhensible dans certains pays», comme le Royaume-Uni ou le Portugal par exemple, où «l'expression ne renvoie à aucun sens clairement identifié» (CEBS, 1995, p9). «Inversement, le terme anglais 'deprivation', concept très utilisé par les anglo-saxons n'a pas été importé en France», ou alors sous la forme de l'expression francisée "déprivation", car il ne correspond pas à la représentation dominante de la pauvreté ou de l'exclusion en France (p.9).

Cette difficulté voire impossibilité de traduire des termes a le mérite de souligner combien il est dangereux de donner l'illusion d'une définition "scientifique" là où ne peuvent sans doute (co)exister que des regards multiples, ou encore des phénomènes "a-comparables", en raison de leur forte spécificité propre à un pays ou une culture (Barbier, 1991, CEBS, 1995).

### ***Des traductions impossibles ?***

La difficulté d'une traduction peut également provenir de la totale inexistence d'une notion ou d'un concept dans une langue. Ce peut être un terme exprimant une idée exclusivement limitée à la culture du pays, intraduisible correctement dans une autre langue sans une longue explication, à l'instar de l'anglais *cosiness* ou du néerlandais *verzuiling*, qui ne peuvent être saisis par les traductions données par un dictionnaire (respectivement, confort ou chaleur agréable, et, compartimentage ou "piliarisation" de la société).

Ce peut être également un terme correspondant à un concept seulement étudié et développé dans quelques pays et quelques langues. Dans le domaine de la protection sociale, le terme anglais "*decommodification*" en est une illustration. Il est construit à partir du mot *commodity*, mais à la différence d'autres mots au sens voisin tels *goods* ou *product*, le caractère marchand, faisant l'objet d'une négociation sur un marché est mis en avant avec le mot *commodity*, ce que les traductions marchandises, biens de consommation, articles, ne reflètent que de façon secondaire en français. *Decommodification*, proposé par Esping-Andersen (1990) permet de caractériser un Etat-providence en observant dans quelle mesure cet Etat-providence, en renforçant la socialisation et "en sapant le capitalisme" par des revenus de transferts, libère les travailleurs de leur dépendance vis-à-vis du

marché (Bradshaw et alii, 1994). Les termes "démarchandisation", "démarchéisation" ne sont que des pis-aller qui reflètent très incomplètement le sens original.

Il semble bien qu'il faille choisir entre deux solutions : garder l'original et utiliser un anglicisme, ou bien choisir une traduction en français, pouvant constituer un néologisme comme dans notre exemple, et dont la consonance peut, de surcroît, apparaître fort inesthétique. Dans une volonté de promouvoir l'usage exclusif de la langue française, la traduction peut l'emporter, mais si le but est plutôt de se faire comprendre, de ne pas créer de confusion (polysémie ou autres), de pouvoir communiquer avec ceux qui s'intéressent au domaine, la première solution semble souvent inévitable, quitte à conserver des guillemets.

### **Traduire "non-take-up"**

Le *non-take-up* correspond bien à ce dernier cas de figure : ce phénomène est étudié depuis longtemps et de manière systématique au Royaume-Uni, et dans une moindre mesure aux Pays-Bas et en Allemagne. Le *non-take-up* désigne le phénomène qui advient lorsque des personnes ou des ménages ne perçoivent pas tout ou partie d'une prestation à laquelle ils ont droit, qu'elles qu'en puissent être les raisons. Se pose la question d'une éventuelle traduction française capable d'exprimer de façon courte, par un groupe nominal, ce que recouvre le terme.

Le terme anglais *non-take-up* ou son équivalent néerlandais *niet-gebruik* désigne le phénomène (par opposition à leurs antonymes *take-up* et *gebruik*). Il s'agirait donc de tenter de trouver une définition sachant qu'en français, en raison de l'absence d'intérêt pour le sujet, le concept n'a pu se construire. Au moyen de traductions littérales, on obtient de l'anglais des expressions peu satisfaisantes pour rendre compte du phénomène (et des personnes), tels que "non-ramassage", "non-prise" ("non-preneurs") etc., qui constituent des néologismes qui, quelle que soit l'appréciation esthétique subjective que l'on pourrait en avoir, ne parviennent pas à restituer exactement et clairement le sens initial. Le résultat n'est guère meilleur, doux euphémisme, avec le néerlandais (*niet gebruik* et *niet-gebruiker*), puisqu'on peut obtenir alors "non-utilisation" ("non-utilisateurs"), "non-emploi", "non-usage" ("non-usagers"), etc.

Dans certaines traductions, par des non-spécialistes, de rapports d'organisations internationales rédigés en anglais, on peut également trouver pour *take-up* les très maladroits "taux de souscription", "taux de distribution" ou "taux d'utilisation" (Room, 1991 et 1992) ou "taux de consommation des prestations" (Brown, 1995). Ont aussi été utilisés les incertains "taux de participation" ou "taux de pénétration" (CREDOC, 1995), l'ambigu "proportion d'exclus" (Vanlerenberghe, 1992), voire le plus explicite "non-effectivité" (CEBS, 1995, p26).

Si l'expression "non-demande" (Barthe et alii, 1992) a un certain attrait, elle tend néanmoins à réduire fortement et arbitrairement le *non-take-up* en présumant une cause unique au phénomène : le fait qu'une personne éligible ne perçoit pas une prestation serait le résultat de la décision active et consciente de cette personne de ne pas la "demander". Pour la même raison, "non-utilisation" a pu être préféré au terme "refus" (Pitrou, 1978, p.182). Notons au passage, ce qui pourrait surprendre un lecteur français, que le *non-take-up* est un terme réellement lié à une culture, britannique en l'occurrence, davantage qu'à la langue puisque la terminologie américaine l'ignore et que les travaux américains utilisent l'expression *the less than full rate of participation in welfare programs* - taux non complet de participation aux programmes d'assistance (Moffit, 1992, Duclos, 1992).

En conclusion, le terme "non recours" nous a paru être la moins mauvaise solution pour rendre compte du sens du phénomène, même si subsiste encore quelque peu

l'idée selon laquelle la cause du phénomène est à trouver avant tout du côté de la personne. Ce terme a déjà été utilisé, en particulier dans un article spécialisé sur le sujet à la suite d'une suggestion de Jean-Claude Ray (van Oorschot, 1991). Bien évidemment, cette proposition de traduction ne peut refléter totalement le sens initial, et surtout, ne peut espérer acquérir d'emblée le sens commun que possède *non-take-up* au Royaume-Uni, où l'homme de la rue connaît parfaitement bien la signification du concept, très fréquemment utilisé par les médias et les décideurs politiques.

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## 2. Pauvreté

English: poverty

**Non-take up in debates on the measurement of poverty.** The aim here is to explain how debates on poverty and particularly on its measurement introduce the question of NTU in more or less explicit terms. This report is therefore not intended to recall the history of the concept of poverty which has been amply documented elsewhere. Excellent syntheses exist on the subject, including the recent book by historian André Gueslin (Chair of contemporary social history at the University of Paris VII Jussieu), *Les gens de rien. Une histoire de la grande pauvreté dans la France du XXème siècle* (Paris, Fayard, 2004), the introduction of which is cited below. The idea here is to identify how debates on ways of identifying and evaluating poverty today reveal and possibly retain problems of access to social rights as possible and desirable indicators of poverty or exclusion. That is a way of showing the connection between emergence of NTU and the sudden appearance of the "new poverty" theme.

Gueslin's book, like others, refers to the work of INSEE (*Institut national de la statistique et des études économiques*), and especially to an issue of the journal *Economie et Statistique* devoted to the measurement of poverty (*Economie et Statistique*, "Mesurer la pauvreté aujourd'hui", n° 308-309-310, 1997). This set of articles written by sociologists, economists and statisticians has become a standard reference in France.

As opposed to any linear or clear-cut causal interpretation of poverty, this issue of *Economie et Statistique* shows that there is no single decisive factor explaining poverty today. The phenomenon is complex and relative. It is therefore in the debate on the choice of descriptors that we see the appearance of the impossibility or refusal of benefiting from social transfers, and thus reference to NTU. The complexity of this debate stems both from a set of theoretical and methodological problems, and from the permanent relativism to which the refusal leads, from all ethnocentric points of view. Above all, it is necessary to avoid "classifying as poor, individuals or groups whose behaviours and preferences are in reality simply different"<sup>6</sup>. That type of mistake would, for instance, consist in "treating equally a social group that is relatively well integrated but used to a lifestyle with few goods and little money, and a social group in a state of helplessness, in the process of marginalisation, when the references and needs of these two groups are clearly not the same"<sup>7</sup>. In these conditions, the relationship with both public assistance and private support (the family, the group, etc.) appears to be a descriptor of sharply contrasting situations. Under no circumstances can they be qualified *a priori* as deficient or be seen as indicating marginalisation in relation to a single benchmark, especially when it has not yet incorporated the characteristics of a post-industrial and post-welfare society. The scope of this refusal of ethnocentrism is broad since it compels us to re-evaluate the epistemological positions within the social sciences. For instance, it is noteworthy that recent studies on the sociology of youth systematically contradict the definitions of youth established in relation to such norms as social, occupational and family integration (cf. the recent volume edited by C. Pugeault-Cicchelli, V. Cicchelli, T. Ragi, 2004). Youth is now taken into account as a distinction in the ways of experiencing rights, obligations and responsibilities, through a multiplicity of worlds, affiliations or timeframes, where certain authors sometimes explicitly highlight the existence of chosen or imposed NTU (e.g. regarding health: Peneff, 2000; Pommereau, 2002; or occupational

<sup>6</sup> M. Fleurbaey, N. Herpin, M. Martinez, D. Verger, "Mesurer la pauvreté", *Economie et Statistiques*, n° 308-309-310, 1997, p. 24.

<sup>7</sup> *Ib.* p. 24.

insertion in Quebec: Simard *et al.*, 2001; in Belgium: Bajoit and Franssen, 1995; in Germany: Zoll, 1993; and in France: Cingolani, 1994; Roulleau-Berger, 1991; Schehr, 1999).

The relativism of the very definition of poverty leads to the introduction of reflection on preferences and, in particular, on "accommodating preferences" where being accustomed to poverty causes individuals to adapt and to adjust their aspirations by a process similar to the reduction of cognitive dissonances. The question of the institutional answers to poverty then arises. If individual preferences can cause people to adapt and to be satisfied with their situation, how can they be prompted to willingly take the required steps? The question appears all the more relevant in light of the development of welfare policies in which potential beneficiaries are encouraged to take a particular step. It has generated a theoretical debate on the type of action to implement, in which the possibility of NTU of proposed procedures and devices has appeared. Some have analysed this possibility as an assumed preference of certain individuals, for which they should be considered responsible (Dworkin, 1981; Rawls, 1982; Van Parijs, 1995), while others see it as the effect of inequality in individuals' capacities to choose and decide, that has to be resolved or at least reduced (Arneson, 1989; Cohen, 1989; Sen, 1985). This debate on accommodating preferences and their consequences in terms of the failure to use certain proposed resources is essential in research on NTU. It is at the heart of the distinction between imposed NTU and voluntary NTU, and therefore of the explanation given. The very concept of "non-take up" relates to people's preference or free choice, allowed by the fact that for that particular benefit or service at least one of the conditions of eligibility can be decided by the potential beneficiary. But how can this type of NTU be interpreted? As a real preference or as the effect of inequality in understanding the rules of access to the benefit? And, depending on the answer, is it better to leave things as they are or to react? This situation is found in France, for example, with the non-continuity of rights between the RMI (*revenu minimum garanti* – minimum income support) and the CMUC (*couverture d'assurance maladie complémentaire gratuite* – free complementary health insurance for low-income households). Even though, in terms of the law, access to the latter is automatic for beneficiaries of the former, and information is automatically transmitted from the institution managing the RMI to the one managing the CMUC, the CMUC still has to be requested. ODENORE is currently evaluating this absence of continuity.

Among the debates on poverty, the one on its absolute or relative character also introduces the idea of NTU. Institutional approaches to absolute poverty consider that "the poor are those that society denotes as such by selecting them in the field of assistance measures, e.g. households that request additional resources"<sup>8</sup>. This approach has highlighted the difficulty of targeting all good addressees, in other words, of allocating this assistance to those who really do need it (Ray and Jankéliowitch, 1992). The possibility of dysfunctioning in terms of NTU and abusive take up is then shown: "excluded individuals do not all have the same ability to be informed and to take the necessary steps. Some can obtain additional resources from the administration simply because its agents are unable to check whether the information provided on the individual's own resources is true"<sup>9</sup>. The taking into account of the possibility of overuse has introduced the opposite issue to that of NTU. This is the case, in particular, in Germany, as shown by the German First Periodic Report (December 2003) for EXNOTA, that can be summed up by the following extract from *Economie et Statistiques*:

"One way of getting round this second difficulty consists in setting up an administrative device that encourages part of its potential beneficiaries to

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<sup>8</sup> Ib. p. 27.

<sup>9</sup> Ib. p. 28.

withdraw". Schultheis (1996) analyses *Bundssozialhilfegesetz* in these terms. Social welfare in Germany combines several characteristics. Poverty is defined in relation to an absolute threshold: the vital minimum is estimated nationwide, on the basis of the cost of a basket of goods. The allocation of aid is then decentralized at municipal level with the aim of improving information on potential beneficiaries and limiting abuse that beneficiaries are often suspected of. It is distributed in the form of "purchase vouchers" that specify the nature and quantity of goods, and corresponds to an ethic of health and sobriety. The most original device, inspired by a spirit of subsidiarity, is that of payment of living expenditures ("recouvrement des dépenses alimentaires"). In these conditions, the only people that request public aid are those who have no family support. Public welfare allocated in this way is reserved for the excluded, by identifying them as such. On the other hand, this device helps to make a part of poverty invisible, especially that of poor households where the traditional family structure has been maintained, with its norms of honour and mutual help<sup>10</sup>.

In France the social welfare institutions also refer to the principle of the obligation to provide a living allowance, inscribed in the civil code, to avoid a substitution of public transfers for private transfers (Laferrère, 1997). This is the case, for instance, with medical aid and social housing of the aged. The obligation to recover the amounts advanced sometimes leads to a preference for NTU, e.g. in the case of aid for care for the dependent aged, recovery from the children's inheritance dissuades potential candidates who do not want their children to have to contribute (Frinault, 2003). The same applies to the minimum income support for the aged, that can be recovered from the heirs' inheritance on the person's death (for an inheritance above a certain amount). This has regularly been signalled as a cause for NTU, especially among old people with very low incomes (only their pension) who are eligible for income support but own property or a business that they want to leave to their heirs. This is the case mainly of farmers or retired self-employed people.

At the same time research studies on experiences of take up of welfare have indicated tendencies to move away from public aid. People who find themselves unemployed sometimes decline social aid to avoid the weight of moving down the social scale (Paugam, 1991). Take up of family grants is thus analysed as an alternative that, when evaluated, produces statistics (especially in relation to socio-professional background and time spent unemployed) giving an *inferred* estimation of NTU. This is evident mainly for people unemployed for less than a year, since family solidarity regresses as the period of unemployment drags on<sup>11</sup>. Note that this inferential approach to social welfare for the jobless can make use of European data from the *European panel*, that contains questions on family support. But, at best, tendencies between the volume of social transfers and the presence of private solidarity can be observed. Specific research has to be undertaken to understand the disincentive effects of less developed welfare systems (e.g. Loison, 2002). Basically, when family support is taken into account, the perspective on questions relating to poverty is broadened to include inequalities regarding social or relational capital. NTU of the social welfare system is thus introduced as an index of relative poverty, where living conditions partially compensate for low incomes<sup>12</sup>.

The statistical approach to poverty is also challenged outside specialized institutes and academic circles interested in the subject, by groups of associations strongly

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<sup>10</sup> *Ib.* p. 28.

<sup>11</sup> S. Paugam and J.P. Zoyem, "Le soutien financier de la famille: une forme essentielle de solidarité", *Economie et Statistiques*, n° 308-309-310, 1997, p. 187-210.

<sup>12</sup> This is the idea of poverty scales based on subjective and monetary aspects and on living conditions: S. Lollivier, D. Verger, "Pauvreté d'existence, monétaire ou subjective sont distinctes", *Economie et Statistiques*, n° 308-309-310, 1997, p. 113-142.

mobilised in the struggle against discrimination and exclusion. At this level the most active player is the *Réseau d'alerte sur les inégalités* (RAI) which ensures that social debate is kept alive on inequalities and poverty, and their possible solutions<sup>13</sup>.

In 1994 the association *Droit au logement* (Dal) occupied a large building, rue du Dragon, in Paris. This was an opportunity for extensive contact between activists, trade unionists and researchers from various institutions, especially from the former Cerc (research centre on income and costs), dissolved by the government of Edouard Balladur. This was how the RAI was born. This network analyses public policies to identify everything that can worsen different forms of exclusion, thus providing arguments for those working in the field to reduce them. It has drafted counter-proposals for the law against exclusions, excessive debt, employee savings, universal health insurance, the tax system and employment incentives.<sup>14</sup>

Today members of the RAI include activists from associations (e.g. *Droit au logement* (DAL), *Agir ensemble contre le chômage* (AC !), *Points Cardinaux*, *Raison d'Agir*, and the *Groupe d'information et de soutien des immigrés* (Gisti)), trade unions (e.g. *Syndicat unifié des impôts* (Snui – *Groupe des 10*), *Fédération des Finances CGT*, CGT at INSEE) and researchers (sociologists, economists, jurists, etc.).

The lack of statistics prompted the RAI to launch the BIP40 site. This Barometer of Inequalities and Poverty is a synthetic indicator that incorporates existing statistical series. It applies a method inspired by those used to produce the HDI (Human Development Index of the UNDP) or related indicators. The BIP40 aggregates indexes obtained through statistical series, once normalised, by giving each of them a certain weight. This step necessarily involves a degree of subjectivity. This applies to the BIP40 and to the calculation of any index of inequality, including the most frequently used synthetic indexes.

By calculating the weighted sum of these normalised indexes, the RAI obtains an aggregated index that translates the tendency observed year after year in the evolution of inequalities and poverty.

### **Le Bip 40, un baromètre pour faire pression**

*Rassembler tous les ingrédients qui concourent au développement des inégalités et de la pauvreté en un seul indice. L'entreprise est certes complexe, mais salubre.*

Ceux qui écoutent la chronique économique de Jean-Marc Sylvestre tous les matins sur France Inter savent combien les indicateurs économiques classiques, comme l'inévitable Cac 40 (pour la Bourse de Paris) ou le taux de croissance du PIB, dominent le débat public. Comment attirer davantage l'attention sur les inégalités et la pauvreté, y compris dans leur dimension non monétaire ? Cette constante préoccupation d'Alternatives Economiques [1] rejoignait celles du Réseau d'alerte sur les inégalités (RAI). Ce réseau regroupe depuis 1995 des associations militantes comme Droit au logement ou Agir ensemble contre le chômage (AC !), des organisations syndicales et des chercheurs. Pour faire pièce au Cac 40, le RAI s'est lancé dans la confection d'un baromètre des inégalités et de la pauvreté, le Bip 40 (clin d'oeil malicieux au PIB). Voici, en exclusivité dans Alternatives Economiques, les premiers résultats de ce travail de bénédictin.

#### **Additionner des expulsions, des taux de chômage...**

Il s'agit d'additionner des choux et des carottes, des taux de chômage et des inégalités de revenus, des expulsions et des nombres de Français soumis à l'impôt de solidarité sur la

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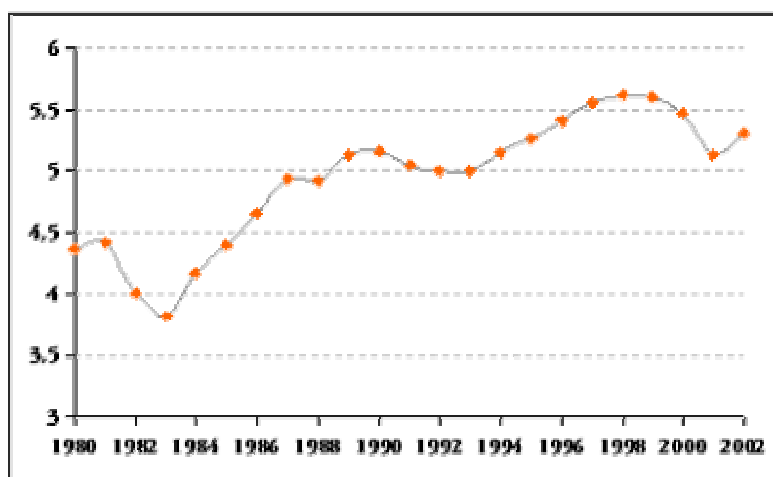
<sup>13</sup> <http://www.bip40.org>

<sup>14</sup> Ib.

fortune... Une telle démarche comporte nécessairement une part importante d'appréciation subjective dans le poids qu'on accorde aux différents ingrédients incorporés à la sauce. D'autant plus que nombre de statistiques ont une signification ambiguë. Exemple : la hausse du nombre d'allocataires de minima sociaux peut traduire une aggravation de la pauvreté et/ou une meilleure prise en charge collective de celle-ci. Serait-il alors impossible de fabriquer un indicateur sans tromper le public ? Ni plus ni moins qu'avec les indicateurs classiques, eux aussi fondés sur de nombreuses conventions sociales qui n'ont rien de naturel ou d'incontestable. Les Nations unies ont montré l'exemple en créant, en 1990, l'indice de développement humain (IDH), sous l'impulsion notamment du futur prix Nobel d'économie Amartya Sen. Cet indice mêle allègrement espérance de vie, taux d'alphabétisation et PIB par habitant. L'Onu a récidivé ensuite avec l'indicateur de pauvreté humaine (IPH). Depuis, chaque année, le rapport du Programme des Nations unies pour le développement (Pnud) et ses indices jouent un rôle significatif - et positif - dans le débat public, en relativisant les indicateurs monétaires diffusés par les autres institutions internationales : ainsi, en 2001, selon l'IPH, les Etats-Unis étaient 17e sur... 17 pays de l'OCDE (la Suède est 1re et la France, 8e). Actuellement, en France comme dans la plupart des pays développés, le débat est intense autour de moyens alternatifs pour appréhender la richesse et le bien-être. L'économiste Jean Gadrey avait organisé un colloque sur ce thème à Lille fin 2001, tandis que Patrick Viveret a remis un rapport début 2002 à Guy Hascoët, le secrétaire d'Etat à l'Economie solidaire, sur les moyens de " reconsidérer la richesse ", un sujet sur lequel travaille également de façon approfondie l'économiste Bernard Perret.

### Des carences statistiques

Dans ce contexte, le Bip 40, mis au point par le RAI avec des moyens très modestes, ne prétend évidemment pas épuiser le sujet. Et tant mieux si, un jour, un organisme officiel met à son tour au point un indicateur de ce type. Cela signifierait au moins que l'Etat aurait enfin fait le nécessaire pour collecter et mettre à disposition les informations de base indispensables dans ces domaines. La mauvaise qualité du système statistique français pour tout ce qui touche à la pauvreté et aux inégalités est bien le premier enseignement du travail réalisé par le RAI. Les derniers chiffres disponibles sur les niveaux d'inégalités de revenus en France remontent à... 1997 ! C'est tout simplement un scandale. Force est de constater que, de ce point de vue, les cinq années de gouvernement de la gauche plurielle n'ont pas amélioré les choses. Malgré ces difficultés, il a été cependant possible de rassembler suffisamment de séries statistiques significatives pour constituer le Bip 40.



Même s'il reflète évidemment les choix subjectifs de ceux qui l'ont conçu, son profil depuis 1980 semble assez conforme à ce qu'on peut percevoir intuitivement de l'évolution de la pauvreté et des inégalités : le Bip grimpe rapidement à partir de 1983, puis il marque une pause entre la fin des années 80 et 1992, pour repartir franchement à la hausse jusqu'en 1998, avant de s'infléchir légèrement en fin de période. Il reste donc encore une bonne marge au nouveau président de la République et à la future majorité parlementaire avant de ramener les inégalités à leur niveau du début des années 80. On disposera en tout cas

d'un outil, même s'il reste limité et perfectible, pour mesurer les progrès accomplis (ou non) dans cette direction.

[1] voir en particulier le hors-série annuel *Les chiffres de l'économie*  
Article paru dans *Alternatives économiques*, n° 202 (04/2002), Page 46. Auteurs :  
Guillaume DUVAL, Vincent MARCUS.  
Le graphique présentant l'évolution de l'indice BIP 40 depuis 1980 a été mis à jour.

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### 3. Pauvreté héréditaire

*English: hereditary poverty*

*Index: "hereditary underclass" (Harrington); "l'inséré permanent" (Castel), "l'hérédité sociale de la pauvreté" (Avenel)*

*Hereditary poverty*, that is, poverty that persists from generation to generation within the same family, is sometimes observed. In France, ODENORE (the NTU research unit) has noted the existence of this phenomenon in the health field, for instance. The "non-observance of prescriptions" in certain families may correspond to chronic non-take-up of healthcare from generation to generation. The reasons for this are a complex combination of economic explanations with factors concerning lifestyle and healthcare-related behaviours. The possibility of hereditary poverty reinforces the idea of total and definitive disaffiliation of people or families. This hypothesis is currently being verified in the framework of research involving ODENORE and other teams in the analysis of the database "life histories and building identities" ("*histoires de vie et construction d'identités*") of INSEE, the French national institute of statistics and economic surveys. The possibility of hereditary poverty is also found elsewhere. For instance, as regards the RMI (minimum income allowance), the term "*social heredity of poverty*" is used to refer to beneficiaries who are relatively old or close to retirement age, with health problems, often with families to care for, often far from employment and without any motivation to find a job (Avenel, 2005). Robert Castel (1995) spoke of "*insérés permanents*" to describe the least qualified individuals and families who are lastingly established in a position between employment and joblessness, the market economy and traditional assistance, which is not a situation of integration. This situation has been criticized in terms of "poverty traps" or "unemployment traps" into which the beneficiaries of welfare fall (Belorgey, 2000). The 2004 annual report of the NGO *Secours Catholique* used the image of a "social iceberg" to point out the fact that groups in precarious situations (especially "poor workers") sink lastingly into a situation of poverty.

Apart from reasons peculiar to the dead-ends of institutional solutions, another issue appears: non-take-up when conditions of life are characterized by total uncertainty as regards the future. Pierre Bourdieu, among others, highlighted this problem when he spoke of the "*the effect of fate*" of repeated failures that cause people to give up, for ever (Bourdieu, 1993: 223-226).

In a famous report many years ago in the US, Michael Harrington spoke of the "hereditary underclass" after numerous observations of poverty in which he observed extensive non-take-up of welfare aid programmes. The possibility of a hereditary underclass or significant hereditary poverty is reappearing today (or at least is again becoming visible since it never ceased to exist). Harrington described the phenomenon as follows:

*"In 1968 the National Commission on Civil Disorders – the 'Riot' Commission – reported that in Detroit, New Haven and Newark, the cities where the violence was the most destructive in 1967, the median percentage of those eligible who were actually covered by any one of the major social programs was 33 percent. In other words, in the United States a majority of the poor are not on welfare at all. And, the commission showed, the national average for welfare payments is 'a little more than one half of need' – and in some cases one fourth of need" (Harrington, 1962: xxi).*

*"One the most disturbing facts about the poor is that roughly half of them are young. They will be flooding into the labor market so fast in 1975 that the*

*Department of Labor expects that there will be 25 percent more 16-19-year-olds looking for a job in 1965 – and 50 percent more black youths. This will happen at a time when the blue-collar positions for which they will be competing will be opening up at a rate of about 15 percent a year. In other words, there is a very real possibility that many, even most, of children of the poor will become the fathers and mothers of the poor. If that were to take place, then America would, for the first time in its history, have a hereditary underclass” (Harrington, 1962, xxiii).*

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## 4. Discrimination

*English: Discrimination*

*Index: "sexist discrimination", "racial or ethnic discrimination", "positive discrimination"*

**Definitions.** The English word to discriminate is derived from the latin *discrimino* meaning to divide and *discerno* meaning to distinguish or separate. The term is still used in many sciences: mathematics, physics and the social sciences with definitions related to distinction or determination of different sub-sets. In everyday language the word relates to the idea of distinguishing an individual or social group from others through different, generally disadvantageous treatment.

- *Sexist discrimination:* unfavourable treatment decided on arbitrarily on the grounds of gender, a criterion considered to be illegal.

- *Racial or ethnic discrimination:* unfavourable treatment decided on arbitrarily on the grounds of the illegal criterion of a real or supposed difference in race or origins.

- *Positive discrimination or affirmative action:* favourable treatment decided on in a concerted manner in light of observed situations of inequality that cannot be redressed without such exceptional corrective measures.

**Emergence and diffusion in France.** It was only in the late 1990s that debate around different forms of discrimination suddenly emerged and that the public authorities recognised the problem in France. The short upturn in the labour market between 1997 and 2001 highlighted the fact that certain population groups remained more affected by long-term unemployment than others. It became clear that the reasons related not to a shortage of job offers in those individuals' residential environments nor to their lack of qualifications, but to such criteria as sex, age, nationality or origins – criteria that could not be considered acceptable in a republican state which proclaimed its attachment to the values of equality between all citizens. The issue of discrimination subsequently spread to other criteria such as disabilities, sexual orientation and religion, and was observed in areas other than the workplace, including housing, education, the civil service, recreational activities, etc.

But from a judicial point of view and especially as far as the legal means for combating discrimination were concerned, it was the evolution of European community law that put the issue firmly onto the agenda in France.

In itself the European project systematically excluded the practice of certain forms of discrimination by its member states. National legislation that was more restrictive regarding companies and workers from states other than the state in question ran counter to the principles of free circulation of products, capital and manpower characterising the "common market".

It was these principles of equality between member states from the point of view of economic competition – in which the Treaty of Rome that founded the European Community in 1957 was grounded – that allowed the battle against sexist discrimination to be launched some twenty years later. Article 119 of the Treaty stipulates that each member state guarantees the application of the principle of equal pay for equal work to male and female workers. Originally this article was simply intended to protect the member states from competition based on cheaper female labour. For a long time the states in the European community disregarded it

and applied their own legislation. Things changed, however, after a Belgian lawyer used the article to defend one of her clients, an airhostess at SABENA who was forced by the airline to retire at the age of 40 whereas her male colleagues could retire at 55. In 1970, 1975 and 1977 the European Court of Justice, to which the case was referred, ruled that the plaintiff had been a victim of sexist discrimination and promulgated a series of decrees known as the Defrenne decrees (after the plaintiff). In terms of these decrees, any individual who considers her- or himself to be a victim of discrimination has the right of redress, in terms of Article 119 of the 1957 Treaty, independently of the state of the issue in the national legislation concerned.

Subsequently a series of European directives compelled the member states to apply principles of equality between the sexes to remuneration, employment, training and promotion, as well as to unemployment, invalidity and pension schemes, including for criteria related indirectly but de facto to gender such as marriage status and children's education. Hence, the notion of indirect or covert discrimination appeared, defined by the European Court of Justice as the situation that exists when an apparently neutral measure, criterion or practice affects a clearly greater proportion of people of one sex than of the other. This definition makes reference to a case judged by the ECJ in 1986 in which part-time workers of a firm were refused access to an advantage reserved for full-time workers. Since the vast majority of part-time workers in the firm were women, they were considered to be victims of indirect discrimination.

Discrimination related to racial or ethnic origins was taken into account later in European law. In 1995 the Commission adopted a common declaration on the prevention of racial discrimination and xenophobia and the promotion of equal treatment in the workplace.

The year 1997 was decreed European year against racism. In the same year the European Monitoring Centre on Racism and Xenophobia was set up in Vienna to collect data on these facts, carry out scientific surveys and draw up proposals for the member states.

In the same year the Amsterdam Treaty amended Article 13 of the Rome Treaty as follows: without undermining the other measures of the present treaty and within the limits of the competences granted by this treaty to the Community, the Council, unanimously ruling on the Commission's proposal and after consulting the European Parliament, can take the required measures to combat discrimination based on gender, race or ethnic origin, religion or convictions, age or sexual orientation.

In 2000 the European Council adopted two directives and a Community action programme to combat discrimination.

The first, known as the RACE directive of 29 June 2000, notes that the principle of equal treatment means the absence of any form of direct or indirect discrimination.

Treatment is directly discriminatory when it clearly uses an illegal criterion – here, race or ethnic origin – to justify the difference shown by comparison with the way in which another person has been treated.

When a rule or practice seems to be neutral but becomes discriminatory through its effects, the discrimination is indirect.

To this definition of discrimination, the RACE directive adds harassment that occurs when an undesirable behaviour related to race or ethnic origin occurs, with the aim

or effect of harming a person's dignity or creating an intimidating, hostile, degrading and offensive environment.

It also adds the incentive to discriminate that may stem from orders transmitted by seniors to their subordinates or from requirements by principals to their sub-contractors. Any behaviour consisting of enjoining a person to practise discrimination against individuals for reasons of race or ethnic origin is considered discriminatory.

The scope of application of the RACE directive is very broad and concerns both public authorities and the private sector, in all dimensions of employment: recruitment, remuneration, promotion, training, union membership, etc. It likewise applies to the fields of social welfare, education and access to goods and services, and authorises affirmative action:

To ensure full equality in practice, the principle of equal treatment does not prevent a member state from maintaining or adopting specific measures intended to prevent or to compensate for disadvantages related to race or ethnic origin.

The directive furthermore stipulates that the onus of proof has to be shared by both parties in discrimination lawsuits. This implies that if the plaintiff has evidence that he or she has been a victim of discrimination, the accused has to supply evidence that that treatment was in no way based on racial or ethnic grounds.

Finally, the directive recommends the creation of an independent body to combat discrimination on the grounds of race and ethnic origin, in each state of the European Union.

A second directive, known as "EMPLOI", was adopted on 27 November 2000 to combat all forms of discrimination in the workplace related to religion, personal convictions, disabilities, age or sexual orientation.

In parallel with these legal measures adopted by the European Council, the European Commission set up "EQUAL" in the same year to promote new means of combating discrimination and inequalities in the labour market, in a context of "transnational" cooperation.

To benefit from EQUAL funds, a project has to be broken down into thematic areas and implemented in geographical or sectoral development partnerships. The partners may be trade unions, local associations, firms or government authorities. They define the actions that they wish to carry out, which have to correspond to the European strategy for employment and essentially benefit people who are victims of the main forms of discrimination.

**Transposition in France.** The number of cases of discrimination taken to court in France since the RACE directive was adopted is very low. Only about ten people were sentenced during the 1990s, whereas in the UK an average of 2,000 convictions were recorded annually during the same period. The reason seems to relate to the fact that European law is seldom put into application in this respect, especially as regards the shared onus of proof. Other reasons concern the functioning of the French legal system. Cases of discrimination are brought before penal courts, not civil courts. The former treat them as intentional tort, which means that the plaintiff has to prove that he or she has been a victim of intentional discrimination by the accused. This automatically excludes many cases. Moreover, the French penal code defines a number of precise situations in which the offence of discrimination can be recognised (Article 225-2). Accordingly, discrimination related

to working relations and remuneration, and to relations with government administrations and public authorities, remains excluded.

The 16 November 2001 law completed the French labour code by reinforcing anti-discrimination measures. It also extended the fight against direct and indirect discrimination to housing. However, the exact terms of these measures have yet to be defined.

Outside the legal field a number of initiatives have been taken in France, especially to promote studies to further knowledge of racial discrimination and to produce tools to combat it more effectively.

For instance, in February 1999 a framework agreement was signed between the State, the ANPE (national employment agency) and the FASILD (social action fund to promote integration and combat discrimination). The aim was to organise training designed to raise consciousness in the workplace of the struggle against discrimination.

In April of the same year the labour ministry created the GED which later became the GELD, a public interest group to study and combat discrimination, consisting of several ministries, social partners (administrations, unions etc.), and associations (NGOs). A toll-free number (114) was set up for people who considered themselves to be victims of discrimination. The calls were transferred to the CODAC (departmental commissions for access to citizenship). Following a highly critical report on this device, the number was cancelled. In 2002 a project was drawn up to transform the GELD into an independent authority to combat discrimination, as defined in the RACE directive. This independent authority is to be set up in early 2005.

In recent years a great deal of reluctance has emerged in France among researchers, decision-makers, NGOs and trade unions, as regards this type of policy. Very little is known today about discrimination and the concepts used in legal texts remain vague. Much reservation still exists, especially on the issue of affirmative action. The concept is connected with the still dominant idea that particular treatment of certain categories of citizens, even when it is positive, is contrary to the republican principles of equal treatment of all citizens.

**Positive discrimination and NTU.** Some connections can be identified between discrimination and non-take-up. Indirect or systemic discrimination, which occurs when certain individuals are excluded from a certain benefit or service due to their race or their real or assumed origins, maintains certain attitudes of non-take-up. For instance, in the occupational training system certain individuals of immigrant families fail to take advantage of available training because they believe that the jobs they would thus be trained for would not be accessible to them due to their origins (Barou, Desroches, Maguer, Viprey, 2002).

The connection between positive discrimination and NTU can be seen through the various debates that emerged in France around a desirable reform of the welfare state. In this framework positive discrimination was expected to result in "an equitable form of equality" that was contrasted with the principle of strict equality of treatment between all citizens. Noting that it was the middle-classes that benefited disproportionately from the principle of universality of benefits or from the fact that certain public services were free, certain reformers called for a re-centring of public expenditures and a redistribution of services among the most underprivileged (Minc, 1994). Since 1995 it has been in policies aimed at the regional or local levels that positive discrimination likely to have some connection

with NTU has been found. Examples include "public-service platforms" or "*maisons de quartiers*" ("neighbourhood centres") (Maguer, 2001) and, more recently, "*maisons du droit*" or "*maisons de la justice*" set up in underprivileged neighbourhoods to provide the inhabitants with access to services to which they are entitled but which are normally accessible only in the head offices of the main administrations. The idea is thus to reduce not only geographic distance but also a form of social and cultural distance. The "*maisons de quartier*" or "*maisons de services publics*" set up in underprivileged areas are manned by trained staff who are familiar with the "underprivileged users" in these areas and often have the assistance of interpreters.

In these territorialized measures the beneficiaries are not chosen on the basis of their specific individual characteristics but for supposed characteristics that are inferred from the fact that they live in an area recurrently marked by the presence of people in difficult social situations.

The somewhat anecdotal initiative of the Institut d'Etudes Politiques in Paris to open its doors to some students from secondary schools classified as "priority education areas" (ZEP) was inspired by the territorial dimension. Anti-discriminatory policies have difficulty taking into account the concrete situation of individuals, which explains why their impact on NTU has until now been limited.

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## Hungarian contribution to the glossary about non-take-up of social benefits in Europe

*Hungarian comments on the French glossary term of "Non-take up".*

1. **Igénybevétel hiánya**
2. **Geographical exclusion**
3. **Social inclusion and social exclusion**
4. **Measuring poverty**
5. **Social assistance threshold**
6. **Negative redistribution**
7. **The Roma**

**1. Igénybevétel hiánya** (word by word: omission or lack of use of benefit or service)

*English: Non-take-up (of social benefits)*

*French: Non recours (aux prestations sociales)*

**About the definition.** "Non-take-up" basic definition: *not receiving a social benefit that the person is entitled to.* "Not receiving" can be full or partial, permanent or temporary, frictional or cumulative:

- *Full non-take-up* occurs when a person does not apply for a benefit
- *Partial non-take-up* occurs when a person applies for a benefit but receives only part of it (little empirical information available)
- *Permanent non-take-up*, if a person makes no claim during the period of eligibility and at the time of losing this status.
- *Temporary or delayed non-take-up* occurs when a person puts in a claim some time after becoming eligible.
- *Frictional non-take-up* refers to the time it will take to move through the claiming process (claimant errors, time to get information, administrative time, etc.)
- *Cumulative non-take-up*, when a person is entitled to several benefits but more than one are not being received.

It refers to all types of public benefits or services. A basic distinction is made between *universal* services (meant for all citizens) and *specific* services for certain groups.

IN HUNGARY ENTITLEMENT IS NOT QUITE CLEAR-CUT. IN THE STRICT SENSE IT REFERS ONLY TO PEOPLE WHO HAVE A SUABLE RIGHT. ELIGIBILITY IS A SOMEWHAT WIDER NOTION. IT COVERS BOTH CLAIMANTS WITH ENFORCEABLE RIGHT, BUT ALSO THOSE WHOSE ACCESS TO THE CLAIM DEPENDS ON THE DISCRETIONARY DECISION OF THE AUTHORITIES.

THE DIFFICULTIES OF TRANSLATION ARE VERY SIMILAR TO THOSE ENCOUNTERED IN FRANCE AND OTHER COUNTRIES. THIS APPLIES NOT ONLY TO THE TAKE-UP RATE, BUT ALSO TO SEVERAL OTHER EXPRESSIONS INCLUDING INCLUSION, MAINSTREAMING, DECOMMODIFICATION, ETC. AT PRESENT THERE ARE ONLY AD HOC SOLUTIONS.

## Main Key Words used in HUNGARY.

| Key Words  | Meaning   |
|--|---|
| <i>The target population</i>                                 | The groups targeted by political decision-makers.   |
| <i>The eligible population</i>                               | The groups that correspond to the formal conditions of allocation of a benefit (an allowance or a service).<br>ELIGIBILITY DOES NOT CONFER NECESSARILY ENTITLEMENT. IT IS COMPATIBLE WITH DISCRETIONARY DECISIONS.  |
| <i>ENTITLED POPULATION</i>                                   | THOSE WHO HAVE AN ENFORCEABLE, SUABLE RIGHT TO A BENEFIT  |
| <i>The beneficiary population</i>                            | The groups that actually receive the benefit, whether they are eligible or not.   |
| <i>Regular NTU</i>   | Regular NTU corresponds to the standard definition of NTU of benefits, i.e. not receiving a social benefit even though you are entitled to it, whatever the reason may be.  |
| <i>The NTU rate</i>  | Ratio of the number of eligible persons who do not receive the benefit, over the total number of persons who do receive it.<br>IN H. THE TAKE-UP RATE IS UNDERSTOOD AS THE NUMBER OF BENEFICIARIES (DENOMINATOR) OVER THE NUMBER OF ALL ELIGIBLE PERSONS (NUMERATOR). NTU IS 100%-TAKE-UP RATE. |
| <i>Primary NTU</i>   | When an eligible individual does not apply for the benefit and therefore does not receive it.   |
| <i>Secondary NTU</i>   | When an eligible individual applies for a benefit but does not receive it, either because of something he/she did or did not do to be eligible or because the administration has taken a bad decision (OR A DECISION AGAINST THE CLAIMANT?)   |
| <i>Complete NTU</i><br>(DIFFERENCE WITH PRIMARY NTU UNCLEAR) | When an eligible individual receives nothing and applies for nothing.   |
| <i>Partial NTU</i>   | When an eligible individual applies for a benefit but receives only a part of it.   |
| <i>Permanent NTU</i><br>NOT USED IN HUNGARY                  | When an individual does not apply for a benefit during the period in which he/she is eligible.  |
| <i>Temporary NTU</i><br>NOT USED IN HUNGARY                  | When an individual applies for a benefit a while after becoming eligible, so that there is a lapse of time between the decision and the actual application.   |
| <i>Frictional NTU</i><br>NOT USED IN HUNGARY                 | This form of NTU is due to the lapse of time necessary for the application for a benefit to be processed (due to the applicant, the administration or both).  |
| <i>Cumulative NTU</i>  | When an individual eligible for several benefits does not receive them all.   |

|  |   |
|--|---|
| <i>Deliberate NTU<br/>(a form of exit)</i>   | The phenomenon results from a cost/benefit calculation; since there are more disadvantages the person decides on NTU.   |
| <i>Quasi-NTU<br/>NOT USED IN HUNGARY</i>   | The notion of quasi-NTU is proposed for benefits of which at least one of the conditions of eligibility can be decided by the potential beneficiary.  |
| <i>&gt;From a Hungarian perspective there are some circumstances that condition the NTU phenomenon, and may have policy consequences<br/>(SEE ALSO THE CHAPTER ON SOCIAL RIGHTS ABOUT THE OBSTACLES)</i> |   |
| <i>Reasons of NTU:</i>   | <i>Lack of knowledge about the benefit itself</i>   |
|  | <i>Lack of information about ways of application</i>  |
|  | <i>Lack of information about own eligibility</i>  |
|  | <i>Refusal of application for the benefit by the responsible agent or committee of the local authority for various reasons that are only partly researched:</i> <ul style="list-style-type: none"> <li>- <i>lack of local funds (occurs seldom)</i></li> <li>- <i>prejudice (particularly in case of "undeserving" people, Roma, long-term unemployed)</i></li> </ul> |
| <i>Difficulties in calculating the NTU rate</i>  |   |
| <i>Difficulties with the numerator</i>   | <i>The issue is discussed in connection with the measuring tools that help to obtain the number of beneficiaries</i>  |
| <i>Difficulties with the denominator</i>   |   |
| <i>a) depending on the existence of rights, "entitlement"</i>  | <i>If there is no enforceable entitlement, eligibility may be defined, but only as an approximation</i>   |
| <i>b) if there are other than income conditions</i>  | <i>THE SOCIAL ACT DEFINES ONLY MINIMUM STANDARDS. EACH LOCALITY (3200 IN HUNGARY) CREATE THEIR REGULATION THAT MAY BE MORE FAVOURABLE FOR THE CLAIMANTS IN INCOME TERMS, BUT MAY ALSO ADD ADDITIONAL CONDITIONS OF UPTAKE. UNLESS ALL LOCAL REGULATIONS ARE SUMMARISED, THERE IS NO way of knowing the number of eligible persons.</i>                                |
|  |   |
|  |   |
| <i>Precariousness</i>  | <i>"Precariousness is the absence of one or more form(s) of security that normally enable individuals and families to assume their basic responsibilities and to take advantage of their basic rights. The extent of the resulting insecurity and the seriousness and permanence of the consequences vary." (J. Wresinski)</i>  |
| <i>Poverty</i>   | According to the European Council (1994 definition), people considered as poor are "people whose resources (material, cultural and social) are so weak that they are excluded from minimal acceptable lifestyles in the Member State in which they live". Poverty in Europe is  |

|                         |  |
|-------------------------|--|
|                         | <p>therefore not measured on a harmonised scale. It can be addressed from different angles, depending on the country:</p> <ul style="list-style-type: none"> <li>- Monetary poverty (insufficient income). This consists in setting a threshold below which households are qualified as poor. This numeric criterion is based on indicators set conventionally by the different European countries. The approach used most commonly in Europe is relative monetary poverty ("poor" populations are those at the bottom of the income scale compared to the population as a whole).</li> <li>- "Living conditions" poverty, that is, an absence of ordinary consumer goods. The lack is calculated on the basis of what survey respondents own and/or think.</li> <li>- "Subjective" poverty, based on people's perception of their wealth, <b>THEIR MATERIAL CONDITIONS</b>, or their unfulfilled needs.</li> <li>- "Administrative" poverty, concerning people who receive aid intended to alleviate poverty (e.g. guaranteed minimum income); this is a relevant criterion but difficult to use for comparisons.</li> </ul>  |
| <p><i>Exclusion</i></p> | <p>The notion of social exclusion is also relative and can be defined in various ways.</p> <p>Social exclusion can be considered as a multidimensional concept of poverty that, in particular, introduces social participation and observance or rights within its conceptualisation. Material poverty is simply one form of social exclusion.</p> <p>Exclusion refers to a break in social links resulting from the process of <i>social disqualification</i> (Paugam) or <i>social disaffiliation</i> (Castel), related to the massive return of social and economic vulnerability in industrialised countries.</p> <p>The term social exclusion, as an analytical concept, was invented in France in 1974. Originally it referred to various categories of people described as "social cases" and who benefited from no social protection. Social exclusion in this context refers to a process of social disintegration, in the sense of a gradual breakdown of relations between the individual and society. Since the end of the eighties the term "social exclusion" has been used by the European Commission, increasingly concerned about the problem of long-term unemployment and that of unskilled workers and immigrants.</p> <p>Socially, psychologically and economically excluded people are most often without resources and means (no job, no housing, acculturation, de-socialisation, family dispersal). Exclusion is a dynamic reality characterised by the absence, for a lengthy period, of the possibility of benefiting from rights attached to the individual's social situation and personal history. The essential problem is that exclusion is closely bound to feelings of social uselessness and loss of self-esteem that induce intense psychological suffering and difficulty in fitting into a network of relationships. (URCAM)</p> |

|  |  |
|--|--|
| <i>Social cohesion</i>                   | A concept that encompasses a series of values and principles aimed at ensuring that all citizens, on an equal footing, without any selection, have access to basic economic and social rights (Council of Europe).                     |
| <i>Means-tested benefits</i>             | The organisations responsible for paying benefits control or ask for proof of income (Math). Access to benefits depends on criteria; they may be distributed on the basis of an income scale.  |
| <i>TESTS AS CONDITIONS OF ASSISTANCE</i> | - <b>LOW INCOME</b> (most wide-spread). The threshold is set by the administration. (In Hungary it is usually a fraction of the minimum pension)   |
|  | - <b>ASSETS</b> – usually excluding assets fulfilling some basic needs   |
|  | - <b>BEHAVIOURAL TRAITS</b> : co-operation with the labour or social work offices; performance of communal work, etc.  |
|  | - <b>DESERT</b> : not a legal term, but often applied in practice wherever discretion plays a role. It may be decided upon on the basis of personal opinions of the administrators, or on the evaluation of the reports on home visits |
|  | - In case of housing, medication etc. benefits there are other conditions (size of the home, severity of sickness, etc.)   |

## **2. Geographical exclusion** – some additions to the Greek definition from the Hungarian point of view

Beside the differences between rural and urban areas very significant inequalities can be observed between the disadvantaged eastern and the prospering western part of Hungary. The regional inequalities can be seen in the extent of provided services, the rate of unemployment, the poverty rate, the life expectancy etc. The old-age problem of the differences between the different types of settlements within the regions red in the '90s. For instance the positive statistics on the western regions hide the disadvantaged situation of the very small (with 500 or less inhabitants) villages without basic services, working and transport possibilities and with an infrastructure in bad condition. The analyses prepared for the 2<sup>nd</sup> National Development Plan drew the attention on the topic.

As a tool for overcoming the difficulties of small villages a central program was launched last year which supports and encourages the so called multi-aimed small-regional associations of local municipalities aiming at providing joint services (in the field of education, health care and social policy).

Within the issue of geographical exclusion the segregation of poor people especially the Roma population has to be mentioned. A huge proportion of the Roma live geographically segregated in certain parts of settlements or outside of them. While special governmental programs has been launched aiming at winding up the roma-settlements there is a tendency that poor people who can not cope with the costs of housing in the towns escape to villages or are squeezed out to local ghettos. Due to this tendency there is a growing number of small, "depression" villages which are becoming the destination of disadvantaged groups moving to them from the towns.

### **3. Social inclusion and social exclusion**

Although the terms became used (mainly by academic persons and the administration) due to the participation of Hungary in the EU social inclusion process in the last few years, the term of 'poverty' and 'disadvantaged situation' are still much more widespread in public discourse. One of the reasons behind can be that the appropriate Hungarian adaptation of the terms is still lacking as there are serious translational difficulties with both of the terms.

In the case of social exclusion the difference in the interpretation leads to a passive and an active version of translation. The active version refers to the active role of the society in excluding others. Opposite to this interpretation the passive version does not assume the responsibility of anybody.

In the case of social inclusion the difference is quite similar, but contains the dimension of paternalism as against equality. One of the translations means that the majority receives those experiencing poverty into the society while the other is about the solidarity between equal members of the society.

The uncertainty in using the different versions led to the use of different translations in the title of the Joint Inclusion Memorandum and of the National Action Plan on Social Inclusion.

#### **4. Measuring poverty**

Many different definitions and measurements of poverty exist in Hungary. Due to the EU accession the Laeken indicators, i.e. mostly relative definitions used for the comparable data collecting (SILC) will probably become the official definition. Although the main research institutions use the same or similar definitions for poverty they regularly come to different conclusions (e.g. the multiplier between the top and bottom income quintile was 3.3 according to CSO and 5.4 according to TARKI in 2001). Another problem comes from the use of OECD equivalence scales: given the different national living standards and consumption habits, the use of OECD2 "equivalised income" is likely to lead to an underestimation of people experiencing poverty. Hungarian research proves that the OECD1 scale is better adapted to the conditions of the country.

## **5. Social assistance threshold**

The official income threshold under which persons are entitled to the different types of social provisions is linked to the minimum pension. The amount of minimum pension is defined by the laws on the annual budget of the state – it is 24 700 HUF (approximately 100 EUR) in 2005. The amount changes year by year - it follows inflation but is not fully indexed to wages. The threshold is not flexible, and tapering is (as yet) unknown. This means that if the income of an entitled person rises over the threshold even by a few HUF, he loses the total benefit.

## **6. Negative redistribution**

As a hidden part of the welfare state a broadening system of tax relieves and allowances has been built up in Hungary. Its main elements are the allowances and services provided by the employers mainly to management, the different tax allowances – for instance for the members of private pension or health insurance schemes. Instead of rising the amount of the universal family allowance the conservative government introduced a new system of child tax relief. All the heads of families can credit a certain amount depending on the number of children from their tax-bases. The problem is that families with low income do not pay any or enough tax to resort the possible tax-relief. The tax relief and tax allowance systems support the advantaged groups in Hungary. There is a pending tax reform that may improve perverse redistribution.

## **7. The Roma**

The Roma people are the largest ethnic minority in Hungary. According to different researches their number is estimated between 350 and 600 thousand. As their fertility rate is over the national average their absolute number and relative ratio are growing.

During the socialist regime due to the "full employment" strategy the majority of the Roma were integrated into the labour market. After the transition the situation changed dramatically. If we examine demographical, educational, social etc. indicators the Roma people are in a very disadvantaged situation compared with non-Roma in Hungary. Due to the discrimination and segregation against the Roma people a high proportion of them live and study in segregated areas or school forms, and are excluded from the labour market.

Many central and local initiatives (programs, strategies etc.) have been launched aiming at reducing discrimination, segregation and to promote employability and employment of the Roma. Significant developments can not be recorded until now.

Some of the programs to help Roma people are based on the concept of solidarity among the Roma. For instance there are special scholarship and mentoring programs for young Roma people which aim to help them in getting higher educational level and to school the future Roma intellectuals who will use their knowledge in favor of the Roma people. As a result more and more Roma professionals have started working for the Roma.

**Greek contribution to the glossary**  
**about non-take-up of social benefits in Europe**  
*Concepts used in Greece to resemble the question of "Non-Take-up".*

1. **κοινωνικός αποκλεισμός**  
(Social exclusion)
2. **Geographical exclusion**
3. **Administrative exclusion**
4. **διοικητικές αδυναμίες / ανεπάρκειες**  
(Administrative deficiencies)
5. **Quality of public services**
6. **Public - private sector**
7. **Ανεπαρκής πληροφόρηση, έλλειμμα πληροφόρησης**  
(Information deficit)

## **1. κοινωνικός αποκλεισμός**

*English: Social exclusion*

*French: Exclusion sociale*

As a complement to the more general term of social exclusion, two other terms have emerged in the Greek context: geographical exclusion (Γεωγραφικός αποκλεισμός) and administrative exclusion (Διοικητικός αποκλεισμός). Both terms are linked.

The two terms underline certain aspects particular to the situation in Greece, i.e the disparities arising from geographical isolation of certain areas combined with uneven regional development (islands, mountainous and isolated or underdeveloped areas etc.); and the administrative weakness that discourage or prevent potential beneficiaries from claiming and/or obtaining timely the services, benefits etc. they are entitled to.

## **2. Geographical exclusion**

*French: Exclusion géographique*

More specifically, geographical exclusion links socioeconomic disparities (per capita income, employment etc.) to geographical parameters. It further refers to the unequal spatial – geographical distribution of public services and infrastructure as well as to the question of proximity of these services to the population. The phenomenon of geographical exclusion is particularly debated regarding universal social policies such as education and health and mainly concerns differences between urban and rural areas. Inequalities are reflected in the unequal distribution of post compulsory level schools, of primary health care infrastructure etc. Geographical exclusion involves non access or difficult access to public services and thus produces inequalities (in healthcare, education etc.); in that sense geographical exclusion constitutes a cause for –but also a form and expression of– social exclusion.

Geographical exclusion, is dealt with through decentralisation policies\_in a number of policy areas such as healthcare, (but also gradually of) social care through the greater involvement of local government. The solution proposed shows that geographical exclusion is not a simple phenomenon but is the result of the centralised character of the Greek state and of the absence of balanced regional development. This shows the links between geographical and administrative exclusion (infra)

Though the debate on regional disparities and uneven regional development is quite old in Greece, the term geographical exclusion is more recent and emerged on the occasion of analyses on social exclusion and factors that produce it.

### **3. Administrative exclusion**

*French: Exclusion administrative*

The 2003-05 National Action Plan on Social Inclusion introduces the term of "administrative exclusion" as an added on risk to that of social exclusion; it refers to the "shifting of the burden to the citizen who is responsible for seeking a solution with each one of the fragmented agencies" (p. 15). This shows the importance of administrative weaknesses for the difficulties of access to rights, services and benefits.

At first glance, the term may be seen as being a contradiction in itself, since public administration is usually supposed to be the bridge between individuals and the fulfillment of their needs; on the contrary the term (or the expression) belies this role and points to public administration as a major problem and hindrance to the fulfillment of people's needs. This corresponds to the dominant perception of service delivery problems in Greece –as part of an insufficiently developed social protection system.

Administrative deficiencies, that have since long been identified in social policy and administration, form part of administrative exclusion. In some way this term may be the closest to the idea of Non Take-up

#### **4. διοικητικές αδυναμίες / ανεπάρκειες**

*English: Administrative deficiencies*

*French: déficiences/dysfonctionnements administratifs*

Most of the time, the focus of the discussion concerning access to public services is administrative deficiencies (lack of planning and coordination, fragmentation, no general schemes and preconditions, understaffing and lack of –specialized– personnel, civil servant culture etc.). In some way it appears as a substitute for NTU analysis.

## **5. Quality of public services**

*French: Qualité des services publics*

Another way to emphasize the importance of administrative obstacles to access to public services is the reference to the quality of public services. This is an objective to reach but might be more linked to dissatisfaction and exit phenomena, since it has more to do with a criterion for those who are in a position to choose.

## **6. Public - private sector**

*French: Secteurs public - privé*

The issue of exit is often described in terms of the relative importance of public vs. private expenditure (and/or infrastructure). It also involves state policies that allow more scope of business to the private sector (e.g. private hospitals and diagnostic centers) by not investing enough in the public provision of corresponding service. This has certainly implications for the various kinds of privatization either official or 'by omission', e.g. by depriving public services from the necessary resources.

## **7. Ανεπαρκής πληροφόρηση, έλλειμμα πληροφόρησης**

*English: Information deficit*

*French: Déficit/manque d'information*

The information deficit is an important reason for non take-up of public services and benefits acknowledged in all relevant literature. Though it refers to an obstacle faced by potential beneficiaries, it rather points to administrative complexities, fragmentation and more generally introversion of services and civil servants who are unable to provide timely, sufficient and accurate information.

Spanish contribution to the glossary  
about non-take-up of social benefits in Europe  
*Concepts used in Spain to refer to the "Non-Take-up" and "Exit from".*

1. **No-cobertura – renuncia al deracho**
2. **Exclusión**
3. **Cobertura**
4. **Impacto**
5. **New poverty**

## 1. No-cobertura – renuncia al deracho

*English: Non-take-up; exit from*

*French: Non recours ; défection*

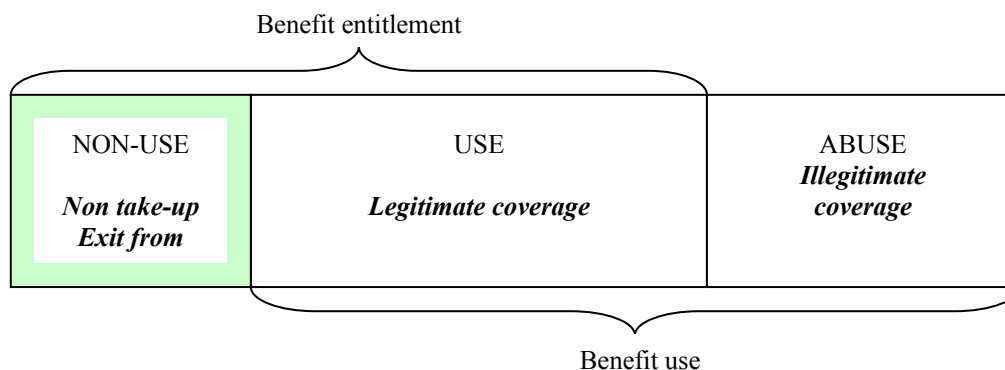
There is no explicit and social consensus in Spain around the concepts of *non-take up* and *exit from*, as they have been defined in the EXNOTA Project. There is not even an agreement, among the experts in social policies, around precise concepts to refer to such phenomena. These are the reasons why we had to conceptualize the concepts specifically for the current research. However, an implicit mention to topics related the "*no-cobertura*" (*non recours, non take-up*) and "*renuncia al derecho*" (*défection, exit from*) is frequently found in the literature. Sometimes, these concepts are expressed in a specific way, even under different names, as we will explain.

It is commonly supposed that those who have the right to receive a public service will end up using it indeed. Otherwise, if they do not use the right, it is because it is not worth for them, or they have a most attractive alternative, as may happen when choosing a private school or private health assistance. There is an assumption of the existence of *rational subjects*, subjects that would know how to / can choose among a number of alternatives, with no impediments, such as institutional or any other type. Because of this issue, the question of non take-up does not seem to be a question worth to be researched.

Meanwhile, there is abundant literature around *abuses* in benefiting from public resources and services, such as people receiving unemployment wages without fulfilling the requisites, or that simply do not deserve them because they do not make an effort to search for work. Other abuses described in the literature are around politicians and company owners that traffic with certain benefits in order to obtain votes or to put down their workers (minimum benefits, agrarian workers subsidies), hoax suits in Justice courts, and more.

Finally, there are also references to the *non-use* of public services, but probably with much less frequency than those referring to *uses* and *abuses*, as is shown in the attached Chart 1. For the public administration, it is more gratifying to propose the *use* that is done of the public services and the growing tendency of *users* than to refer to the unpleasant issue of the people who do not access or simply have no knowledge of the existence of these resources. Below is a brief summary of the way in which the smallest square of Chart 1 (shaded), the *non-use* of public benefits, is captured in the literature and in the interviews performed.

**Chart 1**  
**THE USE OF THE CONCEPTS "USE", "ABUSE" AND "NON-USE"**  
**OF THE PUBLIC RESOURCES IN THE POLITICAL AND ACADEMICAL**  
**DISCOURSES**



Among the most used concepts to refer to the non-use of public services, we can emphasize three, "exclusión" (exclusion) "cobertura" (coverage) and "impacto" (impact) covering the following space as regards the previous chart.

**Chart 2**  
**CONNECTION BETWEEN THE CONCEPTS USED IN SPAIN WITH THE**  
**CONCEPTS OF NON TAKE-UP AND EXIT FROM (RIGHTS)**

**THE CONCEPTS OF THE EXNOTA PROJECT**

|  |     |       |
|--|-----|-------|
| NON USE<br>No-cobertura /Renuncia al derecho<br>Non recours / Défection<br>Non take-up / Exit from | USE | ABUSE |
|--|-----|-------|

**EXCLUSIÓN (EXCLUSION)**

|                                    |                                |           |
|------------------------------------|--------------------------------|-----------|
| Not satisfied need<br>Not entitled | Not satisfied need<br>Entitled | INCLUSION |
|------------------------------------|--------------------------------|-----------|

**COBERTURA (COVERAGE)**

|                              |                    |                       |                       |
|------------------------------|--------------------|-----------------------|-----------------------|
| NO COBERTURA<br>Not entitled | NO USO<br>Entitled | COBERTURA<br>Entitled | ABUSO<br>Not entitled |
|------------------------------|--------------------|-----------------------|-----------------------|

**IMPACTO (IMPACT)**

|               |           |          |
|---------------|-----------|----------|
| NOT EFFECTIVE | EFFECTIVE | PERVERSE |
|---------------|-----------|----------|

There are other concepts that, in a direct or indirect way, gather partial dimensions or concepts of *non take up* or *exit from* rights. Among them we will refer to two, one very well spread, the “new poverty”, and other less spread, the “waiting lists”. The concept of *new poverty* comes as a way to try to categorize in distinct manners the poverty situations or precariousness related to lack of resources, rights and benefits in order to enjoy a dignified life. The *waiting lists* concept refers to the *frictional non take up* due to the administrative delays on giving out the resources, rights or public benefits.

## 2. Exclusión

English: Exclusion

French: Exclusion

The concept of "exclusión" is the most used in official speeches about poverty and inequality, and opposes the concept of inclusion. The non-use of public services would in this case correspond to a way of "exclusión" (*not to receive* education, health assistance, pensions, economical benefits and more) but "exclusión" covers much more dimensions, such as being unemployed or the lack of a personal attitude and aptitude to overcome difficulties<sup>15</sup>.

Anti-exclusion policies developed in Spain must be understood in a wider context of an international dimension, where there is a growing concern about the problems related to inequality and poverty. The start-up is, as indicated in the 1995 Copenhagen World Summit for Social Development, the verification of "an evident contradiction that must be remedied and overcome: in the world the prosperity increase for some is taking place, accompanied by an increase of extreme poverty for many people"<sup>16</sup>.

In 2001, after the rallies against capitalist globalisation initiated in Seattle, Washington, the World Bank *Fight against Poverty* report recognises the same contradiction "Our world is characterized by great poverty among abundance. Out of six thousand million inhabitants, 2,800 million -almost half- live with less than \$2 per day, and 1,200 million -one out of five- live with less than \$1 per day (...) This situation of misery persists in spite of the major improvement of human conditions, when more has been achieved over the last century than over the history of mankind. Prosperity, international contacts and technological capacity are greater than ever, but the distribution of income has been extraordinary unequal." The Millennium Summit, in 2000, proposed the decrease of poverty to half by year 2015. Nevertheless, other Summit of world leaders promoted by United Nations in September 2004, states that the degree of fulfilment of the goals set in the Millennium Summit is "deceiving" and that without urgent actions, those will not be achieved by 2015.

In our nearest political context, the European Councils of Lisbon and Nice (June and December 2000) proposed that the *promotion of Social Integration* would be an essential axis of the European economic strategy for the coming decade. The Union pretended "to turn into the economy based in the most competitive and dynamic knowledge in the world, capable of growing in a sustainable way, accompanied by a quantitative and qualitative growth of jobs and a greater social cohesion"<sup>17</sup>. In Nice the European Social Agenda was passed, defining general objectives as an impulse for the Social Europe, urging the member states to develop operational and assessable National Plans against social exclusion in less than six months.

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<sup>15</sup> CORTÉS L and LÓPEZ O. *España y el desarrollo social. Balance y propuestas ante los compromisos de la Cumbre de Copenhague 95*, (Spain and Social Development. Balance and Proposals for the Agreements of the Copenhagen Summit 95). In CÁRITAS ESPAÑOLA and INTERMÓN, "Monográfico de la revista Documentación Social, nº 115", Madrid 1999, page 25.

<sup>16</sup> BANCO MUNDIAL, *Informe sobre el Desarrollo Mundial 2000/2001*. Lucha contra la pobreza (WORLD BANK. Report on World Development 2000/2001. The fight against poverty). Ed. MundiPrensa, Madrid, 2001, page 3.

<sup>17</sup> CONSEJO ECONÓMICO Y SOCIAL, *La pobreza y la exclusión social en España: propuestas de actuación en el marco del plan nacional para la inclusión social* (Poverty and Social Exclusion, Action Proposal under the influence of the National Plan for Social Inclusion) CES, Madrid, 2001, page 5.

The "*National Action Plan for Social Inclusion in the Kingdom of Spain*", passed in a Minister's meeting and presented to the European Commission in June 2001, as it was planned, diagnoses Social Exclusion in Spain, and defines the goals, priority actions and budget monies for the biannual term 2001-2003 (now the 2003-2005 Plan<sup>18</sup> is running). The "exclusion" these plans try to face is defined as *multifactor* and *multidimensional*; in other words, it cannot be explained by one only cause, and in fact has multiple manifestations, often very linked one to each other.

Specifically, the diagnosis of the Spanish government points out three causes: the employment crisis, the social fragmentation and the limitations to wellness policies, also relating these factors to "the changes happening in the three fundamental wellness-providing institutions, which are the market (based in exchange), the family (based in reciprocity) and the Government (based in redistribution)"<sup>19</sup>.

This diagnosis of social "exclusion" has the advantage of exceeding the traditional economy-based point of view of *poverty*, just pointing out quantitative indicators of inequality according to families' income. The new concept of *exclusión* is understood as a accumulation of disadvantages, measured in terms of privations in regards to a collection of goods and resources that are considered minimum or basic for social "inclusion". Among these goods we would find having a job or some kind of insertion income, benefiting from family links, access to housing, education, health, social benefits and the participation or active implication in social matters. Nevertheless, the discourse and policies under the umbrella concept of *exclusión* are far from neutral, but rather have a genesis and follow strategic goals beyond the immediate effect of its intervention over "excluded" groups, as they do not focus in the reasons that provoke inequality and "exclusión". While framing the intervention in certain social groups, and not in the processes where problems are originated, we fall in the risky situation of stating from the beginning a "political" cutback of social reality, which voids the possibility of "other" alternative views.

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<sup>18</sup> GOBIERNO DE ESPAÑA (Spanish Government), *II Plan nacional de acción para la inclusión social del Reino de España, 2003-2005*, Ministerio de Trabajo y Asuntos Sociales (Labour and Social Affairs Ministry), Madrid, 2003. [www.cermi.es/Texto/especiales/IINPAIN03052003.asp](http://www.cermi.es/Texto/especiales/IINPAIN03052003.asp)

<sup>19</sup> GOBIERNO DE ESPAÑA, *I Plan nacional de acción para la inclusión social del Reino de España, Junio-2001/Junio 2003*, Ministerio de Trabajo y Asuntos Sociales, *Anexo I: Diagnóstico sobre la situación de la exclusión social en España* (Annex I: Diagnosis on the situation of Social Exclusion in Spain), Madrid, 2001, page 3.

### 3. Cobertura

*English: Coverage*

*French: couverture/assurance*

The concept of *cobertura* (coverage) / *no-cobertura* (non coverage) is applied to a number of public benefits, especially for unemployment allowances, but also for health assistance, pensions and other benefits. Nevertheless, most of the times *cobertura* (coverage) refers to the existence of a *legal frame* for the access or non-access to those benefits. Therefore, the controversy is about the how wide or how narrow is the range and clarity of laws and regulations in order to cover the rights and needs of the people.

The *cobertura del paro* (unemployment benefits), as the term is meant in Spain, has broad bibliography<sup>20</sup> about it, and its evolution is directly related with the changes in the labour legislation: with the *cobertura* (coverage) improvement after a General strike in 1988, the worsening of the *cobertura* after the reforms of 1992-1993, etc. However, the concept refers to the legal coverage, or in other words, about widening or narrowing the requirements for those trying to qualify for the right, not about whether people entitled to the current right use it or not.

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<sup>20</sup> See CEBRIÁN et al, "*Protección social y acceso al empleo*" CES, Madrid, 1996; and TOHARIA, "El sistema español de protección por desempleo" (The Spanish System of Unemployment Benefits), *Papeles de Economía Española* #72, Madrid 1997, pages 192-213.

#### 4. Impacto

*English: Impact*

*French: Impact*

The concept of *impacto* (impact) / *no-impacto* (non impact) of public policies is the closest concept to the EXNOTA Project definitions, as it refers to the level of *knowledge, use* and *satisfaction* of public benefits from the point of view of potential users. In this sense, the "Dirección General de Acción Social del Ministerio de Trabajo y Asuntos Sociales" (Labour and Social Affairs Ministry's Directorate on Social Action) uses expressly this concept in a research project on the impact of Social Services, which has been applied with a number of surveys in Andalusia. The main outcomes related to non-take up and exit from social services are the following.

- 40% of those surveyed have never received information on the social services public system. The bigger the town size, the bigger is the lack of knowledge of social services.
- Almost 20% of Andalusian citizens with need of some kind of help did not search for it, because of the lack of knowledge of the system, because they thought they would not qualify for the benefit, or because of not having the time to take care of it.
- One out of three demands exposed by citizens in primary care social services were rejected.

Applying the research in all the *comunidades autónomas* ("autonomous communities" or regions enclosing one or more provinces) will give us a very accurate picture of non-take up and exit from social services. The concept of *impacto* also includes the use and non-use of the benefits, other interesting issues as the knowledge of the resources, the opinion about them and the users' satisfaction level.

## 5. New poverty

English: *New poverty*

French: *Nouvelle pauvreté*

The diverse poverty types reflect the difficulties people have to access to a decent and propitious life. This is the reason why traditional poverty and new poverty are an index of the non take up of the right of a dignified life.

This concept breaks up in Spain in the eighties to refer to the new kinds of poverty originated by the Welfare State crisis and the surge of a more socially polarized society. In fact it is a concept already used under the frame of the Programs to fight Poverty<sup>8</sup> promoted by European Community in that decade and tried to distinguish "new poor" from traditional poor people. "The problem with new poverty is due to a big magnitude social change, a shift which affects society in its whole, and in a special way to the working class. The phenomena named as *new pauperism* in advanced industrial societies, questions the established wheels of the machine between the production order and the mechanisms of social integration from the Welfare State"<sup>9</sup>

The social group more affected by new poverty are those unemployed which percentage was over 20% the workers in those years in Spain. "The long term unemployed, the employee or worker who has lost its job, too young to retire, too old to find another job. The 24 years old still with no stable work, if he or she has ever had a job. The young mother with children, but without housing or employment and does not know how to face her new reality".<sup>10</sup>

Recently the concept of "new poverty" has a different meaning and is good for referring to a definition of poverty that goes beyond the mere level of income levels and also includes the personal insecurity level and/or social, political or cultural exclusions of people or groups. Based on this criteria, the United Nations Development Programme, UNPD, has defined new poverty rates of Capacity and of Human Poverty that are good for knowing the percentage of people in the countries who do not access to the rights/basic capacity in order to achieve a dignified life standard.<sup>11</sup> 4

From a critical perspective, some Spanish authors criticize the ideological preconceptions of the "new poverty" and propose a need to tackle the structural causes of the growing inequality and social degradation, both in Central and Peripheral countries. "It is more utopian to believe than global capitalism will be able to manage environmental and social problems of the coming years than to propose urgent anti-capitalist reforms able to limit degradation and poverty to make possible a less sinister future in the world community."<sup>12</sup>

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<sup>8</sup> ROOM, G., *La nueva pobreza en la Comunidad Europea: Síntesis de doce estudios nacionales elaborados a petición de la Comisión Europea*, (New Poverty in European Community. Summary of twelve national researches from the European Commission) 1987.

<sup>9</sup> ÁLVAREZ-URÍA, F., "La nueva pobreza y los actuales retos políticos y sindicales"(New Poverty and current Political and Trade Union Challenges), Various Authors., *La sociedad de la desigualdad*, (Unequality Society) Garkoa, Donostia, 1992, pages. 179-180

<sup>10</sup> GARCÍA-NIETO, J.N., "Nueva pobreza en España", (New Poverty in Spain, magazine *Debats* # 35-36, 1991, page 109.

<sup>11</sup> UNPD, *Human Development Report, 2001*, Ed. Mundi Prensa, México, 2001.

<sup>12</sup> MARTÍNEZ, J., "Reformas, desigualdad económica y nueva pobreza" (Reforms, Economical Inequality and New Poverty), Universidad de Barcelona, 2004, at [www.redem.buap.mx/javiermor.htm](http://www.redem.buap.mx/javiermor.htm).

The so called Waiting Lists represent a frictional non take up that voids in its lifespan (over months or years) the use of a right, benefit or public service, sometimes producing serious collateral problems in both family and work realms of citizens. The Waiting Lists are used mostly in health sector but also are applied to other rights in benefits, pensions, unemployment benefits, pending court trials and more.

One of the major problems of the public health system with an important incidence in the media is the Waiting Lists. These refer to the lapse of time wasted from the moment when a health intervention is ordered (a test, a consultation with a specialist doctor, etc.) and the date when it is made effective. According to a research from the *Defensor del Pueblo/ Ombudsman*<sup>13</sup>, at the end of 2001, there were almost one and a half million people on a waiting list to access a primary specialized consultation. Hospital admittances are also affected by this phenomenon.

The way to measure Waiting Lists are two, 1) the rate of persons going through waiting lists out of those who do not do so, and 2) the time wasted in the waiting list. According to Health Nationwide Surveys, about one out of four in-patients came from waiting lists, between 1993 and 2001 the number of affected Decreases (25.5% to 23.3% out of the total of in-patients) as the waiting time (7.1 to 6.5 months). Anyway, in 2001, slightly over 700,000 out of three million admissions were waiting list patients<sup>14</sup>.

The surveys performed in Spain on "waiting time" coincide that it is a non coverage problem persistent in time. Following a survey applied in Andalusia in 1992, the average time to enter a public hospital as a patient, be it for a test or for surgery, was 63% of the times over half a year, and over one year in 43% of the cases<sup>15</sup>. That is the reason why most hospitals admissions are channeled across Accident and Emergency Rooms.<sup>16</sup>

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<sup>13</sup> DEFENSOR DEL PUEBLO (2003), *Listas de espera en el sistema nacional de salud* (Waiting Lists in the National Health System), Informes, Estudios y Documentos – Serie III.

<sup>14</sup> COLECTIVO IOÉ, *Salud y estilos de vida en España* (Health and Life Styles in Spain), FUNCAS, Madrid, 2004, page 113.

<sup>15</sup> SOCIOLOGÍA ANDALUZA (Market and Opinion Studies), *Tablas estadísticas y gráficos del estudio sobre las listas de espera* (Statistical Tables and Charts in Waiting Lists), Sevilla, 1992.

<sup>16</sup> National Health System last survey the last hospital admission of adult people surveyed had been in the A&E room 54.4% of the cases and through other ways 45.4%. MINISTERIO DE SANIDAD Y CONSUMO, Health And Consumption Ministry, 1999, page 80.