

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

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RCT Summary: Overcoming Administrative Barriers to Social Benefits in France

1. Executive Summary & The Feynman Analogy

The phenomenon of "non-take-up"—where individuals entitled to social benefits do not claim them—represents a significant strategic failure in social policy. In France, this issue is acute, with non-take-up rates reaching 36 percent for the national minimum income (RSA) and as high as 68 percent for certain in-work benefits. For policymakers, diagnosing the "why" is critical: if the barrier is a lack of information, simple outreach suffices; if it is social stigma, messaging must shift. However, if the primary obstacle is administrative complexity, then the very structure of the welfare state requires reconsideration. Understanding these frictions is vital for reducing poverty and ensuring that social exclusion is not exacerbated by the very bureaucracy intended to prevent it.

ELI5 Summary

- **The Problem:** Millions of people in France qualify for financial help but don't receive it because the administrative friction of the application process creates a barrier that information alone cannot surmount.

- **The Treatment:** Researchers tested whether one-on-one meetings (RDVDE) with social workers—incorporating application assistance, better information, or stigma-reducing messaging—could bridge this gap.
- **The Result:** Only direct, hands-on assistance mattered; while information and stigma-reduction failed to move the needle, caseworker help led to significant jumps in benefit take-up.

The Feynman Analogy: The "Locked Door" Metaphor

```
graph LR
    A[Citizen] --> B{The Locked Door}
    B -- "Information (Awareness of the door)" --> C[Barrier Remains]
    B -- "Stigma Reduction (Permission to enter)" --> C[Barrier Remains]
    B -- "Application Assistance (A key and oil for the rusty lock)" --> D[Access Granted]
```

By isolating these variables, researchers moved from identifying a "locked door" to designing a rigorous test to determine which specific intervention actually turns the lock.

2. Study Design & Participant Flow

To move beyond anecdotes, researchers conducted a massive randomized evaluation involving 60,000 individuals. This scale was essential to statistically isolate the "assistance effect" from mere information provision. By tracking a large sample over time, the study could determine whether failure to claim benefits was a choice based on values or a result of being overwhelmed by what behavioral economists call the "administrative tax."

Study Setup

- **Total Participants (N):** 60,000 individuals in the primary study; 40,000 in a secondary simulator study.
- **Target Population:** Low-income job seekers recruited from the French national unemployment register.
- **Study Duration:** Outcomes were measured primarily six months after the intervention.
- **Inclusion Rules:** The sample included individuals who had recently registered as unemployed and those whose unemployment benefits were approaching expiration.
- **Control Setup:** A comparison group followed standard procedures, while the intervention group received invitations to schedule a Rendez-vous des droits élargi (RDVDE) meeting.

Participant Flow: From Register to Results

graph TD

A[60,000 Job Seekers on Register] --> B[Random Assignment]

B --> C[Control Group: Standard Procedures]

B --> D[Intervention Group: RDVDE Invitation]

D --> E[Standard Letter]

D --> F[Info-Heavy Letter]

D --> G[Stigma-Reducing Letter]

E & F & G --> H[21% Attend Meetings]

H --> I[Caseworkers use Decision Tree & Online Calculators]

I --> J[6-Month Follow-up on Benefit Take-up]

This experimental framework allowed the team to move from describing the administrative "how" to quantifying the statistical "what" regarding the impact of structured caseworker intervention.

3. Key Results & What the Numbers Mean

The success of the intervention was dictated by the "jurisdiction" of assistance. The primary drivers were benefits managed by the CNAF, where social workers used decision tree algorithms and online benefit calculators to provide direct sign-up help. When assistance was direct, administrative friction vanished. Conversely, for benefits managed by other agencies (like health benefits), social workers could only provide advice, and the impact disappeared. Crucially, a second study of 40,000 people found that providing a personalized link to an online simulator (information) did not increase take-up, further proving that digital information is no substitute for human assistance.

Primary & Secondary Outcomes

- **Meeting Attendance Rates (21%):** Proactive outreach successfully engaged one in five invited job seekers, regardless of the letter's messaging type.
- **Overall Benefit Take-Up (8.2 percentage point increase):** Meeting attendees were 29% more likely to receive a new benefit after six months compared to the control group.
- **Income Benefit (RSA) Growth (7.0 percentage point increase):** This 44% surge in take-up for minimum income support represents the study's most significant gain.
- **Family Benefit Growth (2.6 percentage point increase):** A 21% increase for benefits where social workers could assist with the application directly.
- **Health Benefit Impact (No significant change):** Despite being discussed in 11% of meetings, take-up did not increase because social workers could not help file these

applications directly.

Results Comparison: The Assistance Advantage

graph LR

A[Benefit Category] --> B(Income Benefits: Direct Help)

A --> C(Family Benefits: Direct Help)

A --> D(Health Benefits: Advice Only)

A --> H(Online Simulator: Info Only)

B --> E[44% Take-up Increase]

C --> F[21% Take-up Increase]

D --> G[0% Take-up Increase]

H --> I[0% Take-up Increase]

These results prove that hands-on assistance is the "missing link"; information alone—even when personalized via a simulator—cannot overcome complex bureaucracy.

4. "Side Effects" & Structural Friction

The study revealed a strategic challenge: the intervention was least successful with those who needed it most. The poorest households were the least likely to attend meetings, a "Targeting Gap" driven by the concept of **Scarcity**. As documented by Mullainathan and Shafir (2013), the cognitive load of extreme poverty impedes the ability to plan and prioritize, making the act of attending a meeting a barrier in itself.

Side Effects & Friction Breakdown

- **Application Success Rates (2.2% Lower):** The intervention group's success rate (87.8%) was slightly lower than the control (90%). This does not imply poorer quality, but rather that the intervention reached "marginal candidates"—those slightly less eligible or prepared than the self-starters in the control group—who were previously deterred by friction.
- **Targeting Gap (Planning Obstacles):** The most vulnerable faced higher planning obstacles; the cognitive load of poverty effectively taxed their ability to access the assistance designed to help them.

- **Complexity Correlation (The 400-Field Barrier):** The RSA income benefit requires navigating roughly 400 fill-in fields. The data shows that the more complex the form, the more essential human assistance becomes to navigate the "administrative tax."

Safety & Friction Map

graph TD

```
A[Intervention Offered] --> B{Can the Citizen Attend?}
B -- "Higher Cognitive Capacity" --> C[Attends Meeting -> Receives Benefit]
B -- "Scarcity/High Cognitive Load" --> D[Planning Barrier: Misses Meeting]
D --> E[Remains in Non-Take-Up Loop]
C --> F[Caseworker helps navigate 400-Field Form]
```

The data suggests that while assistance is powerful, it does not automatically reach the "bottom tier" who remain trapped by the weight of administrative and life complexity.

5. Jargon Translator & Study Limitations

For international policymakers, the French experience proves that transparency is insufficient when paperwork is the bottleneck. However, applying these lessons requires recognizing the constraints of the study, particularly the failure of information-only digital tools.

Glossary

- **RSA (Revenu de solidarité active):** The French minimum income scheme.
- **CNAF (Caisse nationale d'allocations familiales):** The agency managing family and certain income benefits.
- **RDVDE (Rendez-vous des droits élargi):** A "comprehensive rights meeting" to review eligibility for 15 benefits.
- **Non-take-up:** The phenomenon where entitled individuals do not claim state benefits.

Study Quality: Strengths vs. Limitations

graph LR

```
A[Study Strengths] --> B(High Internal Validity: 60k Sample)
A --> C(Isolated Assistance vs. Info/Simulator)
```

D[Study Limitations] --> E(Agency Silos: No help for Health Benefits)

D --> F(Simulator Failure: Digital info proved ineffective)

D --> G(Access Gap: Failed to reach the most impoverished)

The final policy lesson is clear: information is rarely the bottleneck. To support the most vulnerable, governments must focus on reducing the administrative tax of the application itself.

Source study: Take-Up of Social Benefits: Experimental Evidence from France — Castell, Laura et al. (2024)