

## **Understanding and Improving the Take-up of Public Programs: Lessons Learned from the Canadian and International Experience in Human Services**

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### **Abstract**

Non-take-up of public programs is the phenomenon by which individuals do not utilize/participate in programs for which they are eligible. It is a significant phenomenon in OECD countries and should thus be a concern for decision makers. Although there is no dearth of evidence on take-up, there is clearly a need for 'usable knowledge' that is oriented towards practice. This evaluation synthesis aims to integrate evidence from various sources in order to better explain take-up and identify best practices to improve it. Data come from a rapid review of the literature, evaluation reports and interviews with managers. A theoretical framework, based on two overarching constructs, namely 'knowledge' and 'positive net value', is proposed to explain program take-up. Policy makers and program managers will find the proposed theoretical framework simpler to understand and to use than existing conceptualizations of program take-up. The lessons learned section also discusses four promising practices that could improve the take-up of public programs.

**Keywords:** Evaluation synthesis; Evidence-based policy; Practice-oriented knowledge; Program take-up; Program utilization; Rapid review; Theoretical framework; Usable knowledge.

### ***1. Non-Take-Up of Public Programs: What is it and Why Should Public Managers Care?***

Non-take-up of social benefits is the phenomenon whereby persons or households do not receive the social benefits to which they are entitled (van Oorschot, 1998; EXNOTA Consortium [Exnota], 2005). Although a large portion of the literature focuses on entitlement programs that offer social benefits such as pension and unemployment benefits, non-take-up affects public programs more generally and thus designates the phenomenon by which individuals do not utilize/participate in programs to which they are eligible. There are many types of non-take-up. Warin (2010) has proposed a typology that usefully distinguishes between three broad types of non-take-up.

First, *non-knowledge* occurs when an eligible person does not file a claim because she lacks knowledge about the program's existence and/or mode of claiming. For example, an eligible single mother may not apply for a housing program simply because she is not aware of its existence. Second, *non-claiming* refers to the situation where an eligible and informed person does not file a claim because of objective and/or subjective costs such as lack of interest, high travel time for claiming or stigma. For instance, an unemployed worker may choose not to apply on a training program since he feels that the application process is too complex and burdensome. Third, *non-reception* occurs when an eligible person has claimed a benefit but does not receive it because of withdrawal or rejection by the authorities. An eligible young adult who successfully applied to a supplemental income program and then moves in a different city without leaving any contact information is an instance of non-reception. Non-take-up can also be characterized as full or partial, permanent, temporary or frictional (van Oorschot, 1998; Hernanz et al., 2004). Non-take-up is increasingly recognized as a complex phenomenon that may be the responsibility of both individuals and policy-makers who design the benefit scheme, program managers who implement and monitor this scheme, and front-line public servants who make decisions about individual cases (van Oorschot, 1998).

Due to its cross-sectoral and 'technical' nature, non-take-up is not as visible as other social problems such as children's poverty, homelessness or addiction to intravenous drugs (to be sure, non-take-up may also affect programs that addresses these problems). Yet, it is a serious issue that has not received all the attention it deserves from policy makers (van Oorschot, 1998). Each year in developed countries, large sums of money are forgone by eligible individuals because of non-take-up. The Department for Work and Pensions (DWP) has estimated that for the main income-related benefits of Great Britain, for 2008-2009 only, between £6,930 million and £12,700 million were left unclaimed (Information Directorate. Department for Work and Pensions. Great Britain [DWP], 2010 : 2).

Non-take-up is also a matter of effective and efficient public interventions. The problem-solving model of public policy depicts the government as a purposive actor who puts forward policies and programs to alleviate social problems and ultimately improve social conditions (Weiss, 1979). Through its actions, the government acts like a social engineer who aims to change the behaviour or welfare of various target groups in order to achieve policy objectives (e.g., a decent level of income for unemployed workers). Logically, the participation of target groups in social programs is a necessary condition for their effectiveness. Empirically, some studies have demonstrated that program impact is related to program take-up (Gibson, 2003). When non-take-up is partly involuntary because of objective or subjective barriers such as unawareness and stigmatization, it is also a question of equity (Fuchs, 2007; Hernanz et al., 2004; van Oorschot, 1998). Indeed, non-take-up introduces disparities of treatment between individuals who should be treated equally by the public service (Hernanz et al., 2004). Finally, understanding take-up is also of the utmost importance to assess policy reform and predict its consequences (Fuchs, 2007; Hernanz et al., 2004; Riphahn, 2000). Non-take-up is far from being a marginal phenomenon. Indeed, many studies have pointed to substantial rates of non-take-up, although data about the extent of non-take-up are not regularly compiled by most public agencies. The British Department for Work and Pensions is a notable exception in this regards since it regularly publishes estimates of take-up rates for the main income-related benefits programs such as Pension Credit and Housing Benefit (DWP, 2010; Fuchs, 2007; Hernanz et al., 2004).

Take-up rates are usually calculated on a *per capita* or caseload basis, that is, by dividing the number of *eligible* non-recipients by the total number of *eligible* people, but they can also be calculated on an expenditure basis. In their comparative study of OECD countries for which data is available, Hernanz et al. (2004) have identified non-take-up rates that oscillate between 20 and 60 % for means-tested social assistance benefits (five countries), between 20 and 40 % for unemployment benefits (three countries), and around 20 % for housing benefits (three countries). These figures are consistent with the findings of van Oorschott (1998) to the effect that non-take-up rates are equal to or greater than 20 % for most of the countries surveyed. These figures are also consistent with the 2008-2009 estimates for the main income-related benefits in Great Britain: non-take-up rates, calculated on an expenditure basis, are between 15% and 25% (DWP, 2010: 2).

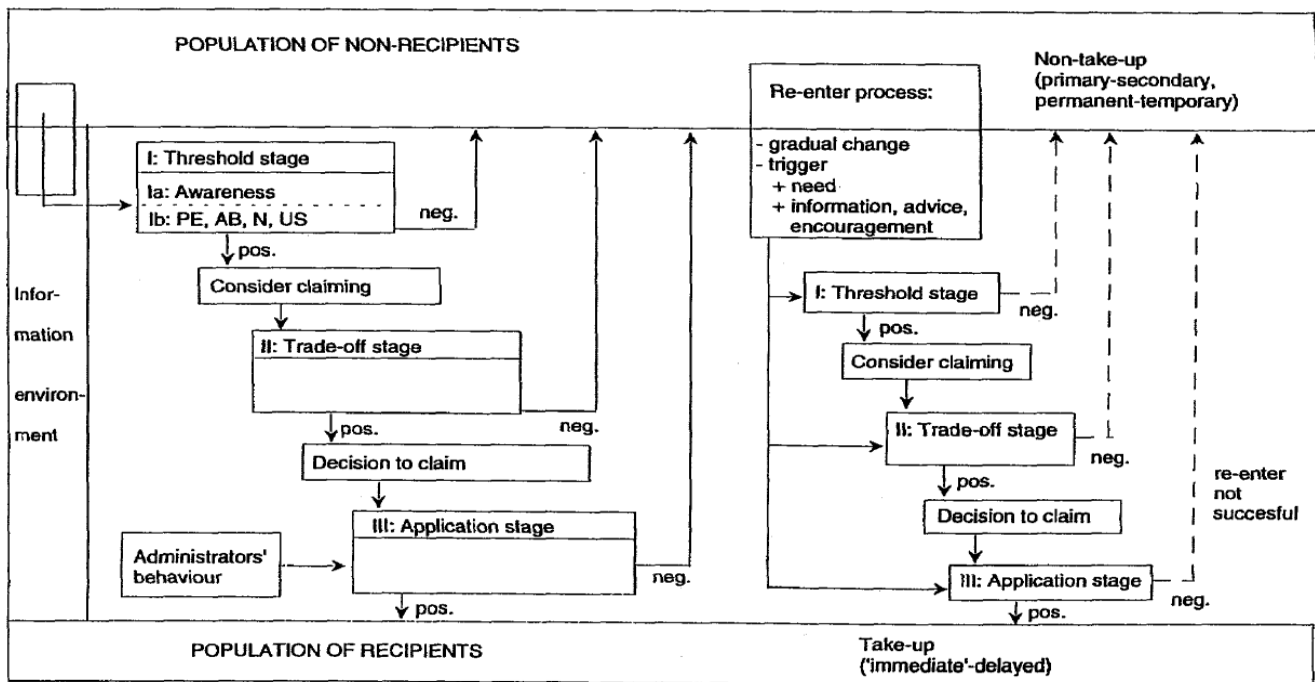
## **2. Toward a Useful Integration of Evidence**

Most individual studies examining program take-up are very specific in focus which sometimes makes the 'big picture' difficult to see. Indeed, most studies examine only one or two factors of non-take-up and, in addition, are generally conducted within an exclusive disciplinary paradigm such as social work or economics (Craig, 1991).

Moreover, these studies are generally written by and for scholars, not public managers. Yet, a number of valuable attempts have been made to integrate studies on take-up, both at the theoretical and empirical levels.

On the theoretical side, the framework proposed by van Oorschott (1998: 116-9) is probably one of the more sophisticated notably because it builds on the strengths and weaknesses of earlier frameworks (see Figure 1). This framework illustrates in a dynamic manner how non-recipients (the framework does not distinguish between eligible and non-eligible non-recipients) become recipients of a given benefit by passing through three stages (time goes from left to right in the framework). At the *threshold* stage, the non-recipient must not only become aware of the program, but must also perceive himself/herself as eligible (PE), must not have strong attitudinal barrier against claiming (AB), must perceive a need for the program (N) and should not be in an unstable situation (US). After that, at the *trade-off* stage, the non-recipient considers filing a claim but weighs the costs and benefits that it implies. Basically, the same factors as those for the threshold stage apply, with the addition of perceived utility of filing a claim. If the non-recipient arrives at a positive net outcome, then he or she files a claim (the *application* stage). Following claiming, the non-recipient becomes a recipient only if the claimant does not withdraw from the process and if the public service does not reject his or her claim. A non-recipient could re-enter the process through a change in circumstances or triggers such as new information about a program. While comprehensive and well-grounded in the empirical literature, the usefulness of this model is less clear for a non-academic audience because of its complexity. We believe that a simpler, synthetic, practice-oriented model is needed for public managers. They need to identify key driving factors of program take-up on which to focus their planning and implementation work.

Figure 1: The Dynamic Model of Benefit Receipt



Source: van Oorschott (1998: 117).

On the empirical side of evidence integration, the literature reviews by Currie (2004) and Hernanz et al. (2004) are valuable endeavours that are worth noting. Hernanz et al. (2004) have underlined four broad classes of factors that explain take-up/non-take-up: 1) pecuniary determinants (benefit level and duration); 2) information costs (awareness of the program and costs in acquiring more information on eligibility and application); 3) administrative costs (e.g., length and complexity of the claiming process); 4) social and psychological costs (attitudes toward state help, stigma, etc.). Both reviews have emphasized the importance of pecuniary determinants and transaction costs, particularly the program benefits' level and duration for explaining take-up: 'The positive correlation between the potential amount of welfare benefits (and its duration) and take-up is probably the single most robust result in the literature' (Hernanz et al., 2004: 18).

Moreover, the review by Hernanz et al. (2004), published by the OECD, is directed not only to scholars, but also to policy-makers. It presents a brief discussion of the policy implications of their findings and suggests a few policy measures that could improve take-up rates. Whereas previous syntheses that have attempted to explain non-take-up have made substantial contributions, they have been almost exclusively based on scientific studies, by contrast with applied evidence such as program evaluation reports and practice-based experience. To our knowledge, no synthesis has relied on other sources of evidence such as program evaluation reports or on public managers' practical knowledge to explain take-up. This study attempts to fill this gap by using different sources of evidence to generate lessons that usefully supplement the evidence derived from scientific studies.

This study pursues two objectives. The first objective is to synthesize various sources of scientific and practical evidence in order to generate a simple theoretical framework for explaining program take-up. A corollary of this objective is to check the level of support for various factors affecting take-up that have been identified by previous studies. A second objective is to suggest a few measures that can be used by policy makers, program managers and program evaluators to increase the take-up of public programs.

### **3. Approach and Methods**

This study stems from a contract awarded in 2009 to a team of external academic consultants by the Evaluation Directorate of Human Resources and Skills Development Canada (HRSDC), the Canadian department responsible for labour, income security, social development, and learning at the federal level, for the conduct of a study, including a major evaluation synthesis component, on the issue of program take-up. Although the conduct of the synthesis rested mainly in the hands of the consulting team, the process was collaborative as it actively involved staff from HRSDC. It should be noted here that this study was larger than a 'conventional' evaluation synthesis as it involved primary data collection through interviews and it was based on research reports and articles as well as evaluation reports. Furthermore, the actual study pursued larger objectives than what is presented here.

Evaluation synthesis is a 'systematic procedure for organizing findings from several disparate evaluation studies' (Program Evaluation and Methodology Division. U.S. General Accounting Office [GAO], 1992: 6). This type of research seeks to integrate secondary data from actual evaluation reports and does not necessarily imply conducting primary data collection. The purpose of the synthesis can be to produce generalizations that contribute to scientific knowledge, but it is especially appropriate to use such syntheses to serve the informational needs of decision-makers on issues of accountability, program design, management and evaluation (Tereraho and Lamarche, 2009).

Evaluation synthesis has many advantages over other research approaches (GAO, 1992). First of all, it has the capacity to produce results in a timely fashion (or, at least, faster than other approaches) since it relies on and valorizes actual evaluation data. Secondly, knowledge generated through the synthesis of many studies is usually more credible than the knowledge compiled by a single study, other things being equal. Thirdly, evaluation syntheses can point to gaps in our knowledge base, a useful outcome since it highlights the risks and uncertainties associated with a particular decision context.

The evaluation synthesis was carried out in a sequence made up of four steps: (1) rapid review of international scientific evidence; (2) review of HRSDC evaluation reports; (3) interviews with program managers; (4) overall synthesis. For greater clarity, the presentation of methodology does not exactly follow this chronological sequence. First, data collection procedures for steps (1) to (3) are presented. Then, data analysis methods and the approach for the overall synthesis are explained. Finally, procedures to enhance the validity of findings are reviewed.

#### **3.1 Rapid Review of International Scientific Evidence**

A *rapid review*, that is 'a literature review carried out (often systematically) but within a limited time (sometimes a few weeks or a few months) and with restrictions on the scope of the search (for example, restricted by year, or country)' (Petticrew and Roberts, 2006: 40), was first conducted to establish the state of the question on program take-up. The process largely followed systematic review procedures in terms of search strategy and screening process, but was more limited in scope. Since the objective was to produce a timely and cost-efficient literature review oriented towards public management practice, we decided to limit ourselves to the most relevant studies instead of identifying *all* the studies on take-up such as in a conventional systematic review.

We were looking for empirical studies on program take-up that were relatively recent (i.e., published in 1995 or after) and that examined the issue in a policy sector similar to HRSDC (learning, employment and skills development). To keep the number of references manageable, we also restricted our search to studies conducted in Australia, Canada, France, the United Kingdom, the USA and the Netherlands. Australia and the UK were selected because they have administrative institutions that are similar to those in Canada. France, the USA and the Netherlands were all chosen to maximize the yield of relevant studies and to introduce a bit of diversity to our sample.

Terms such as ‘take-up’, ‘non-take-up’ and ‘uptake’ were used in combination with ‘public services’, ‘social benefits’ and ‘program’ (a similar search was conducted in French) in a title, abstract and/or keywords search to locate the references in selected electronic databases (i.e., Canadian Research Index, Francis, PAIS International, Social Service Abstracts and Sociological Abstracts) and Google Scholar (only the first 100 hits were kept for each search). Complementary searches (including hand-searching, scanning references lists and using different keywords such as ‘program participation’) were also conducted for a list of journals in public administration, evaluation and social policy that seemed a priori relevant to take-up.

Clearly irrelevant references were excluded on the basis of title and abstract for a total of 142 references left. The relevance of the remaining references was then assessed with respect to a set of eligibility criteria (e.g., the study must be empirical). A total of 33 studies met our eligibility criteria. This number was brought down to 25 on theoretical and practical grounds. First, the marginal gain from including the last 8 references seemed slight with respect to the identification of take-up factors. In other words, we had reached the point of theoretical saturation (Morse, 2003). Second, an overrepresentation of certain programs (i.e., pension plan) and countries (i.e., UK) was observed. It was thus decided to purposefully ‘trim’ this sample to obtain a more balance outlook on take-up. Third, given that data extraction for each study is time-consuming, we decided to reduce the size of our sample to 25, especially in light of the limited marginal gain on theoretical grounds mentioned earlier. In addition to the final sample of 25 studies, nine short practice-based reports that were not suitable for the synthesis but that could nevertheless be useful for illustration purposes were also identified.

### *3.2 Review of HRSDC Evaluation Reports*

Our initial objective was to review all HRSDC evaluation reports that were published between April 2001 and April 2009 as they were completed under the same institutional regime (i.e., the 2001 Federal Evaluation Policy). All reports (i.e., approximately 70) were supposed to be rapidly reviewed, while thorough analysis would be restricted to the subset of reports containing information on program take-up. Following a pretest, it soon became clear, however, that this two-step process was impractical and resource-consuming. Since program participation and take-up were not central issues in most reports — in fact, they were not an issue at all for a substantial number of them — we had to read the reports almost entirely just to assess their relevance. Because we did not have enough resources to review all reports, we focused on all reports published after 2003 ( $n = 44$ ) and reviewed a random sample of 8 older reports (from 25) published before that date, for a total of 52 evaluation reports.<sup>1</sup>

To supplement our data, we also searched on the World Wide Web for and retrieved five evaluation reports from other jurisdictions (i.e., Canadian provinces and countries other than Canada) that addressed the issue of program take-up. The sampling was clearly purposive and based on convenience (i.e., report availability). The goal was to diversify our information base to produce analytical generalizations rather than to produce statistical generalizations about the ‘population’ of all evaluation reports (Yin, 2003).

### *3.3 Interviews with Program Managers*

It appeared necessary to supplement and validate secondary data with primary data from interviews because program take-up was not systematically discussed in all the evaluation reports. Since, in the most of the cases, program take-up was not an evaluation issue, the studies and reports seemed to neglect the practical knowledge that practitioners such as public managers might possess regarding program take-up. We thus interviewed five managers from HRSDC and Service Canada involved in program design, delivery and evaluation.

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<sup>1</sup> In fact, a few ‘evaluation’ reports we reviewed could be more accurately labelled ‘studies’.

The interviews were tape-recorded and lasted 45 minutes on average. To ensure they were used in a complementary manner, the interview format was semi-structured, with a scheme built around the same themes that were examined in the previous stages: explanatory factors of program take-up and the best practices that could enhance take-up. In some instances, findings from the previous stages of the study were fed to respondents during the interviews for comment.

### 3.4 Data Analysis

Analyzing and integrating such a rich and diversified basis of evidence on program take-up was quite a challenge. Two methods were used to analyze the evidence derived from each source. The first method was *thematic or narrative analysis* which simply organizes and re-arranges data according to given themes. In this study, two themes served as organizers for the data: (1) factors explaining take-up; (2) means to improve take-up.

The second type of analysis, which was restricted to the documents reviewed (i.e., studies and evaluation reports), involved the calculation of a *prevalence index* for each factor found in a study that can assist in assessing the relative importance of factors affecting take-up (for examples of similar but different applications, see Cousins and Leithwood, 1986; Sandelowski and Barroso, 2006). The prevalence index is a qualitative counterpart to the quantitative effect size:

*The calculation of effect sizes constitutes a quantitative transformation of qualitative data in the service of extracting more meaning from those data and verifying the presence of a pattern or theme. Effect sizes in qualitative studies are both a means to ensure that findings are neither over- nor underweighted, and they can serve as an empirical basis for qualitative metasynthesis.* (Sandelowski and Barroso, 2006: 160)

In this study, the prevalence index was calculated by dividing the number of studies containing a finding related to a factor (e.g., awareness of a given program is positively related to program take-up) by the total number of studies. For instance, a prevalence of 50 % for a given factor means that this factor is found to affect take-up in half the studies. Other things being equal, a factor displaying a prevalence of 60 % is more important than a factor displaying a prevalence of 20 %. When appropriate, we reorganized the various factors into combined categories for the sake of greater coherence and parsimony. Despite its obvious utility, the evidence derived from the prevalence index is only suggestive. For one thing, it cannot account for the strength of the association between a given factor and take-up (i.e., the 'real' effect size). Furthermore, the index cannot account for unexamined factors. For example, a study may focus on the relationship between take-up and one particular factor even though other factors might be at work in a given context. Although this issue could not be completely resolved, evidence from interviews was used to triangulate findings from prevalence analysis.

### 3.5 Overall Synthesis

The main approach to synthesis used in this study is theory-building. Our aim was to devise a simple and synthetic theoretical framework of program take-up that could be useful to public managers in their work. The framework is based on two types of evidence. The first type is the prevalence index. Some factors seem to possess a greater importance than others to explain take-up and, logically, a good theoretical framework should reflect that. The second source of evidence is the rich and diversified qualitative database derived from scientific studies, evaluation reports, administrative studies and interviews organized thematically.

The process was largely inductive. We did not use a structured and explicit process to generate the theory from the findings. We relied instead on the principle of triangulation of data sources which is advised to improve the validity of findings in qualitative research (Yin 2003). We also relied on qualitative judgement and logical reasoning through systematic inversion of emerging conclusions/hypotheses. Another output of the synthesis was the identification of lessons learned regarding best practices that could improve take-up. Again, the process was largely based on qualitative judgement and the principles of triangulation. In addition, we checked for the congruence between the practices reviewed and our theoretical framework and/or raw data (report findings) where appropriate. Other things being equal, a practice that directly addresses the factors of our framework was likely to be retained as a best practice than a practice that does not.

### 3.6 Further Procedures to Enhance the Validity of Findings

Different procedures were used to insure that findings derived from this study were sound and valid. First of all, the extraction grids used for scientific studies and HRSDC evaluation reports were respectively pretested on two studies and four reports.

Intercoder reliability for data extraction was also assessed qualitatively during those pretests and was globally deemed satisfactory. Second, the validity of data extraction for HRSDC and other jurisdictions evaluation reports was systematically checked by a second independent coder. Third, the quality of evaluation reports was assessed qualitatively in order to insure the trustworthiness of findings derived from them. Fourth, public managers were asked to review and, if needed, to correct their interview transcript. That methodological procedure is indeed known to substantially enhance validity and reliability in qualitative research (Bryman, 2003). Finally, the synthesis methods and findings were validated at all stages by the client (HRSDC) Project Authority's team and, at the final stage, by an independent peer review process involving academic and practice experts in both program take-up and evaluation synthesis. The experts' comments were positive and pointed to the high quality of the synthesis process and product.

#### 4. Results

##### 4.1 Factor Prevalence

What factors are the most important to explain program take-up? By quantitatively aggregating the data found in various documents, Table 1 offers a few answers to that question.

**Table 1: Prevalence Index of Factors Affecting Program Take-up**

Factors	Arithmetic mean ( $n = 82$ )
Basic knowledge about the program (including awareness)	65%
Claiming process characteristics (including length and complexity of the process and relationships to claiming process of other programs)	56%
Socioeconomic characteristics of potential claimants	44%
Costs and benefits anticipated by potential claimants (explicitly stated as such)	26%
Unstable situation of potential claimants	23%
Negative social pressure and stigmatization	22%
Potential claimant's attitudes (including attitudes towards the state and public services)	21%
Perceived eligibility	16%
Potential claimant's needs for the program	12%
Claim rejected by the state	12%
Peer support and guidance relative to a program	5%
Withdrawal from the process after claiming	4%
Other factors	11%



First of all, we found general support for the various factors affecting take-up that have been pointed out in the literature. However, we identified two factors that seem to have been neglected by previous reviews of program take-up. One factor is the socioeconomic characteristics (sex, education, annual income, ethnicity, etc.) of potential claimants, a fairly prevalent factor found in nearly half (44 %) the documents reviewed. Socioeconomic characteristics can influence take-up one way or the other, depending on the specifics of a claiming context. For instance, having a university degree may increase the information one has about the financial programs offered by the state and, at the same time, lower the costs of application (it could be easier to understand the rules of application). An example of a negative relationship between socioeconomic characteristics and program take-up could be the fact of living in a distant rural area. Individuals living far away from an employment center are thus less likely to participate in various skill development initiatives. This makes sense especially if one does not have a car and if public transit does not exist in that area. Even for those who own a car, program take-up implies costs such as increased driving time and gas consumption just to drive to the employment center. This category of factors seems to be made up of moderators and antecedent variables for which no a priori direction can be established with take-up. It decreases the utility of this category of factors for predicting program take-up and might thus explain why it has been less visible in previous reviews.

The other neglected factor is peer support and guidance relative to a program. Positive support and help relative to a program found in a potential claimant's social network and community has been found to increase program take-up. However, the prevalence index for this factor (5 %) suggests that its importance should not be overstated. In any case, we hypothesize that this factor might represent the other side of the 'negative social pressure and stigma coin'. Apart from socioeconomic characteristics, two factors affecting take-up clearly stand out. The first and most important factor is the knowledge that a claimant has of a given program. The more knowledge an eligible individual has of the program, the more likely he or she is to file a claim. This factor, which refers to knowledge of the existence of a program and of its eligibility rules and claiming procedures, was found in nearly two documents out of three (65 %). A second prevalent factor, found in over half the studies (56 %), refers to the ease/difficulty of the claiming process. When it is easy to apply for a program in terms of understanding its rules, having access to the relevant application information and to file a claim, take-up is more likely.

The other factors that were mentioned quite frequently (over 20 %) in the documents reviewed are (in decreasing order of importance): economic costs and benefits anticipated by potential claimants; the unstable situation of potential claimants; negative social pressure and stigma; and potential claimants' attitude toward the state and its programs. Since previous reviews have found that pecuniary determinants and transaction costs are major determinants of program take-up, the relatively low factor prevalence of costs and benefits anticipated by potential claimants could appear as a surprising result at first sight. However, the prevalence analysis we performed was limited to the cost and benefits anticipated by potential claimants that were *explicitly* stated as such in the documents reviewed. As a matter of fact, most factors can be transformed in costs or benefits. For instance, the complexity and length of the claiming process is a 'cost' that a rational individual will consider when deciding to apply to a program or not. It is therefore more appropriate to consider the costs and benefits balance as the second most prevalent factor of program take-up since the 26 % prevalence of this factor is a lower bound rather than as an exact measure.

While they did not address all the factors presented in Table 1, the interviews with public managers generally lent support to the results of the prevalence analysis. Lack of knowledge about a program's existence and rules (eligibility, claiming process, etc.) was one of the factors frequently discussed by the respondents. This factor was mentioned in conjunction with socioeconomic characteristics of potential claimants such as age and education. As said by one respondent<sup>2</sup>:

We often do good things but we are less good at communicating them. The government still has to learn at that level; it has to improve. People do not always know that a program exists [...] In addition, announcements and programs themselves are often very technical so that you easily get lost. [...] It is especially problematic for illiterate persons and those people with a low level of education.

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<sup>2</sup> Interview transcripts were slightly edited (e.g., minor syntax and grammatical errors were corrected) to ensure clarity and readability. One transcript was translated by the authors from French to English.

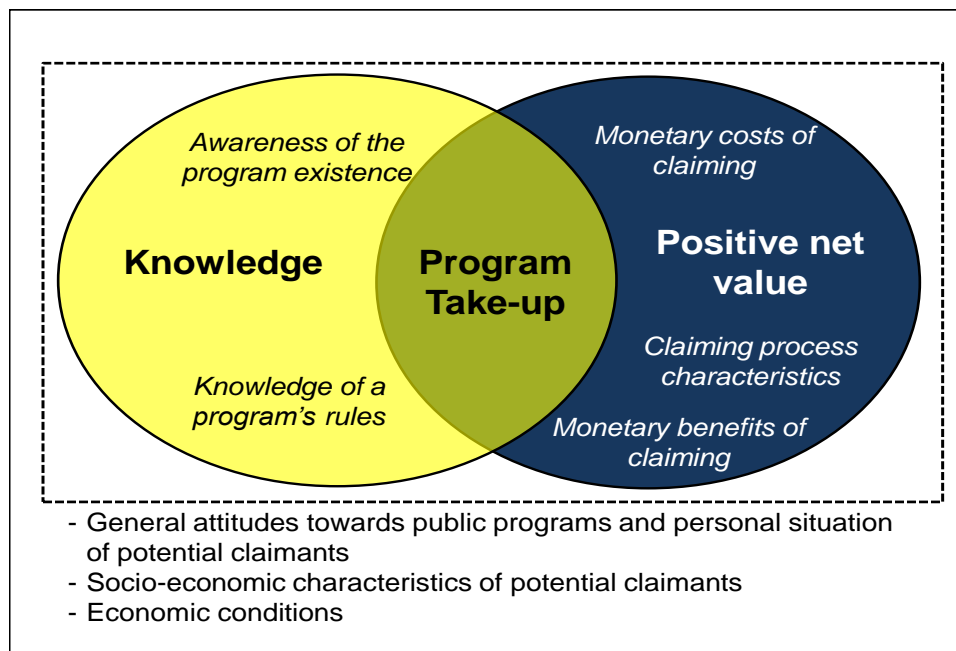


Among the other factors that were mentioned by respondents, the effort asked of the claimant in terms of time and money and the need for the program were recurring themes:

If we give money to everyone, for instance a \$100 cheque to fight the recession, take-up rate will be near 100 %. [...] Some programs require an ‘investment’, an active engagement from the beneficiary, for instance following a year-long training session. Take-up rate will be lower in this case.

It is worth noting, for one thing, that the picture drawn by the interviews depicts program take-up as a complex and multifaceted phenomenon for which there are various causes. For another, many important factors identified through the prevalence analysis were also pointed out by public managers. It is important to stress that managers often discussed the issue of take-up from the ‘supply side’ rather than the ‘demand side’. Technical aspects pertaining to program design, funding and delivery were also discussed by public managers. For instance, some respondents pointed out to the difficulties of multi-level coordination where a program is funded by the federal government but is actually delivered by the provinces.

**Figure 2: A Synthetic Theoretical Framework of Program Take-up**



4.2 Proposed Theoretical Framework

The explanatory framework we propose is based on two overarching factors as derived from the above analysis of factors prevalence and interaction: (1) knowledge; (2) positive net value (see Figure 2). The first overarching factor, *knowledge*, is made up of two elements: awareness of the program’s existence and knowledge of a program’s rules. We argue that knowledge is a quasi-necessary condition for program take-up. In plain language, it means that, generally, very few people participate in programs about which they are unaware. Knowledge is not an absolutely necessary condition, however. People may participate in a program without knowing it if the application procedure is automatic or if they forget that they applied for it. Our argument for treating knowledge as a quasi-necessary condition is based on its high prevalence (65 %) in the documents reviewed but also on qualitative evidence from interviews and evaluation reports. With a prevalence of 16 % (see Table 1), the ‘perceived eligibility’ factor also supports that overarching construct as it relates to the knowledge one has of the rules of a program.

Yet, being knowledgeable about a program is not sufficient for take-up. One must also see benefits in participation, thus the second overarching factor, *positive net value*. We argue that it is useful to consider various factors under this construct. On the one hand, claiming a benefit or participating in a program entails costs, both monetary and non-monetary. Application for a program sometimes implies direct monetary costs but also implies all kinds of costs in terms of time, understanding the rules and other resources (e.g. gas) spent to participate.

The more complex and long a program claiming process, the more time and mental energy it demands from an eligible individual. On the other hand, the value of a program resides not only in the monetary value and length of a benefit, but also in its relative value for the potential claimant. Relevance of a program to an individual's needs is thus of the utmost importance. We assume that the individual is a rational utility-maximizer who sums up all kinds of costs and benefits. A person will participate in a program only if he/she sees a net positive value. Like knowledge, net positive value is thus a quasi-necessary condition. People usually take-up programs for which they anticipate a benefit, once all costs have been considered. It could sometimes happen, however, that an individual participates in a program for which the net value is negative because of lack of information or miscalculation.

This second overarching factor is also based on evidence from our synthesis. We grant that the prevalence of the costs and benefits anticipated by claimants' factors is not as high as for knowledge but, as was said earlier, this factor only designates *explicit* costs and benefits. Many elements that are implicit costs and benefits were found to support the overarching construct of positive net value through their prevalence rate: characteristics of the claiming process (56 %), need for the program (12 %), etc. To sum up, program take-up will generally occur if the potential client has knowledge about a program and sees value in it (i.e., the intersection of the two constructs). The two overarching factors are thus jointly quasi-sufficient conditions for program take-up to occur. It is still possible for program take-up not to materialize if a claim is denied by the public service or if the individual withdraws his/her claim. The hachured line represents personal and contextual factors that may affect claiming and program take-up. Although not as comprehensive and dynamic as the framework proposed by van Oorschott (1998), we contend that the framework we propose to explain take-up is simpler, clearer, more focused, and therefore more useful in a public management context.

#### *4.3 Lessons Learned on Improving Program Take-up*

We identified from the various evidence sources around 15 practices that could improve program take-up. From these, we selected four 'best practices' that look particularly promising. The selected practices were supported firstly by various data sources (triangulation), and secondly by our theoretical framework. For instance, a practice that positively affected both potential claimant knowledge and perceived net value for a program was deemed more promising than a practice affecting only a secondary factor such as socioeconomic conditions.

*Adopting a proactive and personalized outreach approach which targets vulnerable groups.* The public service usually sends letters to individuals in order to inform them of existing programs. However, the conventional approach is not effective with everyone and displays diminishing returns on the investment. As one respondent indicated, 'There is a point where you almost have to go door-to-door to reach people'. The public service should contact hard-to-reach people in person or by phone to inform them of various programs to which they could be eligible and persuade them to apply. Public servants could also assist eligible individuals with the process of claiming a benefit, thereby decreasing the perceived costs.

This approach is not unlike telemarketing as practiced by the private sector. As said by one public manager, 'The banks already do it, so why not us?' Other respondents pointed to the potential of this practice for better understanding and increasing program take-up. It was mentioned that this approach was actually implemented fairly successfully in some aboriginal communities. Public servants went there with interpreters to inform aboriginal people about their eligibility to programs and many take-ups resulted from this outreach initiative.

*Using local organizations to inform and prompt eligible individuals to take-up a program.*

This practice consists of using community-based organizations, both public and private, that are close to potential claimants to inform them about public programs, prompt them towards claiming a benefit and support them in the process. Since these organizations are physically close to potential claimants, their involvement decreases the costs of acquiring information about public programs and of the claiming process for them. An illuminating example was found in a report from HRSDC evaluating a program offering labour market products and services for workers, employers and employment counsellors. Those people living within five minutes driving distance from a Human Resource Center Canada (HRCC) were more likely (77 % against 55 %) to use its services than those living at more than 30 minutes driving distance (HRSDC, 2005: 36).

*Designing a joint application process for various programs or using 'one-stop' shops.* This practice seems to be very promising. On the one hand, it allows economies of scope for eligible individuals who apply for different programs. For a similar effort in time, the claimant derives more benefits (i.e., get access to more programs).

On the other hand, joint applications and one-stop shops foster knowledge of programs and rules among eligible individuals. As one public manager pointed out,

In some cases, you should bundle this program with other things like when they come to ask for their social insurance number [SIN] at age 15. [...] A good way to reach people is to bundle things together. When a child is born in Ontario, parents have the opportunity to apply for a birth certificate and a SIN number at the same time. That's a perfect opportunity because you need the SIN number for the Canada education saving plan.

*Offering social benefits automatically to some categories of individuals (default enrolment).* This practice consists of offering some benefits/programs to individuals that have certain characteristics (e.g. citizens over 65 years of age) automatically. This shifts the burden of application towards the people who want to opt out. A downside of this practice is its lack of targeting as not everyone who is targeted is eligible nor wants the benefits.

### **5. Concluding Discussion**

We argued that program take-up is a serious and complex issue for public program management and, more generally, public governance. The contribution of this study was twofold. We first reviewed and synthesized various types of evidence (scientific studies, evaluation reports, review studies and interviews) to assess the support found in the literature for various factors affecting take-up. Based on this analysis, we produced a simple practice-oriented theoretical framework that could be used by public managers to explain and monitor program take-up. A second contribution lies in the best practices we identified that could improve program take-up. An important lesson we learned was that, in order to improve take-up, policy makers and public managers need to target two factors: knowledge and positive net value.

Despite its contribution to the knowledge base on program take-up and its implications for action, this study also carries some methodological limitations worth mentioning. A first limitation derives from the sample of documents reviewed. One needs to remember that the documents reviewed only represent a sample of all available documents. Moreover, since the mode of selection was not random, results from the prevalence analysis cannot be statistically generalized to the population of scientific studies and evaluation reports on program take-up. A second limitation lies in the prevalence index itself. For one thing, a factor may have a trivial effect on program take-up, despite its high prevalence (i.e., the factor is at work in a lot of documents but exerts only a minor influence).

Furthermore, evaluation reports were not designed to study program take-up but rather to assess the merit and worth of public programs. This carries two implications. First, a factor may exert an influence on program take-up and yet not be examined in the reports. Second, even when a factor is explicitly examined by the evaluators, it is not in a formal setting where its influence and confounding factors are controlled for. Yet, notwithstanding these limitations, we contend that this study's results are credible and useful. Data triangulation and transcript validation were used to ensure the validity of the findings. In addition, the evidence reviewed was more than sufficient for analytic generalization (Yin, 2003; Pawson et al., 2005), that is, the process of developing a new theoretical framework from a synthesis of case studies.

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