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Non-take-up as a social experience. Towards a typology of not claiming social benefits

Abstract

Non-take-up of financial social benefits is a prominent issue for contemporary welfare states, and studies exploring its causes have proliferated recently. However, most analyses are based on an "incapacity framework" or refer to a "rational choice model", which makes it difficult to access the meaning that people attach to non-take-up. Based on qualitative research on the non-take-up of financial benefits by families living in Geneva, Switzerland, this paper proposes to explore this meaning by considering non-take-up as a social experience situated at the intersection of different logics of action: integration, strategy and subjectivation. This approach enables us to grasp how social inequalities, stigmatisation and discrimination – as structural explanations for non-take-up theorised separately in the literature – together help to shape different meanings of non-take-up. More precisely, we identify four meanings of not claiming social benefits in the narratives of the people interviewed, which are captured through four figures: Non-take-up as a means to combat social exclusion (Mr. Breadwinner); non-take-up as a consequence of the inadequacy of social policies (the Single Mother); non-take-up as part of an intergenerational integration project (the Migrant Worker); and non-take-up as an ethical stance (the Ethical Intellectual).

Keywords: Non-take-up, welfare stigma, social inequalities, discrimination, Swiss welfare state, gender and social policy, migration, social precarity

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1. Introduction

Changing social and economic contexts pose a major challenge to contemporary welfare states. New gaps in social protection have emerged, as new social risks (such as flexible work; reconciling work and family life) and new groups of people (such as recent migrants) are not covered by social protection. In addition, a large proportion of people who are eligible for social benefits do not receive them. This non-take-up has long been described as an "academic puzzle" (Currie, 2006). Indeed, empirical research has pointed to a number of rather disparate and sometimes contradictory causes, in different local or national contexts, for different types of provision. Beyond this diversity, however, common reasons have been identified in

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different contexts that keep people away from their rights (Hernanz, Malherbet & Pellizzari, 2004; Eurofund, 2015; Van Mechelen & Janssens, 2017; Lucas, Bonvin & Hümbelin, 2021; Bennett, 2024). Indeed, lack of information, cost or complexity of access and social barriers are among the main causes of non-take-up in European Union countries (Eurofund, 2015).

Behind these reasons, three analytical perspectives can help us to identify the problematic dimensions of the relationship between citizens and the welfare state. Thus, *social inequality* can explain inequalities in access to information and social rights, while *discriminatory* institutional practices can produce "administrative exclusion" (Brodkin & Majmundar, 2010) based on statute, race or class-based prejudices. Finally, reluctance to claim can be explained by the *stigmatisation* of the beneficiaries or by a "voluntary non-claim" that goes beyond the shortcomings or fears of individuals and reaches a more political dimension, such as disinterest, mistrust or perceived inadequacy of the offer (Mazet, 2014; Warin, 2016).

However, these different perspectives are often mobilised separately and tend to oppose each other. Moreover, while non-take-up emerges as a powerful critical category that introduces the targeted public as a paradigm in the analysis of social policy (Warin & Lucas, 2020), the way in which these publics have been theorised is somehow very limited. Indeed, most analyses of non-take-up mobilise an "incapacity framework", in which the potential beneficiary is characterised by his or her (physiological, psychological, socioeconomic, cultural) shortcomings, or refer to a "rational choice model", in which every decision is understood in terms of a cost-benefit analysis. This type of approach makes it difficult to take into account the *meaning* that people give to the fact that they do not claim the financial benefits that are intended for them. What's more, by focusing on the unequal distribution of resources or cultural/social capital, discrimination mechanisms or stigma effect, most studies fail to consider how these dimensions jointly contribute to shaping different types of non-take-up.

How can we move towards a more comprehensive and systemic understanding of non-take-up? First of all, we need to move away from an implicit negative conception of non-take-up, a term which evokes an absence of action, pointing towards what potential beneficiaries are lacking. By contrast, non-take-up must be understood as a social action in the sense of Max Weber, in that it is a behaviour to which the actor gives meaning, and which relates to the behaviour of others. This does not mean that non-take-up can be reduced to a "choice" and that structural inequalities do not matter, but that we need to understand what non-take-up produces in peoples' lives and how this makes sense for them. With this objective in mind, I propose in this contribution to consider non-take-up as part of the *social experience* of precarity, drawing inspiration from the sociology of experience theorised by François Dubet (Dubet, 2016). Based on a comprehensive perspective, this approach requires us to examine more precisely how claiming or not claiming

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social benefits carries different meanings for individuals, depending on the way they articulate the three logics of social action that link them to the social system: a logic of integration, a strategic logic and a logic of subjectivation.

Empirically, I draw on qualitative research completed in 2019 in the canton of Geneva, Switzerland, which explored the reasons for the non-take-up of financial social benefits by interviewing families living in precarious conditions (Lucas et al., 2019). I focus here on the analysis of the expression of reluctance to claim financial benefits. The results reveal different meanings of non-take-up, which can be sketched out by means of four "figures": Mr Breadwinner, the Single Mother, the Migrant Worker and the Ethical Intellectual. These figures are not used to refer to a group's essence, but to different relationships with the welfare state, reflecting different social experiences of precarity. Ultimately, these experiences are themselves shaped by the characteristics of the welfare state.

The remainder of this paper is structured as follows: The next section presents the context of the study, providing brief insights into the Swiss welfare state and on the qualitative research and methodology I rely on (section 2). I will then show how the perspectives of social inequalities, stigma and discrimination can be mobilised to explain non-take-up by families in Geneva, but without fully addressing the complexity of its meaning (section 3). The fourth part presents key elements of the sociology of experience and how this approach can help us to get a more comprehensive understanding of non-take-up (section 4). The next part presents the core of the empirical analysis, which reveals four types of meanings for not claiming social benefits, paying attention to the ways in which different social logics are articulated in the experiences of our interviewees (section 5). In the conclusion, I summarise the first lessons that can be drawn from this analysis and suggest a first possible way of articulating social inequalities, stigma and discrimination in non-take-up within the framework of social experience (section 6).

2. Background and method

This contribution is part of a larger research project in the canton of Geneva, Switzerland, on the non-take-up of financial benefits by families living in a precarious financial situation (*Text box*). For the first time in the country, this research included interviews conducted with the people directly concerned, those who do not receive the benefits they are entitled to. As we shall see, although Switzerland is no stranger to poverty, interest in the issue of non-take-up has only recently begun to emerge. After describing some characteristics of the Swiss welfare state and the emergence of the non-take up issue in this context, I will present in more detail the methodology used in this paper.

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2.1 Poverty in a rich country: non-take-up as an emerging issue

While Switzerland is considered a rich country, poverty is nonetheless a reality. In this small country of 8.7 million inhabitants, 8.2 % of the population was affected by income poverty in 2022 (FSO 2024), including many people with children. Indeed, according to the Federal Statistical Office, the groups most at risk of poverty are people living alone or in a single-parent household with minor children, those with no post-compulsory education, foreign nationals from Eastern Europe or a non-European country, and those living in a household where no-one works. Since the end of the 1990s, social policy reforms in Switzerland have been aimed at redirecting measures towards professional reintegration and participation in the labour market. In this context, the mechanisms leading to in-work poverty in Switzerland have also been analysed. Eric Crettaz (2018) showed that the mechanism that seems to weigh most heavily is having a lower-than-average volume of work, an effect that is often linked to the presence of children in the household. But it is mainly women who work part-time or on temporary contracts. Women are also over-represented in the lowest-paid sectors of employment. In the context of a still weakly developed family policy, both at federal and cantonal levels, women are more involved than men in care tasks. Unsurprisingly, female poverty is higher than male poverty (Fredrich, 2022).

Social transfers play an important role in reducing poverty. Hence, the issue of the effectiveness of social policy is particularly salient. However, the non-take-up of social benefits has been the subject of fairly recent interest in both academic and political forums in Switzerland, in contrast to the UK, the Netherlands or even France, for example (for an overview of research in Switzerland, see Lucas, Bonvin & Hümbelin, 2019). Several factors may explain this relative late interest (Lucas, 2020b), among them, the fact that Switzerland was affected later by the effects of the 1970s economic crisis. Moreover, measuring non-take-up is challenging in the context of a strongly decentralised social system. Indeed, data are still lacking. Recent studies in the canton of Berne indicate, however, that the rate of non-use of social assistance is about 26 % (Hümbelin, 2016).

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The research project: "Le non-recours aux prestations sociales à Genève"

This project took place between October 2016 and March 2019. It addresses the non-take-up of financial social benefits by families in Geneva and its implications in terms of health. It was conducted by Barbara Lucas of the Geneva Applied University of Social Work and Catherine Ludwig of the Geneva Applied University of Health, in partnership with four central actors in the social field in Geneva: the Hospice général of the Canton of Geneva, the Social Service of the City of Geneva and two associations: Caritas-Geneva and the Centre Social Protestant-Genève.

The main hypothesis of this study was that non-take-up reflects the inadequacy of social protection systems to the *complexity of the social situations experienced*. In this perspective, the aim was to better understand the *meaning* that the people concerned give to the fact of applying for or not applying for public financial aid, *in a given sociopolitical context*. In parallel to this research, we worked to raise awareness of the issue of non-take-up. Three seminars were held at the Geneva Applied University of Social Work, the last of which was held in March 2018, bringing together over 120 people.

Methodologically, the research was based on three distinct but interconnected components: (1) a documentary and literature analysis, which made it possible to characterise the system of social benefits available to precarious families in Geneva; (2) an analysis of 26 interviews with actors in the Geneva social network, which enabled us to identify the way in which this phenomenon was perceived by professionals; (3) a thematic analysis of 39 interviews with parents in situations of precariousness and non-take-up, which enabled us to reconstruct the meaning they give to non-take-up and to estimate their subjective state of health. In addition, (4) we organised four workshops, in conjunction with the study partners, to identify concrete measures to facilitate access to social rights. All these results are presented in the research report (Lucas et al., 2019) and HETS website.

2.2 The Swiss welfare state: conservatism and federalism

The Swiss welfare state is difficult to classify in the typology of welfare states and is often considered to be a conservative welfare state with liberal features (Bertozzi, Bonoli & Gay-des-Combes 2018). Historically, the Swiss social protection system was set up rather late, mainly after the Second World War, around the protection of workers, based on an insurance model financed by contributions and aimed at protecting the income of the father of the family. Although this highly gendered federal regime was largely equalised at the end of the 1990s, the country carries a legacy of rather traditional social norms, marked by a gendered differentiation between social roles. This is reflected in particular in the respective levels of involvement of men and women in care tasks or in the labour market (Giraud & Lucas, 2014).

Another feature of the Swiss social security system is its *complexity.* At the federal level, social protection is organised into 11 branches, to which must be added cantonal and even municipal schemes. Furthermore, social protection in Switzerland is shaped by the principle of *subsidiarity,* which stems from Christian social doctrine and gives primary importance to the local level, but also to the family and non-state actors in organising solidarity (Bütschi & Cattacin, 1993). Similarly, according to this principle, the granting of a benefit is only justified as a last resort, and social assistance, the last safety net of Swiss social protection, only comes into play when other available sources of support prove insufficient. However, there

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is no social assistance law at federal level in Switzerland. Social assistance is the responsibility of the 26 cantons, which themselves often delegate its management to the municipalities.

Indeed, Switzerland is a federal state in which the 26 cantons have broad competences in the area of social benefits. While federal laws set the framework and minimum amounts and benefits (e.g. family allowances), each canton is free to be more generous. In the canton of Geneva, the system of support for families is characterised, on the one hand, by its relatively high level of provision and by the innovative nature of certain benefits (e.g. the Supplementary Family Benefits, PCFam, an income support for low-income working households, which have only been adopted in three other cantons to date). But, on the other hand, it is also marked by the conditional nature of its benefits and by the hierarchy of cantonal means-tested benefits, which must be requested in a certain order. Generally speaking, apart from entanglements linked to federalism, the complexity of Geneva's family support system can be explained by the lack of integration between family policies and anti-poverty policies, the introduction of new benefits in addition to existing ones, and the multiplicity of associations active in the field.

2.3 Analysing the non-take-up of social benefits by families living in precarity

This paper is based on the analysis of 39 semi-structured interviews conducted with fathers and mothers in the Canton of Geneva. We used different strategies to recruit these participants: while 11 were contacted through our local partners (two associations, the municipal social service and the cantonal social assistance institution), the other 28 had to be found in other ways in order to avoid selection bias and to reach people who were not in contact with the social welfare network. Most of them were found through visites to various local associations, the snowball method and using some personal contacts (for a detailed account: Lucas and al., 2019).

The interviewees share a number of common criteria: while 30 out of 39 live in the city of Geneva, they all have one or more dependent children and consider themselves to be in a situation of financial insecurity and difficulties. Moreover, they all know or presume that they do not receive (or have not received) financial benefits when they could be entitled to them. Within these common criteria, we followed a strategy of maximum diversification of the corpus (Patton, 2002) in terms of gender, employment, legal residence status and single parenthood. As Table 1 shows, the composition of the sample represents almost all of the situations we sought to cover.

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Table 1. Composition of the group interviewed according to family situation (single parent or not), gender, employment status and legal residence status at the time of the interview.

			Single parent situation[1]		Non-single parent situation		Total	
Employment	**Residence status**	**N**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**
With employment	**Nationality**	9	2	1	2	4	4	5
	Permit[2]	12	1	0	6	5	7	5
Unemployed	**Nationality**	9	5	0	2	2	7	2
	Permit	9	3	1	3	2	6	3
	Total	39	11	2	13	13	24	15

Source: Lucas et al., 2019. Note. [1] A single-parent situation is defined as a household where a person lives alone (without a spouse or live-in partner, parent or not), with at least one dependent child. [2] This category includes persons with a residence permit (B, C, other) or not.

In several respects, the socioeconomic characteristics of the interviewees correspond to what is considered to constitute a risk of poverty in Switzerland. Thus, we know that living alone is a factor of poverty, especially in the case of *single-parent families.* It is therefore not surprising that single-parent households are overrepresented in our sample compared with the total population, which also partly explains the overrepresentation of women. Almost two thirds of the interviewees were women (24/39, 62 %).

Slightly more than a third (15/39, 39 %) live without a spouse or partner, the majority of whom are women (11/15) in a single-parent situation. Indeed, Geneva is the canton with the highest rate of single-parent families in Switzerland (8.6% vs. 5.8%, Federal Statistical Office, 2017). *The number of children,* particularly when there are three or more, is also a factor that increases the risk of poverty. People with large families are overrepresented in our sample. Thus, 11 out of 39 people have three or more children, i.e. almost a third, whereas this type of household represented around 17 % of households with children in Switzerland between 2012 and 2014 (FSO 2017).

In terms of *residence status*, one person in two holds Swiss nationality, obtained by naturalisation in half of the cases (9/18); 10/39 have a C residence permit, 8/39 a B permit and 3/39 have no legal residence status. The share of foreigners (21/39) in our sample is higher than that of the total cantonal population (41.3 %, Cantonal Statistical Office 2017). In addition, regardless of their legal status, people from *non-European countries* are overrepresented (25/30). It can also be pointed out that almost half of the respondents are *unemployed* (18/39, 46 %), the majority being women. The other half has maintained a link, sometimes fragile, with employment – most of them probably fall into the category of "low-income working" individuals.

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In terms of *educational level*, a large proportion of the interviewees had only completed primary education (19/39, 49 %), which is higher than the national and cantonal averages. In Geneva, from 2016 to 2020, the proportion of residents aged 15 years or over who had not completed a full secondary education was 27 %, a level higher than the national average (Geneva Statistics 2024). The proportion of those surveyed in our sample who had completed secondary education was 10/39 (26 %), and 10/39 (26 %) had completed tertiary education. The participants with only a primary level of education are all of foreign origin (19/19), almost all from countries outside the European Community (18/19). On the other hand, it was mainly women and men from Switzerland or EU countries (8/10) who claimed a tertiary level of education. Finally, it should be noted that a large proportion of the group (26/39, 67 %) stated that they did not have regular medical check-ups.

2.4 Two insights into the data

The interviews were conducted between October 2016 and December 2017 and took place either in our office (over a cup of coffee or tea) or in people's homes, depending on their preferences. We can call them in-depth interviews. They lasted between one hour (for the shortest) and three and a half hours (for the longest). As a matter of fact, the interview guide focused not only on the reasons for not claiming different types of benefits (or for the reluctance to do so), but also, more broadly, on other aspects of their lives. More specifically, their trajectory of precariousness, their attempts to seek information on social assistance, their relation to social welfare institutions and cantonal authorities, their family and work experience, social relation network, state of health or the strategies adopted to cope without financial support. All interviews were transcribed and coded using NVivo software. In the next sections of this paper, I present the results of two different analyses of the data.

First, in order to demonstrate the explanatory power of approaches to inequality, stigma and discrimination in the case of the Geneva families (part 3), I focused on the elements of narratives related to the search for information, which reveal clear social inequalities in access to social rights. I then turned to the norms mobilised by the interviewees, particularly when asked about their opinion of people receiving social assistance, which shows the extent of the stigma attached to this last-resort safety net. Finally, I focused on what people said about social welfare institutions themselves and their relations with social welfare professionals, which allowed me to identify some discriminatory mechanisms at work.

I proceeded differently to build the typology of non-take up presented in part 4. In this instance, I began by analysing a specific corpus of texts, consisting of the main reasons given by the interviewees for the fact that they were reluctant to claim a benefit of which they were aware. The benefit most frequently mentioned in that context was social assistance, the last safety net, provided by the cantonal

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institution named Hospice général. But I also found such elements of discourse on Federal disability insurance, cantonal Supplementary family benefits or food support provided by an association. This provided us with a list of reasons for not claiming benefits. Focusing on primary non-take-up, I excluded two types of reasons, described in detail in the research report (Lucas et al., 2019). First, the arguments that referred to a previous bad experience with social administration or the administrative burden; second, arguments that reflected a feeling of helplessness in the face of the complexity of the system and how to access it. Indeed, this analysis focuses on outlining the types of *reluctance* to seek help, not on the capacity to do so. However, it should be stressed that these types of arguments are not restricted to the better off, as they were put forward by *all* the people interviewed, including those with the least resources or social or cultural capital.

To be fully grasped, these categories of reasons needed to be contextualised and brought into relation with the *meanings* people give to their actions in relation to their life situations. First, all the arguments put forward to justify a reluctance to apply were compared, taking into account the meanings given to non-take-up. Hence, the variety of reasons could be grouped into four larger themes (Braun & Clarke, 2006): the avoidance of social disqualification; the inadequacy of the offer in relation to expectations; the fear of losing one's residence permit (and more largely of upsetting a fragile balance); and the emphasis on personal ethics. At this point, the perception of one's social trajectory as descending or ascending appeared to play a (partly) structuring role, as did the gender dimension of the related narratives.

As a second step, in a more theory-driven approach of the data, I linked each of these themes to the general account given by each person during the interview – especially in relation to their life trajectories and to their experiences of precariousness in different spheres of life (mainly family, work and relations with social welfare institutions and the welfare state). In doing so, I actively sought out gender norms, as well as how and when these narratives highlighted a logic of integration, referred to strategic action or expressed a process of subjectivation. Finally, I checked whether the combination of the three social logics was indeed specific to each of the emerging ideal-types. To capture the essence of these types I will use a stylised figure: Mr Breadwinner, the Single Mother, the Migrant Worker and the Ethical Intellectual.

3. Inequality, discrimination, stigmatisation

Three different analytical frameworks enabled us to explain the non-take-up of financial social benefits by families in Geneva, while incorporating a critical reflection on the way in which social policies paradoxically contribute to increasing inequalities. By focusing on social inequalities, it can be shown that the capacity or resources to access social rights aimed at compensating for loss of income or

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combating poverty are unequally distributed, and that non-take-up contributes to worsening the situation of the most vulnerable or marginalised (CDH, 2022). Focusing on the stigmatisation of beneficiaries, especially when access to public benefits is subject to a number of conditions, highlights the link between the design of social benefits and the acceptance of the status of beneficiary. From this perspective, the fear of stigmatisation is often linked to the targeted nature of benefits. According to comparative studies of social protection systems, "the more targeted the benefits, the smaller the reduction in inequalities that may result". (Warin, 2006, 72). Finally, by focusing on discriminatory policies and practices within social protection institutions, it is possible to highlight how certain groups are systematically excluded from social protection systems, in contradiction with Article 14 of the European Convention on Human Rights.

3.1 Social inequalities in access to information

The attention paid in France and other countries to social inequalities in the context of social protection systems has contributed to the emergence of non-take-up as an object, or even a category, of analysis (Warin, 2015). As early as the 1970s, Antoinette Catrice-Lorey showed that inequalities in access to financial benefits exacerbate social inequalities. In particular, she explains non-take-up by the fact that the lowest socioprofessional groups face a "sociocultural handicap" in their relationship with the authorities. Some people who are eligible to rights "are less able to use social protection systems, because they are less informed about what they are entitled to and more confused by the administrative game" (Catrice-Lorey, 1976, in Warin, 2016, 195; author's translation). More recently, extensive quantitative research has shown that participation rates in public provisions are negatively associated with information and process costs, using sociodemographic characteristics as a proxy for cost levels (Van Mechelen & Janssens, 2017, 9).

In the case of Geneva, our empirical analysis highlights structural difficulties in obtaining information and navigating the cantonal social protection system. As explained in section 2.2, this system is well developed and relatively generous; on the other hand, it is particularly complex, involving a multitude of institutions, benefits and conditions. Getting information about financial support in Geneva is, therefore, considered difficult by all respondents, regardless of their level of education. The amount of information, the difficulty of identifying the relation between the benefits and one's own case, and the problems of navigating the network can create a sense of helplessness (Lucas et al., 2019). In this context, our interviews point to social and health inequalities in access to social rights, particularly at the first stage of information seeking. In a system where almost every social benefit has to be claimed by the person entitled to them, differences in resources (or in cultural or social capital) play an important role. The search for information about one's rights is described as "stressful", especially for people who are isolated, non-native French speakers, with low levels of education or literacy. It should be

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noted, however, that non-French speakers tend to minimise the importance of French language skills in accessing social rights, given the greater impact of their "language handicap" on the labour market.

This difficulty must be seen in the context of the already stressful nature of precariousness and the daily difficulties of reconciling work and family, as well as the generally poor health of our collective, especially on a psychological level (Lucas & Ludwig, 2019). These difficulties are often associated with the experience of non-take-up, although this is rarely the only reason given for not receiving a benefit. However, a comparative analysis of the narratives shows that there is an inequality among the people in the group. In a first trajectory, people succeed in overcoming the difficulties of navigating the system themselves by drawing on fragile resources and tactics (the concept of "acting weakly"). In a second trajectory, the succession of unsuccessful attempts to seek help leads to them giving up. But a third trajectory emerges from the second: several people who were on the point of giving up described a "breakthrough" in their situation due to chance: by being directed to an association or a service "by chance" and being informed and accompanied "by chance" by a particularly suitable social worker. This result confirms the importance of community-based social work in providing access to rights, especially for those with the least cultural or social capital.

3.2 Stigmatisation of beneficiaries

Recent quantitative work often considers the stigma of benefits as an additional "psychic cost" in accessing rights (Moffit, 2013; Baumberg, 2016). However, stigma is also intimately linked to the development of the welfare state, particularly in liberal contexts, and to deterrence polities. For example, early work on *welfare stigma* showed how black minorities in the United States (and poor mothers in particular) had low participation in social programmes for them; this was due to a strong stigma associated with a form of "racialisation" of the welfare state and poverty (Warin, 2012). Stigmatisation of recipients is also often associated with the conditionality of benefits, but other processes may be at play. Thus, "*The services may also stigmatise recipients through labelling, which is a mark of status; by denying rights, which is a way of defining an inferior status; or through selectivity, which sets apart a status group*" (Spicker, 2011, 121).

In Geneva, the narratives refer to a diffuse fear of stigmatisation, particularly in relation to social assistance, although disability insurance or food aid from associations are also mentioned. This stigmatisation can be understood in the context of the political culture of suspicion towards people receiving welfare benefits that has been spread by the conservative right since the 1990s. For example, a study in the swiss canton of Bern linked the high level of non-take-up of social assistance in municipalities to the local importance of the conservative right-wing party, the Swiss People's Party (SVP), which openly opposes social assistance (Hümbelin,

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2016). In the Swiss context, the fear of stigmatisation may also be partly related to the fact that poverty has long been ignored or "misperceived". Indeed, when asked, most respondents replied that they did not consider themselves to be "poor", even though the objective living conditions they described placed them below a measurable poverty line, whether absolute or relative.

However, our analysis shows that we need to look beyond the fear of stigma to understand why some people may want to stay away from social assistance (Lucas, 2020). First, what is striking is the extent to which the people we met had *internalised* the stigma. They themselves perceived people receiving social assistance as "weak", "lazy" and sometimes "fraudulent". Moereover, the prevalence of dominant social norms that value individual responsibility and financial independence is also striking throughout the corpus. In an insurance-based system such as Switzerland's, where social security contributions justify many entitlements, a "heavy burden of self-justification" – in the words of Nancy Fraser and Linda Gordon (1994) – is placed on those receiving means-tested benefits. The very fact of having to apply for assistance gives rise to feelings of "shame", a term used repeatedly in the interviews, and which can be linked to the political context mentioned above. At the same time, and in some ways in the same narratives, non-take-up also affirms the pride of refusing to enter into a social relationship of dependency. The less educated and those with fewer resources (also) refer to non-take-up in a positive way, as a tangible sign of preserving their autonomy and their attachment to a set of values.

3.3 Different types of discrimination

Since the 1990s, there has been a particular focus in Europe on discrimination, which has become a new paradigm in the fight against inequality (Amiraux & Guiraudon, 2010). As these authors point out, discrimination refers primarily to the differential treatment of certain categories of the population, without any value judgement; but since it has become a legal concept, its illegal nature makes it a powerful resource in the struggle for recognition of the groups concerned. In Switzerland, Article 8 of the Federal Constitution on equality prohibits discrimination on grounds of origin, social status, gender or age.

In the field of social policy and administration, the literature has shown that formal and informal procedures and practices in various public services can impede access to rights, a process referred to as "administrative exclusion" (Brodkin & Majmundar, 2010; see also Spicker, 2011; Daigneault, 2023). In this context, parts of non-take-up can be explained by socioeconomic inequalities in the confrontation with administration, while others clearly refer to the targeting of social groups. For example, Latino migrants in the US explain their non-reliance on social assistance by the prejudice they experience from social workers – prejudice against "welfare recipients", "immigrants" or related to their skin colour (Mallet & Garcia, 2021). In

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the field of health, racialised people also face stereotypes that contribute to limiting their access to care and increase inequalities (Goodman et al., 2017).

Our research in Geneva shows that difficulties of access linked to the complexity and requirements of administrative procedures (administrative burden) coexist with discriminatory forms of exclusion. First, it highlights the social consequences of political reforms that use social rights to serve restrictive migration policies that lead some migrants to renounce their rights (Lucas & Warin, 2020). In Switzerland, this first discriminatory ground for exclusion is rooted in the Federal Law on Foreigners and Integration (LEI), which makes the renewal of residence permits and family reunification conditional on not being a long-term recipient of social assistance. In our group, 21 respondents do not have Swiss nationality. Just over half of them declared having given up applying for social assistance, even though they probably meet the means test. And all of them, without exception, cite the fear of losing their residence or settlement permit as one of the reasons for their decision not to apply.

A second, less frequently mentioned, reason for non-take-up is an experience of institutional violence within administrations. While social welfare institutions seem to enjoy a relatively high level of trust in our corpus, the experience of prejudice – in particular being confronted with what is perceived as an expression of contempt – leads some people to give up on applying to an institution; a reaction that is a response to an experience of rejection. In our corpus, these testimonies – whether from people of Swiss or foreign nationality – refer mainly to class contempt.

Our study confirms that social inequalities, stigma and discrimination all contribute in part to the non-take-up of social benefits in Geneva. However, in the accounts of the people we met, these mechanisms often interact, in different ways for different people. So non-take-up also needs to be examined with a more comprehensive approach. With this in mind, we draw inspiration from the way in which François Dubet described the diversity of experiences of secondary school students in France. Just as each student develops a different experience of their school, its mission and what it offers them on a daily basis, each family living in poverty develops their own experience of precariousness and of the social protection system. And this is not an easy task, as it involves articulating, at the level of the individual, social logics that are sometimes contradictory.

4. Non-take-up in the context of a sociology of experience

For Dubet, experience refers to a specific combination of logics of action, logics that link the actor to each of the dimensions of a system (Dubet, 2016, 128). Thus, individuals have to make sense of three systemic logics of action in their social lives: the logic of integration, strategy and subjectivation. We can presume that people in precarious situations are no exception to this structural modern human condition and have to articulate these logics in their own way. The first logic, that of *integration* into the system (the community), evokes the way in which individuals

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negotiate their social identity, which classically refers to their social affiliations, roles and status. These identities are always constituted in the distinction between social groups (Hoggart's opposition between "them" and "us"). In addition, integration refers to the values with which the individual identifies. Evidently, part of the sociological literature on non-take-up, inspired by Georg Simmel's concept of poverty or by welfare stigma is mainly concerned with this logic of integration.

Yet the logic of integration has to coexist with a logic of *strategic action*, in which the actor tries to maximise the satisfaction of their interests in a society conceived as a market, i.e. a competitive field in which individuals or social groups struggle for resources and power. Here, identity is framed as a resource, for instance in the context of a struggle for recognition. Social relations are perceived in terms of competition between individuals or groups, and culture is defined as an ideology, a stock of symbolic resources for action. This may be the (often non-explicit) referential of recent, mainly quantitative, studies of non-take-up, which consider social benefits as a resource that people have an interest in obtaining in order to improve their social position.

However, contemporary experience cannot be reduced to questions of integration and strategy. In fact, the individual is also called upon to undergo a process of *subjectivation*. This logic of action appears indirectly in the actor's critical, cognitive or normative activities which cannot be reduced to their roles or interests. For Dubet (2016, 156), it is the commitment to cultural models that defines the identity of the subject, who sees themselves as the author of their own life. Their social relations are seen as an obstacle to the recognition and expression of this subjectivation. From a cultural point of view, this is a struggle against alienation, an expression of autonomy. This line of analysis is reflected in works that highlight the critical potential of a chosen, and in a way, ideological non-take-up.

This sociology of experience is interesting for us, as it borrows some principles of analysis from Max Weber (Dubet, op. cit., 129–135), which echo the coexistence of a plurality of reasons of non-take-up mentioned in our interviewees' accounts. Firstly, social action has no unity: it is made up of a *plurality of* non-hierarchical *logics of action,* each of which is "significant". Non-take-up therefore cannot be reduced to a single explanatory factor or rationale. While this plurality generates a tension in the actor, the tension is not apparent when a framework is built on one specific logic of action. Secondly, social action is defined by *social relations*, and not only by the actor's own normative or cultural orientations. Social action is always addressed to others and therefore contributes to establishing, maintaining or modifying power relations. From this perspective, non-take-up of social benefits can be understood not only as a reflection of the values of potential claimants, but also as a way they attempt to redefine social relationships – both with other social groups and with the state.

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In the next section, I attempt to mobilise this sociology of experience in order to outline a typology of meanings of not claiming social benefits, paying particular attention to the expression of the logics of integration, strategy and subjectivation that are combined differently in participants' narratives. As we shall see, this analysis enables us to distinguish four figures of non-take-up.

5. Towards a typology of not claiming social benefits

For mothers and fathers living in difficult financial circumstances, claiming benefits always makes sense in the context of a broader experience of precariousness. In this context, the reluctance to claim benefits can be understood and characterised as a particular way of combining the different logics of integration, strategy and subjectivation. Applied to our corpus of data, this perspective allows us to outline four types of non-take-up. I propose to capture each of these types through a specific figure: Mr Breadwinner, the Single Mother, the Migrant Worker and the Ethical Intellectual. These figures are not intended to reflect a majority from a statistical point of view, let alone represent the essence of these groups. They are in fact ideal-typical in that they encapsulate some key characteristics in a deliberately simplified form.

5.1 Mr. Breadwinner: resisting social disqualification

A first type of experience is that of fathers who consider themselves to be in the process of social disqualification. While some women expressed similar downgrading trajectories, the gendered characteristic of this narrative allows to capture this experience through the figure of Mr. Breadwinner. Hence, these are men who have lost a long-term job or self-employed status, for economic reasons, because of health problems or because, in the case of non-European migrants, their qualifications are not recognised in Switzerland. *The experience of precariousness* of these men – whether Swiss or foreign – is shaped by a primary concern: remaining able to earn a living for themselves and their families. Their accounts evoke a social trajectory that is experienced as *downward* and emphasise the efforts made to avoid social downgrading. This prospect of a fall seems to be the determining factor, more than the initial level of professional status. Non-take-up can be interpreted as part of this general strategy to swim against the tide, to avoid hitting rock bottom – rock bottom being represented here by social assistance and the institution that delivers it, the Hospice général.

"Is it the fear that, by going to the Hospice général, you will fall into a trap and it will end badly?

- No, it's the fear of not being able to rise to the challenge of getting out of this situation. If I don't manage to find that 40 % or 30 % that would allow me to generate a bit more money (...), which would inevitably lead to a deterioration in my personal or marital situation, which would perhaps push me... that's it... and which will gradually lead me... I'm afraid of that downward spiral – and that would lead me... well... to the Hospice général." (35-year-old man, Swiss, living a partner and with 1 child)

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The *logic of integration* predominates in this experience in reference to the male social status of income provider. This social status is threatened by the loss of a job and its consequences on the couple. Thus, the first identity mobilised is the professional identity, well before that of father or citizen. Employment (lost, current, future) is a predominant theme in their accounts. This professional identity becomes precarious in two ways: firstly, through the prospect of social disqualification associated with the loss of a job. Secondly, through the fragmentation of paid activities necessary for survival – activities that these fathers try to bring together with a preserved generic identity, that of income provider. In a *logic of strategic action*, which seems to be subordinate to the logic of integration, financial assistance is seen as acceptable exclusively as income support, support to maintain this social status of income provider.

> *"You don't want to...*
>
> *- No. If I can ask for a little bit, like insurance; not to pay for the insurance, just to help me, then great! The rest I can pay for, but I don't want... the Hospice to pay for the rent on the house. No! (...) It's not good that, already in your head... 'I'm not going to be able to pay for this, I have to look for something'. I start looking, looking, looking and if I don't find anything..."* (50-year-old man from Peru, C permit, married, living with 2 children)

Non-take-up is mainly related to the fear of being labelled as "poor", but this labelling occurs in an institutional and political context. It is focused here on social assistance benefits, Switzerland's last social safety net. As Georg Simmel put it: *"Thus, what makes the poor poor is not the state of need in which they live. In the sociological sense of the term, only those whose need leads them to be assisted are poor*." (Simmel, 2009, 85; author's translation). While this fear appears to be shared by all the people interviewed, in the case of these fathers, it becomes a determining factor in the non-take-up of social assistance benefit.

Moreover, in several accounts, the perspective of losing the social status associated with the role of income provider seems to be compounded by the fear of no longer fitting in the qualities associated with masculinity, or manliness, with the latter referring in particular to *"the attributes associated with men and the masculine: strength, courage, the ability to fight, the right to violence and the privileges associated with dominating those who are not and cannot be manly, women, children..."* (Molinier, 2000, 26; author's translation). At this stage of the analysis, it is, above all, the recurring mobilisation of references to physical strength by these men that is striking, in contrast to the women's references to moral strength.

Thus, these results highlight the gendered dimension of the identity experience of social disqualification. In a *subjectivation logic*, these fathers seem to mobilise a model of "hegemonic masculinity", i.e. the most recognised way of being a man, which imposes itself on other forms of masculinity (Connell & Messerschmidt, 2005). Among the characteristics and qualities associated with this model, authors have cited the rejection of the feminine (a dimension that we do not find

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in our interviews at this stage), but also independence, autonomy and strength. A similar "cultural" model, described as "traditional masculinity", has been identified in the discourse of men from the agricultural world about their health and their use or non-take-up of health care (Beltran, 2017).

5.2 The Single Mother: seeking the means to emancipate herself

The second experience – captured by the figure of the Single Mother – is more generally that of mothers living alone or wishing to get away from a violent spouse or partner, or divorced women expecting or wanting no support from their ex-spouse. Most of these women are in a very precarious situation, both financially and in terms of employment, due to their recent migrant status and/or their low level of education. Some of them appear very isolated. But some elements of this experience are also found among Swiss mothers of higher social status, whose quest for financial autonomy is a struggle, often due to a lack of extrafamilial childcare in Switzerland and the lower rate of mothers in employment.

First of all, these accounts show the part played by mothers' day-to-day concerns for the care and future of their children. In *a strategic logic*, work, employment, income, and even professional identity all appear as subordinate to this mission: ensuring the daily care of their children. The issue of childcare is thus central, but so is that of being able to provide them with what they need and, above all, to ensure that they do not feel degraded in the eyes of others, sometimes by offering them clothes (for the older children), toys (for the younger ones), leisure activities or tutoring.

In contrast to the male experience of social disqualification, these women perceive their social trajectory as *ascending* and imagine or dream of a better social status, but also, when relevant, of being less isolated in the future thanks to employment, or even engaged in public life. The *logic of integration* thus takes on a broader meaning than that of professional integration. In contrast to the male discourse, which focuses on professional identity, several social identities are invoked in women's accounts: their identity as a mother, a worker and, sometimes, an active citizen. This "optimism of the will" comes into tension – sometimes in the same sentence – with descriptions of extremely harsh social and economic conditions (e.g. isolation, lack of training, illiteracy, illness).

> *"I don't feel poor, because, with willpower, you can do anything. I don't feel poor because, with work, you can earn a living. You can live well, with work, with willpower, with training, by improving things you can live well (...).*
>
> *- And what is your current job?*
>
> *- It's cleaning, I do an hour and a quarter of cleaning at the Migros (supermarket) in the morning. That's the contract I have now. And I can't live on an hour and a quarter."* (40-year-old woman from Morocco, B permit, single parent, living with 1 child)

For some of these mothers, the most precarious ones, these narratives of upward trajectories, which place the request for public assistance in the context of this

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aspiration, consist in climbing, step by step, the social ladder that will enable them to achieve that much-dreamed-of social integration through work. In this context, the inadequacy of the policy framework conditions is denounced.

Moreover, part of their non-take-up of financial social benefits can be explained by the feeling that the specific difficulties they encounter are not recognised. The *logic of subjectivation* is then expressed in the register of emancipation from male domination. These women neither want to depend on public money, nor on the income of a new partner. They are looking for training leading to qualifications, *their own* accommodation, childcare facilities and support in order to emancipate themselves from male guardianship and earn their living independently. But they do not believe that they can find this within the framework of social assistance. Hence, several narratives from women – with different levels of education – refer to a mismatch between their needs and aspirations and what the social services can potentially offer them. As this woman explains:

> *"But... it wasn't a question of... I didn't go to the Hospice général for money. I was going to the Hospice général to get help with my situation... housing, that kind of thing, which was... the most important. And um, that's what they didn't give me at the Hospice général and what the city's social services did for me."* (39-year-old woman, unemployed, Swiss, single parent, living with 3 children)

Contrary to what is often assumed, first query made to social welfare institutions is not always financial (Neuenschwander et al., 2012). Indeed, our results shows that the inadequacy of the perceived nature of the support provided by institutions represents a type of non-take-up, but a gendered type. This makes sense with regards to the institutional context: in Switzerland, the provision of vocational rehabilitation appears de facto rather limited (Bonoli, 2013). In Geneva, too, most of the services provided by the Hospice général was exclusively financial. Furthermore, income calculation was based on household income, which prevents some women from accessing social services that could support them in their emancipation.

5.3 The Migrant Worker: protecting the family integration project

A third type of experience is that of foreigners – men and women – who report that they have given up on applying for social assistance, because they fear for their residence status. As we saw in part 3.3, this fear is related to the Federal Law on Foreigners and Integration, which explicitly stipulates that long-term dependence on social assistance may threaten the renewal of the residence permits. These interviewees are mainly B permit holders of non-European nationality who are afraid of having to leave Switzerland, but also people seeking a better status in terms of residency or even hoping to obtain Swiss nationality. They are mainly people in employment, with varying levels of education. For many of them, the decisive factor from this point of view is not their own legal stabilisation, but the risk to their children's right of residence. Their perceived professional trajectory can be described as stable, or sometimes ascending.

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However, the interviews reveal that non-take-up is not simply a matter of fear. The non-take-up of social assistance benefits, in this context, is above all a sign of the *strength of the integration logic,* which is projected over several generations. The importance of the integration project is highlighted in several ways: the children's schooling, which exceeds that of their parents; references to "local" habits (shopping at the iconic Swiss supermarket, taking the tram); the mention of many job searches or efforts to learn more about the social system and access information. In mentioning these attempts, it is not just a matter of demonstrating their merit to researchers. Not having access to information on the social protection system is indeed thematised as a sign of incomplete integration. In this context, non-take-up helps to keep the integration project alive. Moreover, the fear of losing one's settlement permit is very soon overshadowed by the fear for one's children's permit, as this response clearly illustrates: *"Yes, it's the risk for the permit. Not for me. For my children."* (Woman aged 48, from Bolivia, B permit, married, living with 2 children)

Here, the fear of losing one's residence permit (or settlement permit) echoes a more diffuse fear linked to the precariousness of the right of residence, but also to its conditionality. In a *logic of subjectivation*, this fear manifests the diffuse experience of domination. It manifests itself discreetly and sporadically in the fact that people do not dare to ask questions to the authorities, that they doubt their legitimacy as a rightful claimant, or even – but more rarely – that they doubt that fair treatment applies to foreigners. Very few people expressed a critical view of the discriminatory nature of this norm, pointing out that it is not valid for all residents, but only for foreigners:

> *"So, I said, 'but I can't go there'. {I was told}: 'No, but you can…' No. I can't. Probably for you, because you are Swiss, but I can't.*
>
> *- Would you have gone otherwise?*
>
> *- Yes, I would."* (49-year-old man from Bolivia, B permit, married, living with 2 children)

Here we can discern the beginnings of a critique, but it is not formulated in an explicit discourse on discrimination. No claims, either individual or collective, are formulated. The relationship with the administrations is therefore tainted by this experience of *subordination.*

In this context, and in a *logic of strategic action,* entirely oriented towards this integration pathway, non-take-up is immediately imposed as the only possible reaction. Information on potential risks – wherever it comes from – is not questioned; the level of risk is not weighted, and in almost all cases, no action other than non-take-up is envisaged. This non-take-up linked to fear for the residence permit appears as a protective *reaction* that manifests the acute awareness of being on the wrong side of the power relation. While this type of experience appears very explicit in the case of migrants – we capture it here by using the figure of the Migrant Worker – it could extend to all people who perceive their situation as stabilised or ascendant,

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but relying on an extremely precarious balance. In this context, the intervention of public authorities in their lives appears more disruptive than helpful. For example, some people expressed similar fears related to their insecure housing – informal tenancies typically.

5.4 The Ethical Intellectual: refraining from social optimisation

Finally, we discern a fourth form of experience. Some individuals, although in a precarious financial situation, undeniably have more resources than most of the other interviewees (in terms of cultural or social capital and/or residence status). These people work in the academic or cultural world and have a secondary or tertiary level of education. They are Swiss nationals or foreign nationals who have lived in Switzerland for a long time and who, for the most part, have a good social network. Their accounts situate non-application in the context of a *personal ethic* (formulated as such) – strongly linked to the awareness of being "privileged compared with others" – and not in the context of the observation that they may not (or not always) meet the eligibility criteria (particularly with regard to social assistance).

The *logic of integration* evoked by these people refers, above all, to the belonging to a specific universe and to an assumed, even asserted marginality. In these accounts, the situation of precariousness is experienced as the consequence of a choice, which is not the case for the most disadvantaged people. It is also part of a discourse that explicitly emphasises individual responsibility. As this father explains: "*The fact of deciding to make time for an artistic career and all that, it's not... it's pretty certain that it's not going to work out financially*." (39-year-old man from Portugal, Swiss, married, living with 1 child)

The assumed nature of the poor financial situation is reflected in the references to "freedom" associated with many precarious statuses. This precariousness, like that described by lower-skilled people, is constituted by an accumulation and/or succession of different paid activities ("*With a bit of DIY*"). However, by contrast with Mr. Breadwinner's experience, this situation is here also associated with advantages, ("*With the advantages and flexibility of DIY*"). Moreover, this assumed character is also supported by a form of social trust – these participants mentioned at different points in the interviews the existence of resources that could potentially play a protective role: a future inheritance, their spouse's family network, relatives who could offer them a holiday. However, the fact that they feel "privileged" is linked to a form of guilt that emerges in their accounts as soon as the question of precariousness and public aid is raised.

In this context, non-take-up is also presented as a choice – but one that would be dictated above all by a form of personal ethic, consisting in refraining from social optimisation. Our interviewees presented themselves as being able to *"play the system"*; they nevertheless chose to abstain. Thus, the interviews provide evidence of

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the importance of the *logic of strategic action* in the management of their precarious situation. They thus testify to a mastery of the system (sometimes tinged with remorse). One interviewee explained that he had *"discovered"* that it was possible, in Switzerland, not to pay for his health insurance, while admitting that he had, in the context of his job, *"abused what was possible",* in this case *"I drew heavily on the photocopying budget"*. He also explained that his wife had been unemployed for two months, in an apparently very calculated way of entering and leaving the social protection system.

In this context, non-take-up is thematised in a *logic of subjectivation*, as an *ethical and political act.* The commitment claimed in the justification of non-take-up should not be understood in terms of political or trade union commitment, but as a search for coherence between one's principles and one's actions. In this sense, non-take-up can also be claimed to be part of an initiatory journey into precarity. The below extract from an interview with a musician – who mentions situations in which he did not apply for social assistance, or for housing benefit, a study grant or unemployment benefit – summarises all the dimensions discussed here:

"I think we have to take some responsibility for ourselves.

- For your life choices?

- For my life choices. And then face them rather than... As a musician, if I get council housing from the housing association, if I work in a subsidised school and if I receive subsidies for all the artistic projects I do, there will be a point when my entire life relies on public money.

- Yes, and that makes you...

- Yes, I have a problem with that.

- From an ethical point of view?

- Yes, from an ethical point of view, if that's what it is, then I should take up a job as a civil servant somewhere. It seems to me more... more legitimate... It seems to me... it seems neither ethically right nor personally positive. I prefer to confront myself a little bit...

- To your life choices...?

- To my life choices and then to the... yes, confronting myself... learning things by facing certain difficulties that are common to other people." (39-year-old man from Portugal, Swiss, married, living with 1 child)

6. Conclusion

Non-take-up of financial social benefits is a prominent issue for contemporary welfare states, and studies exploring its causes have recently proliferated. However, most analyses are based on an "incapacity framework" or refer to a "rational choice model", which makes it difficult to access the meaning that people attach to non-take-up. In this paper, I try to explore this meaning by understanding non-take-up as a social experience situated at the intersection of different logics of action: integration, strategy and subjectivation. This approach enabled us to grasp how social inequalities, fear of stigma and discrimination – as structural explanations

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of non-take-up theorised separately in the literature – are differently combined in the experiences of those concerned, as part of the logics of action they mobilise. More precisely, the analysis of the narratives of fathers and mothers in financial difficulty shows that non-take-up needs to be considered in relation to the different ways in which contemporary precarity is experienced. This allows us to identify four meanings of the reluctance to claim social benefits: non-take-up as a means to fight against social disqualification; non-take-up as a consequence of the inadequacy of social policies; non-take-up as part of an intergenerational integration project; and non-take-up as an ethical stance. These results confirm that social inequalities, fear of stigma and discrimination together can contribute to shape different types of non-take-up.

The exercise is far from complete. At this stage, we shall make three provisional observations. Firstly, social inequalities, stigmatisation and discrimination are indeed among the constituent elements of the different types presented. Thus, *social inequalities* constitute a discriminating principle between type 1 (Mr. Breadwinner) and type 2 (the Single Mother) of non-take-up, based on the different socioeconomic starting positions of men (higher position) and women, more particularly single mothers (lower position). Sociocultural inequalities also distinguish type 4 (the Ethical Intellectual) from the other types. *Stigmatisation* is a concept whose explanatory power appears to be limited to specific groups and specific benefits, in that case "social assistance" benefit. It seems more relevant, in order to understand non-take-up in this frame, to speak of a "male struggle against social disqualification" (type 1). Finally, *structural discrimination* is clearly at work in type 3 (the Migrant Worker), against (non-European) foreigners. However, the people concerned do not take it up as a resource to counterbalance power, as they are mainly committed to the individual integrative logic of their actions.

Secondly, this study shows that the meaning of non-take-up of financial social assistance depends, on the one hand, on the perception that the actor has of his or her *social trajectory* (upward, stable or downward) and, on the other hand, on the way in which he or she constructs his or her *relationship with the welfare state* within this dynamic context. Of course, the "objective" socioeconomic situation and resources of the actor contribute, in part, to this differential positioning. However, as we have seen, a diversity of meanings can be given to comparable socioeconomic situation. Moreover, it is through the way in which people adjust their relationship with the welfare state that non-take-up can be understood as the articulation of the three logics of action.

In this respect, the importance, in the context of the Geneva social protection system, of the *logic of integration* in non-take-up is striking and may seem paradoxical (in type 1, Mr Breadwinner, and type 3, the Migrant Worker, the elements of a strategic logic of action even appear subordinate to it). While the cantonal anti-poverty policy officially focuses on social integration, it is a logic of integration

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that gives meaning to the non-take-up of social benefits. Similarly, the analysis shows that the logic of *subjectivation* is also at work in non-take-up, and can be a determining factor in its meaning, as seen in types 2 (the Single Mother) and 4 (the Ethical Intellectual). Here indeed, the non-take up as experience by the Single mother reveals how the Swiss welfare state is still struggling to become a "women-friendly welfare state" (Hernes, 1987). Contrary to what many studies suggest, the *strategic logic* in this context, while not absent, never appears dominant in the meanings of not claiming social benefit.

Finally, our study highlights the importance of taking *gender norms* seriously in non-take-up. To do this, we need to develop an analysis of the subjective perception of precariousness from a gender perspective (Bozec & Réguer-Petit, 2015). More particularly, gender norms complement the logic of social integration. On the one hand, in Simmel's perspective, non-take-up expresses the refusal of the social relationship instituted by social welfare, which defines "the poor"; on the other hand, it is a question of marking one's difference with "the others". What Dubet failed to take into account, here, is the fact that class relations are not the only ones at work in this context. As the literature on intersectionality has shown, and as our results show, *gender* relations in particular must also be taken into account.

In conclusion, we can point out the complex ways in which the *Swiss welfare state* operates – more particularly through the design and hierarchy of its financial benefits – in the articulation of beneficiaries' integrative, strategic and subjectivation logics. Non-take-up – whatever its form – indicates the existence of a divide between the citizen and the social security system, in one or more of these systemic logics. But these logics directly echo the different missions and principles of action that are expressed in social protection systems and policies. This confirms the importance of preserving or consolidating welfare states in their different dimensions: while these welfare states aim to provide *strategic income compensation,* they also represent a powerful instrument and symbol of *social inclusion* and can, and should, become a real support and partner of *emancipation.*

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