Social Inclusion
2025 • Volume 13 • Article 10358
https://doi.org/10.17645/si.10358

cogitatio

ARTICLE

Open Access Journal

Accessibility and Capabilities: (Non-)Take-Up of Benefits in the Welfare Production of Poor Households

Eva Nadai, Anna Gonon, and Marcus Böhme

School of Social Work, University of Applied Sciences Northwestern Switzerland (FHNW), Switzerland

Correspondence: Eva Nadai (eva.nadai@fhnw.ch)

Submitted: 28 March 2025 **Accepted:** 25 June 2025 **Published:** 6 August 2025

Issue: This article is part of the issue "Accessibility, Integration, and Human Rights in Current Welfare Services, Practices, and Communities" edited by Suvi Raitakari (Tampere University), Jenni-Mari Räsänen (Tampere University), and Anže Jurček (University of Ljubljana), fully open access at https://doi.org/10.17645/si.i522

Abstract

Studies of accessibility mainly focus on state welfare benefits and services. Yet, civil society actors may also provide material benefits for various needs. Drawing on the capability approach, this article examines accessibility for both state and non-state benefits from the perspective of people living in poverty. The (non-)take-up of particular benefits must be understood within the overall context of people's welfare production, i.e., their practices of accessing, combining, and transforming resources from state, market, civil society, family, and social networks to achieve the kind of life they value. The article draws on a qualitative study examining the welfare production of 40 households living below or near the poverty line in Switzerland. It is based on three waves of semi-structured interviews, complemented by financial diaries documenting household income and expenditures. Our analysis shows how configurations of individual factors such as self-image, the endowment with social and cultural capital, and subjective cost–benefit calculations interact with institutional entitlements, conceptions of deservingness, and administrative procedures. The article identifies three ideal-typical configurations: deliberate non-take-up, extensive use of different benefits, or sporadic use of mostly small non-state benefits. Households without access to benefits are more likely to face material and social deprivation, whereas those who use both state and non-state resources enhance their capabilities.

Keywords

capabilities; civil society organisations; deservingness; minimum income benefits; non-take-up; sense of entitlement; welfare production

1. Introduction

Studies of accessibility mainly focus on state welfare benefits and services. Respective research usually analyses a single scheme, often means-tested minimum income benefits for various groups (Baisch et al., 2023; Bennett, 2024; Fuchs et al., 2020; Gabriel et al., 2023; Hümbelin, 2019; Wilke, 2021). However, people in need of support may have multiple needs, and there may be different providers for different needs or even different providers for the same need. This complicates access from the point of view of support seekers, since they must find the right provider, manage different application procedures, and are confronted with interdependent eligibility criteria between different institutions. On the other hand, the existence of civil society welfare providers like charities, churches, and associations offers additional options to get help. This article examines the (non-)take-up of monetary and in-kind material benefits provided by the welfare state and civil society organisations by households living in poverty in Switzerland.

Accessibility research has identified a variety of barriers on different levels blocking the use of benefits for the intended target groups as well as different types of non-take-up (Bennett, 2024; Daigneault et al., 2012; Janssens & Van Mechelen, 2022; Lovey & Bonvin, 2024; Lucas et al., 2021; Spicker, 2017; van Oorschot, 1996). Primary non-take-up (not claiming available benefits) is explained by individual-level factors such as lack of awareness of benefits, perceived utility, feelings of shame, fear of stigmatisation, or lack of "administrative capital" (Masood & Nisar, 2021) to master bureaucratic procedures (Baumberg, 2016; Janssens & Van Mechelen, 2022; Spicker, 2017; Warin, 2016), and the like. As Bennett (2024, p. 8) points out, maintaining benefits requires efforts and abilities, such as reporting changes in one's circumstances or complying with conditions. A second set of factors pertains to the design of benefit administration and the practices of welfare workers, e.g., means-testing, the user-friendliness of the application process, discriminatory behaviour of staff, and non-proposition of available benefits (Daigneault et al., 2012; Janssens & Van Mechelen, 2022; Warin, 2016). Problems on this level may lead to secondary non-take-up: Potential beneficiaries make a claim but do not receive the (full) benefit (Baisch et al., 2023). Especially problematic from a human rights perspective is tertiary non-take-up: the divergence of actual needs and lack of eligibility stemming from policy design concerning entitlements and conditions of benefit use (Van Mechelen & Janssens, 2017).

Recently, the literature on access barriers has been criticised for implicit biases. First, there is a social policy-centred normative bias towards universal take-up: Non-take-up of benefits is portrayed as undesirable behaviour which should be reduced by suitable means. This bias, however, leads to the "selective observation of the phenomenon" in research (Sielaff & Wilke, 2024, p. 112). Namely, the premise that non-take-up must invariably be the effect of individual and institutional deficits may obscure gaps between social policy goals and the actual needs of individual users (Warin, 2016). Moreover, it overlooks people's own efforts to deal with their situation without resorting to benefits, thus it underestimates people's agency. Secondly, much of the research on individual-level causes of non-take-up operates within an "incapacity framework" (Lucas, 2024, p. 196) by focussing on the deficits of potential claimants. In contrast, qualitative research from the subjective perspective of potential users argues that non-take-up must be analysed in the context of people's organisation of everyday life, of subjective meaning-making, and of preserving identity and autonomy (Betzelt et al., 2017; Eckhardt, 2023; Lucas, 2024; Rosenstein, 2021; Sielaff & Wilke, 2024). People in need will apply for benefits only inasmuch as they perceive them as useful in their specific life situation and as compatible with their sense of self. Thus, refusing to apply for benefits

may express an implicit critique of institutional definitions of problems and solutions (Tabin & Leresche, 2019) and resistance to the positioning by welfare state "dispositives of neediness" (Eckhardt, 2023).

This article contributes to this strand of subject-oriented research by examining the (non-)take-up of monetary and in-kind material benefits as part of the everyday welfare production of 40 poor households in Switzerland. While the research discussed above foregrounds subjective reasons for non-take-up, we weigh claiming and not claiming equally, and we link individual attitudes and behaviour regarding claiming benefits to the practical workings of welfare institutions, i.e., the institutional accessibility of benefits. The focus is on the pragmatic problem of managing economic hardship. We contend that access must be analysed within the household's overall configuration of resources from market, state, family, and civil society, and extra-familial social networks. Two main questions organise this article: How is the (non-)take-up of benefits embedded in the households' efforts to access sufficient resources? To what extent do various benefits enhance people's real freedom to lead a life they have reasons to value (Sen, 1999)? Drawing on the theoretical framework of the capability approach, we analyse personal, social, and institutional conversion factors that block or facilitate access to benefits. We treat accessing and maintaining benefits as a dynamic phenomenon (Lucas et al., 2021) in that the subjective attitudes towards claiming as well as the actual chances of receiving benefits may change over time and vary between different benefits. We focus on those benefits that the interviewed households regarded as important. The main state benefit schemes mentioned were social assistance and supplemental benefits (SB) to old age and disability pensions. In Switzerland, 2.8% of the population receive social assistance benefits (Bundesamt für Statistik, 2024), and 16.2% of old-age and disability pensioners draw SB (Bundesamt für Sozialversicherungen, 2024). Furthermore, civil society actors play an important role in the Swiss mixed public-private system of delegated welfare (Canonica, 2019), yet there are no statistical data on the use of civil society benefits. The households received benefits from nationwide NGOs offering financial support for various poor and non-poor groups, as well as from smaller local organisations distributing money or in-kind benefits like food or clothing.

In the following, we elaborate on the theoretical framework. Next, we give an overview of the research design, methods, and data, before we present empirical findings on configurations and consequences of (non-)take-up of welfare benefits. The article concludes with reflections on the accessibility of welfare systems and the consequences for the capabilities of people living in poverty.

2. Theoretical Frame

Critical subject-centred research emphasises the meanings people associate with becoming a welfare client and the practical utility they expect. Utility is not simply a matter of economic cost–benefit calculations. Rather, claiming or not claiming benefits is inscribed in "strategies…that are oriented to coping with everyday life and [are] based on individual relevancies concerning one's own life" (Sielaff & Wilke, 2024, p. 114, translation by the authors). In this view, claiming benefits is just one option among others to manage financial scarcity. This article analyses coping with financial hardship from the perspective of welfare production. On the macrosocial level, welfare production denotes the interaction of different institutions (market, state, family, civil society) in generating societal welfare. On the microsocial level, it points to the time, work, and human capital private households apply to transform externally produced resources into actual wellbeing for their members (Bareis, 2012; Zapf, 1984). We draw on the latter understanding of welfare production as the *work* of the households to access and make use of material resources from different fields.

The aim of poor households' welfare production is not just surviving but "under given relations of dominance and inequality to lead a life that corresponds at least partly to [their] own vision" (Bareis, 2012, p. 291, translation by the authors). The capability approach offers a suitable theoretical frame to integrate the analysis of the social conditions and the subjective goals of people's practices of welfare production. The capability approach posits capabilities as the yardstick for welfare and for the extent of real freedom to achieve valued functionings. Capabilities represent a space of opportunities for genuine choices, which are dependent on configurations of material resources, social conversion factors (norms, rights, institutions, infrastructures), and personal conversion factors (physical, cognitive, mental faculties; Robeyns, 2017, p. 83).

Access research situates social conversion factors on the levels of cultural norms, policy design, and administrative processes (Janssens & Van Mechelen, 2022; van Oorschot, 1996). Especially quantitative research tends to examine the influence of isolated factors on (non-)take-up. In contrast, we regard the ensemble of political, social, and institutional factors as welfare dispositives. The dispositive concept, originating in Michel Foucault's analyses of knowledge and power, intertwines discourses and patterns of actions generated by respective discourses (Eckhardt, 2023, pp. 50–63). In the words of Reiner Keller, dispositives furnish the "*infrastructure* of the production of a discourse and the *implementation* of its 'problem-solving' solution in a specific field of practice" (as cited in Eckhardt, 2023, p. 59, original italics, translation by the authors). For instance, welfare institutions translate moral and political discourses on neediness into categorisations of deserving and undeserving clients, systems of assessing neediness, distributing benefits, and ways of treating clients (as cited in Eckhardt, 2023, pp. 58–59). Dispositives thus cannot be reduced to single aspects of benefit schemes and administration.

This article analyses the interaction between individual actors and welfare dispositives. We distinguish between state institutions (social insurance and social assistance) and civil society institutions (associations, foundations, charities, churches). Inasmuch as change can happen on the levels of individuals and of dispositives, we regard (non-)take-up not as a permanent state but rather as phases in the life course. Furthermore, refusing one type of benefit can coexist with accepting support from other institutions.

On the individual level, decisions for or against claiming depend on the "sense of entitlement," i.e., the awareness of rights and the willingness to claim them (Hobson et al., 2011, p. 173), in conjunction with personal conversion factors like social and cultural capital. To regard entitlements as a personal right, actors must acknowledge their own neediness (Spicker, 2017). Fear of stigmatisation or the loss of independence may undermine both the acceptance of one's neediness and the sense of entitlement (Baumberg, 2016; Reijnders et al., 2018). We presume that available material resources (e.g., labour income, support by relatives) and alternative options (e.g., increasing one's employment volume, pooling resources with a partner) also influence one's sense of being in need. Moreover, (not) claiming may be an expression of one's self-positioning in interaction with welfare dispositives (Eckhardt, 2023). Once people decide to claim, cultural capital enables them to find and understand information about welfare benefits and to gain access. Knowledge about where and how to claim benefits, and perceived alternatives enter the personal cost–benefit calculation of the utility of benefits for a household's welfare production.

Whether claiming leads to actual take-up depends on the conditions set by state and non-state welfare dispositives. Cultural norms of deservingness constitute the foundation for entitlements, or, in the case of civil society institutions, for defining target groups for support. Deservingness hinges on the incapacity of

making a living through paid work. Castel (2017) coined the term "handicapology" to denote the catalogue of exemptions from the norm of personal responsibility for one's living that pervades historical poor relief and modern welfare systems. In the Swiss social security system, personal responsibility is institutionalised in the subsidiarity principle (Studer, 2020): On the one hand, persons are only eligible for benefits when there is proof that they cannot (fully) support themselves through their own efforts. On the other hand, subsidiarity defines the order of institutional responsibility: For instance, social assistance is defined as the last resort in cases without entitlement to social insurance. Thus, means-testing is part of the administrative processing of claims. Entitlements define explicitly who may receive which benefits, as well as the level of these benefits. Yet, we contend that there are also cultural beliefs concerning the legitimacy of the needs of the poor. For instance, owning a car or going on holidays are contested needs, that are generally not included in the social assistance budget. Civil society organisations may have slightly different definitions of deservingness and target specific groups accordingly.

3. Methods and Data

This article is based on a qualitative longitudinal study of the welfare production of 40 financially poor households. In Switzerland, 8.1% of the population is classified as poor according to the strict poverty line of social assistance eligibility, and 16.1% are at risk of poverty (Bundesamt für Statistik, 2025). Regarding minimum income schemes, there is a difference between social assistance and SB to old age and disability pensions, which are substantially higher. This is reflected in the poverty lines used for our sampling: For working age households we used the social assistance eligibility line; for the elderly, the higher income threshold for SB eligibility.

Since we are interested in how households combine resources from different fields, the sampling criteria pertained to structurally varied configurations of potential access to welfare resources. In relation to the market working poor have access to paid work, but only to jobs that cannot secure a livelihood. Regarding family resources, single parents lack a second earner and carer, which also impedes access to the labour market. Depending on their legal residence status, immigrants have restricted access to employment and welfare benefits. Old-age pensioners are not expected to work anymore and are entitled to the higher minimum subsistence level guaranteed by SB. Since the living conditions of individuals depend on how they are embedded in households (Budowski et al., 2016, p. 4), the household was chosen as a sampling unit. Despite possible intra-household dissent regarding benefit take-up and distribution of resources (Bennett et al., 2024; Gonon, in press), the household is still the relevant unit because eligibility for benefits is usually determined based on its aggregate resources.

People living in poverty are a "hard-to-reach" population. Sampling was thus time-consuming and involved various channels: Participants were found through NGOs addressing both poor and non-poor groups. Furthermore, they were recruited through calls in online newsletters and by distributing leaflets in low-income neighbourhoods. Organisations and potential participants received written information on the study; study participants signed an informed consent and data protection form. As charities and NGOs served as a main recruitment channel, the sample is biased in this regard. In terms of the main income source at the time of the first interview, the sample of 40 households comprises 15 working poor households, 11 households receiving SB to old-age or disability pensions (plus two pensioners without SB), and 12 households living on social assistance.

Regarding data collection, the study combines three waves of semi-structured interviews over two years with financial diaries (Biosca et al., 2020; Morduch & Schneider, 2017). The longitudinal design makes it possible to capture changes in the composition of the households' welfare mixes, financial situations, and the dynamics of (non-)take-up. The first interview focused on access to and use of different welfare resources and on consumption patterns. To enable a detailed understanding of the relative weight of income sources and expenditures, the participants were asked to keep a daily record of the monetary and non-monetary resources that they received, spent, or provided for others over one month. The second interview took place after the completion of the financial diary and collected details of the financial situation, as well as irregular income and expenditures: 32 diaries were completed and returned. For five households that did not complete a diary, financial data could partly be reconstructed in the second interview: 37 households thus participated in the second interview wave. The third interview was conducted about two years after the second and was focused on changes in conversion factors, household strategies, and the overall living situation of the households: 33 households participated in the third interview wave.

The study follows the principles of grounded theory methodology in that sampling, data collection, and data analysis are intertwined (Strauss & Corbin, 1998). For the analysis of the interviews, the techniques of open, axial, and selective coding were used. The literature presented was employed as sensitising concepts, serving as initial reference points for the analytical process, rather than as definitive frameworks. During the open coding phase, the data were systematically reviewed line-by-line, allowing for the formulation of descriptive codes closely aligned with the text (e.g., "begging," "residence permit," or "controlling"). These codes captured, for instance, how participants justify and experience (non-)take-up, and served as a foundation for constructing concepts and categories on a higher level of abstraction. In the axial coding phase, generative questions were posed to explore the relationships between these codes. This process facilitated the further development of analytical categories, including their dimensions and properties. At this stage, our theoretical frame—the capability approach, including individual and institutional level factors, as well as conversion factors enabling or hindering take-up—was integrated into the analysis. It results in explanations of still disparate phenomena, which are relevant for the research questions but still lack integration. Finally, the process of selective coding aimed to construct a coherent analytical account grounded in the data. This phase concentrated on identifying key categories, providing a comprehensive understanding of (non-)take-up phenomena within the broader context of welfare production. Based on the analysed data from users and non-users of state and non-state benefits, three ideal-typical configurations emerged, each reflecting distinct modes of take-up and non-take-up.

4. Configurations and Consequences of (Non-)Take-Up

The majority of our interviewees have received state or non-state benefits at some point. Nevertheless, there is considerable variation in the (non-)take-up behaviour. The following analysis outlines three ideal-typical configurations, ranging from almost complete non-take-up to extensive take-up, as well as intermediate forms. Since the individual and institutional conditions of (non-)take-up may change over time, the analysis also seeks to account for temporal dynamics. The persons portrayed in this chapter come closest to the analytical ideal types.

4.1. "I Wanted Back My Freedom": Deliberate Non-Take-Up of Benefits

At the time of the initial interview, Helene Jansen—whose name, like all others in this article, is a pseudonym—is 42 years old and lives as a single mother with her eleven-year-old son. Her monthly income comes from four cleaning jobs, child support payments, and child allowance, and is substantially below the social assistance line. Helene exemplifies an ideal-typical case of complete non-take-up of both state and non-state welfare benefits: despite being eligible for social assistance, she deliberately refrains from claiming it today. Guided by a strongly developed value system centred on autonomy, Helene's household represents one of four cases—all of them working poor—within the sample who utilise neither minimum income benefits nor benefits from NGOs.

When Helene, a trained hairdresser, gives birth to her son at the age of 31, she withdraws from the labour market for over two years, and the family lives on her husband's income. Following her divorce at the age of 33, Helene is compelled to apply for social assistance for the first time. As an unemployed single parent with a young child, seeking support from social services initially seemed inevitable. At the same time, she takes up part-time jobs in the poorly paid cleaning sector, marginally improving her financial situation while the child support payments she receives from the child's father are deducted from the social assistance. Helene criticises the level of the benefits as far too low, stating: "Even then, you were quite far down." The negative experiences of being on welfare are particularly evident in the bureaucratic accountability requirements she must fulfil towards the welfare office (see also Janssens & Van Mechelen, 2022):

> It just pissed me off. Because you have to fill out so many forms. You always have to submit everything again. You have to give up everything. You're so dependent. And that just got to me, yeah, I didn't want that anymore. I wanted to stand on my own two feet.

Helene and the other households in this group perceive the welfare dispositive as a site of control and paternalism, characterised by far-reaching interventions into their personal conduct of life. For Helene, it becomes clear that she needs to escape this system and regain her freedom:

> And that's when I decided I didn't want social assistance anymore because, well, you always have to go back, and after a certain time, you're not allowed to have a car, you have to, yeah. I just wanted back my freedom.

It is obvious that her cost–benefit calculation has changed over time. By taking on additional minor jobs in cleaning, coupled with the receipt of child support payments and child allowance, Helene recognises in the following years that a life without welfare benefits is possible. When she moves in with her new partner at the age of 37, a window of opportunity opens for her: By living together, Helene can share and reduce her expenses. She decides to take up a fourth job in cleaning and consequently forgoes claiming benefits. When she separates from her partner three years later, she continues to live without social assistance. Currently, she is working twelve hours per week in the cleaning sector. However, extending her working hours is not a viable option for her, as she prioritises caring for her son. If she received social assistance, she would not be able to maintain this preference. Since mothers and lone parents are not exempt from the activation paradigm's obligation to work (Letablier et al., 2011), she would likely face pressure from social services to increase her workload.

Yet, the non-receipt of social assistance results in a significant income loss for the whole household. During her spell on welfare, she had nearly 500 francs more per month, corresponding to 20% of her current income. While larger expenses like rent or health insurance premiums were previously covered by social assistance, now, she has to finance these costs out of her own pocket. On a personal level, Helene's self-perception is generally characterised by a sense of pride in living independently of public support. Because of her low income, she is entitled to state-subsidised reduction on the insurance premiums—the only public support she accepts today. The design of the benefits is a crucial factor: While Helene hesitates to make use of minimum income schemes, she expresses a clear preference for receiving public discounts, illustrating her desire to navigate the welfare system in a way that aligns with her value system:

> I have also gone to the municipality and said: "Look, I am a single mother, I am NOT on social assistance. Isn't there any reward for not being on welfare, whether it's a discount for the lousy TV reception or something else?" NO, you really either have to be on DI [disability pension] or you have to sign up for everything. You get nothing….They'd rather have you dependent on them, then they'll support you.

While financial and in-kind benefits from NGOs are neither as substantial nor as regular as state benefits, they can provide some relief. Nevertheless, support from NGOs has never played a significant role in enhancing Helene's opportunities, as she has only used food charity two or three times in the past. She appears to have limited knowledge about existing non-state benefits, mentioning that she has never sought corresponding information. Reijnders et al. (2018) argue that complicated bureaucratic rules, i.e., institutional conditions, can be an obstacle to take-up support from NGOs as well. Yet, Helene's food aid is arranged in a comparatively low-threshold manner: while the organisation of food aid is often associated with shame (Lambie-Mumford, 2017), Helene reports that she was not required to undergo a means test and that the food is delivered to her home by a friend. Nonetheless, she opts against further take-up, primarily due to her perception that it is not useful for herself or her son. She explains that the household does not need the products, that there is limited selection, and that it disrupts their eating habits. Just as with state benefits, Helene considers the take-up of support from NGOs as sacrificing her freedom, independence, and autonomous way of life (Reijnders et al., 2018). She perceives little benefit in both state and non-state aid. Rather, these benefits primarily represent excessively high costs to her: While the non-take-up of social assistance can be considered as an escape from the perceived threatening institutional rules and control of welfare authorities, in the case of support from non-state organisations, it is primarily rigid specifications (such as pre-selected products) that Helene rejects as an intrusion into her autonomous way of life.

Helene repeatedly mentions that she is "extremely frugal" and has a great "talent" for managing limited funds. However, her *frugality in consumption* often turns into *forced abstinence*. Regarding participation activities, particularly those for her son, Helene explains that she does not need support. Helene describes her son as a "loner" who has "no interest" in activities like school trips. She emphasises that he "does not [need] the latest phone, he doesn't want the latest bike." Helene's choice to refuse social assistance and non-state benefits comes at the cost of significantly diminished capabilities for her and her son. For example, she acknowledges that they cannot afford vacations or restaurant visits. All the interviewed households that refuse both state and non-state benefits experience significant social and material deprivation. They report being unable to afford dental treatments, having to postpone paying bills, accumulating debt, not being able to use their car because gas prices are unaffordable, and not being able to afford hobbies and socializing.

It is noteworthy that these four households are unable to compensate for the non-take-up of benefits through support from their family or social network. This can be attributed to limited resources, a lack of availability, or a reluctance to seek assistance. Helene exemplifies the prevailing attitude of these households, stating: "I don't like people just giving me money out of pity." Instead, their focus is on self-reliance through paid work.

4.2. "You Can Always Ask": Extensive Use of Different Benefits

Bea Karrer is 74 years old when we first meet her and has been poor all her adult life. At the age of 20, she is diagnosed with myasthenia and drops out of her nursing training. The cause for her poverty, her chronic illness and the resulting (partial) work incapacity at the same time opened access to a variety of state and non-state benefits. Regarding the extent of non-state financial benefits as well as the individual sums she receives, Bea is an extreme, yet not a singular case. A third of the households receive benefits of several hundred francs or more from NGOs more than once. Which conversion factors make the extensive use of benefits from state and non-state agencies possible, and how does it enhance the capabilities of extensive users?

The most important scheme for Bea is the disability insurance, which first pays for her retraining as a clerical worker, and second, grants her a partial disability pension and, at the age of about 40, a full pension, which seamlessly morphs into the financially equivalent old age pension when she reaches the retirement age of 64. Due to her disability and, later, as an old age pensioner with a small pension, she is entitled to SB. While Bea is automatically transferred to the disability insurance by the medical system, she plays an active part in claiming a full pension. Over time, she feels bored with the intellectually undemanding part-time jobs she must accept and gets her doctor to declare her fully unfit for work, thus obtaining a full pension. In her cost–benefit calculation the loss of income from her job is outweighed by the full disability pension plus SB and, just as importantly, the freedom to escape unsatisfactory jobs. At the age of about 50, she emigrates to a neighbouring country. By this move, she loses the SB, which is only paid to residents of Switzerland. While maintaining the full disability pension, she voluntarily forfeits SB, reckoning that the cheaper living costs abroad will compensate for the loss. She reclaims them when she returns to Switzerland for health reasons, about two years before retirement. SB provide not only a basic income but also cover health insurance and additional medical costs, which is important for all the 11 households receiving SB. For example, in Bea's case, SB cover domestic help and her special diet, thus adding about 22% to her income.

In addition, Bea successfully applies for funds to several NGOs that represent and support retirees or people with her specific illnesses. For example, she gets money for her dogs and herself (for chiropody, repairs, glasses, moving, electricity, etc.). Although these are mostly one-off benefits, she still manages to get funds repeatedly from various NGOs. Moreover, she regularly uses food banks and receives free clothing from charities. These benefits are irregular, but they add between 9 to 15% to her income.

The group of extensive benefit users comprises mostly elderly or disabled people on the one hand, and families with dependent children on the other hand. Entitlements to state benefits or belonging to a target group of civil society organisations, respectively, constitute important institutional conversion factors for benefit access for them. For working-age childless adults in good health, however, there are few non-state benefits available. Clearly, cultural norms about deservingness and an implicit "handicapology" of which groups are exempt from the obligation to work (Castel, 2017) also shape the offer of NGOs. The elderly and the disabled are deserving of support since they cannot be expected to provide for themselves, whereas social investment

policies prioritise the needs of children (Baumberg Geiger, 2021; Heuer & Zimmermann, 2020; Lovey & Bonvin, 2024). Yet, while access to old age pensions is universal for everyone who has contributed to this social insurance, disability pensions are often contested and SB require the initiative of the potential beneficiary. Seven of the study households are currently or have been involved in conflicts about rejected claims for disability pensions. Denied access to a stable disability pension most often leaves them with social assistance as the only alternative. Without the pension, there is also no access to SB. For old age pensioners, a recent study estimates a 15.7% non-take-up rate for SB in Switzerland (Gabriel et al., 2023, p. 9).

Moreover, state agencies and civil society define legitimate needs for the poor. As Bea complains: "They always reproach me for having dogs and a car." Indeed, the real costs of a car or pets are not factored into SB or social assistance budgets, much less going to concerts, playing musical instruments, going on holiday, or other "luxuries" that Bea would like to pursue. In her case, she gets refunds for car-related costs to the extent these can be justified as medical needs, but she cannot get direct support for participation in social and cultural life. Especially, access to non-state benefits is unreliable for further reasons: NGOs may change their policies at any time, as Bea learns, when one of her main support organisations stops financing car maintenance costs, which poses a major problem for her. NGOs confronted with rising demands for counselling and funds may react with informal rationing. For example, several food bank users we interviewed noticed that the growing number of users resulted in smaller rations and others complained that they could not get a user card.

On the level of personal conversion factors, Bea has a strong sense of entitlement: According to her motto "you can always ask," she does not hesitate to claim available benefits. She is one of the few interviewees who describe themselves unequivocally as poor and needy, and she explains that she learnt early how "to muddle through and [find out] how that works with the pension and everything." Nevertheless, she is aware of possible stigmatisation and concedes that she had to overcome her "pride" to "go begging at these social institutions." The term "begging" for claiming benefits was used by other respondents too, especially when they decided *not* to apply. Yet, Bea associates begging with "fighting," thus underscoring her active role in wrestling resources she believes are her due from the welfare state and NGOs. Consequently, she develops considerable administrative capital (Masood & Nisar, 2021) to find and access funds, whereas many interviewees need professional help to submit claims.

Bea is not "sitting there and waiting to die" but finds ways to allow herself special "treats" for social participation (e.g., singing in a choir, going on holidays) and to maintain a car and her two big dogs. How is this (partial) realisation of her ideas of a valuable life related to her varied welfare mix of state and non-state cash and in-kind benefits and her active claiming? On the institutional level, the most important factor is the relative "generosity" of state benefits for SB recipients: The basic amount for living costs for a single-person household is 62% higher than the respective amount in social assistance for working-age single persons. Including Bea, more than a quarter of the households receive SB, hence have more financial leeway than social assistance clients or working poor households without state benefits. Most of the interviewed SB clients do not claim other benefits as often as Bea does, but in case of medical costs or expensive household items, they have access to a specialised NGO for the elderly that distributes state funds as well as its own funds. Bea does not directly benefit from NGOs for her various hobbies, but by juggling with her overall income and savings derived from her mix of state and non-state benefits, she manages to realise some of her goals. For seven of the 40 households, the extensive use of a variety of financially substantial benefits clearly adds to the capabilities of either the whole household or at least the children's possibilities of social

and cultural participation. With one exception, these households receive state benefits for their basic needs, whereas NGOs provide financial support for participation.

4.3. "I Have Found My Place to Get Help": Sporadic Use of Small Benefits

In the previous sections, the deliberate non-take-up of benefits and the extensive use of benefits were discussed. However, most cases fall between these two poles, using only specific types of welfare or claiming one-time benefits sporadically. The majority of the households have received small financial help and in-kind donations from charities or NGOs at least once.

Regarding benefit type, part of the study participants generally prefer support from civil society to public welfare. For immigrants, one of the main reasons for seeking the support of non-state organisations is the fear of losing their residence status (Gago, 2024; Meier et al., 2021). Although they are legally entitled to public welfare, the receipt of social assistance can be a reason for the downgrading or withdrawal of their residence permit according to the Federal Foreigners and Integration Act. Moreover, in the event of naturalisation, they may have to repay the social assistance benefits that they have received. These factors play a role in their cost–benefit calculation. In explaining that she does not want social assistance, an interviewee states: "For a Swiss passport you have to pay back all the money from social assistance….And I don't want to get into this debtor story." Another woman who also aims for naturalisation bluntly declares: "I take every support I can get, but not from the public welfare office."

For migrants without a regular residence status, support from civil society is even more important because they are not entitled to most state benefits. This is the case for Tashi Tethong, who is 40 years old at the time of the first interview. She migrated to Switzerland from Tibet about ten years earlier. Having received a negative asylum decision, she remains in the country without a residence permit. Tashi has no access to regular employment and her husband's wage is barely enough to live on. Their financial situation worsens with the birth of their son, who suffers from a chronic illness. Tashi is thinking about working as a cook or cleaner without a permit, but decides against it for fear of negative consequences if she is discovered, since she hopes for her husband's and son's naturalisation and the regularisation of her own residence status. As other participants, she links the goal of naturalisation to improving her family's social position and rights, and ultimately their opportunities to live a subjectively valuable life: "If we have the Swiss passport, then we have strong papers ((laughing)), then you can do something better, yes, lots of options to do something…then life goes better for sure."

Tashi does not have a pronounced sense of entitlement. She maintains that she and her husband are not poor, because they are in good health and able to work. Yet, she concedes that she is herself "a little poor because I have no paper" and she accepts help that is proposed to her on the grounds of her undocumented status and her son's illness. Having lived in Switzerland without a residence permit for a long time, she knows various organisations supporting undocumented migrants, including a church where she receives a free lunch once a week. There, she meets a woman who, upon hearing of her situation, arranges for financial support from another church. Since then, she has been receiving 100 francs per month, of which a large proportion is destined for her public transport pass to enable her to take her son to his medical appointments. As an undocumented migrant, Tashi belongs to a target group of specialised NGOs and churches. Out of a critical stance towards state policy or based on the religious principle of universal charity, they position themselves

in a decidedly different or complementary way to state criteria of deservingness, according to which migrants are the least deserving of support (Lovey & Bonvin, 2024; Thomann & Rapp, 2018; van Oorschot, 2000). From the point of view of critical civil society, Tashi fulfils key criteria of deservingness: She has been trapped in the restrictive Swiss asylum regime that many NGOs criticise as inhumane, and she is the mother of a young child in need.

Regular financial support from a church, as Tashi has been receiving, is rather exceptional in our examination. Yet, church organisations play an important role in the provision of one-off emergency help for poor households in situations of crisis. Seven households have received financial help of several hundred francs from churches to pay bills for repairs, rent, utilities, health insurance, or travelling to their home country after the death of a close relative. Five of them are not Christians. Support from the church is thus not conditional on religious affiliation. In particular, some of the migrants who do not claim social assistance because they are ineligible or afraid of losing their residence permit repeatedly turn to churches for help when they are in financial difficulties: "I have found in this church social service really my place to get help," a single mother states. What distinguishes churches from other non-state charities is that they are widely known, and they are perceived as less bureaucratic. Compared to bureaucratic aid organisations, the procedures of claiming support tend to be less formal and do not require much administrative capital. An interviewee who has been poor all his life tells us that it is his habit to go straight to the pastor and ask for help: "I'll go to the church and I'll say, Father, here's the situation, can you lend me 50 francs?" In this case, receiving help depends on embracing the narratives of legitimate poverty (Paccaud & Tabin, 2024) and on the discretion of the pastor. Financial help provided in situations of crisis by churches or other charities can relieve distress in the short term and protect the poor from falling into debt. However, it cannot enhance the capabilities of people living in poverty in the long run, since it is limited in amount and mostly provided as one-off support. Furthermore, there is no legal entitlement to this type of support. Even the regular support that Tashi is receiving cannot compensate for a more substantial state benefit or the opportunity to earn an income through regular employment.

Another type of small benefits that almost all the interviewed households have tried at least once are in-kind donations of food or clothing. Seven households rely heavily on food banks, soup kitchens, and clothing donations. Food banks usually distribute pre-packed food parcels to poor households. Yet, the savings from in-kind donations are small and households mostly use them to offset price increases for other necessities, such as energy costs. Most food aid charities require an eligibility card for households to prove their need. Recipients must therefore periodically disclose their personal and financial situation in detail to a welfare agency. The reassessment of entitlements carries risks: Eligibility criteria may have been adjusted due to rising demand and informal rationing.

Small one-off benefits are typical of civil society charities. However, even within the regular state social security systems, there are one-off or small benefits that recipients must apply for in addition to the basic benefits. In the case of social assistance, recipients may claim so-called "situational benefits" in addition to the sum provided for basic needs, e.g., for health-related costs, hobbies for children, or training for adults. Yet, their provision is at the discretion of local authorities and social workers. Several participants told us that they were not properly informed about the availability of financial support for their children's hobbies. "I asked the social services. And then they gave me information. But I always had to take the first step," Franziska Christen, a single mother of three, tells us. Franziska, who has lived on social assistance for many years, has developed a combative attitude over time. She actively asks for situational benefits, and when the

authorities make mistakes, she doesn't give up on asserting her rights: "If it just doesn't work the first and second time through discussing, I've had to learn, then I have to move up a level." Not all the participants are willing to "fight," as Franziska puts it. Discretion gives rise to uncertainty and feelings of being vulnerable (Janssens & Van Mechelen, 2022, p. 106), and thus, others do not even try to claim situational benefits, especially if there are alternatives: "It's too tedious. Until I get something from them, it's just very tiring and I didn't want that. That's why I decided: If the father wants to pay [for the children's hobbies], he should pay it and that's fine," another single mother tells us. Past experiences can lead to a resigned attitude and the expectation that one will not be supported anyway. In other instances, participants were discouraged by the anticipated consequences of receiving situational benefits: According to local practice, social assistance benefits for training must be repaid in the event of an independent income. However, situational benefits would be of particular importance with regard to enhancing the capabilities of social assistance recipients beyond mere survival.

5. Conclusions

This article proposes to move beyond the focus on a single benefit scheme when analysing accessibility and (non-)take-up of welfare benefits and to take into account the temporal dynamics. Depending on the context, there may be different agencies responsible for the needs of the poor, which makes access more complicated but also increases the chances of receiving some benefits at all. In the Swiss context of this study, there is a variety of civil society organisations complementing the main state schemes. Following recent criticism of non-take-up research, we have conceptualised the issue of (not) receiving benefits as embedded in individuals' meaningful efforts to cope with their everyday lives and their strategies of preserving their self-image and autonomy. We analysed the meaning of benefits as part of people's overall welfare production with the aim of realising their ideas of a valuable life.

In our data, we found three ideal-typical configurations. Deliberate non-take-up of any benefits rests mainly on a strong will to preserve a self-image of self-reliance and independence, and it comes at the price of severe material deprivation and restricted capabilities of some or all household members. Extensive use of different benefits rests on a compromise between not wanting to appear a beggar and claiming what one regards as one's right because of involuntary neediness. Furthermore, it depends on either the person's own abilities to find and claim benefits or on propositions and support from others. Sporadic use of small benefits (mostly from civil society) can be observed, on the one hand, for social assistance and SB recipients who are in emergency situations or try to find means for social and cultural participation. On the other hand, it is typical for people whose access to the main state schemes (social assistance, disability pensions, SB) is blocked and who lack alternatives like access to the labour market or financial support from family and social networks. In particular, blocked access to state benefits is a problem for immigrants whose civil rights are restricted by the Swiss regime of migration control. They risk the downgrading or loss of their residence status when they receive social assistance over a prolonged period.

On the individual level, three bundles of factors proved to be crucial: self-image; the endowment with material resources and with conversion factors like social and cultural capital; and (financial and immaterial) cost–benefit calculations in relation to personal aspirations. To opt for claiming, people must, first, reconcile a feeling of neediness, the sense of entitlement (Hobson et al., 2011), and the positioning by welfare dispositives (Eckhardt, 2023) with their self-image. They must be willing to accept expected negative

experiences such as losing autonomy, being subject to control, and being assigned the status of the poor (Simmel, 1908/1965). Second, material resources, occupational qualifications, and social networks provide the basis for alternatives to claiming benefits. Third, taken together, these factors are included in the personal cost–benefit calculation, which, moreover, is shaped by biographical experience.

The success or failure of claims, hence accessibility, is decided at the institutional level of welfare dispositives. Entitlements and notions of deservingness in interaction with administrative procedures and welfare workers' practices shape who gets what. Like Eckhardt (2023), we found that people's self-positioning in reaction to the perceived positioning by welfare dispositives is crucial. Above all, the interviewees resent the attribution of dependency, the loss of self-determination, and the distrust implied in means-testing, administrative procedures, and the treatment by welfare workers. The term "begging" used by many respondents expresses well the fear of social devaluation associated with asking for financial support of any kind: be it public welfare, benefits from civil society organisations, or even help from family and friends. Yet, our data indicate that certain welfare schemes provoke more defensive self-positionings: social assistance because of its high degree of control and associations with dependency, or food banks due to their stigmatising and humiliating procedures, such as queuing in public.

Insofar as personal and institutional conversion factors influence access to benefits and the level of benefits, (non-)take-up is shaped by inequalities. First, successful claiming requires administrative capital—either ones' own or that of others within one's social network. Second, under the Swiss migration regime, access to state benefits depends on citizenship or residential status, respectively; hence, some immigrant groups are clearly disadvantaged. Third, eligibility for benefits is linked to cultural norms of deservingness. Thus, groups regarded as deserving of support, like old-age pensioners, people with disabilities, or children (Lovey & Bonvin, 2024; van Oorschot, 2000) have access to a wider range of benefits than working-age, childless adults in good health. Regarding deservingness, there is a high degree of congruence between state and non-state schemes. Large civil society organisations replicate the state's conceptions of deservingness and legitimate needs and adopt eligibility criteria of public welfare schemes. Some civil society organisations target narrowly defined groups (e.g., people with a particular illness). On the other hand, non-state organisations and churches are seen as more accessible because their procedures are less bureaucratic and their criteria for deservingness are more flexible. Moreover, some of them take a critical stance to dominant deservingness criteria and focus on target groups with restricted civil rights, such as immigrants. Finally, benefit levels vary considerably between social assistance and SB. And as we have shown, non-state benefits are usually far less substantial—they supplement state benefits but cannot replace them.

To what extent does the (non-)take-up of welfare benefits enhance capabilities, i.e., people's real freedom to lead a life that they have reason to value? Although the capability approach goes beyond purely material conceptions of welfare, it should be noted that the level of available benefits plays an important role in the capability sets of the study participants. Not only is the guaranteed minimum income level of SB higher than that of social assistance, but, by virtue of being old or disabled, SB recipients more often have access to civil society benefits. Their higher overall income thus gives them more leeway to achieve valued functionings. Social assistance clients are faced with two additional issues: Situational benefits, which can be crucial for enhancing capabilities, pose within-benefits problems of take-up. Study participants lacked information and perceived the distribution of these benefits as non-transparent and arbitrary. Furthermore, social assistance clients cannot improve their financial situation by receiving civil society benefits or gifts from family and

social networks, because these are treated as income and deducted from their social assistance benefits. Thus, additional money does not expand the material basis of their capability set. Civil society benefits fulfil three functions. First, they help bridge financial emergencies with which poor households cannot cope. Emergency financial assistance supports survival and may prevent indebtedness, but does not enhance capabilities in terms of realising valuable life choices. Second, cash and in-kind benefits may help save money for the costs of basic needs that can then be used for extras. Third, non-state benefits for social and cultural participation, often for children, do contribute to capabilities. All in all, non-state financial benefits are no doubt important for people living in poverty. Yet, they provide only a small part of the material resources forming the basis of people's capability sets.

From the point of view of the households' welfare production, claiming welfare benefits is one option among others. From the point of view of social rights, the welfare state has a special responsibility to guarantee a minimum income for those in need according to politically defined poverty lines. The inequalities regarding access to state benefits and benefit levels are thus highly problematic. Benefits from civil society organisations cannot compensate for these deficiencies. They can function as stopgaps to bridge one-off emergencies and provide a refuge for groups that are excluded from state support. As such, civil society actors are an important element of the pronounced welfare pluralism of Switzerland (Canonica, 2019). Due to the sample bias in favour of users of charities and churches, our study may overestimate the importance of civil society for people living in poverty. Moreover, we studied their role through the lens of the interviewees' experiences, not through direct research in these organisations. Further research on the varied landscape of civil society organisations, their role in combating poverty, and their relation to the state welfare provision is thus needed. Efforts to reduce institutional barriers to accessing both state and non-state benefits must consider the complex dynamics underlying non-take-up and be oriented towards the individual needs of potential users. The heterogeneity of target groups, characterised by diverse personal characteristics, preferences, and varying degrees of exposure to specific forms of exclusion must be acknowledged, yet beyond these differences, minimum standards for a decent life should be guaranteed.

Funding

This research was supported by the Swiss National Science Foundation (grant number 10001A_207572).

Conflict of Interests

The authors declare no conflict of interests.

Data Availability

The interviews and financial diaries for this research are not available due to the sensitive nature of the information.

References

Baisch, B., Müller, D., Zollner, C., Castiglioni, L., & Boll, C. (2023). *Barrieren der Inanspruchnahme monetärer Leistungen für Familien*. Deutsches Jugendinstitut e. V.

Bareis, E. (2012). Nutzbarmachung und ihre Grenzen—(Nicht-)Nutzungsforschung im Kontext von sozialer Ausschließung und der Arbeit an der Partizipation. In E. Schimpf & J. Stehr (Eds.), *Kritisches Forschen in der Sozialen Arbeit* (pp. 291–314). Springer.

Baumberg, B. (2016). The stigma of claiming benefits: A quantitative study. *Journal of Social Policy*, *45*(2), 181–199. https://doi.org/10.1017/S0047279415000525

Baumberg Geiger, B. (2021). Disabled but not deserving? The perceived deservingness of disability welfare benefit claimants. *Journal of European Social Policy*, *31*(3), 337–351. https://doi.org/10.1177/0958928721996652

Bennett, F. (2024). Take-up of social security benefits: Past, present—and future? *Journal of Poverty and Social Justice*, *32*(1), 2–25. https://doi.org/10.1332/17598273Y2023D000000005

Bennett, F., Avram, S., & Austen, S. (Eds.). (2024). *A research agenda for financial resources within the household*. Edward Elgar Publishing.

Betzelt, S., Ebach, M., Schmidt, T., & Kedenburg, O. (2017). Individuelle Autonomie im Status Arbeitslosigkeit ohne Leistungsbezug? Eine empirische Analyse. *Zeitschrift für Sozialreform*, *63*(3), 447–482. https://doi.org/10.1515/zsr-2017-0020

Biosca, O., McHugh, N., Ibrahim, F., Baker, R., Laxton, T., & Donaldson, C. (2020). Walking a tightrope: Using financial diaries to investigate day-to-day financial decisions and the social safety net of the financially excluded. *The ANNALS of the American Academy of Political and Social Science*, *689*(1), 46–64. https://doi.org/10.1177/0002716220921154

Budowski, M., Schief, S., & Sieber, R. (2016). Precariousness and quality of life—A qualitative perspective on quality of life of households in precarious prosperity in Switzerland and Spain. *Applied Research in Quality of Life*, *11*(4), 1035–1058. https://doi.org/10.1007/s11482-015-9418-7

Bundesamt für Sozialversicherungen. (2024). *Statistik der Ergänzungsleistungen zur AHV und IV 2023*. https://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/ergaenzungsleistungen/statistik.html

Bundesamt für Statistik. (2024, December 16). *Sozialhilfebeziehende in der Schweiz 2023* [Press Release]. https://www.bfs.admin.ch/bfs/de/home/statistiken/soziale-sicherheit/sozialhilfe.assetdetail.33106183.html

Bundesamt für Statistik. (2025). *Hauptindikatoren der Armutsstatistik*. https://www.bfs.admin.ch/bfs/de/home/statistiken/wirtschaftliche-soziale-situation-bevoelkerung/soziale-situation-wohlbefinden-und-armut/armut-deprivation.html

Canonica, A. (2019). Wohlfahrtspluralismus in der Schweiz: Direkte Demokratie und Föderalismus als strukturierende Variablen. In A. D. Baumgartner & B. Fux (Eds.), *Sozialstaat unter Zugzwang? Zwischen Reform und radikaler Neuorientierung* (pp. 303–321). Springer.

Castel, R. (2017). *From manual workers to wage laborers: Transformation of the social question*. Routledge.

Daigneault, P.-M., Jacob, S., & Tereraho, M. (2012). Understanding and improving the take-up of public programs: Lessons learned from the Canadian and international experience in human services. *International Journal of Business and Social Science*, *3*(1), 39–50.

Eckhardt, J. (2023). *Spannungsfeld Nichtinanspruchnahme. Wenn Bedürftige auf den Sozialstaat verzichten*. Beltz Juventa.

Fuchs, M., Gasior, K., Premrov, T., Hollan, K., & Scoppetta, A. (2020). Falling through the social safety net? Analysing non-take-up of minimum income benefit and monetary social assistance in Austria. *Social Policy & Administration*, *54*(5), 827–843. https://doi.org/10.1111/spol.12581

Gabriel, R., Koch, U., Meier, G., & Kubat, S. (2023). *Pro Senectute Altersmonitor: Nichtbezug von Ergänzungsleistungen in der Schweiz. Teilbericht 2*. Pro Senectute Schweiz.

Gago, A. (2024). Social policies as a tool of migration control: The case of Switzerland. *Sozialpolitik.ch*, *1*, Article 1.3. https://doi.org/10.18753/2297-8224-4440

Gonon, A. (in press). Unequal priorities: How intra-household resource allocation and means-tested benefits affect capabilities in poor families. *Social Politics*.

Heuer, J.-O., & Zimmermann, K. (2020). Unravelling deservingness: Which criteria do people use to judge the

relative deservingness of welfare target groups? A vignette-based focus group study. *Journal of European Social Policy*, *30*(4), 389–403. https://doi.org/10.1177/0958928720905285

Hobson, B., Fahlén, S., & Takács, J. (2011). Agency and capabilities to achieve a work-life balance: A comparison of Sweden and Hungary. *Social Politics: International Studies in Gender, State & Society*, *18*(2), 168–98. https://doi.org/10.1093/sp/jxr012

Hümbelin, O. (2019). Non-take-up of social assistance: Regional differences and the role of social norms. *Swiss Journal of Sociology*, *45*(1), 7–33. https://doi.org/10.1093/sp/jxr007

Janssens, J., & Van Mechelen, N. (2022). To take or not to take? An overview of the factors contributing to the non-take-up of public provisions. *European Journal of Social Security*, *24*(2), 95–116. https://doi.org/10.1177/13882627221106800

Lambie-Mumford, H. (2017). *Hungry Britain. The rise of food charity*. Policy Press.

Letablier, M.-T., Eydoux, A., & Betzelt, S. (2011). Social human rigts and activation in Europe: A gendered perspective. In S. Betzelt & S. Bothfeld (Eds.), *Activation and labour market reforms in Europe. Work and welfare in Europe* (pp. 79–100). Palgrave Macmillan.

Lovey, M., & Bonvin, J.-M. (2024). Who deserves to access their rights? Inequality in the action against non-take-up. *Culture, Practice & Europeanization*, *9*(2), 134–152. https://doi.org/10.5771/2566-7742-2024-2-134

Lucas, B. (2024). Non-take-up as a social experience. Towards a typology of not claiming social benefits. *Culture, Practice & Europeanization*, *9*(2), 176–201. https://doi.org/10.5771/2566-7742-2024-2-176

Lucas, B., Bonvin, J.-M., & Hümbelin, O. (2021). The non-take-up of health and social benefits: What implications for social citizenship? *Swiss Journal of Sociology*, *47*(2), 161–180. https://doi.org/10.2478/sjs-2021-0013

Masood, A., & Nisar, A. M. (2021). Administrative capital and citizens' responses to administrative burden. *Journal of Public Administration Research and Theory*, *31*(1), 56–72. https://doi.org/10.1093/jopart/muaa031

Meier, G., Mey, E., & Strohmeier Navarro Smith, R. (2021). *Nichtbezug von Sozialhilfe in der Migrationsbevölkerung* (Project Report). ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/ZHAW-2651

Morduch, J., & Schneider, R. (2017). *The financial diaries: How American families cope in a world of uncertainty*. Princeton University Press.

Paccaud, L., & Tabin, J.-P. (2024). Les narrations de l'infortune. *Swiss Journal of Sociology*, *50*(1), 27–45. https://doi.org/10.26034/cm.sjs.2024.6028

Reijnders, M., Schalk, J., & Steen, T. (2018). Services wanted? Understanding the non-take-up of social support at the local level. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, *29*(6), 1360–1374. https://doi.org/10.1007/s11266-018-00060-w

Robeyns, I. (2017). *Wellbeing, freedom and social justice: The capability approach re-examined*. Open Book Publishers.

Rosenstein, E. (2021). Activation, non-take-up, and the sense of entitlement: A Swiss case study of disability policy reforms. *Swiss Journal of Sociology*, *47*(2), 241–260. https://doi.org/10.2478/sjs-2021-0017

Sen, A. (1999). *Development as freedom*. Oxford University Press.

Sielaff, M., & Wilke, F. (2024). Die Nichtinanspruchnahme von Grundsicherung als Bewältigungsstrategie. In M. Opielka & F. Wilke (Eds.), *Der weite Weg zum Bürgergeld* (pp. 107–131). Springer.

Simmel, G. (1965). The poor. *Social Problems*, *13*(2), 118–140. https://doi.org/10.2307/798898 (Original work published 1908)

Spicker, P. (2017). The takeup of benefits: Lessons from the UK. In H. van Hootegem (Ed.), *Armoede en ineffectiviteit van rechten. Non-take-up van rechten* (pp. 17–35). Die Keure.

Strauss, A. L., & Corbin, J. (1998). *Basics of qualitative research: Techniques and procedures for developing grounded theory* (2nd ed.). Sage.

Studer, M. (2020). Subsidarität. In J.-M. Bonvin, P. Maeder, C. Knöpfel, V. Hugentobler, & U. Tecklenburg (Eds.), *Wörterbuch der Schweizer Sozialpolitik* (pp. 523–525). Seismo.

Tabin, J.-P., & Leresche, F. (2019). Une critique furtive de l'État social. *Émulations—Revue de Sciences Sociales*. https://doi.org/10.14428/emulations.varia.026

Thomann, E., & Rapp, C. (2018). Who deserves solidarity? Unequal treatment of immigrants in Swiss welfare policy delivery. *Policy Studies Journal*, *46*(3), 531–552. https://doi.org/10.1111/psj.12225

Van Mechelen, N., & Janssens, J. (2017). *Who is to blame? An overview of the factors contributing to the non-take-up of social rights* (Working Paper No. 17.08). Herman Deleeck Centre for Social Policy, University of Antwerp. https://repository.uantwerpen.be/docman/irua/cf28ca/147576.pdf

van Oorschot, W. (1996). Modelling non-take-up: The interactive model of multi-level influences and the dynamic model of benefit receipt. In W. van Oorschot (Ed.), *New perspectives on the non-take-up of social security benefits* (pp. 7–59). Tilburg University Press.

van Oorschot, W. (2000). Who should get what, and why? On deservingness criteria and the conditionality of solidarity among the public. *Policy & Politics*, *28*(1), 33–48. https://doi.org/10.1332/0305573002500811

Warin, P. (2016). *The non take-up: Definition and typologies* (Working Paper No. 1). ODENORE. https://hal.science/hal-01419351v1/document

Wilke, F. (2021). Institutionalized normality and individual living situations. The non-take-up of old-age basic income support in Germany. *Swiss Journal of Sociology*, *47*(2), 181–200. https://doi.org/10.2478/sjs-2021-0014

Zapf, W. (1984). Welfare production: Public versus private. *Social Indicators Research*, *14*(3), 263–274. https://doi.org/10.1007/BF00692983

About the Authors

Eva Nadai is a professor at the School of Social Work of the University of Applied Sciences and Arts Northwestern Switzerland. She holds a PhD in sociology. Her research interests include poverty, unemployment, and work incapacity, practices of welfare state institutions, and institutional ethnography.

Anna Gonon is a researcher at the School of Social Work of the University of Applied Sciences and Arts Northwestern Switzerland. She holds a PhD in sociology. She is interested in how social policies and forms of low-wage employment shape the lives and opportunities of people living in poverty.

Marcus Böhme is a research assistant at the School of Social Work of the University of Applied Sciences and Arts Northwestern Switzerland. He holds a master's degree in social policy. His scholarly interests focus on poverty, labour market policy, and the engagement of civil society organisations.