**Summary**

Social protection is an investment in the future. It serves to enhance resilience against shocks. It creates an inclusive economy. It has important multiplier effects. Despite its potential, however, social protection benefits often go unused even though they are designed to protect individuals throughout their lives. This is a phenomenon known as “non-take-up”. Non-take-up affects millions around the world. It results in a waste of public resources, and it significantly reduces the effectiveness of social protection in reducing poverty and inequalities.

This report, presented to the 50th session of the Human Rights Council in June 2022, draws on an original Worldwide Survey on non-take-up conducted in 2021 by the Special Rapporteur, as well as on interviews with experts on non-take-up with people experiencing poverty, houselessness, informality and other groups routinely excluded from social protection. It shows that non-take-up has its source in the lack of information of intended beneficiaries about their rights; in the fear of stigma or of maltreatment by social services for those claiming their rights; in bureaucratic hurdles and the documentation required by social services more interested in preventing fraud than in ensuring all intended beneficiaries have access to the allowances of benefits for which they qualify.

Non-take-up, and the intolerable consequences it generates, can and must be addressed. The Special Rapporteur urges all States to address non-take-up as an urgent policy priority. Governments should seek to reduce non-take-up with the same resolve that led them to encourage people to be vaccinated against Covid-19. Reducing non-take-up is within reach: it requires recasting social protection as a human right rather than charity, coordinating actions to provide targeted information about social protection measures, simplifying application procedures and involving those who experience poverty in the design, monitoring and evaluation of social protection schemes.