Non-take-up of Social Assistance: Regional Differences and the Role of Norms
An analysis based on administrative data for the Canton of Bern

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2ème Séminaire Régional sur le non-recours aux droits et prestations sociales
Haute école de travail social (HETS), Genève
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1 Introduction: Non-take-up a social problem?

2 Theory: Why do people not take up benefits?

3 Aims of my study and methods

4 Results: Is non-take-up influenced by social norms?

5 Summary & Conclusion
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Most Western societies provide social assistance for households that lack the resources to maintain a minimum standard of living. However, if non-take-up rates are high, whether anti-poverty schemes are designed adequately is questionable.

The principles of horizontal justice is violated. Benefits are often coupled with counseling programs. People miss benefits and consultation which might increase individual and societal costs in the long run.

Nonetheless, non-take up is often not studied systematically or on a regular basis. However, results from several studies suggest that non-take-up is present, ranging from 20% to 60% in many countries of the oecd (Hernanz, Malherbet & Pellizzari, 2004).
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▶ Pecuniary determinants: The expected amount of benefits and the expected duration of eligibility are important determinants (Bruckmeier & Wiemers, 2012; Anderson et al., 1997; McCall, 1995).

▶ Lack of information: Lack of information with respect to the existence of the program or the eligibility criteria lowers take-up rates (Daponte et al., 1999).

▶ Costs related to the administrative process: If the administrative procedure takes time and the outcome is uncertain it deters applications (Van Oorschot, 2002; Neuenschwander et al., 2012).

▶ Social and psychological costs: Stigmatization and/or individual attitudes towards welfare programs influence take-up behavior (Moffit, 1983; Kayser et al., 2000).
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Tax data for the canton of Bern possesses detailed information on income and wealth for all people living in Bern.

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\[
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\end{cases}
\]

Legend:
- BNL = basic needs for living
- HCP = health care premium
- HC = housing cost
- BI = benefits with incentives
- inc = incomes (earned income, income from wealth, transfer income)
- IPB = individual premium benefits
- SB = Supplemental benefits
- W = moveable wealth
- \(h\) = varies with household size
- \(r\) = varies with region of living
- \(i\) = varies with income independent of social assistance
Is non-take-up influenced by social norms?

Stigmatization is closely correlated to not complying to social norms (Goffmann, 1974). Norms, however, vary by social groups. It can be hypothesized that in a context, where people are more benevolently towards social assistance take-up has lower social costs, while in areas with aversion towards social assistance social costs are increased.

I proxy social norms towards social assistance with parliamentary voting shares. Fivaz (2015) shows that party profiles in Switzerland with respect to social assistance are with a strong left-right gap. The social democratic party (SDP) is strongly in favor of maintaining generous social assistance benefits. The other end of the left-right pole is held by the Swiss People's Party (SPP), for whom the reduction of social assistance benefits is a prominent issue on the agenda.
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**Remarks:**
- Signif. levels: * 0.05, ** 0.01, *** 0.001, **** 0.0001
- Standard error in parentheses.
- All estimations apply analytical weights based on population of communities.
- OLS: Ordinary least square.
- MM-95: Robust estimation using a MM-Typ estimation (Koller & Stahel 2011). Estimation results in robust and efficient estimations with 50%-breaking points and 95%-asymptotic efficient normally distributed standard error (Rousseeuw et al., 2015).
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<td>312</td>
<td>312</td>
<td>312</td>
<td>312</td>
<td>312</td>
</tr>
<tr>
<td>R²</td>
<td>0.103</td>
<td>0.242</td>
<td>0.393</td>
<td>0.446</td>
<td>0.407</td>
</tr>
<tr>
<td>Adjusted R²</td>
<td>0.094</td>
<td>0.229</td>
<td>0.377</td>
<td>0.428</td>
<td>0.388</td>
</tr>
<tr>
<td>Method</td>
<td>OLS</td>
<td>OLS</td>
<td>OLS</td>
<td>OLS</td>
<td>MM-95</td>
</tr>
<tr>
<td>municipalities with</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>weights</td>
<td>(&lt;0.00032)</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>municipalities with</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>weights &lt;1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>85</td>
</tr>
</tbody>
</table>

**Notes:**
- Signif. levels: 0*** = 0.001 ** = 0.01 * = 0.05
- Standard error in parentheses.
- All estimations apply analytical weights based on population of communities.
- OLS: Ordinary least square
- MM-95: Robust estimation using a MM-Typ estimation (Koller & Stahel (2011)). Estimation results in robust and efficient estimations with 50-% breaking points and 95-% asymptotic efficient normally distributed standard error (Rousseeuw et al., 2015).
I combined tax data and official statistics on social assistance to conduct an administrative data based study on non-take-up of social assistance.

I tested the relevance of the stigma hypotheses by proxying social norms with results of parliamentary votes.

There is an effect that remains even when controlling for alternative explanations that might confound the results. This might be because of three mechanisms:

1. Individuals cannot unify the take-up behavior with their personal norms
2. Individuals indeed fear stigmatization by others
3. An indirect effect can be presumed to derive from the administration procedure as social services are organized on the communal level.
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Thank you for your attention!