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

Oliver Hümbelin
BFH Centre for Social Security,
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1 Introduction: Non-take-up a social problem?

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3 Aims of my study and methods

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Introduction: Non-take-up a social problem?

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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Theory: Why do people not take up benefits?

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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Aims of my study and methods

In the literature pecuniary factors and information costs are well studied determinants of take-up behavior. However, if social costs do influence take-up behavior seems to be discussed quite controversial, albeit especially for poverty programs it is essential to know if factors related not to the degree of need influence take-up.

Two main goals:

1. New estimation for non-take up of social assistance with administrative data for Switzerland
2. Test if norms influence non-take-up quotas
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Because Switzerland has no national law on social assistance, non-take-up estimations are difficult because technical differences exist that have to be modeled adequately.

Tax data for the canton of Bern possess detailed information on income and wealth for all people living in Bern. Bern is the second most populated canton with 990,000 inhabitants living in 379 municipalities (2012) with major urban and rural areas. Tax data is linked with housing register that allows to build an household identifier (this is essential!)
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Estimating non-take-up

I tested for every household in Canton Bern if they would qualify for social assistance following the rules an official agency would. I then counted eligible persons and compared it to official statistics on social assistance.

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\text{SA-Eligibility:} \begin{cases} 
1 : BNL_h + HCP_{h,r} + HC_{h,r} + BI_i \geq \left( inc_{(EI+IW+TI)} + IPB_{h,r,i} \right) \times [SB_{0.1} \times W_{0.1}] \\
0 : BNL_h + MC_{h,r} + HC_{h,r} + BI_i < \left( inc_{(EI+IW+TI)} + IPB_{h,r,i} \right) \times [SB_{0.1} \times W_{0.1}] 
\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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Intercept: 21.3*** (2.68)  
R²: 0.103  
Adjusted R²: 0.094  
Method: OLS OLS OLS OLS MM-95

Remarks:
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)
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Remarks: Signif. levels: 9 **** 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 (Koehler & 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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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!