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ARTICLE

NON-TAKE-UP OF SOCIAL SECURITY BENEFITS IN EUROPE

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Summary

The phenomenon of non-take-up of social security benefits has social policy implications and is therefore a relevant subject for study for social policy analysts. This article starts with a discussion of the arguments in support of this general statement, followed by an overview of available data on non-take-up in various western European countries. Britain, and to a lesser extent the former West Germany and the Netherlands, are exceptions to the general rule that in European countries very little is known about the incidence of non-take-up.

Not only from an academic point of view, but also from the viewpoint of any policy-maker trying to take measures which could solve the problem, the reasons for non-take-up are of great relevance. Research into the factors affecting (non)take-up is reviewed and the actual 'state of the art' in the theoretical modelling of the phenomenon of (non)take-up is presented and discussed. At the end of this article an alternative 'three-t-model' is presented, on factors affecting the decision whether or not to put in a claim for a social security benefit.

sociale. Cet article commence par une discussion sur les arguments en faveur de cette constatation générale, puis entreprend un examen des données disponibles concernant le non-recours aux prestations sociales dans différents pays de l'Europe de l'Ouest. D'une manière générale, les incidences de ce non-recours sont pratiquement méconnues en Europe. La Grande Bretagne et, dans une moindre mesure, l'Allemagne de l'Ouest et les Pays-Bas constituent une exception.

Du point de vue académique, mais aussi du point de vue de tout politicien qui essaie de prendre des mesures pouvant résoudre le problème, les raisons du non-recours s'avèrent particulièrement importantes. Les recherches effectuées sur les facteurs qui sont décisifs pour un (non-)recours sont examinées et 'l'état actuel des connaissances' dans la modélisation théorique du phénomène de non-recours est présenté et discuté. A la fin de cet article, un 'modèle des trois t' est proposé, concernant les facteurs qui influent sur la décision de réclamer ou non une prestation sociale.

Résumé

LE NON-RECOURS AUX PRESTATIONS SOCIALES EN EUROPE

Le phénomène de non-recours aux prestations sociales a des répercussions sur la politique sociale et est par conséquent un sujet d'étude pertinent pour les analystes en politique

Introduction

One of the neglected topics in the academic literature on the welfare state is the non-take-up of social security benefits. Thus our international study shows that, with the exception of Britain, very little attention has been paid to this topic.¹ This contrasts sharply with the relatively great amount of attention paid to its counterpart, the misuse of benefits, manifest for example in the arguments used to warn against or even to declare a 'crisis of the welfare state' (see e.g. Ringen 1987; Alber 1988). For the time being

one can only speculate about the reasons for this bias. Facts indicate, however, that this bias does not reflect the magnitude of misuse compared with that of non-take-up. Already in 1980 a UN Expert Group Meeting on 'Use and Abuse of Social Services and Benefits' concluded that the problem of non-use is far more important in modern welfare states than the problem of overuse, in terms of magnitude and social consequences (European Centre ... 1980). It is our conviction that there are good reasons for academics in the broad field of social policy to pay more attention to the non-take-up of social security benefits. This is especially so in a decade in which the role of means-testing, a method for the targeting of benefits to the 'truly needy', to which non-take-up is inherent, has expanded rapidly in the social security systems of many European countries.²

This article deals with the non-take-up of social security benefits. It summarizes the findings of our international study on facts and theories on the non-take-up problem. The first section discusses the relevance of non-take-up with regard to the functioning of social security policy. Second, we shall summarize existing research about the size of the problem in various western European countries. Third, we shall elaborate quite extensively on the factors which can explain the existence of non-take-up, that is on the reasons for non-take-up. The results of recent studies point to a need to adjust existing models.

Non-take-up and the functioning of social policy

Non-take-up – the phenomenon that people or households do not receive the (full amount of) benefit to which they are legally entitled – implies ineffectiveness and injustice in the implementation of a social security scheme. Moreover, non-take-up can be one of the

factors responsible for people experiencing poverty.

Ineffectiveness

Ineffectiveness of a scheme, meaning here that the goal of providing a benefit to all members of a certain group of individuals or households is not fully met, may be based on technical-organizational problems, which can occur in any well-designed social security system. Such problems can in principle have to do with the quality of the administrative process, with the co-ordination between activities of separate administrations, the clarity of forms and procedures for clients, the practical interpretation of legal concepts, the quality of advice to clients, and so on. However, ineffectiveness may have deeper cultural and political backgrounds. Some authors (e.g. Schuyt 1976) observe in modern welfare states a tension between the goals of social security, formulated on the basis of social-democratic-oriented premisses, and the implementation of these goals, being based on liberal conceptions. In this context, Cohen and Tarpey (1985) speak of the contradiction between the conviction that services and benefits should be there as a right for those who need them, and a belief in the law of the market. This ideological contradiction is believed to lead in practice to very detailed legal rules, to in-depth inquiries into the private lives of claimants, both intended to separate 'deserving' from 'undeserving' claimants, and to bureaucratic and passive administration. These are all elements which (as we shall see later) can all contribute to the incidence of non-take-up,³ and which in fact characterize for instance the administration of the Dutch social assistance scheme (Knegt 1986). Another cultural factor behind the non-take-up can be the popular thought that people should support themselves unaided, a thought directly related to the ethic of self-

responsibility which is prevalent in market-oriented society (Leibfried 1976; Foster 1983; Taylor-Gooby 1976). This ethic can easily lead both to the fear of stigmatization on the part of (potential) claimants, and to stigmatizing and discrediting elements in the practice of administration.

From a political point of view non-take-up is regarded by de Lange and Lehning (1976) as an example of the failure of a political system, which 'produces' certain measures, but which is not very much concerned with the actual implementation and effects of its measures, a political phenomenon associated particularly with modern 'interest-group democracies'. In line with this, Ringeling (1981) observes in modern societies a 'passivity of the administration', especially in the fields of social services and social security. This passivity of government and administrative bodies,⁴ when it comes to practical measures and behaviour which could promote citizens 'consuming' their rights, is a remnant, according to Ringeling, of the liberal theory on the state. In this theory citizens are seen as actors choosing consciously on the basis of full information, capable of looking after themselves, and thus of being an equal party in their relations with the state. As the evidence on the causes of non-take-up will show, social policy measures which are based on such a conception of the citizens and their capacities are likely to suffer from ineffectiveness. Added to this we believe that the passivity of administrations in the last ten years is also based on their inclination to cut back on social expenditures.

Injustice

Non-take-up of social security benefits implies not only ineffectiveness, but also injustice, because of the inequality that exists between claiming and non-claiming citizens in realizing their rights. Especially in the field of social

security injustice in a scheme's implementation should be a matter of strong concern, not only because of the fact that social security is the institution par excellence to promote a just distribution of resources in modern society, but also because of the fact that in many cases people who are entitled to a benefit are in a situation of real need. Only in cases where non-claimants deliberately and consciously do not claim a benefit to which they are entitled, can one rightly wonder whether non-take-up implies injustice. All the evidence on the causes of non-take-up, however, makes clear that these cases are rare.

Poverty

A third factor making non-take-up a relevant problem in social policy is its relation to the problem of poverty. In fact, in Britain, as well as in the former West Germany, the political and scientific interest in non-take-up has been a direct consequence of research on poverty, which indicated that many poor people did not make full use of their rights to benefits and services. In many cases the income of households would rise above accepted poverty lines, if households claimed all their rights. In Britain the focus on non-take-up arose from the results of the poverty research of Townsend (1957) and of Cole and Utting (1962). Both studies were focused on the living conditions of older people. Although as early as 1960 Knechtel reported evidence on the existence of non-take-up in West Germany, the research by Blume (1970), also on the living conditions of elderly people, can be seen as the starting-point for the attention paid to non-take-up in that country. In the Netherlands the relation between non-take-up and poverty has been put forward only recently (Oude Engberink 1984; Berghman and Muffels 1988. From a national survey Berghman and Muffels concluded that some

10 per cent of Dutch households have an income below the legally guaranteed minimum income. They present strong evidence that for the most part these situations of poverty are due to non-take-up of benefits.

Although it seems that in general the findings of poverty research were a prerequisite for attention being paid to the problem of non-take-up, we must conclude that in subsequent research on non-take-up little attention has been paid to the consequences of non-take-up for the socio-economic well-being of households.⁵ We think that studying the consequences of non-take-up is important for the poverty question: if non-take-up means a higher risk of being in poverty, then increasing the take-up of existing schemes can be a powerful instrument in the combat against poverty (although it probably cannot be a sufficient instrument – Millar 1989). In order to study these consequences it will be necessary to carry out 'multi-benefit' research: research in which the (non)take-up of different benefits, by all members of households is measured, and is being related to the total household income. Until now, research on non-take-up has confined itself mainly to the measuring of the non-take-up of single benefits.⁶

Figures on non-take-up in western European countries

As can be concluded from the existing literature, in most European countries non-take-up has not been a subject of empirical research, which implies that no figures are available. According to the findings of our international comparative study this is true for France, Belgium, Denmark, Luxembourg, Italy, Sweden, Switzerland and Finland. In some of these countries, however, there is empirical evidence of the existence of non-take-up. In Belgium, for instance, Nicaise (1987) found a discrepancy between the

theoretical number of students eligible for education allowances and the actual number of students who were claiming. In France it is known that poor families in comparable situations receive supplements on their incomes from a variety of sources and in varying amounts (Dumont 1987). Furthermore, 22 per cent of *minimum-veillesse*-claimants waited more than five years after the moment they became eligible, before they made a claim and the use of allowances for families with handicapped children is far less than can be expected on the basis of the number of handicapped children.⁷ In Sweden a survey indicated that the non-take-up of the *socialbidrag* (a means-tested 'safety-net' benefit) could be as much as 80 per cent (Gustafsson 1987).

West Germany

In West Germany the first indications of non-take-up were found in a study on poor families with children (Knechtel 1960). Blume (1970) found that non-take-up was one of the factors contributing to poverty among the elderly. When discussions on poverty revived in west Germany in the mid-1970s, non-take-up became a subject of concern. Since then estimates about the non-take-up of *Sozialhilfe* (a means-tested 'safety-net' benefit) have been made on a regular basis (Geissler 1976; Bujard and Lange 1978; Klanberg 1979; Hauser *et al.* 1981). Estimates ranged from 36 per cent to 79 per cent, depending on the method of calculation. These estimates were all based on analyses of data from the national, socio-economic survey 'Einkommens- und Verbrauchsstich-probe'. Because of certain inadequacies in this survey, Hartmann (1981) carried out a large, national survey ($N = 25,000$ households) to estimate the rate of non-take-up of *Sozialhilfe*, and the reasons underlying this non-take-up. His conclusion was that 48 per cent of all eligible households did not receive *Sozialhilfe*.

The Netherlands

In the Netherlands the use of housing benefits has been the subject of detailed research in recent years (Lucassen and Priemus 1977; Knapper and McAlley 1982; Teune and Vinken 1985; van Fulpen 1985; de Vrije *et al.*, 1985; Muffels *et al.* 1988). These studies show that non-take-up of means-tested housing subsidies (*Individuele Huursubsidie*) increased from 24 per cent in 1975 to about 55 per cent in 1981. Furthermore, it is known that in 1982 the non-take-up of a flat-rate benefit (*Eenmalige Uitkering*), supplementing on the social assistance benefit, was 43 per cent among self-employed people (CBS 1985/7). A survey among female claimants of social assistance (*Algemene Bijstandswet*) revealed that at least one-quarter of them claimed the benefit from one month to more than one year after becoming eligible (van Bijsterveldt 1975). Just recently new Dutch figures came up. An analysis of administrative records revealed that 33 per cent of unemployed people and 11 per cent of disabled people did not claim their right to a means-tested supplement (*Toeslagenwet*) on their earnings-related basic benefit (*Toeslagenfonds* 1989). Konings *et al.* (1989) found from a survey that 49 per cent of the social assistance claimants in the Dutch city of Tilburg did not claim at least one of five different local subsidies and rebates for the poor. Of those, 60 per cent did not claim at least two of these subsidies/rebates to which they were entitled. Apart from these facts, there are many indications that non-take-up constitutes a serious problem with regard to other Dutch schemes (van Oorschot and Kolkhuis Tancke 1989).

Britain

Britain occupies a unique position among European countries with regard to research

on non-take-up. From the 1960s onwards many studies have been carried out, nationally as well as locally, and almost all of the existing means-tested benefits have been the object of research (for reviews of this research, see Falkingham 1985; Corden 1983 (*Family Income Supplement* studies); van Oorschot and Kolkhuis Tancke 1989; Craig 1989). The non-take-up of non-means-tested benefits is very low in Britain; take-up of these benefits is estimated at close to 100 per cent (DHSS 1983). The non-take-up of means-tested benefits, in contrast, is rather high. In the British 'Government's Expenditure Plans 1988-9 to 1990' (Cm 288-II, 1988) the latest take-up rates of the main British means-tested benefits are presented. A simple recalculation of these rates (non-take-up = 100 - take-up rate) leads to the following percentages of non-take-up: 24 per cent for *Supplementary Benefit*, 46 per cent for *Family Income Supplement*, 23 per cent for *Housing Benefits* and 7 per cent for *One Parent Benefit*.

A short conclusion from the foregoing is that in most western-European countries very little is known about the non-take-up benefits. Research that has been carried out in Britain, West Germany and the Netherlands invariably shows high to very high non-take-up of means-tested benefits.

The reasons for non-take-up⁸

Different levels

With regard to the reasons for non-take-up a first general conclusion from our international comparison of take-up research was that the factors affecting take-up can be classified at three levels: at the level of the benefit scheme itself, at the level of administration and at client level. It was found from the literature

that the probability of the occurrence of non-take-up is larger in schemes which

- 1 have a 'density' of rules and guidelines
- 2 contain complex rules
- 3 contain vague criteria of entitlement
- 4 contain a means test
- 5 are aimed at groups in society which are associated with negative prejudices
- 6 supplement other sources of income
- 7 leave the initiative to start the claiming process fully to the claimants themselves.

At the level of administration, factors that enhance the probability of the occurrence of non-take-up are

- 1 a way of handling claims and claimants that is experienced by claimants as humiliating or degrading
- 2 combining a 'service' and a 'fraud control' function
- 3 poor quality of communication with clients, giving insufficient information and advice
- 4 poor quality of decision-making, for example taking decisions on the basis of insufficient information or on the basis of client-stereotyping
- 5 poor quality of technical administrative procedures
- 6 using complex application forms
- 7 poor co-operation with other relevant administrations
- 8 false interpretation of regulations by administrators.

At the client-level relevant factors are

- 1 ignorance of the existence of the scheme
- 2 insufficient knowledge and false interpretations of entitlement criteria
- 3 insufficient knowledge of the appropriate claiming process and of administrative procedures
- 4 fear of stigmatization and humiliation
- 5 attitudes towards dependency on society

- 6 perception that the 'whole business is not worth the effort'
- 7 difficulties in filling in forms and in gathering the necessary information.

Although these different levels and factors can be distinguished analytically, the research literature emphasizes that in practice the factors contributing to the existence of non-take-up form a complex whole. Owing to this complexity it will, in many cases, not be possible to attribute the existence of non-take-up to one specific factor or level. This means that in general there is no 'simple solution' to the problem of non-take-up, as British experiences have already shown (see for reviews of these experiences Deacon and Bradshaw 1983; Kerr 1983; Corden 1981).

Clearly non-take-up cannot be explained solely in terms of the motives, intentions and decisions of the non-claimants themselves. Policy-makers and administrators can often be held responsible too. We shall return to this point below.

The client-level; Kerr's model

A second conclusion from our study was that, despite this division of responsibilities, research on the reasons for non-take-up has mainly confined itself to the client-level, focusing on the knowledge, attitudes, perceptions and experiences of (potential) claimants.⁹ This 'client-centred' research was rather broad and exploratory in the 1970s, identifying many different factors affecting claiming behaviour. However, because of the lack of systematic modelling and testing, confusion increased with each new factor found. At the end of the 1970s the factors known were classified into the three categories of 'ignorance', 'stigma' and 'administrative complexity', but with little

specification of their interrelationships. A shift set in the early 1980s when Kerr presented his 'threshold' model of the decision-making process followed by potential claimants (Kerr 1982a; 1982b). This model, being the first attempt to structure the many factors affecting (non)take-up, has been highly influential, by serving as the conceptual starting-point for many of the recent studies into the reasons for non-take-up.¹⁰ However influential, the model did not remain uncriticized. Subsequent research resulted in some serious, as yet unresolved, questions. In the rest of this section we shall briefly describe Kerr's model, followed by a condensed overview of the main critiques, their consequences and implied challenges.

Drawing on the many British studies on non-take-up, and on theoretical insights from expectancy-value – and decision theory, Kerr formulated a series of six thresholds which must be passed in sequence before the decision to put in a claim is made. Each threshold marks a perception or an attitude which is taken to be necessary for a claim to be made. These are

- 1 perceived need
- 2 basic knowledge
- 3 perceived eligibility
- 4 perceived utility of the benefit
- 5 a positive net balance of beliefs and feelings with regard to the (expected) procedural and social outcomes of claiming
- 6 perceived stability of the individual's socio-economic situation.

Because of the postulated sequentiality, the first unachieved threshold is held to explain non-claiming. Consequently, achieving all thresholds is held to lead to the decision to go out and claim. It should be noted that the threshold-idea as conceived by Kerr implies that there is a critical value, common to all

claimants, in each of the six constructs, 'below' which a potential claimant is seen as not having achieved the threshold. The threshold is seen as being achieved once the potential claimant passes the critical value. Thresholds then are a sort of 'on/off'-switches, to use Craig's expression (Craig 1989), that is the constructs are seen as having a discrete character.¹¹

Kerr tested his model in a two-stage study of the non-take-up of *Supplementary Benefit* by pensioners receiving rent rebates who would, however, be better off on *Supplementary Benefit*: a feasibility study (Kerr 1982b) followed by a main study (Kerr 1983; in Kerr 1982a both stages are reported). In both cases the sequential threshold-model predicted decisions whether or not to claim only slightly better than alternative models. Thus in the main study Kerr's model predicted correctly 90 per cent of the actual outcomes, while a multiplicative model (using the product of scores as the predictor) predicted 87 per cent of outcomes right, and a 'belief scores only'-model (confined to variables from Kerr's fifth threshold) predicted 85 per cent of the outcomes correctly. The relative success of the multiplicative model seriously questions the idea of sequentiality, a point to which we shall return later on. Kerr also found that multiple regression equations, one using all the data collected, the other using just cognitive and attitudinal data, accounted for a higher proportion of explained variance than the threshold model or the 'belief scores only' model. Notwithstanding this result Kerr still preferred the threshold model, arguing that in this model the variables are organized in a meaningful way in contrast to 'the haphazard collection of factors in the multivariate predictors' (quoted from Craig 1989). We believe that, when differences are relatively small, this is a sound and defensible argument, since the aim is (or at least should be) really to understand (non)claiming, instead, of 'explaining' it in a mere statistical sense.

Critique of Kerr's model

The critique of Kerr's model, very broadly speaking, points out first, that the analysis is confined to the client-level (in which sense Kerr's work does not differ from previous studies), and second, that within this level it is limited to only one of the types of behaviour mentioned as leading to non-take-up: not putting in a claim altogether. More specifically, Kerr has not modelled actual claiming behaviour, but the decision whether or not to put in claim. By focusing on the client we would like to point out that this easily leads to blaming the individuals eligible for the non-take-up, as was already noted by Townsend (1979). Without questioning the importance of explaining the decision-making and behaviour of claimants, it should, however, not be forgotten that policy makers or legislators, through the introduction of means-tested benefit schemes, have a responsibility for the occurrence of non-take-up.¹² In this respect it is important to note that in the last decade the societal importance of means-testing has been growing in many European countries as a consequence of the increasing number of clients of means-tested benefits. This is due, not only to the absolute and relative growth in long-term and youth unemployment and the increasing number of one-parent families, but also to political decisions limiting access to non-means-tested benefits, increasing the severity of existing means-test, and introducing means-tests in formerly non-means-tested schemes. The latter was mainly a consequence of implementing the Third and Fourth EC Directives on equal treatment of men and women in national social security systems on a 'cost neutral' basis (van Oorschot and Kolkhuis Tancke 1989; van Oorschot and Schell 1989).

As regards the level of administration it should not be forgotten that administrators can have a great deal of influence on the (potential) claimant's relevant perceptions and attitudes, that is on the levels of the

thresholds experienced by clients.

Furthermore, one cannot exclude the possibility that administrators make mistakes in deciding who is eligible to how much. For example, the Policy Studies Institute (PSI) reported that about one in ten claims for *Supplementary Benefit* was miscalculated by the administration (PSI 1984). More generally, when Bendick (1986) finds that in most cases misuse of British Supplementary Benefits and American Aid to Families with Dependent Children is due to 'administrative errors' rather than to 'recipient fraud', can we then not expect that 'administrative errors' play an important role in non-take-up as well?

Returning to the client-level, it is clear that Kerr's model, because of its confinement to the decision whether or not to put in a claim, leaves aside the factors in the total claiming process which could lead to non-take-up after the basic decision to apply has been taken. Factors such as difficulties in filling in forms, becoming discouraged because of unexpected complexity, arguments with administrators, and difficulties in retrieving the necessary information (Victor 1985; Warner and England 1982). Buckland and Dawson (1987) therefore suggest an extended model of the total claiming process. In this model the decision whether or not to claim is regarded as a first stage to which Kerr's model can be applied. People who decide to claim then go through the stages of the preparation of a claim (gathering information, applying for forms), the actual application, and, possibly, enter an appeal against a repudiation of the claim. This extended model of the claiming process has up till now only been empirically validated in an explorative study of 50 households who had a claim for *Supplementary Benefit* in mind (Buckland and Dawson 1987). Focusing on (identifying) the different stages of the total claiming process offers an opportunity to pay more attention to behaviour like delayed claiming, withdrawal of a claim and appeals against unfavourable decisions.¹³

This focus means that cohorts of claimants and non-claimants are followed over a period of time (preferably starting at the time or shortly before they become entitled to a benefit, which seems only to be possible in exceptional cases, such as with the introduction of a new scheme or in the case of age-related entitlements). Following the process of claiming in this way would become really interesting if at the same time the behaviour of administrators involved could be studied: the way in which they handle claims, take their decisions, gather the necessary information, give advice to clients, and so on.

Having situated Kerr's model in the broader context of the (non)take-up problem, the question remains as to the adequacy of the model in itself, that is its empirical validity with regard to what actually happens when people decide whether or not to put in a claim for a certain benefit. We shall deal with this question by discussing some crucial empirical findings from studies in which Kerr's model was taken as a conceptual starting-point.

Central to Kerr's model of the decision whether or not to claim is the idea of sequentially ordered thresholds. It should be remembered that this idea implies that all non-claimants experience a threshold which they cannot achieve, and that all of the claimants achieve all thresholds. Since a threshold is seen in the strict sense as a discrete variable ('on/off switch'), achieving a threshold means a score 'above' the critical value. Empirical evidence suggests that this central idea cannot be maintained fully. Konings and in 't Groen (1989) found from a survey conducted in the Dutch city of Tilburg, in which they compared claimants and non-claimants of five different benefits which all supplemented social assistance, that, as the model would predict, 100 per cent of the non-claimants did not achieve some threshold. But they also found that, contrary to what Kerr's model would predict, in the same manner 70–90 per cent (depending on the benefit involved) of the claimants did not achieve all of the thresholds, that is had scores on Kerr's

constructs beneath preset, as well as retrospectively defined critical values. Similar disquieting results were found by Ritchie and England (1989) when they applied the logic of Kerr's model to the data of their study on the non-take-up of British *Supplementary Benefit*, *Housing Benefit* and *Family Income Supplement* conducted in Hackney. So it seems clear that not only non-claimants experience high thresholds, but also many claimants do, be it that in the case of claimants these high thresholds are somehow outweighed. This could be the case in two ways.

First, there could be a key factor, missing in Kerr's model, which discriminates between claimants and non-claimants, whether by overruling some inhibiting factors, or by stimulating other promoting factors. As yet we have the strong impression that there is a missing key factor, and that it has to do with the occurrence of sudden disruptive events which have the power of stimulating potential claimants actually to put in a claim. Such 'trigger events' have not been studied systematically yet, although as early as 1977 Adler pointed to their possible importance with regard to explaining (non)take-up behaviour (Adler 1977).¹⁴ Konings and in 't Groen (1989) found in their survey that 80 per cent of all claimants mentioned a specific event which had induced them to putting in a claim. In 39 per cent of the cases the event was a sudden drop in income, 15 per cent mentioned a sudden rise in household expenditure on rents, 7 per cent mentioned the moment of becoming unemployed, and 20 per cent claimed on the direct advice to do so from friends, relatives, welfare workers or administrators of the social assistance scheme. Unfortunately Konings and in 't Groen (1989) did not assess the occurrence of such triggers among the non-claimants. For the time being, however, our hypothesis would be that claimants have experienced more or stronger triggers than non-claimants. The set of attitudes towards social security and dependency on the state in general could be

another missing key factor. Graham (1984), as well as Ritchie and Davies (1988), found that the perceived level of different thresholds depended strongly on such attitudes. Persons with negative general attitudes – which Graham (1984) called an ‘instinctive barrier’ – had less basic knowledge, were to a lesser extent aware of being eligible and perceived less utility of benefits. This all led to a greater non-take-up rate for this group of people. In contrast to this, however, is the finding of Konings and in ’t Groen (1989), that non-claimants had significantly more positive attitudes towards social security and welfare in general, and had fewer problems with being dependent on benefits, than claimants. The attitudinal factor they found to be most crucial in discriminating claimants from non-claimants, were the attitudes towards the actual contact with the administration and towards the practical consequences of claiming: non-claimants had, significantly more than claimants, a strong aversion to contact with administrators in general and to filling in forms in itself. They did not differ from claimants, however, in their attitude towards providing administrators with personal data, for example with regard to income, which is an inherent necessity when claiming a means-tested benefit. At this stage therefore, we would not consider general attitudes towards social security and welfare (dependency) as a missing key factor, but as a missing element or dimension in Kerr’s ‘beliefs and feelings’ construct. The question of the importance of this dimension still needs further clarification.

A second possible explanation of the relatively low scores of claimants could be that the ultimate decision whether or not to claim is not based on sequentially ordered discrete ‘decisions’ with regard to each construct, but on an overall trade off between promoting and inhibiting factors, or on a series of clustered trade offs. (See Ritchie 1988 for a discussion of this.) This not only allows for the finding just mentioned, but also is consistent with the repeated finding that

some of Kerr’s constructs interact with each other. In three different studies interaction was found between ‘perceived need’ on the one hand and ‘basic knowledge’, ‘perceived eligibility’ and ‘perceived utility’ on the other. That is the greater the need for a benefit the more knowledge one had about the scheme, the more one thought to be eligible and the higher one perceived the utility of the benefit (see Corden 1983; Graham 1984; Ritchie and Davies 1988). Next to this, Kerr’s own, previously mentioned finding, that a multiplicative model predicted outcomes nearly as well as the threshold model, is also consistent with the trade-off idea.

Adjustments to Kerr’s model

Although we must stress that Kerr’s model has been and still is of great importance, because it meant a breakthrough in the conceptual confusion of the late 1970s and because it is experienced in practical research to be a powerful heuristic starting-point (see Ritchie and Mathews 1982; Graham 1984; Corden 1983; 1987a; Ritchie and England 1989; Konings and in ’t Groen 1989), our discussion has made it clear that the model does not provide the final answer with regard to the factors affecting take-up. The model does not grasp the total of (multi-levelled) factors and stages, and as a model of the decision whether or not to claim it apparently needs major adjustments.

We believe that at this stage the trade-off idea seems to reflect better the way in which potential claimants decide whether or not to claim, than the idea of sequentially ordered discrete thresholds, and that it seems important to introduce the construct of ‘triggers’ mentioned above. As for the triggers, we think that the way in which they influence the decision whether or not to claim can be twofold. In some cases it could be that trigger-events disturb an existing balance

between the relative weights of promoting and deterring factors, thus having an indirect influence on the decision. For instance, a sudden drop in income could induce people to seek actively for relevant information, leading to more 'basic knowledge' and to a higher 'perception of eligibility', and it could directly lead to higher levels of 'perceived need' and 'perceived utility'. A trigger event can, however, also have a direct influence on the decision, for example in the case when a claim is made by someone who has not been thinking about it up till then, directly after an advice to do so. The trigger-idea then could be useful in explaining the outcome of trade-offs, but it could also, at least in some cases, make the trade-off idea less relevant, that is it could well be that in some cases the decision whether or not to claim has not much to do with a conscious and careful process of weighing up opposing factors.

As for the threshold idea, we would not like to abandon it completely in favour of the trade-off idea. Especially with regard to a potential claimant's awareness, the idea still might prove to be valid. In general it seems hard to conceive of a claim being made by an eligible person without him or her knowing that a scheme exists. And the crucial role that perceptions of eligibility play in the decision to claim (as was found e.g. by Ritchie and Matthews 1982; Corden 1983; 1987a), indicates that there has to be at least a minimum of knowledge about a scheme's entitlement criteria. In other words, it seems hard to imagine that people in general, merely knowing about the existence of a scheme, go out to claim and hope for the best. Where Craig (1989) suggests that some of Kerr's constructs need refinement, we think that refining the 'knowledge'-factor deserves a high priority. Attention should be paid not only to the minimum level of knowledge about the scheme necessary to initiate the trade-offs between promoting and deterring factors, but also to the ways in which people receive or actively seek information (for example Graham (1984) found that the

intensity of information seeking differed sharply between claimants and non-claimants). With regard to this knowledge factor we think that one should have an eye for its possible 'direct trigger value', that is for the possibility that in some cases the only prerequisite for a decision to claim is an advice to do so from a trustworthy source.

All in all then, an alternative model of the decision whether or not to claim which emerges, comprises two concepts with a threshold character – basic knowledge and perceived eligibility – and a trade-off between promoting and deterring factors, which have to do with perceptions of need, of utility and of situational stability, and with attitudes towards welfare (dependency) in general, towards (receiving) the benefit in question and towards the (perceived) characteristics and consequences of the administrative process. (In the distinction between threshold and trade-off elements the model resembles Millar and Cooke's (1984) 'simple cumulative model of claiming behaviour'.) We would at this stage incorporate the trigger-factor as a factor which can directly lead to the decision to claim, and as a factor which can influence the relative weight of the factors subjected to a trade-off. By seeing 'basic knowledge' and 'perception of eligibility' in this 'three-t-model' (threshold–trade-off–trigger) as important thresholds, this stresses the need to pay attention to the way in which potential claimants seek and receive information. As yet, we would not like to exclude that the level of information seeking is influenced by triggers or by (elements in) the trade-off. The overall picture can be summarized in Figure 1.

For the time being we would like to see this scheme mainly as a heuristic tool for future research, rather than a total causal model. In this respect it is important to note that in contrast to Kerr's model, the scheme suggests that potential claimants can 'reach' the decision to claim through different 'paths' or 'routes'. The most direct path is deciding to claim merely as a reaction to a direct advice to do so. A more complex path would be

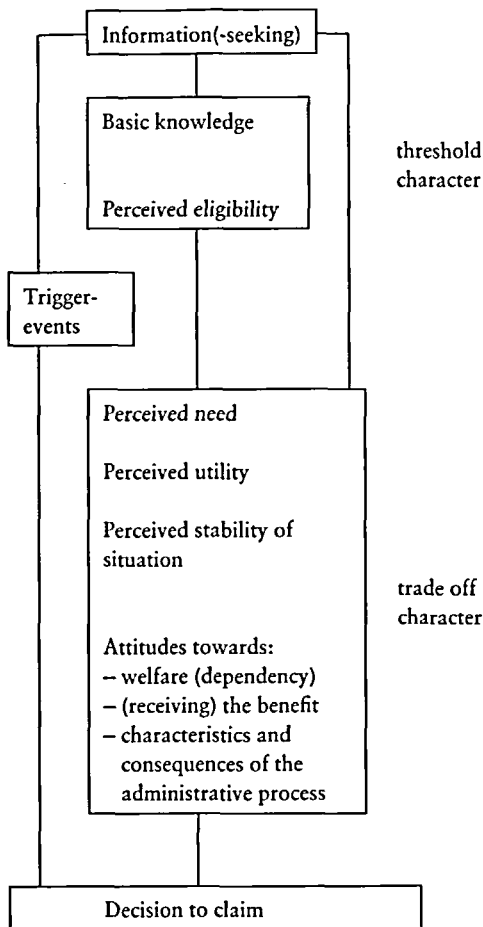


Figure 1. Factors affecting the decision whether or not to put in a claim for a social security benefit (the three-t-model)

when the decision to claim rests on a process, started by initial information, in which further information-seeking led to 'achieving' the cognitive thresholds, and in which the outcome of the subsequent trade off was favourable to claiming. In cases where the outcome of the trade off is unfavourable, the decision to claim will not be taken. In such a case one could say that the decision is 'pending', that is that there is an equilibrium between the knowledge of being eligible on

the one hand and specific perceptions and/or attitudes on the other triggers, as the scheme suggests, have the potentiality of breaking through the impasse. Clearly, such pending decisions, activated by trigger-events, can account for some of the cases of delayed claiming. The scheme further suggests the possibility of the situation in which for example a priori strong negative attitudes towards welfare (dependency) inhibit the reception of relevant information about the benefit (by the psychological mechanism of information selection), leading to not 'achieving' the cognitive thresholds. In such a case, triggers like, for example, a sudden drop in income, could increase the relative weight of 'needs perception' in the overall trade-off, which could outweigh the negative attitudes. This could in turn lead to the start of information seeking, with the result of 'achieving' the cognitive thresholds, which ultimately (combined with the favourable outcome of the trade-off) leads to the decision to claim. (For the description of a similar case see Ritchie 1988:11.) This discussion of possible paths, although not exhaustive, points to the need to examine, by empirical research, each path that individual claimants and non-claimants follow to reach their decision. Best suited for this is research in which potential claimants are followed in time, from the moment they become eligible. If such a design is not possible, the paths that have been followed by respondents should be 'reproduced' retrospectively, as far as possible.

Concluding remarks

The implications of the phenomenon of non-take-up social security benefits for the functioning of social policy, that is for the effectiveness and justice of the implementation of social security schemes, and the incidence of poverty, make it a

relevant subject to be studied by academics in the field of social policy. The fact that non-take-up is strongly related to means-testing, combined with the growing significance of means-testing in the social security systems of European countries supports our view that non-take-up is a phenomenon worth putting on the agenda of academic research. This would give the subject the place which, we believe, it deserves in the debate about the functioning of social policy and about the design of social security systems, for instance regarding the choice between universal or selective benefits. Up till now non-take-up has been extensively studied only in Britain, while some studies have been carried out in West Germany and in the Netherlands. Nearly all studies show high to very high rates of non-take-up of means-tested benefits. In all other European countries virtually no research has been conducted on the subject. Drawing on the general insights from British, German and Dutch research we do not, however, have any reason to believe that in the other European countries non-take-up of means-tested benefits does not occur. In fact, indications are found in French, Belgian and Swedish literature that non-take-up does exist in these countries.

Not only from an academic point of view, but also from the viewpoint of any policy-maker trying to take measures which could solve the problem, the reasons for non-take-up are of the utmost importance. As our review study revealed, research on the factors affecting take-up has mainly been confined to the client-level, and within that level to factors affecting the decision whether or not to put in a claim. We think it is worth paying more attention to factors on the levels of policy making or legislation and administration. Next to this it seems necessary to look closer at the different stages of the actual claiming process. Identifying these stages, and subsequently studying them, will automatically lead to a growing understanding of delayed claiming, withdrawal of claims and appeals against

decisions. Studying the claiming process in total calls for research in which (potential) claimants are followed over a period of time. As regards the decision whether or not to claim, a conceptual model exists in which this decision is seen as being dependent on the achievement (or not) of sequentially ordered thresholds. In the last decade this model dominated research on the reasons for non-take-up. Recent research results seriously question the threshold idea, as well as the idea of sequentiality, in their full consequences. Adjustment of the model is necessary. At this stage, we believe that a model in which threshold, trade-off and trigger factors are combined in a meaningful way (three-t-model) could be a fruitful new starting-point. Again, testing such a model calls for research in which claimants and non-claimants are followed over a period of time.

Notes

- 1 This study is reported in W. van Oorschot and P. Kolkhuis Tancke (1989) *Niet-gebruik van sociale Zekerheid: feiten, theorieën en onderzoeksmethoden* COSZ-series no. 16, The Hague (Non-take-up of social security benefits: facts, theories and research methods). This study was commissioned and financed by the Dutch Committee for Research on Social Security.
- 2 For this development in the role of means-testing, see van Oorschot and Schell (1989).
- 3 Here the relation between misuse of benefits and non-take-up becomes visible. When trying to minimize misuse, for instance by means of detailed legislation and fraud control, one often inherently heightens the thresholds for claiming.
- 4 Such a passivity could, at least in part, explain the little attention given to the problem of non-take-up.
- 5 In general little attention is paid to the effects of non-take-up, not only on family living standards, but also for example on labour supply decisions (Craig 1989). See for an exception e.g. Millar (1989: 90–8).
- 6 Exceptions are the studies of Ritchie and England (1989) and Konings and in 't Groen (1989), in which the (non)take-up of different benefits by households was measured simultaneously.

- 7 According to information we received from Professor J. C. Ray, University of Nancy II.
- 8 Since in no European country (up till now) has theoretical modelling of the factors affecting take-up, and its subsequent empirical testing, reached a stage as is present in Britain, we shall confine ourselves in this section mainly to British research results.
- 9 For detailed information on the history of (non)take-up research in Britain, see Corden (1983); Falkingham (1985); Craig (1989); research by van Oorschot and Kolkhuis (1989) and van Oorschot and Schell (1989) also contain information on the situation in West Germany and the Netherlands.
- 10 Alongside the modelling used by Kerr, that is taking notions from a social-psychologically oriented decision theory as a starting-point, and testing such models by asking people about their reasons for (non)claiming, an econometric approach has developed in the 1980s (see e.g. Dilnot *et al.* 1984; Blundell *et al.* 1987; Fry and Stark 1987). In this approach the data from national socio-economic surveys (especially the British Family Expenditure Survey) are used to assess the relationship between observed variables such as age, income, household composition, tenure and level of entitlement on the one hand and claiming behaviour on the other. In doing so the objective determinants of non-take-up are explored. Although this can lead to interesting insights, especially with regard to the division of non-take-up among different social groups, we are, however, of the opinion that this method, as a way of studying the reasons for non-take-up, ultimately leads to a serious problem concerning the meaningful interpretation of the statistical relations found. See Craig (1989) for a review of the econometric approach, and its problems and potentialities.
- 11 In empirical research these critical values must be assessed in terms of specific scores on variables which are taken as indicators for the six conceptual constructs. Preferably these values are set before any information about the actual scores of respondents is available. In practice, however, it often appears that there are alternative levels which predict outcomes better than these pre-set threshold levels (as experienced by Konings and in 't Groen 1989; Kerr 1982a). For the sake of optimal prediction one can choose retrospectively defined critical values. One should be aware, however, that this kind of empiricism threatens the comparability and generalizability of research findings.
- 12 A conclusion from our study was that (non-frictional) non-take-up is mainly confined to means-tested benefits. (But there are indications that its incidence is also high for benefits, for which proofs of physical or mental, instead of financial, incapacities is necessary in order to receive the benefit: Corden 1987a; Cohen and Tarpey 1985.) Means tests can differ a lot in range (over household members and types of income and assets), in 'severity' and in administrative implementation. A multi-benefit approach in take-up research would offer the opportunity to compare the impact of different types of means tests on claiming behaviour. Ultimately such studies can clarify more exactly which elements in means tests make means-tested schemes so vulnerable for non-take-up, and whether something like the most adequate means test can be designed.
- 13 The studies of Corden (1987b) and Graham (1984) are among the few studies in which attention has been paid to the withdrawal of claims. Examples of studies of delayed claiming are van Bijsterveldt (1975) and Richardson and Naidoo (1978). See Craig (1989) for an elaboration of the significance of delayed claiming.
- 14 The lack of attention that has been paid to triggers up till now probably has to do with a preoccupation with the question 'why non-claimants do not claim'. The mirror-question 'why claimants do claim' seems to be of equal importance. This preoccupation could account for the general finding that Kerr's model is less successful at picking out claimants than non-claimants (Craig 1989).

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