



Attitudes towards means-tested social benefits and reasons for non-take-up in Germany

A new question module for the Innovation Sample of the German Socioeconomic Panel (SOEP-IS)

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Outline

- Previous research and conceptual approaches
- Data structure of SOEP-IS
- Draft for a questionnaire
- Discussion



Previous research and conceptual approaches

Previous research

- Non-take-up is widespread
- Explanations for low take-up (Currie 2006)
 - Stigma
 - Transactions costs
 - Lack of information

Conceptual approaches

Microsimulations to
estimate non-take up

→ Who?
~~→ Why?~~

Studies looking at
reasons for non-take-up

~~→ Who?~~
→ Why?

survey modul in
SOEP-IS



Data structure of SOEP-IS

SOEP Innovation Sample

- Subsample of SOEP
- Sample size: about 5.000 respondents
- Panel starting 1998
- Questionnaire:
SOEP-Core light + changing research topics
- Since 2012 annual peer reviewed innovation modules

SOEP – IS – a good start

Variablesets	SOEP-Core	SOEP-IS
Current social security benefits (amount of benefits for social assistance, basic income support, unemployment benefit II)	X	X
Social security benefits in previous year (amount of benefits for social assistance, basic income support, unemployment benefit II)	X	
Amount of housing allowance	X	X
Childcare supplement	X	X
Experiences with social security benefits in the past	X	X
Biographical information (e.g. duration of unemployment)	X	X
Satisfaction (life, income, economic situation)	X	X
Household income (different components)	X	X
Household expenses (e.g. housing costs)	X	X
Material deprivation (e.g. vacations, furnishing)	X	(X)
Financial reserves for emergencies	X	(X)
Social embeddedness (e.g. contact to neighbours)	X	(X)
Reasons for claiming social assistance/non-take-up	-	-
Consultation of local authorities	-	-
Attitudes towards social assistance	-	-
...		

Description of the dataset

Age group		number of households	... with means-tested benefits (SGBII/SGBXII)	Sample of (potentially) eligible households...			
				standard benefit*1.5 + housing costs	standard benefit*1.5 + housing costs + 50 €	standard benefit*1.5 + housing costs (fixed: 359 €)	Less than 40% of mean household income
Age >= 65	N	1314	27	255	312	200	641
	Percentage		2,05	19,41	23,74	15,22	48,78
	„Beta“-Error (%)			14,81	14,81	18,52	3,70
Age < 65	N	2758	162	563	626	453	834
	Percentage		5,87	20,41	22,70	16,42	30,24
	„Beta“-Error (%)			17,90	16,05	26,54	14,81
All		4072	189	818	938	653	1475



Draft for a questionnaire

Survey modul covers three topics

1. Common attitudes in society towards means-tested services and their uptake
2. Behavior in case of need?
3. Reasons preventing to claim benefits?

Attitudes in society towards means-tested services

(1) People have different opinions about means-tested benefits (like social assistance or basic income benefits). Can you tell me for each of the following statements, how much do you agree or disagree with it?

→ General attitudes and legitimacy of benefits (deservingness) under certain conditions (conditionality) (Oorschot 2000)

Attitudes in society towards means-tested services

Statements	Disagree strongly Agree strongly				
The state has the duty to support people in difficult living situations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Many benefits are received by people that contribute little to society	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State support should be given when neediness is no fault of their own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Only those who have made great efforts in their lives should receive state support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
One should not make use of state support, since everyone is responsible for himself	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How would people behave in case of need?

(2) If you are thinking of claiming means-tested benefits, which of the following statements comes closest to your own point of view?

<input type="checkbox"/>	If I am legally entitled to means-tested benefits, I will, of course, claim them
<input type="checkbox"/>	Before I claim benefits, I will first check whether there are other options
<input type="checkbox"/>	As long as I get along, I am not interested in whether I could get anything in addition (not applicable to respondents receiving social benefits)

→ one's own handling of (non-)take-up

Reasons for non-take-up

(3a) And what do you consider to be reasons that prevent you personally from taking advantage of means-tested benefits such as social assistance or basic income support?

Different categories

- Knowledge/information
- Stigma and shame
- Role of local authorities
- Process costs & Cost/benefit calculations
- Social network

➔ The same statements for recipients and non-take-up allow for differentiated group comparisons

Reasons for non-take-up I

Statements	Disagree strongly Agree strongly				
It is difficult to find someone who can help you with the application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have difficulties in making applications or filling in forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'm not comfortable claiming welfare benefits at the authorities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel ashamed to receive benefits such as social assistance or basic income support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I'll definitely keep this a secret from family and friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not want my children to pay for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons for non-take-up II

Statements	Disagree strongly Agree strongly				
I am afraid of losing my apartment/house and having to move	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not want to have to pay anything back later	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
When you apply for social benefits, you are treated with less respect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not want to reveal my personal circumstances to strangers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The effort to get information and make an application is far too much for the little money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In case of financial shortages family / friends support me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reasons for non-take-up III – open-ended question

(3b) In your opinion, what could make it easier for people to take advantage of benefits to which they are entitled, such as social assistance or basic income support?

→ Good idea to add a open-ended question?



Discussion

Discussion

- **Where are we heading at?**
 - Social policy implications
 - Promote further research
 - Making efforts to ensure that the question module will be included in SOEP-Core
- **Conceptual remarks are welcome**
 - Clarifications
 - Suggestions for supplements and deletions
 - Methodological aspects
 - ...



Thank you for your support!