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paper

TARGETING WELFARE

**On the Functions and Dysfunctions
of Means-testing in Social Policy**

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TARGETING WELFARE

1. Introduction

The targeting of welfare has regained a central position in the social policy debate in many of the European countries. In Western European countries, in the prosperous 1960s and 1970s, as well as in Eastern European countries, under socialist regime, the issue of strategic targeting, concerned with the allocation of resources between categories of need or of needy groups, seemed to have been solved definitely. However, with the economic downturn following the 1979 oil crisis a process of the restructuring of Western welfare states set in, while in the East the political turnovers of around 1990 were the starting point for welfare redesign.

In both parts of Europe 'rethinking welfare' basically means a revival of the debate on the crucial targeting question of who should get what type and degree of social protection, and why. The opinions expressed in the debate vary and form a mix of economic, political and cultural arguments.

Economic arguments, mostly stemming from budgetary concerns and a wish for protecting competitiveness in the global economy, are most often heard. They tend to lead to a more selective targeting, so that less people are entitled, to lower degrees of social protection.

Political arguments often stress the need for legitimising welfare in the eyes of the 'abused taxpayer' (Rose and Peters 1978) or the 'individualised middle mass' (Wilensky 1975). The assumption of these arguments is that the taxpaying middle class dislikes paying for the welfare of others, and that therefore welfare should be targeted at the truly and most needy only. Other political arguments relate to basic ideologies. Liberal right, which in the past decades gained a strong position in socio-economic thinking, on principle argues for individual responsibility, implying a more selective protection; social-democratic left, which traditionally is inclined to solidaristic and collective protection, shifted in practice towards a more 'pragmatic' middle position or 'third way' in which individual responsibility is stressed also (cf Blair in the UK, Kok in the Netherlands and Schroeder in Germany); and christian-democrats regularly express their concern for the negative effects of individualisation and the decline of citizenship, which are both seen as a consequence of a too liberal and generous system of welfare provision.

Cultural arguments are often more concealed. Central to them are moral distinctions between 'the deserving' and 'the undeserving'. Aged, sick and incapacitated people, widows, or 'the impotent poor', traditionally belong to the first category, while unemployed but capable workers belong to the latter. Modern deservingness-morality is concerned with new needy categories like single mothers and asylum seekers. Of the criteria applied when distinguishing deserving from undeserving categories the most important is the degree to which needy people are seen as being responsible, or to blame, themselves for the situation they are in (Will 1993, Van Oorschot 1998). If regarded self-responsible and therefore undeserving, social support will be more selective and less generous. Thus, were the ethic of individual responsibility gains significance in Western as well as Eastern Europe (Kluegel et al. 1995, Halman and Nevitte 1996, Ferge 1997), there is also cultural ground for a trend towards a more selective targeting.

Comparative studies have shown that the revived debate on who should get what and why has indeed led towards a more selective targeting of welfare all over Europe (George and Taylor-Gooby 1996, Ploug and Kvist 1996, Daly 1997, Ferge 1997). In many countries access to universal protection schemes has been limited, solidarity ties in social insurances between good and bad risks and higher and lower incomes have been reduced, welfare to work strategies have been implemented, and not least, means-tests are extended and introduced on a wider scale (Van Oorschot 1991, Gough 1994). With these measures the social protection of citizens in Europe has become less universal, more selective. Needy citizens less readily achieve the status of 'deserving of support', as was the case in the West during the prosperous 1970s or in the East under socialist ideology.

Far from an attempt to evaluate the present popularity of selective targeting in terms of a simple 'good' or 'bad', for which we think the social and economic context in which it functions in most European countries is too complex, the paper nevertheless aims at a critical discussion of its pro's and con's. In modern societies social policy is one of the major institutions for balancing the interests of society and individuals that live in it. As we conceive it, its broad aims are to do away with poverty, social injustice and dependency, and to integrate all groups and classes into society. The basic question put forward here is what the functions and dysfunctions of selective targeting might be towards these aims.

We realise that misunderstandings may easily arise when talking about the targeting of welfare in an international context. In the Scandinavian social policy debate, for instance, targeting tends to be equated with means-testing as a way of distinguishing between those people who are entitled to a benefit and those who are not (e.g. Palme and Wennemo 1998). A similar view is at the base of Andries' account of recent Belgian social security developments (Andries 1996). In the British debate, however, means-testing is called selectivity (Spicker 1998), a term used by other authors just to indicate that benefits do not cover all citizens (like universal benefits do), but only certain categories among them (e.g. Ferge 1997). Given this conceptual confusion we feel a need to saying that here we follow the idea that targeting in social policy most generally means that policies are directed at someone or something. In this sense all social security benefits are targeted (see also Miller and Tomaskovic-Devey 1990, Saunders 1991), be it at categories of citizens (e.g. unemployed workers, pensioners or families with children), at needy groups (sick or disabled people) or at people whose means fall below subsistence level (the 'poor'). Furthermore, we regard policies that are targeted at more narrowly defined target populations as being more selective, those aimed at more broadly defined groups of people as more universal in character. From such a point of view the differences between more universal and more selectively targeted policies are mostly gradual only, and may not be that large in case the targeting variables are confined to neutral and objective demographic and socio-economic categories. However, when targeting variables concern the neediness of people or households an important qualitative difference emerges introducing a number of problems, to be discussed later, that act counter to the broader aims of social policy. Therefore, we would like to narrow down the general question of the (dys)functionality of selective targeting to the (dys)functionality of needs-testing in social protection. More specifically, since testing on need in practice is most often carried out as a test on the financial means of clients or claimants, the paper is on the functions and dysfunctions of means-testing.

2. Functions and dysfunctions of the means-test

We speak of means-tested social protection when entitlement to a benefit or service depends on the financial resources of the claiming unit (persons or households). Thus, means-testing as an administrative method, has the function of allocating welfare to claimants on the basis of their financial resources. Alternative methods of administration include allocating benefits on the basis of age (as in pension schemes), physical status (as in disablement schemes), previous earnings and/or individual work history (as in unemployment schemes), marital status (as in widows pension schemes), family size (as in child benefit schemes). However, not seeing means-testing purely as an administrative method, but as a social policy instrument for the redistribution of resources in society, then other, social as well as economic, possible functions become apparent. First, means-testing can be used as a way of limiting social expenditure. It is cheaper for society to pay benefits only to those members of a group who have financial resources below a certain level, than to all members of a group, irrespective of their resources. Second, means-tests have the effect of flattening the distribution of income whereby they contribute to social equality. Third, means-tests are specifically used to target income or resources to individuals or

households in society who are regarded as 'the truly needy'. The test of means implies that the income or resources to be distributed only reach those people whose own means fall below the income standard set in the welfare scheme. This standard is in most cases equal to a level of income which the government regards as a subsistence minimum. Thus, means-testing is an instrument of distributing income or resources to the poor in society.

Deacon and Bradshaw (1983) state that these functions can legitimise the means-test for both 'right' and 'left' on the political spectrum: flattening of the income-distribution being especially appealing to the left, the targeting to the truly needy to the right, while the relative cheapness of the selective means-test attracts politicians of both sides. Although traditionally means-testing in social protection is stronger related to the ideology of the right, with its emphasis on minimal collective arrangements to be supplemented by private insurances, than to that of the left, with its emphasis on broad and solidary collective arrangements, 'new' left has indeed shown that it is not averse to it under all circumstances (e.g. the introduction of the means-test in the Dutch survivors pension under social democratic presidency of Wim Kok). Clearly, means-testing can have a broad political legitimation. Since means-testing is believed to encourage the spirit of self-responsibility, something that is highly valued in Anglo-Saxon countries (Kluegel and Smith 1986), but increasingly also in continental European societies (Kluegel et al. 1995, Halman and Nevitte 1996) means-testing also seems to have a broad(ening) societal legitimacy among the public at large. Why then is it likely to be a controversial instrument? Why should implementing it in social policy be done with great care?

The answer to this question is that means-tested schemes inherently have a number of problems. Some are concerned with the administrative complexity of actually testing on means as an indicator of need. Means-tested schemes, for instance, are more costly to administer. In the Netherlands the administration costs of non-means-tested social insurances are about 4% of total expenditure, while they are 8% in case of means-tested social assistance (SZW 1999). Comparable is the situation with regard to the administration of means-tested British Supplementary Benefit (now Income Support) and British non-means-tested schemes (Dilnot et al. 1984, 45). The administration costs of Dutch means-tested municipal anti-poverty policies not rarely come close to even 50% (Van Oorschot 1994). The complexity of means-testing also leads to higher error rates in benefit calculation. In the UK, for instance, 6% of Income Support benefit calculations are erroneous, compared to less than 1% in case of social insurance (Atkinson 1992). Other problems are related to the (declining) adequacy of means-tests as an indicator of need. First, where the hidden economy is extended and participation in it is high, like it allegedly particularly is in Southern and Eastern European countries (see e.g. Rose 1992), informal (and illegal) sources of income seriously invalidate income earned in the formal economy as a measure of a claimants overall means. Second, means tests often take the family household as the basic unit, on the assumption that people (should) feel responsible for each other and therefore share and care as family members. However, where in the course of the ongoing modernisation and individualisation process the traditional family is replaced with more loose and temporary forms of co-habitation, this assumption will increasingly not hold. As a result household means-testing might either have to become more complex, or be replaced with individualised tests (Gough 1991).

However, more basic concerns stem from those problems of means-tested schemes that place them at risk with the broader aims of social policy mentioned earlier. Most important in this respect is that means-testing has the general effect of stigmatising beneficiaries, and of contributing to serious levels of non-take-up of rights and to the 'poverty trap'. Of these, stigmatisation is contra-productive to social integration, non take-up leads to injustice and contributes to individuals and households being in poverty, and the poverty trap tends to keep individuals and households in poverty and dependent on society.

In the rest of this paper we discuss why these effects are inherent to means-testing, starting with the poverty trap.

3. The poverty trap

Because entitlements to a means-tested benefit or service depend on income, a rise in income can have the effect that the benefit is reduced or withdrawn. When this occurs only a part of the gross increase in income remains as an increase in net disposable income. This is partly due to means-testing and partly to two other factors that consume part of any gross increase in income: income tax and social insurance contributions. This difference between gross and net increases in income, i.e. a high marginal effective tax rate, can act as a disincentive for people to become better off, either by finding or extending a job or by changing their job- or skill-level. People for whom the difference between gross and net increases in income acts as a disincentive are said to be 'trapped in poverty' (we used a broad notion of the 'poverty trap'-concept¹).

Examples of serious poverty trap effects of means-testing are numerous. Table 1, from an OECD study on making work pay, shows high marginal effective tax rates (METR) ranging from about 70% to up to 100% or more that unemployed one-earner couples in different countries face when accepting a job.

Table 1 Incidence and causes of high marginal effective tax rates (METR) (one-earner couples)

	METR	Tax and benefit combinations causing high METR's
Australia	104%	Income tax (34%), Medicare payments (20%), Additional family payment (50%)
France	78%	RMI disregard (50%), social security (18.7%), CSG (2.3%), Housing benefit (16.5% average)
Germany	89%	Income tax (51%), social security (18.3%), Housing benefit (20%)
Ireland	105.5%	Income tax (40%), social security (5.5%), Family income supplement (60%)
Sweden	72%	Income tax (20%), social security (2%), local tax (31%), Housing benefit (20%)
UK	97%	Income tax (20%), social security (10%), Family credit (70%), Housing benefit (65%), Council tax benefit (20%)
US	72%	Income tax (15%), social security (7.65%), Local tax (5%), Food stamps (24%), Earned income tax credit (17%)

Source: OECD 1997 (table 16, p. 48)

Furthermore, in a recent study comparing unemployment insurance and assistance schemes in seven Northern European countries it was found that in all countries the net difference between income from wage and income from benefit was between 50% and 0% (SZW 1995). The picture arising from this and the OECD study even underestimates the size of the poverty trap. In practice marginal rates are often higher, and not rarely exceed 100%, implying that people can be financially better off on benefit than

¹It has become custom to differentiate between 'poverty trap' and 'unemployment trap' (see e.g. Deacon and Bradshaw 1983 and OECD 1997), i.e. between the disincentive effects of the working of the tax-benefit-system for those in work, respectively for those out of work. Here, where the core problem is that means-testing can have disincentive effects for people to become better off than they are, whether they are in or out of work, this distinction is of no relevance. Dilnot et.al (1984) confine the concept of the poverty trap to situations in which households can make themselves even worse off by increasing their income (p.55). This confined notion of the concept leads them to the finding that relatively very few British households, in 1982/3, were 'trapped in poverty'.

working. Petri (1997) presents an example from the USA of a low waged working family earning \$12.000,- to \$14.000,- trying to improve itself through higher earnings facing a marginal tax rate of 100%, as a result of income tax, social contributions, loss of food stamps and rent subsidy. In the Netherlands marginal rates of 100% are commonplace among unemployed and social assistance beneficiaries accepting a job at 110% of the minimum wage (Cic. Dercksen 1997). Such high rates occur because there may be occupational costs attached to working (e.g. travel expenses, day care for children), but especially because entitlements to means-tested benefits and services often cumulate. In many countries this is actually the case, since unemployed people, social assistance beneficiaries and low wage workers are usually entitled to a number of means-tested benefits and services simultaneously, like housing benefit, study allowance for children, day care subsidy, (local) tax exemptions, public transport reductions, health care services and insurance, and the like (Eardley et al. 1996).

Various studies have shown that high marginal rates are unevenly distributed among social categories. Usually social assistance clients are strongly affected (SZW 1995, OECD 1997), as well as women of unemployed men (even after correcting for educational level: Davies et al. 1992, Kersten et al. 1993, Gianelli and Micklewright 1995) and families with children due to higher benefit levels payable for children (SZW 1995, OECD 1997). However, the group most affected by the poverty trap seem to be lone parents on social assistance, since in nearly every OECD country they are the category with the highest METRs (OECD 1997).

Note, however, that the poverty trap is not confined to welfare recipients or low waged workers only. In practice it can affect a wide range of incomes, which is why some speak of a 'poverty plateau' (Deacon and Bradshaw, 1983). Giannarelli and Steuerle (1995) show that in the USA cumulative marginal rates are highest at 150% of the minimum wage, and the European comparative study shows rates as much as 75% for incomes up to 200% of the wage of the average productive worker (SZW 1995). Governments that try to limit the disincentive effects of high METR's for people on low incomes, by phasing out more or less slowly benefits as earnings rise, create higher METR's higher up the income ladder, thereby reducing work incentives for those already in work.

Whether and to what degree means-testing and the resulting high marginal tax rates actually do discourage people to work (more) is not documented empirically very well. In the Netherlands there is little, and conflicting empirical evidence of the truly disincentive effects of the poverty trap. According to Beenstock (1987) this applies to the UK as well. Atkinson and Micklewright (1991), however, conclude in their review of empirical job-search studies that such disincentive effects are significantly present, especially among female partners of male unemployed workers (see also Millar 1988, Kersten et al. 1994). There are arguments suggesting that the effects, though significant, are not as important as sometimes is believed, for instance, because some people do not have real opportunities to become better off; money is not all that counts; the matter is too complex for people to make rational decisions of whether extra efforts are worthwhile or not; people act under administrative control and social pressure. However, data about the 'size' of the poverty trap and of the number of welfare recipients affected by it make it quite inconceivable that disincentive effects will in general not occur. It should be noted in this respect that in most European countries the number of people dependent on means-tested social assistance grew substantially from the early 1980s onwards (Van Oorschot and Schell 1991). OECD indexed growth figures on these numbers vary among European countries from 208 (Sweden) to as much as 967 (Austria) in the period from 1980 to 1992 (OECD 1997, 48).

So, through its disincentive effects means-testing tends to be dysfunctional with regard to social policy's broader aims of doing away with poverty and dependency. One might seriously question what fairness there is in the high marginal tax rates that poor or low income households face when they try to better their situation.

4. Means-testing and social division

When trying to describe the ultimate character of social policy Richard Titmuss (1970;p.212) quoted with assent the way Boulding (1976; p.7) defined social policy as '*...centred in those institutions that create integration and discourage alienation*'. This view of social policy implies that its central aim is to integrate all groups and classes into society. That is, to provide for all citizens the prerequisites for participation in society as full members. This may not only require a redistribution of economic welfare from the 'rich' to the 'poor'. But also, that a positive identity, or self-esteem of the individual citizen is promoted and protected (Kaufmann, 1970), or as Doyal and Gough (1991) state '*...that people have enough confidence to participate in their social form of life* (p.63). Means-testing, as an instrument of social policy, tends to do a poor job with respect both to the economic and the socio-cultural prerequisites for integration.

With regard to the economic aspect of integration means-testing creates two problems. Firstly, it contributes to the poverty trap, thereby restricting individuals or households from making full use of their productive capacity, i.e. their capacity to generate economic welfare, not only for themselves, but also for society as a whole. Secondly, non take-up is inherent to means-tested benefits and services and can contribute to being in poverty also.

With regard to the socio-cultural aspect of the integration problem there is a broad consensus among scholars of social policy that means-testing is highly intertwined with the problem of stigmatisation of beneficiaries (see e.g. Titmuss 1968, Pinker 1971, Deacon and Bradshaw 1983, Waxman 1977, Gough 1991). The term stigma refers to '*... an attribute that is deeply discrediting...*' (Goffman, 1974, p.3). Stigmatisation of individuals means in essence that a negative social identity is attached to them, or as Goffman (1974 p.5) puts it : '*... we believe the person with a stigma is not quite human.*' Stigmatisation thus implies social exclusion, i.e. '*... discrimination, through which we effectively, if often unthinkingly, reduce his [the stigmatised person's] life chances*'. Because, as symbolic interactionism made clear, much of what we think we are comes from what we believe that others think we are, stigmatisation also implies that stigmatised persons will find it very hard to construct or uphold a sense of self-esteem and self-confidence. No doubt this will have a negative effect on stigmatised persons own efforts to become integrated in society. From Goffman's notes on stigma it becomes clear why, with its relation to the stigmatisation of beneficiaries, means-testing detracts from the integrative aim of social policy. The question remains why means-testing and stigmatisation of beneficiaries are related.

At the most general level it can be argued that in so far as being in poverty is a discrediting attribute, i.e. a stigma, dependence on services or benefits that are specifically targeted at the poor will be related to stigmatisation. That negative views on the poor exist widely can be concluded from the European Values Survey, which in 1990 asked European citizens what they saw as the main reasons why there are poor people. The proportions blaming the poor themselves by giving 'laziness and lack of thrift' as a first or second reason varied over the countries, but were in between a third and a half in the Western European countries. In Eastern countries like the Czech Republic, Hungary, Slovenia, Poland and Bulgaria such negative views on the poor were even stronger in that period (Van Oorschot and Halman 1998).

Further, means-testing itself contains several discrediting elements. Claiming a means-tested benefit makes it evident that a person is not able to provide sufficient economic welfare on his or her own. This runs counter to the ethic of self-responsibility, which, as we stated earlier, is highly valued in western, industrialised and market-oriented societies. Or, as Parker (1975,p.150) puts it: '*The significance of such an arrangement [means-testing] is that rights depend on declaring and establishing some degree of financial poverty, a situation widely viewed in capitalist societies with suspicion, disapproval and hostility*'. Claiming a means-tested benefit is thus likely to be seen as deviance from prevailing norms, which in turn can be a basis for stigmatisation and the loss of self-esteem. Second, in the administration of means-tested benefits discretion and control for potential fraud in general play a much more important

and (to all actors involved) visible role than in the administration of non means-tested benefits. Being seen as potentially fraudulent is discrediting on its own. Discretion implies that the decision whether or not to grant a claim is in part dependent on the administrators evaluation of the applicant and the circumstances which led to the claim. This subjective element gives the administrator moral and cognitive power over the applicant, which is likely to invoke a feeling of inferiority on the claimants part.

Control on potential fraud, discretion and the close enquiry into many aspects of the claimant's personal affairs and relationships, which is inherent to many means-tested schemes are all elements in administration that are likely to reduce the extent to which a benefit is perceived of being given 'as of right'. Not seeing a benefit given as of right, but as a form of charity is believed to invoke feelings of shame and inferiority. As Simmel already noted in 1908: '*...die Gedrücktheit, die Beschämung, die Deklassierung durch das Almosen hebt sich für ihn [der Arme] in dem Maße auf, in dem es ihm nicht aus Barmherzigkeit, Pflichtgefühl oder Zweckmäßigkeit gewährt wird, sondern er es fordern darf.*' (Simmel, 1908,p.456²).

In this respect it is important to note that there seems to be only one abstract principle on which the use of means-tested benefits can be morally justified, which is the principle of citizenship (Parker, 1975). The abstractness of this principle is bound to make it a weak base for the perception of means-tested benefits as being of right. In fact, the finding of Coughlin (1980) that in eight western, industrialised nations expenditure on 'public assistance' (which in all these countries is the main means-tested benefit scheme) received much less support from the public, compared to expenditures for old age, sickness, disablement, family-costs and unemployment insurance, indicates that the principle of citizenship has a weak societal legitimation. Moral justification for receiving a benefit is much easier in the case of non means-tested benefits, where benefits are 'earned' or 'deserved' because of contributions paid or where, according to Offe (1988, p.219) '*...it is much easier to conceive of a broad and inclusive alliance of potential beneficiaries... (since 'all of us' expect to be old and sick in the future)...*'. In both cases the moral base can be found in the more concrete principle of reciprocity. Reciprocity is not only one of the strongest mechanisms for social integration and cohesion (see Mauss 1923, Münch 1984) but also a prerequisite for the maintenance of self-respect in any system or relation of exchange (Gouldner 1973). Because of the fact that many receivers of means-tested benefits have nothing to 'reciprocate', but being a dependent 'citizen', they are bound to lose self-respect and be stigmatised.

The social divisive character of means-tested benefits and services does not only affect negatively the self-esteem of people in need, it also explains why 'programs for the poor become poor programs' (Rainwater 1979, Ringen 1987). There is wide evidence that means-tested programs directed at the poor are generally less supported by the public at large than non-means-tested more universal programs (Rainwater 1979, Coughlin 1980, Ringen 1987, Forma 1997). This smaller societal legitimacy makes them more vulnerable to a less benign and more reserved treatment by policy-makers and administrators, leading in practice to lesser quality of services and benefits and their delivery.

Due to the lesser societal legitimacy of means-tested schemes, highly selective welfare systems as a whole seem to be subjected to what could be called the 'selectivity-trap'. Once such a system is established, like in the USA, it might prove to be very difficult to extend welfare coverage beyond the group of the poorest and most deserving citizens, as well as to extend the level of social protection beyond that of mere subsistence. In other words, to the degree that welfare and social protection is exclusively seen and institutionalised as something for the poor only, will it be problematic to motivate the middle masses for welfare extension.

² ...the humiliation, shame and loss of status ['declassament'] brought about by the acceptance of charity are alleviated for him [the poor man] to the extent that it [the benefit] is not granted out of compassion or a sense of duty or even expediency but rather because he has a valid claim to it.'

5. Non take-up

Non take-up, or the phenomenon whereby people who are eligible for a benefit or service do not receive it (fully), is as strongly inherent to means-testing as poverty trap effects and stigmatisation are. However, it seems that the importance of non-take-up is not self-evident. This despite the fact that as early as in the seventies studies in different countries had already showed the existence of it. See e.g. Lister (1974) for the UK, Catrice-Lorey (1976) for France, Bijsterveldt (1975) for The Netherlands, Geissler (1976) for Germany, Doron and Rotor (1978) for Israel. There may be several reasons for this bias but we believe that one of the most important factors is the widespread idea that the modern citizen is a rational, calculating individual seeking personal profit from any relationship with the state, not bothered by cultural and personal barriers as for instance feelings of shame and insufficient bureaucratic skills. From this perspective the proper functioning of social policy is seen as being endangered more by over consumption than by under consumption of social rights, and as a consequence the existence of under consumption may easily be underrated. Another widespread idea is that, in the few cases of non-take-up that may exist, it is believed that people do not want the benefit. Either as a result of calculation (they do not think the benefit is worth the effort), or on principle (they do not want to depend on charity). In both such situations, according to the common view, the non-claimants do not really need the benefit to which they are entitled. This leads to the judgement that there is not generally a serious problem of non-take-up, at least not for the non-claimants themselves, and, usually therefore, neither for the administration nor for policy-makers.

Although there will be cases of non-take-up which accord with this common view, results from studies on the topic show that such cases are rare. They show that in the case of means-tested benefits (and sometimes also for non-means-tested benefits) it is a normal situation for large proportions of eligible populations not to receive the benefits in question. There even seems to be a sort of 'natural ceiling,' of about 80%-85%, above which take-up rates of means tested benefits can not reach (Van Oorschot 1995). Studies show also that many people who are eligible for social security benefits do not behave as well-informed, rational, calculating individuals, and that only in a minority of cases do non-claimants explicitly not want the benefit to which they are entitled. All this implies that non-take-up is to be regarded as a serious problem in means-tested social policy.

Of course, non take-up of rights manifests an ineffective implementation of a welfare scheme. Where it occurs the selectivity that is intended by policy-makers fails in practice. But as Deacon and Bradshaw (1983;p. 122) note: '*Take-up is not just a technical issue concerned with the effective delivery of welfare...*' Non take-up also implies social injustice, because of the difference in the extent that citizens receive what they are entitled to. Within social security, an institution that is to a large extent based on ideas of justice, this aspect of non take-up represents a remarkable dysfunction. Moreover, non take-up can also be the reason for people being in poverty. In fact, in the United Kingdom (Townsend 1957, Cole and Utting 1962), in West-Germany (Knechtel 1960) and in the Netherlands (Oude Engberink 1984) non take-up came to be seen as a social problem as a result of the outcomes of empirical research into poverty.

Some authors take a strong standpoint by evaluating the existence of non-take-up as evidence of the failure of the means-test (Hartmann 1985), or even as indicating the failure of the very principle of selectivity (Lynes 1972;505). Lister (1974; 21) concludes in this respect from her review of early British take-up studies that; '*The selectivist solution to poverty has been tried, and it has failed*'. Others take a more moderate standpoint by stating that non-take-up generally should be regarded as an important problem in social policy, but not, or to a lesser extent, if only small amounts are forgone (Bendick 1985). Or, if people genuinely do not want to claim (Beltram 1984); if non-take-up is only frictional (Adler 1977), or if people are entitled or non-claiming only for a short period of time (SBC 1978, Richardson and Naidoo 1978). Atkinson (1984) would assert that in all such cases non-take-up

nevertheless indicates the existence of non-trivial costs associated with claiming. These costs, which claimants will also experience, may justify attention to the problem apart from the amount of unclaimed money or the non-claimants' motivations.

Basically, however, it can be seen as being 'the tragedy of selectivity' that precisely trying to target welfare to the truly needy inherently means that a part of them is not reached. To understand why means-testing and failing take-up are so closely connected, and what type of factors are primarily responsible for the phenomenon a closer look at the causes of non take-up is needed.

Causes of non-take-up: clients, administration, scheme structure

Reviews of non-take-up research all show that traditionally the causes of non-take-up of social security benefits are studied at the client-level only (Corden 1981, Falkingham 1985, Van Oorschot and Kolkhuis Tanke 1989 and Craig 1991). That is, in trying to explain why people do not receive the benefits to which they are entitled the focus has been on eligible people's knowledge, perceptions, attitudes, motivations, experiences and circumstances. Influencing factors possibly operating at the levels of scheme structure and administration have largely been ignored thus far in empirical research (see also Whyley and Huby 1993, Corden 1995). Nevertheless, the literature on non-take-up contains much evidence on the importance of influential factors at these two levels.

It is commonly acknowledged that the administration of services and benefits can have a great influence, generally, on what citizens actually receive compared to what is originally intended by policy-makers (e.g. Blau 1955, Handler and Hollingsworth 1971, Leibfried 1976, Lipsky 1980, Mashaw 1983). Administrative influences specifically on non-take-up are direct when administrators decide wrongly to reject a claim, or when they award a smaller amount than a claimant is actually due. Examples of such wrong decisions can be found in Berthoud (1983/84) and Vos (1991). Other studies have shown that administrators of means-tested social security schemes tend to make decisions on the basis of biased and/or insufficient information (Howe 1985, Vos 1991, Knegt 1986), leading to false rejections in at least some cases. Indirect influences arise from practical administrative arrangements and administrators' behaviour that set constraints on clients or lay stumbling blocks in their paths. Clear examples can be found in Briggs and Rees (1980), Corden (1983 and 1987), Graham (1984), Richardson and Naidoo (1978), Davies and Ritchie (1988). From these studies the main factors at the level of administration that enhance the probability of non take-up can be summarised as follows:

- a way of handling claims and claimants that is experienced by claimants as humiliating or degrading
- combining a 'service'- and a 'fraud control'-function
- poor quality of communication with clients, giving insufficient information and advice
- using complex application forms
- poor quality of decision-making, e.g. taking decisions on the basis of insufficient information or on the basis of client stereotyping
- poor quality of technical administrative procedures
- wrong interpretation of scheme rules by administrators.

Recently, Corden (1995) elaborated this list of main factors on the basis of British findings and improved it by offering and applying an alternative, sequential classification of administrative aspects that are influential: aspects of information supply, of service provision, and of application procedure and outcome. Corden presents a wide variety of evidence on the influence of these administrative aspects on non-take-up, and concludes that '*...every aspect of administration can potentially affect take-up.*' (p. 58).

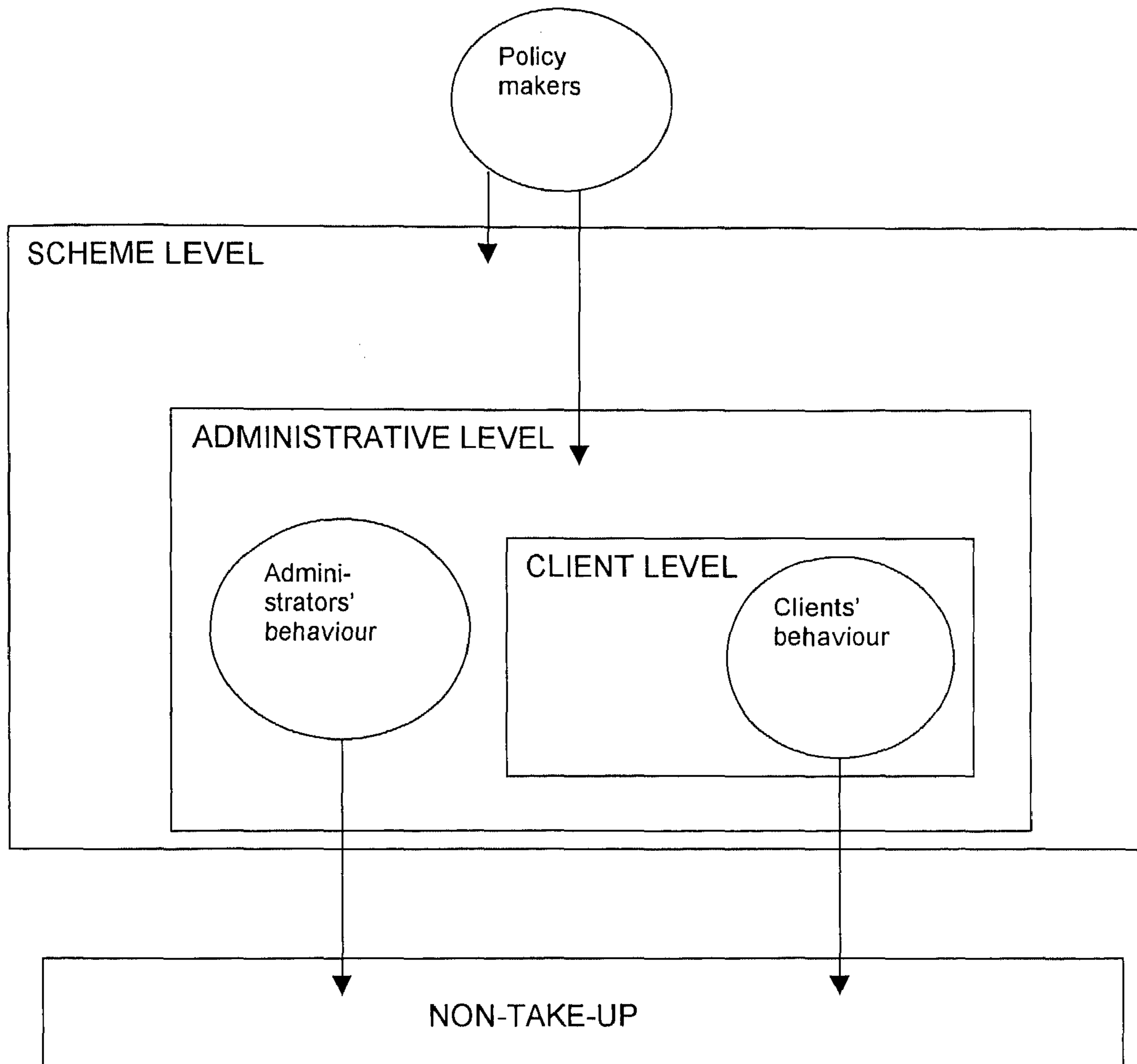
Factors at the level of benefit structure will not lead directly to non-take-up, but indirectly, because they constitute to a large extent the context in which the behaviour of administrators and clients takes place, thereby offering opportunities for and constraints on the behaviour of both sets of actors. From the information available we concluded elsewhere (Van Oorschot and Kolkhuis Tanke 1989) that the probability of the occurrence of non take-up is larger in schemes that:

- contain a means-test
- have a 'density' (a large number) of rules and guidelines
- contain complicated rules
- contain vague, i.e. imprecise, indistinct and/or discretionary entitlement criteria
- supplement other sources of income
- are aimed at groups in society which are the subject of negative valuation
- provide only small amounts of benefit
- leave the initiative to start the claiming process fully to the applicant
- provide for a variety of expenses (comprehensive schemes)
- provide for incidental instead of regular expenses
- offer an unstable entitlement.

Of the structural aspects, the presence of a means-test is most widely recognised as a factor inherently associated with non-take-up (Bendick 1980, Hartmann 1985, Deacon and Bradshaw 1983). We are now able to understand this when we realise that in means-tested schemes factors from the different levels tend to occur in combination. Means-tested benefits and services often contain complex rules concerning what is to be considered as 'means', what part of available means are to be taken in account, and whose means are to be considered. Most tests are not based on individual means, but on household means. What makes up a 'household' is often vaguely described and can leave room for discretion, and it certainly adds to complexity. On the level of administration, complexity and vagueness are likely to enhance the occurrence of mistakes, false interpretation of rules, insufficient gathering of information on which decisions are to be based, stereotyping of clients to guide the complex decision-making, the use of complex application forms etc. On the client-level, complexity is likely to induce false perceptions of eligibility or of the amount of benefit to be received, to obscure the claiming process and administrative procedures, and to pose problems in gathering the required information. An important feature of means-tested schemes is that they are in general aimed at 'the poor', i.e. at a social category that is still likely to be stigmatised. Claiming a means-tested benefit is therefore likely to induce a fear of stigmatisation and a feeling of degradation, which can form serious thresholds to claiming (see e.g. Hartmann 1981; van Bijsterveldt 1975). The feeling of degradation is likely to be intensified by the combination of the administrative functions of 'service to the poor' and 'control on potential fraud', a combination so apparent in the administration of means-tested benefits and services (Knecht, 1986; Howe, 1985).

The three different levels - scheme structure, administration and client - can be distinguished analytically quite easily, but the research literature and reviews of it show that in practice the factors influencing non take-up form a complex whole. We propose to see non-take-up as the result of a mix of interrelated factors from different interacting levels, as pictured in schema 1.

Schema 1 The multi-level influences on non-take-up: an interactive model



A view on the causes of non-take-up as a mix of multilevel factors easily leads to recognising that it is not only citizens who are responsible for the problem of non take-up. Policy-makers and administrators also play their role and can be held responsible. Denying this would be a clear case of 'blaming the victim' (Townsend 1979). As for the question of primary responsibility the answer might be that that is just a matter of the view taken. For instance, who is responsible for the non-take-up resulting from lack of sufficient knowledge by eligible people? Is it the clients, as is commonly assumed? Or is it the administration, for not being active enough in distributing information and giving advice? Or are the policy-makers to blame, for designing a large number of complex, vague and therefore incomprehensible rules and guidelines? On the whole, however, based on an extensive review of research and a

multi-benefit study among different groups of low-income families in the Netherlands (Van Oorschot 1995), we are inclined to allot the largest part of the responsibility to the level of administration.

Certainly, one might say that the structural level is most important in the process of realising rights, because non-take-up is strongly inherent to means-testing. Abolish the means-test and by far the largest part of the problem of ineffective delivery of benefits will be solved. However, this is not a realistic option, because means-testing is a functional instrument in welfare schemes when considerations of economic efficiency are dominant and solidarity is limited. Given that a scheme is means-tested, then structural elements are still of importance. They may facilitate matters at the administrative level, mainly by providing the conditions in which well-targeted information and advice activities can be designed and implemented. And they may facilitate claiming at the client level, for instance by promoting a positive image of a scheme, or by offering a favourable type of benefit.

No doubt, the client level is of great importance too, because it is at this level that the decisions whether or not to claim are taken (or not, in which case non-take-up is the result of 'non-decision'). Here informational factors prove to be the most important, in the sense that usually the largest part of non-take-up is directly caused by simply not being aware of a scheme's existence, followed, among those who are aware, by misperceptions of eligibility.

However, we regard the administrative level as of critical importance. On one hand, the extent and quality of information and advice activities of administrative bodies have a strong and direct influence on crucial informational factors at the client level, and through these on take-up. On the other hand, favourable structural features are usually only effective when they are put into operation by the administrative bodies. In our Dutch study exceptionally low rates of non-take-up for housing benefit, and for nearly all schemes among the Nijmegen social assistance clients, could be explained by the well-targeted and intensive information campaigns of the administrative bodies involved, because these led to high levels of basic knowledge. Among the other groups studied the rates of non-take-up were high. These groups were no different from the Nijmegen social assistance clients on a number of client level characteristics, but they lacked the stimulating administrative context. We also saw that by creating an overall informational context encompassing several benefits (e.g. by means of multi-benefit promotions), mutual associations between the take-up of benefits can be stimulated, thus enhancing the occurrence of full-use, i.e. of people using all the various benefits and services they were entitled to. An administrative body can stimulate take-up of a range of schemes even more effectively if such an institution has structural relationships with a group of low income households, and feels responsible for the take-up of the entire programme.

The latter point touches on, in our view, the more fundamental problem of the ineffectiveness of the implementation of means-tested benefits. It was our experience that administrations usually care relatively little about the problem of non-take-up: their ambitions and feelings of responsibility do not seem to go beyond being there for and helping claimants. Of course, ultimately, the claiming decision is to be taken by clients, but if the approach to non-claimants is one of '*...take it, or leave it...*' then high non-take-up is likely to be the result. This is the situation we have most frequently encountered.

6. Conclusions

The selective targeting of welfare, and using the means-test as an instrument for it, is increasingly popular in both Western and Eastern European countries. In this paper we critically discussed the pro's and con's of means-testing in relation to what we conceive as the broad aims of social policy: to do away with poverty, social injustice and dependency, and to integrate all groups and classes into society. Our discussion showed that means-testing tends to de-motivate poor people to try and become better off, lays obstacles in their path to full societal participation as respected and self-respecting citizens, and creates an in-effective use of social rights. Although means-testing serves purposes of budget control

and might have a growing societal legitimacy base, we are nevertheless on the whole inclined to take a reserved position towards the trend.

Firstly, seen from the societal level, because the trend, through its consequences of poverty trap, stigmatisation and non take-up problems, implies that the institution of social protection is fulfilling its integrating function less adequately. Means-tested protection may be a meaningful and adequate 'safety-net' instrument when its application is necessary in exceptional cases and for short periods between an individuals' loss of one 'secure' socio-economic position and the achieving of another. However, relying on means-testing as the major means of guaranteeing a minimum protection for a large group of citizens who are dependent on it for long periods of time testifies of a preoccupation with short-term, mainly economic, interests and a related neglect of long-term needs for societal integration and participation.

Secondly, seen from the level of individual citizens, the trend towards selective targeting implies a loss in the quality of the welfare state for the many citizens whose socio-economic chances are, or will become in the future, primarily dependent on its benefits and services. Means-tested welfare generally implies lower benefits, stronger and more intrusive controls over personal circumstances and activities, more complex obstacles to the realisation of rights, fewer opportunities to become better off and a greater chance of needy citizens being seen (and treated) as second-rate people.

So, where social policy should balance the economic and social interests of society at large and of the individuals in it, the trend towards the selective targeting of welfare comes down to a one-sided focussing on societies' (short-term) economic interests.

The third, and maybe most important, reason to be critical about the present trend is that it might prove to be irreversible, even in a favourable economic context in which cost-saving arguments would have lost their persuasiveness. We have seen that selective and means-tested benefits and services tend to have lesser societal support from the public at large. Introducing stronger selectivity might set in a vicious circle of ever declining support for ever more selective policies. In this way European welfare states might move themselves into a 'selectivity trap', from which it will be difficult to escape.

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