

Failing selectivity: On the extent and causes of non-take-up of social security benefits

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To alleviate the financial problems of the poor, welfare states provide them with financial benefits which are specifically targeted at those in greatest need. By way of means-testing need is assessed followed by payment of benefits for those satisfying the means-test and meeting other supplemental criteria. In the ideal situation a benefit scheme is implemented effectively: all those entitled receive the benefit and there is no abuse of rights. However, in practice ineffectiveness occurs in the implementation of many means-tested schemes. Often there is either underconsumption of rights (non-take-up), overconsumption (misuse), or both. From the viewpoint of the poor at least, the first form of ineffectiveness is more serious than the latter. And, as we shall see, there are good reasons for policy-makers and academics to be concerned about underconsumption of rights too. However, looking over the literature on the functioning of welfare states in general, or the literature on how people cope with poverty or react to the supply of welfare state benefits, it quickly becomes clear that overconsumption - the misuse of benefits - usually receives much more attention than non-take-up (Van Oorschot and Kolkhuis Tanke 1989). Somehow it seems that the importance of non-take-up, which is the phenomenon whereby people or households do not receive the amount of benefit to which they are legally entitled, is not self-evident.

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, Western citizen is a rational, calculating individual seeking personal profit from any relationship with the state. From this perspective the proper functioning of social policy is seen as being endangered more by overconsumption than by underconsump-

tion of social rights. As a consequence the existence of underconsumption may easily be underrated.

In fact, a common set of interrelated ideas exists with regard to the problem of non-take-up, holding that this problem is not, nor can be, very serious. The central idea in this set is that only very few people in a population eligible for a benefit do not receive it, because people will seek profit and will not deliberately renounce a financial gain. 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 what they believe is 'charity'). In both such situations, according to the common view, the non-claimants do not really *need* the benefit to which they are entitled. Coupled with the assumed low frequency of the non-take-up this leads to the judgement that there is not generally a serious problem; 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. Such studies 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. They show also that many people who are eligible for social security benefits do not behave as 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, contrary to common belief, may be a serious problem in social policy. Some authors take a strong standpoint by evaluating the existence of non-take-up as evidence of the failure of the means-test as an instrument for social security (Hartmann 1985), or even as indicating the failure of the very principle of selectivity, which principle is central to any means-tested scheme (Lynes 1972, p. 505). Lister (1974, p. 21) concludes in this respect from her review of early British (non) 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), if people genuinely do not want to claim (Beltram 1984), if non-take-up is only frictional (Adler 1977), or if people are entitled but 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,

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may justify attention to the problem apart from the amount of unclaimed money or the non-claimants' motivations.

Although we believe that there is not a single standard answer to the question of how to judge the importance or seriousness of a given case of non-take-up of benefits, we do believe that non-take-up in general is a phenomenon in social policy worth studying by academics in the field and being taken seriously by policy-makers as well as by administrators.

First, the existence of non-take-up can tell us about a dis-functioning policy, in the sense that it indicates ineffectiveness in a scheme's implementation, as well as being a cause of poverty and other problems related to low incomes. Secondly, non-take-up in itself implies a fundamental injustice, because of the inequality that exists between claiming and non-claiming citizens in realising their rights. Especially in the field of social security, injustice in a scheme's implementation should be a matter of concern, not only because social security is the institution par excellence which can promote a just distribution of resources in modern society, but also because many people who are entitled to a benefit are in a situation of real need. And thirdly, the role of the selectivity principle, i.e. means-testing, to which non-take-up is inherent, has expanded in the social security systems of nearly all Western European countries since the economic crisis of the early eighties. This has led to a *shift from insurance to assistance* (see Van Oorschot and Schell 1991, but also more recently e.g. Gough 1994). As a result the importance of studying non-take-up has increased.

Given that the phenomenon of non-take-up deserves more attention than it usually is given up till now in poverty studies and debates, and wishing to offer those interested a quick and broad view on the body of knowledge which already exists, this article has three specific aims: (1) to give an international review of non-take-up figures from a number of western countries: (2) to present recently developed theoretical models for understanding the underlying causes of non-take-up, and: (3) to present some results of an empirical application of the models.

1 The extent of non-take-up

To offer an idea of what is generally known about non-take-up, and at what levels it usually is present, we shall briefly present an international overview of figures. Although different types of non-take-up can be distinguished the figures presented here will relate only to the main type of non-take-up, i.e.

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people not receiving their full benefit entitlement. This is because few reports refer to partial non-take-up (people only receive part of their entitlement). Reports usually do not distinguish either between primary non-take-up (people do not claim) and secondary non-take-up (people claim but withdraw or are rejected), or between permanent and temporary non-take-up.

Furthermore, the figures presented express the extent of non-take-up by way of a caseload-based rate (in stead of an expenditure-based rate). Exact definitions of such rates may differ, however. The problem is that many of the documents from which figures presented are taken do not clarify the definitions used. For this reason the different rates between schemes and countries and over time should be interpreted and compared with care.^[1]

Britain

Britain occupies a unique position among European countries with regard to research on non take-up. From the 1960s on many studies were carried out, nationally as well as locally, and almost all of the existing means-tested benefits have been subjected to research (for reviews of this research see Lister 1974; Corden 1983; Falkingham 1985; Van Oorschot and Kolkhuis Tanke 1989; Craig 1991).

The non take-up of non means-tested benefits is generally believed to be very low, take-up of these benefits is estimated at close to 100% (DHSS 1983). There are, however, important exceptions mainly in respect of the non means-tested benefits for handicapped and disabled people.^[2]

However, most British research on non-take-up has been directed mainly to means-tested benefits. The most important schemes are *Supplementary Benefit (SB)* which was replaced by *Income Support (IS)* in 1988 (*SB/IS* is the national 'safety-net' social assistance scheme), *Housing Benefit (HB)*, and *Family Income Supplement (FIS)* which was replaced by *Family Credit (FC)* in 1988 (*FIS/FC* supplements the income of working parents with low earnings and acts as a passport benefit e.g. to some health benefits). Since the 1970s the Department of Social Security (DSS) has published regularly estimates of the take-up of these benefits. It uses administrative data for assessing the number of benefit receipts, and the *Family Expenditure Survey (FES)* to estimate the number of entitled non-recipients. Throughout the years the non-take-up of these three benefits has been fairly stable (see also Fry and Stark 1993, p. 39), and rather high, despite the permanent attention paid to the take-up problem in the British social policy debate. For instance, non-take-up of *SB/IS* was estimated at 30% in 1979 and at 26% in 1990. Non-take-up of *FIS/FC* is

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generally higher: 49% in 1979 and 36% in 1991. For *HB* the figures vary between 25% (rent rebates) and 45% (rent allowances) in 1979 and 37% (standard housing benefit) in 1990. In local studies usually higher, though variable, rates of non-take-up for these benefits are usually found (Lister 1974; Corden 1981; Deacon and Bradshaw 1983; Falkingham 1985). It is not entirely clear why this happens, but a factor of importance here may be that low income families are underrepresented in the *FES*. In addition, the official *FES*-based estimates of the Department of Social Security (DSS) make use of the number of officially registered recipients, which are not corrected for unentitled recipients, and therefore tend to underestimate non-take-up. One would expect correction for unentitled recipients to increase the estimated rates of non-take-up, and this is actually shown to be the case for *HB* and *FIS* by Fry and Stark (1993).

Belgium

Interest in the problem of non-take-up has emerged only recently in Belgium. Although there are hardly any figures available it is believed that non-take-up does occur in several schemes. A general indication of non-take-up is the fact that 2.7% of all Belgian households have incomes which are below the national subsistence minimum (Cantillon 1992). Nicaise and Cassey (1987) found a discrepancy between the numbers of students theoretically entitled to education allowances and the actual number of students claiming. From this he estimated that non-take-up of this allowance was about 25% among eligible students in lower and higher secondary education. Dhooghe et al. (1988, cited in Cantillon 1992) found strong evidence for the non-take-up of medical and social provisions for elderly people. A survey by the 4th World Movement among households on low incomes in Brussels showed that 39% were entitled to the Belgian social assistance (*Bestaansminimum*), while only 10% received it (Cantillon 1992). This would suggest a non-take-up rate of about 80%.

Recently it appeared that among the households in Brussels and Antwerp which were cut off from public utilities (gas and electricity) 24% had an income below the national subsistence minimum, giving them a right to social assistance. Only 6% had actually claimed (and still were below the minimum) (Cantillon 1992). Baert et al. (1991) report that administrators from municipal social services (*OCMW's*) express the opinion that non-take-up of social assistance occurs. And finally, Driessens (1989) presents an overview of Belgian social security schemes together with comments about possible 'bottle-necks' which could give rise to non-take-up problems of varying severity.

The former West Germany

In the former West Germany the first evidence of non take-up was 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 elderly people. Dick (1986, p. 159) reports a non-take-up rate of more than 50% of German housing allowances in the early 1970s. Albrecht and Reidegeld (1977) present evidence that not every household entitled to housing allowance (*Wohngeld*) receives it. When discussions on poverty revived in the mid-1970s, non take-up became a subject of concern. Since then estimates about the non take-up of social assistance (*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; Hauser et al. 1993). Estimates ranged from 36 to 79%, depending on the method of calculation. These estimates were mainly based on analyses of data from the national, socio-economic survey (*Einkommens- und Verbrauchsstichprobe*). Because of certain inadequacies in this survey Hartmann (1981) carried out a large scale, national survey (N= 25.000 households) to estimate the rate of non take-up rate of *Sozialhilfe*, and the reasons underlying this non take-up. His conclusion was that at the end of the 1970s 48% of all entitled households did not receive the benefit. In the 1980s the non-take-up rate of German *Sozialhilfe* did not change. Hauser et al. (1993, p. 54) conclude from calculations, using income data and the number of *Sozialhilfe* recipients, that in the first half of the 1980s non-take-up of the benefit was between 33 and 50%.

The Netherlands

In the Netherlands the non-take-up of housing benefit (*Individuele Huursubsidie, IHS*) has attracted attention over the longest period of time, mostly as part of broader research on housing needs and problems (see for details Van Oorschot and Konings 1990). There is quite a large variation in estimated non-take-up rates of the *IHS*. There are variations among samples of the general population of tenants: among sub-groups of tenants; over time (year of sampling) and according to method of calculation. We can not say definitely that any of the rates found is the correct one, but some general observations can be made.

Over the years the estimates based on the large *Woning Behoeftte Onderzoek (WBO)* samples (N=70,000 persons) vary between 35 and 48% non-take-up. Given the fact that receipt of the housing benefit tends to be under-

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reported in surveys the true rate will be probably somewhere between 30 and 40%. We think that this range indicates the general extent of *IHS* non-take-up, which was, over the 1980s, quite stable. A second observation is, that it is likely that there is lower non-take-up among tenants of low incomes (see In 't Groen et al. 1989). Reasons for this might be their greater need for the subsidy due to their low income, the fact that most of them rent their dwelling from (municipal) housing corporations, and the information that the social assistance beneficiaries among this group receive from the municipal social service.

With regard to other Dutch benefits some occasional figures and evidence exist. For instance, 43% of eligible self-employed people did not take up the 1984 lump sum supplement for low income families (*Wet Eenmalige Uitkering, WEU*) (CBS 1985). There is evidence that non-take-up of this benefit was not confined to the self-employed. In 1981 people had to take the initiative to claim the benefit themselves. In that year 44% of the unemployed among the social assistance beneficiaries claimed the benefit, and 78% of the non-unemployed (who are mostly single parents). In 1982, however, social assistance beneficiaries did not have to take the initiative, but were invited to claim in a letter from the municipal social service. In that year the proportion of claimants among the two groups increased to 73 and 88% respectively (CBS 1985), suggesting that in the previous year many of these (especially the unemployed) had not claimed.

General Social Assistance (*Algemene Bijstandswet, ABW*) is the main Dutch means-tested benefit. No overall non-take-up figure for this benefit is known, but there is some evidence of non-take-up, found by Van Bijsterveldt (1975) and Filet (1974). In our own research project (Van Oorschot 1995) we found non-take-up of the *ABW* among elderly people in Rotterdam who were entitled because of the shortfall in their state pensions.

Special Assistance (*Bijzondere Bijstand*) is part of the General Social Assistance Act and provides people on low incomes with a grant or a loan in case they are confronted with 'special costs' (i.e. costs which are exceptional but necessary). From several studies it is known that non-take-up of this benefit is at a serious level, i.e. between 50 to as much as 82% (see Konsumenten Kontakt 1989; Mullenders 1993; Smolenaars 1991; Van Oorschot 1995).

United States of America

In the USA a range of means-tested federal, state and local social welfare programs exists, in which non-take-up, or nonparticipation as it is usually called in American literature, is common. Bendick (1980) presents a table in which

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participation-rates (recipients relative to eligible people) of several of these benefits are taken together. The figures are from different sources and date from 1967 to 1977. They vary from 4 to 90% depending on type of benefit, year and region. If we take from the table the most important federal programs for the year 1975 then the nationwide non-participation-rates (100% minus participation-rate) are: 13% for *Aid to Families with Dependent Children (AFDC)*, 84% for *AFDC for Unemployed Fathers*, 40% for *Supplemental Security Income (SSI)* among disabled people, and 40% for *SSI* among elderly people (see also Bendick 1986).

The non-take-up of *SSI* seems to have been fairly stable over the years since its introduction in 1974. Menefee et al. (1981) used variables identified in the 1973 *Survey on Low Income Aged and Disabled (SLIAD)* to identify nonparticipation in 1974 *SLIAD* follow up responses. The overall nonparticipation rates they found were 45% among eligible elderly people and 46% among eligible disabled people. A major pilot study of *SSI*-participation among elderly people found a nonparticipation rate of 30 to 40% in 1980 (Urban Systems 1981). This rate was confirmed in analyses by Drazga et al. (1982) of the same data set using, however, the Social Security Administration calculation method. Nine years after its introduction nonparticipation in *SSI* was still approximately 45%. This was the rate found by Zedlewski and Meyer (1987) using the *Current Population Survey* data of 1983.

Regrettably we could not obtain a sequence of figures on *AFDC* nonparticipation.

Other countries

As far as we were able to collect relevant data we found that in European countries like Ireland, France, Denmark, Luxembourg, Italy, Sweden, Switzerland and Finland little, if any, systematic information is available on non-take-up. A little evidence has emerged, in some of these countries, that suggests there is non-take-up of benefits.

In France, for instance, it is known that poor families in comparable situations receive supplements to their incomes from a variety of sources and to varying levels (Dumont 1987). Furthermore, 22% of *minimum-veillesse*-claimants waited more than five years after becoming eligible before they claimed, and the use of allowances for families with handicapped children is far less than would be expected on the basis of the number of handicapped children (according to information we received from prof. J.C. Ray, University of Nancy II). The *Centre d'Etudes des Revenus et des Coûts* estimates, on the basis of a

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special enquiry, a non-take-up rate of 16% for the French widows' pension (Duclos 1992, p. 6). And, in a comprehensive evaluation of the new RMI-scheme non-take-up of this benefit is estimated at 10% maximally, on the basis of evidence from a number of different studies (Vanlerenberghe 1992).

In Sweden a survey suggested that the non take-up of the *socialbidrag* (a means-tested 'safety-net' benefit) could be as much as 80% (Gustafsson 1987).

And lastly, in the Republic of Ireland Cousins and Charleton (1991) report on the first major survey on benefit take-up. The survey showed a high level of possible non-take-up of different benefits, i.e. 85% of the responding households were not claiming at least one benefit to which they were entitled. The main Irish benefits with possible non-take-up were *Supplementary Welfare Allowance*, *Exceptional Needs Payments*, school-books entitlements, *Treatment Benefit* and *Medical Cards*.

Conclusions

In most of the countries discussed very little, if anything, is known about the non-take-up of benefits, except in Britain and, to a lesser degree, the USA, the Netherlands and (the former West) Germany. It appeared that only in a few rather specific cases non-take-up rates are less than 20%. This implies that whenever non-take-up of means-tested benefits is found, it is usually at a serious level. Purnell (1973, p. 17) suggests from a multi-benefit study, which included 'small' schemes like welfare milk, free prescriptions, and remission of dental and optical charges, that '*...there will always be a substantial minority of means-tested benefits (20 %) which will go unclaimed...*'. Purnell appears to have been judging the general situation better than the former British Supplementary Benefits Commission, which suggested that a minimum rate of 10% non-take-up was likely to occur in all means-tested schemes (SBC 1978, p. 6).

2 The underlying causes of non-take-up

Reviews of non-take-up research 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; 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

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largely been ignored thus far (see also Whyley and Huby 1993; Corden 1995). Furthermore, the leading theoretical model of claiming decisions taken at the client level, the Kerr-model, which has been applied in nearly all of the latest (non-econometrical) take-up studies, has shown to contain some apparent deficiencies (see e.g. Ritchie 1988; Buckland and Dawson 1989; Craig 1991; Van Oorschot 1991; Vincent et al. 1991).

In this section we shall introduce new approaches to the causes of non-take-up, tackling both the confinement to the client level, as well as the need for a more consistent and valid client-level model. With regard to each of both issues a new theoretical model will be presented.

Different levels: clients, administration, scheme

The idea that factors influencing non-take-up are situated at different levels, and not only at the client level, has been referred to earlier in the literature, but only implicitly (SBC 1978; Adler 1977; Bendick 1980). Nevertheless, the literature on non-take-up contains much empirical evidence on the importance of influential factors at the levels of scheme and administration, although there is little direct proof. 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 (see, among others, Blau 1955; Handler and Hollingsworth 1971; Kramer Gordon 1975; Catrice-Lorey 1976; Leibfried 1976; Ringeling 1981; Lipsky 1980; Mashaw 1983; Walker 1985). About administrative influences on the non-take-up of means-tested benefits in particular, however, little is yet known exactly. This is especially so in the case of *direct* influences, which occur 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, 1984) 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; Beltram 1984; Knecht 1986), leading most probably to false rejections in at least some cases. In comparison with the direct influences, there is more documentation about *indirect* influences of the administration on a scheme's non-take-up. Such indirect influences arise from practical administrative arrangements and administrators' behaviour which can 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

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factors at the level of administration which enhance the probability of non take-up can be summarized 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 rather scattered 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:

- have a 'density' (a large number) of rules and guidelines
- contain complicated rules
- contain vague, i.e. imprecise, indistinct and/or discretionary entitlement criteria
- contain a means-test
- 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.

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Corden (1995) also applied this list to the British social security system, and claimed to have found considerable supporting evidence of its validity, at the same time offering a few additional features which certainly are of relevance. She suggests that not only may a test of means have a deterrent effect on take-up, but also, mainly because of feelings of shame involved, a test of disability (proof of which can be found in e.g. Bradshaw and Lawton 1982; Blunn and Small 1984; Corden 1987). Furthermore, she suggests effects from overlap and interaction between different benefits in respect to the criteria for entitlement, from structural aspects of benefits which challenge cultural norms, and she rightly points to the fact that structural aspects of time influence (non) take-up. Of course, of the structural aspects the presence of a means-test is most widely recognised as a factor inherently associated with non-take-up.^[3]

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. These factors may be directly or indirectly influential and the actual mix of factors may and usually will differ between particular situations, i.e. between different schemes, administrative arrangements, client groups, times and places. Looking at the causes of non-take-up in this way for one thing helps us understand how different studies focusing on the reasons for non-take-up at the client level have come to quite different, indeed sometimes opposite conclusions about the relative influence of separate factors, as e.g. 'knowledge', 'stigma', 'perception of eligibility', and 'need' (see Craig 1991 for examples). Namely, these studies were about different schemes and different client groups (pensioners, lone parents, working poor, or social assistance beneficiaries); they were carried out at different times; in different places, and in the context of different administrative arrangements. The view on the causes of non-take-up as a mix of multi-level factors furthermore leads to recognizing 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 one must realise that often the answer is just a matter of which viewpoint is 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 the administration, for not being active enough in distributing information and giving advice, or the policy-makers, for designing

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a large number of complex, vague and therefore incomprehensible rules and guidelines?

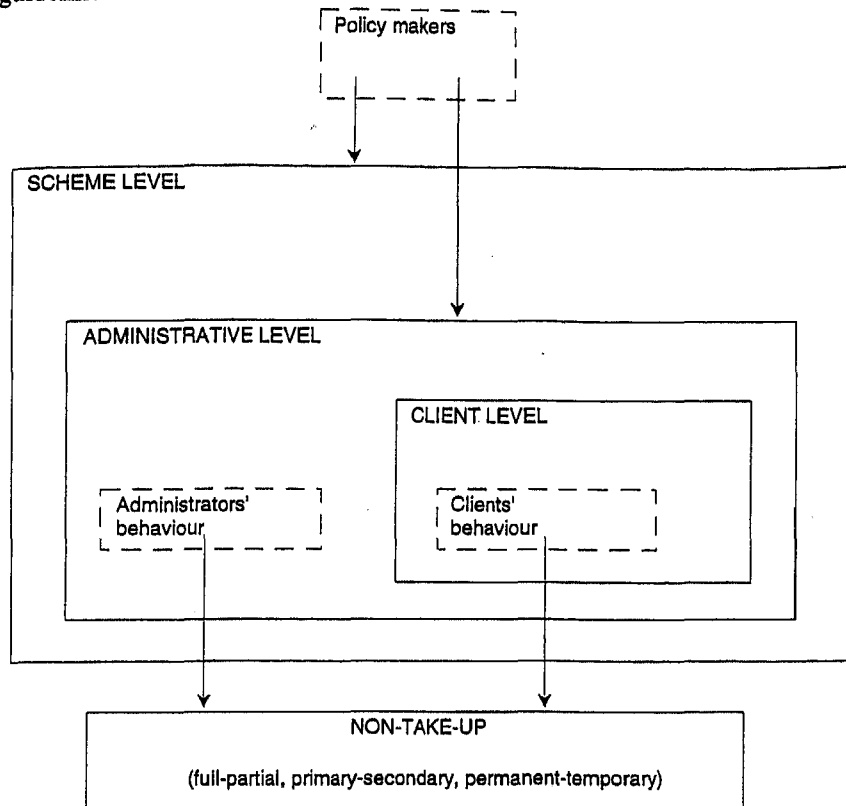


Figure 1 Picture of the multi-level influences on non-take-up: An interactive model

The idea of the mix of multi-level influences on non-take-up is schematically presented in Figure 1. It attempts to show that full explanation of non-take-up requires us to take into account factors operating at three levels, as well as the behaviour of three distinct groups of actors. The levels are scheme, administration and client; the actors are policy-makers, administrators and clients. Non-take-up is represented as the direct result of the specific behaviour of two groups of actors: administrators (who may make false decisions regarding applications of clients) and clients (who may omit putting in a claim or withdraw a claim). The third main group of actors, policy-makers, is of importance because of their role in setting the scheme's rules, in deciding on

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the budget and personnel available and outlining the main factors of the scheme's administration. In doing so, policy-makers define the legal and organizational context in which administrators and clients act. Clients also act within a specific administrative context. That is, their relevant knowledge, perceptions, attitudes, experiences and behaviour are all influenced by characteristics of the administrative level, like e.g. the amount and quality of information and advice given, the barriers raised in the practical procedures, the location of offices, and their treatment by administrators.

Modelling non-take-up at the client level

The first generalizations on the client level causes of non-take-up came from a number of small-scale British studies carried out in the 1960s. The overall picture emerging was that non-take-up was generally caused by three distinct main factors: (1) ignorance and lack of information, (2) (perceived) complexity of the claiming process, and (3) (perceived) stigma.

From better designed studies, which followed the first local studies, it became clear that this simple model was inadequate: non-take-up appeared to be a much more complicated process, which could not '*...be explained in simple all-embracing concepts.*' (Corden 1987). It was found, for instance, that other factors were of importance, such as the (in)stability of a person's circumstances which affected eligibility. Concepts like 'stigma', on the one hand, appeared much more complicated than previously thought, while, on the other hand, did not capture all the relevant attitudes involved in claiming. It was also found that the three main factors from the simple model were interrelated (like stigma and knowledge in cases where strong negative feelings about claiming prevented information about benefits being noticed or processed; see e.g. Lewis 1975; Ritchie and Mathews 1982). Furthermore, different studies led to contradictory results with regard to the relative importance of separate concepts. What struck researchers as most remarkable was that even after eligible non-claimants were told exactly how much they were entitled to, and how and where to apply, some still did not claim (as was e.g. found by Taylor-Gooby 1974).

The many factors found, their indistinct relationships, the sometimes obscure meaning of central concepts, and the contradicting empirical findings led the Supplementary Benefit Commission in 1978 to remark that '*...reluctance to claim appears to come from some mixture of pride, ignorance, a sense of stigma, reluctance to make the efforts which a claim calls for, a desire for self-sufficiency on the part of an individual or family, an unwillingness to become involved with a government agency and a feeling that*

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the whole business is not worthwhile.' (SBC 1978, p. 7). In the report the Commission doubted whether a complete and coherent picture of the many factors involved would ever be reached.

An important breakthrough towards such a picture has been the model on the decision whether or not to claim developed by Kerr in the early 1980s (Kerr 1983). In this model the most important factors previously found to influence non-take-up are interrelated by placing them in a sequential order. Each main factor represents a barrier, or *threshold* as Kerr calls it, which has to be passed before the next one can be crossed. Eligible people passing all thresholds will decide to claim; failing to cross one of the thresholds will result in not claiming. Kerr distinguishes six thresholds. First, people have to perceive difficulties in making ends meet and therefore a need for a benefit; if that threshold is crossed they have to become aware of a benefit's existence; next they must perceive themselves as eligible; they have to perceive some utility of the benefit to meet their need; the total of their attitudes to benefit support must be positive; and finally, they must be in a stable situation (Kerr 1983). The solution to the problem of assessing the relative importance of factors is rather simple: because of the postulated sequentiality, the first uncrossed threshold is taken to explain non-claiming. Consequently, the most important factor is the threshold which functions as a sufficient obstacle for the greatest number of non-claimants.

Kerr's model was applied heuristically, i.e. as a guiding framework for design and analysis, in most of the studies on non-take-up which were carried out in the years after its introduction.^[4] The results of all these studies did not leave Kerr's model uncriticized. From reviews of these studies (notably Craig 1991; Van Oorschot 1991, 1995) the main critiques can be summarized.

A first point is that the model is not valid in respect to the fundamental mechanisms at work. That is, the logic of sequentially ordered thresholds does not seem to be adequate, because several studies found that many claimants had experienced high thresholds and had claimed anyway (e.g. Davies and Ritchie 1988); that extreme scores on a separate construct can overrule negative scores on other constructs (e.g. Graham 1984); and that covariation among constructs of the model exist. The alternative of a trade-off, as the fundamental logic underlying the decision whether or not to claim, is therefore proposed by several authors, offering not only a critique of the threshold character of constructs, but also on their order of appearance in Kerr's model (see e.g. Ritchie 1988). Secondly, the model seems to miss some fundamental factors, like: (1) triggers, which are sudden disruptive events with the power of inducing claims quickly (Van Oorschot 1991); (2) strong negative attitudes towards social security benefits and being dependent on society in general,

which have the power to block any considerations and behaviour in respect of claiming at an early stage of the decision process (Graham 1984); (3) information: although basic knowledge, i.e. being aware of a benefit's existence, is found to be a prerequisite for claiming, the general role played by different aspects of information in the decision process is neglected (Van Oorschot 1991); (4) time: Kerr's model is static in the sense that it seems to conceive of non-take-up as a steady state, reached once and for all after meeting a serious threshold. Many studies, however, found relatively large numbers of delayed claiming. In addition, Kerr's model neither takes into account the duration of the different stages in the decision process (Vincent et al. 1991). Finally, the model is limited in scope, even as a client level model, because it is confined to the decision whether or not to apply. It therefore excludes all the relevant factors in the total claiming process which are found to play a role before and after this decision. It notably lacks the application stage which follows after the decision (Buckland and Dawson 1989; Corden 1983).

Given these criticisms there is a need for an alternative model in which the missing factors are incorporated, as well as the processes before and after the decision, and in which the threshold mechanism is accorded less significance in favour of greater attention paid to trade-off and trigger mechanisms. In Van Oorschot (1995) we have developed such a new, more elaborate model. This dynamic model of benefit receipt is presented in Figure 2.

Briefly explained the Figure 2 expresses the following. The process of claiming is conceived of as taking place between two populations, namely those who do not receive the benefit involved, and those who do.^[5] It makes no difference in this respect whether recipients or non-recipients are eligible or not. The core of the model, the process of claiming, consists of three stages. We conceive of the whole of the first stage as a *threshold*, which has to be crossed before the second stage can be reached in which with more or fewer considerations the decision is made. In the first stage the issue of claiming has to become salient which basically demands awareness of the scheme in question. Having achieved such basic knowledge, however, people still will be prevented from considering claiming if they perceive themselves to be ineligible (PE), if they have a really strong attitudinal barrier against claiming (AB), if they do not perceive any need (N), or if they are in a very unstable situation (US). People who have crossed the first threshold stage enter the *trade-off* stage. That is, when people come as far as considering claiming, they will trade off claim inhibiting and claim stimulating factors.

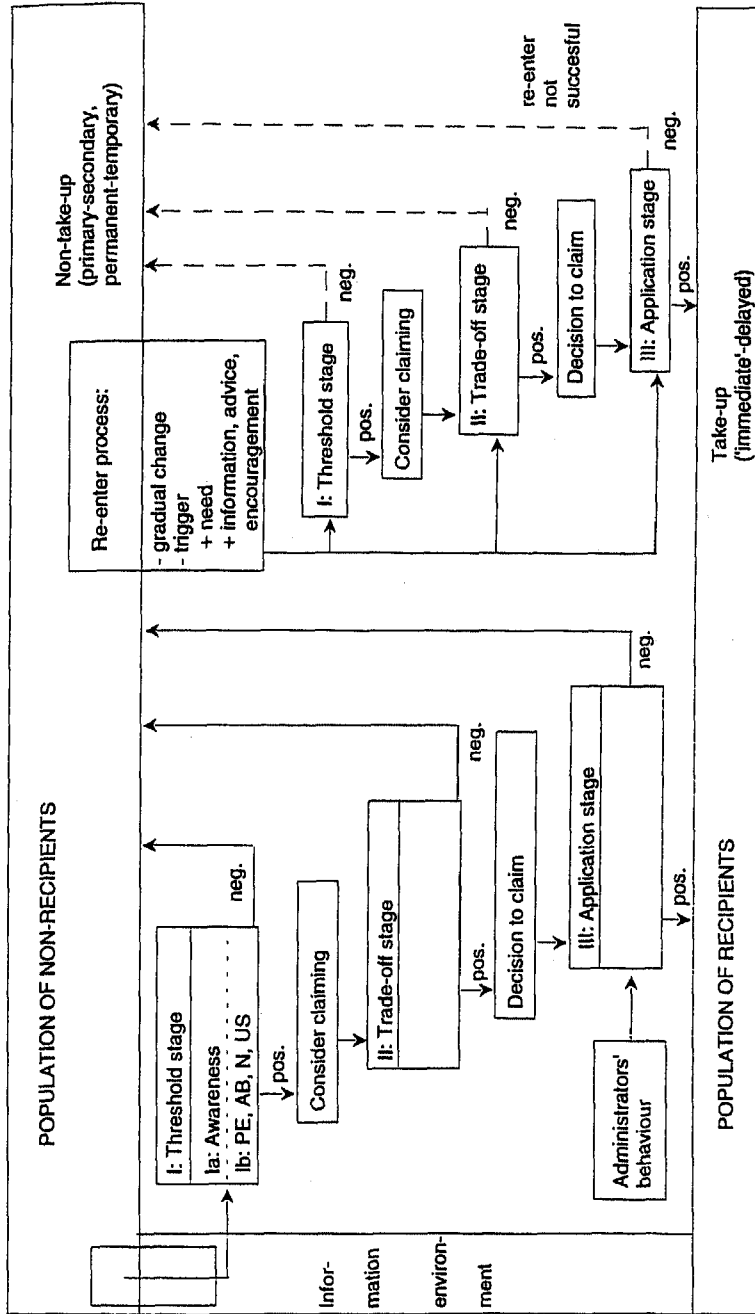


Figure 2 The dynamic model of benefit receipt

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Factors involved here are perceptions of need, of eligibility and of utility, attitudes towards the outcomes of claiming, and the perception of the instability of one's situation. In case of a positive outcome people will claim and thereby enter the third stage.

This *application* stage finally results in receiving the benefit at issue, unless people withdraw their claim, or unless the claim is rejected by the administration.

Time is incorporated in the model and passes from left to right. The fact that moving through the claiming process will always take at least some time is represented by the leaps between the separate stage-boxes. These leaps, then, point to the existence of frictional non-take-up. Another important time element is reflected in the model in that it allows people to leave the initial claiming process and re-enter later on. This leaving and re-entering may even take place several times. People who have entered the claiming process may leave it for certain reasons: (1) they may not pass the threshold stage and therefore not consider claiming; (2) without experiencing a threshold, people may leave the process because they perceive inhibiting factors to outweigh promoting factors in the trade-off stage; and, (3) people who decide to apply may still leave because they withdraw their application, or have their claim rejected by the administration. If people leave the claiming process they regain the status of inactive non-recipients. Re-entry to the claiming process may be induced by two main mechanisms, each containing two specific factors. The first mechanism is gradual: people's circumstances gradually change and they are aware of this bringing them into entitlement, or there is gradually growing need, as people move towards a situation in which they can no longer manage financially. The second main re-entrance mechanism is through triggers. These sudden events make the issue of claiming (again) instantly salient to people. Based on the literature we distinguished between the two main types of need-related and information-related triggers. The effect of both gradual changes and triggers can be threefold: either they lower or make insignificant a previous threshold; or they induce a change in the balance in the trade-off between opposing influences; or they induce re-starting the application stage.

As for the start of the process, the model assumes that the first entry to the claiming process takes place when people become aware (first hear) of the benefit's existence.

The single box representing the information environment includes conceptually all relevant informational factors. We agree with Vincent et al. (1991) that aspects of information such as content, character, sources and channels, the time and place it is received and processed and the persistence

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with which it is sought, are all factors which may play an important role during the different stages of the claiming process. Elsewhere we argued for higher priority to be given to refining the information factor (Van Oorschot 1991). But, there are too many aspects to it, about which too little is known yet, to make it feasible to incorporate the information factor into our model at this stage. As such, then, the box representing the information environment on the one hand reflects the complexity of the information factor, and on the other hand it reminds us that the factor is important.

The dynamic model in Figure 2 can directly be placed into the client level box of the interactive model in Figure 1. Such a placement would show clients' behaviour as the outcome of going through the processes pictured in the dynamic model of benefit receipt, and the model would be directly linked to the administrators' behaviour, because administrators may reject claims wrongly. Such a placement would also express the ideas discussed earlier: that clients' behaviour, and thus all the stages in the dynamic model, take place in a specific administrative and structural context, implying that they are influenced directly or indirectly by features of administration and scheme structure.

An important feature of the model is that it pictures both non-take-up and take-up as states which may be reached through different 'paths' or 'routes'.

The most direct path to *take-up* would be: when people are already aware of the benefit's existence at the moment of becoming eligible; when they do not experience thresholds at that point; when they go on almost immediately to make a positive trade-off, thereby quickly deciding to claim, and actually put in the claim; when they do not withdraw the claim afterwards; and when finally an award is made and the benefit is paid by the administration without much delay. In our model such a process could be pictured as an arrow running nearly vertically from the population of non-recipients to the population of recipients. In practice, routine claiming by eligible people who have previously already received the benefit involved probably comes close to this most direct path. At the other extreme the most direct path to *non-take-up* might be represented by an horizontal arrow. This would show such a situation, when people becoming eligible and not being aware of the benefit's existence remained ignorant right up to the point at which they went out of eligibility. Between these two extremes there are many other possible routes to take-up as well as to non-take-up. This possibility of following distinct paths is connected not only with the existence of different types of (non) take-up, but also with the fact that cases of (non) take-up, although all of the same type, may still have quite different causal backgrounds.

3 Some empirical results

The theoretical ideas expressed in Figures 1 and 2 were applied in a cross-sectional study of non-take-up of means-tested benefits among elderly people (N= 1370) and social assistance clients (N=520) in two major Dutch cities. In 1990/1991 surveys were carried out measuring receipt of, and entitlement to, a number of national and local means-tested benefits. The surveys furthermore tried to measure extensively the possible reasons and underlying causes of non-take-up. The main national schemes included in the study were housing benefit (IHS) and special assistance (SA). The main local schemes were exemption from paying property tax (EPT) and garbage tax (EGT), and the Nijmegen Declaration fund (Df).^[6] The results of the surveys are reported in full in Van Oorschot (1995). Here we can only present briefly some of the central outcomes related to the above presented models.

Stages and triggers: Analyses at the client level

Let us first address the causes of non-take-up found in our empirical study from the client level and focus on two main questions, which were derived from the characteristics of the dynamic model of benefit receipt: (1) What is the relative significance of different stages in the claiming process? (2) What is the role played by delayed claiming and by trigger events?

Question 1: Stages in the claiming process In contrast to earlier theoretical models the dynamic model of benefit receipt contains three successive stages. Although much evidence exists to justify distinguishing the three stages, there was nothing in existing reports about the extent to which non-take-up can be explained either by eligible people experiencing thresholds, by negative outcomes of trade-offs or by unsuccessful progress through the application stage. Here we can show the relative importance of the stages, for the non-take-up found in our study. Analyses were carried out on 14 cases (that is, 14 combinations of benefits and sub-groups).^[7] It was found that in the *general case* (that is, in most of the combinations analyzed) most of the non-take-up can be explained by the fact that non-recipients have not succeeded in crossing existing thresholds: this counts for 60% to 70% of all eligible non-recipients (in one case this was even 90%). In all cases these thresholds are either lack of basic knowledge (i.e. not being aware of a scheme's existence), or a perception of ineligibility as opposed to perceiving oneself (possibly) eligible. Generally, the knowledge threshold has a greater role than the eligibility threshold: about

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50 to 60% of the non-recipients experience the first, and 10 to 20% the second. Furthermore, in the general case the trade-off stage has only a minor role, because only about 20 to 35% of the cases of non-take-up are due to negative outcomes of a process in which promoting and inhibiting factors are weighed up against each other. The application stage, measured as the proportion of unsuccessful claimants, is least important. Only up to 15% of all cases of non-take-up are due to withdrawal of initial applications, or subsequent rejection.

There were two clear exceptions to this general picture. Among the schemes, housing benefit was the exception, because here very small proportions of non-recipients, ranging from only 2 to 12%, are unaware of the scheme's existence. Here, the most important reason for non-take-up is non-recipients' perception of ineligibility (30 to 60%). Compared to the general case, the overall importance of the threshold stage remained about the same. Among the sub-groups, the social assistance clients from Nijmegen are the exception, again because of the relatively low proportion of non-recipients lacking basic knowledge (20 to 30%). Compared to the general case, the threshold of perception of ineligibility as well as the trade-off stage are more important here.

Furthermore, we found that the other three thresholds suggested by the dynamic model of benefit receipt - strong negative attitudes, very low perceived need and a very unstable situation - were not found in our analyses: we did not find non-recipients with basic knowledge who perceived themselves to be in a very unstable situation, and, although some non-recipients had strong negative attitudes or very low need, the recipients were the same in this respect, implying that these characteristics do not ultimately block claiming, as they would if the characteristics functioned as thresholds.

Thus, far more than being the result of rational decisions, or of practical difficulties in applying, the non-take-up found in our study generally is the result of people simply not being aware of, or misinterpreting, their entitlement. The threshold stage plays the most important role.

Question 2: Delayed claiming and triggers There was delayed take-up of all schemes, varying from 5% to as much as 45% among the recipients of the different sub-groups. Within groups, delayed take-up was generally more common in respect to special assistance, exemption schemes and the Nijmegen Declarationfund, while it was least common in the case of housing benefit. Because this is a similar order to that found for the rates of non-take-up we suggest that the extent of non-take-up and the extent of delayed take-up (or of temporary non-take-up) are positively related: higher non-take-up generally

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goes with a higher degree of delayed take-up. This in turn would indicate that temporary and permanent non-take-up are subject to the same underlying factors and processes, which in fact is implied by the dynamic model of benefit receipt presented in Figure 2.

With regard to the role of triggers, our analyses aimed at answering questions which have never been properly addressed in previous research, like: to what extent are claimants induced to claim by specific events in their lives; what kinds of events usually play the most important roles; and, do role and type of claim inducing events vary according to different stages of the claiming process? A first conclusion from the analyses was that triggers have a universal importance in the take-up process, because 70 to 80% of all recipients said they were induced to claim by a specific event. These events may vary considerably in nature, but most of the events mentioned are either need-related or information-related. New findings are the apparent trends we discovered. Need-related triggers were mentioned more in the case of benefits which are directed at substantial costs (housing benefit and special assistance), while information-related events were mentioned more in the case of benefits which are directed at relatively low costs (exemption from paying garbage tax and Declaration-fund). Furthermore, compared to the non-delayed recipients, a greater proportion of delayed recipients reported having been triggered, and they tended to be induced more by information-related events (advice) than need-related events.

Mixes of multi-level influences

Next to analyzing the causes of non-take-up occurring at the client level, we also explored influencing factors operating at the other two relevant levels of scheme structure and administration (see Figure 1). We will present the results of one of a number of questions posed in this respect: (1) why do non-take-up rates differ according to types of benefit and sub-groups?

Differences among rates of non-take-up We found considerable variation in the non-take-up percentages of the schemes included in our study (ranging from 8% to as much as 72%). One of the patterns was that within all sub-groups non-take-up of housing benefit is relatively (very) low compared to that of the other schemes. This pattern cannot be understood fully from client level factors alone, because there is a large overlap of 80% to 90% between the scheme's population of eligible people and the populations of the other schemes. That is, to a large degree the people involved in the high take-up of housing benefit are

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the very same people involved in the low take-up of the other schemes. Therefore, the answer mainly has to come from comparisons of characteristics of structures of schemes and of administrative practices.

At the *structural* level housing benefit is no different from the other schemes in terms of being means-tested and supplemental to other sources of income. The scheme is not much less complicated, nor does it contain much clearer entitlement conditions, and as with the other schemes it leaves to the applicant the initiative to start the claiming process. Nevertheless, housing benefit does have some distinctive structural features which create a strongly claim promoting context. These features are related to the types of household and the types of cost at which housing benefit is directed, as well as to features of the benefit itself. The following mix of favourable characteristics is typical for Dutch housing benefit: it offers a relatively large amount of benefit which is awarded for a whole year; the scheme is directed at a single type of expense which recurs regularly (monthly rent); it offers a stable entitlement over a period of some years (entitlement criteria do not change much, and most people do not move frequently); it has a fixed application date (making possible well-targeted campaigns); the eligibility criterion is last year's taxable income (which for clients is a rather easy definition of the means-test); and finally, it is not directed only at the poorest households, i.e. it is less selective (depending on their rent, families with incomes up to about 150% of the minimum wage may be entitled).

We also compared housing benefit's position at the *administrative* level with that of the other schemes. The relevant features apparent to us were that the atmosphere surrounding the housing benefit application process is less dominated by the administration's function of fraud control, and most importantly that each year during June, the month preceding the application deadline of July 1, housing corporations undertake intensive and well-targeted information campaigns directed at stimulating housing benefit take-up. Both these claim promoting administrative features are directly linked to certain structural features of the scheme. The first is linked to the fact that for housing benefit what counts as means is last year's taxable income (which is easy to check in most cases), and the second is linked to the fixed application date (campaigns of the quality and intensity of those organised by the housing corporations in June could not be sustained throughout the year).

To complete the exploration of multi-level influences we compared at the *client* level the people eligible for housing benefit with those eligible for the other benefits on two sets of factors: (1) benefit specific informational factors, including: awareness of a benefit; the type of source of the first information

about the benefit; the degree of knowledge of the entitlement criteria, and whether people have searched intensively for information about the benefit, and; (2) image factors, including the expected amount of a specific benefit; the perceived character of the benefit (i.e. whether one sees it mainly as a right or as a matter of charity); the expected degree of disapproval from acquaintances with regard to claiming the benefit, and the expected difficulty of applying for that benefit. The analyses showed that the high take-up of housing benefit can be understood at the client level from the facts that it is a much better known scheme, and also a more acceptable scheme. That is, among the population of eligible people the level of awareness is much higher compared to other schemes (nearly 100% against on average 75%) and, in contrast to the other schemes, it is thought to offer large amounts of benefit, be easy to apply for and being less stigmatizing (more seen as a matter of right and less disapproval of acquaintances is expected).

So, the lower level of non-take-up of housing benefit can be understood from a mix of multi-level factors: structural and administrative features form the context in which the claiming behaviour of the eligible people takes place, and some of these features are directly linked to factors found to play a role at the client level. That is, the higher level of basic knowledge is directly linked to the intensive claim promoting activities undertaken at the administrative level, which are specific for housing benefit. And the image factors are linked to administrative as well as to structural features: the justified expectation of substantial amounts of benefit, of being easier to get (linked to simpler means-test, more information and help), and of being less stigmatized (linked to less fraud control and less selectivity).

4 Concluding remarks

The implications of the phenomenon of non take-up of social security benefits with regard to the functioning of social policy, i.e. to the effectiveness 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 opinion that non-take-up is a phenomenon worthy to be put on the agenda of academic research. This would give the subject the place that it deserves in the debate on the functioning of social

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policy and on the design of social security systems, i.e. for instance in the choice between universal or selective benefits.

Till now in Europe non take-up has extensively been studied in Great-Britain only, although some studies were also 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.

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 utmost importance. We have seen that research on the factors affecting take-up has mainly been confined to the client-level, and within that level to factors affecting the decision to put in a claim. In contrast we have emphasized here the role played by factors on the levels of policy making and administration, and we also tried to improve the modelling of factors and stages which are of importance at the client level.

Regrettably space did not allow us to present more than just some main results of initial empirical applications of the models proposed on data from a number of surveys carried out in the Netherlands. For the full results we refer to Van Oorschot (1995). Our main conclusion is that realizing rights to benefits is not a matter of isolated individual beneficiaries deciding, at a particular time, to go out and claim or not. Instead it is a long process, which starts from the moment the structure of a scheme is defined, i.e. when the concrete eligibility criteria are determined by policy-makers. These criteria establish, to a considerable extent, the degree to which administrators and clients will experience serious obstacles later in the process. Analytically, on the micro-level, the process ends when the benefit is actually received by those people who are entitled to it. In practice and on the macro-level, however, the process does not end, because at any one time there will always be eligible non-recipients left, usually, marginal numbers in the case of non-means-tested benefits, but much higher proportions in the case of means-tested benefits. Between the establishment of a scheme's structure and benefit receipt, administrative bodies and administrators play an important role. They have to implement the scheme, with a primary aim to ensure that the benefit reaches its eligible population. Whether they fulfil this task completely depends not only on contextual constraints over which they usually have no control (elements of scheme structure, budget, time and/or prescribed procedures), but also on their own efforts and activities within such constraints. Delivery of entitlements within each scheme can meet higher or lower standards, in a technical administrative or procedural sense, along with variable degrees of conviction and commitment to clients' needs. The clients of the administration, the people

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who are or might be entitled to the benefit, are not discharged from any responsibility within the administrative process. On the contrary, they are justifiably expected to try as hard as possible to find solutions to problems experienced, e.g. by seeking (further) information about possible benefits and by claiming those available. However, this is different from expecting them to be self-confident, rational, active and bureaucratically competent. Only if all clients were like this would it be justifiable to allot the main responsibility for the actual realization of their rights to the clients themselves.

Notes

- [1] See Appendix 1 of Van Oorschot (1995) for an elaborate discussion of definitions of rates.
- [2] See Bradshaw and Lawton (1982) on non-take-up and delayed take-up of the non-means-tested Family Fund, Blunn and Small (1984) on families with handicapped children who had not applied to the Family Fund, Cohen (1983) on cases of non-take-up of Attendance Allowance and Mobility Allowance for disabled people, and Corden (1987).
- [3] In most British empirical studies on non-take-up the relationship is taken for granted. Elsewhere no opposing views or research results are present. See e.g. Bendick (1980) for the American case, Leibfried (1976) and Hartmann (1985) for the situation in (the former West) Germany, and Van Oorschot (1995) for the Netherlands.
- [4] See e.g. Corden 1983 and 1987; Corden and Craig 1991; Graham 1984; Ritchie and England 1984; Millar and Cooke 1984; Davies and Ritchie 1988; Van Oorschot 1992.
- [5] The model assumes that moving from the population of non-recipients to the population of recipients is only possible by moving through this process as it is pictured. In the case of benefits in which the initiative to apply is more or less taken over from the individual eligible person by another actor (e.g. the administration of a scheme or a welfare institution) this may not be a valid assumption. Here we are concerned, however, with means-tested benefits, which generally leave the initiative to apply entirely to the individual eligible person.
- [6] Dutch housing benefit (IHS) is a national scheme administered by housing corporations and the Department of the Environment. It offers a monthly rent subsidy to households who's rent is too high in relation to the income. Special assistance (Bijzondere Bijstand) is assistance for households which face exceptional but necessary costs. Dutch municipalities levy property tax and garbage tax. Households on (very) low incomes can be exempted from paying these taxes. The Nijmegen Declaration fund is an example of a municipal fund which offers small amounts of benefit to low income families with the aim of stimulating them to participate in socio-cultural activities.

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- [7] There are four sub-groups: elderly people in Rotterdam and in Nijmegen, and social assistance clients in both cities. Schemes included in the analyses here are: housing benefit, special assistance, exemption from paying garbage tax, and the Nijmegen Declaration fund.

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