

Individual motives for contributing to welfare benefits in the Netherlands

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Abstract

Starting from the observation that very little is known about what exactly motivates people to pay for welfare benefits, the article deduces four types of motivation from sociological theories on solidarity: perceived self-interest, moral obligation, empathy and identification with others, and accepted authority. In a national survey among the Dutch adult population in 1995 respondents were asked to what degree the first three motives for contributing to social security apply in their case. The main conclusions are that a large majority of the Dutch are motivated to pay for welfare on several grounds at the same time; the motive of self-interest plays the most important role, followed by moral obligations and then empathy; older people, men and the highest educated are more strongly motivated to contribute to social security, while welfare use and income level only have a modest influence. The main patterns can be understood from the encompassing character of the Dutch social security system, from which (nearly) all Dutch citizens and/or their family members and close friends profit personally.

Français

En partant de l'observation que l'on connaît très mal les raisons pour lesquelles les gens payent des cotisations sociales, cet article extrait quatre types de motivations des théories sociologiques sur la solidarité: intérêt personnel reconnu, obligation morale, affection et identification aux autres, acceptation d'autorité. Lors d'un sondage national au sein de la population adulte hollandaise en 1995, on demandait aux personnes interrogées jusqu'à quel point les trois premiers motifs pour payer les cotisations sociales étaient valables pour elles. Les conclusions principales sont que la grande majorité est motivée pour payer des cotisations sociales pour différentes raisons à la fois. L'intérêt personnel joue un grand rôle, ensuite les obligations morales et enfin l'affection. Les personnes d'âge mûr, les hommes et les plus instruits sont les plus motivés tandis que l'utilisation des services sociaux et le niveau des revenus sont des facteurs peu importants. Les schémas principaux se comprennent à la lumière de la nature très complète du système de sécurité sociale hollandaise dont presque tous les Hollandais et/ou leurs familles profitent personnellement.

Español

Empezando con el hecho de que no se sabe mucho acerca de lo que motiva a la gente a que contribuya a la asistencia social, este artículo deduce cuatro tipos de motivación de teorías sociales en cuanto a la solidaridad: propio interés percibido, obligación moral, afecto e identificación con otros, y aceptación de la autoridad. En una encuesta a nivel nacional entre la población adulta danesa en 1995, se les preguntó a los encuestados hasta qué punto los tres primeros motivos eran relevantes en sus casos para contribuir a la seguridad social. Las principales conclusiones fueron que la gran mayoría estaba motivada a contribuir con la asistencia social por varios motivos al mismo tiempo; el motivo de interés propio juega un papel importante, seguido de obligaciones morales y afecto; la gente mayor, los hombres y la gente con mayor educación fueron quienes estaban más motivados a contribuir con la seguridad social, mientras que quienes usan los beneficios y sólo un nivel de ingresos no tienen mucha influencia. Los principales modelos se pueden entender por el carácter del sistema de la seguridad social danesa en la cual casi todos los ciudadanos daneses y/o los miembros de sus familias y amigos se benefician personalmente.

Key words: social security • welfare reform • motives • solidarity • public opinion

Introduction

What motivates people to pay for welfare schemes is largely unknown, theoretically, as well as empirically. This is demonstrated by three facts.

First, a typical contradiction exists between theoretical expectations and empirical findings about whether people are motivated to contribute to welfare schemes at all. The basic message of theories in the field is that most citizens of developed welfare states, ie the middle and higher classes, are not positively motivated and even oppose paying for welfare schemes. Such theories, which warn us of a crisis in the legitimacy of the welfare state due to falling popular support, date back to the 1970s and are still around. Rose and Peters (1978) claimed that support for welfare would fall to the degree that wage earners would experience a drop in real disposable income due to economic recession and rising welfare demand. The ‘abused taxpayer’ would ultimately refuse to contribute. Crozier et al (1975) feared a growing ungovernability of the welfare state due to ‘rising expectations’, ie when the operations of democratic processes would lead to an overload of demands on government, exceeding its capacity to respond. And Wilensky (1975) argued that the new ‘middle mass’, resulting from the ongoing differentiation of labour and social life and driven by economic individualism, would oppose paying for welfare, since they would perceive lesser or no benefits from it. This ‘middle mass’ argument is still repeated regularly, eg in terms of the ‘comfortable majority’ who are reluctant to extend the welfare gained for itself to the minority of the poor (Galbraith, 1992), or in terms of the ‘one-third/two-thirds society’ concept of Leisering and Leibfried (1998). From a cultural point of view Zijdeveld (1979) argued that the comprehensive welfare state contributed to an immoralistic ethos among its citizens, where everybody tries to benefit much and contribute little, leading to a morally corrupting and economically unsustainable situation. And Inglehart (1977) posited the growth of post-materialistic values among post-war generations, stressing the quality of life instead of material aspects of economic and physical welfare state protection, to which he later added that welfare states have reached a point of

‘diminishing returns’, leading to withdrawal of popular support (Inglehart, 1990). Recently a new argument has been introduced from the debate on ‘risk society’, holding that ‘manufactured uncertainty’ reaches across all social groups, while at the same time people have become more suspicious of government’s capability for offering solutions (Beck, 1986; Giddens, 1994; Beck, Giddens and Lash, 1994). These alarming theories stand, however, in clear contrast to empirical findings from the 1970s onwards, which show that most people do support welfare. A dip occurred generally in the recessive 1980s, but even then it was “... simply nonsense to speak of a crisis of legitimacy” (Ringens, 1987: 63). More recently, Pierson (1991) concludes from several public opinion studies that “There is little evidence ... of large-scale popular backlash against the welfare state” (p 171), while Pettersen (1995), comparing trends in various European countries on the basis of various data sets, concludes that “... there is no evidence that welfare states, or specific welfare programs, are generally losing support over time...” (p 229). Similar conclusions are drawn in the comparative studies of Ferrera (1993), Ploug (1996) and Abrahamson (1997). Clearly, theories that suggest that most people would (increasingly) oppose paying for welfare, while empirical findings point to the contrary, give evidence of a general lack of understanding of people’s motivations.

Second, theoretical studies that acknowledge that people might be positively motivated usually distinguish between two types of motivation only: interests and values. For instance, Kangas (1997) and Lindenberg (1990) speak in this respect of ‘homo economicus’ and ‘homo sociologicus’ models, Taylor-Gooby (1999) of ‘instrumental rationality’ versus ‘normative’ behaviour, Elster (1990) of ‘selfishness’ versus ‘altruism’ and Mansbridge (1990) of ‘self-interest’ versus ‘love and duty’. All agree that people might be motivated to contribute to welfare on the basis of both types of considerations at the same time, and that social contexts condition type and strength of motivations. However, general sociological theories about people’s motivations to contribute to the common good suggest that there might be more than just these two types (van Oorschot and Komter, 1998).

Third, empirical studies that explicitly address

the motivations that people may have to pay for welfare schemes have only measured them indirectly. They usually deduce the prevalence of certain motivations of the specific influence on welfare support from 'interest indicators' like age, household type, income and class position, and 'value indicators' like egalitarianism, left-right preferences, individualism, social ideologies and a range of welfare attitudes (see Coughlin, 1980; and Peillon, 1995 for reviews of such empirical studies). The problem with this is, however, that indirect measurement makes it impossible to assess adequately the relative importance of motivational types and to analyse the structural and cultural determinants of people's motivational mixes. We know of no empirical study that directly asked people exactly what it is that motivates them to support welfare.

This article aims at contributing to a better theoretical and empirical understanding of people's motivations for supporting welfare schemes. It will discuss sociological theories on social solidarity and derive four types of motivation from them, hypotheses will be formulated on the determinants of peoples' motivations, and the results of a Dutch survey will be presented, in which respondents were asked explicitly about their reasons for paying for welfare schemes, particularly social security benefits. The latter restricts the scope of our study, but we believe that this is not a serious drawback, given the as yet limited understanding of motivations for any welfare support and the fact that social security in many countries is at the centre of the welfare system.

Motives for supporting welfare schemes

The various motives people may have to support welfare schemes can be derived from sociological theories on social solidarity, since these are concerned with the question why and under which conditions people are willing to contribute to the common good, that is, to let collective interests prevail, even when this would conflict with their personal interests.

Durkheim ([1893] 1966) and Weber (in Henderson and Parsons, 1964) perceive social solidarity as a state of relations between individuals and groups enabling collective interests

to be served. The essence of and basis for such relations is that people have or experience a common fate, either because they share identity as members of the same collectivity and therefore feel a mutual sense of belonging and responsibility, which is the central idea in Durkheim's conception of mechanic solidarity and Weber's 'communal' type of relations of solidarity, or because they share utility, in the sense that people need each other to realise their life opportunities, which refers to social bonds of a type described by Durkheim as organic solidarity and as 'associative' relations of solidarity by Weber. The scope and strength of solidarity in a social system is a function of such shared identities and utilities, because they form the basis from which people are motivated to contribute. Several types of motives exist. The role of people's feelings and sentiments in this respect is stressed by Mayhew (1971). In his view, the degree to which people feel attracted to one another and are loyal at the micro level, and the degree to which they perceive a collective identity and we-feeling at the meso level, are decisive for their willingness to contribute to the common good.

A second motive for solidarity, figuring explicitly in the solidarity theories of Durkheim ([1893] 1966) and Parsons (1951), depends on culturally based convictions, which imply that the individual feels a moral obligation to serve the collective interest. Enlightened self-interest can be a third motive for solidarity. It is central in Hechter's (1987) rational choice-based approach to solidarity and it underlies Durkheim's organic solidarity in a modern differentiated society, where people learn that they benefit from contributing to the collective interest (if not immediately then in the long run). The motive is also the basis for Weber's associative relationship, in which people agree to help one another, either by exchanging goods or services or by cooperating to achieve a common goal. Clearly, solidarity does not need to be grounded in warm feelings of love and duty; it can be based on a rational calculation. Those who argue that the legitimacy of the modern welfare state mainly stems from the fact that the middle and higher classes profit most from it, implicitly refer to this type of motive (see for example Baldwin, 1990; Esping-Andersen, 1990; Goodin and Le Grand, 1987). Fourth, support for solidarity is not nec-

essarily spontaneous, or completely voluntary. According to Parsons (1951) contributing to the collective interest is an act of solidarity only if it results from institutional role obligations. In Hechter's theory enforcement figures even more explicitly. Free-riding necessitates coercion to and control of contributions to the common good. Empirically, one can imagine situations in which the first three motives – empathy and identification, moral conviction, self-interest – fail to provide sufficient support for solidarity. For instance, the identification with other group members may be low, moral obligations may be perceived as unrealistic or unjust, and people may not have or perceive a strong personal interest in the group's revenues. In such cases solidarity will not be supported spontaneously, making enforcement by a higher authority necessary. This can be the group, the neighbourhood or the public exercising social control, but in many fields of modern society it will be the state. Enforced solidarity can only be stable in the long run if it is legitimised. Of course it can be legitimised by the motives mentioned earlier, but under discussion here is a situation in which they are not sufficiently strong. The remaining possibility is that the authority has a legitimacy of itself. For instance, obligations to behave solidaristically, imposed upon citizens by the state, can be perceived as legitimate because the state is itself seen as a legitimate authority.

To conclude, the legitimacy of relations of solidarity will generally be stronger to the degree that: such relations link up with existing patterns of mutual empathy and identification; they correspond with relevant moral convictions and perceived duties being in force; they correspond to the (long-term) self-interest of individuals and groups involved; and to the degree that they are backed by a more legitimate authoritative body. Solidaristic relations and arrangements that are legitimate on the grounds of all four motives are likely to be the strongest (see also Ferge, 2000). Consequently, welfare arrangements and institutions, which serve the collective interest of modern societies, have a stronger legitimacy to the degree that more people are motivated to contribute to the arrangements, and people have a wider range of motives to contribute. Furthermore, to a certain extent, a positive correlation might usually be expected

between the various types of motivation people have for solidaristic behaviour. This is because people tend to be most dependent on those collectivities they belong to, implying that shared identities and shared utilities tend to go together.

Hypotheses

In the following it will be analysed to what degree the Dutch population is motivated by the various motives to support welfare, particularly to pay for social security benefits, whether there are individual differences and, if so, what factors determine an individual's motivational pattern. Two sets of explanatory factors are distinguished. One is a set of personal characteristics: sex, age, educational level, income level and welfare use (whether people receive a social security benefit or not), and another is a set of variables indicating people's opinions, perceptions and attitudes regarding the welfare state in general, and social security in particular.

With respect to *sex* one could assume that women are more strongly motivated to support welfare schemes because there is some empirical evidence that generally they favour welfare more than men (Deitch, 1988). Explanations for this might be found in cultural differences, in the sense that women might adhere more to values of caring and mutual responsibility (Deitch, 1988), which would imply that they agree more with motives concerning moral conviction and affection. But they might also agree more on the motive of self-interest. This is because women are supposed to profit more from welfare schemes generally than men, because they enhance their self-sufficiency and labour market chances (Hernes, 1987; Erie and Rein, 1988). This might be true generally, but in the Netherlands, where social security rights have become strongly connected to labour market performance (van Oorschot, 1999), the situation might be different. The labour market participation of Dutch women is relatively low and most working women work part-time, which offers them relatively less income protection than men. That Dutch childcare facilities are grossly inadequate (den Dulk et al, 1999) might be another factor which makes Dutch women perceive less benefits from welfare schemes, as they might in other comparable countries.

As for *age*, it might be expected that younger people are less motivated to contribute. One could argue that social protection is less significant for them personally, because they will have lower chances generally of encountering social risks like sickness and disability, and old age is still far away. Many of them might not have responsibilities towards spouses and children yet, and younger people have invested less in the welfare system than older people (see also Svallfors, 1989). There might also be cultural differences which make young people agree less with the motives of moral obligation and affection. Dutch younger people are more 'post-materialistic' in Inglehart's terms (van Deth, 1984), and this attitude is expected to correlate with less welfare support (Pettersen, 1995). Furthermore, among Dutch young people a shift has occurred towards more rightist political preferences, with the accompanying values of individual responsibility and stronger anti-welfare sentiment (Ter Bogt and van Praag, 1992).

With regard to *educational level*, expectations are contradictory. On the one hand, one would assume that people with a higher educational level would be less motivated to pay for benefit schemes, since generally their chances on the social risks of unemployment, sickness and disability are smaller. They will also have higher incomes, implying greater opportunities to provide for themselves – two reasons why they might feel to be 'abused taxpayers' (Rose and Peters, 1978). Furthermore, there are more 'post-materialists' among people with a higher education and, if such an attitude correlates with higher anti-welfare sentiment (as Pettersen, 1995 suggests), then this would be another argument to expect more highly educated people to be less motivated to pay for welfare. On the other hand, due to their higher education they may have developed a clearer understanding of the functional and moral necessity of contributing to the common good. Ganzenboom (1988) speaks in this respect of the higher degree of 'moral enlightenment' of the more highly educated, and Hasenfeld and Rafferty (1989) argue that formal education evokes a greater commitment to social equality and social rights.

With regard to *income level*, expectations are rather straightforward. One would expect that those with lower incomes perceive a higher in-

terest in the welfare state, and would therefore be more willing to contribute to it. Among those with higher incomes the reverse can be expected. However, this income difference might be smaller in countries like the Netherlands, with an encompassing social security system, than in those with a more residual system. In the former even people with high incomes might profit strongly from welfare in general, if not more than people with lower incomes (which, according to Muffels et al, 1986 and SCP, 1994, is actually the case in the Netherlands).

Also, *welfare use* can be expected to be a clearly decisive variable: those on benefit will perceive more clearly than those not on benefit all of the various reasons to pay for welfare. Again in the Netherlands, however, differences might not be that large, since benefit dependency is a reality close to the personal lives of many Dutch people. No less than 92% of the Dutch either have received social security benefits in the past themselves, are receiving a benefit now, expect to be dependent on them in future, and/or have family members or close friends who are claiming one at present (van Oorschot, 1997; included here are unemployment insurance and assistance, sickness benefit and disability benefit).

In order to explore further possible determinants of people's motives for contributing to social security, a number of welfare-relevant opinions, perceptions and attitudes are included. Such variables might have a direct effect on the motivational pattern of individuals, but they can also play a mediating role in the total influence of personal characteristics. Generally it can be expected that people with a more negative view of the character and consequences of the social security system will be less motivated to contribute to it. In particular we expect less motivation among those who:

- evaluate the social security system more negatively;
- perceive individual, social, moral and economic effects of social security more negatively or less positively;
- would prefer benefit levels to be lower;
- perceive actual benefit levels as adequate for beneficiaries;

- have a less positive attitude towards income solidarity, ie the principle that higher incomes should contribute relatively more to the costs of social protection;
- believe more strongly that there is abuse of social security;
- believe more strongly that people have a certain degree of personal control over the occurrence of social risks.

We furthermore expect that personality traits play a role: motivations to contribute are expectedly lower among those who have a higher general distrust in others, and among those who have a weaker general solidaristic attitude in life. In addition, it can be expected that people's political preference and their degree of religiousness are important. Those on the political left can be expected to agree more on the motives concerning moral obligation and empathy than those on the right. Socialist and social democratic ideologies adhere more to equality and social protection of vulnerable groups than liberal and conservative ideologies. Christian democrats are expected to be close to the left position in this respect, because of the Christian values of charity and compassion with others. In many surveys political left-right variables account for a large, often even the largest, part of variance in various types of welfare attitudes (Coughlin, 1980; Whiteley, 1981; Taylor-Gooby, 1983; Papadakis and Bean, 1993; Pettersen, 1995). With regard to religiousness, the variable is frequency of church attendance. Since it is assumed that people who attend church more frequently adhere more to Christian values and norms, they can be expected to be motivated more to contribute to welfare.

Data and methods

Data

Our data are from the TISSER-Solidarity study, a national representative survey (N = 1500) among the Dutch public of 16 years and older, carried out in the autumn of 1995. The survey was specifically designed to measure people's opinions, perceptions and attitudes regarding the welfare state in general, and the system of social

security in particular (see van Oorschot, 1998 for a summary of the survey's full results).

Measurement of motives

Respondents of the TISSER-Solidarity study were asked which motives they had for contributing to the Dutch system of social security benefits. Three of the motives mentioned above were operationalised into separate answering categories. The motive of 'accepted authority' could not be operationalised meaningfully, since contributing to social security is a legal obligation for all citizens who have an income. The survey question was:

Paying contributions for social security schemes is a legal obligation. Apart from that people may have other reasons for paying them. How is this in your case? In other words, to what degree do you agree or disagree with the following statements:

For me, paying contributions for social insurances is a thing I also do because:

- a. It secures me a benefit in case I need one myself
- b. I regard it as a moral duty towards the less well-off in society
- c. I personally empathise with the situation beneficiaries are in

Answering categories: (1) strongly agree (2) agree (3) neither agree nor disagree (4) disagree (5) strongly disagree

The statements indicate respectively the motives of perceived self-interest, moral convictions, mutual affection and identification. In first instance these motives will be analysed bivariately separately. This will be followed by a multivariate analysis for which a scale-variable is constructed. This scale-variable MOTIVATION combines people's answers to the three statements as follows: (0) no motive mentioned (ie no 'agree' or 'strongly agree' on either of the statements, implying that legal obligation is the only motive for paying contributions) (1) only

‘perceived self-interest’ mentioned (2) ‘perceived self-interest’ mentioned, plus either ‘moral duty’ OR ‘mutual identification’ (3) ‘perceived self-interest’ mentioned, plus ‘moral duty’ and ‘mutual identification’, as well as those answering ‘moral duty’ and ‘mutual identification’ but not ‘perceived self-interest’ (which latter group is less than 2% of respondents). The scale is not designed to measure whether individuals support social security payments or not (82% do on the basis of a perceived interest and 87% on the basis of any of the motives). Instead, it measures strength and character of support. Higher scores on the MOTIVATION scale imply stronger support for welfare, because it means that people are motivated by more of the various motives. Higher scores also indicate a stronger moral and affectionate base of support, on top of motivations of self-interest. The scale correlates .40 with ‘perceived self-interest’, .75 with ‘moral obligation’ and .73 with ‘affection’ (all $p < .000$).

Explanatory variables

As indicated in the previous section, two distinct sets of relevant variables were available from our data: personal characteristics and a set of opinions, perceptions and attitudes. Their measurement and construction are shown in Box 1.

Analysis

In a first step the distribution of motives over personal characteristics will be presented for each motive separately. This will show which groups in society are most or least motivated to pay for social security. These bivariate analyses will also give a first idea of the validity of our hypotheses.

In a second step multivariate analyses of the motivation scale are carried out. Attention is not only paid to the direct effects of all explanatory variables on motivation for welfare support, but also to the indirect effects of the personal characteristics that might be present through their influence on opinions, perceptions and attitudes. Therefore an explorative, two-stage LISREL analysis was carried out. In the first stage motivation was regressed on all explanatory variables from both sets, and at the same time all variables of the set of opinions, perceptions and attitudes

were regressed on all variables of the set of personal characteristics. This analysis was repeated in the second stage, but only with those variables included that had shown to have significant effects in the first step.

Results

Why pay for social security?

The survey revealed, first that there is no evidence whatsoever that enforcement would be the only way to motivate the Dutch to pay for social security. On the contrary, a large majority of the Dutch public admit to having other motives than just fulfilling a legal obligation. Most notably, paying for social security is accepted on grounds of a perceived self-interest: no less than 82% of the Dutch willingly contribute since they expect to be dependent upon social security themselves some time in the future. Seemingly, the comprehensive character of the Dutch social security system, with its earnings-related benefits for sick, disabled and unemployed workers, its non-means-tested old age pensions and child benefits, and its housing benefits for renters, is experienced as a profitable institution by nearly the whole of the population. There seems to be no sign here, as in the United States, of a middle class perceiving welfare as being reserved for the poor only (Weir et al, 1988; Kluegel et al, 1995), or of a legitimacy depending on “... loyalties of the numerically weak, and often politically residual, social stratum” as Esping-Andersen (1990) typified the situation in residualist welfare states like the United States and Canada. The relatively strong solidaristic attitude of the Dutch population, which shows up in international comparative studies as well (Stevens and Diederiks, 1995; Hofstede, 1998), is reflected here in the fact that as many as two-thirds of the respondents also claimed to be motivated to pay for social security on moral grounds. That is, that they perceive paying contributions as a moral obligation towards the needy in society. The motive of affection, empathising with the situation of beneficiaries, is least strong, but nevertheless given by as much as 42% of the Dutch. Finally, only very small minorities of between 8% and 14% explicitly disagree (strongly) with having the motives of moral ob-

Box 1 Explanatory variables

PERSONAL CHARACTERISTICS

SEX male – female

AGE young to old

EDUCATIONAL LEVEL low – middle – high

INCOME LEVEL gross annual household income, low – middle – high

WELFARE USE not on benefit (exclusive of old age pension), on benefit

OPINIONS, PERCEPTIONS and ATTITUDES

INDIVIDUAL EFFECTS OF SOCIAL SECURITY (Lickert-scale, $\alpha=.64$, $m=2.2$, $sd=.55$, negative to positive). Whether one believes that because of social security (a) the life of many people is more pleasant and free (b) the Dutch population at large is happier (c) everybody gets a chance to make something of his or her life

MORAL EFFECTS OF SOCIAL SECURITY (Lickert-scale, $\alpha=.67$, $m=2.0$, $sd=.54$, negative to positive). Whether one believes that because of social security (a) people get lazy (b) peoples' sense of self-responsibility decreases (c) people get egoistic and calculating (d) people divorce too easily (e) people do not want to take care of each other any more

SOCIAL EFFECTS OF SOCIAL SECURITY (Lickert-scale, $\alpha=.67$, $m=2.2$, $sd=.55$, range=1-3, negative to positive). Whether one believes that because of social security (a) societal unrest is prevented (b) large-scale poverty and misery are prevented (c) there is a more just distribution of life chances

ECONOMIC EFFECTS OF SOCIAL SECURITY (Lickert-scale, $\alpha=.65$, $m=2.0$, $sd=.55$, negative to positive). Whether one believes that because of social security (a) Holland can compete less with other countries (b) labour costs are too high (c) unemployment increases

PREFERRED LEVEL OF BENEFITS (Lickert-scale, $\alpha=.71$, $m=3.0$, $sd=.54$). Opinion on whether benefit levels should be decreased or increased (unemployment insurance, unemployment assistance)

CONTROL (Lickert-scale, $\alpha=.63$, $m=2.1$, $sd=.77$, not at all to absolute). Degree to which one believes that benefit dependency due to unemployment, disability, sickness and being on social assistance is under the control of beneficiaries (degree to which they are to be blamed for it)

EVALUATION OF SYSTEM (Lickert-scale, $\alpha=.82$, $m=2.9$, $sd=.77$, negative to positive). Feelings about the system of social security: positive versus negative, badly administered versus well administered, unjust versus just, content versus discontent

ATTITUDE TOWARDS INCOME SOLIDARITY To what degree one endorses that people with higher incomes pay higher social security contributions (very to not at all)

PERCEPTION OF BENEFIT ADEQUACY (Lickert-scale, $\alpha=.78$, $m=3.4$, $sd=.59$, easy to difficult) Perception of the adequacy of benefit levels for making ends meet (unemployment insurance, unemployment assistance, disability insurance)

Box 1 continued

MISUSE OF SYSTEM (Lickert-scale, $\alpha=.79$, $m=3.7$, $sd=.57$, low to high) Perception of degree of abuse of social protection (employees stay home sick too easily, many disabled people could work if they wanted to, unemployed are too passive in looking for jobs, beneficiaries work in the black economy)

TRUST IN OTHERS (Lickert-scale, $\alpha=.65$, $m=2.8$, $sd=.51$, no to yes) Perception of the social orientation of other people. Whether other people (a) usually promote their self-interest (b) reckon with the interests of others (c) are driven only by the pursuit of money and personal profit (d) are always inclined to help someone

SOLIDARISTIC ATTITUDE (Lickert-scale, $\alpha=.72$, $m=2.3$, $sd=.49$, strong to weak). Whether one generally is directed at one's own interests or at the interests of others. Answers to statements (a) solidarity is nonsense, everybody has to take care of himself (b) in life you have to follow your own plans not bothered by others (c) mostly I put my own interests first instead of those of others (d) I enjoy it doing other people a pleasure (e) if I do something for someone else, I want something in return (f) I never think of the interests of other people (g) I easily get interested on behalf of other people

RELIGIOUSNESS frequency of church attendance

POLITICAL PREFERENCE (which party one would vote for if next week there were to be an election), left to right (Green Left, Socialist Party, Social Democrats, Christian Democrats, progressive liberals, conservative liberals, religious right, extreme right)

ligation and empathy, and only 5–6% has no answer.

Combining the answers in the motivation scale shows that actually only 13% of the Dutch perceive no motivation at all to contribute to social security, apart from being a legal obligation. (In this group people of 25 years or younger are over-represented, while older people, welfare users and the group with highest education are somewhat under-represented.) Moreover, as little as 20% of the Dutch only perceive self-interest as an extra motive (the younger more than the older people), while two-thirds perceive the motives of moral obligation and/or empathy on top of the motive of self-interest. Clearly, the Dutch system of social security has a strong legitimacy base among the population at large, the strongest foundation lying in perceptions of self-interest, but firmly sustained by considerations of moral obligation and feelings of mutual identification and empathy.

Nevertheless, there are differences in motivations between individuals. The following sections will describe differences between social

groups, and analyse and discuss the factors that directly and indirectly influence individuals' motivations to pay for welfare.

Differences between groups

Table 1 shows, first, that social groups do not differ very much in their motivations to support social security. Only in a few cases the percentages agreeing or disagreeing deviate more than 10% from the overall percentages. This accords with findings in Denmark and Sweden, two other countries with encompassing welfare systems (Aguilar and Gustafsson, 1988; Ploug, 1996). Second, in each and every category the order between the three types of motivation is the same as in the overall case. That is, in each category the majority of people agree with the motive of self-interest, less with moral obligation, and the least with the motive of empathy. Clearly, a general motivational base for welfare support exists in the Netherlands.

Males tend to be somewhat more motivated than females to pay for social security on grounds

of self-interest and moral obligation, but the difference is not significant. There is no sex difference regarding the motive of empathy. These results contradict the expectations formulated earlier: neither a greater interest in welfare among women nor their alleged stronger adherence to values of caring and mutual responsibility are reflected in our data. Note, however, that only bivariate relations are involved here and that the result might be specific for the Dutch situation, with its low (full-time) labour participation of women. The multivariate analysis will show a deeper understanding of the influence of sex and the other personal characteristics.

Agreeing with the three motives increases with age, indicating that social security benefits have a higher legitimacy among older people than among the young. The motive of self-interest is regarded as less important by the youngest age

group, while the difference is rather small between the other groups. Age differences are greater with moral obligation and empathy, especially in the latter case. The overall pattern confirms expectations based on an alleged greater personal interest of older people in welfare arrangements and provisions, as well as on a more individualistic value pattern of young people. However, the lesser agreement of the youngest cohort is not proportionally mirrored in their greater disagreement with the three motives. Instead, many of the younger people neither agreed nor disagreed. This would suggest that they might form clearer opinions on the subject when they grow older, implying that the difference between the younger and older categories is an age effect, not generational difference. As to educational level, it shows that people with the highest educational level (higher professional and university) are most motivated. Although all categories perceive a similar degree of self-interest, the higher educated agree more on motives of moral obligation and empathy, supporting the hypothesis of their higher 'moral consciousness'. The presumed greater 'post-materialism' among the higher educated does not manifest itself in our data. With regard to affection there seems to be a non-linear relation: those with a lower level of education, who might be more close to beneficiaries or have more personal experience with benefit dependency, agree more with this motive than the people in the middle of the educational range (but still less than those with a higher education). Quite remarkably, income level does not differentiate as expected. That is, Dutch people with higher incomes are motivated by considerations of self-interest to the same degree as people with lower incomes. The encompassing character of the Dutch welfare state might play a role here. However, the income effect might be suppressed by, for example, educational level. No specific hypotheses were formulated regarding the relation between income and the motives of moral obligation and empathy. It appears that there are no significant differences, although there is an indication of a U-shaped relation: middle incomes agree least with these two motives. With regard to welfare use the data show, as expected, that those on benefit agree more with the motives of self-interest and empathy, than others. They also seem

Table 1: Motives to pay for welfare by personal characteristics (% [strongly] agree)

	Perceived self-interest	Moral obligation	Empathy
Overall	82	64	42
Sex			
- male	84	65	42
- female	80	63	42
Age	*	*	*
- <= 29	75	54	26
- 30-49	84	60	39
- 50-64	84	71	52
- >= 65	88	81	65
Educational level		*	*
- low	80	62	42
- middle	82	61	36
- high	86	75	50
Income level			
- low	83	66	50
- middle	81	61	38
- high	82	66	40
Welfare use	*		*
- no	82	63	40
- yes	89	69	53

Notes:

* = significant differences: Chi-square tests, $p < .000$, N total = 1403

to be motivated more by moral obligation, but this difference is not significant. All in all, the differences between welfare users and others are not very large, which might indicate that indeed the Dutch welfare state is ‘close’ to many, including those who do not depend on benefits themselves.

Factors influencing the strength and character of people’s motivations to pay for welfare

To gain a deeper insight into the factors influencing people’s motivations to pay for welfare multivariate LISREL-analyses were carried out. The results are presented in Table 2. The total model shows a reasonable fit (GFI > 0.95 and RMSEA < .08: cf Browne and Cudeck, 1993).

Concentrating first on the effects of the set of opinions, perceptions and attitudes, the results show that a solidaristic attitude has the strongest direct effect on motivation ($\beta=.24$). This means that people who generally take the interests of others into consideration, find pleasure in doing something for others and do not believe that everybody should take care of him or herself are more strongly motivated to pay for welfare. Furthermore, a relatively strong influence is exerted by people’s perception of the social effects of social security ($\beta=.14$), their perception of dependency control ($\beta=-.13$) and the attitude towards income solidarity ($\beta=.17$). As expected, it is those who believe more strongly that social security prevents societal unrest, large-scale poverty and misery and promotes a just distribution of life chances, who are more motivated. The

Table 2: Direct, indirect and total effects on motivation for welfare support (LISREL-analysis, maximum likelihood, standardised coefficients of effects significant at $p < 0.05$; $N=1407$)

	Direct effects on		Effects of personal characteristics on...					Total effect on
	MOTIVATION	SE	PC	IS	TO	SA	PP	MOTIVATION
Sex								
<i>male–female</i>	-0.08	0.09	-0.06	-0.07	0.06	0.27	0.13	-0.02
Age								
<i>young–old</i>	0.21		-0.16	0.11		0.15		0.30
Educational level								
<i>low–high</i>	0.09	0.26	0.10	0.23	0.08	0.09		0.18
Income level								
<i>low–high</i>			0.10				0.06	-0.02
Welfare use								
<i>no–yes</i>	0.06							0.06
Social effect (SE)	0.14							
<i>negative–positive</i>								
Perception of control (PC)								
<i>low–high</i>	-0.13							
Attitude income solidarity (IS)								
<i>negative–positive</i>	0.17							
Trust in others (TO)								
<i>low–high</i>	0.06							
Solidaristic attitude (SA)								
<i>low–high</i>	0.24							
Political preference (PP)								
<i>Left–Right</i>	-0.06							
R square	24%	6%	8%	6%	1%	10%	2%	

Notes: Chi-square = 304.59, df = 40, p = 0.0; RMSEA = .07; GFI = 0.97; critical N = 295

same applies to those who do not tend to blame people on benefit, ie who believe that beneficiaries have little control over their own situation, as well as to those who favour redistribution more, ie who think more positively about the principle that those on higher incomes should pay more for social security. Other direct effects are smaller, but significant. As expected, people with a larger general trust in other people are more motivated, as well as people with a stronger leftist political orientation. This latter result confirms many previous findings on welfare support. Surprisingly, people's beliefs about characteristics of the system of social security as such do not influence their motivation to contribute to it. There is no relation between motivation and how people evaluate the system at large, whether they perceive benefits as adequate or not. There is even no relation with the perceived degree of abuse of the system, nor is there any influence of people's perceptions of the individual, moral and economic effects of social security. The fact that religiousness, measured as church attendance, has no influence is most probably due to an overruling effect of age and educational level, since in the Netherlands, where secularisation is nearly as high as in Denmark and Sweden (Dobbelaere, 1995), mainly older people and those with a lower educational level attend church.

As to the personal characteristics it appears that most bivariate observed relations are confirmed. Older people are more strongly motivated to contribute to social security, especially on moral and empathetic grounds, than younger people ($\beta=.21$). People with a higher educational level are more strongly motivated ($\beta=.09$), as well as people on benefit ($\beta=.06$). And, as in the bivariate case, there is no direct effect from income level. Regarding sex the multivariate analysis shows a significant effect ($\beta=-.08$) in contrast to the bivariate analysis, but the direction is the same: men are more strongly motivated to pay for welfare than women.

The total effect of personal characteristics on motivation for welfare support is different from their direct effect. This is because most of them, with the exception of welfare use only, (also) have an indirect influence via various perceptions, beliefs and attitudes. In the case of sex the total influence ($\beta=-.02$) is smaller than its direct

influence ($\beta=-.08$). The reason is that, although men are more in favour of income solidarity and have a stronger left political orientation – factors increasing their motivation to pay for welfare – they are also less solidaristic generally, have smaller trust in others, a more negative perception of the social effects of social security, and are more likely to believe that the occurrence of social risks is under people's own control. All these factors reduce their motivation. The net total effect of these opposing factors is that sex has a significant, but rather small overall effect on welfare motivation. The relatively large direct effect of age ($\beta=.21$) is enforced (to $\beta=.30$) by the fact that people in the higher age category believe less that beneficiaries have personal control over their situation, they endorse income solidarity more strongly and they have a more general solidaristic attitude than younger people. In the case of educational level the enforcement is even stronger: the total effect ($\beta=.18$) is twice the direct effect ($\beta=.09$). People with a higher educational level are more motivated to pay for welfare as such, but also because they perceive the social effects of social security more positively, endorse income solidarity more strongly, have higher trust in others and have a stronger general solidaristic attitude. The total effect is somewhat attenuated by the fact that more highly educated people believe more strongly that beneficiaries have personal control over their situation. As regards income it appears that there is no direct effect on motivations for welfare support, but there are indirect effects. People with higher incomes are somewhat less motivated than people with lower incomes ($\beta=-.02$) only because they believe more strongly that benefit dependency is under the control of beneficiaries and because they have a more right-wing political preference. Finally, people on benefit do not differ from those not on benefit in the opinions and perceptions included in our analysis. Clearly, in the Netherlands there is no large cultural gap between both categories.

Conclusion

Many people do combine several motivations for contributing to welfare benefits at the same time. No less than two-thirds of our respondents said they were motivated by various combinations of

a perceived self-interest, moral obligation and empathy with beneficiaries. It is not only on the basis of self-interest or values that people are willing to support welfare, but in many cases there is a combination (as suggested by Pettersen, 1995), even with a third type of motive, which is empathy and identification with the lot of beneficiaries. More specifically, our data showed that nearly every Dutch citizen (82%) perceives him/herself to have a personal interest in social security, while nearly two-thirds (64%) feel they have a moral obligation to contribute to welfare and a bit less than half (42%) sympathise with the lot of beneficiaries.

Clearly, the legitimacy of the Dutch social security system seems to rest chiefly on the motive of self-interest. Its encompassing character seems to have generated its own legitimacy, as a profitable institution for all. Although there are no directly comparable data, it can nevertheless be assumed that the situation is similar in other broad welfare states, like the Nordic countries, Germany and France. In countries with a more selective, or residual, system, like the United States, Canada, Central and Eastern European welfare states, and perhaps also the United Kingdom, one would expect fewer people to be motivated to support social security on the basis of perceived self-interest. Since our data show a positive correlation between the various types of motive, it can further be assumed that in these countries the number of people agreeing with the motives of moral obligation and empathy might also be smaller than in the Netherlands. In residual systems the people who usually do not need and use benefits will generally be less 'close', socially as well as culturally, to those who do. Seen like this, one could say that, where a broad welfare state generates its own legitimacy, a residual welfare state will hinder it. Or, due to popular support levels, it might be as difficult to cut down on a broad welfare state as it is to broaden a residual one. Over the last twenty years the actual experiences in European continental countries and the United States, as specimens of both types, have demonstrated nothing else. In addition to the fact that so many Dutch perceive social security as profitable for themselves, the moral and empathetic basis for its legitimacy appears to be substantial too. That still more people are motivated by considerations of self-interest does

in our view not imply that generally 'the value base' of welfare legitimacy is less important than 'the interest base'. Present broad welfare states might have started off only once sufficient levels of 'sameness' (Offe, 1988) and 'a culture of solidarity' (Hinrichs, 1996) were established, while in residual welfare states the feelings of empathy and moral obligations that are derived from 'sameness' and 'solidarity culture' might relatively be much more important to underpin any degree of welfare redistribution to the needy (cf Goodin, 1988).

A second set of conclusions relates to the measurement of motivations. Up till now it has been quite common to deduce motivations from the direct effects that certain 'interest indicators' and 'value indicators' have on people's willingness to contribute to welfare schemes. Our study shows that this can lead to grossly misleading conclusions. In the context of the encompassing Dutch welfare state there is relatively little variance in the degree to which people of various social categories profit from social security. The result is that traditional interest indicators like income, welfare use, sex and educational level usually show only weak correlations, if at all, with welfare preferences of the Dutch. The obvious conclusion would be that considerations of self-interest do not play any significant role. However, our direct measurement shows the opposite, namely that perceived self-interest is the chief motivation for welfare contribution. Furthermore, although in some cases it might be obvious what type of motivation is indicated by a certain variable, in other cases this is much less certain. For instance, how can the finding that older people are more supportive than younger people be understood? Is this because on average they profit more directly from welfare (through healthcare and (pre-)pension schemes)? Are they less individualistic and therefore perceiving a stronger moral obligation? Or do they sympathise more easily with needy people, because of their broader life experience? Our direct measurement shows that all of these interpretations have some validity.

Direct measurement also allows for more accurate analyses of determinants. Our data showed that whether people are more or less strongly motivated to contribute to social security seems to depend more on factors within the person –

such as his or her general level of solidarity with others, trust in others, political belief, general attitude towards welfare redistribution and concern for societal cohesion and order – than on his or her perception of the (fair) workings of the social security system – such as perceived abuse, (preferred) benefit levels and the effects of social security on individuals and the economy. With regard to the total influence of structural variables, the motivation to contribute to welfare appeared to be stronger among men, older people, welfare users and those with the highest educational level. Surprisingly, income level had only a minor and indirect effect on motivation. It is because those with a higher income blame beneficiaries more for their dependent situation than other income groups, and because they have a more rightist political orientation, that on the whole people with higher incomes tend to be a bit less motivated to pay for social security. Surprising too was that those on benefit do not differ much from those not on benefit in motivation to contribute. Both findings confirm that profiting from the social security system is a common experience to nearly all Dutch citizens.

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