



Non-take up of housing allowance in Upper Austria*

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Introduction

There is little empirical evidence on non-take-up of housing allowances or similar housing benefits. In most cases, analyses on non-take-up rates focus on social assistance or minimum income benefits. To shed some light on this issue, this policy brief describes non-take-up of housing allowance in the Austrian federal state Upper Austria. First, the policy brief discusses general determinants, covariates and consequences of non-take up of social benefits as well as potential policies to address them. Then it describes typical characteristics and features of housing allowances. After reviewing the existing literature, we present the main results of our analysis focusing on the extent and covariates of non-take-up of housing allowance in Upper Austria.

Key words: social protection & social security, tax/benefit policy modelling, non-take-up, Austria

Targeting is one of the most important aspects of social protection systems and of means-tested benefits in particular. The occurrence of non-take-up means that benefits do not reach their target group. Non-take-up represents a widespread phenomenon and is nowadays considered as a central issue within welfare policy analysis (Warin, 2014). This becomes even more evident in times of economic crisis and budget austerity, when the population's needs and dependence on such benefits increase (see for example OECD 2011; European Commission, 2013).

Reasons for non-take-up

The economic and sociological literature (see for example Blank/Ruggles, 1996; Anderson/Meyer, 1997; Engels, 2001; Kayser/Frick, 2001; Riphahn, 2001; Hernanz et al., 2004; Bruckmeier et al., 2013; Eurofound, 2015; Fuchs

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A household will claim a benefit if anticipated benefits exceed anticipated costs

et al., 2020) developed theoretical models on the determinants of (non-) take-up. A basic hypothesis suggests that a household will claim a certain benefit if anticipated benefits exceed anticipated costs. In the extreme case, without (any) financial or material resources a household in need will hardly be able to 'decide' not to apply. On the other hand, a household will refrain from applying if the expected benefit amount is too low and/or the expected duration of the benefit spell is too short to offset costs.

Both direct and indirect claiming costs as well as objective barriers and subjective motives matter. These can be grouped as follows:

- Information costs regarding the existence and purpose of benefits, detailed legal regulations and the application process, etc. Uncertainties about the outcome of the application may increasingly lead people to abstain from applying, particularly persons who are in the grey area of a potential benefit entitlement (Hümbelin, 2016);
- Administrative costs within the claiming process related to appointments, waiting times, filling in of forms, provision of documents and detailed information, etc.;
- Social and psychological costs, for example perceiving state support as embarrassing, fear of stigmatisation, experiencing checks and inspections by officials as degrading, etc.

However, it is insufficient to consider (non-)take-up only as consequence of a cost-benefit equation. It can also be associated with individuals expressing self-esteem, personal moral beliefs, indifference or rejection of the welfare system and the situation they are confronted with (Frick/Groh-Samberg, 2007; Warin, 2014). In addition, (non-)take-up is not only influenced by the actions and decisions of eligible individuals, but also by the accuracy of administrative decisions. Examples include errors in evaluation processes, discretionary decisions based on unclear programme rules or the consideration of individual circumstances (Hümbelin, 2016; van Oorschot, 1991).

As direct empirical observation of most of these theoretical determinants is constrained by the availability of respective information and data, multiple proxies are used to test the hypotheses. Empirical evidence shows that the expected net utility from claiming plays an important role: non-take-up is higher for lower degrees of need or deprivation. A common operationalisation is an individual benefit gap measured as the percentage of a household's resources excluding the benefit in question in the total resources a household would dispose of including the benefit. The higher this benefit gap, the more likely a household is to claim the benefit (Bargain et al., 2010; Bruckmeier/Wiemers,

2011, Bruckmeier et al., 2013; Frick/GrohSamberg, 2007; Hümbelin, 2016; Wilde/Kubis, 2005).

In terms of claiming costs, general information costs seem to be of secondary nature, except in situations where eligibility is more doubtful, for example in the case of homeownership or self-employment (Bargain et al., 2010; Bruckmeier/Wiemers, 2011). Certain administrative costs and individual transactions are likely to be important (Currie, 2004).

The role of stigma and associated psychological costs is controversial: Some studies find a crucial impact (Frick/Groh-Samberg, 2007; Wilde/Kubis, 2005), while other results point to a rather marginal effect (Bruckmeier/Wiemers, 2011; Currie, 2004). Detailed analyses of regional differences in take-up suggest that social expectations and attitudes towards welfare support are of relevance. Independent of economic structure and attitudes, there seems to be an influence of population density and urban and rural differences, where also perceived anonymity is decisive (Hümbelin, 2016).

Consequences of non-take-up

Non-take-up distorts the intended welfare impact, causes unjustified disparities, and reduces the capacity to anticipate the impact of reforms

The consequences of benefit non-take-up are problematic in several respects and have major implications for equity and social justice, but also for steering mechanisms of the welfare state (see for example, Bargain et al., 2010; Engels, 2001; Eurofound, 2015; Hernanz et al., 2004; Hümbelin, 2016; Kayser/Frick, 2001): First, low take-up rates distort the intended welfare impact of targeted social transfers in terms of poverty reduction and social inclusion. Persons in need fall short of a basic social protection and financial resources to improve their standard of living. While non-take-up might save public funds in the short term, it may cause greater social, economic, and societal costs in the long run through financial arrears, debt, intensified social exclusion, health problems or deficiencies in child rearing.

In addition, when non-take-up results from “involuntary choices” due to objective or subjective access barriers, it causes unwarranted inequalities among eligible households. For example, if only the better-informed apply, the benefit may not reach those most in need.

Finally, non-take-up affects policymaking itself. It weakens the ex-ante assessment of the social and financial impact of policy reforms as well as the reliability of welfare statistics: With a high share of non-take-up, the number of recipients is not a reliable indicator for deprivation and vulnerability within the population.

Reducing non-take-up

In general, non-take-up should be addressed through multiple strategies simultaneously (Eurofound, 2015). This can involve changes in the enacting of regulations and laws, in the administrative implementation of regulations, in the provision of information, the communication of existing policies, and in the general public opinion towards welfare support (Boccadoro, 2014).

Required information on the purpose of benefits and related application procedures should be easily accessible to potential beneficiaries. There should be more information, better guidance, and active support within the application process (Boccadoro, 2014), possibly within a cooperation between public administrations, local service providers and NGOs. Additionally, the application process should be simplified and made more comprehensible, and the screening of applications should be more transparent (Eurofound, 2015; Hernanz et al., 2004). Online application procedures could further reduce barriers for certain target groups (Eurofound, 2015). If feasible, take-up could be enhanced through automatic enrolment (Currie, 2004). Alternatively, relevant institutions might proactively notify individuals who are likely to be eligible. The state should also seek to influence the public discourse on welfare support and means-tested benefits to reduce stigma (Bruckmeier/Wiemers, 2011; Hernanz et al., 2004). Decoupling applications from social welfare offices (Eurofound, 2015) and one-stop-shops could also tackle the issue of stigmatisation.

Overall, attitudes, perceptions and interests of potential clients and benefit recipients should be taken into account when designing social security systems and benefit schemes (Warin, 2014).

Characteristics of housing allowances

Housing allowances should secure affordable housing and prevent rent arrears, evictions, and homelessness

Rising housing costs and lack of affordable housing are nowadays one of the key social challenges. To address these problems, housing policies within welfare regimes provide either supply-oriented support (e.g., social housing) or demand-oriented support (e.g., housing benefits) (Eurofound, 2016). Housing allowances provide direct financial support for low-income groups to cover rental and other housing costs. Their provision is intended to secure affordable housing and prevent rent arrears, evictions, and homelessness (OECD, 2015; OECD, 2019b).

Housing allowances are mostly organised and financed at the national level. In Austria, however, they are provided by the Federal States. In contrast to

other countries housing allowance in Austria is not only granted to tenants in the private rental market, but also to tenants in social housing and partly also homeowners. Still, the largest benefit share is paid to tenants who rent privately (OECD, 2019a; OECD, 2019c; OECD, 2019d).

While specific eligibility requirements may include a minimum earned income and conditions related to citizenship, the benefit amount is usually determined by the income and composition of households, the size of the dwelling, as well as the rent and other housing costs. It is intended to cover reasonable housing expenses. Thus, the amount is often capped to prevent recipients from maintaining too expensive living arrangements (OECD, 2019c).

On average, public spending on housing allowances is around 0.3% of GDP in OECD countries, and 0.2% in Austria. In a European comparison, also the number of recipients is rather low in Austria (OECD, 2019b).

Since housing allowances are means-tested in most countries, the majority of benefits go to low-income households. In Austria, the share of households receiving housing allowance in the lowest income quintile reached 13% in 2017, the share of recipients in the overall population was only 4%. Correspondingly, housing allowances account for a larger share of income for low-income groups. In Austria, housing allowances average to 4% of household earnings at the 10th percentile, and 0% at the 50th percentile in 2018 (OECD, 2019d).[‡]

Despite their overall redistributive structure, several reports (e.g., Baptista et al., 2015; European Commission, 2013) suggest that housing allowances do not adequately compensate for real housing costs and may only provide access to poor quality housing. This is also approximately confirmed by the indicator *housing cost overburden rate*[§] which in 2019 applied to 9% of all households in the EU-27 and 7% of all households in Austria (Eurostat, 2020).

Relevant legal regulations and statistical information on housing allowance in Upper Austria are summarised in Box 1 below.

‡ Average across family types: One earner couple, one earner couple with two children, single, lone parent with two children.

§ Households for which total housing costs MINUS housing allowance exceed 40% of disposable income.

Box 1: Housing allowance in Upper Austria (2018)

Both tenants in the private rental market and tenants in social housing can claim housing allowance. Homeowners are not eligible.

Allowable housing costs are capped at € 3.50/ m², for newly rented flats on the private rental market the allowable housing cost must not exceed 7 €/ m². The size of the flat is limited to 45 m² for one person and 15 m² for each additional person. At least one household member must earn more than € 438.05 per month. The lower the weighted household income, the higher the housing allowance. The total amount is capped at € 300 per month.

To be eligible, third country nationals must

- have had an uninterrupted legal main residence in Austria for more than five years,
- currently receive incomes subject to income tax or social insurance contributions or receive social insurance benefits due to previous employment. They must have received these incomes or benefits for at least 54 months within the last 5 years, or have recorded a total of 240 months of such periods,
- demonstrate sufficient knowledge of the German language (Land Oberösterreich, 2021b; Rechtsinformationssystem Österreich, 2021).

Although average net rents in Upper Austria increased by 31.7% over the period 2011-2020 (Statistics Austria, 2021), the number of receivers and the expenditure for housing allowance decreased significantly in the past decade: While in 2011 expenditure amounted to € 81 million, total payments have been continuously reduced since then, reaching only € 52 million in 2020 (Land Oberösterreich, 2021a).

Empirical evidence on non-take-up of housing allowances

Given the purpose and target group of housing allowances, it is likely that there is less non-take-up than in the case of social assistance or minimum income benefits. It is also assumed that social housing associations have an incentive to make tenants aware of their entitlement to the benefit. On the other hand, housing allowances feature complex application procedures and entitlement criteria (Eurofound, 2015).

In fact, studies suggest that accessing housing allowances requires multiple bureaucratic steps. Applicants must search benefit systems to gather the relevant information. Especially for those living in unstable housing conditions, it can be difficult to gain access to such information. In some cases, however, there are corresponding support services: In Austria social workers provide counselling services for tenants to advise them how to access benefits, manage arrears and pay rent on time (Eurofound, 2019; European Commission, 2013).

Non-take-up of housing allowances is a wide-spread and persistent problem

Available figures for three EU-countries and the UK show that non-take-up of housing allowances represents a wide-spread and persistent problem. Estimates for the Netherlands range from 18% to 27%, for Denmark they amount to 33%, and for the Czech Republic rates between 60% and 70% are reported (Eurofound, 2015; Matsaganis et al., 2014). In the UK official estimates for non-take-up rates of several social benefits are published annually. In 2019, an estimated 19% of entitled households did not receive the housing benefit. This estimate has been fairly stable over time and was 19% in 2015 and 21% in 2010 (DWP, 2020).

Table 1: Non-take-up of monetary housing benefits in selected EU-countries and the UK

Country	Benefit	Year	Non-take-up rate at household level
CZ	Housing allowance (příspěvek/ doplatek na bydlení)	1996	60%
		2010	70%
DK	General housing benefit scheme (boligsikring)	1992	33%
NL	Housing benefit (huurtoeslag)	2003	27%
		2010	18%
UK	Housing benefit	2010	21%
		2015	19%
		2019	19%

Source: DWP, 2020; Eurofound, 2015; Matsaganis et al., 2014

In line with the discussed cost-benefit equation, the non-take-up rate at the household level is higher than at the expenditure level: In 2019 an estimated 12% of the total amount of housing benefit that could have been claimed was not claimed in the UK.

Regarding socio-demographic characteristics it was found that singles with or without children and couples without children have significantly higher take-up rates than couples with children. Pensioners had a higher take-up rate than

persons in working age. Among the working age population, take-up rates were much higher among those out of work than the employed and self-employed (DWP, 2020).

Data and method

The estimation of the number of potentially eligible households and benefit amounts of housing allowance in Upper Austria is based on the legal regulations presented in Box 1. For the calculations Austrian microdata from the EU Statistics of Income and Living Conditions (EU-SILC) provided by Statistics Austria is used. The data provide detailed information on household size and household composition as well as incomes (incl. housing allowance), and information on the housing situation like type of housing, living space in m² and rent. The simulation results are extrapolated to the population of the entire Federal State of Upper Austria using household weights provided in EU-SILC. The analysis is conducted for the year 2018, as the latest available microdata at the time of research refer to this year.

The comparison with actual payments and beneficiaries is based on administrative statistics. Related variables in EU-SILC include different types of housing support and render the analysis on housing allowance unreliable.[¶]

The non-take-up rate is measured at the household and at the expenditure level. The former indicates the share of households eligible for housing allowance but not receiving it. The latter measures the share of total housing allowance that is not claimed (for more details see Box 2).

Box 2: Calculation of non-take-up rates

Take-up rate household level = $(\text{beneficiaries} * 100) / (\text{eligible households})$

Non-take-up rate at household level = 100 – take-up rate at household level

Take-up rate expenditure level = $(\text{actually paid amount} * 100) / (\text{amount in case of full-take-up})$

Non-take-up rate at expenditure level = 100 – take-up rate at expenditure level

¶ In contrast to almost all other income sources included in EU-SILC which are based on register data, information on housing allowances is based on survey responses.

Official reference data allow for a breakdown of non-take-up-rates by a) household size, b) country of birth (of the main earner in the household) and c) district. To ensure a sufficiently large sample size for the analysis and robustness of the results, we distinguish only between a) single- and multi-person-households, b) households residing in the city of Linz and households residing in other political districts and c) households with the main earner born in a country of the European Economic Area (EEA) (including Austria) and those born in a third country.

To explore the relationship between non-take-up and other important socio-demographic characteristics, a univariate correlation analysis is performed. Here, the information on effective payments and number of receiving households is taken from adjusted EU-SILC-data.**

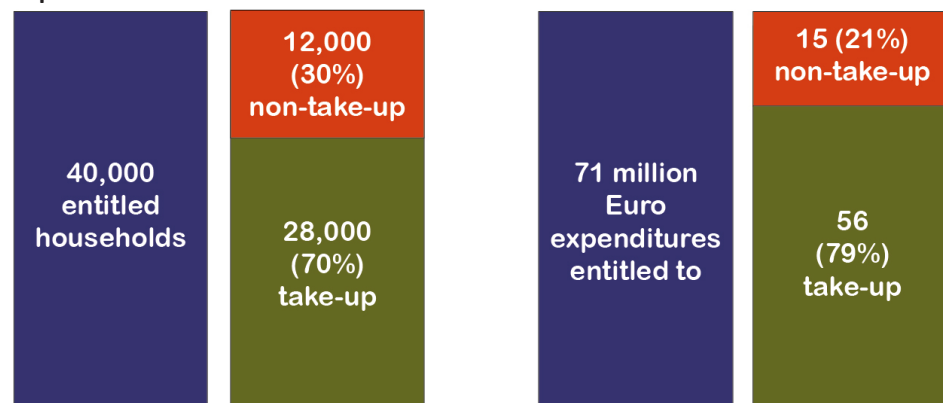
Results

Despite the entitlement, about 30% do not receive housing allowance

**Non-take-up in
Upper Austria is
estimated at about
30% at household and
20% at expenditure
level**

In 2018, 40,000 households would have been entitled to housing allowance. However, only 28,000 households received the benefit which corresponds to a non-take-up-rate of around 30%. In case of full take-up, the required budget would have amounted to 71 million EUR. When comparing this figure to actual benefit expenditures, the budgetary non-take-up-rate amounted to 21%. Thus, the Federal State of Upper Austria „saved“ 15 million EUR. As expected, non-take-up on the household level is higher than on the expenditure level (see figure 1). Following theoretical assumptions, households are more likely to claim a benefit if the amount to be claimed is higher.

Figure 1: Non-take-up of housing allowance in Upper Austria 2018, household and expenditure level



Source: National EU-SILC data provided by Statistics Austria, own calculations

** In contrast to almost all other income sources included in EU-SILC which are based on register data, information on housing allowances is based on survey responses.

Single households are highly affected

More than half of all paid out housing allowances (53%) went to single households in 2018 (Land Oberösterreich, 2019). Still, one-person households are particularly affected by non-take-up. The rate reaches 50% for 2018, i.e., opposite to the results for the UK every second single household did not receive housing allowance despite being eligible. Non-take-up at expenditure level was 45% for this group. In contrast, multi-person-households had almost full benefit take-up.

Multi-person-households, especially households with children, are more likely to claim benefits, because they have higher needs. They are more likely to receive higher benefit amounts and rely on assistance over a longer period of time. Therefore, the benefit receipt is more likely to outweigh anticipated claiming and administrative costs. In addition, claimants from multi-person-households tend to face less stigma and more goodwill from authorities (Bargain et al., 2010; Frick/Groh-Samberg, 2007; Fuchs et al., 2020).

Massive difficulties for persons from third countries

The share of third country nationals in all recipient households amounted to only 6% in 2018 (Land Oberösterreich, 2019). According to our calculations, the respective non-take-up rate for this group reaches as high as 69% at the household and 61% at the expenditure level. Non-take-up rates for persons born in EEA-countries are 24% and 14% respectively.

In the literature, individuals with migration background, particularly from third countries, are portrayed as having a low probability of claiming benefits. While they might be more dependent on social benefits due to their lower social status (Fuchs et al., 2020), legal access barriers, high uncertainty about the prospects of successful claiming, as well as other hurdles, such as language barriers inhibit benefit take-up (Bargain et al., 2010).

Difference between capital Linz and other districts is not significant

About one third of households receiving housing allowance live in the provincial capital Linz (Land Oberösterreich, 2019). Although our calculations show a higher non-take-up-rate in districts outside Linz (on the household level 33% vs. 24%; no reference data are available on the expenditure level), the difference is statistically not significant.

Social and psychological costs are consulted to explain such differences between urban and rural areas. Municipality size plays a crucial role, as larger cities

guarantee higher anonymity and thereby less stigma (Bargain et al., 2010). However, differences according to municipality size or between urban and rural areas represent complex phenomena: Beside individual attitudes as well as perceived expectations and (political) ideologies in the social environment, the economic structure, or the arrangement of access to information are also decisive (Fuchs et al., 2020; Hümbelin, 2016).

Correlation with other socio-demographic characteristics

Factors associated with non-take-up are:
Single households,
persons from third
countries, male main
earner, higher
education

Apart from household size, country of birth and political district no further attributes are available in the official reference statistics. For the correlation analysis with other socio-demographic characteristics we, therefore, refer to reported receipt of housing allowance in the EU-SILC-data. A positive correlation coefficient indicates a positive relationship between the variable and non-take-up, i.e., when an eligible household features a given characteristic it is more likely to not claim the benefit. In contrast, a negative correlation coefficient indicates a negative relationship, meaning that an eligible household with this characteristic is more likely to claim housing allowance.

The results show a significantly higher probability for non-take-up when a household has a male as main earner. Likewise, non-take-up is more likely if the highest education attainment of the main earner is beyond compulsory school (Table 2).

Table 2: Correlation coefficients, 2018

Characteristics	Correlation coefficient with non-take-up
Male	0.228*
Age	0.013
Education beyond compulsory school	0.206*
Employed or self-employed	0.190
Equivalised household income	0.157
Health impairment in the household	-0.001

Source: National EU-SILC data provided by Statistics Austria, own calculations

Notes: * statistically significant (85%); with the exception of household income and health impairment in the household, all characteristics refer to the main earner of the household

The literature suggests that corresponding relationships relate to differences in need. Claiming costs pay off if the households depend on higher support over a longer period (Bargain et al., 2010; Frick/Groh-Samberg, 2007). On average, households with a women as well as with a less educated main earner have lower disposable income. In addition, as such households tend to rely more heavily on social benefits, they might be better informed on entitlements. Thus, information costs related to housing allowances might be relatively low.

Related to the age and employment status of the main earner, a health impairment within the household and the amount of the disposable household income, no statistically significant correlation with non-take-up is found. However, rather non-take-up in case of employment or self-employment goes into the same direction as was found in the UK.

Summary and conclusions

For housing allowance in Upper Austria, the non-take-up rate at household level is estimated at 30 % and at expenditure level at 21% in 2018. Non-take-up is concentrated among single households and households with a main earner from a third country. A correlation analysis for other characteristics suggests that non-take-up is more common among households with a male main earner and a main earner with education beyond compulsory school.

The resulting extent of non-take-up is in line with previous empirical evidence for housing benefits in Denmark, the Netherlands, and the United Kingdom (18%-33%), only for the Czech Republic considerably higher rates (60%-70%) were estimated. Like in the United Kingdom, a higher rate at the household level compared to the expenditure level was found, indicating that in the sense of a cost-benefit-equation households are more likely to claim when they expect higher benefit amounts.

These results are consistent with theoretical models on determinants of non-take-up: Single households are less dependent on welfare benefits and do not have to take care of children and other dependent household members. Third country nationals face specific barriers to accessing welfare benefits, such as language barriers, and greater uncertainties related to the prospects of a claim (see Box 1). Households with a male or a higher-educated main earner have on average higher disposable incomes and are, therefore, more likely to be entitled to lower benefit amounts.

Summarising the theoretical models, non-take-up occurs when the anticipated benefit falls short of perceived claiming costs. If such costs are the consequences

of non-transparent and complex schemes, poor information, or other institutional barriers, they imply a failure in the design or implementation of the programme (Eurofound, 2015; Kayser/Frick, 2001).

The policy recommendations by the Chamber of Labour Upper Austria to reduce non-take-up and to improve the access to housing allowance (AK Oberösterreich, 2021) follow the general approaches to address non-take-up in terms of providing better information and simplifying the application process: Better, more tailored, easy to understand and multilingual information should be provided online and at local social counselling points. The requirement to provide a residence confirmation issued by the respective municipality before being able to apply for housing allowance should be omitted.

In the interest of modern and stable benefit criteria and a transparent screening of applications, the limits for both the chargeable and allowable housing costs per m² as well as for the absolute cap of housing allowance (see Box 1) should be increased, and the complicated calculation formula simplified.

Following the proposal for automatic enrolment found in the literature, a legal entitlement for households whose disposable household income lies below the statistical at-risk-of-poverty line is suggested. However, such a step would require some upfront organisational and data-related arrangements.

Finally, taking into account the high non-take-up rate for third country nationals, the specific access barriers for this population group should be eliminated. Anyway, according to a recent judgment by the European Court of Justice, the requirement to prove the command of the German language is likely to violate European Law. However, the housing allowance would have to be classified as a core benefit within the meaning of the EU-directive on third country nationals with a permanent residence status. This re-classification is in the responsibility of the competent Austrian court (ORFon, 2021).

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