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Review of the book **Delivering benefits in old age**

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BOOK REVIEWS

Paul Dornan, *Delivering Benefits in Old Age: The take up of the Minimum Income Guarantee*, Aldershot, Ashgate, 2006, 254 pp., ISBN 0-7546-4688-2

Non-take-up, or the phenomenon whereby people do not receive benefits they are entitled to, has long been known to be the price that has to be paid for selective targeting through means-testing. It is no wonder, therefore, that theoretical and empirical studies on the extent and determinants of non-take-up are mainly carried out on a repetitive basis in welfare states, like that of the UK and the USA, which have a selective approach towards income protection. Dornan's study on take-up and non-take-up of the UK Minimum Income Guarantee scheme for the poorest in old age is a very welcome contribution to this history of research. As Dornan says himself, there are various good reasons for continued study of the problem, among which the justified claim that in many European welfare states increasing numbers of welfare dependent people are confronted with means-testing, either because of limitations of access to insurance schemes, because of shorter durations of insurance benefits, or because of the introduction of means-tests in former non-means-tested schemes. The book is very welcome, since for those who are not experts in the field it offers a concise and highly relevant review of empirical knowledge about and the theoretical perspectives on the various causes of non-take-up, giving due attention to shifts from a client-blame perspective towards a system-blame perspective. For those who do have a more than an introductory level knowledge about non-take-up, the value of the book is that it introduces and analyses new types of research questions regarding non-take-up, which are essential for understanding the social impact of the phenomenon that 'has perplexed researchers, policy makers and advice workers for much of the post war period' (p.7). Among them is the question about the social distribution of non-take-up among categories of income, gender, marital status, the presence of children, having access to telephone, health status etc., each of which are factors that play a role in the complex processes leading towards take-up or non-take-up. There is also the question of the impact of non-take-up on people's material and mental well-being, which is, of course, highly relevant for assessing the welfare outcomes of selective policies more generally. Finally there is the question regarding the dynamics of take-up, where Dornan uses data from the longitudinal British Household Panel Survey to explore the flows in and out of receipt to analyse behaviour over a ten year time span. To be sure, the book is not without the usual research questions, which are

about analyzing the rate of non-take-up of the Minimum Income Guarantee, as well as its determinants. Here it uses data from the Family Resources Survey data from 2001/2 and applies regression analysis to assess take-up rates (in terms of caseload and expenditure), as well the determinants of non-take-up. Usually this methodological approach applies a rational choice perspective to the behaviour of claimants and potential claimants, with a central assumption that take-up is the outcome of a cost-benefit analysis on the part of claimants. However, Dornan carefully avoids the often implicit suggestion of this approach that non-claimants are to be blamed primarily. On the contrary, Dornan explicitly assumes that the architecture, as well as the administration of schemes may contain important thresholds for claiming. This is one reason why he critically discusses the policy context of providing benefits for the poorest in old age in detail. His discussion of how the Minimum Income Guarantee scheme was introduced in April 1999, as a successor of Income Support, only to be replaced in October 2003 by Pension Credit, makes one speculate that 'policy dynamism' is itself an important causal factor of take-up problems situated at the level of scheme architecture. The book concludes with a discussion of how to increase take-up rates. Here Dornan takes a realistic approach by assuming that the means-test, as an important source of the problem, will not disappear shortly from the UK social protection system. The main question then becomes how to make the means-test work? That is, how to avoid its detrimental association with low take-up? Dornan discusses several options, but what the ones he relies most upon have in common is that they increase the pro-activity of institutions (among which the Department of Work and Pensions) to initiate individual claiming processes. One way would be to use the possibilities of data matching, which rapidly increase with the new technologies available. Another one would be to get care professionals involved in the process.

In my view Dornan's book is a must-read, not only for those who are interested in the take-up of Minimum Income Guarantee proper, but especially also for those who have a more general interest in (new forms of) take-up research and theories.

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