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WHY PAY FOR SOCIAL SECURITY ?

WORC Paper 00.05.02

Wim van Oorschot

WHY PAY FOR SOCIAL SECURITY?

paper to be presented at

What Future for Social Security: cross-national and multi-disciplinary perspectives

Conference at the Department of Social Policy, University of Stirling, 15-17 June 2000

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Tilburg University

Abstract

With regard to the legitimacy of welfare empirical evidence tends to defy pessimistic theories. Here this puzzling contradiction between facts and theory is seen as a result of insufficient understanding of people's motivations to support welfare. For improving such understanding an empirical instrument is developed and applied for measuring directly the various motivations people may have to pay for social security schemes. Four types of motivation are deduced from sociological theories on solidarity: perceived self-interest, moral obligation, affection 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 apply in their case. The main conclusions are that a large majority of the Dutch is 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 affection; older people, men and the highest educated are more strongly motivated to contribute to welfare, while welfare use and income level only have a modest influence; the main patterns can be understood from the encompassing character of the Dutch welfare state, from which (nearly) all Dutch citizens and/or their family members and close friends profit personally.

Introduction¹

A fear for a crisis in the legitimacy of the welfare state, due to falling popular support, has been expressed by various authors since the 1970s. Among the early worrying prophets were e.g. Illich (1973) and Lasch (1978), who expressed concerns about the detrimental effects of the increasing bureaucratic and statist aspects of welfare. From a political economy perspective 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', i.e. 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 to pay for welfare, since they would perceive lesser or no benefits from it. From a cultural point of view Inglehart (1977) posited the emergence and 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, while Zijderveld (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. Voices warning against falling welfare support have not quieted in the meantime. The 'middle mass' argument is still repeated regularly, e.g. 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). Inglehart has extended his argumentation for a dissolving consensus about welfare, seeing post-materialistic values as only one part of the problem, the other being that the successful welfare state has reached a 'point of diminishing returns', leading to withdrawal of popular support (Inglehart 1990). Recently a new argument is 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).

Despite all this concern empirical studies on welfare state legitimacy have not detected any substantial decline in popular support. On the contrary, all comparative studies conclude that support for welfare has remained high from the 1970s onwards. A dip occurred generally in the recessive 1980s, but even then it was '...simply nonsense to speak of a crisis of legitimacy.' (Ringen 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, actual registered trends defy theoretical expectations regarding developments in the legitimacy base of the modern welfare state. An obvious question to put forward is of course, how this could be explained? Although the mismatch has been noticed by others, no explicit account of the question exists. Most authors simply draw the conclusion that apparently theories do not explain actual developments. Pettersen (1995) goes a little further and suggests that in order to understand patterns in welfare support and willingness to pay for social security one should mix two types of theory. The dominant one, seeing support as being based on people's considerations of self-interest, like the theory of Rose and Peters on the 'abused taxpayer' theory, of Wilensky on the 'middle mass', and of Galbraith on 'comfortable majority' (but see also Esping-Andersen and Korpi 1984). The other assuming that people follow social values and norms regarding welfare contribution, like e.g. Inglehart's 'post-materialism' theory (but see also Taylor-Gooby 1985, Coughlin 1991). Other authors, discussing theoretically the motivational basis for welfare support, have made a similar dichotomy. For instance, Kangas (1997) and Lindenberg (1990) speak in this respect of 'homo economicus' and 'homo sociologicus' models of men, Taylor-Gooby (1999) of 'instrumental rationality' vs. 'normative' behaviour, Elster (1990) of 'selfishness' vs. 'altruism' and Mansbridge (1990) of 'self-interest' vs. '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.

This would suggest that mixing factors of self-interest on the one hand, and of values, norms and beliefs on the other, would be a solution to understand the observed mismatch between actual trends and theories. Empirically, there are two problems here. First, it is still largely unknown what mixes actually exist among the public, to what degree people differ in their mix of motivations, and how differences could be explained. Second, thus far people's motivations for contributing to welfare and social security have only been measured indirectly. Usually, the prevalence or dominance of the two types of underlying motivations are indirectly deduced from 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). We know, however, of no empirical study that directly asked people what motivates them whether or not to support and contribute to welfare. The obvious drawbacks of indirect measurement are that it is not possible to assess adequately the relative importance of both motivational types, nor to analyse the structural and cultural determinants of people's motivational mixes.

This paper aims at contributing to a better theoretical and empirical understanding of people's motivations for contributing to welfare, as well as of the determinants of such motivations. For this a measurement instrument for motivations will be developed, and the results of a Dutch public opinion study in which the typology was applied will be presented.

Motives for supporting welfare

The various motives people may have to support and contribute to welfare 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, let collective interests prevail, even when this would conflict with their personal interests.

Durkheim (1966/1893), as well as Weber (in Henderson and Parsons 1964), perceive of 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 realize 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 (1966/1893) 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 rational choice based approach to solidarity (Hechter 1987) 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 co-operating 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 e.g. Baldwin, 1990; Esping-Andersen, 1990; Goodin and LeGrand, 1987). Fourth, support for solidarity is not necessarily 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 – affection 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, installed 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 affections 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.² 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 more different motives to contribute. Furthermore, to a certain extent³, 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.

In the following it will be analysed to what degree the Dutch population is motivated by the various motives to support and contribute to welfare, whether there are individual differences, and if so, what factors determine an individual's motivational pattern. Two sets of explanatory factors are distinguished. One set of personal characteristics: sex, age, educational level, income level and welfare use (whether people receive a social security benefit or not). And another 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 contribute to welfare 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 arrangements generally than men, because such arrangements enhance their self-sufficiency and labour market chances (Hernes 1987, Wearnes 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 quite less income protection than men. That child care facilities are grossly inadequate might be another factor which makes Dutch women perceive less benefits from the welfare state, as they might in other comparable countries. As for *age* it might be expected that younger people are lesser 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 welfare, 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 educational level, and if such an attitude correlates with higher anti-welfare sentiment (as Pettersen 1995 suggests), then this would be another argument to expect higher 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 higher 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 interest 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 welfare system, than in those with a more residual system. In the former even people with high incomes might profit strongly from welfare arrangements in general, if not more than 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 all of the various reasons to pay for welfare, than those not on benefit. 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 in the past themselves, are receiving a benefit now, expect to be dependent on it 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 welfare, 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. With the variables available in our data-set it can be hypothesised that those people will perceive more reasons to pay for welfare, more strongly, who are more positive or less negative about various aspects of welfare. That is, who:

- evaluate the social security system less negatively;
- perceive individual, social, moral and economic effects of social security more positively or less negatively;
- would prefer benefit levels to be higher;

- perceive actual benefit levels less as adequate for beneficiaries;
- believe less that people have a certain degree of personal control over the occurrence of social risks;
- have a more positive attitude towards income solidarity, i.e. the principle that higher incomes contribute relatively more to the costs of social protection;
- believe less in the abuse of social security;
- have a higher general trust in others, and;
- have a stronger general solidaristic attitude in life.

In addition, it can be expected that people's political preference, and their degree of religiousness are important. Regarding political preference the expectation is that those on the political left agree more on the motives concerning moral obligation and affection, than those on the right. Socialist and social-democratic ideologies adhere more to equality and social protection of vulnerable groups, than liberal and conservative ideology. 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, Taylor-Gooby 1983, Whiteley 1981, Pettersen 1995, Papadakis and Bean 1993). With regard to religiousness available 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 peoples' 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 for welfare support

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 above mentioned motives 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 insurances 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:

- It secures me of a benefit in case I would need one myself*
- I regard it as a moral duty towards the less well-off in society*
- I personally feel with the situation beneficiaries are in*

Answering categories: (1) strongly agree (2) agree (3) 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 analyzed bi-variately separately. However, since the observed mismatch between the theoretical pessimism about welfare legitimacy and the generally observed high support levels specifically raised an interest in the degree and determinants of combinations of motives, a scale-variable was construed for the multi-variate analysis of determining factors.⁴ This scale-variable MOTIVATION combines people's answers to the three statements as follows: (0) no motive mentioned (i.e. 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 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 welfare or not (82% does on the basis of a perceived interest and 87% on the basis of any of the motives). In stead, it measures strength and character of support. Higher scores on the MOTIVATION scale imply stronger support for paying 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 Appendix A.

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 welfare. These bi-variate analyses will also give a first idea of the validity of the hypotheses formulated above.

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, however, 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 firstly, that there is no evidence whatsoever that enforcement would be the only way to motivate the Dutch to pay for welfare. On the contrary, a large majority of the Dutch public admits to have other motives than just fulfilling a legal obligation. Most notably, paying for welfare is accepted on grounds of a perceived self-interest: no less than 82% of the Dutch willingly contribute to welfare since they expect to be dependent upon it themselves sometime 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 and tax credits for home-owners is experienced as a profitable institution by nearly the whole of the population. There seems to be no sign here, like 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 (Hofstede 1998, Stevens and Diederiks 1995), is reflected here in the fact that as much as two-thirds of the respondents also say to be motivated to pay for welfare on moral grounds. That is, that they perceive paying contributions as a moral obligation towards the needy in society. The motive of affection, feeling with the lot 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 obligation and affection, 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 affection 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 affection.

These results can be understood if one recognises that most of the Dutch are personally involved in and dependent upon the social security system. Normally, such involvement is expressed in statistics showing how many people are receiving the various benefits at any one moment in time. Seen in this way a minority of about 15% of the Dutch are involved and dependent, as actual recipients of insurance schemes (except pensions) and assistance. However, this offers a too static and individualistic picture of personal involvement. Too static, since people may have been receiving benefits in the past or might expect to be dependent upon them in the (near) future. And too individualistic, since people will sense personal involvement too if a family member, relative or close friend is dependent upon benefit. Table 1 shows how the picture of personal involvement in social security changes if it is 'dynamised' and 'socialised'.

Table 1 Benefit receipt (% of population 16-65 years)

	Unemployment benefit WW	Disability benefit WAO	Sickness benefit ZW	Social assistance ABW.	At least one of these
1. respondent at this moment (excl. 65+)	3	5	2	3	12
2. other household member at this moment	6	9	3	?	16
3. near acquaintance at this moment	38	46	29	36	71
4. respondent in past	23	8	39	9	55
5. perceived high future chance by respondent (excl. 65+)	40	45	59	34	59
6. respondent now, in past or high chance in future					79
7. idem + other household member or near acquaintance					92

The table 1 indeed shows that only a minority of the Dutch (12%) was receiving benefit at the moment of the survey. However, a dynamic view on personal involvement in social security shows that no less than 79% of the Dutch has either received a benefit, is receiving it now, or perceives a (very) large chance of receiving one of the benefits in future. If the picture is further 'socialised' it shows that even 92% of the Dutch is directly involved in the receiving side of the system.

Differences between groups

Despite the broad support basis, 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 individual's motivations to pay for welfare.

Table 2 shows, first, that social groups do not differ very much in their motivations. 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 (Ploug 1996, Aguilar and Gustafsson 1988). 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 affection. 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 affection. These results contradict the expectations formulated earlier: a supposed 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 bi-variate 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 multi-variate analysis will show a deeper understanding of the influence of sex and the other personal characteristics.

Table 2 Motives to pay for welfare by personal characteristics
[in cells: % (strongly) agree] [Ntotal=1403]

	Perceived self-interest	Moral obligation	Affection
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

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

Agreeing with the three motives increases with age, indicating that welfare has a higher legitimacy among older people, than among the young. The motive of self-interest is regarded 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 affection, 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. In stead, many of the younger people said to agree, nor disagree. 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 affection, 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: the lower educated, who might be more close to beneficiaries or have more personal experience with benefit dependency, agree more with this motive than the people with middle education (but still less than the higher educated). 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 e.g. educational level. No specific hypotheses were formulated

regarding the relation between income and the motives of moral obligation and affection. It appears that there are no significant differences, although there is an indication of an 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 affection, than others. They also seem 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 3. 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 reckon more with the interests of others, find pleasure in doing something for others, do not believe that everybody should take care of him or herself etc. 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 ($\beta=.17$). That is, as expected, those who more strongly believe that social security prevents societal unrest, large scale poverty and misery and promotes a just distribution of life chances, are more motivated. The same applies to those who do not tend to blame people on benefit, i.e. who believe that beneficiaries have little control over their own situation, as well as to those who favour redistribution more, i.e. who think more positively about the principle that 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 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, either are there any influences 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 bi-variately observed relations are confirmed. Older people are more strongly motivated to contribute to welfare, especially on moral and affectionate 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 bi-variate case there is no direct effect from income level⁵. Regarding sex the multi-variate analysis shows a significant effect ($\beta=-.08$) in contrast to the bi-variate analysis, but the direction is the same: men are more strongly motivated to pay for welfare than women.

Table 3 Direct, indirect and total effects on motivation for welfare support (LISREL-analysis, max. likelihood, standardised coefficients of effects significant at $p < 0.05$; N=1407)

	Direct effects on MOTIVATION	Effects of personal characteristics on...						Total effect on MOTIVATION
		SE	PC	IS	TO	SA	PP	
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 ss SE <i>neg-pos</i>	0.14							
Perception of control PC <i>low-high</i>	-0.13							
Attitude income solidarity IS <i>neg-pos</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							
Rsquare	24%	6%	8%	6%	1%	10%	2%	

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

The total of effect 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 also are less solidaristic generally, have smaller trust in others, a more negative perception of the social effects of social security, and they believe more strongly that the occurrence of social risks is under people's own control - factors reducing 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 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 higher educated people more strongly believe 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, table 3 shows that people on benefit do not differ from those not on benefit on 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 at the same time. No less than two-thirds of our respondents said to be motivated by various combinations of a perceived self-interest, moral obligation and affection with beneficiaries. This implies that earlier prognoses of negative developments in welfare support based uniquely on assumptions of self-interest or norms regulated behaviour and attitudes are bound to be wrong. 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, even with a third type of motive, which is affection and identification with the lot of beneficiaries. More specifically, our data showed that nearly every Dutch citizen perceives to have a personal interest in social security, while nearly two-thirds feel they have a moral obligation to contribute to welfare and a bit less than half sympathises with the lot of beneficiaries.

Clearly, the legitimacy of the Dutch welfare state rests strongly 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 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 welfare 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 welfare 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 affection 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 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 specimen of both types, have learned nothing else.

Next to the fact that so many Dutch perceive the welfare state as profitable for themselves, the moral and affectionate 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 affection 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). Moreover, in a retrenching welfare state substantial levels of moral and social motivations might effectively cushion the drop in overall legitimacy, which is bound to occur if retrenchment policies limit the welfare revenues for the higher and middle classes.

A second set of conclusions relates to the measurement of motivations to support welfare. Up till now it is quite common to deduce such motivations from the direct effects that certain 'interest indicators' and 'value-indicators' have on support. 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 it. The result is that traditional interest indicators like income, welfare use, sex and educational level usually show only weak correlations, if at all, with preferences of the Dutch for welfare levels and welfare state interventions. The obvious conclusion would be that considerations of self-interest do not play any significant role in the legitimacy base of the Dutch welfare state. However, our direct measurement shows the opposite, namely that perceived self-interest is the chief motivation for support. Furthermore, in some cases it might be

obvious what type of motivation is indicated by a certain variable, in other cases this is, however, much less certain. Self-interest may explain that higher incomes are less supportive of welfare, but how can the finding be understood that older people are more supportive than younger people? 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. Indirect measurement of motivations to support welfare through interest- and value-indicators, has as another main disadvantage, that the structural and cultural determinants of such motivations can not be analysed adequately. Direct measurement allows for more accurate analyses. Our data showed that whether people are more or less strongly motivated to contribute to welfare, seems to depend more on factors within the person -like his or her solidarism, trust in others, political ideology, general attitude towards welfare redistribution and concern for societal cohesion and order - than on his or her perception of the (fair) workings of the welfare system as such - like regarding perceived abuse, (preferred) benefit levels and the effects of social security on individuals and the economy. These findings suggest the existence of a 'solidaristic' personality type, possibly as an opponent to the 'calculating citizen' that figures predominately in the Dutch social debate. Further research will be necessary to explore this suggestion. 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 no direct effect on motivation. It is only 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 welfare. Surprising too was that those on benefit do not differ much in motivation to contribute from those who are not. Both findings confirm that profiting from the welfare system is a common experience to nearly all Dutch citizens.

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Appendix A 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 anymore

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 absolutely). 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 vs negative, badly administered vs well administered, unjust vs just, content vs 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 meeting ends meet (unemployment insurance, unemployment assistance, disability insurance)

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)

¹ The LISREL-analysis for this article has been carried out by John Gelissen of Tilburg University.

² Szusza Ferge (1999) recently argued that the legitimacy of various types of social exchange contracts depends on the number of distributive principles that underlie them. 'Hazy contracts', like social insurances, are based on more of such principles, than e.g. social assistance schemes, and therefore have a stronger legitimacy base.

³ To a certain extent only, since there can be cases in which the various motivations, as e.g. empathy and moral obligation, may conflict. Jencks (1990) asserts in this respect: '*Many of the moral dilemmas that fascinate philosophers and novelists involve ... conflicts between varieties of unselfishness, rather than just conflicts between selfishness and unselfishness*' (p. 55).

⁴ Analyzing multi-variately the three motives separately would, of course, be very interesting in itself. We have done so in a preparatory stage, and found that the motive of self-interest is differentiated significantly by only two of all explanatory variables from the two sub-sets: the non-welfare users mention the motive a bit less, as well as the youngest age-group (which mentions all motives less). This result manifests the fact that there is very little variation in the dependent variable (82% of all Dutch citizens agree on it). We also found that there is a relatively high Pearson correlation among the other two motives of .58 ($p < .000$), which makes that the patterns of their determinants showed to be quite similar.

⁵ The bi-variate analysis suggested that a U-shaped relation could exist between income level and motivation to contribute to welfare. For this reason the square of the income variable was put into the LISREL-analysis. However, it showed that this variable did not have a direct or indirect effect.