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TAKE

Reducing poverty through improving the take-up of social policies

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The TAKE Questionnaire: a tool to measure the size and drivers of non-take-up of social benefits in Belgium

REPORT

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Abstract

This report describes the development of the TAKE questionnaire which was used in the TAKE Survey. The main goal of the TAKE questionnaire was twofold: 1) to measure the size of non-take-up of a range of social benefits in Belgium; and 2) to better describe and understand non-take-up among Belgian low-income households. The questionnaire was developed in several steps, including several rounds of feedback by both academic researchers and people (previously) experiencing poverty, an online pre-test and face-to-face pre-test. This report discusses the content of the questionnaire and the different steps in the development process.

Keywords: TAKE Survey, non-take-up, questionnaire, low-income population, claiming costs scale

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1. Introduction

Despite an increased interest in non-take-up among researchers and policymakers in Belgium, little is known about the extent and drivers of non-take-up of social benefits in Belgium. The reason for this is that the study of non-take-up is often hampered by methodological challenges and limitations in the available data. Usually, either general-purpose surveys (such as the EU-SILC) or administrative data (or a combination of both) are used to obtain non-take-up estimates. Both types of data sources have their benefits and limitations. Existing surveys are often not sufficiently detailed, lack key information to assess eligibility and are subject to misreporting of income. Similarly, available administrative records typically do not contain all the information that is used in real life to assess eligibility. Moreover, administrative sources lack information that is necessary to properly describe and understand non-take-up (e.g. indicators of vulnerability, attitudes and expectations with regard to the take-up of social benefits, potential hurdles to apply,…). By contrast, specifically designed surveys to study non-take-up have the advantage that they potentially include all the necessary information to simulate eligibility as well as on benefit receipt and reasons for non-take-up. Nevertheless these surveys are rare because they are very costly and time-consuming to organize (cf. Goedemé and Janssens, 2020; Marc et al., 2022). The TAKE Survey is the first survey in Belgium specifically designed to measure the extent, characteristics and drivers of non-take-up of social benefits among low-income households. The TAKE survey combines for a representative sample of low-income households administrative data with new survey data. The TAKE questionnaire was designed with the specific purpose of collecting additional information on eligibility which is not administratively available but necessary to estimate the size non-take-up. In addition, it collects information on a wide range of factors that may help to better understand the characteristics, determinants and reasons for non-take-up.

In this report, we first discuss the structure and content of the TAKE Questionnaire. Next, we report on the different steps in the questionnaire development process. This process included several feedback rounds with both academic researchers and persons (previously) experiencing poverty, as well as two pre-test phases (one using an online questionnaire and one during face-to-face interviews).

This paper is part of the basic methodological documentation of the TAKE Survey, alongside the following documents[1]:

- The TAKE questionnaires
- A report on the TAKE sample design and its implementation (Goedemé, 2022).
- The fieldwork report (Vergauwen et al., 2022).
- A report on the microsimulation models available for the TAKE data (Janssens and Derboven, 2022).
- A report on data matching and imputations (Bolland, 2022).

Key findings of the TAKE project are available in the final report of the TAKE project (Goedemé et al., 2022).

2. Structure and content of the questionnaire

The objective of the TAKE questionnaire was twofold. First, in order to gauge the extent of take-up and non-take-up of social benefits by households in Belgium, the questionnaire included questions on the receipt of benefits and cost-compensating measures and on relevant eligibility criteria (which are only partially available in administrative data sources). Secondly, the TAKE questionnaire included information on important background characteristics of all household members (e.g. age, gender,

[1] All these documents are available on the TAKE website: https://takeproject.wordpress.com/.

educational background, work history, material deprivation, health problems…) and information on potential reasons for non-take-up (e.g. knowledge of benefits, problems when applying for benefits, attitudes against benefit receipt, etc.), which is essential for better understanding non-take-up.

2.1. Structure of the questionnaire

Two different types of questionnaires were developed. The first and main questionnaire (interview duration of about 60 minutes) was only administrated to the reference person of the household. The reference person was defined as the person who is most familiar with the household finances, or who is generally responsible for the application for benefits and services. In the main questionnaire both questions at the household level and at the level of the reference person were asked. The second and shorter questionnaire (interview duration of about 15 minutes) was used to collect additional information of all other adult household members, including those not officially living at the same address as the main respondent.

The questionnaire for the reference person consisted of a household and an individual part. The household part included questions concerning the general situation of the entire household. As such, several household-level characteristics were recorded via the reference person. These characteristics were related to the housing situation, the financial position and capabilities of the household, the health situation of the (members of the) household and the (non-)use of benefits and cost-compensation measures. For example, in case of more than one person living in the household, the respondent was asked to answer for him/herself but also for the other household member(s): with respect to the health situation, we asked "*For the past six months, to what extent have you or someone in your household been limited in activities people usually do because of a physical problem?"*. Several blocks of questions were specifically designed to collect information on potential determinants of non-take-up. As this part was mainly important for the person who usually made the application for benefits in the household, these questions were only asked to the reference person, while we asked him/her to answer these questions from a household-level perspective.

The individual part of the main questionnaire inquired into income and eligibility information of the reference person and some smaller questions relating to individual attitudes, possibilities and skills.

The table below presents an overview of the different modules included in both questionnaires. As observed from the table, the main questionnaire includes questions both at the level of the household and the individual. The second questionnaire only includes questions at the individual level.

Table 1. Overview of the questionnaire

<table>
<tr><th colspan="2">REFERENCE PERSON INTERVIEW</th><th>HOUSEHOLD MEMBER INTERVIEW</th></tr>
<tr><th>HOUSEHOLD LEVEL
Questions exclusively asked to the reference person</th><th colspan="2">INDIVIDUAL LEVEL
Questions asked to the reference person as well as to any other household member</th></tr>
<tr><td><u>Household composition</u></td><td colspan="2"></td></tr>
<tr><td></td><td colspan="2"><u>Income and eligibility criteria for the various means tests</u>:
▪ Socio-demographics
▪ Nationality and migration background
▪ Education
▪ Professional career (current job, including informal unemployment)
▪ Willingness/capability to work
▪ Incomes
▪ Assets
▪ Debts</td></tr>
<tr><td><u>Use of benefits and determinants of non-take-up</u>:
1. Knowledge and receipt of benefits and attitudes towards social assistance in general
+ Use of sickness and invalidity benefits
2. Specific benefits:
- Social assistance able-bodied at active age
- Social assistance for elderly people
- Increased reimbursement
- Heating allowance
- Allowance for Assistance elderly
3. Experiences with and perceptions about applying for these benefits
▪ Health (physical and mental)
▪ Material deprivation and affordability
▪ Housing</td><td colspan="2"></td></tr>
<tr><td></td><td>▪ Life satisfaction
▪ Scarcity: financial stress
▪ Social network
▪ Network effects
▪ Mobility
▪ Literacy and IT Skills</td><td></td></tr>
</table>

3.1. Content of the questionnaire

The questionnaire started with questions regarding the actual household composition (number of adults/children in the household, age and gender of the household members, the relationship of the household members with the reference person, and the relationship between other household members). This module was only part of the reference person questionnaire.

Subsequently, the questionnaire contained a list of questions relating to eligibility conditions for the benefits under study. This information was complementary to the information already available in administrative sources, but essential in order to determine respondents' eligibility for benefits, and hence estimating non-take-up. The questions considered socio-demographic characteristics, nationality and legal statute, education and professional career, willingness to work, disposable income, assets and potential debts. The short questionnaire for other adult household members was limited to these modules.

In addition, the questionnaire for the reference person consisted of a specific block of questions related to benefits and cost-compensating measures. In this part of the questionnaire we collected information on 1) respondents' use and experiences with benefits (including a broad range of social benefits) and cost-compensations (e.g. school allowance); and 2) potential drivers and determinants of non-take up. This part of the questionnaire distinguished between, on the one hand, some general questions on social benefits and services in Belgium, and on the other hand, a set of very detailed questions on five specific benefits: i.e. social assistance for people at active age, the income guarantee for elderly, the increased reimbursement of health care, the heating allowance, and the assistance allowance for elderly. In the general benefit module, the questionnaire inquired into the knowledge and use of a wider set of benefits and allowances. Additionally, it assessed respondents' attitudes towards social benefits in general, the publicly available information on benefits in Belgium and towards social workers and administrators. For the specific benefit modules, respondents were asked about their knowledge of the benefit, whether they had applied for it and whether they (had) received it. If they had not applied for it, we asked respondents about the reasons for not applying. If they had applied for it, we asked them about their experience with the application process. For both applicants and non-applicants, questions on potential drivers of (non-)take-up were asked. Regarding potential incentives to apply we assessed respondents' perceived needs for support and the occurrence of trigger events (e.g. a sudden loss of income or sudden rise in costs). Regarding potential barriers to take-up, the literature stresses the importance of the costs associated with applying as an important driver of non-take-up. The costs associated with applying are usually categorized in three types: information costs, process costs, and social and psychological costs. For both applicants and non-applicants we examined these three types of costs using a newly developed instrument: the Claiming Costs Scale (CCS). The scale consists of a set of Likert-items which were developed in several steps. For more information on the development of the Claiming Costs Scale, we refer the reader to Janssens, Goedemé & Ponnet (2021).

After the specific benefit modules, we inquired into three more topics at the household level: physical and mental health, material deprivation and affordability, and housing situation. These topics were included in the questionnaire as they contribute to the level of vulnerability of the household and were necessary to better describe and explain non-take-up.

The last part of the questionnaire switched again to the individual level but was only addressed to the reference person of the household. This section included a relatively short list of questions on life satisfaction, financial stress, social network, mobility related to transport, literacy and IT skills.

3. Steps in the questionnaire development process

3.1. Questionnaire development

The development of the different modules and questions included in the questionnaire resulted from an extended review of the literature on the potential driving forces behind non-take-up (Janssens & Van Mechelen, 2022) and from the analysis of the TAKE-ISSOC database regarding the eligibility rules for the different benefits under consideration (Van Der Heyden & Van Mechelen, 2017). For the specific wording of the questions, we made use of existing questions (e.g. from the EU-SILC, SHARE, European Social Survey) or created new questions and survey instruments ourselves if validated questions on a particular topic were not available. Before pre-testing the questionnaire, various rounds of feedback were organised between all the partners of the TAKE project to check the quality of the draft questionnaire and to refine the questions and make some important decisions on the questionnaire design.

3.2. Pre-test steps (2017)

In 2017 a pre-test protocol was established to test the first versions of the questionnaire. From May to December 2017, successive tests were carried out, including: test interviews with a non-target population, a detailed review by both social scientists and social workers, a focus group with experts by lived experience of poverty and social exclusion, an online test survey among low-income households for testing some specific survey instruments and a final face-to-face pre-test. Each step of the pre-test protocol was followed by a short period in which the necessary corrections were made to the questionnaire.

The questionnaire was initially developed in English and later translated to Dutch and French by the researchers of the project, who include native speakers of both Dutch and French. The translation to both languages was verified by a professional translator before the start of the final pre-test. The English version was double checked by colleagues who are native English speakers.

3.2.1 Test interviews with non-target population, May 2017

In the first phase of the pre-test protocol, the researchers conducted interviews by using a convenience sample of respondents, consisting of colleagues and relatives. The main goal of these test interviews was to check whether there were no mistakes in the logic or order of the questions, to verify the routing in the questionnaire and to have a first idea of the duration of the questionnaire. The questionnaire was processed by means of paper and pencil interviews. In total, three interviews were conducted in French and three interviews in Dutch.

3.2.2 Review by experts, May and June 2017

In the next testing phase, social researchers familiar with the study of non-take-up and social workers and administrators working at public administrations evaluated the questionnaire. In total, six experts and four social workers reviewed the questionnaire. They received the questionnaire by email and provided written feedback. Besides of a general evaluation of the questionnaire, they were asked to pay particular attention to the relevance of the included questions and whether some themes or questions were missing.

3.2.3. Focus groups with *experience experts in poverty and social exclusion*, August 2017

In the summer of 2017 focus groups were organized with three *experts by lived experience of poverty and social exclusion*. These experts are working at the Federal Public Planning Service for Social Integration (PPS SI) and use their past experience with poverty and social exclusion to improve the accessibility of social services in Belgium. We asked these experts to provide feedback on the content of the questionnaire (i.e. whether all relevant topics were included or whether some questions were redundant) and the wording of the questions (i.e. whether all questions where understandable for the target population). In addition, their feedback helped us with describing the benefits included in our questionnaire in a familiar language (e.g. in French the term "*Vierge Noire*" was included for the Personal Assistance Budget ("*budget d'assistance personnelle*") because it was known under this name by the experts and an important part of the target population).

3.2.4. Online testing of statement questions, September 2017

Before proceeding to the fieldwork, an online survey was organized to test the quality of some newly developed questions and instruments among a sample of individuals living on a relatively low income in Belgium. We defined low-income households as having a total disposable household income of less than 20,000 EUR a year for households with one adult, and less than 35,000 EUR a year for households including more than one adult. These thresholds are higher than the ones we used for selecting the TAKE sample (Goedemé, 2022) to achieve a sufficiently large sample size. Participants were recruited in collaboration with "Research Now", from their market research panels. Respondents were recruited from both Dutch and French speaking parts of Belgium and a quota sampling design was used to ensure an equal representation of Dutch and French speaking respondents. In total, 1,200 persons participated in the survey. The questionnaire contained some basic socio-demographic and socio-economic information on all respondents (e.g. age, gender, educational level, activity status, disposable income, etc.). Additionally, the questionnaire included self-created questions and "Likert-type" scales to measure potential drivers of non-take-up and attitudes towards (claiming) benefits. Using Likert-type items for the newly developed scales, we were particularly interested in the question whether we should include reverse-worded items (i.e. items worded in the direction opposite to that of the other items in the same instrument) or not in our scales. Since there is still much controversy on this topic in the literature, and no information on the impact of reverse-worded items on the responses of a low-income sample, we setup several survey experiments in the questionnaire. More specifically, we included two versions of the new scales in the questionnaire: one version with all items worded in the same direction, and one version in which some items were reverse-worded. Consequently, our sample was randomly assigned to one of the two versions of the scales. This allowed us to examine the effect of the reverse-worded items on the response styles of respondents as well as on the psychometric quality of the scales (i.e. its validity and reliability). Based on our results we decided to use scales without the RW worded items in the final version of the TAKE questionnaire, as reverse-worded items resulted in inconsistent response patterns by respondents and a lower psychometric quality of the scales. In Janssens, Goedemé & Ponnet (2021) we present the final Claiming Costs Scale (CCS) version that was developed to measure the costs associated with claiming benefits, which is considered an important determinant of non-take-up.

3.2.5. Final pre-test field survey, November and December 2017

As a final step, we organized a face-to-face pre-test with professional interviewers and respondents from the target population. The goal of this pre-test was twofold. The first aim was to test the process of the interviews in realistic conditions. The second goal was to test the entire process of the fieldwork: the training (contents and organization); the contact procedures (sending the introduction letter and making face-to-face contact, etc.); the survey software (routings, bugs, coding formats of names, numbers and amounts) and the questionnaire itself. During the pre-test particular attention was paid to following points: Was the questionnaire introduced in an easy and understandable way? What was the impact of the informed consent at the beginning of the interview on the participation of the respondent? Were the interviewer instructions correct and sufficient? Were there any instructions missing? Did the respondents understand the questions? Was there a disproportional share of non-response to particular questions? Were there remaining typographic errors? What was the in-vivo length of the questionnaires (reference person and individual)? How could we improve the material support (Q&A, showcards book, notebook for contact attempts, etc.)? How was the willingness to cooperate during the interview?

The fieldwork pre-test was carried out in November and December 2017 by the two survey agencies responsible for handling the fieldwork of the TAKE questionnaire: one at the University of Antwerp, responsible for data collection in the Flemish Region, and another one at the University of Liège, responsible for data collection in Brussels Capital Region and the Walloon Region. Ten experienced interviewers (five from each survey agency) were selected based on the quality of their previous work and their abilities to produce useful feedback. Furthermore, the research team that developed the questionnaire conducted interviews as well. Therefore, a convenience sample including recipients of different kinds of social benefits was selected thanks to the contributions of three Public Centres for Social Welfare (PCSWs) (two in Wallonia and one in Flanders), two Christian Mutuality Agencies (in Wallonia), four non-profit organisations (VZW's) for people in poverty (in Flanders) and one CAW (Centrum Algemeen Welzijnswerk, in Flanders). The beneficiaries were contacted by the respective organizations, which then provided the contact information of people who had accepted to participate. The University of Liège survey agency obtained 33 fixed appointments[2] and 23 extra addresses[3], and University of Antwerp's agency 21 fixed appointments in organizations and 6 fixed interviews at home. At the end of this pre-test, the University of Liège's team achieved a total of 36 completed household questionnaires and 14 extra individual interviews, while the University of Antwerp's team completed 27 main interviews and 1 individual interview.

Interviewer trainings were organised in November, while debriefing sessions took place in December. The questionnaires were adapted in several respects based on the feedback collected during the pre-test. As a follow-up, a shorter and adapted second part of the fieldwork pre-test was set up by the research teams in a similar way with remaining agreeing participants from involved organizations. The researchers conducted five additional interviews to re-test the adjusted questionnaires. This experience also helped the researchers to prepare the training of interviewers for the main fieldwork.

Despite the will to test the process of the interviews in the most real conditions possible, some aspects remained different from the main fieldwork setting:

- the pre-test sample had been selected with the help of organizations fighting poverty, while the main sample was provided by CBSS based on a random selection;
- in Flanders, most of the interviews were scheduled by organizations fighting poverty, meaning that it was not possible to systematically test the contact procedure;
- also in Flanders most interviews took place in the organizations' accommodations instead of at the respondents' place.

3.2.6. Auto-administration conducted by colleagues

As a final check the last version of the questionnaire was then submitted to some colleagues that completed the questionnaire in auto-administration mode. Fictive responses were created in order to develop and then to test a maximum of response varieties to validate the active questionnaire filters and routings.

[2] By fixed appointments, we mean that involved organizations obtained the households' participation agreement before interviewers contacted them. In Antwerp, the appointment was already scheduled, whereas in Liège interviewers had still to be arranged with participants.

[3] The agreement of participation was given but the appointment was still to be planned at the respondent's place.

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The TAKE project

Reducing poverty through improving the take-up of social policies (TAKE) is a Belgian research project financed by Federal Science Policy (Belspo). It aims to significantly improve the measurement and understanding of non-take-up of social policies in Belgium and to contribute to practical solutions. It is carried out by a research consortium consisting of the University of Antwerp (Coordinator), the University of Liège, the Federal Planning Bureau and the Federal Public Service for Social Security. The project makes use of a mixture of research approaches, including in-depth interviews with administrations, large-scale field experiments, microsimulations as well as a survey which brings together a unique blend of information collected through register data and face-to-face interviews. More information can be found on http://takeproject.wordpress.com.

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