

The Psychology of Administrative Burden

Martin Bækgaard

Introduction. Citizens' experiences of administrative burdens in their encounters with the state are associated with severe societal and human consequences. Stress (Moynihan et al. 2015), stigmatization (Moffitt 1983; Manchester & Mumford 2010), and reduced take-up of welfare benefits for which citizens are eligible (Bhargava & Manoli 2015; Currie & Grogger 2001; Hernanz et al. 2004; Shafir 2014) are among the detrimental effects of administrative burden that may further deteriorate citizens' health, labor market, and civic participation (Baicker et al. 2013; Bruch et al. 2010; Currie & Gruber 1996; Goodman-Bacon 2016; Heinrich 2015; Kling et al. 2004). In light of the importance of administrative burdens, it is surprising how little we know about the conditions that give rise to experiences of administrative burden. How do rules and regulations in citizen-state interactions shape administrative burden? And do rules cause stronger experiences of burden for some people than for others?

Several literatures deal with administrative burden and related aspects, including studies on red tape, street-level bureaucracy, policy feed-back, and program take-up (Moynihan et al. 2015; 2016). Administrative burden has recently even become a field of research in its own right in public administration as several studies attempt to conceptualize and understand why such burdens are imposed on citizens (e.g., Burden et al. 2012; Heinrich 2016; Heinrich & Brill 2015; Herd 2015; Herd et al. 2013; Moynihan et al. 2015; 2016; Sheely 2013). However, the literature has three shortcomings. First, it suggests that administrative rules concerning welfare benefits impose learning, compliance, and psychological burdens on eligible individuals (Moynihan et al. 2015), but little is known about citizens' experiences of administrative burden. It remains to be explored why and for whom administrative rules are burdensome, and solid measures of the concept remain to be developed. Second, the literature is overwhelmingly based on studies of how take-up of welfare benefits varies with administrative rules (e.g., Aizer 2003; 2007; Bansak & Raphael 2006; Ebenstein & Stange 2010; Van Oorschot 1998). However, evidence is scarce concerning how administrative rules affect experiences of burden on the individual level. Third, the literature on the impact of administrative rules generally draws on rational approaches (Shafir 2014); rules are evaluated based on costs or benefits. However, behavioral economics and cognitive psychology demonstrate that economic resource scarcity in itself impedes cognitive function (Mani et al. 2013; Vohs 2013). The project draws on this literature in arguing that resource scarcity interacts with administrative rules in shaping administrative burden. It exploits exogenous variation in administrative rules and economic resource scarcity to study whether and among whom administrative rules related to welfare benefit programs are burdensome.

Research question. To advance our understanding of administrative burden, the project asks: *How do administrative rules concerning welfare benefits affect experiences of administrative burden? To what extent does the impact of administrative rules depend on economic resource scarcity?* In line with literature on red tape (Bozeman 1993; 2000; Bozeman & Feeney 2011; Moynihan & Herd 2010; Tummers et al. 2015), the project focuses on variation in the presence of rules that are either more complex or require more information than needed to “advance the legitimate purposes the rules were intended to serve” (Bozeman 2000: 12).

State-of-the-art: What do we know about administrative burden? The literature distinguishes between three broad categories of burdens associated with administrative rules and regulations in citizen-state encounters (Moynihan et al. 2015, 2016): (1) burdens related to the costs of learning about the existence and eligibility criteria of welfare programs (Chetty et al. 2009; Chetty and Saez 2013; Heckman & Smith 2003; Karlan et al. 2015; Kling et al. 2012); (2) compliance or transaction burdens involved in citizen-state interactions (Bertrand et al. 2006; Hanratty 2006). Surveys show that many citizens who are eligible for welfare benefits find that it is complicated to apply for such benefits (Bartlett et al. 2004). Similarly, natural experiments show that increases in requirements reduce program participation among eligible individuals (Brien and Swann 1999; Wolfe and Scrivner 2005), and that easy compliance with program requirements increases take-up rates (Kopczuk & Pop-Eleches 2007; Schwabish 2012); (3) psychological burdens in the form of stigma (Pescosolido & Martin 2015) from participating in unpopular programs (Currie 2006; Hansen et al. 2014; Moffit 1983; Stuber & Schlesinger 2006), disempowerment (Dias & Maynard-Moody 2007), feelings of subservience and loss of autonomy (Lipsky 1980; Soss 1999), and stress (Moynihan et al. 2015), which can be further reinforced by administrative requirements like finger-prints (Bartlett et al. 2004) and irrelevant information (Brodkin 1992; Soss 1999). Prior research has focused on documenting psychological burdens (Dias & Maynard-Moody 2007; Lipsky 1980; Soss 1999) or on the impacts of reducing such burdens (Bruch et al. 2010; Rattcliffe et al. 2007; Schanzenbach 2009). Common to this research and the research on learning and compliance burdens is that it largely ignores who considers administrative rules and regulations burdensome. In response to this deficit, this project contributes by focusing on how administrative rules and resource scarcity might influence administrative burden. With its focus on the psychological aspects of being able to cope with administrative rules, it examines the psychological burdens related to administrative rules., while the costs of learning about and complying with program rules is outside the scope of the project.

One branch of the literature focuses on differences in take-up between eligible individuals with different levels of resources. Some studies show that take-up is higher among more needy individuals, which may be taken as evidence of effective ordeal mechanisms (Alatas et al. 2015; Besley & Coate 1992) where the burdens of complying effectively screen out individuals with less need and hence improve targeting. Other studies find evidence that take-up rates are lower among the more needy and less educated (Brodkin and Majmundar 2010; Orbach 2006; Sommers et al. 2012), which may suggest that administrative burden is felt more heavily among people with lesser resources (Kuye et al. 2013; Super 2004). Whether and why this is so, however remains to be studied.

Theoretical argument. Building on research on psychological administrative burdens, the project assumes that additional formal requirements may increase the discomfort and stress associated with applying for benefits (Bartlett et al. 2004; Brodkin 1992; Soss 1999). This is particularly true for people in greater need because of their greater dependence on the benefits. Based on insights from research using cognitive approaches to the study of resource scarcity (Mullainathan & Shafir 2013; Shah et al. 2012; 2015), the project moreover argues that economic hardship in itself imposes load and impedes the capacity to deal with administrative rules and hence causes administrative burdens. Resource scarcity has been shown to causally reduce problem-solving capabilities and deplete behavioral control in a series of experiments. When economic resources are scarce, budgetary constraints preoccupy a share of cognitive capacity and leave less room for making important decisions in other domains because people are focusing on making ends meet (Mani et al. 2013; Mullainathan & Shafir 2013; Shafir 2014; Spears 2011). Thus, relatively poor people score as much as 14 IQ points lower on average in intelligence tests when asked to contemplate high hypothetical costs. Likewise, Indian farmers perform considerably worse when surveyed right before compared to right after harvest (Mullainathan & Shafir 2013).

Dealing with complex administrative rules also requires cognitive capacity (Kuye et al. 2013). Building on the cognitive literature on resource scarcity, the project therefore expects a reduction in the ability to deal with complex administrative rules for people who are preoccupied with concerns about scarce economic resources. Thus, resource scarcity is expected to moderate the impact of complex rules and additional requirements. *H1: The scarcer the resources, the stronger the impact of red tape in welfare benefit programs on administrative burden.* Because resource scarcity reduces cognitive capacity, hypothesis 2 furthermore expects that it reduces the feeling of being able to cope with administrative rules (Orbach 2006), and as a consequence increases administrative burden. Therefore, resource scarcity is expected to have a direct effect on administrative burden. *H2: Resource scarcity increases administrative burden.* For both hypotheses, burdens are expected

to show up as perceived burdens, as disability to cope with program rules, and as stress reactions caused by the perceived burdens.

The hypotheses will be addressed in three work packages, enabling the research team to conduct a series of experimental and observational analyses using physiological, register-, and survey-based measures of administrative burden. All work packages use unemployed Danes as subjects. Being a universalistic welfare state with comparatively generous welfare services, Denmark offers a hard case for administrative burden. Danish take-up rates are high in comparative perspective (Hernanz et al. 2004; OECD 2015), but take-up of certain social benefits for unemployed is only around 50 percent (Berlingske 2014; see also Hansen and Hultin 1997; HK 2015), suggesting that administrative burden is indeed relevant in this context as well. Moreover, Denmark is an attractive testing ground in terms of access to different data sources, including rich register data.

Work package 1: Laboratory experiment.

WP1 focuses on how variation in administrative rules affects administrative burden and on the extent to which this relationship is moderated by resource scarcity (H1). Establishing a causal effect of administrative rules moderated by resource scarcity is methodologically challenging because of reverse causality: Experiences of administrative burden may influence resource scarcity. To address this challenge, the project conducts a laboratory experiment (Blom-Hansen et al. 2015) using random assignment to resource scarcity and rule complexity.

The laboratory experiment will take place at the Cognition and Behavior Lab (COBE) at Aarhus University and use 200 people who are currently receiving unemployment benefits as subjects. Subjects will be recruited through Statistics Denmark. Unemployed are entitled to unemployment benefits for two years. The considerably stricter rules on social security benefits will then apply if they haven't gotten a job in the meantime (BEK no. 128 2017). The study focuses on the concern that many people on unemployment benefits are expected to have about ending up on social security benefits. In the experiment, respondents will engage in a task completion exercise (e.g., Scott and Pandey 2000; Tummers et al. 2015). Two versions of a fictitious application form for social security benefits are created for the purpose of the study to experimentally vary the degree of red tape imposed on the subjects: one with highly complex and one with simpler rules. The experiment exploits the fact that unemployment benefits are paid to all recipients on the same date each month to create exogenous variation in the subjects' economic resources in the period from right before to right after the benefits have been paid out. In order to manipulate resource scarcity, subjects in the experiment are randomly assigned to participate in the study either three days before or three days after they receive unemployment benefits.

Administrative burden will be measured by self-reported perceptions of burden (in a post-test questionnaire) and physiological stress responses as indexed by rise in cortisol levels (e.g. Hofer et al 1972) and blood pressure as well as changes in heart rate (HR) and heart rate variability (HRV) (French et al. 2014; Neiman et al. 2015; Taelman et al. 2008). Past research supports that when a stressor activates the autonomic nervous system, cortisol levels and blood pressure rise and HR and HRV change (e.g., Taelman et al. 2008). Hence these physiological indicators provide valid non-selfreported measures of administrative burden. Change in cortisol levels will be measured through saliva samples collected before the treatment and after the task completion exercise. Blood pressure, HR and HRV will be measured continuously before, during and after stimulus presentation using the BioPac system at the COBE lab.

Work package 2: Natural and survey experiments.

WP2 focuses on how resource scarcity affects administrative burden in the presence of administrative rules (H2). Two natural experiments (Carvalho et al. 2016; Shadish et al 2002) will be conducted in order to maximize external and ecological validity. Like in WP1, the experiments take advantage of exogenous variation in the subjects' economic resources in the period spanning from few days before to few days after the benefits have been paid out. Data will be collected through computer-assisted telephone interviews with two samples (people on unemployment or social security benefits). 800 responses will be gathered from each sample. Subjects are randomly assigned to interviews about their perceptions of administrative burden and their ability to cope with the rules concerning the benefits they receive, either five days before or right after welfare benefits have been paid out. Causal identification of the impact of resource scarcity will be made within each sample. Identifying and gaining access to contact information on welfare benefit recipients is challenging because of the sensitivity of the data. In order to comply with Danish law (Law no. 429 2000), data collection will be handled by Statistics Denmark's research service.

The natural experiments will be supplemented by a manipulated vignette study (e.g., Schram et al. 2009) to improve causal traction by means of an alternative manipulation of resource scarcity. Inspired by studies that have been successful in priming resource scarcity (Mani et al. 2013; Shah et al. 2012; 2015), respondents will be randomly assigned to receive a text, asking them to contemplate either a high cost or a low cost operation at the dentist. The vignette will describe a hypothetical set of rules for applying for social security benefits. Random assignment to a version with complex and a version with less complex rules allows us to estimate the causal impact on administrative burden. Like in the natural experiments, administrative burden will be measured by self-reported measures of administrative burden and ability to cope with the rules concerning the vignette they receive. Furthermore, to test whether burden perceptions are underreported due to

self-serving bias, the survey will contain a list experiment (Glynn 2013; Kuklinski et al. 1997) in which respondents are randomly assigned to either a control or an intervention group. Respondents in the control group are presented with a list of statements about various non-burden perceptions of the administrative rules in the vignette. Respondents in the intervention group are given the same list of items and an additional one about the administrative rule being burdensome. The difference between the two groups in the mean number of items that respondents agree with then indicates the share of people considering the rules burdensome. The survey will be organized online, and 2,000 responses will be gathered from members of the Danish Yougov panel. In order to examine whether the findings travel to other settings and benefits, a similar experiment will be conducted among US MTurkers (Levay et al. 2016; Mullinix et al. 2015). The vignette in this case will describe two hypothetical sets of rules about how to apply for Medicaid.

Work package 3: Quantitative investigation

Though WP1 and WP2 will provide important insights on why people experience administrative rules as burdensome, they do not uncover if and how administrative burden changes in response to actual changes in administrative rules. To this end, WP3 uses a change in requirements concerning Danish unemployment benefits. From January 2008, recipients of unemployment benefits had to verify each week that they were actively looking for a job (BEK no. 179 2007; BEK no. 1083 2007). This change can be characterized as red tape from the viewpoint of recipients, since the verification in itself does not help the unemployed get a job. In line with the main hypotheses of the project, WP3 suggests that the change in requirements increased the administrative burden and that this effect was more pronounced among individuals with scarce economic resources.

To study this question, WP3 will draw on rich register data on Danish recipients of unemployment benefits in the period January 2007-July 2009 (at this point new rules went into effect (BEK no. 743 2009)). Administrative burden will in this work package be measured by individual-level data on prescriptions of stress-reducing medication and diagnoses drawn from Danish health registers, which record each time a patient is in contact with the health care system (see www.esundhed.dk). Since income at the individual level only varies slightly among recipients of unemployment benefits, resource scarcity will be measured in two ways: income among other members of the household and household capital. The analysis will estimate whether benefit recipients are more likely to be diagnosed with stress and receive stress medication after the new requirement than before. Interaction terms between the requirement and resource scarcity will be included to test whether people with different levels of economic resource scarcity react differently to the new requirement, and control will be included for important individual-level characteristics such as whether individuals had been diagnosed with stress or had received stress medication prior

to 2007. Finally, a placebo analysis (e.g., Finseraas 2015) with a sample of employed people who match the unemployed on background characteristics will be conducted to examine whether increases in stress diagnoses and use of stress medication might be part of a general societal trend.

Ethical aspects. Wherever relevant, the project will apply for acceptance from The Danish Data Protection Agency and The National and Regional Committees on Health Research Ethics. Acknowledging ethical concerns in relation to WP1 and 2, the project involves informed consent and thorough debriefing of all experimental participants.

Possible extensions. I am currently considering possible extensions to the project. I am particularly interested in a) other solid Danish cases and designs. b) Studying administrative burden in a similar fashion as outlined in the project description in other welfare regimes and other cultural settings. It would be very nice to have a similar setup as described above and conduct the studies cross nationally. This should be possible for WP1 and most likely aesp for WP2, while I have less knowledge about the availability of sensitive data as the ones used in WP3 in other countries than Denmark. On my list of interesting countries are currently USA, India, Germany, Spain, Italy but other countries would be interesting as well. c) focus more on differences and similarities between universal and means-tested programs.

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