Thoughts on the “Future of the Welfare State”
Trends in safety net delivery in OECD countries

Ulrich Hoerning
Social Protection & Labor
Global Practice

Washington, 19-December 2014
The welfare state …
the wider context for social safety net delivery

Opening of the Olympics
London 2012 … NHS.
Rio de Janeiro 2016 … Bolsa Família?
CAVEAT: Many trends and challenges NOT from the OECD … you learned about them this week
Thoughts on the “Future of the Welfare State”: Trends in safety net delivery in OECD countries

Situation and challenges in OECD

Drivers of change in social safety net delivery

Some examples

Thank you & Discussion
Challenges in OECD … changing societies and effects of the financial and economic crisis

- After 2008, the financial, economic and fiscal crisis depresses growth, incomes and labor participation in many OECD countries

- Social spending and program generosity responded to the crisis but are under fiscal consolidation pressure now

- Changing societies: aging demography and more diversity / immigration as important background developments

- Political economy for policy reform mostly not driven by demand for social rights for the poor, but by assurance of the “deserving poor” by median voters (activation, individual responsibility, etc.) or by middle-class interest (public sector retirement, pensions, UnE-Insurance)

- For the EU and its neighbors, transnational coordination and the emergence of a European social space are part of the landscape
Social Spending OECD rose after crisis

- Great variance among OECD countries (France 32% / Korea 9%)
- Brazil 2010: 14.9%
- Flat relative spending share masks real spending reductions and drops in GDP
- Working age transfers cited as most prominent fiscal consolidation item in 2012

Methodology: Detailed SOCX data is not available for the period after 2009. However, the public social expenditure series as in SOCX was extended to 2010, 2011 and 2012 using available information on national aggregates for 2010 and 2011 in the OECD Economic Outlook and the European Union's Annual macroeconomic database (AMECO) and estimates for 2012, or country responses to an OECD questionnaire on social policy experiences during the economic crisis. (http://www.oecd.org/els/soc/SOCXAnnex-DescriptionProjections.pdf)
Different countries have different attitudes on redistribution (OECD and non-OECD) …

Perception on income inequality across countries Percentage of respondents that said income should be made more equal
Answers 1-3 on a scale from 1-10, being 1 “Incomes should be made more equal” and 10 “We need larger income differences as incentives for

Source: World Values Survey 2010-2014
Note: Data on Brazil not available

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Young people’s employment suffered in the crisis, while older people were able to increase employment.

Percentage change in employment/population ratio by detailed socio-demographic groups from 2000 to 2012

OECD average

-20.0% -15.0% -10.0% -5.0% 0.0% 5.0% 10.0% 15.0% 20.0% 25.0% 30.0% 35.0%

<table>
<thead>
<tr>
<th>Group</th>
<th>Men</th>
<th>Women</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth (aged 15-24)</td>
<td>-14.5</td>
<td>-10.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prime-age (aged 25-54)</td>
<td>-3.5</td>
<td>4.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Older persons (aged 55-64)</td>
<td>8.9</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: OECD Employment Outlook 2013
OECD labor markets – a brief overview

- No single picture, repercussions of the crisis still felt in most countries
- High variance of unemployment figures (<7% in Netherlands, >25% in Greece)
- Inactivity! Growing concern about participation rates, not just unemployment. Most OECD countries cannot afford inactivity owing to demographic pressures.
- Youth unemployment presents special challenge but has been partly compensated by education uptake (→ share of “NEETs” – Not in Employment, Education or Training constant (OECD: 13%, Brazil: 17%)
- Stagnant wages and growing economic inequality
- Better performance of older workers (compared to previous recessions)
- General fiscal pressure on labor market policies and institutions requires higher efficiency of “labor system” / political economy against “labor” stronger than in “pensions” or “health”
OECD Employment Outlook 2013: Unemployment rate

Source: OECD
OECD Employment Outlook 2013: Employment rate and activity as an emerging issue

- While employment / activity has been overall stable in OECD in 2002/2012, marked differences between countries, examples:
  - … concern in the US about inactivity, discouraged workers and falling participation,
  - … concern in Germany about “quality” of employment growth owing to “non-standard” employment contracts (part-time, in-work benefits, fixed-term contracts, etc.)
Low-wage and secondary earners often face strong disincentives to formal employment (ECA)

"Jobless trap"
Average effective tax rate (% of gross labor income), 2010

Note: % of the gross income that is taxed away through personal income tax, social security contributions and lost social benefits when moving from inactivity to a formal job.
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Source: OECD Society at a Glance 2014

**Old-age support ratio, 2012**
Number of people of working age (20-64) per person of pension age (65+)

- **Mexico**: 8.8
- **Brazil**: 8.2
- **Turkey**: 8.0
- **Ireland**: 5.2
- **United States**: 4.4
- **OECD Average**: 4.2
- **Italy**: 2.9
- **Germany**: 2.9
- **Japan**: 2.4

Source: OECD Society at a Glance 2014
OECD stock of foreign-born population … masking growing intra-society diversity

Share of Foreign-born Population

Source: OECD 2014, Society at a Glance

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Thoughts on the “Future of the Welfare State”: Trends in safety net delivery in OECD countries

Situation and challenges in OECD

Drivers of change in social safety net delivery

Some examples

Thank you & Discussion
Selected drivers of change in social safety net delivery in OECD countries …

- Over the last years, drivers in sectors (“policy areas”) as well as functional drivers have impacted the service provision to citizens in social safety nets

- **Policy area drivers** covered for examples: Labor / Unemployment, Disability, Social Assistance, Child and Family Welfare

- **Functional drivers** covered for examples: Information Technology / Management Information Systems, Accountability (of citizens and public sector workers), Outsourcing of services, Integration of sectors

… decide for yourself which ones apply to your country.
Selected drivers of change in social safety net delivery in OECD countries ...

Functional Trends
- IT / MIS
- Accountability
- Outsourcing
- Service Integration

Policy Area / Sector Trends
- Labor / Unemployment
- Disability
- Social Assistance
- Child and Family Welfare

Social Safety Net Delivery
Looking at some of the trends per policy area (1) …

I 

Labor / Unemployment

- Maintained and strengthened Unemployment benefits in crisis
- Most unemployment benefits subjected to stringent “activation” regimes → mutual obligations
- Extensions of eligibility periods now phased out
- Active labor market policies reduced by almost 20% across OECD 2007-2011

II

Disability

- Around 15% of 20-64 population in OECD self-declares as disabled, since some strong growth in disability rolls (US)
- Stricter gatekeeping (preventing the inflow) and work activation in many countries and
- Unified logic between different professions still a challenge (insurance, medical, labor service)
Looking at some of the trends per policy area (2) …

### III Social Assistance

- Strong linkage to work activation and tightened eligibility in most OECD countries contributed to fall in (long-term) unemployment pre-crisis
- Few changes in program rules since the crisis, remaining “minimum income program” gaps in EU currently being closed

### IV Child and Family Welfare

- On benefit side, some consolidation since the crisis, but often politically difficult
- Child welfare changes often driven by short-term attention to scandals
- More long-term and sustainable effects via Early Childhood Education, post-natal care programs (e.g. progress in nutrition and Early Childhood Education in US)
… and key functional trends across policy areas (1).

### IT / MIS
- Information technology permeates all aspects of life
- Spread of mobile connectivity, portable devices, web-based technologies, standardization allow “front-lining” of IT in social safety net delivery
- Investment in IT still strong political and administrative risk
- Privacy concerns and staff resistance as inhibitors

### Accountability
- Fiscal pressure, public scrutiny and legal framework increase demands for accountability in the social safety net
  - Towards citizen: via co-responsibilities, reporting requirements, activation obligation, etc.
  - Towards state workers: via documentation of progress, audit of files
- State institutions need to facilitate the accountability of citizens (clarity, legibility, information, etc.)
... and key functional trends across policy areas (2).

- Public financing / private provision is used in different countries (leaders for LM services: AUS, GBR, USA)
- Providers can be private enterprises or professionalized non-profit entities
- Fiscal pressure, “new public management” and concerns about corporatist collusion in social safety net delivery drive this trend

- Complexity of social exclusion challenge has led to limited integration between different (formerly separate) services
  - LM service and social assistance administration for work-able adults
  - Work reintegration and medical assessment for disability benefits
  - Child welfare and family health monitoring and support (still limited)
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Examples for recent trends in social safety net delivery … (vignettes only!)

1. AUS: Helping disadvantaged jobseekers in “Job Services Australia”

2. GBR: Framing the whole picture around “troubled families”

3. DEU, FIN, GBR: Integrating the labor and the social assistance office

4. GBR: Communicating explicitly on fraud and control

5. USA: Cutting out the middleman electronically
### Selected examples: key features and relevance (1/2)

<table>
<thead>
<tr>
<th>Examples</th>
<th>What’s happening?</th>
<th>Why relevant?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> AUS: Helping disadvantaged jobseekers in “Job Services Australia”</td>
<td>Australian labor market service system based on automated jobseeker classification at intake and service provision through private / non-profit entities.</td>
<td>Continued importance of human intervention in highly automated / privatized system. Employment counselors need to look beyond the statistically observable labor market ‘placement barriers’.</td>
</tr>
<tr>
<td><strong>2</strong> GBR: Framing the whole picture around “troubled families”</td>
<td>Holistic view on family welfare and “anti-social behavior”</td>
<td>Interventions of multiple agencies around “troubled families” supported by data system integration</td>
</tr>
<tr>
<td><strong>3</strong> DEU, FIN, GBR: Integrating the labor and the social assistance office</td>
<td>Integrated services for poor &amp; vulnerable, together with employment services.</td>
<td>Models in the countries strike different balances between ‘local’ social help for disadvantaged jobseekers and ‘national’ labor systems.</td>
</tr>
</tbody>
</table>
## Selected examples: key features and relevance (2/2)

<table>
<thead>
<tr>
<th>Examples</th>
<th>What’s happening?</th>
<th>Why relevant?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4</strong> GBR: Communicating explicitly on fraud and control</td>
<td>Very clear anti-fraud communication and framing as “theft”.</td>
<td>Clear communication about strict adherence to program rules for beneficiaries can ensure ‘political' support for programs and supports correct beneficiary behavior. Anti-fraud communication needs to be kept in balance with “support” message, though.</td>
</tr>
<tr>
<td><strong>5</strong> USA: Cutting out the middleman electronically</td>
<td>(Mobile) internet services enter ever new areas of labor intermediation.</td>
<td>Public Employment Services are facing new competitors / private service providers in job matching and will need to adapt their service model, cooperating with Internet platforms and focusing on greater job support for most vulnerable</td>
</tr>
</tbody>
</table>
Selected, non-representative examples for recent trends in social safety net delivery ...

**Policy Area / Sector Trends**

1. **Labor / Unemployment**
   - **GBR**: Troubled Families
   - **USA**: Electronic Disintermediation

2. **Disability**
   - **GBR**: Anti Fraud Campaigns

3. **Social Assistance**
   - **AUS**: Disadvantaged Jobseekers in Privatized System
   - **DEU, FIN, GBR**: Integrated LM/Social Service

4. **Child and Family Welfare**
   - **GBR**: Troubled Families

**Functional Trends**

A. IT / MIS
   - **USA**: Electronic Disintermediation

B. Accountability
   - **GBR**: Anti Fraud Campaigns

C. Outsourcing
   - **AUS**: Disadvantaged Jobseekers in Privatized System

D. Service Integration
   - **DEU, FIN, GBR**: Integrated LM/Social Service
Summary from examples on social safety net delivery

- Most OECD countries’ social safety net delivery systems are in a continuous state of operational and managerial change.
- Fluidity between / integration of social assistance and labor market service offerings is on the agenda of most countries.
- Technology offers new opportunities to gain a ‘comprehensive’ view on child welfare, also integrating actors beyond the family social worker.
- Communicating clearly to clients (either with clear anti-fraud message, with comprehensible language, or with ‘ombudsman’ type structures) can improve program operation and compliance.
- While technology impacts many areas of citizens’ and consumers’ private lives, its impact on social safety net delivery is often attenuated by resistance from organized staff interests or data privacy considerations.
Example 1:
Work with “Stream 4” clients in Job-Service Australia

AUS: Disadvantaged Jobseekers in Privatized System
Job Services Australia – benefits and labor market services in a system with private providers

- Government of Australia has created a “quasi-market” for labor market services. Services are publicly financed and supervised, but delivered by private sector or non-profit providers.

- All jobseekers / benefit applicants are centrally classified and assigned to / able to choose a provider. Tiered outcome-payments to provider dependent on “severity” of the individual case.

- “Employment counsellors” act as front line staff of providers, interacting with jobseekers / beneficiaries.

- “Employment counsellors” are not social workers by profession, but work with “Stream 4” clients often focused on interventions similar to social work to overcome non-vocational barriers to work faced by the client group (debt, substance abuse, socio-emotional difficulties, etc.).
### Job Seeker Classification Instrument Factors

<table>
<thead>
<tr>
<th>Factor</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age and gender</td>
<td>Disadvantaged 15-19 year-old women; men 60 years and over</td>
</tr>
<tr>
<td>Recency of work experience</td>
<td>Main activity in last two years was part-time work 4 Jobseeker answers</td>
</tr>
<tr>
<td>Jobseeker history</td>
<td>12-23, 24+ months on income support; more than 1 time on income support</td>
</tr>
<tr>
<td>Educational attainment</td>
<td>Completed year 10/11</td>
</tr>
<tr>
<td>Vocational qualifications</td>
<td>No or not useful vocational qualifications</td>
</tr>
<tr>
<td>English proficiency</td>
<td>Good/mixed/poor English proficiency</td>
</tr>
<tr>
<td>Country of birth</td>
<td>Western Europe, Middle East, Central Africa</td>
</tr>
<tr>
<td>Indigenous status</td>
<td>Aboriginal and Torres Strait Islander, declined to answer</td>
</tr>
<tr>
<td>Indigenous location</td>
<td>Points for particular locations</td>
</tr>
<tr>
<td>Geographic</td>
<td>Points for locations, based on the state of the local economy</td>
</tr>
<tr>
<td>Proximity to a labour market</td>
<td>Metropolitan or inner regional</td>
</tr>
<tr>
<td>Access to transport</td>
<td>Own transport/public transport/no transport</td>
</tr>
<tr>
<td>Phone contactability</td>
<td>Not contactable by telephone</td>
</tr>
<tr>
<td>Disability/medical conditions</td>
<td>Hours per week work capacity, number of conditions, number of support needs</td>
</tr>
<tr>
<td>Stability of residence</td>
<td>Primary/secondary homeless</td>
</tr>
<tr>
<td>Living circumstances</td>
<td>Refers to lives alone/lone parent/with children</td>
</tr>
<tr>
<td>Ex-offender status</td>
<td>Sentenced for more than a fortnight</td>
</tr>
<tr>
<td>Personal characteristics</td>
<td>Other personal (own psychological/behavioural issues or domestic situation)</td>
</tr>
</tbody>
</table>

Source: OECD "Activation Policies in the UK" 2014

Classification of all Job Seekers into one of 4 Streams and service through private / non-profit providers
Australia: Working with “Stream4” clients in the Job Service Australia system

Table 3.1: Job Services Australia: projected and actual caseload; service fees and outcome payments

<table>
<thead>
<tr>
<th>Work Ready</th>
<th>Disadvantaged Job Seekers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stream 1</td>
<td>Stream 2</td>
</tr>
<tr>
<td>53% job seekers projected 2008</td>
<td>22% job seekers projected 2008</td>
</tr>
<tr>
<td>Actual was 255,776 or 31% at 31 March 2010</td>
<td>Actual was 240,468 or 29% at 31 March 2010</td>
</tr>
<tr>
<td>* $550 in Employment Pathway Fund</td>
<td>* $385-$540 in job placement fees</td>
</tr>
<tr>
<td>* Up to $781 in service fees</td>
<td>* Up to $885 in service fees</td>
</tr>
<tr>
<td>Skills assessed after three months</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Work Experience including Work for the Dole and Green Corps</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500 in Employment Pathway Fund</td>
</tr>
<tr>
<td>Up to $722 in service fees (includes $330 one-off work experience service fee plus up to $392 in service fees per year)</td>
</tr>
<tr>
<td>For job seekers who continue in Work Experience for more than 12 months, the fee will continue at $333 and $367 for each alternate three months – i.e. for 13 to 15 months $333, 16 to 18 months $367, 19 to 21 months $333, etc.</td>
</tr>
<tr>
<td>Note: a 1.7 multiplier applies to EPF and service fees in designated remote areas</td>
</tr>
</tbody>
</table>

Source: Dan Finn “Job Services Australia” DWP Working Paper 752, 2011
Australia: additional assessment of JSA provider front line workers complements JSCI outcome

<table>
<thead>
<tr>
<th>Barriers to work for stream 4 clients identified by ESA/JCA</th>
<th>Barriers to work for stream 4 clients identified by JSA employment consultants</th>
<th>encountered ‘all the time’ or ‘often’</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Limited employment history</td>
<td>poor mental health</td>
<td>96%</td>
</tr>
<tr>
<td>2 Limited skills / experience</td>
<td>drug and alcohol use</td>
<td>91%</td>
</tr>
<tr>
<td>3 Transport</td>
<td>lack of confidence or anxiety</td>
<td>86%</td>
</tr>
<tr>
<td>4 Job seeking skills</td>
<td>lack of transport</td>
<td>81%</td>
</tr>
<tr>
<td>5 Psychological / psychiatric condition</td>
<td>lack of interest or motivation</td>
<td>81%</td>
</tr>
<tr>
<td>6 Mood disorder</td>
<td>lack of relevant education, skills and training for jobs available</td>
<td>81%</td>
</tr>
<tr>
<td>7 Physical limitations restricting type of work</td>
<td>chaotic personal circumstances</td>
<td>81%</td>
</tr>
<tr>
<td>8 Endurance limitations</td>
<td>involvement with the justice system</td>
<td>81%</td>
</tr>
<tr>
<td>9 Limited physical abilities</td>
<td>unstable accommodation</td>
<td>72%</td>
</tr>
<tr>
<td>10 Chronic pain</td>
<td>oral communication skills, language, literacy and numeracy</td>
<td>67%</td>
</tr>
<tr>
<td></td>
<td>negative employer perceptions</td>
<td>62%</td>
</tr>
<tr>
<td></td>
<td>availability of suitable jobs</td>
<td>62%</td>
</tr>
<tr>
<td></td>
<td>poor physical health (specified hep C, back trouble, feet &amp; teeth)</td>
<td>48%</td>
</tr>
<tr>
<td></td>
<td>age</td>
<td>39%</td>
</tr>
<tr>
<td></td>
<td>personal presentation (including hygiene &amp; dental)</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>cultural issues</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>access to care for dependents</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>financial disincentives</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>intergenerational welfare</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>anger management</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: Sue Olney (PhD candidate, University of Melbourne, Victoria, Australia): “Moving Stream 4 Job Services Australia clients from welfare to work: challenges in coordinating Commonwealth and state government services to redress significant labour market disadvantages.”
Example 2: Comprehensive child welfare via “Troubled Families” Program
“Troubled families” program supports local governments in England for intensified social work

- Program initiated by UK Government in 2011 and focusing on “Troubled families” (“those that have problems and cause problems to the community around them”),
- Target: helping 120k “troubled families” in England by 2015
- Main action areas of local government: getting children back into school, reducing youth crime and anti-social behavior and putting adults on a path back to work
- Intervention point of the key social worker is the household as a whole, focusing on services, help and behavior change, instead of different services for different individuals
- Strong focus on reducing the “cost to the taxpayer” from these families
- Program endowed with GBP 448m over 3 years

Source: https://www.gov.uk/government/policies/helping-troubled-families-turn-their-lives-around
United Kingdom: “Troubled families” program via integrated information system (1/3)

Source: IBM International Social Sector Forum 2014 (Vienna)
United Kingdom: “Troubled families” source systems for problem mapping (2/3)

Data Flows Considerations

- **Data gathering**
  - All People or addresses hitting selection criteria

- **Linking and Analysis**
  - Link Addresses
  - Link Names
  - Indicate Potential Families
  - Content?

- **Capturing Actions**
  - Record consent and flag programme
  - Capture actions taken (participating people only)

- **Capturing Outcomes**
  - Record outcome measures

**Case Management system?**

- Drug and alcohol treatment
- School activity
- Other activity
- Other

**Agreement of Data Required?**

- Work programme
- Families File

**Pre processing prior to load into system**

**Other Systems?**

- ASBO/Crime DATA
- DWP Data
- Social Care System Data
- School exclusions and absence records

Source: IBM International Social Sector Forum 2014 (Vienna)
United Kingdom: “Troubled families” mapping family programs – case worker view (3/3)

Source: IBM International Social Sector Forum 2014 (Vienna)
Example 3: Integrated Labor and Social Assistance Services

Social Assistance

Service Integration

DEU, FIN, GBR: Integrated LM/Social Service
### United Kingdom: Job Centre Plus

- Nation-wide “joined-up” model of benefit delivery and job placement since 2002, re-integrated into ministry (DWP) in 2011
- Limited role of local government in (previous) benefit / PES structure
- Local offices only focused on work placement – all benefit processes operated via electronic channel
- Strong focus on “work first”. Activation / screening via regular interviews
- “Work programme” with use of private providers since 2011

### Finland: “Labor Force Centers”

- LAFOS – Labour Force Service Centers Model introduced from 2004
- Changed the financing for benefit pay and ALMPs, munis got “skin in the game” on benefit payment
- 39 centers, selective, highly flexible approach to focus on long-term unemployed and hard-to-activate
- Mainstream PES continues to cater to “market clients”
- Organization between PES and municipalities vary strongly
- Especially focused in urban areas where multi-professional teams can be fielded
Germany delivers social assistance to working age adults via joint federal/municipal structures

- Approx. 350 “ARGE/gE”* joint delivery units established between FLA and municipalities
  - Approx 100 “Option” municipalities deliver services by themselves (without FLA)
- ARGE/gE merges two logics:
  - **Central**: labour market, integration, training, standards, controlling, etc.
  - **Local**: social worker logic, focus on individual, neighbourhood work, etc.
- Central data and controlling systems required to ensure results-orientation of the organization
- Evaluation shows success factors:
  - intensive, activating and comprehensive case management
  - company-based training / activation
  - linkage to social services

* ARGE = Arbeitsgemeinschaft (pre-2010 term),
gE = gemeinsame Einrichtung (post 2010 term)

Municipalities and local job FLA office working together on:
- Benefits
- Training Schemes
- Job Placement
- Additional Social Services
- …
Germany: Despite two parallel local setups, federal rules ensure a minimum compatibility

335 Joint Agencies “gE”

Municipalities and local job centers (FLA) work together

Benefit Calculation & Payment

Registers, IT-Systems (Verbis/A2LL) & Operating Standards

Data / Statistics Standards (X-Sozial)

Municipalities fear too much central steering …

… while federal level fears too much deviation.

110 “Option”-Municipalitie

Municipalities / counties deliver all services and all placement services on their own

… and continuing lack of transparency and accountability in “Option” municipalities

Degree of Centralization

low

high

Conceptual
Example 4: UK Anti Fraud Campaign
4 Anti fraud campaign UK – public campaign

Report a benefit thief online

You can also access this form in Welsh.

If you suspect someone of being a benefit thief, please complete as much of this form as you can if you wish. All the information you provide will be strictly in confidence:

Please make sure that you are not being watched while you are filling in this form. It is strongly advisable not to print out a copy of the completed form; you should also keep this safe.

Read the security details about transmitting confidential information. If you would prefer to speak to a member of DWP staff, please call 854 440. Lines are open Monday to Friday 8:00am to 8:00pm.

Section 1: About the person claiming benefit

(Please complete a separate form for each person involved).

1a. What type of benefit fraud do you think is being committed? Please choose one from this list

Please select

Other information about the type of benefit fraud being committed? for example: if living together when did this start? If the couple have children please give full details of names, sex, age and so on.
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4 Anti fraud campaign UK – IT backend (example)
Example 4: Disintermediation of labor matching services

USA: Electronic Disintermediation
USA: Disintermediation of classical job matching services ...

linkedin.com redefining the job market for mid-level professionals ...

apploi.com ... for service jobs with website, app and kiosks in shopping malls

Source: The Economist
And … robotization won’t stop in front of social services.
Thoughts on the “Future of the Welfare State”: Trends in safety net delivery in OECD countries

Situation and challenges in OECD

Drivers of change in social safety net delivery

Some examples

Thank you & Discussion
And … a don’t forget …
Thank you!

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