



# Exit from and non-take up of public services

A comparative analysis: France, Greece, Spain, Germany, Netherlands, Hungary

[GLOSSARY]

EXNOTA consortium

## German contribution to the glossary about non-take-up of social benefits in Europe

*Central terms in the official discourse about non-take-up or access  
to social rights in Germany.*

1. **Abstandsgebot**
2. **Bewältigte/bekämpfte Armut**
3. **Dunkelziffer der Armut**
4. **Neue Armut**
5. **Nichtbezug**
6. **Nichtinanspruchnahme**
7. **Sozialhilfeschwelle**
8. **Soziokulturelles Existenzminimum**
9. **Verdeckte Armut**
10. **Verschämte Armut**

## 1. Abstandsgebot (*minimum gap*)

English: *Minimum income*

French: *Revenu minimum (d'insertion)*

The so called „*Abstandsgebot*“ was inserted in § 22 of the German Federal Social Assistance Law in 1981. It denotes the demand, according to which the → *Social Assistance threshold* must be set clearly below the income of the lower income groups within the employment market. This consideration, however, looks back on a long tradition. Already the pauper decree from the city of Eisenach in 1892 read: “The main guideline for the Messrs. poor-carers for an evaluation of the amount of support to be granted, will always have to be the following: an almsman may not be better off than a worker who, with his weekly income, supports himself and his family without any outside help ...” (cited in Klein 1987, 38 ff.). This consideration has not much changed up to nowadays.

Notwithstanding that the amount, which an indigent household is entitled to, may or may not be sufficient to lead a life according to human dignity (→ *socio-cultural minimum*), the *minimum gap* is still strictly observed, mainly in order to create an incentive to work: It must be profitable to work. This imputes on one hand that the average income of the base low-wage groups – which is decisive for the *minimum gap* – will enable to lead a life without poverty. On the other hand, the *minimum gap* does imply that groups concerned by poverty risks will take up work only when actually threatened with poverty (i.e. with a distinct, yet avoidable, loss of income). Both implicit assumptions can be refuted by the “working poor” phenomenon: Research on □ *Non-Take-Up* of Social Assistance does indeed suggest that the group of gainfully employed persons constitutes a particularly large percentage among the group of those not claiming Social Assistance although being entitled to it. That is, this population group prefers to work for an income which is below the □ *socio-cultural minimum* rather than to fall back upon social support.

Yet, unemployment, the advancement of low wages by the welfare state, the support and intensification of the *minimum gap*, as well as the lowering of the level of welfare state benefits may be interpreted as an integrated functional connection which forces particularly the working classes into aggravated discriminations. The contrast of poverty, respectively unemployment, and gainful employment (cf. □ *new poverty*), which has been determined by the welfare state as well as by large parts of the poverty research, may be interpreted as an ideological separation insofar as it is devoted to the official suppression of ‘poverty despite work’ (“working poor”) while, at the same time, advancing it. This is done, on one hand, by lowering the general wage level (low-wage sector) and, on the other hand, the level of social security in order to maintain the distance to the lower wage groups as well as the encouragement to work for low wages (cf. Groh/Keller).

### Literature

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## 2. Bewältigte/bekämpfte Armut

English: Fought-back poverty  
French: Pauvreté battue

It has been legally laid down that Social Assistance assumes the function of enabling every person in Germany to lead a life which is in accordance with human dignity (Art. 1 sec. 2 BSHG (Federal Social Assistance Law - *Bundessozialhilfegesetz*)). As law does not specify the term "humane life" more precisely, the German terminology has settled on the concept of a -> „*socio-cultural minimum*” in order to operationalise the term. Everyone with an income below this so called -> *socio-cultural minimum* is classified as indigent and therefore entitled to Social Assistance. Hence, according to this definition, there should be no poverty in Germany due to the mere existence of Social Assistance. This is the assumption from which the term „*fought-back poverty*” proceeds. It can be regarded as prototypical for a political-administrative discourse in Germany which negates the existence of poverty in this country. The term of “*fought-back poverty*” - as used in its political-administrative form - is based on two (non-tenable) assumptions:

*Assumption 1: Anyone receiving Social Assistance is no longer poor.*

The -> *socio-cultural minimum*, which factually determines the poverty line, must be regarded as a quantity which is merely defined by the actual benefits rendered by the Social Assistance Office to people in need. It is therefore a definition constructed by social practice rather than a however calculated “objective” poverty line. Insofar, it almost comes up to an absurd circular argument if the fact of fought-back poverty - in the sense of covering the → *socio-cultural minimum* - is regarded as complied with as soon as Social Assistance is granted, while, at the same time, the → *socio-cultural minimum* is derived from the amount of Social Assistance. Various studies, proceeding from a poverty line which is calculated depending on the average income (as usually done by international organisations), show that cases of “poverty despite Social Assistance” may indeed be detected (cf. e.g. Hauser/Semrau 1990, Barlösius 1995: 53 ff., Klanberg 1977). Kortmann (1978) takes this into account by referring to recipients of Social Assistance as living in “*covered poverty*”; as a consequence, he downright interchanges the terminology (cf. also → “*covered poverty*”).

Paradoxically even in official reports etc. the quota of Social Assistance recipients is sometimes used virtually equivalent with the poverty quota (e.g. 19<sup>th</sup> Report on Children and Young Adults by the Federal Government (*10. Kinder- und Jugendbericht der Bundesregierung*); cf. Kantel 1998: 13) by interpreting a decreasing quota of Social Assistance recipients as a decrease in indigence and, therefore, as a decline in poverty. Insofar, it can be stated that there is a „major confusion” (Hartmann 1981: 23) within the German discussion on the definition of poverty and its relation to Social Assistance indigence.

*Assumption 2: Anyone entitled to Social Assistance will receive it.*

There have been studies in Germany since the mid-seventies analysing the phenomenon that not everyone entitled to Social Assistance does actually claim it. This problem is being discussed in concepts like → “*Shadow rate of poverty*”, → “*covered poverty*”, “*latent poverty*”, → “*shameful poverty*” and → “*Non-Take-Up of Social Assistance*”. Especially the terms “*Shadow rate of poverty*” and “*covered poverty*” provide a basis to critically analyse the talk of fought-back poverty and, at least, to put it into perspective by pointing out that there are many people in Germany living below the so called → *socio-cultural minimum* and still do not claim any Social Assistance. Yet, if the poverty potential is solely traced below the Social Assistance level and the NTU quota is equated with the poverty quota, especially NTU research is not seldom taken in by the assumption that the receipt of Social Assistance warrants the elimination of poverty, as likewise mentioned above.

Such an approach, although planned to be critical in the beginning, may therefore

suddenly turn out to be conservative, because it does not question the level of Social Assistance rates or because it uncritically accepts the socially predefined poverty lines. In the end, even these approaches explicitly or implicitly abide by the concept of "fought-back poverty".

### Literature

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### 3. Dunkelziffer der Armut

English: *Shadow rate of poverty*

French: *Taux de pauvreté cachée*

The term "*shadow rate of poverty*" indicates the amount of people not claiming the benefits of social income support although being legally entitled to Social Assistance. It is generally used synonymously with -> "*covered poverty*", "*latent poverty*", -> "*shameful poverty*" and -> "*Non-Take-Up of Social Assistance*". Yet, in each of these concepts resonates a special dimension of meaning and it therefore already implicitly contains interpretations and valuations of the specific phenomenon.

The term "shadow rate" originally derives from criminal statistics and specifies the relation between the number of offences statistically accounted for and those actually committed (cf. Göppinger 1997). The number of unsolved criminal cases, which is contained in this quota, is based on estimations and will ultimately remain unknown. By using the term in connection with poverty (*shadow rate of poverty*) it therefore implies that the exact number of persons concerned will *qua definitionem* always remain "in the dark", *notabene*: the phenomenon can, as a matter of fact, not be recorded accurately and will always be based on estimations. Insofar, the term "shadow rate of poverty" is always potentially associated with the suspicion that the figures, as used in the relevant studies, might be overstated.

A *shadow rate* is a nebulous unknown which is talked about a lot but has never been, respectively never will be proven. Yet, this also results in a kind of neutralization of all phenomena connected therewith: Anything that cannot be counted or registered in an accurate way seems to evade access and can therefore not be fought or cleared away; the shadow rate is, so to speak, the unavoidable downside of the statistical number.

Due to the great complexity and strong individualisation of benefits within the scope of Social Assistance, an accurate determination of the NTU quota is in fact highly problematic. The relevant studies on this topic have obtained sometimes strongly varying data. At the same time, the term "*shadow rate of poverty*" also clearly shows that we are dealing with a phenomenon which had been unable to gain larger political or public visibility due to its lack of presence in official statistics. The wish to emphasize this may be the reason why this term is to some extent also used in critical scientific work. Hartmann (1981), in particular, does preferably use the term „*shadow rate of poverty*“ and points out that there are only insufficient, outdated or scarcely secured findings with regard to this question which is important not only for social politics but also for the scientific poverty discourse (cf. *ibid.* p. 9). Yet, elsewhere he demands to refrain from equating -> "*Non-Take-Up of Social Assistance*" and "*shadow rate of poverty*", because a poverty line, which is defined from a sociological perspective, should be developed independent of the Social Assistance line (cf. Hartmann 1985: 176).

#### Literature

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#### 4. Neue Armut

English: *New poverty*

French: *Nouvelle pauvreté*

The social politician Heiner Geißler was one of the first to refer to the phenomenon of "new poverty" in the FRG in his 1976 published book "Die neue soziale Frage" (*The new social question*). It was mainly the composition of the poor population that struck Geißler as "new" with respect to poverty: Widowed female pensioners, single mothers, old people, as well as families with many children and low income. These "fringe groups" or "non-producers" are insofar more likely to be threatened by poverty than the majority of employees as they are unable to articulate their needs in relevant pressure groups. Geißler was the first to call attention to the phenomenon of → *Non-Take-Up of Social Assistance* in his study. He figured that, especially due to a specific shame (→ "shameful poverty") as well as due to information gaps, nearly 2.1 Mio. households or communities with common needs did not claim the Social Assistance they were entitled to.

Although it caused a political and public debate in Germany when being published, the study did not lead to a long-lasting sociological poverty discussion (cf. Barlösius 2001, 14). This may, on one hand, be explained by methodological deficiencies of the study, as strongly pointed out on the part of science. Consequently, the poverty quota, as diagnosed by Geißler, could be relativised even by politicians. A further reason was that the consequences of the economic crisis had not manifested themselves so far: Only when the unemployment rate grew dramatically in the early 1980s, science and politics were effectively challenged and, furthermore, previously reliable poverty terminologies and socio-political concepts were questioned. For the first time, Social Assistance no longer had the status of being an exceptional help in atypical, non-standardised cases of need, but developed to be a form of social income support for constantly growing population groups (cf. Adamy/Steffen 1998, 13-14). "New poverty" did not only subsume the deprivation of "fringe groups", but also the existential needs of broad levels of the employable population (cf. Balsen et al. 1984).

It was only after this employment crisis that the problems and exclusion mechanisms of social groups, which Geißler already tried to call attention to in 1976, were thoroughly analysed in the sociological poverty debate. This was also the time when the first studies on → *Non-Take-Up* of social benefits were conducted (Hartmann 1981; Bujard/Lange 1978). These required the development of concepts which no longer tied poverty and its overcoming to the mere provision of work for mostly male wage-related workers; poverty rather needed to be regarded as a substantial social problem. Yet, poverty has always been - and still is - conceptualised as non-employment: Starting with the early approaches of poverty research (→ "absolute poverty", → "proportionate poverty") up to more recent research ("dynamics of poverty", "social marginalisation"). This ultimately determines all socio-political debates. Yet, particularly the research on → *Non-Take-Up of Social Assistance* shows (but unfortunately does not analyse in more detail) that the phenomenon of 'poverty despite work' ("working poor", cf. → "shameful poverty") distinctly gains significance: Employees with an income below the → *Social Assistance threshold* form by now one of the largest groups among the group of people not claiming (supplementary) Social Assistance although being entitled to it (cf. Hauser/Hübinger 1998). This suggests that poverty can not be regarded as the opposite of work, respectively wage labour. On the contrary, by such contrast of work and poverty within the socio-political discourse, poverty is socially constructed in a way which makes it seem to be independent of mechanisms of social inequalities, which, again, are determining for industrial-capitalist societies.

Consequently, the current poverty research only rarely ties poverty to class positions with their specific social risks of the working class environments, but rather aims at

determining social groups by means of characteristic values like age, single-parenthood etc. according to their own – individual – approach to situations of need. Yet, critical research shows that people with a working class background bear a far higher poverty risk than people with a white collar employee background (cf. Groh/Keller). Insofar, the new social question turns out to be an old social question.

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## **5. Nichtinanspruchnahme**

*English: Non-Take-Up*

*French: Non recours*

The term "*Non-Take-Up*" specifies the fact that, due to subjective or objective obstacles, people do not claim certain benefits although being entitled to them. In contrast to the terms → "*shadow rate of poverty*", → "*covered poverty*" and → "*shameful poverty*", this term is not tied to a specific welfare state benefit, i.e. to Social Assistance, but can be used in connection with any form of public or political transfer or service. The term has been used in Germany, for instance, in correlation with the health attitude of various population groups (e.g. Non-Take-Up of preventive medical check-ups etc.; cf. Klaes 1985) or has been analysed as Non-Take-Up of social services (e.g. nursery schools) depending on the social structure of the districts (cf. Kaufmann 1982). In comparison to → "*covered poverty*", → "*shadow rate of poverty*" or → "*shameful poverty*" it may be regarded as the more general term, even if the German scientific literature discusses it primarily in the context of Social Assistance.

Particularly the more recent research literature on Non-Take-Up of Social Assistance, which focuses on the methodological possibilities and problems with regard to the phenomenon's numerical registration, prefers the rather technocratic term "*Nichtinanspruchnahme*" (i.e. its English pendant "*non-take-up*") (cf. e.g. Riphahn 2000, Kayser/Frick 2000), whereas the earlier research literature tended to use a vocabulary which clearly shows that the research on non-take-up was strongly tied to the poverty discussion of that time (cf. e.g. Hartmann 1981, Bujard/Lange 1978). By adopting a rather international vocabulary, the current research line also emphasises the reception of and integration into an international scientific discourse on "*Non-Take-Up*" (e.g. Behrendt 2002). Terms like → "*covered poverty*" or → "*shadow rate of poverty*", however, rather refer to the German poverty and welfare state research (e.g. Neumann/Hertz 1998).

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## 6. Nichtbezug

*English: Non-Receipt*

*French: Non versement*

The term „*Non-Receipt*“ is equivalent to the term →„*Non-Take-Up*“, but is used in Switzerland rather than in Germany (cf. Swiss Online-Dictionary of Social Politics).

In order to show the terms' respective dimensions of meaning more clearly, one could state that „*Non-Receipt*“ has a more passive connotation compared to „*Non-Take-Up*“ and is semantically rather far from a voluntary renunciation of benefits. Instead, this term also includes cases in which people fraudulently did not receive benefits they were actually entitled to, e.g. due to administration errors.

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## 7. Sozialhilfeschwelle

*English: Social Assistance threshold*

*French: Seuil de l'aide sociale*

The Federal Social Assistance Law (*Bundessozialhilfegesetz*, BSHG) does not explicitly state the term „poverty“ (□ „*new poverty*“). Instead, it mentions that all people in Germany should be enabled to lead a life according to “human dignity”. In 1962 the Social Assistance had been introduced in order to guarantee the so called -> *socio-cultural minimum*. The function of the “*Social Assistance threshold*” is to determine the prerequisites for a claim to Social Assistance. These prerequisites are, again, determined to a large extent by monetary resources and refer to the means available to a community (mostly family) with common needs (cf. Andamy/Steffen 1998).

The determination of the “*Social Assistance threshold*” (□ *socio-cultural minimum*) proceeds from the consumption habits of the lower income classes and is calculated by using the income and consumption random sample of the Federal Office of Statistics. This procedure is problematic insofar as the lower income groups did often earn so little in the past that they needed to claim additional Social Assistance. The fact that the statistical model is not adjusted to the average income, as proposed by Hanesch et al., is explained on part of the Government by the strong relation between poverty and wealth that would have been established thereby (cf. Hanesch, 1994, 118-119).

Furthermore, the “*Social Assistance threshold*” serves as a measured value for the determination of the extent of -> *fought-back poverty*. Everyone receiving Social Assistance according to the communal Social Assistance statistics is therefore counted as having been “successfully” ‘hauled out’ of a state of poverty. Yet, the mere reference to the Social Assistance statistic does not determine the number of people not claiming the benefits they are actually entitled to. Only by consulting further statistical data and arithmetical simulation models it is possible to determine the percentage of the population leading a life below the Social Assistance threshold (□ “*Non-Take-Up*”, □ “*covered poverty*”).

### Literature

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## 8. Soziokulturelles Existenzminimum

English: *Socio-cultural minimum subsistence level*

French: *Minimum socio-culturel*

The term "*socio-cultural minimum subsistence level*" was used for the first time by Käthe Petersen in 1972 (cf. Petersen 1972). It contains an extension of the physical-social minimum subsistence level and comprises not only material, but also immaterial components (cf. Enderle 1987). Contrary to a situation of 'indigence despite the *socio-cultural minimum*' ("*existenzminimale Notlage*"), which is characterized by a person's total helplessness, the non-attainment of the "*socio-cultural minimum*" does not necessarily imply a physical threat of life ("*absolute poverty*"). The discrimination rather results from the exclusion from public and socially common chances. Within poverty research, a certain assessment of the socio-cultural minimum has won recognition: It regards the means, which are necessary to satisfy this level of socio-cultural requirements, as "fluid quantities" because they need to be determined depending on the relevant social context. Due to this relation, the exact determination of the *socio-cultural minimum* proves to be extremely difficult in practice.

The German Federal Social Assistance Law (*Bundessozialhilfegesetz*, BSHG) takes into account that the *socio-cultural minimum subsistence level* is regarded as a quantity which needs to be derived from the social context by, for instance, regularly adjusting the Social Assistance rates to the consumption habits of the lower income groups (-> *Social Assistance threshold*) or also by providing regionally differing Social Assistance rates. Yet, at the same time, this may cause a continuous infiltration of a fundamental level of social security. Thus, the crisis of the national budget, which was caused by the emergence of mass-unemployment in the 1980s, did also result in a continuous cut-back of Social Assistance. Apart from fiscal reasons, this also always occurs due to the observance of the □ *minimum gap*. In this connection, the poverty research has been criticising for quite some time that the socio-cultural minimum, which should actually be covered by means of Social Assistance, is no longer guaranteed and that the factual socio-cultural needs of socially discriminated groups have long since not been met.

Hence, not only the research practice but also the practice of the grating of Social Assistance often factually equate the "*socio-cultural minimum*" and the -> "*Social Assistance threshold*". Yet, this results in the abandonment of the indicated immaterial-social dimension within the definition of the "*socio-cultural minimum*" in favour of a practice-oriented and largely materially defined definition of the necessities of life. As NTU research (-> "*Non-Take-Up*") always needs to relate to this materially defined limit (as a poverty line) in order to determine the number of people not seizing their claims, it consequently tends to adopt the definition of poverty contained therein with all its socio-political implications (e.g. everyone entitled to Social Assistance, but not claiming it, is poor).

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## 9. Verdeckte Armut

English: Covered poverty

French: Pauvreté cachée

„Covered poverty“ is marked as the „most serious form of poverty“ in scientific literature (cf. e.g. Hauser et al. 1981, Schönig/Ruiss 2000), and is often used to contrast the ideologically charged political-administrative term of → „fought-back poverty“ which implicitly assumes that poverty is no longer a matter for discussion in Germany since the establishment of Social Assistance. In principle, the term „covered poverty“ stands synonymously for → „shameful poverty“ and → „shadow rate of poverty“, yet it can be seen as the „most neutral“ of all three terms because it carries interpretations and evaluations of the phenomenon even in the slightest extent. The adjective „covered“ only indicates that we are confronted with something we cannot see at first sight, which is mainly due to the fact that it does not appear in official statistics (cf. also → „shadow rate of poverty“). The term → „covered poverty“ includes all people with an income below the *Social Assistance threshold* not claiming Social Assistance although being legally entitled to them. Hence, these people lead a life below the so called → *socio-cultural minimum*. The term thereby directs attention to the fact that Social Assistance – the welfare state’s „last rescue-net“ – has to struggle with quite some faults and problems which can be regarded as the cause for the Social Assistance’s partial non-compliance with its legal duty, i.e. to enable every one in Germany to lead a life in accordance with human dignity (§ 1, sec. 2 BSHG).

Besides, the term „covered poverty“ qualifies and criticises a procedure which is quite common in Germany, the equation of a decreasing, respectively increasing number of Social Assistance recipients with a decline, respectively a growth in poverty (as e.g. in the 10<sup>th</sup> Report on Children and Young Adults by the Federal Government (*19. Kinder- und Jugendbericht der Bundesregierung*); cf. Kantel 1998: 13), by emphasising that the Non-Take-Up of Social Assistance may considerably put this correlation into perspective. After all, a decreasing number of Social Assistance recipients may not only indicate a regression in poverty, but also an increase in Non-Take-Up and could very well be an indicator for growing → „covered poverty“ (cf. e.g. Engels 2002).

Kortmann (1978) has undertaken a very interesting terminological „rededication“: Contrary to the common use of the terms, he characterizes the situation of people with a net income which lies below the Social Assistance rates as „open poverty“, while he marks the situation of Social Assistance recipients as „hidden poverty“ (cf. *ibid.* p. 128). Although this „inverted“ terminology was unable to win recognition within scientific literature, it nevertheless drew attention to the fact that the receipt of Social Assistance does not necessarily result in a person’s escape from poverty, and it emphasised that this circumstance is often neglected – or „covered“ (cf. also → „fought-back poverty“).

### Literature

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Neumann U, Hertz M. 1998. Verdeckte Armut in Deutschland. Forschungsbericht im Auftrag der Friedrich-Ebert-Stiftung. Frankfurt a. M..

## 10. Verschämte Armut

English: *Shameful poverty*

French: *Pauvreté gênée*

The term „*shameful poverty*“ is used, like the terms → „*covered poverty*“ and → „*shadow rate of poverty*“, to point out the fact that not everyone entitled to Social Assistance does actually claim these benefits, and that therefore people in Germany do lead a life below the so called → *socio-cultural minimum*.

Contrary to the use of the other terms, the term „*shameful poverty*“ stands out because it already states a reason for the Non-Take-Up: Shame. Most of the authors researching the causes for the Non-Take-Up of Social Assistance do name shame and fear of being stigmatised as important reasons. At the same time, the term „*shameful poverty*“ particularly refers to a form of → *covered poverty* which was typical for the 1970s: Poverty in old age. This form of poverty mainly hit women with a small pension which often renounced their claim to Social Assistance because of ignorance and insecurity with respect to public authorities, as well as due to their conservative education ideals and due to their fear that the benefits might be reclaimed from their children, respectively that their children might learn about their distress at all (cf. e.g. Bujard/Lange 1978).

Even today this renouncement of benefits due to shame and fear of being stigmatised is a typical form of → *Non-Take-Up* particularly in the rural areas. Yet, studies did show that meanwhile other forms of Non-Take-Up can be regarded as more common (cf. e.g. Hauser/Hübinger 1998, Neumann/Hertz 1998): They mainly concern single parents, families with many children whose head of the family is unemployed, the foreign population, and the so called „working poor“. The Non-Take-Up behaviour of the latter, but also of families with many children and an unemployed head of the family, often concerns the so called „complementing“ or „supplementary“ Social Assistance: The income of the persons concerned (e.g. unemployment assistance, earned income) lies below the → *Social Assistance threshold* and they are therefore entitled to additional Social Assistance. Shame may also matter here, yet, the main reason for the Non-Take-Up rather seems to be the lack of knowledge about these possibilities. The studies revealed that less than half of the „working poor“ were informed about the possibility to increase their earned income by Social Assistance (cf. Hauser/Hübinger 1998).

### Literature

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