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Age and Propensity to Abuse Welfare Benefits

Abstract

In this paper, we examine the relationship between chronological age and the propensity to abuse welfare benefits. Previous research on sickness absence suggests that younger workers are much more likely to abuse it than older workers. The question is whether this relationship is specific to sickness absence or whether it is a general pattern that also applies to other benefits. The aim of the research was to find out whether there are significant differences in this respect between different age groups (young, mature and old persons). The data for the statistical analysis came from a representative CAWI survey conducted among a sample of 1,512 adult residents of Poland, in which respondents were asked to what extent they would justify various irregularities in the use of welfare benefits. A series of non-parametric analyses of variance (Kruskal-Wallis test) were used to identify differences between the groups. The results confirm that older people differ significantly from younger people in their acceptance of abuse. The higher the age category, the lower the consent for irregularities. The results provide a picture of moral permissiveness across age groups, but do not allow us to determine how attitudes to abuse change over the life cycle. This is because it is not known whether the diagnosed intergroup differences are due to an age effect or rather a generation effect.

Keywords: permissiveness, welfare abuse, welfare benefits, age

JEL Classification Codes: I38, H53, H55

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Wiek a skłonność do nadużywania świadczeń socjalnych

Abstrakt

W niniejszym artykule podjęto rozważania na temat powiązań między wiekiem metrykalnym a skłonnością do nadużywania świadczeń socjalnych. Z wcześniejszych badań poświęconych absencji chorobowej wynika, że młodsi pracownicy nadużywają jej znacznie częściej niż starsi pracownicy. Pytanie, czy ta zależność odnosi się tylko do korzystania ze zwolnień lekarskich, czy raczej jest to ogólna prawidłowość, która odnosi się również do innych świadczeń? Za cel badawczy przyjęto ustalenie, czy występują istotne różnice pod tym względem między różnymi grupami wieku (wśród osób młodych, dojrzałych i starszych). Dane do analizy statystycznej pochodziły z reprezentatywnego badania CAWI przeprowadzonego na próbie 1512 pełnoletnich mieszkańców Polski. W ramach tego sondażu pytano respondentów o to, na ile usprawiedliwiają różne nieprawidłowości w korzystaniu ze świadczeń socjalnych. W celu ustalenia różnic międzygrupowych przeprowadzona została seria nieparametrycznych analiz wariancji (test Kruskala-Wallisa). Uzyskane rezultaty potwierdzają, że osoby starsze istotnie różnią się od osób młodych jeśli chodzi o akceptację nadużyć. Im wyższa kategoria wieku, tym mniejsze przyzwolenie dla nieprawidłowości. Uzyskane wyniki dają obraz permissywizmu moralnego w poszczególnych grupach wieku, nie pozwalają jednak ustalić, jak zmienia się stosunek do nadużyć w cyklu życia. Nie wiadomo bowiem, czy zdiagnozowane różnice międzygrupowe wynikają z efektu wieku czy raczej efektu pokolenia.

Słowa kluczowe: permissywizm, nadużycia socjalne, świadczenia socjalne, wiek

Kody klasyfikacji JEL: I38, H53, H55

Introduction

This paper was inspired by the results of a study on the relationship between chronological age and employee sickness absence (Jurek, 2021). Contrary to popular belief, we found that sickness absenteeism of older employees is not greater than that of younger employees. Nor it is lesser. It is different. More specifically, the pattern of sickness absenteeism is different: while young employees are often on short-term leave, older employees, on the contrary, use sick leave infrequently, but when they do, each break from work is usually quite long.

This change in sickness absence parameters that occurs with age is intriguing. Extended duration of a single leave is fairly easy to explain. It has to do with the fact that as people age, the incidence of conditions that require long-term treatment and recovery, such as osteoarticular and muscular diseases, increases. As for the decline

in the frequency of using sick leaves, on the other hand, this change is more difficult to explain. It is related not so much to the health of employees, but to the nature of their behaviour (known as absenteeism behaviour). The point is that while illness and related incapacity are random events, largely beyond a person's control, absenteeism is the result of conscious and deliberate decisions. People differ in their use of it: some take advantage of it more (more often, for longer periods) and others use it less (less often, shorter periods). In addition to health, therefore, other non-health factors also matter, including, most importantly, a sense of morality, that is, a tendency to abuse one's entitlements.

Any sickness absence, regardless of duration, gives room for potential abuse. However, the to-date findings show that most often the problem of abuse is related to short-term leaves, especially the shortest ones (lasting one, two, or three days) (Melchior et al., 2003; Ziebarth, 2013). Since short-term absenteeism is the domain of young employees, it can be suspected that they are more likely to commit irregularities. The results of studies conducted in Poland (Gilga & Jurek, 2022; Jurek, 2023a) support this assumption. They confirm that young employees show much greater tolerance and acceptance of the misuse of sick leave than older employees, and are much more likely to admit to personal sickness absence abuse.

This raises a crucial question: does this relationship between age and abuse apply only to sickness absence, or does it apply to other welfare benefits as well? This paper seeks to answer that question. Its main objective was to determine whether there are significant differences between age groups in attitudes towards benefit abuse and, if so, how they arise.

The abuse of welfare benefits is a troublesome area for empirical exploration. First of all, there is a lack of reliable data. Admittedly, reports from inspection institutions are available, but they do not describe the actual scale of the problem, but only the scale of recorded cases. How the two figures – the number of abuses and the number of detected abuses – compare depends on a number of factors, including the frequency and quality of the inspections.

In the absence of reliable data from public sources, it is necessary to seek it by other means. One potential solution is to conduct a survey. However, this method of collecting information has serious limitations. This is because the results of a survey do not show the problem as it actually is, only as it is shown by those surveyed. Respondents' declarations may deviate significantly from reality, especially if the subject of the survey touches on difficult and morally questionable issues (Bostyn, Sevenhant & Roets, 2018). In view of this, it is crucial to properly formulate the questions to be asked. For obvious reasons, it is not appropriate to ask respondents about their tendency to commit abuses, much less about their personal experience in this

regard. The sincerity of the answers given would then be highly questionable. Questions must therefore be asked in a veiled form. The most common practice in such situations is to ask about the level of justification for some irregularity. This makes it possible to determine, firstly, the extent of permissiveness, i.e. acceptance of incorrect behaviour, and, secondly, to establish certain (conscious or subconscious) inclinations to personally commit such irregularities. Indeed, declarations are an indicator of personal predisposition to commit abuses. It is assumed that if someone declares a high level of acceptance of incorrect behaviour, he or she is also willing and able to behave in such a way.

Previous research on the propensity to abuse welfare benefits has been based mainly on the results of the World Values Survey (www.worldvaluessurvey.org). The question underlying this research was formulated as follows: "Please tell us whether claiming government benefits to which you are not entitled to is always justified, never justified, or something in between?" Answers are given on a 10-point scale, where 1 is never justifiable and 10 is always justifiable. The results of the statistical analysis showed that the higher the age group of the respondents, the lower the tendency to justify welfare abuse (Heinemann, 2008; Halla, Lackner & Schneider, 2010; Halla & Schneider, 2014). Older people differ significantly from young people in this regard, showing much less tolerance for irregularities.

However, this general overview does not show the possible differences that may arise with respect to specific benefits. Perhaps there are cases in which older people show greater acquiescence to abuse. This supposition can be justified in two ways. The first justification is based on the results of a study conducted by Martin Hall and Friedrich Schneider (2014). They showed that people with high material status are more likely to condemn abuse of welfare benefits than the poor, but where tax evasion is at stake, the situation is reversed: it is more often condemned by the poor than the wealthy. These results suggest that people tend to justify those irregularities that they themselves commit or could potentially commit (the poor are more likely than the rich to be tempted to overuse welfare benefits, while the wealthy are more likely than the poor to be tempted to evade taxes). Relating this to the elderly: if they do not see themselves as beneficiaries of certain benefits, they stigmatize the abuse of such benefits. However, it cannot be ruled out that in the case of benefits that actually target them, that is, where they too are subject to moral hazard, their prudishness will no longer be as high. The other justification is based on the results of a study on sickness absence (Jurek, 2023b). It turns out that abuses are most often committed by those who do not have the opportunity to take advantage of the benefits honestly, which creates jealousy and puts them – in their own view – at a disadvantage compared to those who receive the benefits. Sickness absence is therefore

most often abused by people who describe their health as good or very good. It can be presumed that they want to “compensate” themselves in this way for fewer days away from work compared to sick people who are often on sick leave. People with poor health do not have to abuse sick leave because they use it legally. They are also the ones most likely to condemn abuses. They see fraudsters as competitors for access to scarce resources. To relate this to the elderly: if they see themselves as recipients of a wide range of welfare benefits, they stigmatize their abuse in order to curb their overuse. This principle, however, does not necessarily apply to those benefits that are not aimed at them and that they definitely will not use.

Research Method: Data Source, Sample Characteristics and Method of Data Analysis

The source material comes from a survey conducted by IPC on behalf of the Wrocław University of Economics and Business. A proprietary survey questionnaire was used for the study. The data were collected using the CAWI method (online survey). The survey period was the third quarter of 2022. The territorial scope of the survey covered all of Poland, and the subject scope was adult residents of Poland.

The survey sample consisted of 1512 respondents. The sampling frame was a nationwide panel of respondents. It can be assumed that the random nature of the sample gives grounds for generalizing the results obtained. The maximum measurement error was $\pm 3\%$ with a confidence level of 95%. The characteristics of the sample by selected features are shown in Table 1.

Table 1. Respondents by selected features (in percentage, $n = 1512$)

	Feature	Percentage
Gender	female	51.9
	male	48.1
Age	18–24	8.5
	25–34	16.0
	35–44	20.2
	45–54	16.6
	55–64	15.5
	65+	23.2

cont. Table 1

	Feature	Percentage
Educational background	junior high school education, primary or incomplete primary education	2.2
	primary vocational education	11.7
	secondary/post-secondary education	43.3
	higher education	42.8
Residence address	village	39.6
	small city (up to 20 thousand residents)	9.7
	medium-sized city (more than 20,000 but less than 100,000 residents)	19.7
	large city (more than 100,000 but less than 500,000 residents)	19.3
	very large city (more than 500,000 residents)	11.7
Marital status	never married	24.2
	married	58.5
	divorced	8.9
	separated	1.2
	widow/widower	7.2
Subjective assessment of one's own material situation	definitely good: I have enough for everything and still save money	14.7
	rather good: I have enough for everything, but I don't save money	24.4
	average: I live frugally, so I have enough for everything	44.8
	rather bad: I can only cover basic needs	12.9
	definitely bad: I cannot cover even basic needs	3.2
Subjective assessment of one's own health	very good	15.1
	rather good	41.6
	average	30.9
	rather bad	9.8
	very bad	2.6

Source: own compilation.

Abuse of welfare benefits (so-called welfare abuse) is a broad category of irregularities committed by individuals in the use of solutions offered by the social security system (Jurek, 2022). These irregularities can take different forms. First, they may involve so-called benefit optimisation, i.e., creating a sham reality and changing one's own situation (economic, family, professional) in order to meet the criteria for accessibility to welfare benefits and as such become eligible for them. Secondly, they may relate to overuse of benefits. This is mainly about extortion, i.e. deliberately misleading a welfare institution for personal gain. Immanent to such a practice is fraud, that is, either withholding information or using fictitious documents that were either forged or obtained through corruption. The third and final category of abuse is misuse of benefits. Such situations occur where any person meets the conditions for receiving benefits and collects these benefits in the appropriate amount, but uses them improperly.

The study detailed eleven different situations, each of which represented a different case of welfare abuse. A summary of these situations with a breakdown by category of abuse is shown in Table 2.

Table 2. Welfare abuses by category

Category	Welfare abuses (cases)
Benefit optimisation	(1) concealing assets and/or income to obtain benefits for the poor (2) intentionally not formalising a relationship or taking a sham divorce to collect single-parent benefits (3) avoiding legal work for fear of losing social security benefits (4) taking up fictitious employment just to obtain social security benefits
Overuse of benefits	(5) using a fictitious certificate of incapacity for work to receive disability living allowance (6) collecting unemployment benefits despite working illegally or abroad (7) registering as an unemployed person just to obtain health insurance (8) claiming the same welfare benefits in different countries
Misuse of benefits	(9) using a child-rearing benefit for purposes other than child maintenance (10) selling non-monetary benefits obtained in order to purchase other products or services (11) using sick leave for purposes other than treatment and recovery

Source: own compilation.

Respondents were approached with a series of eleven questions phrased as follows: *Is it justifiable when someone....?* Each question dealt with one of the cases mentioned above. The level of justification was expressed using a four-point scale: 1 – never, 2 – sometimes, 3 – often and 4 – always.

For analytical purposes, respondents were divided into three age groups:

- young people (YOU): aged 18 to 34,
- mature people (MAT): aged 35 to 54,
- older people (OLD): aged 55 and older.

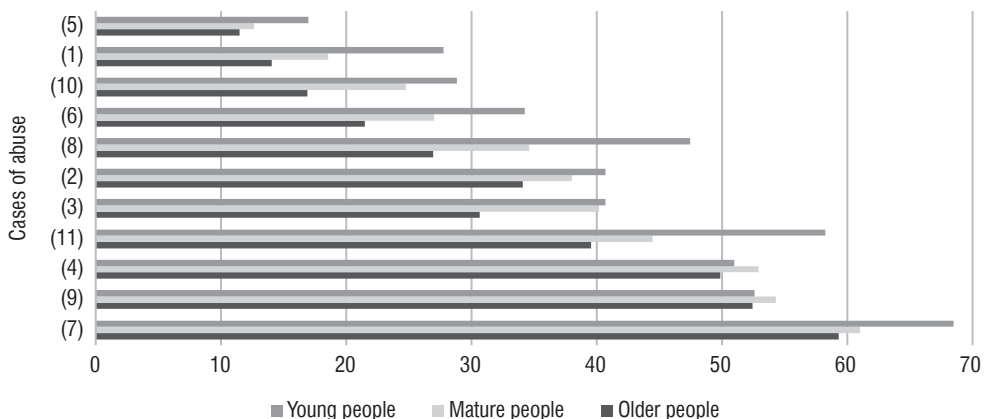
The results obtained were subjected to statistical analysis. In the first step, the level of acquiescence to the abuse of welfare benefits was calculated. The issue here is any form of justification that allows for any (even slightest) acceptance of irregularities. The calculation was made by aggregating the indications into “sometimes,” “often” and “always.” This measure was calculated separately for each of the eleven highlighted cases of abuse, as well as for all cases combined (arithmetic average of the percentages). Of course, calculations were made separately for each age group, that is, young, mature and elderly. In the second step, individual indications (“never,” “sometimes,” “often” and “always”) were given a numerical form from a four-point ordinal scale (where 1 is never and 4 is always) and treated as a numerical variable. For each case of abuse, the average value and standard deviation were calculated. Here, too, calculations were made separately for each age group. The focus was then placed on intergroup differences. In order to determine whether the obtained results

differed significantly across age groups, a series of non-parametric analyses of variance (Kruskal-Wallis test) were performed and, in addition, if a significant difference was found ($p < 0.05$), detailed post-hoc tests of intergroup comparisons were also carried out, by means of which it was determined specifically which age groups actually differed in each case.

Tolerance for Welfare Abuse from an Age Perspective

In this study, the subject of research is the phenomenon of accepting harmful behaviour from a society-wide perspective, which reduces the effectiveness and efficiency of the social security system. In the social sciences, such a phenomenon is referred to as permissiveness. C. Jacobsen (1979: 223) defined it as an *institutionalized social climate wherein a person can violate accepted norms in public without incurring sanctions*. With regard to the use of welfare benefits, such violations of applicable norms can vary widely. Their spectrum ranges from minor offences and irregularities to serious offences. One might assume that regardless of the scale, any abuse should be stigmatized. Meanwhile, it turns out that abuse enjoys more or less public approval. Figure 1 shows the level of acceptance toward each abuse, with a breakdown by age group, i.e. among young, mature and older people.

Figure 1. Acceptance towards the welfare abuse among the young, mature and elderly



Source: own compilation.

A visual assessment of Figure 1 shows that acceptance of welfare abuse in Poland is quite high in every age group. In some cases, tolerating irregularities is even the norm rather than the exception, meaning that the percentage of those who justify

a given type of abuse is higher than of those who do not do so. In addition, many cases are teetering on the edge of the normal range, where the percentage of one and the other is very close to each other. It is also easy to see the correlation that the higher the age group, the lower the tolerance toward irregularities. The overall level of justification for abuse, i.e. the arithmetic average of all eleven percentages, is 42.4% among young people, 37.1% among mature people, and 32.4% among older people.

In all three age groups, the least frequently justified abuse is the extortion of disability living allowance, i.e. using a fictitious (falsified or obtained through corruption) certificate of incapacity for work (case no. 5). Despite the fact that the case involves an obvious crime, it still meets with the approval of almost one in nine elderly people, one in eight mature people and almost one in six young people. The second least frequently justified abuse in all age groups is concealing assets to obtain benefits for the poor (case no. 1). Such behaviour is excused by 14 percent of elderly people, 18.6 percent of mature people and 27.8 percent of young people.

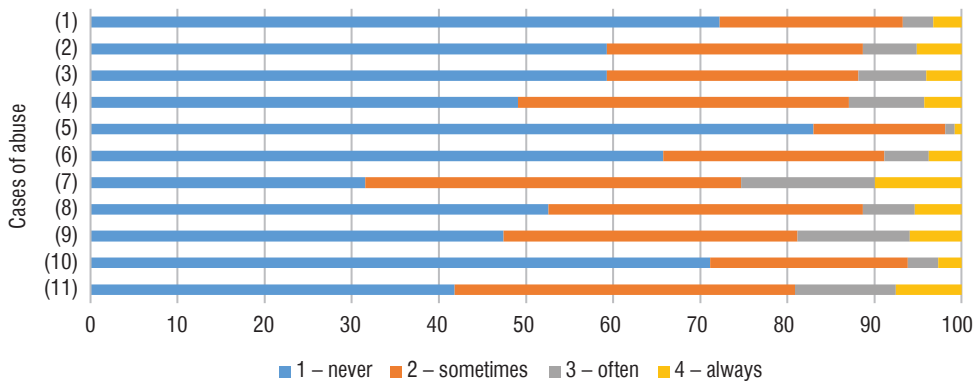
On the other hand, when it comes to the most frequently justified form of abuse, in all three age groups it is registering as an unemployed person just to obtain health insurance (case no. 7). Such behaviour is accepted by 59.3 percent of elderly people, 61 percent of mature people and 68.5 percent of young people. As for the second most frequently excused irregularity, the consensus ends: among elderly and mature people, it is the misuse of child allowance (case no. 9), and among the young, it is the abuse of sick leave (case no. 9).

In all cases under analysis, the level of permissiveness among young people is higher than that among elderly people. This means that the young show more tolerance towards any kind of welfare abuse. This difference between young and elderly people, however, varies widely, in some cases being very large and in others only minimal. The largest difference, of more than 20 percentage points, concerns claiming the same welfare benefits in different countries (case no. 8). A relatively large difference of more than 13 percentage points was also recorded in the case of concealing assets in order to obtain benefits for the poor (case no. 1). As for the smallest difference, it relates to improper spending of child-rearing benefits, i.e. using the funds for purposes other than child maintenance, such as alcohol or gambling (case no. 9). The level of acceptance of such abuse is almost equal among young and elderly people, with a difference of just 0.1 percentage point. A relatively small difference of 1.1 percentage point was recorded in the case of fictitious employment for the purpose of obtaining social security, i.e., for example, hiring a pregnant woman only so that she could take health leave and then maternity and parental leave (case no. 4).

Tolerance Toward Welfare Abuse: Intergroup Differences

The advantages and disadvantages of the analysis conducted so far should be noted here. Concerning the advantages, aggregating the indications into “sometimes,” “often” and “always” provides an elegant way to present the scale of permissiveness with regard to the abuse of various types of welfare benefits. The data are readable, and the differences across age groups are easily noticeable. Unfortunately, such a procedure has one major disadvantage, namely that it overgeneralizes and oversimplifies the interpretation of the results obtained. The point is precisely that although all three indications (“sometimes,” “often” and “always”) allow for the possibility of incorrect action, each carries a different measure of tolerance toward it. To say that a given abuse can sometimes be justified (e.g., in an exceptional situation) is fundamentally different from saying that such a practice is always justified. It seems advisable, therefore, to consider these levels (degrees) of justification. Such an approach yields a more complete and accurate understanding of the subject under analysis.

Figure 2. Level of justification of welfare abuse (by case), young people (%)

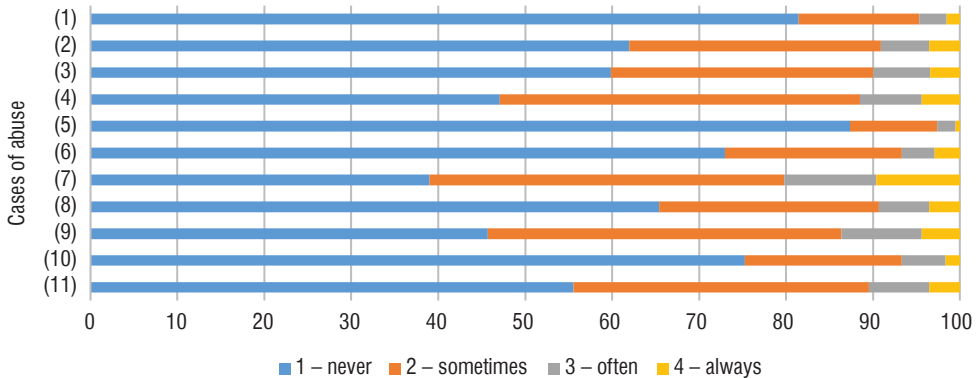


Source: own compilation.

Figures 2, 3 and 4 detail the level of justification for abuse among young (Figure 2), mature (Figure 3) and older people (Figure 4). A simple visual assessment is much more difficult in this case than before. Accordingly, a series of non-parametric analyses of variance (Kruskal-Wallis test) were conducted to determine intergroup differences, and if a significant difference was found, additional post-hoc tests were conducted to determine specifically which groups differed. The results obtained are shown in Table 3. Due to the peculiarities of the survey, more specifically, the limited number of options (four) on the ordinal scale and the predominant share of indi-

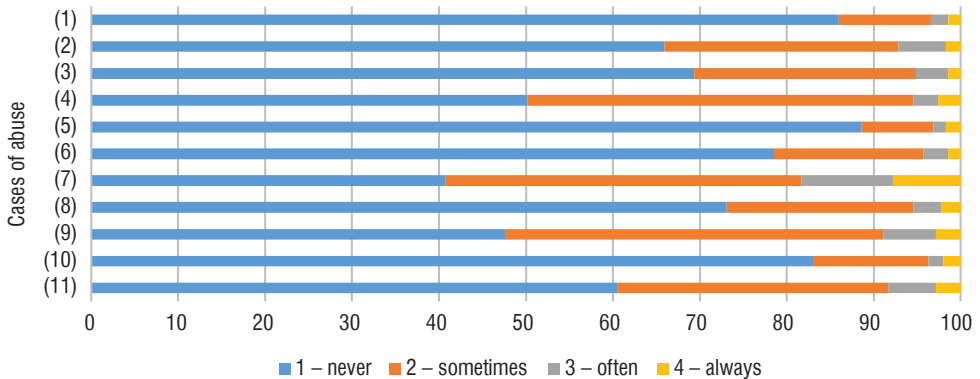
cations of option number 1 (“never”), it was decided to report the arithmetic mean and standard deviation in the results, rather than (as is usually recommended in such situations) the median and quartile deviation.

Figure 3. Level of justification of welfare abuse (by case), mature people (%)



Source: own compilation.

Figure 4. Level of justification of welfare abuse (by case), elderly people (%)



Source: own compilation.

Significant intergroup differences were not observed for the following abuses: taking a sham divorce for the purpose of obtaining single-parent benefits (case no. 2), simulating employment for the purpose of obtaining social security (case no. 4), extorting disability living allowance (case no. 5), and misusing child-bearing benefits (case no. 9). In such cases, the level of justification for irregularities is relatively similar across all the age groups under analysis.

Table 3. Tolerance toward welfare abuse: intergroup comparison

Welfare abuse category	Average (standard deviation)			Test	Intergroup comparison		
	YOU	MAT	OLD	p	YOU-MAT	YOU-OLD	MAT-OLD
(1) Concealing assets to obtain benefits for the poor	1.38 (0.71)	1.25 (0.58)	1.19 (0.53)	0.00	0.03	0.00	0.67
(2) Taking a sham divorce to obtain single-parent benefits	1.57 (0.82)	1.51 (0.76)	1.43 (0.68)	0.11			
(3) Avoiding employment so as not to lose benefits	1.57 (0.80)	1.54 (0.77)	1.37 (0.63)	0.00	1.00	0.02	0.01
(4) Taking up fictitious employment to obtain insurance	1.68 (0.81)	1.69 (0.79)	1.58 (0.68)	0.22			
(5) Extorting disability living allowance	1.20 (0.48)	1.16 (0.45)	1.16 (0.52)	0.08			
(6) Collecting unemployment benefits despite working	1.47 (0.76)	1.37 (0.69)	1.27 (0.59)	0.00	0.13	0.01	0.34
(7) Registering as unemployed to obtain insurance	2.04 (0.93)	1.91 (0.93)	1.85 (0.90)	0.01	0.05	0.02	1.00
(8) Collecting the same benefits in different countries	1.64 (0.82)	1.47 (0.76)	1.35 (0.65)	0.00	0.00	0.00	0.07
(9) Misusing child benefits	1.77 (0.89)	1.72 (0.81)	1.64 (0.72)	0.34			
(10) Selling non-monetary benefits	1.38 (0.68)	1.33 (0.65)	1.23 (0.58)	0.00	0.88	0.02	0.09
(11) Misusing sick leave	1.85 (0.90)	1.58 (0.77)	1.51 (0.73)	0.00	0.00	0.00	0.46

Source: own compilation.

Statistically significant intergroup differences were noted in seven of the eleven cases under analysis. The first case concerns concealing assets for the purpose of obtaining benefits dedicated to the poor (case no. 1). Such abuse is much more criticised by elderly people than young people and by mature people than young people. However, there is no substantial difference between mature and elderly people on this issue. The second case is avoiding legal employment so as not to lose the right to benefits (case no. 3). Such abuse is much more condemned by elderly people than by young and mature people, while there is no notable difference between young and mature people. The third case involves collecting an unemployment benefit despite working illegally or abroad (case no. 6). Such abuse is tolerated to a significantly lesser extent by elderly people than young people, and no major differences were noted in other group comparisons. The fourth case is registering oneself as unemployed merely to get health insurance (case no. 7). Such abuse is much more denounced by elderly and mature people than by young people, while there is no substantial difference between mature and elderly people. The fifth case pertains to claiming the same welfare benefits in different countries (case no. 8). Such abuse, similarly to the pre-

vious ones, is much more condemned by elderly and mature people than by young people, while there is no major difference between mature and elderly people. The sixth case is selling obtained non-monetary benefits in order to purchase other products or services (case no. 10). This type of abuse is much less tolerated by the elderly than the young, with the other comparisons showing no notable differences. The last (seventh) case, where there are significant intergroup differences, is the misuse of sick leave, that is, using it for purposes other than treatment and recovery (case no. 11). This type of abuse is criticised much more often by the elderly than the young, and by the mature than the young, while there is no significant difference between the elderly and the mature in this regard.

Conclusions

The welfare state has developed many solutions to protect citizens from the consequences of events that are not their fault, which can generate considerable costs and/or losses, and in extreme situations lead to financial ruin. These measures are unquestionably one of the most important achievements in the history of human civilization. They have contributed to a significant reduction in various social problems, thereby removing constraints that block the process of social and economic modernisation (Esping-Andersen, 2000; Stiglitz, 2018). However, these solutions also generate a number of unintended consequences that are harmful and contrary to intentions (Deacon, 2002; Omers & Block, 2005). Undeniably, one such consequence is welfare abuse.

The fundamental problem with welfare benefits is that they contain financial incentives that encourage people to claim them even when they are not entitled to them. The financial incentives are counterbalanced by social norms that discourage people from claiming what they are not entitled to (Elster, 1989). However, not everyone, and not always, can resist the temptation. Who abuses welfare benefits and in what situations is currently an important and topical research problem in behavioural economics and welfare economics (Beaulier & Caplan, 2007; Jurek, 2022).

In this paper, we examine the relationship between chronological age and the propensity to abuse benefits. The results of previous studies have suggested that age may play an important role in this regard, being an important determinant of moral attitudes. The results obtained in the research process strongly support this supposition. The elderly differ significantly from the young when it comes to tolerating various types of irregularities in the use of welfare benefits. The higher the age category of respondents, the lower the acceptance of abuse.

At this point, it is important to note a fundamental methodological issue, which is related to the interpretability of these results. Cross-sectional surveys – and that’s what we were dealing with here – report how attitudes toward abuse are shaping up in particular age groups, at a given point in time. It is not possible to conclude from this how the proportion changes over the course of a lifetime. This apparently minor detail is of paramount importance for understanding the results presented and drawing conclusions from them. This is because it is not clear whether a characteristic observed in a particular age group is due to the fact of being of that age (the so-called age effect), or rather to the fact of belonging to a generation that is characterized by that very trait (the so-called generation effect). To relate this to our research problem: it is uncertain whether the fact that the elderly show (declare) a relatively far-reaching prudishness in the use of welfare benefits is because they are older, which would mean that age changes a person’s inclination to commit abuses, or rather it is because they were brought up in a time when it was not appropriate to claim things that do not belong to a person. Perhaps young people today are raised in different cultural realities and internalize other social norms. Consequently, once they become elderly, they will exhibit different characteristics than today’s seniors.

The age effect is supported by the link between age and crime, which is known quite well in criminology and is referred to as the age-crime curve. The curve takes the shape of an inverse parabola, that is, it initially increases with age, reaches a peak in adolescence (between the ages of 17 and 25), and then decreases with age, with the peak reached at a different stage of life for different types of crime (Farrington, 1986). Admittedly, not only the number but also the nature of the crimes committed changes with age (Hryniewicz-Lach, 2018), but there is no reasonable basis for questioning that this general pattern also applies to offences committed against institutions of the welfare state. It follows, as empirically confirmed in this paper, that the scale of welfare abuse is highest in adolescence and decreases with age. It is worth mentioning here that this is exactly how the issue of sick leave abuse decreasing with age was explained (Jurek, 2023a). It turned out that the problem of “questionable” sickness absence of young employees is not new. It was signalled as early as in the 1960s. It was noted at the time that young employees often take advantage of minor “illnesses” to evade inconvenient employee tasks. The fact that this problem has been known for more than half a century suggests that the abuse of absenteeism is not a trait of one generation or another, but is a vice of young adulthood that one “grows out of” at later stages of life.

The generation effect is supported by the view, quite common in the literature, that the development of the welfare state is causing a change in citizens’ attitudes toward welfare benefits. In the scientific discourse, the topic emerged in the 1990 s, prompt-

ed by a high-profile article by Swedish economist Assar Lindbeck titled “Hazardous Welfare-State Dynamics” (Lindbeck, 1995). A theoretical model of the slow and long-term process of erosion of social norms governing the use of welfare benefits was presented there. The starting point for consideration is the creation of a welfare state and the implementation of welfare programs. The benefits offered from the outset include financial incentives to take advantage of them, but these are effectively countered by social norms that place a strong emphasis on self-sufficiency, individual foresight and a strong work ethos. People who are forced to collect benefits due to their difficult life situation pay a high psychological cost for it, experiencing discomfort and distress. However, some people give in to temptation and illegally start using the benefits, breaking the general (unwritten) rules. Initially, the problem affects a narrow group of people, but other individuals (imitators) systematically join them. Over time, this group grows so large that at some point it begins to constitute a “critical mass”. This is an argument to justify a change in behaviour for others. External and internal sanctions are increasingly losing their power of influence. Use of benefits becomes the norm rather than the exception. Importantly, this change is evolutionary and occurs over a long period of time, more over decades than years (Lindbeck & Nyberg, 2006). Subsequent generations therefore grow up in different cultural realities and learn different behaviours. This manifests itself in different attitudes toward taking advantage of the benefits offered by the welfare state.

Of course, the two options, the age effect and the generation effect, are not mutually exclusive. The fact that elderly people are now characterized by a lower tolerance for welfare abuse than younger people may be due to both the biopsychosocial changes that occur with age, as well as cultural transformations as a consequence of the development of the welfare state. Accurate identification of this issue would require the undertaking of further, much more extensive and lengthy longitudinal studies.

This research problem is extremely intriguing. After all, if elderly people show a limited degree of acquiescence to welfare abuse, one much lesser than that demonstrated by younger people, one would expect that as the aging of the population progresses – that is, as a change occurs in the age structure of the population involving an increase in the proportion (percentage) of elderly people – attitudes toward welfare abuse will also tighten. Society as a whole should become more restrictive in this regard. However, as noted by the aforementioned C. Jacobsen (1979: 219), *this is an age of permissiveness*.

The term “permissiveness” originated in sexual morality and initially meant a relaxation of traditional standards and conventions in this area. In the later period, its meaning was expanded and now it refers to the acceptance of various types of deviant behaviour. Of course, this also applies to deviant use of welfare benefits

(benefit morality). It turns out that while the norms regulating the citizen's relationship with the welfare state have not changed in principle and remain in force, social consent to the abuse of these norms is steadily increasing.

The question of why this is so is still open. Why are the existing norms increasingly being violated without triggering appropriate sanctions? According to the classical theory of anomie by R. Merton (1938), it is the result of a widening discrepancy between, on the one hand, the cultural pressure for economic success and, on the other, the limited possibilities of achieving this success with the available (legal) means. This incompatibility prompts the search for other methods of operation that do not necessarily conform to existing rules. In the long run, this inevitably leads to a deformation of moral standards and a disruption of the social order. According to C. Jacobsen (1979), in such a situation societies either create functional alternatives to conventional control mechanisms or (failing that) fall into extreme disorganisation.

Author Contributions

The author confirms being the sole contributor of this work and has approved it for publication.

Conflict of Interest

The author declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Ethics Statement

The author certifies that the research published in the text was carried out in accordance with the research ethics of the affiliated university.

Research Data Availability Statement

The original data presented in the study are found in the article. Further inquiries may be made to the author.

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