

Combining Transnational Living and National Welfare

Institutional perspectives on how people who lead transnational lives navigate the Norwegian social security system

People can be transnationally mobile while receiving national social security benefits. Transnationally mobile people entitled to Norwegian social security benefits include both foreigners and Norwegians. They regularly cross international borders, or stay in other countries, while receiving Norwegian pensions, unemployment benefits, child benefits or other benefits. While export of benefits and so-called “welfare tourism” is often criticised in public debates, welfare state bureaucrats are less concerned with cross-border social security. In general, bureaucrats find that people’s behaviour when negotiating transnational mobility and national welfare is likely to be affected by welfare regulations. The bureaucrats employ an inclusive approach to cross-border social security, but they may be better equipped to accommodate the needs of mobile people by acknowledging how factors specific to leading a transnational life influence these people and their behaviour.

Brief Points

- The idea that mobile people seek to exploit the welfare system by being mobile, e.g. through welfare tourism, is widespread. In general, bureaucrats working in the Norwegian Labour and Welfare Administration (NAV) do not support this hypothesis.
- Among welfare bureaucrats, it is widely assumed that the ways people combine transnational mobility with Norwegian social security are affected by a) their awareness of relevant regulations, and b) the extent to which they comply with these regulations.
- In line with studies on transnational social protection, this research suggests that state welfare institutions could incorporate a “transnational lens” to better understand how mobile people are affected by factors both “here” and “there”.

From Protecting a Sedentary Population to Protecting a Mobile Population

National welfare systems were created to ensure the wellbeing of populations largely living within the borders of the state. But citizens become more mobile, and with an increasingly transnational population, the circumstances surrounding welfare delivery change. Since people who travel or reside across borders can be attached and entitled to state welfare, welfare state bureaucrats encounter new challenges as they deliver social security benefits. Transnational mobility blurs the division between who should and should not be protected by the state. As gatekeepers, bureaucrats must consider how mobility patterns shape people's eligibility for and use of social security benefits. While seeking to accommodate the needs of an increasingly mobile population, the daily work of the welfare bureaucrats is changing.

Research on Bureaucrats Who Deliver National Benefits across Borders

This policy brief draws on research on the Norwegian Labour and Welfare Administration (known locally as NAV), and its encounter with transnationally mobile people (Talleraas, 2017). The focal fieldwork location was the national office for international social security, which oversees social security benefits for recipients travelling or residing abroad. Other units of fieldwork included national, regional and local offices and service centres working with delivering social security provision to people who are, have been, or seek to become transnationally mobile.

Bureaucrats handling welfare administration encounter people who are transnationally

mobile in a variety of ways. Daily, these bureaucrats deliver benefits to recipients who have spent, currently spend or plan to spend time abroad. They therefore observe how individuals negotiate transnational mobility and national social security and, based on these observations, they then generate perceptions about the transnationals' behaviour.

To varying degrees, bureaucrats have discretionary power in assessing social security eligibility. While regulatory guidelines and contextual information steer their decision-making, prior experience and institutional norms influence the process. How bureaucrats perceive and categorise individuals can thus affect case outcomes. Given that an increasing part of the population is transnationally mobile, it becomes important to investigate how bureaucrats perceive mobile people's behaviour, and how this affects their decision-making in cross-border social security delivery.

Entitlement to Norwegian Benefits Depends on Residency and Employment

In Norway, the social security system protects the entire population from social risks, such as unemployment, sickness, old age and disability. A distinct feature is that all social security benefits and welfare services are public, meaning they are state-provided and largely financed by general taxation. This is a typical characteristic of the "Nordic welfare model", which in the last 25 years has received international acknowledgement for successfully combining the objectives of economic growth and societal equality.

Today, membership in the insurance scheme is generally contingent on residency and

employment. Membership entitles people to Norwegian social security. In principle, everyone becomes a member if they reside in Norway with the intention of a 12-month or longer stay, or if they work in Norway (even if they reside abroad). However, regulations differ concerning for whom, where and for how long social security benefits can be exported, and multilateral and bilateral social security agreements influence people's entitlement to benefits.

A Need for Better Information Provision

When bureaucrats were asked what they believed hindered people seeking to reconcile their social security and mobility, several underscored regulatory complexity as a key obstacle. The multiple sets of legislation that regulate the social security entitlement of transnationals within and across Norway's borders constitute a complex system. Understanding which regulations were relevant in individual cases, and how they should be applied, was a recurring struggle for bureaucrats and transnationals alike. Many bureaucrats were sympathetic, noting that reconciling transnational mobility with Norwegian social security was not easy. As a bureaucrat working with cross-border family benefit provision put it:

It's difficult to understand the regulations, both for us and the benefit receivers. It's quite a challenge, requiring constant interpretation and discretion [...] It's no wonder people struggle.

By and large, the bureaucrats found that people held onto the desire to enjoy social security and transnational mobility in multiple ways. Most bureaucrats perceived



Illustration source: The NAV website – including an airplane to illustrate the cross-border mobility among their clients.

regulations to be decisive in shaping transnationals' behaviour as they reconciled mobility with social security. The need for ensuring better information provisions to transnationally mobile people was therefore underscored. Several bureaucrats gave accounts of instances where transnationally mobile people had lost their entitlement to benefits, simply because they were not aware of the relevant requirements. A bureaucrat who had experienced several cases where people were unaware that they had lost their insurance scheme membership explained:

We actually have people, mature adults, who return to Norway. Some of them may be sick, they can be, well, older... When they're evaluated for disability or retirement pensions they get very low amounts. It depends on their membership in the insurance scheme. This affects the particular group of people who do not think about these things. In my experience, it says something about the resources these people have – to be able to plan for the future, and make the necessary decisions.

Regulatory Awareness and Regulatory Compliance

Whether or not people comply with regulations is of major concern in the welfare administration. During interviews, bureaucrats charged with checks elaborated on the issue, but compliance also proved topical in units where checking was not an explicit work task. All administrative levels noted that people did not always do what they were expected to do. Malin, a front-line unit leader, stated that 'quite a few travel back and forth while abusing the system [but] it's not necessarily always like that'.

In contrast to what one may expect based on popular discourses, the bureaucrats did not have the impression that there was more fraud and exploitation among transnationally mobile people than in the general population. Regarding how people combined a mobile life with the entitlement to national benefits, the bureaucrats experienced some recurring types of behaviour, ranging from highly

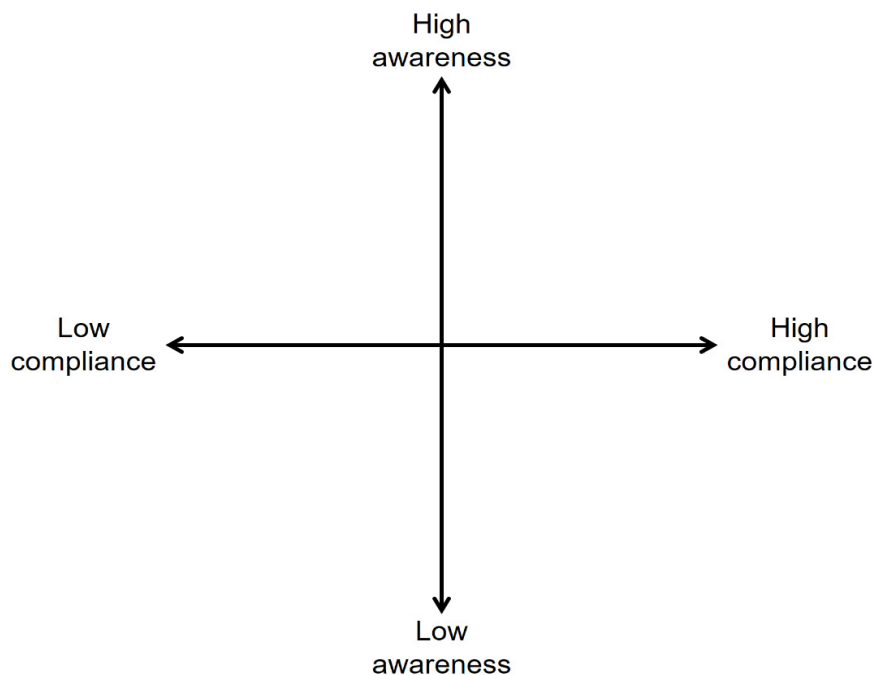


Figure 1: Bureaucrats highlight that people combine transnational mobility and national social security with different levels of regulatory awareness and compliance.

planned to completely unaware. Regardless of whether the individuals they encountered were strategic or unconscious about how they balanced a mobile life with welfare entitlement, the bureaucrats did not share any general impressions regarding the tendency of fraud among transnationally mobile benefit receivers.

Just as with the perception that benefits receivers could have different levels of regulatory awareness, regulatory compliance was also spoken of as being on a scale from low to high. The way the bureaucrats spoke about awareness and compliance with regulations can be illustrated as in Figure 1., showing how bureaucrats envisioned numerous possibilities for individuals to behave as they combined transnational mobility and social security, depending on the individuals' knowledge about regulations, and the extent to which they complied with the regulations.

Factors Specific to Transnational Lives

According to Norwegian law, public service providers must place emphasis on 'the desires and needs' of individual clients

(JBD 2006). While the bureaucrats in this study acknowledged transnationally mobile people's life course-related needs, such as unemployment and ageing, they did not consider what has been called 'transnationally specific needs' (Bocagni 2017).

The social worlds of people engaging in transnational activities or mobility 'span more than one place' (Vertovec 2001), and factors both here and there may influence people's needs and their behaviour. Bureaucrats spoke about regulatory awareness and compliance, but did not mention other factors that can potentially be decisive in how people navigate the social security system.

Transnationally mobile benefit receivers may also rely on other forms of social protection. Research has found that mobile people often combine a mix of different types of protection. This can include different states' social security benefits, insurance offered by the private market, and informal sources of protection, such as social ties and family (Faist 2017; Levitt et al. 2016).



A NAV office in Oslo. Photo: Wikimedia Commons.

The bureaucrats' obliviousness to "transnational needs" and other sources of social protection raises questions about whether they focus on these clients' individual needs and concerns, as instructed. The bureaucrats' own accounts suggest that an increased awareness of factors in other countries could have swayed their taken-for-granted assumptions about the transnationals' behaviour. In turn, this could have altered bureaucrats' work practices: the way they encounter transnationally mobile benefit receivers, how they use their discretion in decision-making processes, and what and how they provide information to people that are, or plan to be, transnationally mobile.

Conclusions

In sum, the welfare bureaucrats did not have the impression that people planned their mobility mainly to exploit the system. Whether people planned or were unaware in terms of how they combined transnational mobility and national social security, the bureaucrats perceived regulations and regulatory awareness to be decisive in shaping people's behaviour. While they highlighted the importance of providing relevant information to people engaged in cross-border mobility, they had no distinct sensitivity for transnational factors which might influence mobile people's needs and behaviour in terms of national social security. By acknowledging that transnationally specific factors can influence these people,

the bureaucrats may be better equipped to accommodate the needs of people who lead transnational lives. ■

References

- Faist, Thomas (2017) 'Transnational Social Protection in Europe: a Social Inequality Perspective', *Oxford Development Studies* 45(1): 20–32. doi: 10.1080/13600818.2016.1193128.
- JBD (2006) 'Veiledningsplikten etter forvaltningsloven', in *Forvaltningslovforskriften*. Kapittel 2. Oslo: Justis- og beredskapsdepartementet.
- Levitt, Peggy, Jocelyn Viterna, Armin Mueller, and Charlotte Lloyd (2016) 'Transnational Social Protection: Setting the Agenda', *Oxford Development Studies* 45(1): 2–19.
- Talleraas, Cathrine (2017) 'Reconciling transnational mobility and national social security: what say the welfare state bureaucrats?', *Journal of Ethnic and Migration Studies*. doi: 10.1080/1369183X.2017.1408461.
- Vertovec, Steven (2001) 'Transnationalism and Identity', *Journal of Ethnic and Migration Studies* 27(4): 573–582. doi: 10.1080/13691830120090386.

THE AUTHOR

Cathrine Talleraas is a Doctoral Researcher at the Peace Research Institute Oslo (PRIO) where she does research on migration, transnationalism, development and institutions. In her doctoral research, she explores how welfare state institutions approach the benefits and challenges of transnational mobility. Follow @CatTalleraas on Twitter.

THE PROJECT

Transnational Lives in the Welfare State (TRANSWEL) is a research project that explores what it means to live in two countries, how individuals manage such a way of life, and how it affects interactions between individuals and state institutions. For more information, visit www.prio.org/projects/transwel and www.facebook.com/transwel.

PRIO

The Peace Research Institute Oslo (PRIO) is a non-profit peace research institute (established in 1959) whose overarching purpose is to conduct research on the conditions for peaceful relations between states, groups and people. The institute is independent, international and interdisciplinary, and explores issues related to all facets of peace and conflict.