

# The Psychological Costs of Seeking Financial Help From a Social Services Agency

A large body of literature shows that people in need often delay or entirely fail to seek help, even when that help is available and useful.<sup>1</sup> However, the reasons behind these behaviors are not yet well understood. In collaboration with a Pennsylvania social services agency specializing in housing assistance, this study aimed to first document the extent to which people facing financial hardship delayed seeking social services. Second, it aimed to identify the reasons that could have contributed to any observed delays.

**Author:** Ania Jaroszewicz | **University Affiliation:** Carnegie Mellon University

## Research Questions

Two research questions were tested, both in the context of seeking help from a social services agency:

- To what extent do people delay seeking help for their financial hardships?
- Assuming evidence for such delays, what factors drive that behavior?

Government Welfare

Payday Loan

Social Services Agency

Friends/Family



In describing why or how they ultimately decided to reach out to a social services agency for help, participants said:

“I have nowhere else to turn for help.”

“Bite the bullet and get help.”

“[My family and a few friends] gave me the confidence to reach out for help. I didn’t want to be labeled as a quitter or a failure.”

“[I] wanted more out of life.”

## Sample

The sample (N=85) consisted of people who initiated contact with a Pennsylvanian social services agency and were eligible for those services, but who had not yet received the help they needed. All lived near or below the federal poverty line; nearly all were at risk of losing their housing or already had.

## Methods

Through a combination of a paper/pencil survey and an interview, participants first indicated approximately when they became aware of their problem and when they realized they might be able to receive services from the social services agency. The gap between these dates and when they actually asked the agency for help served as a proxy for delay in help-seeking. Next, they indicated the extent to which each of nine key factors (listed in the chart below) may have contributed to that delay. These included both standard economic factors (e.g., not knowing where to find help, believing that the situation was not serious), as well as psychological factors (e.g., feeling ashamed, wanting to be self-sufficient).

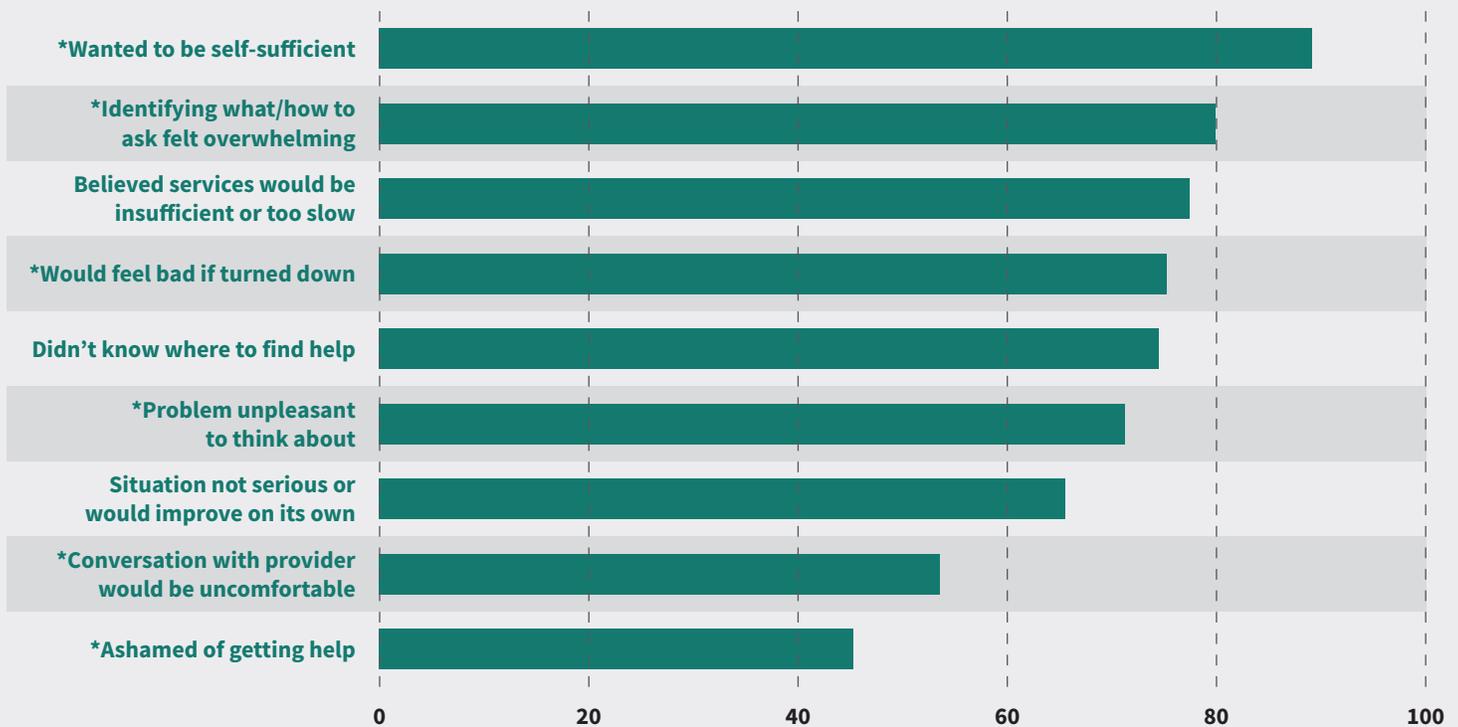
<sup>1</sup>E.g.: Bhargava, Saurabh and Dayanand Manoli (2015). “Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment”. *American Economic Review*, 105.11, pp. 3489-3529. Facione, Noreen C. (1993). “Delay versus Help Seeking for Breast Cancer Symptoms: A Critical Review of the Literature on Patient and Provider Delay”. *Social Science & Medicine*, 36.12, pp. 1521-1534. Liang, Belle et al. (2005). “A Theoretical Framework for Understanding Help-Seeking Processes Among Survivors of Intimate Partner Violence”. *American Journal of Community Psychology*, 36.1-2, pp. 71-84. Moffitt, Robert (1983). “An Economic Model of Welfare Stigma”. *American Economic Review*, 73.5, pp. 1023-1035. Nadler, Arie (2015). “The Other Side of Helping”. In: *The Oxford Handbook of Prosocial Behavior*.

## Key Results

The data reveal several interesting patterns. First, people do seem to delay contacting the agency for help (median=17 days, mean=49 days), and they believe that they would have been better off if they had sought help sooner. Second, several psychological factors seem to inhibit people from seeking help sooner. For instance, the majority of participants indicated that a desire to be self-sufficient (a concept related to identity), a sense that identifying what or how to ask felt overwhelming (a concept related to hassle costs), and a belief that they would feel bad if they were turned down contributed to their delay. Finally, psychological factors often outranked standard economic ones.

## Factors Preventing People From Seeking Help

Response to question: “For each reason [below], please indicate: do you feel you delayed contacting [a social services agency] because of that reason?” Respondents could choose as many factors as they believed applied to them. Psychological factors are marked with an asterisk (\*).



## Implications for Policy and Practice

Even small delays in receiving financial help can be enormously costly. This study sought to shed light on why people may fail to ask for financial help in the face of serious hardships. By demonstrating how various psychological costs of seeking help may prevent people from reaching out to agencies, these data can help identify low-cost, scalable methods of helping people in poverty access timely and potentially life-saving help. For instance, they suggest that framing welfare or other forms of financial support as a way of becoming self-sufficient—rather than something that detracts from a person’s self-sufficiency—may be an effective method of encouraging people to seek help.

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