



Universität
Basel

Research Project

Optimal Social Insurance

Third-party funded project

Project title Optimal Social Insurance

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Organisation / Research unit

Faculty of Business and Economics

Department

Departement Wirtschaftswissenschaften

Project start 01.09.2021

Probable end 31.08.2022

Status Completed

This research focuses on the design of social insurance, in particular health and unemployment insurance. Social insurance is a pillar of modern economic systems, and a key element of their sustainability. Its major challenge is to sufficiently protect individuals against adverse events while maintaining incentives for an appropriate use of collective resources. Throughout three projects, I study how individuals respond to the different features of social insurance, and what these responses imply for optimising this tradeoff. My research brings together empirical evidence based on big administrative data with sound theoretical foundations. With this, I aim to formulate broadly relevant policy recommendations on how to design social insurance systems that achieve an efficient allocation of resources.

In my first project on health insurance, I analyse how individuals strategically time their healthcare consumption, and how these behaviors relate to their choice of health insurance plans. The second part of my thesis elaborates on how the generosity of unemployment insurance affects the labour market outcomes of unemployed workers. Specifically, my second project determines how these effects depend on the workers' age and their degree of attachment to the labour market. This serves to identify which groups of unemployed workers would benefit from more or less generous unemployment insurance. The third project aims to determine the optimal level of unemployment benefit payments over time since entry into unemployment, so as to incentivize consistent job search efforts throughout the unemployment spell.

Keywords Social insurance, health insurance, unemployment insurance

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