

# Research in Brief



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## Application-Requirementism: Issues and Policy Implications<sup>1)</sup>

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The controversy over what is known as “application-requirementism” emerged in the latter half of 2025 following remarks by the President. Those remarks triggered a dispute between two competing perspectives: one arguing that requiring individuals to apply for benefits contributes both to hardship-related tragedies and to the non-take-up of benefits, and the other advocating stronger institutional safeguards while retaining the application procedure. The present dispute ought not to culminate in the hasty removal of the application procedure, but should instead serve as an occasion for further inquiry into the socio-economic hardships experienced by citizens, the causes underlying such hardships, and the reasons for exclusions from benefit receipt, all with a view to formulating more adequate policy responses. To be sure, there is more to why livelihood-related tragedies arise than insufficient cash assistance. Social assistance also needs to be strengthened to relieve the burdens of caregiving and nursing care, medical expenses, mental illness, and debt. From the standpoint of ensuring social rights, it is essential to identify and reform the institutional factors that impede citizens from becoming aware of and applying for social assistance programs.

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1) This article is an English translation of Issue and Focus No. 464, originally published in Korean in May 2026. The original article, based on *A Study to Improve “Application-Based Approach” in the Korean Welfare System* (2025; KIHASA), by Kim, K. et al., is available at <https://www.kihasa.re.kr/publish/regular/focus/view?seq=75287>. The views expressed in this article are the author’s and may not represent the official viewpoint of KIHASA.



## Introduction

Application-Requirementism (AR) may be understood as the principle that a legal or administrative process may commence only after a claim application has been filed by the person for whom the service is intended. Article 11 of the Framework Act on Social Security states that “Any person who intends to receive a social security benefit shall file an application with the State or the relevant local government, as prescribed by related statutes or regulations.” The same provision further provides that “the State or the local government may file such an application on behalf of the person where separately prescribed by related statutes.” AR is thus less an ideological commitment than an administrative *modus operandi*. In this regard, Nam’s characterization of it is noteworthy (Nam, 2025a).

Since the 2020s, AR has increasingly been cited as a cause of welfare non-take-up and has often been depicted in a critical light in media coverage of livelihood-related incidents (LRIs), particularly in connection with the social assistance system, under which “one cannot receive benefits unless one knows they exist” (Kim et al., 2025, pp. 42–43).

It is against this background that the requirement of application has come to be regarded as an administrative impediment restricting access to social security benefits. An example of such criticism appears in an article by Jeong (2025), which characterizes AR as “the existing passive mode of operation under which a benefit-decision process begins only if the entitled claimant submits an application to the relevant administrative agency.”

Media criticism of AR has been directed primarily at public assistance—namely, the National Basic Livelihood Security System—whereas scholarly debate has examined this operative principle’s significance and limitations across the broader social security system, including universal services.

The AR controversy, which began in the latter half of 2025, was, as mentioned earlier, triggered by the President’s remarks in August 2025, where he called AR a “very cruel system,” adding that “some people end up dying because they can’t get the support they need, because they don’t apply for it.” He continued, “This is an information society, meaning we have enough information about everyone. So why keep requiring individuals to apply at all and waste administrative resources, when we can just pay out benefits to everyone, and then have those who do not need them return them?” The President also floated the idea that, as welfare policy has increasingly shifted from selective programs to universal ones, there is little justification for requiring application as a procedural prerequisite for benefit receipt.



## What are the key points of contention?

Since the President’s remarks in August last year, the debate over AR has divided into two positions: one calling for the abolition of the application procedure, and the other arguing that the issue lies not in retaining the procedure itself, but in moving away from residual welfare models (Kim et al., p. 10).

No (2025a; 2025b; 2025c) argues that the real issue is that “AR must go, as it is a relic of an earlier time when the government was still unable to accurately track individuals’ income and family status.” While critical of the application procedure, especially in relation to the National Basic Living Security System (NBLSS), No has also proposed easing eligibility criteria. Those advocating the abolition of the application procedure tend to assume that the current administrative infrastructure can—or soon can—do without an initial application stage in place.

In contrast, Nam (2025a, 2025b) argues that “what is really cruel is not AR, but welfare retrenchment and residual welfare.” Advocates of overcoming residual welfare contend that tragic incidents arising from livelihood insecurity stem not merely from the requirement that individuals apply for assistance, but from the fact that existing policies fail to provide sufficient support and that the programs rely on excessively stringent means-testing.

An eclectic and practical position has also been put forward (Woo, 2025): the necessary reform is to reduce the scope of the application procedure so that it is retained only for programs that absolutely require it—benefits that must be based on rigorous means-testing or those involving the determination of work-related injury or illness.

The Minister of Health and Welfare has noted in an interview with Yonhap News (Seong & Go, 2025) that “autopay will be used first for universal cash benefits like the Child Allowance,” a position that approximates the eclectic approach. For targeted benefits, however, the minister continued, improvement must be made to means-testing, inter-ministerial collaboration must be strengthened to enable the real-time tracking of income and assets, and legislative measures must be harmonized with the protection of personal information.

The debate over AR boils down to the following questions:

- Is the application procedure itself a cause of benefit non-take-up and welfare exclusion?
- What is the significance of the application procedure? Is abolishing it the solution?
- Is paying out benefits feasible without individuals applying?

## **Point of contention 1: Is the application procedure itself a cause of benefit non-take-up and welfare exclusion?**

Since the early 2020s, the application procedure has increasingly been identified as a cause of LRIs (Kim et al., p. 42). Media reports frequently attributed such tragedies to the requirement that individuals apply for benefits, while the government’s policy responses focused on identifying cases of non-take-up (Ham et al., pp. 33-37).

Yet if application procedures were indeed the cause, a relationship should have been established through post hoc analyses of these incidents. In reality, however, these analyses more often point to inadequate policy responses as the underlying problem.

Examination of past LRIs suggests that their causes cannot plausibly be reduced to the application procedure alone. For example, it transpired that the ‘mother-and-two-daughters’ incident, which took place in 2014 in Songpa, Seoul, was attributed, among other factors, to the obligor rule in the social assistance system, medical cost burden, bad-credit status, and income loss.

<Table 1> Overview of death cases related to AR

	Songpa ‘mother-and-two-daughters’ incident	Daegu ‘father-and-son’ incident	Suwon ‘mother-and-two-daughters’ incident	Iksan ‘mother-and-daughter’ incident
Year/ type	2014/ suicide	2021/ neglect of care	2022/ suicide	2025/ death by unknown cause & suicide
Causes	Support-obligor rule; eligibility criteria, including countable income rules; illness and medical expense burden; debt and bad credit; injury and income interruption	Caregiving burden; high medical expenses; utility bill arrears; social isolation	Debt (debt collection); failure to register residence; illness and death within the family; psychological difficulties	Illness and mental issues; discontinuation of benefits due to employment; lack of information and understanding about program criteria; medical expense burden

Source: Reconstructed from Table 2–10 in *A Study to Improve “Application-Based Approach” in the Korean Welfare System* by Kim, K. et al. (2025), Korea Institute for Health and Social Affairs, p. 52.

The principal causes of LRIs arise from social risks that the current social protection system does not adequately address, including caregiving burdens, nursing care costs, medical expenditures, mental health issues, and income loss.

An analysis using data from the Online System for Identifying Welfare Non-Take-Up<sup>2)</sup> indicates that for a substantial proportion of individuals who were identified over a 6-year period (2016-2021) as needing support, no adequate public assistance was available. Only 4.3 percent were approved for benefits under the National Basic Livelihood System (NBLSS), a regular form of social assistance<sup>3)</sup>.

Given the identified causes of LRIs, it remains unclear whether abolishing AR would be a viable policy response. At the same time, the view that expanding targeted programs such as the NBLSS is a remedy—a position often advanced in discussions of LRIs and welfare non-take-up—warrants closer scrutiny.

Non-take-up may be attributed more to the stringent criteria and complex structure of current programs than to the existence of the application procedures themselves. A survey of individuals living below the poverty line who were not receiving National Basic Livelihood Security benefits—specifically livelihood and medical allowances—found that the most cited reason for not applying (19.3 percent) was: “The eligibility criteria are so stringent that I thought I would not qualify even if I applied.” Meanwhile, 1.9 percent reported they were “unaware of the program,” while 1.3 percent reported that “the application

2) Following the 2014 Songpa ‘mother-and-two-daughters’ incidents, the “Act on the Use and Provision of Social Security Benefits and Search for Eligible Beneficiaries” was enacted, and an online system was introduced to identify cases of welfare non-take-up.

3) For more details, please refer to: People’s Solidarity for Participatory Democracy (2022, August 29). Findings from the Online System for Identifying Welfare Non-Take-Up (2016–2021) [Press release].

process and benefit determination procedures were too complex and burdensome.” (Lim et al., pp. 485-486).

An OECD report found that among respondents across OECD countries who disagreed (including those who “strongly disagreed”) that they could access public benefits when needed, the most commonly cited (averaging 57.6 percent) barrier was uncertainty about eligibility. The rate was highest in Korea, at 74 percent, above 73.7 percent in Canada and 71.4 percent in Finland (OECD, 2020, p. 37).

Social protection in Korea is a complex system composed of a large number of small-scale programs, many of which use opaque rules such as countable-income assessments. As of 2024, there were 372 programs under the jurisdiction of central government ministries and 4,344 programs administered by local governments (Lee, H. et al., p. 50)<sup>4</sup>. A study examining social security eligibility among individuals and households found that among 33 programs with income and asset limits, 18 (55 percent) still used countable income to determine eligibility and payment amounts (Kang et al., p. 228).

Stringent eligibility criteria and citizens’ lack of awareness of programs should be considered key factors contributing to non-application and non-take-up. Procedural complexity in the application process may be partly responsible, but when it comes to the question of root causes, a more thorough analysis is needed.

## ●● Point of contention 2: What is the significance of the application procedure? Is abolishing it the solution?

Applying for benefits is the formal act through which individuals ask an administrative authority to determine their eligibility and give effect to their rights. That is one reason why only benefits recognized as rights are accompanied by “application clauses.”

The clauses in the Administrative Procedures Act that concern applications clarify the responsibilities of both administrative agencies and applicants, thereby protecting citizens’ interests and promoting institutional transparency. Once an application has been submitted, it becomes considerably easier to verify whether appropriate action has been taken. The application also provides a clear basis for determining who should be held responsible for any omissions, delays, or erroneous payments. In situations where the government cannot continuously track changes in income and assets, medical conditions and hospitalizations, or the onset of disabilities across the entire population, the application procedure, together with the fulfillment of associated responsibilities, remains an indispensable mechanism for protecting individuals’ benefit rights.

Furthermore, it is important that recipients understand both the program from which they receive benefits and the purpose of those benefits. Applying for benefits contributes to the achievement of

4) Retrieved July 7, 2024, from Bokjiro. Cited in Lee, H. et al., *Measures for Systematizing Central-Local Government Relations for Improving the Effectiveness of the Social Security System*.

broader institutional purposes, as it is either a process through which individuals come to understand the nature of benefits they seek or an act predicated on that understanding.

A 2018 study of the expanded childcare policy found that the 2015 shift to universal free childcare led to increased spending on facility-based childcare among high-income groups (Lee, C., 2018, p. 179). Where recipients lack an understanding of the rationale and purpose of the benefits they receive, the likelihood that those benefits will be used for unintended purposes correspondingly increases.

Another study, which offers indirect implications for this issue, found that an insufficient understanding of a given policy is associated with a greater tendency to regard the policy as unsuccessful (Im et al, p. 17). The study also observed that the less people engage with public affairs in everyday life, the lower their evaluations of governmental performance tend to be.

The application procedure also serves as a channel for civic participation in administration. The Administrative Procedures Act explicitly states in its Article 1 that its purpose is to “attain fairness, transparency, and confidence in administration, and to protect the rights and interests of citizens, encouraging citizens’ participation in administration.” As citizens become more aware of the programs from which they seek benefits and more experienced with application procedures, they may contribute in important ways to decision-making as participants in welfare policy.

Empirical studies remain limited on the drawbacks of automatic payments. Nevertheless, Hansson’s 2024 study, based on interviews with 14 Swedish job seekers, indicates that automated decision-making systems, by eliminating human contact and participatory procedures, risk weakening applicants’ agency and deepening their sense of alienation (Hansson; cited in Kim et al., p. 67). This suggests the potential dangers of excluding applicants from decision-making processes.



### **Point of contention 3: Is paying out benefits feasible without individuals applying?**

One must ask whether, given the current state of digital administrative capability, it is feasible to capture and process all information necessary for benefit provision without requiring applications, beneficiary consent, or active data provision by individuals.

There are several points to consider. Many categories of information required for social security administration are not comprehensively or accurately captured in administrative data. These include certain financial assets such as stocks, untaxed income omitted from tax records, work capacity, and banking information. Moreover, most administrative information remains retrospective in character and is collected with significant temporal delay relative to present circumstances. The problem of the time lag between information collection and benefit determination persists. The emergency disaster relief payments of 2020, for example, were disbursed universally in part because the administrative data system was not in such a state as to enable targeted benefit payments (Chang et al., pp. 84-85).

Without an application procedure, disclosing personal income data to a third party, including a government agency, may be unlawful if the disclosure lacks a legal basis or explicit consent from the data subject (Chang et al. p. 98). Moreover, abolishing application procedures is likely to increase both administrative costs and privacy risks. In the absence of application procedures, governments would likely need to repeatedly collect relevant information from the entire population to determine eligibility for certain programs.

As things stand, it seems necessary to maintain both the application procedure—through which individuals request that authorities verify their eligibility—and the consent required to provide and use the necessary information. Given the current state of the administrative data system, eliminating the application procedure could make it unclear who is responsible for cases of omitted, underpaid, or overpaid benefits. A ‘pay first, settle later’ approach to means-tested benefits risks unfairly placing responsibility on recipients for administrative errors that are not of their own making—a fundamental logical and practical flaw.

## ●● Concluding remarks: after the AR controversy

The controversy raises several unresolved issues.

The government must adopt a more proactive approach to ensure that citizens actually receive the necessary support. The thrust of the President’s remarks last year concerning AR may be understood as a call for the government to respond more actively to social risks. Delivering such support requires moving beyond the traditional view that regards institutional shortcomings as merely administrative failures.

Efforts should focus on precisely identifying the causes of LRIs and welfare non-take-up, followed by expanded support measures. A rational policy response demands rigorous diagnosis. In particular, expanding programs meant to reduce the burden of mental illness, caregiving burdens, nursing care, and medical expenses will be essential to reducing LRIs. It is also important that benefit programs be designed so that they are easily recognizable and intelligible to citizens. That said, if the application procedure remains in place, it should be simplified for applicants, in part through enhanced assistance in filing applications.

On the other hand, should the application procedure be pared down or abolished, such reforms will need to proceed in a stepwise manner, taking into account the differing characteristics of various programs, perhaps beginning with universal programs, then extending to merit goods, and only then moving on to means-tested cash assistance. In planning these changes, it is imperative that thorough examinations are undertaken regarding foreseeable adverse effects with a view to preventing eligible individuals from being excluded.

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