Is Information Enough? Computational Complexity and Work Incentives in Social Insurance.

By Sébastien Fontenay,Marina Ligato and Ilan Tojerow*

Draft: March 26, 2026

Social security systems feature complex tax and benefit rules and limited scope for individualized counseling. We distinguish between awareness of rules (general, static information) and computational complexity (personalized, interactive information). We develop an online benefit simulator and test its effects in a randomized field experiment. Providing generalized information has no impact on behavior, while reducing computational complexity through the simulator increases returns to work among claimants by 1.85 percent after one year. Simulation evidence shows that work incentives are difficult to compute and highly heterogeneous across claimants. Our results suggest that personalization is a more effective lever than salience in complex policy environments, pointing to a high-return role for digital counseling tools in social insurance.

In social policy, individuals often fail to optimize against financial incentives due to psychological frictions and informational barriers (Bhargava and Manoli, 2015; Chetty, 2012). These administrative burdens can significantly alter the targeting and efficacy of social insurance programs (Deshpande, 2016). While traditional informational nudges can mitigate these frictions by making administrative rules salient (Thaler and Sunstein, 2008; Chetty and Saez, 2013; Liebman and Luttmer, 2015), salience alone may be insufficient when rules are complex (Kleven and Kopczuk, 2011). Complexity acts as a cognitive barrier that leads to under-reaction, even when financial stakes are high (Abeler and Jäger, 2015). In the context of benefit-to-work transitions, claimants face a significant computational burden: determining the marginal return to work requires mapping general administrative rules onto one's specific earnings and benefit level (Kostøl and Myhre, 2021). In these cases, personalized interactive tools can reduce the cognitive burden required to map these rules to an individual's own financial circumstances.

We test whether providing information about the financial gains from working while on Disability Insurance (DI) increases labor supply. We focus on the

* Fontenay: Universitat Pompeu Fabra & Universidad de Alcalá (sebastien.fontenay@uah.es); Ligato: Université Libre de Bruxelles (marina.ligato@ulb.be); Tojerow: Université Libre de Bruxelles (ilan.tojerow@ulb.be. The experiment was pre-registered on the American Economic Association RCT registry.

distinction between awareness of the rules (general and static information) and computational complexity (personalized and interactive information). To isolate the effects we randomly assign individuals entering DI, to a control group or to receive one of two informational letters. Both letters highlight the possibility of working while on claim and describe the two eligibility conditions. They differ only in how they explain the benefit phase-out rule. The "Plain Text" letter describes the general rule using a written explanation and a stylized example. The "Online Simulator" letter provides access to a personalized simulator that allows individuals to compute their total earnings (net of benefit reductions) as a function of their specific wage and work intensity.

Using administrative data to track down work resumption, we find that generalized information alone has no detectable effect on labor supply. In contrast, access to the personalized simulator increases work participation. One year after the intervention, the probability of working while on claim is 1.85% higher (a 0.50 percentage point increase) among individuals assigned to the "Online Simulator" treatment compared to the "Plain Text", with a persistent effect. In the Belgian DI system, where individuals must stop all work to qualify for the benefits, even modest changes along the extensive margin are economically meaningful. The divergence between the two treatment arms suggests that the effectiveness of the intervention is not driven by salience alone. If awareness of the rules were the primary barrier, the Plain Text letter should have produced similar results. Instead, our findings point to computation, personalization, and interaction as the key drivers of work decisions. This interpretation is supported by the fact that treatment effects are concentrated among specific groups: salaried workers (who face a more complex phase-out mechanism), blue-collar workers, and residents of the Walloon region.

Analysis of simulated scenarios further reveals that the financial returns to work are highly heterogeneous and often non-monotonic. Total income, when mapped as a function of work intensity, varies sharply across benefit and wage profiles. The strongest incentives typically accrue to individuals with lower initial benefits and to those using the French-language version of the tool (the language of the Walloon region). These findings confirm that the "math" of returning to work is non-trivial for the average claimant, and personal situation matters. By reducing the cognitive cost of these calculations, personalized digital tools reveal the true value of financial incentives that general information fails to make clear.

Our experimental design builds on a nascent body of evidence comparing static information with interactive decision aids. Kostøl and Myhre (2021) demonstrate that informational frictions account for at least 30% of the attenuation in labor supply responses among DI recipients, showing that explicit information about the location of benefit kinks can double bunching probabilities. However, generic notifications of rules can have disparate effects; Cairo and Mahlstedt (2023) find that while generic information can actually reduce labor supply for those at low risk of sanctions, personalized information consistently encourages employment.

Similar evidence from the pension and job search domains suggests that interactive tools (Fuentes et al., 2024) and tailored online advice (Belot, Kircher and Muller, 2019) are significantly more effective than brochures in updating beliefs and changing behavior. In our experiment, we test whether the importance of lack of awareness or a lack of clarity regarding an individual's specific financial returns as barriers to DI-to-work transitions.

From a policy perspective, the results suggest that digital instruments can be effective in social security, because they help individuals understand how complex tax and benefit rules translate into personal financial outcomes. The potential for integrating these tools into social security systems as a low-cost complement to existing policies is high, particularly in environments characterized by complex benefit schedules and limited administrative capacity for individualized counseling.

I. The Belgian Disability Insurance System

In Belgium, individuals who meet minimum social security contribution requirements[1] can claim Disability Benefits. Eligibility requires a complete cessation of professional activity due to health reasons and a certified reduction in work capacity of at least 66%. For the first years of sick leave (*incapacité primaire)*, the first months is covered by the employers and the remaining months by their social insurance[2]. For self-employed workers, disability benefits are paid as a flat-rate amount.

After one year, if the condition persists, the treating physician must submit a formal request to the National Institute for Health and Disability Insurance (NIHDI) for the individual to enter Disability Insurance (DI) (*invalidité*). For self-employed workers, disability benefits are paid as a flat-rate amount. For wage earners, benefit replacement rates depend on household composition: 66% for heads of household, 60% for single individuals, and 45% for cohabitants, with salary caps applied.

Between 2019 and 2023, the number of salaried workers receiving DI in Belgium increased by around 4% per year, reaching nearly half a million beneficiaries, with an average monthly benefit of about €1,400 in 2023[3].

To incentivize continued labor market attachment and returns to work, the Belgian system allows beneficiaries to perform part-time work while retaining all or part of their disability benefit. Two conditions must be met: the activity must be compatible with the individual's health condition, and the individual must maintain a certified work incapacity of at least 50%. When a beneficiary

[1]Have worked at least 180 days over the past year for employed workers, and have paid social contributions for at least two quarters over the last 12 months (source: NIHDI).

[2]The Belgian social insurance companies are called "mutuelles" and during sick leave they cover 60% of the last earned salary, with caps applied

[3]Calculated by multiplying the average daily amount in 2023 (€58.92) by 24 days. Belgian disability insurance benefits are calculated on a daily basis, assuming six compensable days per week (Source: NIHDI)

wishes to start part-time work, they must obtain authorization from the advisory physician, and such activity may begin both during the period of sick leave or after entering DI. The work while on claim scheme has existed since 1996 and has undergone several reforms aimed at increasing financial incentives and easing administrative procedures [4].

The most recent financial reform, implemented in 2018, modified the benefit reduction mechanism. For salaried workers, benefit reductions are now determined by the share of hours worked relative to a full-time equivalent, rather than by the level of earnings. When work intensity is below 20% of a full-time equivalent, disability benefits are not reduced. Above this threshold, benefits are reduced by the difference between actual work intensity and 20%. For example, an individual working 50% of full-time hours faces a benefit reduction of 30%, which can be cumulated with labour income. For self-employed workers, benefits are not reduced during the first six months of activity, are reduced by 10% percent for up to three years, and are subsequently reduced only if earnings exceed a specified cap.

Although the applicable rules are described on the NIHDI website and illustrated with an example, computing total income when combining work and disability benefits can be non-trivial, particularly for salaried workers. The total income will also crucially depend on the new earnings capacity of the DI beneficiaries, which might be lower than before they became ill.

II. Setting and Research Design

In collaboration with the Belgian National Institute for Health and Disability Insurance (NIHDI), we developed an interactive online simulator and designed a randomized field experiment[5] to test whether reducing the computational burden of benefit rules increases returns to work. Before the experiment, individuals entering DI received a standard notification letter informing them of their enrollment in the DI program. The experiment consisted of modifying this pre-existing communication by adding information on the possibility and rules of working while on claim.

Individuals in the control group received the standard notification letter. Individuals in the two treatment arms received the same letter with an additional colored box containing information about part-time work while on disability. The first treatment arm (Plain Text) provided written information on the existence of the part-time work program, a description of the benefit reduction rules, a stylized example, and the eligibility conditions for applying. The second treatment arm (Online Simulator) replaced the description of the benefit reduction rules and the stylized example with a link to an online simulation tool. Appendix Figure 1

[4]Since 2013, beneficiaries may resume part-time work with their employer without prior authorization from the advisory physician, provided that notification is submitted no later than the day before returning to work.

[5]This study was pre-registered in the AEA RCT Registry, ID: AEARCTR-0006704

displays the two treatment letters, and Appendix Figure 2 presents a screenshot of the online simulator.

The design allows us to distinguish between two potential frictions and test competing hypotheses on the barriers to re-employment. First, we test whether the primary obstacle is a lack of awareness regarding financial benefits (Hypothesis 1), by comparing the 'Plain Text' treatment group to the control group. Because social security tax incentives are often non-trivial, particularly the mechanics of phase-out rules and their application to individual income across varying levels of work intensity, we also investigate whether computational complexity prevents individuals from internalizing these incentives (Hypothesis 2). We test this by comparing the 'Online Simulator' group to the 'Plain Text' group. Since both treatment arms provide identical institutional information and eligibility criteria, any differential effect between the Simulator and Plain Text groups can be attributed to the reduction in computational complexity rather than the provision of information per se.

The simulator allows beneficiaries to enter their benefit level, intended work intensity, and expected earnings. Based on these inputs, the tool computes total earnings, the associated benefit reduction, and the decomposition of the earnings between labor earnings and disability benefits. Unlike the Plain Text letter, which conveys the same rules in static form, the simulator allows users to vary inputs and immediately observe the resulting changes in personal total income.

III. Data, Sample, and Randomization

We use administrative data from the NIHDI that records authorizations to return to work while receiving Disability Benefits. Our sample includes individuals who initiated disability benefits between January 2022 and December 2023, coinciding with the mailing of the informational treatments. We follow these individuals from one year prior to disability onset through up to two years post-entry. Treatment assignment is randomized at the individual level based on the last digits of the social security number. Individuals are assigned with equal probability to receive either a Plain Text letter, a letter containing a link to the Online Simulator, or the control letter. The final sample consists of 163,879 individuals, with approximately 55,000 individuals in each arm.

Sample characteristics are reported in Table 1. More than half of the sample is female, and the majority of individuals reside in Flanders, the northern, most populated region of Belgium, whose capital is Antwerp. Ninety-three percent of the sample is covered under the salaried employment regime, with 48% employed in blue-collar occupations. Mental health conditions account for 40% of diagnoses at entry, musculoskeletal conditions for 31% , and the remaining 29% correspond to other diagnoses. At baseline, 28% of individuals were already performing part-time work while on claim, because they received the authorization during the sick leave period of one year. Balance checks are reported in Online Appendix Table 1. None of the pairwise comparisons between treatment and control groups

is statistically significant at conventional levels. Joint F-tests for each pair of treatment arms further indicate that baseline characteristics do not jointly predict treatment assignment.

In addition to the administrative data, we have data from the Online Simulator. For privacy reasons, these data cannot be linked to individual administrative records. We therefore use them exclusively for descriptive purposes, to document how users interact with the tool and the type of work opportunities they simulate. Descriptive statistics for the simulator usage data are reported in Online Appendix Table 2, and these data are discussed in Section VI.

IV. Empirical Strategy

We estimate the effect of receiving the two informational letters on the probability of returning to part-time work, using the administrative authorization for part-time work while on Disability Benefit.

We estimate the following event-study specification:

$$Y_{it} = \alpha + \sum_{k \neq -1} \beta_k \left[1\{g(i) = 1\} \times 1\{\text{time}_{it} = k\}\right] + \gamma \text{Flanders}_i + \delta_t + \varepsilon_{it} \tag{1}$$

$$g(i) = \begin{cases} \text{PlainText} & \text{(PlainText vs Control)} \\ \text{Simulator} & \text{(Simulator vs PlainText)} \end{cases}$$

where Y_{it} is an indicator equal to one starting from the first month in which individual i begins part-time work. In each specification, the treatment indicator, $g(i)$, identifies assignment to either the *PlainText* or the *Simulator* experimental arm. By varying the comparison group across specifications, we isolate the specific mechanisms underlying the behavioral response. Specifically, the contrast between *PlainText* and *Control* identifies the combined effect of awareness and the salience of the rule. Comparing *Simulator* to *PlainText* allows us to isolate the marginal impact of reducing computational complexity regarding the financial benefits of part-time work.

The coefficients of interest, β_k, represent the intent-to-treat (ITT) effect k months relative to the mailing date ($k = 0$). We omit the month immediately preceding the treatment ($k = -1$) as the reference category. To account for the experimental design, we include a control for our stratification variable, *Flanders* (Flanders_i), and month-of-sample fixed effects (δ_t) to absorb common macroeconomic shocks. Standard errors are clustered at the individual level.

V. Results

Figure 1 presents the event-study coefficients from Equation (1). Panels A the effects of the *PlainText* treatments relative to the control group, respectively, testing our first hypothesis. Panel B identifies the marginal impact of the simulator by comparing the two treatment arms directly.

The *PlainText* letter yields no detectable effect on part-time work participation at any horizon. We therefore reject the hypothesis that a simple lack of awareness regarding the rules serves as the primary barrier to re-employment. It may be that individuals, while aware of the benefit, find the rules too computationally complex to internalize within their personal earnings context. We test this second hypothesis by evaluating whether reducing these cognitive costs via the "Online Simulator" increases the saliency of the incentive and alters behavior.

Directly comparing the two treatment arms (Panel B) reveals a significant and immediate divergence that remains persistent throughout the observation period. This differential effect peaks at month 15, reaching 0.55 percentage points—a 1.85 percent increase relative to the control mean—and remains significant through much of the sample period. These results support the hypothesis that computational complexity is a meaningful barrier to the take-up of financial incentives. Table 2 confirms these patterns: while *PlainText* effects remain null, the *Simulator* treatment maintains a robust, positive impact. By month 24, however, the treatment effect attenuates as the control group catches up.

Figure **??** explores treatment effect heterogeneity across baseline characteristics. Estimates at the 12-month horizon show that responses are concentrated among salaried workers, blue-collar workers, and residents of the Wallonia–Brussels region. For other subgroups, point estimates are small and statistically insignificant.

These patterns suggest the simulator reduces computational frictions that vary by employment type. For salaried workers, the rules governing benefit reductions and net earnings are substantially more complex than those for the self-employed, for whom a simplified 10% flat reduction applies. The simulator's interactive interface likely provides the greatest marginal value where the underlying calculation is least transparent. Furthermore, the larger responses among blue-collar workers and residents in Wallonia are consistent with regional market conditions and the distribution of baseline benefits, which we explore in the following section. Collectively, these findings suggest that simple information provision is insufficient to alter behavior; rather, effective policy requires personalized tools that reduce cognitive costs and tailor the information into once specific condition.

VI. The Online Simulator

We observe detailed usage data for the online simulator between May 2021 and December 2025. In total, the simulator was accessed 2,676 times. Collapsing interactions by IP address yields 860 distinct IPs, corresponding to approximately 1.2% of individuals assigned to the Online Simulator treatment arm. Because access to the simulator is self-selected and likely correlated with unobserved characteristics such as motivation or labor market attachment, we do not interpret these data as identifying causal effects. Instead, this section provides descriptive evidence on the information conveyed by the simulator for individuals considering a return to work.

Figure 3 plots average monthly total income, decomposed into labor income

and residual benefit income, across bins of work intensity. The figure illustrates the mechanical reduction in disability benefits as work intensity increases and the resulting simulated total income from the cumulation with labor earnings. Total income does not increase monotonically with work intensity and declines at higher levels of work, which might suggest that financial incentives to transition from part-time to full-time work are weak.

A. Total Earnings Simulations

Figure 5 shows the relationship between work intensity and total monthly income using locally smoothed (LOWESS) estimates. Work intensity (the share of full-time employment) and part-time earnings are both user-provided inputs. Total income is the sum of these earnings and the disability benefits, which are subject to a phase-out rule. Panel A groups simulations by the individual's financial situation: their benefit level (above or below the median) and their earnings from part-time work. Panel B groups simulations by the interface language used: French (primarily Wallonia and Brussels) or Flemish (Flanders).

Because many users run multiple simulations, the figure focuses on the final simulation for each IP address; results are similar when using all simulations.

The relationship between work intensity and simulated total income is highly heterogeneous and non-monotonic. Only individuals with relatively low benefits and access to higher-wage jobs see meaningful increases in total income as work intensity increases. For those starting with higher benefits (so with higher pre disability earnings jobs), total income actually decreases as part-time work increases. The language of the simulator also shows high heterogeneity: the French-speaking group shows very high income gains at entry in part-time work, which are constantly increasing at all levels of work intensity. For the other five groups, total income declines at high levels of work intensity.

B. Belief Formation as Simulations go on

Approximately one-quarter of users run multiple simulations, suggesting some exploration of the tool. To assess whether repeated use leads to systematic revisions in intended work intensity or expected income, we compare the first and last simulation recorded for each IP address. Differences between initial and final work intensity are centered at zero—with both the median and inter-quartile range equal to zero—indicating that most users do not revise their intentions about the amount of work they want or can perform. These revisions are symmetric and largely cancel out; nonparametric tests confirm that there are no statistically significant directional changes. Similar patterns hold for simulated total earnings and benefit reductions: while some users adjust their inputs, these changes are balanced between increases and decreases, and average revisions are small. Overall, repeated use of the simulator appears to refine users' understanding of income calculations rather than alter their intended work intensity. Appendix Figure 2

presents histograms showing the differences between the first and last simulations for work intensity, total earnings, and benefit reductions.

VII. Conclusion

General information alone may be insufficient to translate financial incentives when policy rules are computationally complex. Our results demonstrate that while static descriptions of benefit rules had no impact on work participation for Disability Insurance (DI) recipients, a personalized interactive tool successfully incentivizes returns to work. This contrast suggests that the main barrier to labor re-entry may not be a lack of general awareness, but the difficulty of calculating how abstract rules apply to an individual's own situation.

The heterogeneous effects further reinforce the importance of personalization. If the results were driven by simple reminders or "salience," we would have seen similar effects across all groups and information formats. Instead, the simulator's success comes from its ability to let users visualize exactly how their earnings and benefits interact at different levels of work. Treatment effects are stronger among salaried workers, the group facing the highest degree of complexity in their phase-out schedules. Data from the simulator confirms that these financial trade-offs are often intuitive and vary significantly depending on a person's specific situation.

From a policy perspective, these findings point to the potential of digital tools as complements to existing social insurance programs. Personalized simulators can improve the effectiveness of existing incentives without changing program mechanisms or relying on costly individualized counseling. As tax and benefit systems become more complex, integrating interactive decision aids into social security administrations may offer a scalable way to improve understanding and support informed labor supply decisions.

REFERENCES

Abeler, Johannes, and Simon Jäger. 2015. "Complex Tax Incentives." *American Economic Journal: Economic Policy*, 7(3): 1–28.

Belot, Michèle, Philipp Kircher, and Paul Muller. 2019. "Providing Advice to Jobseekers at Low Cost: An Experimental Study on Online Advice." *The Review of Economic Studies*, 86(4): 1411–1447.

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): 3489–3529.

Cairo, Sofie, and Robert Mahlstedt. 2023. "The disparate effects of information provision: A field experiment on the work incentives of social welfare." *Journal of Public Economics*, 226: 104987.

Chetty, Raj. 2012. "Bounds on Elasticities With Optimization Frictions: A Synthesis of Micro and Macro Evidence

on Labor Supply." *Econometrica*, 80(3): 969–1018. _eprint: https://onlinelibrary.wiley.com/doi/pdf/10.3982/ECTA9043.

Chetty, Raj, and Emmanuel Saez. 2013. "Teaching the Tax Code: Earnings Responses to an Experiment with EITC Recipients." *American Economic Journal: Applied Economics*, 5(1): 1–31.

Deshpande, Manasi. 2016. "The Effect of Disability Insurance Receipt on Low-Income Households." *American Economic Review*, 106(2): 286–318.

Fuentes, Olga, Jeanne Lafortune, Julio Riutort, José Tessada, and Félix Villatoro. 2024. "Personalized Information as a Tool to Improve Pension Savings: Results from a Randomized Control Trial in Chile." *Economic Development & Cultural Change*, 72(2): 725–770.

Kleven, Henrik Jacobsen, and Wojciech Kopczuk. 2011. "Transfer Program Complexity and the Take-Up of Social Benefits." *American Economic Journal: Economic Policy*, 3(1): 54–90.

Kostøl, Andreas R., and Andreas S. Myhre. 2021. "Labor Supply Responses to Learning the Tax and Benefit Schedule." *American Economic Review*, 111(11): 3733–3766.

Liebman, Jeffrey B., and Erzo F. P. Luttmer. 2015. "Would People Behave Differently If They Better Understood Social Security? Evidence from a Field Experiment." *American Economic Journal: Economic Policy*, 7(1): 275–299.

Thaler, Richard H., and Cass R. Sunstein. 2008. *Nudge: improving decisions about health, wealth, and happiness.* New Haven (Conn.):Yale university press.

Panel A. Plain Text vs Control **Panel B. Online Simulator vs Plain Text**

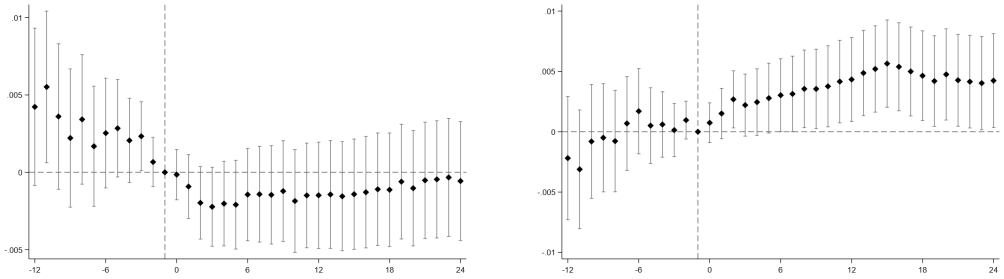


FIGURE 1. DYNAMIC EFFECTS ON PART-TIME EMPLOYMENT

Note: The figure plots the event-study estimates from Equation (1). Panels A report the estimated effects on return to work relative to the control group for the Plain Text letter. Panel B compares the Online Simulator letter to the Plain Text letter. Estimates are shown with 95 percent confidence intervals.
Source: NIDHI.

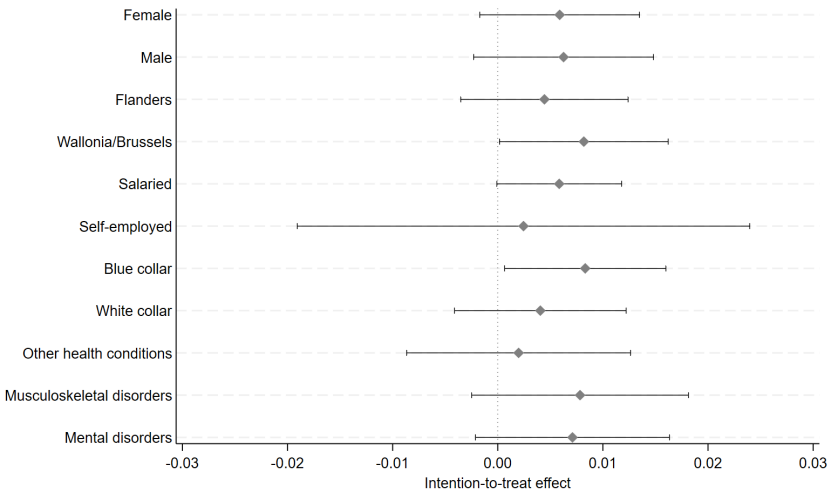


FIGURE 2. HETEROGENEOUS EFFECTS OF THE ONLINE SIMULATOR LETTER AFTER TWELVE MONTHS.

Note: The figure reports treatment effects twelve months after the mailing across baseline characteristics. Estimates are reported for the subgroups defined in Table 1.
Source: NIHDI.

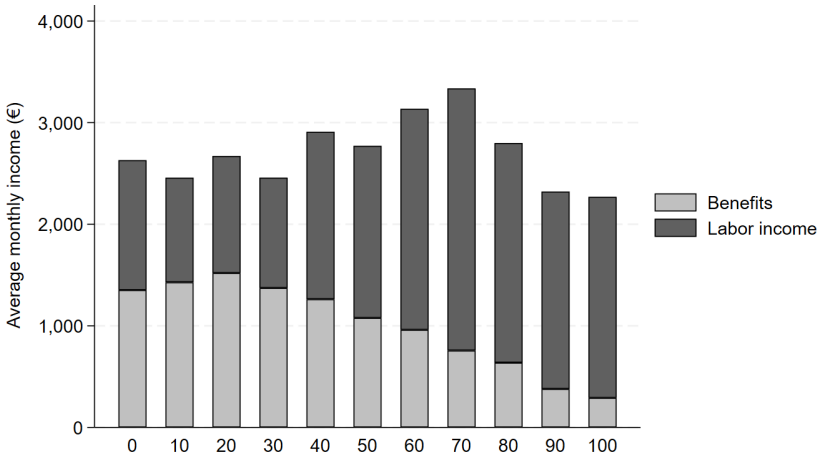


FIGURE 3. COMPOSITION OF MONTHLY INCOME BY WORK INTENSITY

Note: The figure shows average monthly total income decomposed into labor income and residual benefit income across work-intensity bins. Bars report average monthly amounts by work-intensity bin, measured as the share of full-time work. Total income is decomposed into labor income and residual benefit income following benefit reduction rules. Averages are computed across all simulations within each work-intensity bin.
Source: Online Simulator.

Table 1—Baseline Characteristics across Experimental Arms

Characteristic	Control	Plain Text	Online Simulator	Total
Female	0.588	0.590	0.586	0.588
	(0.492)	(0.492)	(0.493)	(0.492)
Blue-collar occupation	0.486	0.480	0.483	0.483
	(0.500)	(0.500)	(0.500)	(0.500)
Salaried worker	0.927	0.927	0.926	0.927
	(0.260)	(0.260)	(0.261)	(0.261)
Resident in Flanders	0.541	0.542	0.538	0.540
	(0.498)	(0.498)	(0.499)	(0.498)
Mental and behavioral disorders	0.397	0.397	0.397	0.397
	(0.489)	(0.489)	(0.489)	(0.489)
Other health conditions	0.310	0.309	0.305	0.308
	(0.462)	(0.462)	(0.460)	(0.462)
DiseaseOther	0.293	0.295	0.299	0.296
	(0.455)	(0.456)	(0.458)	(0.456)
Working while on sick-leave	0.293	0.289	0.291	0.291
	(0.455)	(0.453)	(0.454)	(0.454)
N	55,379	54,344	54,156	164,000

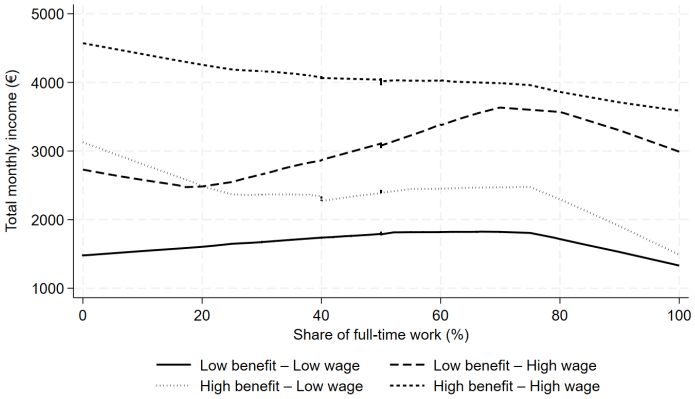
Note: This table reports the means and standard deviations (in parentheses) for the study population at baseline, stratified by experimental arm. Control refers to the group receiving no additional information; Plain Text refers to the group receiving a physical letter describing benefit rules; and Online Simulator refers to the group granted access to the personalized simulator.
Source: NIDHI.

Table 2—Dynamic Binned Results.

Event-time	(1) Plain Text vs. Control	(4) Simulator vs. Plain Text
3rd month	-0.0020*	0.0013
	(0.0011)	(0.0011)
6th month	-0.0031**	0.0021
	(0.0015)	(0.0015)
9th month	-0.0024	0.0029*
	(0.0016)	(0.0016)
12th month	-0.0025	0.0035**
	(0.0017)	(0.0018)
15th month	-0.0025	0.0044**
	(0.0018)	(0.0018)
18th month	-0.0023	0.0050***
	(0.0019)	(0.0019)
21st month	-0.0019	0.0042**
	(0.0019)	(0.0020)
24th month	-0.0015	0.0038*
	(0.0020)	(0.0020)
Control Mean	0.27	0.27
N	163,879	108,500

Note: Notes: The table reports three months binned event-study intent-to-treat estimates relative to the omitted bin $t = -1$. All specifications include the startification variable Flanders and monthly fixed effects; standard errors are clustered at the individual level (id). Significance: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.
Source: NIHDI.

Panel A. Wage-Benefit



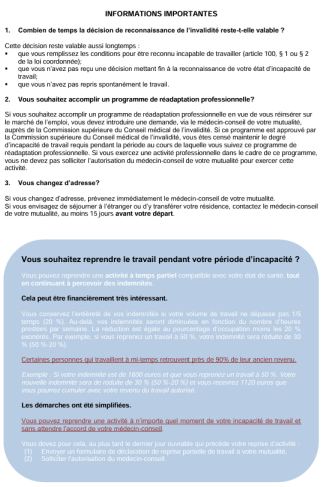
Panel B. Language



FIGURE 4. TOTAL MONTHLY INCOME BY WORK INTENSITY

Note: The figure plots locally smoothed (LOWESS) relationships between work intensity and total monthly income. Work intensity is measured as the share of full-time work. Panel A shows groups defined based on benefit levels (above or below the median) and labor income(relative to the median within work-intensity bins). Panel B shows groups based on the language used in the interface. Total income includes labor income and residual benefits.
Source: NIDHI.

Panel A: Plain Text Letter



INFORMATIONS IMPORTANTES

1. **Combien de temps la décision de reconnaissance de l'invalidité reste-t-elle valable ?**

Cette décision reste valable aussi longtemps :
- que vous remplissez les conditions pour être reconnu incapable de travailler (article 100, § 1 ou § 2 de la loi coordonnée);
- que vous n'avez pas reçu une décision mettant fin à la reconnaissance de votre état d'incapacité de travail;
- que vous n'avez pas repris spontanément le travail.

2. **Vous souhaitez accomplir un programme de réadaptation professionnelle?**

Si vous souhaitez accomplir un programme de réadaptation professionnelle en vue de vous réinsérer sur le marché de l'emploi, vous devez introduire une demande, via le médecin-conseil de votre mutualité, auprès de la Commission supérieure du Conseil médical de l'invalidité. Si ce programme est approuvé par la Commission supérieure du Conseil médical de l'**invalidité**, vous êtes censé maintenir le degré d'incapacité de travail requis pendant la période au cours de laquelle vous suivez ce programme de réadaptation professionnelle. Si vous exercez une activité professionnelle dans le cadre de ce programme, vous ne devez pas solliciter l'autorisation du médecin-conseil de votre mutualité pour exercer cette activité.

3. **Vous changez d'adresse?**

Si vous changez d'adresse, prévenez immédiatement le médecin-conseil de votre mutualité.
Si vous envisagez de séjourner à l'étranger ou d'y transférer votre résidence, contactez le médecin-conseil de votre mutualité, au moins 15 jours **avant votre départ**.

Vous souhaitez reprendre le travail pendant votre période d'incapacité ?

Vous pouvez reprendre une **activité à temps partiel** compatible avec votre état de santé, **tout en continuant à percevoir des indemnités**.

Cela peut être financièrement très intéressant.

Vous conservez l'entièreté de vos indemnités si votre volume de travail ne dépasse pas 1/5 temps (20 %). Au-delà, vos indemnités seront diminuées en fonction du nombre d'heures prestées par semaine. La réduction est égale au pourcentage d'occupation moins les 20 % excédents. Par exemple, si vous reprenez un travail à 50 %, votre indemnité sera réduite de 30 % (50 %-20 %).

Certaines personnes qui travaillent à mi-temps retrouvent près de 90% de leur ancien revenu.

Exemple : Si votre indemnité est de 1600 euros et que vous reprenez un travail à 50 %, Votre nouvelle indemnité sera de réduite de 30 % (50 %-20 %) et vous recevrez 1120 euros que vous pouvez cumuler avec votre revenu du travail autorisé.

Les démarches ont été simplifiées.

Vous pouvez reprendre une activité à n'importe quel moment de votre incapacité de travail et sans attendre l'accord de votre médecin-conseil.

Vous devez pour cela, au plus tard le dernier jour ouvrable qui précède votre reprise d'activité :
(1) Envoyer un formulaire de déclaration de reprise partielle de travail à votre mutualité.
(2) Solliciter l'autorisation du médecin-conseil.

Panel B: Simulator Letter



INFORMATIONS IMPORTANTES

1. **Combien de temps la décision de reconnaissance de l'invalidité reste-t-elle valable ?**

Cette décision reste valable aussi longtemps :
- que vous remplissez les conditions pour être reconnu incapable de travailler (article 100, § 1 ou § 2 de la loi coordonnée);
- que vous n'avez pas reçu une décision mettant fin à la reconnaissance de votre état d'incapacité de travail;
- que vous n'avez pas repris spontanément le travail.

2. **Vous souhaitez accomplir un programme de réadaptation professionnelle?**

Si vous souhaitez accomplir un programme de réadaptation professionnelle en vue de vous réinsérer sur le marché de l'emploi, vous devez introduire une demande, via le médecin-conseil de votre mutualité, auprès de la Commission supérieure du Conseil médical de l'invalidité. Si ce programme est approuvé par la Commission supérieure du Conseil médical de l'invalidité, vous êtes censé maintenir le degré d'incapacité de travail requis pendant la période au cours de laquelle vous suivez ce programme de réadaptation professionnelle. Si vous exercez une activité professionnelle dans le cadre de ce programme, vous ne devez pas solliciter l'autorisation du médecin-conseil de votre mutualité pour exercer cette activité.

3. **Vous changez d'adresse?**

Si vous changez d'adresse, prévenez immédiatement le médecin-conseil de votre mutualité.
Si vous envisagez de séjourner à l'étranger ou d'y transférer votre résidence, contactez le médecin-conseil de votre mutualité, au moins 15 jours **avant votre départ**.

Vous souhaitez reprendre le travail pendant votre période d'incapacité ?

Vous pouvez reprendre une **activité à temps partiel** compatible avec votre état de santé, **tout en continuant à percevoir des indemnités**.

Cela peut être financièrement très intéressant.

Vos indemnités seront recalculées sur base de votre temps de travail. Pour un volume horaire inférieur ou égal à 20% d'un temps plein, vous conserverez même l'entièreté de vos indemnités.

Certaines personnes qui travaillent à mi-temps retrouvent près de 90% de leur ancien revenu.

Vous pouvez simuler votre avantage financier sur : www.benefitsimulation.be

Les démarches ont été simplifiées.

Vous pouvez reprendre une activité à n'importe quel moment de votre incapacité de travail et sans attendre l'accord de votre médecin-conseil.

Vous devez pour cela, au plus tard le dernier jour ouvrable qui précède votre reprise d'activité :
(1) Envoyer un formulaire de déclaration de reprise partielle de travail à votre mutualité.
(2) Solliciter l'autorisation du médecin-conseil.

FIGURE 1. APPENDIX: INTERVENTION LETTERS

Note: The figure shows the letter sent to each treatment arm. Panel A shows the highlighted box with the "Plain Text" instructions. Panel B shows the letter with the link for the Online Simulator.
Source: NIHDI.

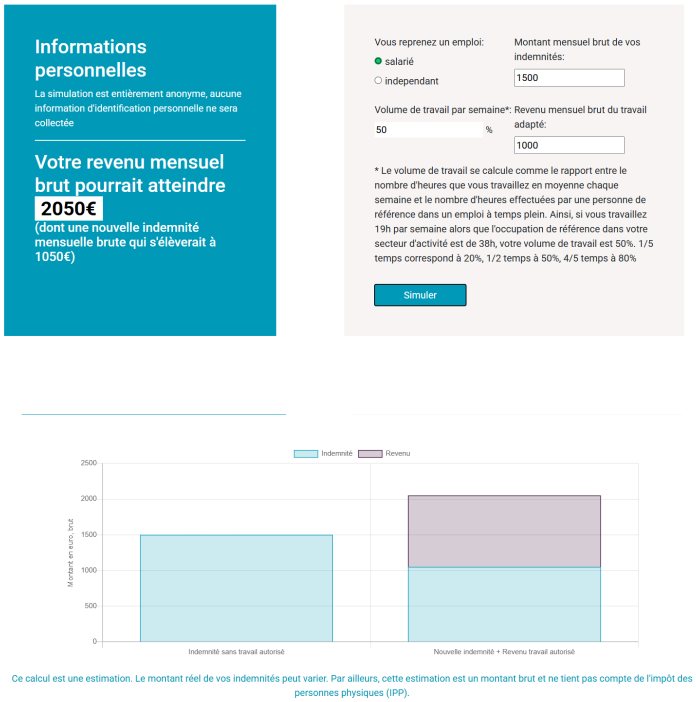


FIGURE 2. APPENDIX: SCREEN CAPTURE OF THE ONLINE SIMULATOR

Note: The figure shows a screenshot of the online simulator. The illustrative simulation is based on initial benefits of €1,500, a work intensity of 50
Source: Online Simulator.

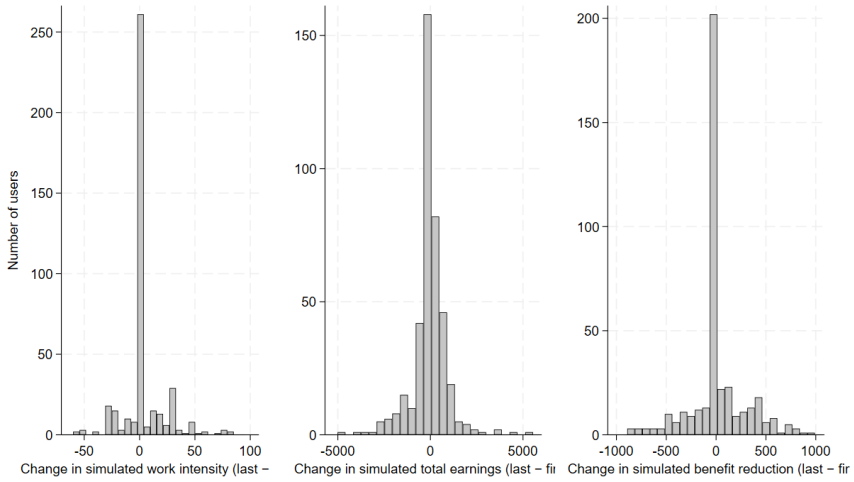


FIGURE 3. APPENDIX: DISTRIBUTION OF SIMULATED CHANGES IN WORK INTENSITY, EARNINGS, AND BENEFITS

Note: The figure shows the distribution of simulated changes between the final and initial periods for three outcomes: work intensity (Panel A), total earnings (Panel B), and benefit reductions (Panel C). Histograms report the number of individuals experiencing a given change. Earnings and benefit amounts are expressed in euros.
Source: Online Simulator.