

# Cancer Benefit Application Model with Stigma and Social Influence

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# Motivating Story

## Background:

- A patient with cancer faces a financial dilemma: apply for benefits or risk social judgment.
- Applying may reveal illness—activating stigma and perceived undeservingness.
- Patients weigh *monetary gain* versus *social cost*.

**Question:** *How do stigma, visibility, and social norms jointly determine benefit take-up?*

# Welfare and Health-Related Stigma

- **Welfare stigma:** people may hesitate to claim benefits because they fear moral judgment or being seen as undeserving Moffatt and Noble 2015; Lapham and Martinson 2022.
- **Health-related stigma:** negative attitudes, social exclusion, or blame directed at individuals based on their illness status Heley, Vanderpool, and Vedham 2024; Stangl et al. 2019.
- **Social signaling:** individuals anticipate how others will judge them and adjust their behavior based on social image concerns Festré 2010; Friedrichsen, König, and Schmacker 2018.

## Novel contribution:

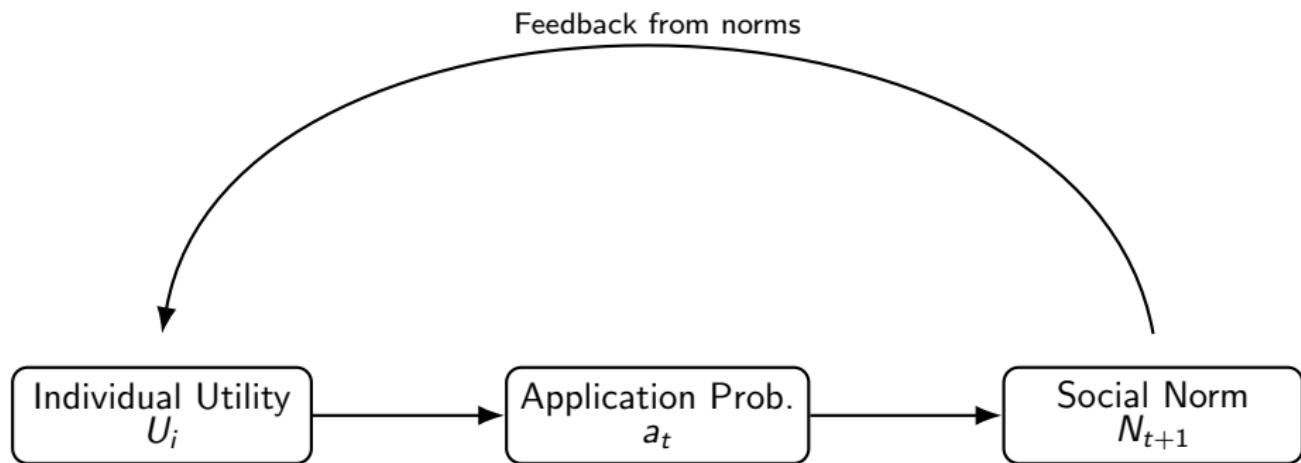
- Distinguishes *illness justification* (having cancer) from *able-bodied stigma* (appearing healthy while applying).
- Shows how visibility of illness alters the effective stigma cost, shaping collective take-up dynamics.

# Experimental Framework

## Behavioral foundations (experimental logic):

- **Visibility manipulation:** public vs. private claiming
  - “Claiming” = deciding whether to take the monetary benefit.
  - Public visibility tests whether people avoid claiming when others can see.
- **Justification manipulation:** visible illness vs. remission
  - Tests whether visible illness provides a social justification for claiming.
- **Outcome:** difference in take-up rates
  - Private take-up – Public take-up.
  - Larger gaps ⇒ stronger stigma or social-image cost.

# Model Structure: Behavioral–Dynamical Pipeline



# Model Overview

## (1) Individual utility (apply):

$$U_i = q_i PV(B) - k_i - \sigma_{\text{stigma}} N_i + \eta_i$$

## (2) Application probability:

$$a_t = \Phi\left(\frac{A - \sigma_{\text{stigma}} C(1 - N_t)^m}{\eta}\right)$$

## (3) Norm update:

$$N_{t+1} = N_t + \alpha(a_t - N_t) + \delta G_t(1 - N_t)$$

## Interpretation:

- The utility of not applying is normalized to 0.
- Follows motivation-based social norm theory.

# Individual Utility: Variables and Ranges

$$U_i^{\text{apply}} = q_i PV(B) - k_i - \sigma_{\text{stigma}} N_i + \eta_i$$

$$U_i^{\text{not apply}} = 0$$

| Symbol                   | Meaning                  | Range / Units      | Origin |
|--------------------------|--------------------------|--------------------|--------|
| $q_i$                    | Eligibility probability  | 0–1                | †      |
| $PV(B)$                  | Present value of benefit | \$ or utility      | †      |
| $k_i$                    | Emotional/admin cost     | 0.1–0.6            | *      |
| $\sigma_{\text{stigma}}$ | Stigma multiplier        | 0.3–1.0            | *      |
| $N_i$                    | Perceived social norm    | 0–1                | †      |
| $\eta_i$                 | Noise                    | Normal(0, $\eta$ ) | *      |

# Application Probability: Structure and Parameters

**Application probability at time  $t$ :**

$$a_t = a(N_t) = \Phi\left(\frac{A - \sigma_{\text{stigma}} C (1 - N_t)^m}{\eta}\right)$$

**Interpretation:** Higher stigma ( $\sigma_{\text{stigma}}$ ) or stronger social resistance  $(1 - N_t)^m$  depresses take-up.

| Symbol                   | Meaning                        | Range     | Origin |
|--------------------------|--------------------------------|-----------|--------|
| $A$                      | Net attractiveness of claiming | 0–1       | †      |
| $\sigma_{\text{stigma}}$ | Stigma disutility multiplier   | 0.3–1.0   | *      |
| $C$                      | Claim burden constant          | 0.5–2.0   | *      |
| $m$                      | Stigma curvature               | 1–3       | †      |
| $N_t$                    | Social norm at time $t$        | 0–1       | †      |
| $\eta$                   | Noise scale                    | 0.05–0.20 | *      |
| $a_t$                    | Take-up rate at time $t$       | 0–1       | †      |

## Social Norm Dynamics: Variables and Ranges

$$N_{t+1} = N_t + \alpha(a_t - N_t) + \delta G_t(1 - N_t)$$

As participation increases, individuals become more willing to apply, creating potential tipping dynamics similar to classical threshold models of collective behavior Granovetter 1978.

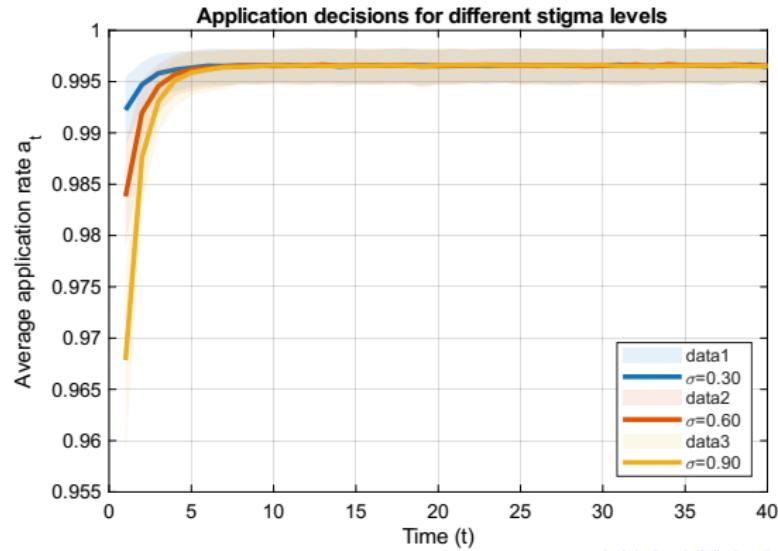
| Symbol    | Meaning                 | Range     | Origin |
|-----------|-------------------------|-----------|--------|
| $N_t$     | Current social norm     | 0–1       | †      |
| $a_t$     | Application rate        | 0–1       | †      |
| $\alpha$  | Norm adaptation rate    | 0.05–0.30 | *      |
| $\delta$  | Authority influence     | 0–0.20    | *      |
| $G_t$     | External encouragement  | 0–1       | †      |
| $N_{t+1}$ | Next-period social norm | 0–1       | †      |

\* Ranges consistent with empirical social-influence and norm-updating studies.

† Normalized or calibrated for the model's stability and interpretability.

## Simulation Results: Individual Decisions

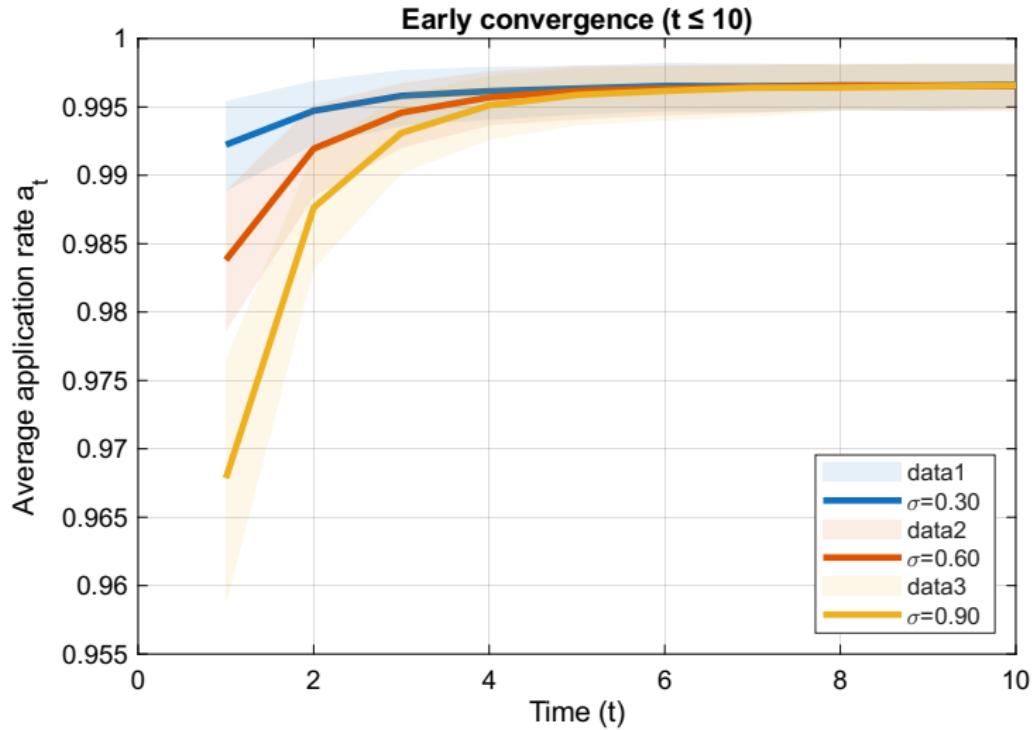
- $T = 40$ ,  $\eta = 0.15$ ,  $\alpha = 0.15$ ,  $\delta = 0.05$ ,  $G = 1$  and  $m = 3$ .
- Patient gets encouragement, info, reassurance. Helps them apply even when norms are low.
- Stigma skyrockets when few apply → tipping points & traps.



- $\sigma = 0.3$ : high participation.

$\sigma = 0.6$ : moderate.

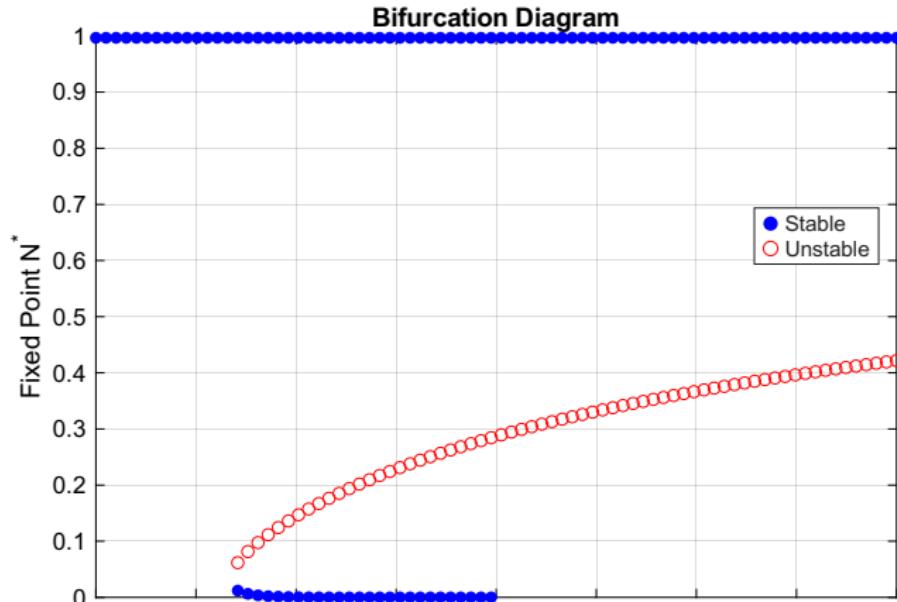
$\sigma = 0.9$ : low take-up.



# Bifurcation Diagram: Social Equilibria vs Stigma

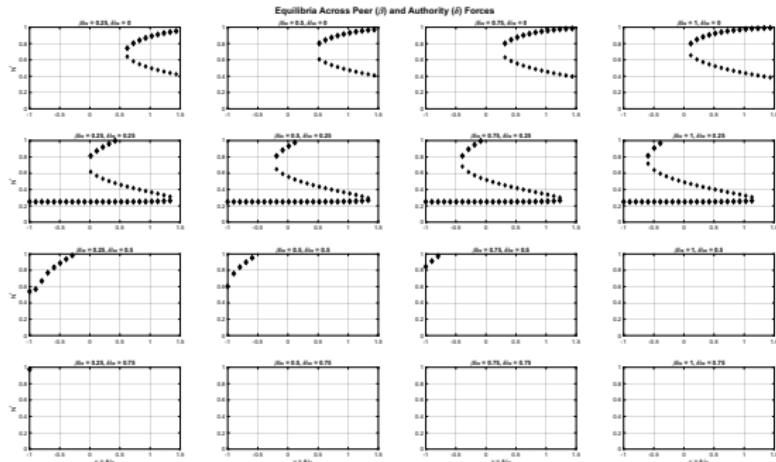
$$N^* = a(N^*)$$

- Saddle-node bifurcation: critical stigma threshold generates a low-take-up trap.

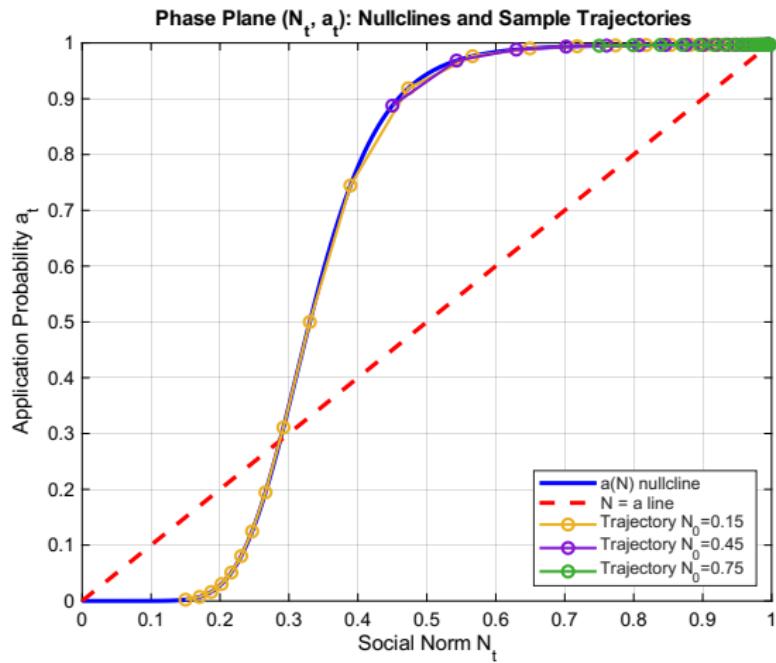


# Peer and Authority Effects

- Peer influence ( $\beta$ ): conformity and reinforcement.
- Authority influence ( $\delta$ ): institutional encouragement.

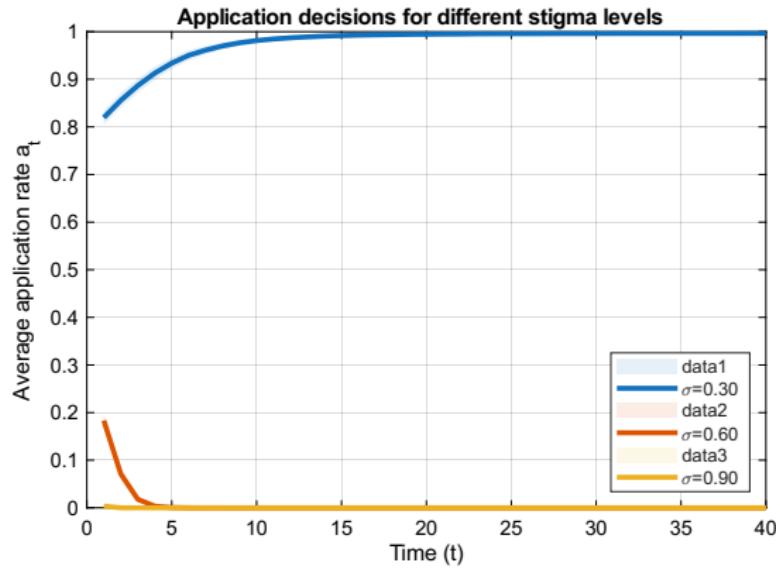


# Peer and Authority Effects

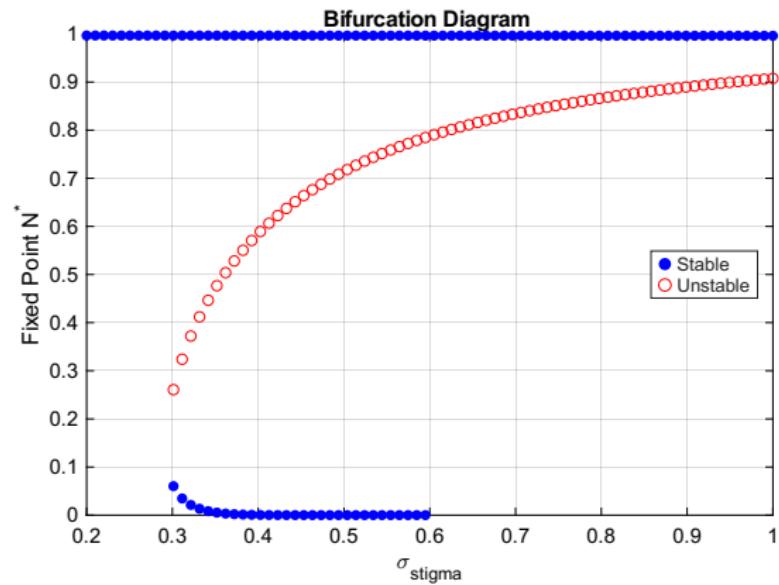


## More Plots

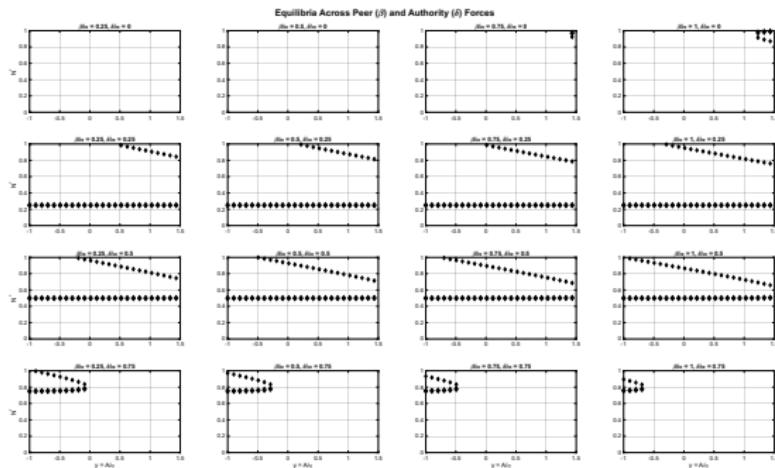
- $T = 40$ ,  $\eta = 0.15$ ,  $\alpha = 0.15$ ,  $\delta = 0.05$ ,  $G = 0$  and  $m = 1$
- Patient is alone; norms dominate.
- Stigma rises slowly, smoothly.



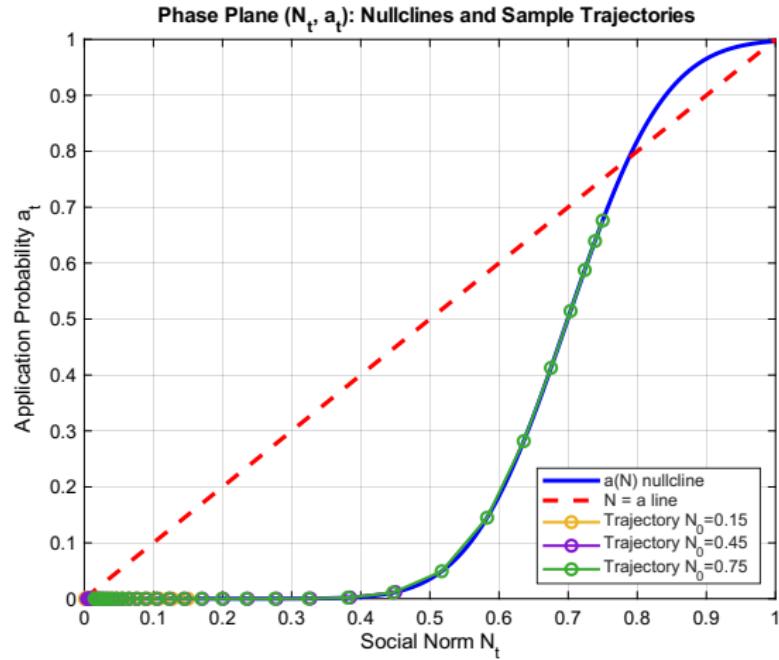
## More Plots



# More Plots



# More Plots



# Putting the Pieces Together

- Stigma makes people less likely to apply for benefits.
- The model shows how this individual hesitation spreads through the group.
- When fewer people apply, norms drop, which makes applying feel even harder.

**Big idea:** Lowering stigma or giving clear encouragement can push the whole group toward higher participation.

# Different Experiences of Stigma

- Not everyone experiences stigma the same way.
- Factors like race, gender, and income can change how people are judged.
- Messages in media and policy can make these feelings stronger or weaker.

**Why it matters:** Support systems and positive messaging can help reduce stigma for the people who feel it most.

# Conclusion

- Stigma can push a whole community into a low-participation pattern.
- Once participation drops, it becomes harder to recover without help.
- Encouragement from trusted sources can raise confidence and increase take-up.
- Small changes in messages or visibility can shift the system toward better outcomes.

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