

# **Attitudes towards the welfare mix: How citizens in Germany and the United Kingdom attribute responsibilities for social welfare to state, market, and family – and why**

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## **Abstract**

Three actors – state, market, and family – are the main providers of social welfare in modern societies. Changes in this ‘welfare mix’ require support from the population, but citizens’ attitudes have been studied mainly towards the responsibilities of the state, whereas other actors and the justifications for (ideal) actor constellations have been neglected. This paper examines how citizens attribute responsibilities for welfare between the state, the market and the family, and how these attributions are justified. We study responsibility attributions in two paradigmatic welfare regimes – Germany and the UK – and two policy fields: old-age pensions and childcare. For data collection we used Deliberative Forums (‘mini publics’), a new method in social policy research that leaves citizens room for extended discussion with only light moderation and with opportunities to call on experts for information and advice. Our results show that citizens in the UK are overall more approving of market involvement in social welfare, but that there are similarities to attitudes of Germans in perceptions of functional necessities and actor characteristics.

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# **Attitudes towards the welfare mix: How citizens in Germany and the United Kingdom attribute responsibilities for social welfare to state, market, and family – and why**

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## **1. Introduction**

In modern societies, three stylized types of actors are primarily responsible for the provision of welfare and social security for the population: the *state* via public or semi-public agencies such as ministries, municipalities or social insurance schemes; the *market* by means of (profit or non-profit) corporations; and the *family* or *household*, which traditionally played a central role in welfare provision and remains important in contemporary welfare regimes. While there is some debate if it makes sense to add other actors – such as the community or associations – to this ‘welfare mix’ (e.g. Evers and Wintersberger 1990), there is agreement that “the welfare mix constitutes the centre of gravity of welfare regimes” (Powell and Barrientos 2004: 87) and is particularly able to exhibit differences between national arrangements for welfare provision, as it overcomes the limited focus on state-provided welfare (e.g. Evers and Olk 1996). Consequently, in comparative social policy research the different constellations of actors in the welfare mix have been used to classify welfare regimes into ‘conservative’ (important role of the family), ‘liberal’ (important role of market institutions), and ‘social democratic’ (central role of the state) (e.g. Esping-Andersen 1999; Powell and Barrientos 2004; Daly 2010).

Yet, in the past decades the traditional configurations of welfare provision have been challenged by various social, economic and political developments. On the one hand, changes in demographic structures, labour markets, family patterns and gender roles and the emergence of new social risks have created new tasks and responsibilities for welfare regimes (e.g. Taylor-Gooby 2004; Armingeon and Bonoli 2006). On the other hand, shrinking government budgets, changing ideas about the role of the state in society and public administration reforms have led to internal transformations of the state and resulted in welfare state retrenchment, the marketization and privatization of welfare, and normative and institutional shifts towards policies emphasizing ‘activation’, individual responsibility and ‘social investment’ (e.g. Bonoli and Natali 2012; Morel *et al.* 2012; Hemerijck 2013). As a consequence, these changes are creating new configurations of welfare governance and provision, often with a reduced role for the state and more involvement by the market, individuals, families, companies and civil society (e.g. Hacker 2004; Hogg and Baines 2011; Mau 2015).

These shifting responsibilities for social welfare require support from the population for two reasons. First, the retrenchment of government tasks and responsibilities might result in a general questioning of public welfare provision and redistribution and thus undermine the legitimacy of the welfare state. Second, many shifts in welfare provision rely on greater involvement of citizens in the production of social welfare and thus can only reach their full potential if they are accepted by the population. Yet citizens' attitudes towards the welfare responsibilities of different actors have rarely been studied. Most comparative research on welfare attitudes is based on cross-national population surveys that focus on attitudes towards the responsibility of the state/government for social welfare, but do not provide data on attitudes towards other actors in the welfare mix (e.g. Svallfors 2012). A few studies analyse attitudes towards the market, but they neglect other sources of welfare and the resultant actor configurations (Svallfors 2007; Lindh 2015). Moreover, while survey-based research is able to capture the distribution of attitudes in a population, it does not exhibit the underlying motives and reasons and the associated understandings of actors in the welfare mix; also, it does not tell us whether normative aspects, functionalist arguments, or simply issues of distrust or dissatisfaction are of importance.

This paper analyses how citizens attribute responsibilities for social welfare between the state, the market and the family, and how these attributions are justified. We have chosen two country cases representing two different paradigmatic welfare state regimes: Germany as a conservative welfare state, and the United Kingdom as a liberal welfare state. We focus on two policy areas that represent responsibility attribution in old and new risk areas, namely old-age pensions and childcare. The research question addressed is twofold: First, how do citizens in distinct welfare state regimes attribute responsibilities for social welfare in different policy fields to actors in the welfare mix? And second, what reasoning and understandings of agents in the mix shapes the attribution of responsibilities to different actors and constellations? The analysis is based on data from deliberative forums (DFs, or 'mini-publics') with citizens on 'the future of welfare policy' conducted in autumn 2015 in Germany and the United Kingdom.

By exploring citizens' attitudes towards welfare provision in comparative perspective, this paper makes four contributions to social policy research. First, it complements research on welfare attitudes by incorporating other actors besides the state and thus allowing for the exploration of citizens' attitudes towards the full range of social welfare providers. Second, it adds to conceptualizations of the state, the market and the family in political sociology by studying how ordinary citizens perceive actors in the welfare mix and their positive and negative characteristics. Third, it has practical implications, as it indicates if, and to what degree, citizens accept and

support welfare reforms in different policy fields. And fourth, it shows how an innovative approach, the use of deliberative forums, can cast new light on these issues.

The paper proceeds as follows. Section 2 provides the theoretical background by reviewing the literature on the welfare mix and welfare attitudes. Section 3 outlines the case selection and presents the data and methods. Section 4 analyses responsibility attributions in the two policy fields in both countries and explores the underlying perceptions of actors. Section 5 discusses the findings from a comparative perspective and concludes.

## **2. Analyzing citizens' attributions of responsibilities in the welfare mix**

The concept of a 'welfare mix' originated in the 1980s and 1990s and highlights that, in addition to the state, other institutions can provide welfare and social security; thus, the welfare mix can be roughly defined as "the articulation of the market, the state, and the family in welfare production" (Powell and Barrientos 2004: 86). From a conceptual perspective, it is useful to distinguish three uses of the term 'welfare mix' in social policy research, which can be called *analytical*, *comparative*, and *normative*.

A first usage can be called *analytical*, as it highlights actors and their constellations in welfare provision. While historically the focus of political economy and social policy research had been on the dichotomy between the state and the market, which were conceptualized as both competing and complementary logics of social welfare provision (Polanyi 1944; Esping-Andersen 1990), two developments challenged this traditional dichotomy. On the one hand, in response to Esping-Andersen's seminal 'three worlds'-study (Esping-Andersen 1990), critiques highlighting the under-explored role of the family as welfare provider (e.g. Lewis 1992; Sainsbury 1994; O'Connor *et al.* 1999) led to the systematic inclusion of the family as an actor in what was then called the "welfare triad" (Esping-Andersen 1999: 35). On the other hand, especially from a communitarian perspective it was noted that further actors – such as volunteers, associations, the community or the 'third sector' – often contribute to the governance and delivery of social benefits and services, which is reflected in the broader concept of 'welfare pluralism' (e.g. Evers and Olk 1996; Gilbert 2009). Yet, it remains debated whether these informal and associative actors should be understood as separate category that reshapes the 'welfare triangle' into a 'welfare diamond' (e.g. Jenson 2015: 93), or as an intermediary area located in-between the three main pillars of welfare (e.g. Evers 2011). Finally, increasing attention has been given to employers or companies as providers of welfare, especially in relation to family policies as well as occupational pensions (Farnsworth 2004; Seeleib-Kaiser & Fleckenstein 2009).

A second usage – which can be called *comparative* – examines actor constellations in the welfare mix in order to identify institutional arrangements of welfare regimes or policy fields (e.g. Evers and Wintersberger 1990; Johnson 1999; Ascoli and Ranci 2002; Evers 2005; Schartau 2008; Ulmanen and Szebehely 2015). These studies have two points of reference: either cross-country comparisons informed by distinctions between varieties of capitalism and welfare regimes (see Seibel 2015: 1765), or changes in the welfare mix over time. The changing configurations of welfare production have been captured by concepts such as ‘marketization’ (e.g. Nullmeier 2004; Mau 2015); ‘re-familialisation’ (e.g. Leitner *et al.* 2004; Oelkers and Richter 2009); or ‘responsibilisation’ (e.g. Hacker 2012; Ullrich *et al.* 2012). These concepts point to an overall trend of a partial retreat of the state from welfare production and a corresponding greater role of markets, families and other actors.

Finally, we can identify a *normative* understanding of the welfare mix, which argues for an ideal constellation of actors. An early example is Titmuss’ criticism of the undermining of universal and egalitarian values by a greater involvement of the third sector (Titmuss 1958). More recently, neo-liberals have criticized the assumed inefficiency of state-provided welfare and argued for a greater role of markets, whereas communitarians have criticized the undermining of personal ties, trust and solidarity by state provision and pleaded for a greater role of informal and associative actors (e.g. Nollert 2003), although there is little empirical evidence for this ‘crowding out’-hypothesis (e.g. van Oorschot and Arts 2005). Some more nuanced defenders of the market have a normative commitment to market institutions on the grounds that they respond effectively to individual preferences under most circumstances, but that there are cases when this is not so and welfare state intervention is then justified (e.g. Barr 2012). This approach links together normative principles and practical considerations of the efficiency and effectiveness of different agencies. We take from this strand of literature the implicit assumption that different actors represent different characteristics and principles of welfare delivery, so that (ideal) actor constellations exhibit views towards abstract values such as equality, personal responsibility, or autonomy. While this notion has been elaborated in political sociology (e.g. Offe 2000), empirical studies are limited and it is not clear if these theoretically derived relations between actors and values reflect the understandings expressed by ordinary citizens (e.g. Taylor-Gooby and Martin 2010; Burkhardt *et al.* 2011).

While this overview shows the importance of the ‘welfare mix’-concept, it is largely unknown what the population thinks about (ideal) constellations of welfare provision. Although empirical

research on welfare attitudes has blossomed with increasing availability of cross-national datasets, almost all studies capture the attitudes of citizens only towards the responsibility of the state, which leaves out important alternative providers of welfare. Here, studies find that across all European countries there is high support for far-reaching government involvement in the well-being of its citizens (e.g. Meuleman and Chung 2012; Svallfors 2012; Guo and Gilbert 2014). Thus it has been argued that the rise of ‘market-friendly’ ideologies is mainly due to the influence of ruling elites (e.g. Blyth 2002; Crouch 2004), and that public opinion is an important constraining factor (e.g. Pierson 1996; Brooks and Manza 2007). Yet, these studies do not offer respondents an alternative to public provision of welfare, which might have influenced response behaviour (see Lindh 2014: 1).

Only a few studies go beyond studying welfare responsibility attributions towards the government. Most notably, Svallfors (2007) has examined attitudes towards market-induced inequalities in four countries via data from the International Social Survey Programme (ISSP) 1999 and found that Britons are most tolerant of opportunities for people with higher incomes to buy better services in healthcare and education, whereas Germans and Swedes are most sceptical. Lindh (2015: 903) studied the same policy fields with data from the ISSP 2009 on 17 countries and found that “public support for market distribution of social services is relatively weak in most countries”. However, higher support was found in countries with higher private spending on services, with Britons again showing the highest approval rates (ibid.: 899). He concluded that “popular beliefs about the role of the market are shaped by the actual role that markets play in a society” (ibid.: 904). Yet, these studies have three limitations. First, they replace the common focus on state-provided welfare with an exclusive focus on market-provided welfare and do not take other actors and the resultant *configurations* of actors into account. Second, they examine only one dimension of market-provided welfare – namely: resultant inequalities – but do not take other possible dimensions into account. Third, and more broadly, by axiomatically equating market provision with inequality, they do not explore other perceptions of actors and the reasoning that leads citizens to favour specific actor constellations in the welfare mix.

In order to account for these gaps and problems, we have chosen a qualitative research design in which citizens discuss the future of welfare policy in order to allow the participants to come up with their own ideal actor constellations for welfare provision and to justify their choices, which also allows us to understand the underlying perceptions of actors in the welfare mix.

### **3. Cases, data and methods**

This paper examines attitudes to old-age pensions and childcare in Germany and the UK. These countries and areas are chosen to provide substantial contrasts and thus facilitate lively debate and opportunities for different positions and values to be expressed in the deliberative forums. Pensions are a well-established, high-spending area where there have been many reforms to contain spending in both countries. By contrast, childcare has emerged relatively recently as a state service, involves lower expenditure and is still expanding. Comparison of the two areas juxtaposes old and new social risks, contrasts interests between women and men and older and younger life stages, and involves an allocative as opposed to a social investment approach. These factors lead to a contrasting politics of welfare. Germany is the paradigmatic conservative welfare regime (Esping-Andersen 1990) with relatively low support for market provision and low acceptance of market-induced inequalities. By contrast, the UK is the most clearly liberal regime in Europe with the highest level of support for market services among the 17 countries studied by Lindh (Lindh 2015: 899) and high acceptance of market inequalities (Svallfors 2007).

Data on attitudes was gathered using the technique of deliberative forums. This method has been used to arrive at an agreement on specific contested policy issues (e.g. Fishkin and Luskin 2005) and in more theoretically-driven approaches to democratic institution-building (e.g. Wakeford and Singh 2008), but not so far as we know in relation to social policy. The method maximises opportunities for discussion and debate with limited direction by researchers. The forums were extended discussions taking place over two days among groups of citizens broadly representative of the population as a whole (34 participants in each country). The method emphasizes the degree of control of participants over the discussion. Participants are free to develop and discuss the initial question ('What should the priorities of the (German/British) government be for benefits and services in 25 years' time?'), with only light moderation and with opportunities to call on experts for information and advice. The discussions took place in plenary sessions to develop and analyse the general question and then in break-out groups, coming together for a final agreement on policy priorities. They were audio- and video-recorded.

In order to conduct this comparative study, written transcripts from the deliberative forums were analysed by the German and British research teams using framework analysis at the national level (see e.g. Srivastava and Thomson 2009). The material was coded on NVivo. Five nodes were used to code statements relating to responsibilities: government/public sector; market/private sector; individual; family; employer; and community/charities.

#### 4. Citizens' attributions of responsibilities for social welfare in Germany and the UK

This section describes how citizens in Germany and the United Kingdom attribute responsibilities to actors in the welfare mix and the associated actor perceptions for the policy fields of old-age pensions (4.1) and childcare (4.2); this will be followed by a comparative discussion in Section 5. As considerations about the provision of welfare are made in a specific (national) context in which people are embedded, for both policy fields we shortly outline the structure of the welfare mix and only afterwards present the citizens' (ideal) actor configurations and the degree of agreement and disagreement about these responsibility attributions.

##### 4.1. Old-age pensions

The old-age pension system of **Germany** was traditionally a prime example of a Bismarckian pension system, with a 'pay-as-you-go' public retirement insurance scheme mandatory for most employees, and separate schemes for civil servants and self-employed persons, all linking benefits to earnings-related contributions and offering high replacement rates, thus ensuring status maintenance in old-age. Since the 2000s, reforms aiming at cost containment have included a considerable decrease in public pension levels, a gradual rise in the retirement age, and a turn towards a multi-pillar pension system including a voluntary but state-subsidized private pension ('*Riester-Rente*'). Also, to counter growing old-age poverty, a needs-based basic pension at the social assistance level was introduced. The current situation is characterized by growing state subsidies to curb contribution levels to the public retirement scheme, expected further declines in public pension levels, low take-up rates of private pensions, and a growing number of people in need of a basic pension.

This dire outlook is reflected in the assessment of the current situation by the DF participants, with a consensus that, due to population ageing and growing inequalities, the statutory pension system is unsustainable. Three problems are identified, the most pressing one being declining replacement rates and a resultant rise of old-age poverty: "I have the feeling that years ago it was the case that when people retired, they pretty much had the same income as they'd had before, or almost. That is a really long time ago now. Nowadays, it's bad, and it will get even worse. ... You have to put something aside yourself, and many people can't, because their costs are too high." (DE-P27) A second problem is intergenerational injustice, as participants argue that the current working generation has to pay twice: for the pensions of current retirees via the public pension scheme, and for their own pensions via private provision – "and they [i.e., the



current retirees] can't tell the younger people what they have to expect later on, because otherwise the whole thing would blow up." (DE-P27) Finally, a more controversial issue is the existence of separate pension schemes for civil servants and self-employed persons, which are seen by many participants as a hindrance to a fair and sustainable public pension system, whereas some members of these separate schemes defend their privileged status.

As far as attributions of responsibility are concerned, consensus exists that the state/government should be responsible for a minimum (or basic) pension to prevent old-age poverty; thus, the state is seen as responsible for basic security: "The basic security [pension] has to be set up in such a way that these problems of old-age poverty don't arise." (DE-P32) Participants envision the level of this basic pension at or above the social assistance level, and they agree that it should be financed via taxes to avoid further strains on the public pension insurance scheme. This pension should be universally available, with the only condition being 'need', and thus it is suggested to be called "solidarity pension or social pension or something like that. It's just that everyone should get something so that they can get by." (DE-P23)

A broad majority of participants also sees the state as responsible for old-age pensions beyond the socio-cultural subsistence level; the company level was hardly mentioned. Most suggestions roughly reflect the current public pension insurance scheme, with two noteworthy specifics. First, the participants seem to have largely accepted that the public pension system cannot ensure individual status maintenance; thus they primarily argue for the continuation of status *distinctions* based on the reasoning that if all retirees have to get by with less, at least status differences should be upheld. Second, these status differences should be determined by work record; yet, in contrast to the current public pension scheme, the only determinant suggested is the duration of work life. In fact, participants do not seem to be aware that in the public pension scheme a main determinant of the pension level is the previous level of earnings, as not only in the following two examples they solely refer to the period worked: "I'd say that work must be worth it in old age. That is important for me. It's important that someone who has worked for 45 years doesn't get the same as someone who hasn't worked at all. That is a point that is eminently important to me." (DE-P27) "Then to make it dependent on the time you spent working, the years that you were working. Those who've worked for decades and paid into the system should expect more than those who didn't pay in at all." (DE-P32)

Two crucial issues arise with this 'work'-based public pension. First, there is disagreement about the relationship to the 'needs'-based minimum pension. One suggestion is to integrate them, with the state paying the basic pension and an additional amount based on years worked:

“Everyone gets 800 euros for instance, and then for every year worked they get an additional amount. So that means in the end, someone goes home with 800 euros per month, and the other one, who was very industrious and earned a lot, gets 2,500.” (DE-P28) Yet, another participant argues for a separation and points to differences in the underlying principles: “No it’s to do with generational equality and fairness. Not with basic security. That’s a separate point for me.” (DE-P32)

The second crucial issue is the treatment of non-paid work, such as care and childrearing within the family. While most participants support a recognition of childrearing periods for pension entitlements, many also seem to value paid work higher and thus prefer a graduated approach. Some even explicitly argue against ‘abuse’ by non-working mothers, partly with undertones against lower classes or immigrants: “I think this is a big problem. There are many women who never work and probably never will, but they stay at home and have ten children. Or let’s say five. And they get a lot of pension points, although they’ve actually not done anything.” (DE-P14) Yet, despite these controversies, there is agreement about state responsibility for a graduated pension scheme that reflects the duration of working life or other activities deemed a contribution to society; thus, the underlying normative principle might be called ‘work ethics’.

Finally, most participants – while they do acknowledge that under current conditions private provision is necessary – favor private provision only as an addition to upgrade the pension level, not as an essential component for adequate provision. Even proponents of private provision view the state in the role of information provider: “For me, the private option sounds more interesting [...], but I think there is too little information and education about this in Germany. People rely on the state pension, but now we’re getting to the point where that’s not enough, so people have to have private insurance, but that means the state is responsible for educating people about this more.” (DE-P01) Those few participants who generally favor a larger role for private provision usually point to a sense of independence and self-determination: “It is better if I get more money now and invest for myself, because in 45 years, I don’t even know if Germany will still exist, let alone whether or not I’m guaranteed a pension payment. So I’d rather save for myself.” (DE-P14)

In sum, participants argue for a three-level pension system, with a needs-based pension provided by the state to ensure basic security and prevent old-age poverty on the first level; an additional state pension based on a ‘work-ethics’-perspective in which years of paid – and, possibly, non-paid – work are reflected in the pension level on a second stage; and the voluntary option of private provision via the market on a third level. While the state represents needs-

based basic security as well as preservation of work-based status distinctions, the market is associated with voluntary choice and the possibility of individual status maintenance.

The **UK** pensions system as it stood in the early 2000s was complex, consisting of defined-benefit national insurance pensions financed by contributions from employers, workers and government and dependent on work record, top-up occupational pensions mainly for middle class and state sector workers, state subsidised by tax exemptions, and a small private sector used by the top five per cent. The main changes have been towards simplification and withdrawal of state subsidies. The emerging system consists of flat-rate defined benefit national insurance pensions, with a basic work-record condition met by almost all workers and a mandatory top-up pension for most workers financed equally by employers and workers and set at a relatively low rate.

Unlike in Germany, there was no consensus over the fact that the state should be responsible for a minimum state pension in order to prevent old-age poverty. In contrast, the majority of participants agreed that the current system is unsustainable and puts a lot of strain on the welfare state, more particularly on the second day of the DF as participants received answers to their questions from experts informing them about state pensions expenditure, which could increase from 5.5 per cent of the GDP in 2014-2015 to 6.8 per cent in 2044-2045 due to an ageing population (Office for Budget Responsibility 2015). Some participants believed that the state pension will eventually disappear because of a lack of funding: “I think anybody now that’s of working age, 40 or 50 or 30, I don’t think they really believe there’ll be any money left in the pension pot for us” (UK-P84); “I don’t think the old age pension will be around” (UK-P45). This reflects the intergenerational injustice emphasised by German participants. There was a broad consensus that contributing to private pension schemes should be made compulsory “to take the pressure off the government, so more businesses have to provide private pensions” (UK-P67).

Participants further criticized the apparent lack of transparency when it comes to pensions and the financing of the welfare state: “I don’t know where the money goes, that you pay to a pension, I don’t know where they keep it. So perhaps the government ought to explain things a little bit more in detail to us about [...] because we don’t know. I mean, does anybody know where the money goes when you pay into your pension?” (UK-P41)

Participants were divided over whether the current state pension policy should remain in place within 25 years’ time. On the one hand, some believed in the full privatization of pensions, and that individuals should be responsible for their own pensions as contributors would be able to

track their money: “It’s giving more ownership because those companies will send you a breakdown of what they’re doing with your money as opposed to it going in this big pot that’s paying for all kinds of stuff that we don’t even realise, and then there’s going to be nothing left in that pot. It’s a personal thing and you can see what your money’s doing, what it’s made that company and how much you’re going to get back from it” (UK-P86). The ageing population is also perceived as a hindrance to the sustainability of the state pension: “in 25 years’ time, we do believe that [...] because of increases in the NHS and people living longer, and more people at retirement age, it’s just going to be impossible to do the maths. And that’s why we came to that conclusion that it’s going to be a totally different system in 25 years’ time than it is today, because you’re going to have [...] to 20-25 million [people over 65] and it’s just going to be impossible” (UK-P86). On the other hand, others said the state pension would “maintain a good quality of life for those who have paid in” (UK-P44), and that “it’s a safety net for everyone, you know, you need that” (UK-P47), further emphasising that getting access to a basic pension helps retired people “not to be a burden” (UK-P45).

At the end of the event, there was a broad consensus over who should be responsible for old-age pensions in the United Kingdom, by gradually switching responsibility from the state to the individual and making contributions to private pensions compulsory for all workers. However, participants could not agree over the role and sustainability of the state pension within 25 years’ time, with some believing that it should be scrapped, others believing that it will be too expensive, and other groups thinking about the policy’s role in terms of preventing old-age poverty.

#### *4.2. Childcare*

Childcare policy in **Germany** has changed considerably in normative, institutional and organizational respects. Until the 1990s, Germany was a typical example of a ‘male breadwinner’ model that fostered male standard employment and female housekeeping and childrearing via employment, tax, family and childcare policies. Yet, changing family patterns and gender roles as well as fiscal problems of social insurance schemes, financed mainly by the male half of the (working) population, led to a re-orientation towards an ‘adult worker’ model. The promotion of female employment and better reconciliation of work and family life has included the introduction of a legal right for every child aged one and older to a place in a childcare facility, and a generous paid parental leave scheme. Childcare facilities are run by public providers and private non-profit providers, such as welfare associations or parents’ initiatives, but provider structures as well as costs and availability differ considerably among federal states – which set the legal framework – and even more among municipalities.

In general, most participants support the shift in childcare policy towards an increased role of welfare providers other than the family. Yet, the lasting impact of traditional gender roles *within* the family is exhibited by the fact that the reconciliation of work and family life is discussed mainly as a problem of women. Moreover, participants emphasize an insufficient realization of the new aims of childcare policy in two respects. First, they complain about a lack of places in daycare facilities – “care for the children is not guaranteed, getting a status so that one can get to work, day care or what you have. The politicians promise these kinds of things, but the reality is different” (DE-P06) – and describe complicated application procedures for childcare facilities: “We really had to apply, like for a job. [...] And with an application interview and steps taken as soon as you know you’re pregnant, as early as possible.” (DE-P30) And second, participants complain that it is still difficult to reconcile work and family life: “The role of women in society is important here, because many women are encouraged by society to move into management positions. I [a young male] am working on my career myself, and I see many workshops that are especially for women, because one wants to encourage and push that, and many are taking that route. This means that the state has to find solutions as to how one can combine these things.” (DE-P22)

The dominant view of participants is that both childcare in public or private facilities as well as support for childrearing in the family should be available, so that families can decide for themselves which option suits best. Most participants state that they personally prefer professional childcare: “Personally – well, either you create more daycare spots and offer this service and support, or else you give the parents money so that they can stay at home. I see the focus being more with the daycare option. But the personnel have to be qualified there where the children are educated from an earlier age so they can be individually supported and guided more so than today.” (DE-P27) On the other hand, participants accept a decision for home childcare and argue for the recognition of childrearing periods for pension entitlements: “But primarily we want to make sure that women who stay at home to take care of the children are not disadvantaged by doing that, but it shouldn’t be the model of the future.” (DE-P11)

Four requirements are often raised for childcare facilities to foster the reconciliation of work and family life: better availability of places; better quality and payment of personnel; longer opening hours; and more flexible opening hours. Participants do not seem to care if a facility is run by a public or a private (non-profit) provider, and only in the following statement a preference is expressed: “The state has the power to act as agent and to assign the building of schools, daycare facilities and the like, but you could also ask if it’s the basic responsibility of the state

to run daycares – they could create a framework where building sites are made available, but groups like AWO [welfare association] or whatever they’re called could find private initiatives and then start daycare facilities themselves.” (DE-P29) In other words, the state should provide the legal and infrastructural framework, whereas provision is left to private providers.

In the few cases in which a preference for home childcare is expressed, participants justify this with the personal commitment and emotional involvement of parents: “I find the parents’ initiative much, much more important, because the parents have different values and interests in raising the children than those people who are getting paid to take care of them, although they’re often overwhelmed. I was at home for my children, and I would do it again. That was extremely important for my children.” (DE-P15) Overall, more involvement of fathers in childrearing is favored, which should be encouraged by the state: “It’s also important to create this equality, and sometimes it lags a bit. You could put concepts or examples out there, for instance, for men who want to take parental or childrearing leave instead of the woman. That you put forward a concept with men as positive examples of this and not as negative, saying they’re a sissy for staying home and cooking and cleaning or what have you.” (DE-P24) Aside from “using a marketing agency to show this is good and how it can be done” (DE-P24), participants see the state as responsible for granting pension entitlements and offering financial compensation for childrearing periods.

Finally, a third welfare provider – besides the state and the family – is often mentioned: employers. Participants come up with various suggestions for more family-friendly work arrangements – such as home office, sabbaticals, flexible working hours, or a short-term family leave scheme modelled after the paid parental leave scheme – but also discuss the pros and cons of employer-provided daycare, and many see employers as responsible for offering daycare: “Or like Frau Merkel has it, where they can bring their children to work and they have their own daycare facility there at the office, and they can spend time with their children on break and so forth. They could do this at every workplace.” (DE-P26) While employers are expected to provide personnel for their daycare facilities, suggestions are made how to financially relieve them in return, for example by pooling daycare facilities or by using public funding.

The main expectation towards the state is that it might create a general framework and offers financial compensation for times of leave, daycare, and flexible work arrangements, but otherwise refrains from intervention: “I feel that the employers and employees should decide that amongst themselves, because in the end the employer makes his company attractive by offering such opportunities, and employees like such things. The state can do things to make it easier or

more attractive to take such steps, but they should keep out of it for the most part, because those are contractual conditions that the employer and employee decide with one another.” (DE-P22) This view of state responsibility equates the state with standardization and providing a neutral framework for negotiations, whereas both families and employers are associated with the possibility of flexibility and autonomy.

Childcare provision in the **UK** was relatively underdeveloped with work/family reconciliation considered a private family responsibility until the late 1990s. Despite the recent developments in family policies, such as increases in durations of maternity leave and shared parental leave as well as the extension in the right to request flexible working, public childcare provision remains rather restricted. Only since 2008 has part-time childcare been offered to children over three years old (Lewis *et al.* 2008), with 15 free hours childcare per week for 38 weeks of the year. Recently, this provision has been extended to 40 per cent of two-years-old for families in need, and there are plans to extend the free allowance to 30 hours by 2017. However, the UK has one of the most expensive childcare costs of the OECD countries, costing up to two-thirds of the second earner’s income (OECD 2015). Further, childcare costs have increased by a third between 2010 and 2015 (Rutter 2015), while wages have stagnated during the same period. In addition, after the crisis many cuts have been made to provisions specifically targeted at lower income families. The Sure Start programme of integrated children’s day nurseries has been radically curtailed and privatised. The Working Tax Credit childcare component was cut by one eighth, also affecting opportunities for parents of young children to pursue full-time employment.

DF participants raised some concerns over the costs of childcare in the UK, and its impact on employment. In particular, some participants seemed to find the existing policies rather confusing, as one young mother explained that in her opinion, these do not encourage parents, especially mothers, to get back to work after the birth of their child, based on her own experience: “We can’t afford to have fifteen hours a week childcare because [my partner] earns too much. Why is that fair? So, I’ve got to go and find a job that earns more than the childcare allowance, the childcare costs, for me to be able to go back to work so, how is that fair? [...] I want to go back to work, I really do, but I haven’t got the skill set to earn enough money to be able to put her in nursery as well as earn any money on top of that.” (UK-P51). Another participant stated that she refused to sign a zero-hours contract with a potential employer “because I do rely on tax credits to help me with childcare. So if I got told it was only no hours, I can’t claim that”

(UK-P68). As further explained by a young father, the existing policy “limits women’s opportunities because actually to pay for two kids to be in childcare at £1,600 a month, say, it’s actually more beneficial for them to stay at home and look after them and get the benefits than to pay that £1,600 because to get £1,600 a month you’d have to earn £25,000 a year”. Some participants said they relied on their parents or other relatives in order to take care of their children while being at work after their parental leave. Besides the financial aspect of childcare, other participants believed that there is too limited access to childcare facilities.

Various policies were proposed by participants in order to cope with these shortcomings. First, “more equality or opportunities for mothers, especially like single mothers who don’t have anybody else to look after their kids” (UK-P90). Second, increasing the number of free hours of childcare per week for working parents, and make it available to parents with children under three years old. Third, more flexible hours for opening hours of childcare facilities. Fourth, mothers and fathers should both contribute towards the payment of childcare (ideally 50 per cent each), especially to protect single mothers. Finally, for parents who are out of work, a consensus was found by participants, who recommended that they should do voluntary work while their children are at the nursery: “we don’t want the child to suffer, we still want them to have free childcare, but we also believe that people that are getting benefits should also go and do some voluntary work at least because they’re not earning” (UK-P42).

Much like in Germany, a few participants also raised concerns over the work/family balance: “There’s too many people spending too much time at work and their families are suffering and nobody seems to even talk about that” (UK-P49). Some suggested further consultation between employers and employees in order to allow flexible working hours, without suggesting that the state should get involved in these arrangements.

Employers are also often mentioned as the main welfare provider: “I think the other thing is that a lot of companies ought to, if they’re a certain size, they ought to have a crèche” (UK-P45). The argument is that such facilities would create jobs and also encourage more people to get back to work, without putting more strain on the welfare state.

In sum, as far as responsibility is concerned, participants to the UK deliberative forum believe that the state should offer more free childcare hours, change regulations to provide more incentives for mothers to return back to the labour market, but that employers and the private sector should offer more facilities (such as crèches) and more family-friendly work conditions. In



contrast to the German case, home childcare is not included among the range of options considered by participants; instead, the discussion focused on ‘getting back to work’, especially for mothers. As such, childcare would not be the family’s responsibility.

## 5. Discussion and conclusion

Our study of citizens’ responsibility attributions in old-age pensions and childcare reveals similarities as well as marked differences between the German and the British welfare regimes, both in terms of preferred actor constellations and underlying understandings of agents in the welfare mix. Table 1 summarizes the main findings, while the following discussion offers elaborations and qualifications based on insights from the DFs and comparative welfare state research.

*Table 1: Preferred actor constellations and dominant actor perceptions in old-age pensions and childcare in Germany and the UK*

	<b>Preferred welfare responsibilities</b>	<b>Dominant actor perceptions</b>
<b>Germany, old-age pensions</b>	Three-level pension system: 1) basic public pension (basis: <i>need</i> ); 2) public pension based on duration of paid (or non-paid) work ( <i>work ethics</i> ); 3) optional top-up private pensions ( <i>financial resources and individual needs</i> )	State = guarantor of basic security and work-based fairness/equity Market = choice, autonomy Family = <i>n/a</i>
<b>UK, old-age pensions</b>	Compulsory private provision Disagreement about (dis-)continuation of state public pension	State = partly basic security, but mainly unsustainability and non-transparency/non-accountability Market = adequate standard of living, transparency Family = <i>n/a</i>
<b>Germany, childcare</b>	State responsible for legal framework and financing, but choice among variety of delivery agents (public, private/non-profit, home/family) left to families Majority favours professional childcare, but home childcare is accepted	State = backer and financier, legal structure set up Employers and employees/families = flexibility and autonomy via negotiated work/childcare arrangements Family (home childcare) = personal commitment and emotional involvement, but (for many) also lack of professionalism and opportunities
<b>UK, childcare</b>	State responsible for legal framework and financing, thus enabling employability and labour market participation Preference for professional childcare	State = backer and financier, legal structure set up Employers and employees/families = flexibility and autonomy via negotiated work/childcare arrangements

	Family (home childcare) = impracticable; opposes 'adult worker' model
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In line with previous research, we find that citizens in the UK are more approving of market involvement in social welfare production, whereas German citizens advocate a larger role for other actors such as the state and the family. For instance, regarding old-age pensions citizens in both countries share the diagnosis that the public pension system is financially unsustainable, but they differ markedly in their responses: while in the UK participants favour a further shift towards market-based individual retirement provision and thus accept or even actively support that the state surrenders responsibility for this core welfare policy, in Germany citizens argue for a revival of the public pension system and envision private provision only as voluntary top-up primarily for a few high-earners. This can be interpreted as either a more pronounced sense of fiscal realities of UK citizens or stronger expectations in Germany that the state should provide for a decent level of living in old age.

In regard to the 'new risk'-field of childcare policies, the differences in actor constellations are less pronounced, as both British and German citizens endorse state involvement in the financing as well as setting up the legal requirements of childcare provision, and the rights to gain free childcare. However, there are differences in the underlying reasoning for state-financing of childcare services, with justifications in the UK geared towards employability and enabling labour market participation of all citizens (or forced 'voluntary' work for the non-employable), whereas in Germany the point of reference is support for families' individual choices and preferences, alongside education needs of the young. Given growing levels of female labour participation, the German state is expected to support the reconciliation between work and family duties by providing child care opportunities. Moreover, German citizens think that child rearing duties should be counted toward pension entitlements, whereas in the UK the possibility of childcare in the family is not discussed as a viable policy option.

Thus, the preferred actor constellations indicate that, while in Germany the market remains on the margins of citizens' welfare preferences, UK citizens at least partly adopt the neo-liberal agenda of individual responsibility, marketization and economization. This is also reflected in peoples' dominant norms and values, as UK citizens criticize the welfare state on grounds of its non-transparency and non-accountability and thus use values from the economization of the public sector rather than common social policy values (e.g., social security, equality). The find-

ing that UK citizens back market-based social policies contradicts studies that view the marketization and privatization of welfare as purely elite-driven ‘top up’ project; by contrast, it is in line with Lindh’s (2015: 904) argument that “popular beliefs about the role of the market are shaped by the actual role that markets play in a society”, as it reflects the large role of markets in welfare provision in the UK.

Yet, a closer look at actor configurations and the underlying reasoning and understanding of actors shows that a simple dichotomization between ‘market-friendly’ UK citizens and ‘market-taming’ Germans underestimates both functional necessities of social welfare production in capitalism as well as more nuanced changes in the welfare mix over time.

For the UK, the notion of support for market-based welfare has to be qualified in three respects. First, despite their approval of market-based welfare, UK citizens are aware that the market – probably in social welfare more than in any other area – has to be embedded in state regulations, or even financed by the state, in order to work. This is exhibited by support for state-financing of childcare as well as by proposals for old-age pensions. The idea of making private provision compulsory shows that the market alone is seen as insufficient for preventing poverty or ensuring an adequate standard of living in old-age; only its regulation makes the market a viable alternative to state welfare. Second, UK citizens generally seem to acknowledge the entanglement of the state and the market in the welfare mix, as they support that the state nudges or even forces people into private provision, which also means that choice is restricted to the boundaries of the market and its logics of risk distribution. And third, UK citizens could be categorized as ‘reluctant liberals’: their commitment to the market is not driven by a strong belief that this is the best way to move forward, but because they do not see any alternative way forward. In their views, state provision in pensions is unsustainable, and as far as childcare is concerned, both parents must work in order to sustain an adequate income. In short, the state and the market are seen less as competing and more as complementary elements in the welfare mix.

In Germany, by contrast, preferences for an important role of the state and the family in social welfare obscure that these agents yet seem to lose ground against the market. For example, while the proposal for a needs-based basic pension does indeed show support for a central role of the state in old-age provision, it also indicates that the population has somewhat accepted that the German welfare state abandoned its original aim of status maintenance and moved its public pension system closer to those of its liberal counterparts (in which flat-rate benefits to prevent poverty are common). By contrast, the principle of individual status maintenance – one

of the core principles of conservative welfare states – seems to be associated now primarily with private provision, which also points to the massive decline in public pension levels.

In short, our general finding that citizens in the UK are more approving of market approaches in social welfare than German citizens has to be qualified in two respects. Under the surface of state and family responsibilities, German citizens are becoming more accepting of individualist and market-based approaches to welfare; and in the UK case, citizens partly propose to use state regulation of market-based welfare to obtain goals originally pursued by the welfare state. Yet, current policy structures and welfare systems seem to restrict the imagination of citizens of what could happen and what should be done, which points to the difficulties of radical social policy change.

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