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## **Welfare User Roles in a Conservative Welfare State. Are Germans Citizens, Consumers or Co-producers?**

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### **Abstract:**

Many welfare states have embraced choice and market mechanisms since the 1990s. With respect to welfare users, it has been argued that this led to a change from citizens to consumers. This paper challenges this observation and discusses changes of welfare user roles in the German welfare state. The main argument rests on the assumption that user roles are much more complex and include claimants and co-producers in addition to citizens and consumers. Based on this heuristic model of multiple user roles, empirical evidence for user roles in pension insurance, health care and schools is presented. Indeed, we observe a shift towards consumers in many fields of welfare provision, but German users are still largely addressed as claimants and citizens. Moreover, they are acting as active co-producers, entitled claimants, subversive consumers and needy patients.

# **Title: Welfare User Roles in a Conservative Welfare State. Are Germans Citizens, Consumers or Co-producers?**

## **1 Introduction**

Social policy reforms of recent years as well as scholarly analyses thereof often dealt with changes towards more choice, private funding and market provision. Many scholars argue that these institutional changes lead to a shift of welfare user roles from citizens to consumers (inter alia Blomqvist 2004; Clarke et al. 2007; Simmons, Powell, and Greener 2009; Greve 2009). This debate, however, is mainly based on studies carried out in Anglo-Saxon countries.

While there is certainly evidence for an increase of consumerism in Anglo-Saxon as well as other countries, we argue that an interpretation of social policy reforms based on a citizen-consumer dichotomy does not reflect the observed changes adequately and that the underlying dichotomy of user roles is insufficient to grasp the complex relation of users and welfare providers. Rather, we propose to acknowledge multiple user roles in welfare provision, including claimant and co-producer in addition to citizen and consumer. We use these four types as a heuristic model to analyse the constellation of user roles and recent changes in the German welfare system. This adds to a better understanding of user roles and behaviour in a mixed economy of welfare including the voluntary sector, which is more comprehensive than focussing only on privatisation and choice discourses. A broader perspective on multiple user roles travels also beyond the core social policy discourse and enlightens public policy making in general.

We argue that specific welfare institutions ascribe different roles, rights and obligations to users of social services and welfare programmes or – at least – weigh

actual user roles differently. These roles relate first and foremost to the interaction of the system of welfare provision and the users. Still, the empirical question remains how users fill these suggested user roles in their everyday behaviour and perceive these user roles themselves. By using the German case we want to gain insights, possibly neglected by analyses concentrating on Anglo-Saxon welfare systems, into this interaction of social programmes and services with user roles. Germany represents a conservative welfare state and thus analysing this case enables us to make observations that may apply also to other countries of this welfare regime. In addition, we think these roles will also be observed in other welfare regimes, but so far researchers have omitted or ignored these options in their empirical investigations.

This perspective on multiple user roles will also point to new inequalities resulting of an emphasis on particular user roles. Performing more choices and actively being involved in co-production instead of raising voice as a citizen also alters welfare provision and politics. Therefore, we believe this perspective on multiple user roles is crucial to understand recent trends in public policy reforms.

Following these considerations, we analyse on the one hand institutional changes in the German welfare state since the 1990s and how they suggest certain user roles. On the other hand, we collect empirical evidence how welfare users react to those changes, and alter or adapt their behaviour in the face of new institutional settings. We aim to challenge presumptions about a uniform trend towards consumers. We report and collate (mainly) descriptive data and secondary data sources to lay the ground for further inferential analysis on the underlying causes for the observed behaviour. We think this perspective is important because it leads to a better understanding of the relation between welfare system and individuals.

Though genuinely a case study, we increase the observed variation by analysing three policy areas. Our selection is guided by a diverse case design to grasp the plurality of possible user roles. For instance, user roles in public or private insurance schemes are different from roles in social services. Therefore, we concentrate in our analysis on pension, health care and school policies. Of course, more welfare policies would add an even more comprehensive understanding of welfare user roles such as long-term care or unemployment services. For our basic argument these would only marginally add to new policy insights as we are covering transfers and services as well as different angles of the welfare mix. Moreover, the three social policy areas are the three most important measured as their share of welfare expenditure (OECD 2013). Each field shows a distinct mix of public and private welfare providers. By including schools we are also covering so-called social investment welfare policies in addition to traditional social insurance schemes (Morel, Palier, and Palme 2011). While pension represents social transfers and schools exemplify social services, the health care system embodies both elements. As key market reforms took place since the 1990s, we treat the institutional changes and user behaviour since German reunification.

Methodologically we ground our argument on systematic policy analysis and secondary analysis of aggregate empirical data. We use our heuristic model of user roles to review existing studies in new light and contribute cumulatively to the topic by bringing together dispersed empirical evidence under one theoretical umbrella.

The paper proceeds as follows to explore multiple user roles in Germany. In Section 2, we review the existing literature on user roles and suggest amendments to analyse multiple user roles in distinct welfare regimes. Subsequently, we discuss user roles in conservative welfare states and their historical roots in Germany. In the

following empirical sections we apply our theoretical framework on pension, health care and school policies in light of the specific characteristics of a conservative welfare state. Building on the description of the institutional and legal framework, each subsection compiles the empirical evidence on actual user behaviour and performed roles.

Our analysis indicates an increase of consumerism. Still, the consumer role is by no means dominant and is interpreted differently in each policy area: Our main argument is that we find a consumerist add-on in pensions, creeping consumerism in health and subversive consumers in schools. In addition, we find overlapping user roles in all policy areas as well as strong co-production in health and schools. The case studies also reveal stark policy differences which suggests a stronger focus on policy comparisons to understand country and policy characteristics.

The effects on growing inequality resulting of this user behaviour and the future of welfare politics are discussed in Section 5. Users adapt to different degrees to the new expected roles which leads to unequal welfare outcomes. On the politics level we find evidence for top-down implementation of user roles (pension, health), as well as bottom-up demand for more choice (schools). We argue that policy makers, not only in social policy, have to address these inequalities as well as the policy dynamics observed.

## **2 Multiple User Roles**

User roles are complex and shaped by different relations of institutions and actors of welfare systems. When we focus on user roles, we concentrate on the interactions of welfare institutions and users with an emphasis on expected as well as actual user behaviour in these interactions.<sup>1</sup> In our understanding users fulfil multiple user roles

– often simultaneously – in different welfare arrangements. They might act as citizens in one policy area, while exercising choice in another. We argue policy reforms and social change affect formally expected roles and alter the dominant patterns of actual user behaviour. While user roles are embodied in institutions, most users will follow these expectations and fulfil their expected roles. In addition, user may behave differently through bending the rules or deviating from the expected roles. Like actors users interpret the manuscript (i.e. rules and institutions) or even (re-)invent roles. In turn, the literature on institutional changes discusses the relative influence of public discourses and social change on reforms. This means also changing user behaviour may alter institutions.

For the purpose of this paper, our main interest is to understand the influence of institutions on performed and perceived user roles. Finally, we also acknowledge that users are members of social collectives (e.g. households, consumer clubs, unions etc.) which contribute to their interpretation of the roles. Our empirical focus is, however, on individual behaviour and perceptions as most users are interacting with social insurances and services on an individual basis.

Previous research on user roles has strongly focussed on the emergence of a so-called citizen-consumer in social policy schemes (inter alia Vidler and Clarke 2005; Simmons, Birchall, and Prout 2012; Simmons, Powell, and Greener 2009; Clarke et al. 2007). The main argument in this debate is that the traditional welfare user could often be described as citizen. It was assumed that citizens have a say in social policy such as service provision and design of transfer programmes: sometimes direct, more often indirect (e.g. through trade unions). However, the citizen-consumer hypothesis presumes that this citizen role has been gradually complemented – or even replaced – by a consumer role since the 1990s. This has been argued with a

strong focus on British social policy. Recently, more case studies of changes in other European countries added to this strand of research, such as Sweden (Blomqvist 2004) and Germany (Ewert 2009; Blank 2009) as well as increasingly comparative studies (Newman and Kuhlmann 2007; Fenger 2009; Greve 2009). Likewise, the original concept of social citizenship has been contested as a consequence of policy reforms that increased the conditionality of citizens' social rights (Clegg and Clasen 2007).

Only few scholars have highlighted multiple user roles that go beyond the citizen-consumer dichotomy (Shaw and Aldridge 2003; Le Grand 1997; Ewert 2013). In a nutshell, the citizen-consumer hypothesis is questioned on the grounds that users perform much more complex roles depending on the institutional and personal context. The basis for such a distinction of multiple roles can be found in the various ways of interaction between users and providers of goods and services. Based on these considerations and the user roles already discussed in the literature we identify four main user roles of citizen, claimant, co-producer and consumer. These four ideal types capture key roles in a parsimonious framework. However, we acknowledge real types can be hybrid through a mix of institutional regulations and actual user behaviour. More fine-grained distinctions can be subsumed under these types as the following discussion shows.

### **The Citizen Role**

*Citizens* participate in the democratic decision process regarding welfare transfers and social services; thereby they actively influence the provision of benefits and services. In their citizen role, users voice concerns and campaign for their personal preferences. Citizens are – as an ideal type – knowledgeable and outspoken about

their political and civil rights. It is important to note that we depart from the traditional notion of citizens in social policy here insofar, as the citizen is not defined by individual social rights (Marshall 1963), but by the eminently political role that is ascribed to or demanded by welfare users. This means citizens are defined by the exercise of their political and civil rights. To exemplify our eminent political notion of the citizen, we subsume voters, members of associations that seek to influence social policy (e.g. charities, trade unions) or participants in self-administering bodies (e.g. school boards, social insurance boards) under this ideal type. We depart from a universal citizen role in so far that the democratic participation might only be available to club members. Hence, our understanding is detached from national citizenship, but may refer to various ways of democratic participation and voice with regards to welfare provision. In all these interpretations of the citizen role, users seek to influence the production of welfare goods and services politically.

### **The Claimant Role**

*Claimants* are rather passive users who have no control over the services offered to and used by them. A minimum of knowledge and action is needed, however, if rights are to be claimed or providers are to be approached. Goods and services are delivered to them on the basis of entitlements, but sometimes as a matter of charity or on the basis of contracts. As a consequence, a central feature of the traditional social citizenship concept – access to welfare services as a matter of rights – is incorporated in this user role (Hills 2002).

Compliance with expected rules and consent to the given social structure are key characteristics of claimants. Typically, claimants have no say concerning the design of transfer schemes and service arrangements. In our understanding, the notions of

needy *patients* and dependent *beneficiaries* are ancillary to the umbrella term claimant and often *client* is used to describe passive claimants in the context of social services (Alford 2002). While the citizen role is often used with positive connotations, claimants are in some contexts discredited. For instance, some groups are portrayed as making legitimate claims, such as pensioners or disabled persons, others are blamed as 'benefit scroungers' or 'welfare mums' (van Oorschot 2006).

### **The Co-producer Role**

The *co-producer* role is performed when users are actively involved in the tangible production of social goods and services (Pestoff, Brandsen, and Verschuere 2011). The productive role is often directed towards the goods and services users need themselves. For instance, patients improve their health substantially when they take their medicine regularly or practice physiotherapy at home. This role also includes *networkers* who provide mutual social support. Some co-producer interactions are obligatory, therefore co-production may be voluntary or coerced. While the former contributes to users' autonomy and emancipation, the latter refers to compulsory cooperation as often in the context of activating labour market policies (Clegg and Clasen 2007). Moreover, co-production is often related to social services, but it also takes place in the context of social insurances. For instance, health insurances offer discounts for insured who can prove a healthy lifestyle.

### **The Consumer Role**

Consumers express their preferences by choosing their favoured service provider and service features individually (on the various notions of the consumer role in detail see Simmons, Powell, and Greener 2009, 255-280). Consumer choices include both

public choices in a statutory institution and market choices between providers and services. Users make choices at different stages during the welfare production. For instance, in health care users may choose an insurance provider initially; at the second stage they may opt between health services. Consumers may also have the option to exit the market for social goods and services altogether (Hirschman 1970).

These four user categories are ideal types to structure user roles theoretically and to analyse user behaviour empirically. As already mentioned, in practice users may perform several roles simultaneously or switch between roles. For instance, citizens can vote for policies that introduce markets as the main provider of welfare services and this way strengthen or even establish a consumer role. While public administration research has highlighted the evolvement of hybrid institutions, especially in the German social policy context (Künzel 2012; Berner 2009), this has been ignored in the context of user roles. For instance, members of social insurance schemes are hybrid claimant-citizens, when they claim transfers and participate in governing bodies of their scheme, often through representative mechanisms. Moreover, the concept of a *proxy-user* points to a principal-agent split of user roles (Le Grand 1991). For instance, students are primary welfare users that act as claimants. Yet, parents usually make the choices on behalf of their children and, thus, act as proxy-consumers (Lubienski 2003).

Notwithstanding these overlapping roles, specific user roles dominate in certain policy contexts. Policy reforms, for instance, may strengthen or weaken the consumer role. In our understanding, welfare institutions suggest one dominant user role, but it remains an empirical question how users actually perform this role. Despite the powerful influence of institutions, we acknowledge that subversive users

may disobey their expected roles and act, for instance, as critical citizens in a market environment designed for consumers or vice versa (Barnes and Prior 2009).

### **3 User roles in Germany**

There has been little research that acknowledges the complexity of actual user behaviour, perceptions and roles within comprehensive systems of welfare provision that experience more and more implementation of markets and a stronger influence of private providers. Recent studies have predominantly focussed on liberal welfare states, scrutinised only one policy area or neglected multiple user roles. We aim to close this gap with a focus on multiple user roles in a conservative welfare state. This empirical section analyses the institutionally expected and observed user roles in Germany. Each policy section presents the German institutional framework shaping user roles and changes thereof since 1990 and deduces basic assumptions which user behaviour we expect to observe in German welfare markets two decades later. Based on aggregate data and secondary analysis we show how users reacted to these policy changes and how user roles changed.

Our main proposition is that more diverse user roles can be observed in the German welfare state than discussed in the context of liberal welfare states. Co-producers and claimants are equally present as citizens and consumers. The institutional setting also favours hybrid roles as discussed above. Moreover, the German tradition suggests little emphasis on the consumer role despite allowing increasingly users to choose services, while maintaining a strong voice for its citizens.

#### *3.1 Pension Policies – A Consumerist Add-on*

The German pension system is traditionally centred on employees who are mandatory insured in the statutory pension insurance.<sup>2</sup> Since the 1950s, it was the social aim of this pay-as-you-go financed system to allow retirees to maintain their standard of living. Representatives of employers and the insured play a role in the self-administration of the statutory pension insurance (Ebbinghaus 2011). The representatives of the insured are elected every six years (so-called social elections, *Sozialwahlen*). Decisions over benefit level and contributions, however, are taken by federal political bodies, leaving little capacity for the self-administration in these crucial respects. Hence, the roles traditionally ascribed to users in the field of pension policies are those of claimants and – to a minor degree – citizens.

The pension system has been subject to various reforms over the last decades. With respect to user roles, the most important change was the 2001 reform (for policy details see Schmähl 2007; Hinrichs and Kangas 2003). Its core was the decision to reduce future benefits and abandon the aim of guaranteeing maintenance of living standards by means of the statutory pension scheme alone, which nevertheless continues to be the main pillar of the system. To close the emerging public pension gap, employees are now encouraged to voluntarily save for their own old-age provision: They are expected to take out private pension insurance (under the umbrella term *Riester* several pension plan options were created) or to contribute to occupational pension schemes. Both are fostered by subsidies and tax breaks. Neither occupational pensions nor the possibility of additional private provision are new to Germans. What is new is their integration in the overall pension system and the expectation of politicians that Germans use these schemes.

This meant a shift of user roles. In the realm of subsidised private pensions, obviously a consumer-role was created (Hinrichs 2007). This role is blended with the

claimant role with respect to the peoples' right to receive subsidies to their saving efforts. Nevertheless, the consumer role dominates since it is up to the users to decide about their need for additional old-age provision and the amount of individual investment, and to choose between types of pension plans as well as different providers and their offered products.

The new consumer role is less clear-cut with new occupational pension schemes. The 2001 reform created the right for employees to direct part of their income to occupational pension schemes and benefit from public support (tax breaks or subsidies). The actual design of each of these new occupational pension plans is framed by decisions of the employer and – if the employer participates in the system of collective bargaining – by agreements of the social partners. So state regulation and support, collective framing, firm-level decisions and individual decisions go hand in hand (Berner 2008). Regarding user roles we can identify some elements of the consumer role: Users choose whether to join a scheme and how much to invest; also, there are aspects of the claimant with respect to subsidies and a general reliance on the employer or the social partners who decide about the concrete details of the pensions scheme; finally there are elements of citizen participation, since trade unions play a role in shaping and running occupational pension schemes.

Do Germans live up to the expectations? Survey data reveal that not all persons entitled to public subsidies for private or occupational pension schemes use them. A survey for the Federal Ministry of Labour and Social Affairs shows that among 25-65 year old employees subject to social insurance there is a significant part not covered by any supplementary pension scheme: 20 per cent of the employees were covered by occupational and private pension schemes, 36 per cent were members of (both old and new) occupational pension schemes, 15 per cent used private schemes and 29

per cent were enrolled in none of them (TNS Infratest Sozialforschung 2012, 37). Available data also reveal that the new consumer role is not filled equally by all people. With respect to private pension schemes most administrative and survey data show that people with lower incomes and lower levels of education use this way of old-age provision less frequently (for an overview of recent studies see Blank 2011). The same tendency can be found for occupational pensions (Destatis 2012). In addition to economic preconditions, the individual capability to cope with new risks seems to play a role in determining user behaviour.

Also, we observe stark differences between economic sectors regarding the availability and coverage of new occupational pension schemes (Blank and Wiecek 2012), between rules laid down in collective agreements (Huke 2011) and between companies of different size (Blank and Wiecek 2012). Thus, user roles regarding occupational pensions are framed differently in these dimensions with consequences for user behaviour. For example, there is evidence that employees in big companies are more likely to use occupational pension schemes than those in small ones.

It should be noted that the traditional citizen role, however, has not been popular: voter turn-out to the elections to the bodies of self-administration amounted to about 29 per cent in 2011.

As a consequence one has to conclude that the still dominant claimant and the less important citizen role have been amended by a consumer role. The expected behaviour associated to the latter role cannot, however, be found in the whole population subject to the pension reforms. Rather, citizens respond differently to expectations and use the new saving vehicles not least according to their financial resources and cognitive abilities.

### *3.2 Health Care – Creeping Consumerism*

Traditionally, the German health care system is based on a dualism of public and private insurance systems: About 90 per cent of the German population are covered by one of the 132 public insurance schemes that make up the Statutory Healthcare Insurance (SHI), mainly financed by contributions of employers and employees. The remaining 10 per cent of the population are enrolled in a private insurance scheme (part of this 10 percent deliberately chose to leave the SHI, which is possible under certain conditions). Both insurance schemes predefine user roles differently: The SHI system addresses its members predominantly as claimants of services that may choose hospitals and physicians freely as consumers. Governed by the so-called “solidarity principle” users claim services based on medical need regardless of the sum of income-based contributions paid. SHI services are provided in-kind in form of medical facilities and treatments that are codified in the official service catalogue. In contrast, members of private health insurances are invoiced for medical services before getting it reimbursed (Porter and Guth 2012, 71-92) and thus are more adapted to the consumer role. Similar to the statutory pension insurance, SHI members may participate in the governance of the system through regular elections to self-administrative bodies.

Since the 1990s, the boundaries between both pillars of the German health care system, SHI and private insurances, have been blurred by several incremental changes driven by a triad of cost containment policies, attempts to install elements of competition to make the system more efficient, and user orientation. Significantly, a process towards more user orientation has been launched to legitimize unpopular

changes such as increased co-payments and new responsibilities for users (Advisory Council 2003).

As a start, the right to choose SHIs (“competition among health insurances”) was introduced in 1996. Complementary, since 2004 public insurance providers are allowed to differentiate their portfolio (“competition for contracts” with service providers). They can offer tailored insurance tariffs and service packages (e.g. ‘bundled’ treatments for chronically ill patients) and broker supplementary private insurances (e.g. for dental prostheses or treatment by a senior consultant, see Greß et al. 2008).

A major boost for health care consumerism in Germany came also from outside the SHI system (Ewert 2011). Since the end of the 1990s, physicians, hospitals and pharmacies discovered the commercialisation of health care services as additional revenue sources. First and foremost, physicians took advantage of this development by offering so-called ‘individual healthcare services’ (e.g. supplementary ultrasound scans with regard to breast cancer prevention), which are not covered by the SHI. Second, hospitals are targeting ‘health care consumers’ through additional paramedical services ranging from wellness packages to prevention offers and cosmetic medicine. Finally, pharmacies are increasingly focusing on the selling of ‘health-related’ products (e.g. food supplements) and over-the-counter drugs.

Taken together these market and competition based reforms changed conceptions of users who were formerly referred to as patients, in other words claimants. This latter, rather narrow understanding of health care users fitted well with a large and standardized system of health care provision and an unquestioned status of health care professionals. In the pre-reform period choice among physicians and health care services has been an entitlement based on social citizenship rights

rather than a mechanism pursued on welfare markets (Kuhlmann 2011). If at all, the terms ‘customer’ or ‘consumer’ were used with regard to the minority of users covered by private health care insurances. Nowadays, in terms of role models there has been a gradual discursive shift from ‘needy patients’ to ‘informed co-producers’ and from ‘entitled claimants’ to ‘mature consumers’ and hence to a more active role of users. How does this capacity-oriented view on users fit with empirical findings concerning their actual behaviour?

Not surprisingly, long-established role models did not change overnight. Especially, the *claimant* role corresponds strongly with the solidarity-based nucleus of the SHI. The guarantee to receive health care services, if needed is still supported by more than 80 per cent of the German population (Braun and Marstedt 2010, 306). According to pollsters (Bandelow, Eckert, and Rösenberg 2012, 17), merely 5 per cent of the respondents favour a market-based health care system. However, to choose physicians and hospitals freely within the restricted SHI system is widely perceived as a right “taken-for-granted” (Newman and Kuhlmann 2007, 106). Nonetheless, users’ willingness to strengthen the democratic legitimacy of the SHI system as active *citizens* remains weak. Most significantly, voter turn-out at ‘social elections’ for the administrative board members of insurances bodies are traditionally low (accumulated SHI bodies 31 per cent in 2011, see also pensions above, for a historical overview see Braun et al. 2009).

Moreover, polls reveal a demand for a stronger role of independent experts (scientists, foundations etc.) in health care due to the complexity of the issue (Bandelow, Eckert, and Rösenberg 2012, 24-5). Notwithstanding this, there is a rise of the *co-producer* claiming more involvement in the process of health care delivery. But even though users seek to have more say in their encounters with professionals,

many of them feel unprepared and not at eye level with physicians. A fact an emerging sector of patient coaching programs, patient universities and online tutorials attempts to change (Ewert 2015).

Finally, users increasingly adapt to being addressed as *consumers*. Within the SHI system, the insured are treated and increasingly act as discerning consumers, ready to change their insurance fund for lower premiums and better services – as it has been proven by 28 per cent of SHI members since 1996 (Matusiewicz et al. 2012). Likewise, two-third of the insured, mostly the young, better-off and more flexible ones, take out supplementary private insurances (Zok 2009). Outside the SHI system, Individual Healthcare Services are regularly purchased by almost 30 per cent of the insured, amounting to an annual turnover of 1.3 billion Euro (Zok 2013). In addition, users spend annually 3.5 billion Euro for self-medication in pharmacies which underscores their consumer role (Bundesvereinigung Deutscher Apothekerverbände 2011).

In short, the mantra after which “patients are not consumers” (Krugman 2011) does not mirror the reality of health care provision in Germany any longer. In order to receive the best possible medical services users have to switch constantly between role models such as the roles of informed co-producers in relations to doctors or mature consumers on emerging health care markets.

### *3.3 Schools – The Subversive Consumer*

Education has been neglected as a social policy area in Germany for decades (Heidenheimer 1981) and only in the 2000s began a social policy discussion with regard to inequality, inclusion and equal opportunities at schools (Schmidt 2010). Moreover, school choice has hardly featured in German policy debates compared to

vivid political struggles elsewhere (e.g. US charter schools, Swedish free schools; inter alia Gingrich 2011; Whitty and Power 2000). Despite this hardly explored research topic, recent studies shed some light on the institutional setting and user behaviour.

By default public primary and secondary schools suggest a claimant and citizen role to students, despite minor variations between the *Länder* (Köppe 2012). Catchment areas allocate students to their local primary school (Noreisch 2007a) and teachers recommend, partially legally binding, which secondary school students can attend (modern, middle or grammar school; Maaz et al. 2010). The public school system is rather characterised by an administrative selection process than user choice (Herbst 2006, 134). This claimant role is complemented by a formal citizen role, both for students and parents. They are encouraged to participate in school boards and shape the local school policy. The only formally recognised alternative to public schools are private tuition charging schools. Students – or their parents – are embraced to exercise choice between private schools but strong state regulation limits competition.<sup>3</sup> In fact, a further private alternative, home schooling, is illegal in Germany (Spiegler 2008). Overall these expected user roles changed only slightly with regard to catchment areas. A few *Länder* have relaxed or abolished catchment areas for primary schools which strengthened slightly the consumer role (Landesregierung Nordrhein-Westfalen 2006; Hamburg: Wendt 2008). Based on this institutional setting, one would expect to observe a dominant claimant and citizen role. Given that only minor reforms have been implemented, we can further assume that these user roles were stable over time.

Contrary to the institutional expected user roles, mounting empirical evidence suggests rather subversive consumers who seize the opportunity to opt for

alternatives and use the loopholes for choice. Parents act here as proxy-consumers for their children. In order to avoid the local primary school, parents explore formal (applications) and informal (e.g. false address in desired catchment area) avenues (Noreisch 2007b, 79-80; 2007a; Riedel et al. 2010). Equally, parents bypass the teacher recommendation to secure a place at a grammar school (Ditton and Krüsken 2009; Maaz et al. 2010). These studies suggest that about 12 to 35 per cent of parents act as consumers by choosing another public school than the one allocated. In the private school sector, we can also observe a rise of the consumer role (Köppe 2012). Private schools are increasingly popular, especially private grammar schools (between 1992 and 2013 the private student share rose from 5 % to 9 %; Destatis 2014). Despite this growing consumer role, the figures also indicate that the majority of students remain at the allocated school which reflects their role as claimants.

Though we can observe against all odds a rise of consumers, parents continue to engage in school politics. About 17 per cent of parents were members of the local school board in 2009 (OECD 2010, 261). Research also suggests that there is a trade-off between the consumer and citizen role. Parents who enrolled their children at a private school are significantly less engaged as citizens (Köppe 2012, 213).

Moreover, the consumer and citizen role is also complemented by a strong co-producer role. For instance, parents volunteered in extra-curricular activities (18 %) and assisted a teacher in class (13 %). Overall, about 27 per cent of parents engaged as co-producers in 2009.<sup>4</sup> This parental behaviour suggests that the co-producer role is at least performed on a similar scale as the consumer and citizen role. In fact, parents rather prefer to volunteer occasionally for specific school activities than committing to regular school board meetings, that means democratic participation for the community is actually less popular than specific co-production for the benefit

of one's own child. When taking private schools into the equation, the co-producer role is even more dominant, partly to offset tuition fees (Köppe 2012, 212-3). All evidence considered, a lot of parents act as co-producers, but private schools are more successful in nurturing parental engagement.

In brief, students and parents perform unintended user tasks such as consumer choices and co-producer activities. However, neither consumers nor co-producers have superseded claimants and citizens. All four user roles complement each other and German students and parents perform these roles concurrently. Over time the consumer role gained relevance, despite institutional stability. This suggests that other social factors are shaping these user roles, but robust data and convincing studies are missing to elucidate other potential factors such as attitudinal and normative shifts. In conclusion, the German school system suggests rather narrow user roles, but subversive consumers and active co-producers circumvent the institutional default.

#### **4 Concluding Remarks: Multiple User Roles and Inequalities**

The comparative sector studies reveal pivotal differences between welfare programmes but bring to light typical user roles in a conservative welfare state too. Starting with the general trends and observations for Germany, we showed that user roles are indeed plural but centred for a long time on a triptych of claimants, citizens, and co-producers. Hence, German welfare institutions give ample scope for multiple and overlapping roles, resulting in users switching between roles cunningly or blindly. German welfare institutions became more hybrid by incorporating more user roles. Yet based on the aggregate data it is still not clear whether these roles are predominantly perceived as distinctive or whether users merge these roles to hybrid

identities. More fine-grained individual data on the actual perceptions and behaviour is required to make further inferences on the issue of hybridisation. This stands in stark contrast to a simple citizen-consumer dichotomy. We showed that claimants and co-producers have to be included in a comprehensive analysis.

The German case also underscored the importance for more studies outside of the Anglo-Saxon world. In this study especially the importance of co-producers, largely neglected in the Anglo-Saxon discourse, in a fragmented welfare system became apparent. The co-producer role was prominently encouraged by the German principle of subsidiary responsibility and strong third sector organisations. When users are voluntarily involved in the service provision, this offers opportunities for a comprehensive user involvement including also citizen engagement and even consumer choice. If our framework would be applied to further continental welfare states with similar institutionalised user roles, we suspect similar user behaviour and perceptions would be revealed. Moreover, our findings also question fundamentally user roles beyond the Anglo-Saxon horizon such as in the Nordic countries (Blomqvist 2004). Incorporating co-producers and claimants consistently in comparative social policy analysis would potentially rewrite some of our basic understandings around that topic. Yet the current lack of detailed comparative data on user roles means we rely on further labour intensive case studies.

Even though the reality of welfare state change is more complex than the citizen-consumer hypothesis suggests, actual changes of past decades meant that consumers are on the rise in Germany. Consumerism, however, is confined to particular areas. Since the 1990s welfare users have increasingly more alternatives among which to choose and Germans have to exercise their new choices. These new options were seldom embraced eagerly – and some users have not used them at all –, rather a slow

adaptation to new possibilities could be observed. Thus, politically expected and encouraged behaviour must clearly be distinguished from actually observed user behaviour.

Among these overarching commonalities, we also find key sector differences. Mainly each welfare sector shows a distinctive pathway of change and specific adaptations of the consumer role. The consumer role became an *add-on* to the strong claimant and citizen role in the statutory pension system; health care consumerism is *creeping* gradually in all interactions with medical staff and public insurance funds and school choice is largely *user-driven*. While the pension and health care reforms were mainly politically advanced partly against fierce opposition from user groups and professional associations, parents subversively exercised school choices that were politically unintended. Thus we find both top-down and bottom-up policy change. Hence, social policy needs to be understood as a contested field of policy that is constantly renegotiated, not only in politics but also in everyday practice. Welfare users interpret and react to new policy outputs and may influence the expected social policy outcomes either by complying to the required roles or by inventing roles or even deconstructing given roles altogether.

Most importantly, inequalities between users increase due to choice, democratic participation and user engagement. Users who possess the required financial, cognitive and social capital to exercise choice and engage in welfare politics are benefiting from these options to express multiple user roles. It is not only consumers, however, but also engaged co-producers who are contributing to rising inequality of welfare outcomes. Partly these growing differences between welfare users are an expression of individual preferences and more tailored products and services but often at the expense of disadvantaged users who potentially lose out.

Our analysis has contributed to review these inequalities in a new context of multiple user roles. The studies we have reviewed already show such inequalities in isolation, but we want to stress that they are interrelated and highly dependent on individual capabilities (Sen 1992). Policy-making is therefore faced with the challenge to increase individual capabilities which are difficult to assess and target in diverse social strata. We hope that our framework inspires further micro studies in this area, accompanied with suitable indicators for all four user roles in quantitative data sets.

All these results question dominant perceptions in the literature of a dual consumer-citizen which was based on a selective focus on liberal welfare states. In addition, we have revealed significant variation between welfare sectors. Hence, our study underpins the requirement for more comparative studies both on the national and sector level. Such future research has to address the growing inequality we have observed, since it threatens the promise for social cohesion and inclusion the welfare state once aimed to achieve.

Putting user roles in the centre of analysis means combining the analysis of welfare institutions and institutional change with an analysis of user behaviour. This kind of analysis puts flesh to the bones of the discussion of legal and organisational change of welfare states, while at the same time providing a focal point for behavioural analyses. It should be clear that such an analysis needs to concentrate on the level of policy programmes as opposed to welfare state-level analyses, since – as we have shown – different types of welfare goods and services are connected to different combinations of user roles. This may be most obvious with the role of co-producers that seems to be rather unfeasible to implement or realize in insurance

schemes, while it would be virtually impossible for personal social services not to incorporate some element of it.

The analysis of user roles also helps to understand how welfare provision is experienced and dealt with by individuals, or in other words: to understand how and why expected policy outcomes may differ from actual outcomes due to the interpretation, active response or passive ignorance of policy output by individuals. As a consequence, this kind of analysis may be linked to both attempts to evaluate public policies – how do users respond to policy change? – and to questions of the legitimacy of welfare provision.

## **Endnotes**

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<sup>1</sup> User identities are not covered, see Simpson and Carroll (2008) for a discussion.

<sup>2</sup> In the following, special schemes for civil servants and self-employed are excluded.

<sup>3</sup> Segregating tuition tariffs are banned as well as for-profit providers. Moreover, private schools have only limited scope to deviate from the public curriculum and school types.

<sup>4</sup> Own analysis of German PISA 2009 parent questionnaire, N ~ 3087, weighted (OECD 2010).

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