Atitudes towards future policies for the elderly: a comparative analysis of four welfare states

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Introduction

This paper looks at attitudes of citizens as one of the factors influencing how European welfare states approach social protection and care services for the elderly in the context of population ageing. We are particularly interested in the ideas and values behind countries’ changing welfare mixes, i.e., the new ways in which responsibilities for elderly welfare are divided across different actors in society (Ascoli and Ranci, 2002; e.g., Svetlik and Evers, 1993; Wintersberger et al., 1987). We do this by exploring – with the help of qualitative research methods – ordinary citizen’s attitudes and expectations in relation to how they see the division of responsibility for elderly people’s welfare in the future.

In order to understand where European welfare states are heading in the decades to come; i.e., whether we are likely to see persisting cross-country differences or convergence around similar policy solutions, it is important to grasp how ordinary people perceive, reason about and relate to the structural and institutional changes that have taken place over the recent decades. What expectations do citizens hold with regard to the protection of welfare needs of elderly in the future? How are these expectations justified? With a focus on ordinary citizen’s perceptions and opinions related to the division of responsibilities in providing for the needs of the elderly, the current paper offers a contribution in this regard.

Ideational approaches to political economy and the welfare state suggest that ideas are important for welfare change and as a core element in explaining the direction of the welfare change (Béland, 2005; Blyth, 2002; Schmidt, 2002). Moreover, there is a body of literature that demonstrates that people’s attitudes and ideas regarding the future, matter in explaining welfare state change (for a general overview, see Svallfors, 2010). Most studies of citizen’s attitudes
towards the welfare state have been quantitative, relying on large-N attitude survey data collected using standardised questionnaires with answers given in fixed categories. While the strength of this approach is the broad and representative overview of the factors that correlate with respondents’ attitudes on specific issues, its main weakness is the limited scope for revealing the reasoning and motivations behind the attitudes expressed by the survey participants. By contrast, the main contribution of the methodological approach adopted in this paper is its ability to give insights into ordinary citizens’ reasoning and arguments about political issues, although it cannot claim to produce findings that are representative for the entire population. A further added value of the current paper is that we are able to present qualitative data that are comparable cross-nationally, which is rarely the case with this kind of data. The data have been obtained from group conversations organised as democratic (or deliberative) forums held in Germany, Norway, Slovenia and the United Kingdom. The findings complement existing knowledge obtained from quantitative analyses of cross-national survey data.

The paper is structured in three further sections. Drawing on a rich body of existing literature, the next section describes the key structural and institutional changes related to population ageing and the provision of social protection and care for the elderly. In section three, we present our empirical findings from a comparative analysis based on transcripts from the democratic forums in the four countries. These countries represent different welfare state traditions and current systems of social protection. We usually associate the four countries with contrasting types of welfare mixes or regimes (e.g., Evers and Wintersberger, 1987; Esping-Andersen, 1990). Hence, we are able to explore extent to which views on welfare for the elderly differ across different welfare regimes – social democratic (Norway), liberal (UK), conservative-corporatist (Germany) and post-socialist (Slovenia). The objective here is to shed light on cross-country similarities and differences in attitudes and expectations about future social protection and care for the elderly and the division of responsibilities between different actors. The advantage of our approach is that we have information about how people reason and justify their opinions. Compared with studies that apply quantitative methods to large-N survey data, we get a better understanding of underlying motivations for different attitudes and expectations. The fourth and final sections discusses the findings and offers some tentative concluding remarks.

Population ageing and welfare state restructuring

Population ageing is one of the major structural changes currently affecting the development of most European welfare states. It poses challenges for the sustainability of the welfare state in several sub-areas of social policy, of which one is the protection of welfare needs of the growing elderly population. To address the issue of long-term economic sustainability, many countries have reformed their old age pension systems and developed new elderly care policies, aiming to enable countries to meet the future costs of an increasing share of retirees and demands for a higher volume and quality of elderly care services (e.g., Ebbinghaus and
Since the elderly typically rely on income transfers to maintain themselves economically and, in addition, may depend on care services to manage everyday life (Esping-Andersen and Myles, 2006), population ageing raises questions about the division of responsibilities across the public-private divide. In other words, who should be responsible for ensuring that elderly have their welfare needs covered? More specifically, income transfers to the elderly may be public, occupational or private or a combination of the three. Elderly care may be provided by the family, the state, third sector actors or the market (Saraceno and Keck, 2010; Bettio and Plantenga, 2004). With regard to care, the picture is further complicated by the issue of funding, which may be (partially) public even if provision is taken care of by non-public actors (i.e., family, third sector or market actors).

The comparative welfare state literature has demonstrated how welfare states have been restructured due to demographic changes, societal challenges and new social risks as well as global and economic influences, most notably the recent financial and economic crisis (Schubert et al., 2016; Taylor-Gooby, 2013; Farnworth and Irving, 2011). These changes are often described as following the paradigm of neoliberalism, which refers to increased marketization, individualisation of risks and responsibility for welfare, social policy retrenchment and increased emphasis on targeted measures (Borosch et al., 2016; Mau, 2015; van Kersbergen et al., 2014; Taylor-Gooby, 2013). Research on the shifting responsibility for welfare has pointed to a withdrawal of the state and an increasing role for the market, family and civil society. Mau (2015) for example points to social-structural changes, in particular individualization and marketization, which have brought increasing acceptance of inequality, along with evident increased scepticism of redistributive measures the last 25 years.

In response to population ageing there have been clear paradigm shifts in social policies for the elderly. One such shift is the change in emphasis from early retirement to active ageing and incentives to work longer (or conversely disincentives to exit early) (Boudiny, 2013; Ebbinghaus and Hofäcker, 2013; Bonoli and Palier, 2007). Another important shift has been from state pension systems that promise a certain replacement rate relative to previous income (known as defined-benefit pension systems) to systems in which the contribution rate is fixed (aka defined contribution pensions). In the latter case, the eventual benefit level depends on parameters including cohort life expectancy, the chosen age of retirement, and the overall amount of contributions paid during the working career. As a result, the retirement income provided by the state is more uncertain for future generation retirees.

With regard to elderly care, different welfare models have incorporated care differently (Daly and Lewis, 2000), and there are significant differences in the developments of elderly care across Europe, with mainly Central and Eastern European (CEE) countries lagging behind the northern and western European countries and therefore forming different care regimes (Rummery and Fine, 2012; Österle, 2010; Kalmijn and Saraceno, 2008; Pavolini and Ranci, 2008; Bettio and Plantenga, 2004). There is a substantial literature on different care regimes (Borsenberger et al., 2016; Ganjour and Widmer, 2016; Eurofound, 2015; Haberkern and Szydlik, 2010; Saraceno and Keck, 2010; Motel-Klingelbil et al., 2005; Bettio and Plantenga,
Stemming from welfare state typologies, at least three different social care models can be identified, which differ according to the coverage of services, mechanisms of financing and the role of different actors. In the liberal welfare model, the priority is given to market with limited state intervention and family solidarity. In the conservative welfare model, priority is given to the family and occupational categories over market as well as state intervention, with the promotion of solidarity (based on professional and family ties). By contrast, in the social democratic model, the state is the main actor in order to reduce the dependency both on the market and family, stressing equality (Borsenberger et al., 2016). The increasing care needs (along with tighter budgetary constraints) are being managed in numerous ways, ranging from increasing involvement of the migrant labour force, especially in Italy (Deusdad et al., 2016; Rummery and Fine, 2012; Shutes and Chiatti, 2012; Pavolini and Ranci, 2008) to withdrawal of the state and a strengthening of the role of markets. Such changes are encouraged, for example, by cash for care schemes, privatisation and also deinstitutionalisation trends (Deusdad et al., 2016; Yeandle et al., 2012; Pavolini and Ranci, 2008; Da Roit et al., 2007; Ungerson, 2004).

When developing services for the elderly, countries have introduced various mixes of providers. Such welfare mixes between the state, market, family and civil society organisations, have for instance involved different levels of familialisation or refamilialisation of policies. Scandinavian countries have over a long period seen a strong defamilialisation also in regard to elderly care, while Southern European countries and Eastern European countries still depend to a larger extent on the family for care of the elderly (Haberkern and Szydlik, 2010; Kalmijn and Saraceno, 2008; Hank, 2007). The relationship between the state and the family is changing also due to austerity measures and in many countries, the trend of defamilialisation has been halted and in some countries, there is a trend towards refamilialisation, e.g. through subsidies of domestic care or enabling individual choice (Frericks et al., 2015; Eichler and Pfau-Effinger, 2009; Pavolini and Ranci, 2008).

The future provision of welfare for elderly: Results from democratic forums

Instead of using data provided by traditional attitude surveys like the European Social Survey or Eurobarometer surveys, the paper relies on data collected from democratic forums carried out in four European countries – Germany, Norway, Slovenia and the United Kingdom. The use of democratic forums for research is a qualitative method, which in our case took the form of two whole-day sessions, including plenary and smaller focus group conversations with ordinary citizens who discussed the priorities of the welfare state in the future. Thus, with the help of coding in the qualitative data analysis software Nvivo11, we are able to perform a systematic analysis of transcribed statements and arguments among participants of the forums. The democratic forums were carried out in the autumn 2015. Based on the data gathered, we are able to compare similarities and differences in citizens’ expectations and attitudes towards the future of the welfare state in the context of population ageing and the division of responsibilities with regard to the protection of welfare needs of the elderly. We have made the analysis on two distinct topics in regard to welfare needs, and these are old age pensions and
the care for the elderly. First we will make a short general description of the two topics in the observed countries.

**General presentation of the data**

Since demographic changes have been recognised by researchers as being vital for the discussions on the future of the welfare states, the intergenerational issues were introduced as one of the five major topics discussed by the participants of the democratic forums. These intergenerational issues encompassed discussions on intergenerational solidarity, care for the elderly, and also the future of pension systems. In this section, we shortly summarize how the intergenerational issues and old age pension issues relate to other topics coded in individual countries, by showing a diagram of intersections of the theme intergenerational issues with other codes. This illustrates the nature of the discussions and points to the differences between the countries.

In all countries two important cross-cutting themes in intergenerational issues and old age pensions were financing of the welfare state and the labour market issues. Less pronounced but present was also the issue of health care, as could be expected. In Norway, Slovenia and UK, also income inequality appeared as a relevant cross-cutting topic, while the issue of child care was often defined as an intergenerational issue in the discussions in Norway and UK. The state responsibility in relation to observed themes was most often discussed in Slovenia and Germany, while in UK and Norway the individual responsibility was more pronounced. Family responsibility was mostly interlinked with discussions on intergenerational issues and old age pensions in Norway and Germany. This therefore indicates several similarities in discussions among countries, also some unexpected ones (between UK and Norway), as well as differences. In the next section, we make a more in depth analysis of these issues.

![Picture 1: Overlap of nodes with intergenerational issues and old age pensions - Slovenia](image-url)
Picture 2: Overlap of nodes with intergenerational issues and old age pensions - UK

![Diagram showing intergenerational issues and old age pensions in the UK context.]

Picture 3: Overlap of nodes with intergenerational issues and old age pensions - Germany

![Diagram showing intergenerational issues and old age pensions in the Germany context.]

Picture 4: Overlap of nodes with intergenerational issues and old age pensions - Norway

![Diagram showing intergenerational issues and old age pensions in the Norway context.]
Attitudes toward future of pension systems

The topic of state responsibility with regard to retirement income (*Rente*) in Germany was closely interwoven with a discussion of an unconditional basic income, an idea which many of the participants in the forum supported as a goal for future policy. However, there was considerable uncertainty as to how it could work in practice. The main disagreement centred around the question of conditionality. Should the award of the basic income allowance be completely unconditional or should the system incorporate some kind of recognition of work prior to retirement (i.e., in the form of an increased allowance). The following two extracts illustrate how the participants linked the topic of income security in old age with the need for a state-funded basic income:

*It’s a matter of the taxes necessary to support the system going forward, and that many people don’t have the income to be able to pay into the system in the first place. One possibility is that you have a basic retirement support income for everyone who’s worked... (DE- participant no. 28, male, age 65+)*

*The unconditional basic income is the long-term goal, because looking at the current situation, it seems that we’re not headed toward a comprehensive public pension, because that can’t be financed, but rather the current generation bears both the current retirees and their own costs as well. This time period must be subsidized by the state, because if it’s not, it can’t work. (DE - participant no. 27, male, age 65+)*

Against this background, there was also a widespread sentiment that private pension investments would be even more necessary in the future. The participants did not seem to believe that the state alone would be able to provide adequate pensions in the future. As far as the welfare mix is concerned, the expectation was that in the future, the market would play a more prominent role as a provider of retirement income and that, consequently, individuals will have to take a greater degree of responsibility for their own income in old age. It should be noted that these statements came across as an expression of what people expected rather than expressions of actual preferences in the case they could have chosen freely. The two statements below exemplify this pessimistic view of future state pensions:

*People are saying that no one can live off of this pension anymore anyway. Everyone should invest in a private retirement fund, and if possible two or three, because who knows how bad inflation will be. (DE- participant no. 30, male, age 25-34)*

A further observation that stands out is the distrust in the federal state’s ability to manage workers’ contributions responsibly. One of the discussions in the breakout groups on the first day, illustrates this point.

*A major problem is that this is not at all transparent. Money is paid in, and you don’t know where it goes, or like the issue with the married couple. You don’t know if it’s that way now or in ten years how it will be, and we don’t know what inflation will be like in ten years. The whole issue is opaque and therefore uncertain. That’s why people have so much fear in this regard. (DE - participant no. 9, female, 25-34)*
This lack of trust in the state’s and the feeling that the system is not transparent enough is similar to what we observe in the UK data which we describe below.

The UK pension system has undergone important changes in recent years, and currently the old and the new system are at work side-by-side.¹ There is no possibility to contract out (i.e., opt out from) the new State Pension which being more generous than the old basic State Pension, provides a better safety-net and protection against poverty. As a replacement for the Additional State Pension, from 2018 all employers must provide automatic enrolment in a workplace pension scheme. The discussion in the UK reflected some uncertainty and confusion with regard to the new rules, something which is not surprising given that the transition to the new system is still on going.

Several of the participants in the UK forums expressed a lack of confidence that their National Insurance contributions would lead to adequate pensions when they retire. They expressed a considerable degree of mistrust in the state’s ability to manage in an efficient and responsible way the large amounts paid into the system by workers contributing a share of their wages. Further, they lamented the lack of transparency and were afraid that the money would just disappear in the ‘cauldron’. These are views that we recognise also from the German discussion, but they were voiced more strongly in the UK case, as exemplified by the following statement.

*Yeah, but the government doesn't give us enough information. It's very sensitive, you know, giving out that. And I'd like to know where the money goes. We pay our council tax, and each year we get a bill come through, and it tells what percentage goes to where, like that, with the education, the pension, the NHS, just each, you know. (UK -participant no. 41, female, age 45-54)*

Apart from lack of confidence in the government, we also find another reason for favouring a more investments in private pensions. Several statements hinted at the need to relieve the financial load on the government. Motivated by the need to save costs, some participants suggested that high-income earners should maybe not receive the state pension. Private pensions were seen as another way to ease the burden on government spending.

*It could be more mandatory, some sort of policy for private pensions, to take the pressure off the Government, so there’s more businesses have to provide private pensions. (UK - participant no. 67, male, age 25-34)*

A third motivation for pointing to more private pensions in the future was a fear that at some point the state would no longer manage to provide a State Pension anymore.

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¹ More concretely, depending on whether you are born before or after 6 April 1951 for men and 6 April 1953 for women, you are subject to a different set of pension eligibility rules. For workers born before the mentioned dates, the rules of the old system apply, meaning that they are entitled to the basic State Pension and generally also the earnings-related Additional State Pension (unless they have contracted out). Individuals born after these dates can claim the flat-rate new State Pension when they reach the State Pension age, while the Additional State Pension has been abolished. A full State Pension now requires 35 years of National Insurance contributions as opposed to 30 in the previous basic State Pension scheme (see https://www.gov.uk/new-state-pension).
I actually think in maybe 25 years' time there may not be a State pension for our generation. [...] We may have to make our own provision. [...] Because of the cost. You know, every road show I go to about pensions, little emphasis has been put on State pension, it's about you as an individual, what you're doing, you know, long term. And I think that's what's going to possibly be encouraged in the future. (UK - participant no. 66, male, age 45-54)

It should be noted, however, when the participants were pushed by the moderator to think about what policies they would like to see in the future rather than what they actually expected to happen, several participants argued that it was necessary to continue some kind of state pension, at least for persons who have contributed to the system.

You'd think we'd have to [keep the state pension], because just because you haven't been able to save doesn't mean you haven't worked and paid into the system for your entire working life. I mean, I'm sure... (UK - participant no. 44, female, age 35-44)

In Slovenia in regard to responsibility the role of the state was emphasized and it was seen as important to guarantee a decent standard of living of the elderly.

Let's look at the role of the state in this area, care for the elderly, the state should take over the role of the guarantor, I mean in a way that it should guarantee each elderly person a decent pension. [...] But once they are retired they cannot afford this because they can hardly make ends meet with the pension. (SI - participant no. 50, male, 35 years old).

In short, the state was seen as somebody who should provide a basic security, provide care for the elderly (in form of services) as well as financially (in form of benefits, subsidies), as well as have several other roles, such as guarantor (as quote above directly illustrates), organizer, co-founder and redistributor (to achieve lower inequality). This view is strong in Slovenia, and it is a general understanding that has roots in Slovenia’s socialist past. Despite transitions to the market economy Slovenians have entrusted the state as an institution that guarantees not only certain basic welfare benefits to marginalized groups but a more all-encompassing role of responsibility for well-being of the citizens. One may argue that this description would fit the Norwegian welfare state as well, but there was a clear difference in discourse. The Norwegians seemed to take the role of the state much more for granted than the Slovenians.

Notably, Slovenia was the country in which the participants voiced the strongest complaints about the level of generosity of the current public pension system.

You need to work because your pension is too low, that’s right. [...] You see, pensions have actually been lowered so much from 2000, from the beginning of January 1, onwards, that the elderly are forced to work, actually, because they cannot survive... (SI - participant no. 81, female, age 59)

Moreover, some participants expressed fears that pensions would be even less generous or even disappear in the future. As the following statements illustrate, some participants questioned the future existence of public pensions.

Pensions will not be paid, because nobody will contribute into the fund. (SI - participant no. 57, female, age 36)
For us, it’s not even certain that we’ll live to receive them. (SI - participant no. 70, female, age 38)

The discontent and pessimism related to the current and future level of public pensions, led to rather strong calls for a minimum guaranteed pension.

Start with the pensions. To have a guaranteed minimum pension. (SI - participant no. 82 female, age 44)

Because this is now rapidly getting worse, in general, those that retired much earlier have normal pension and it makes a bit of a difference, every next person retiring now is worse off. That’s not normal, you know. If everything was at least harmonized in a way, but it isn’t. For those coming now, it’ll only get worse and worse. That’s not fair. (SI - participant no. 81, female, age 59)

Reasons for guaranteeing guaranteed minimum pension, sufficient to maintain an adequate living standard, included poverty prevention, increased consumption which would help the economy, and less illness and better health among elderly.

[...] basically, if we had this minimum guaranteed pension, then the poorest pensioners, the ones whose pension is so low, they wouldn’t need to do additional work to survive, I don’t know, usually there’s also undeclared work, pensioners need to go, I don’t know, to clean and such, so that they survive. Then there’d be fewer pensioners slipping below the poverty threshold and that would be positive, because they’d be, they’d be able to afford better food, more quality, more quality, yes. (SI - participant no. 82, female, age 44)

Also in Slovenia, there was some mention of the need to take some individual responsibility for one’s own retirement income.

One more thing, right. We’d probably also need to save something ourselves. [...] Absolutely. The state will never be able to do absolutely everything. (SI - participant no. 67, male, age 67).

However, several participants questioned the extent to which one could realistically expect individuals to pay additional, private pension contributions.

[...] The other thing is additional pension insurance, which some are paying into pillar pension schemes, or make savings, investment savings, or something – it’s something those with high income are able to afford. And they will have more to draw from. But someone who was in a lower.... (SI - participant no. 58, female, age 49)

Moreover, the lack of transparency in the management of private pension funds was considered a problem and made some participants fear that their private contributions would not be managed in a responsible and efficient way. This reluctance to embrace private pension savings distinguishes the Slovenian discussions from the other countries.

It’s the state, the state that should oversee these funds, madam, not the insurance company. (SI - participant no. 67, male, age 67)

For example, I don’t trust the Blue insurance company at all. (SI – participant no. 68, female, age 47)
In Norway much of the discussion around old age pensions centred on the question of retirement age and how long people should be expected to work in the future. Making people retire later was the main policy priority to meet the increased pressure on the public old-age pension system due to population ageing. With regard to burden-sharing and the question of who should be responsible for ensuring an adequate income in old age, there was quite a strong emphasis on the need to take more individual responsibility for one’s retirement income.

We identify two underlying logics or rationales, on which most of the statements in favour of more individual responsibility were based. On the one hand, some participants seemed to think that there was a limit to what one could reasonably expect from the Norwegian state, which, compared to most other countries, takes good care of its residents by providing a large menu of cash and in-kind services. Hence, it was only fair that individuals take a greater degree of responsibility for their own income security in old age to alleviate the pressures on the state. As opposed to what we have seen in the other countries, this discourse did not have distrust in the state’s current or future ability to manage pensions as its main motivation.

You cannot put all of the responsibility on the state and say that we don’t believe people are capable of saving for themselves, so we will save for them. (NO - participant no. 14, female, age 44)

Save privately too. It is kind of the fox and the geese. Who is responsible for your life? Is it you or is it the state? It is an awful lot that the state should take responsibility of. (NO - participant no. 14, female, age 44)

The above extract from the Norwegian discussions also shows that the participants expected that state pensions would be less generous in the future, and also for this reason would require greater individual pension savings effort. Several statements pointed to the need for more private investments owing to the increased financial pressures on the state and the need to reduce the generosity of public pensions due to an ageing population. This was a logic that was similar to the arguments present also in the other countries. The following statements illustrate the widespread belief that the current level of state pension benefits would be difficult to maintain.

I don’t think one has given enough responsibility in respect of saving for the future. People like me and 12 say that we don’t think of these things, because it is such a long time ahead, right. But the whole point is that a system like this could change rather drastically, and we have to change the pension system rather drastically, because we can’t afford it. Then it is even more important for you, 12 to secure your own old age. (NO - participant no. 14, female, age 44)

Concerning the division of responsibilities between the state and other actors in securing an income in old age, there were – perhaps surprisingly – few explicit statements in the Norwegian case. There was a striking almost complete absence of explicit arguments in the direction of state responsibility as far as a basic or minimum old age pension benefit was concerned. It is, obviously, impossible to state with certainty why certain views were not voiced in the discussions. However, in our view, one plausible interpretation is that the participants took for granted that there would be continued state involvement in this regard. Opinions might differ to a greater extent with regard to the use of means-testing to target public old-age pensions only to those who need it most rather than giving everyone access to the public system as is
currently the case. Norwegians generally have a high degree of trust in the state and, typically, do not see state involvement as a problem per se.

**Attitudes toward care for the elderly**

In this section, we are focusing on the attitudes toward care for the elderly. We should note that care for the elderly seemed to be an important issue in Slovenia, while in the other three countries UK, Germany and Norway it was less often discussed by participants.

In Slovenia the care for the elderly is mainly provided by family, and there is a tradition of well-developed institutional care. This was reflected in discussions, as majority revolved around poor accessibility and high cost of institutional care for the elderly. The most common solution proposed to this problem was the increase of pensions, in particular the minimum pensions, indicating that it was indirectly state responsibility to make the care for the elderly more accessible.

Let's see, the elderly home costs 1500 EUR for people who are chained to the bed. I think that is the price. So the person should receive 1500 EUR pension, end of story. (SI – participant no. 62, male, age 44)

The care was therefore perceived as an individual (normative) right and it was also based on the deservingness of the elderly, due to their contribution to society, and the state was seen as the one responsible.

If one is active for 40 years, or not, due to incapacity to work or whatever other reason, but contributes in a certain way and there is so much money involved here, that access to elderly home should not be an issue. But it is. And that's what worries me. And you know how this year we were saving the Hospice. I think our government should be ashamed of it. This should not be an issue, should not be a problem. (SI – participant no. 62, male, age 44)

This state responsibility seemed to encompass ensuring decent pensions that allows purchase of care, subsidies of care for the poor elderly, organisation of home care services, and even socializing, social inclusion of elderly, as the quote illustrates:

"That’s why the state needs to visit them (the elderly) and check up on them every 5 years". (SI – participant no. 83, male, age 45)

Even though the state was seen as primarily responsible for care, the role of family was also recognised, however, frequently noting its limitations in caring, e.g. either due to work obligations, or due to its financial inability to take care of the older person, therefore limiting family responsibility to those with sufficient financial means.

The children, if they, the children, are wealthy, let’s say that a person has 3 children and they’re wealthy, it’s their responsibility to take care of their parents, but no one says this aloud in Slovenian society, but it is according to the law, you do know that, that if a parent loses their job and doesn’t have anything, that the child is bound to support him, but that’s not really being carried out as it should be. Are we on the same page? We can’t transfer everything to the society. (SI – participant no. 83, male, age 45)
Another issue that arose in relation to care for the elderly in Slovenia was recognising it as an opportunity to increase employment and opening of new jobs on the labour market. This is something that was also found in other countries, for example in the UK.

*Having more elderly at nursing homes would open new jobs for the young and for those, so called nurses, I don’t know, or how they are called now, assistants.* (SI – participant no. 72, male, age 58)

*And I think that with the aging population also comes jobs in a way because then there’s lots of people to look after them I think.* (UK – participant no. 40, female, age 35-34)

Also in the UK there was a perception of deservingness of the elderly to receive good quality of care, however, most commonly linking it to individual’s responsibility to ensure this care. One of the ways commonly mentioned for this was the use of housing assets, as this quote shows: *And of course they have to sell their houses to pay for their own care.* (UK – participant no. 44, female. Age 35-44)

The other emphasis on individual responsibility in the discussions in the UK linked to old age care needs was in preventing care needs, by taking care of your health. In this sense the partial role of the state was recognised through stimulating healthy behaviour, e.g., sugar tax was mentioned. Individual responsibility for one’s own health was also emphasized in Norway.

In UK therefore care was seen mainly as individual responsibility, ensured through private savings and liquidation of assets, and partly as family responsibility, where the need for leave from work to take care of sick or frail older family members was put forward. However, also here this was contested by the needs of the employers and work-life balance issues.

*Why should you be paid to leave work to go and look after your family members when they are most likely going to be entitled to have a carer anyway? So why not give another person the job instead of you leaving your job to go and do another job temporarily and be paid the same time. You are saying it needs to be fair that everyone’s, how is that fair for the employer?* (UK – participant no. 51, female, age under 24)

In general, in the UK the discussions, were quite different from the discussion in other countries, especially from Slovenia, indicating a liberal approach to welfare and care for the elderly with much less emphasis on state responsibility and highly individualised approach. Also present was a negative perception of rising care needs, and perceiving this as poor quality of life, putting forward even the need to allow choice for the elderly not to receive care in old age and to have the right to euthanasia.

*All it was is, erm, getting older. I would like to have...and this would affect the figures...I would like to have the right to die when I want to die. And that will affect a lot of people, ’cause it would save a lot money on care, on the NHS, it would save a lot of money, and a lot of people would like to have the right to die when they choose. Without somebody being prosecuted for assisting your...yeah.* (UK – participant no. 41, female, age 45-54)

*A little controversial but you could legalise assisted suicide for people who think, well, I’ve had a good innings, I’m 85, I don’t want to be here anymore.* (UK – participant no. 86, male, age 25-34)
Discussions in Germany also recognised family as an important actor in elderly care, similar to Slovenia, either through actually doing the care work or aiding in payment of formal care provisions, such as care homes, where the issue of affordability of care was put forward. On the other side participants criticized the absence of family, seeing it as a negative trend in the society.

Minimum, yes, if you don’t want to have fecal odors around you all day long and if you want to have decent care, then yes. I think it’s quite terrible. And from the human perspective, I think every parent normally would give and do anything for their child, and when then in old age you’re left totally alone and your children don’t look after you, I think that is unbearably sad, in addition to the financial burden on top of everything else. It used to be different, when everyone cared for everyone else, maybe 20 years ago. That’s not so long ago (DE – participant no. 12, female, age 33).

In Germany individual responsibility was evident in discussions on private care insurance as an addition to state funding, however, there was no agreement among the participants whether the payment of this insurance similar to tax payments should be earnings related. Overall, nursing care was primarily seen as a state responsibility. The state role was therefore emphasized in regard to financing of care. Also, the diminishing role of the family care was seen as one of the reasons for the increased state responsibility in providing care.

(...) the state will come to certain limitations, because there will be more institutions needed, because the family is not in a position to care for these older people because of the living situation or if the family doesn’t live here in Berlin but far away, or why should I quit my job in order to care for my mother or whatever. These are different conditions different social requirements we have today, and it’s the question of how elderly people find themselves cared for and attended to. (DE – participant no. 17, female, age 66).

Interestingly, the role of the state, by taking over the provision of care, was seen as a vicious circle in regard to the fact that the family as a support network is no longer needed.

I think it’s a problem that people don’t need children anymore. That has to do with distribution and old age care, nursing care, pension... when you look at China, one goes out only with family, and education is not so far along there and they had this one-child policy for a while, but in the little villages, they know that they’re dependent on their family, that they take care of me, and the children grow up with this belief, so that is a question – whether the state is taking something away from us by taking care of us, because people don’t need children anymore. It’s too stressful, it’s hard to balance it with work. I don’t need them for old-age security and care. It used to be that family was your old-age security, and that has been taken away by this social welfare system. It’s no longer necessary. It kind of goes in a circle (DE – participant no. 9, female, age 29).

Similar discussion was present in Norway, stressing the issues of better quality of care if provided by family.

The worst thing about the government today is that had the elder care taken away to the public. Many have visitors at Christmas and a few phone calls during the year, what I mean is we here in Norway, we aren’t that extended family which you find in other cultures. We have sort of made the responsibility of caring for the elders public, and the government will never be as caring as the family and friends. It is really sad, but it is a reality. If we push care over on the
government, the government will answer “This is the care you get for your money” and they would rather lead it over to health and prioritizing and such. The public can never give as good care as we can do as family and friends. It’s just the reality (NO – participant no. 24).

In both Germany and Norway, the preferred and increased role of the family was evident in an idea of multigenerational households, which were proposed as a solution to increased elderly care needs also in relation to child care.

I think the support of multigenerational households is always a very good thing, because then you can also address the nursing care issues when you have multigenerational households. If many generations live in one household, you can support or provide for more living space, then maybe it would be nicer to have the grandchildren take care of their grandmother rather than someone else (DE – participant no. 24, male, age 55).

I think my point about adaptation...It could be built sheltered houses within that and organize for people to live at home. Houses built for two generation and adaptation for that. Maybe an economic benefit for the ones who choose to take care of their own. Tax deduction? (NO – participant no. 15).

It is striking that in relation to the proposed increased emphasis on the family in elderly care in the future, the issues of gender equality and work life balance were not raised in Norway, while in Germany, Slovenia and UK the work-life balance was present in discussions in elderly care.

In Norway, overall, much of the discussion was centred on how the government should take less responsibility than they do today. A liberal market perspective was present among the Norwegian participants, which is especially in contrast to the Slovenian attitudes. The Norwegians showed high degrees of incorporating a market oriented way of reasoning that underscore the cost of social welfare and that someone has to pay for it. It is assumed that everybody should be responsible for their own life, not the state. In the discussions, as the main reason why the state should take less responsibility, was the belief that the welfare state simply cannot bear the economic cost “I don’t think we can sustain the economy and welfare we have today” or in starker terms: “I don’t believe society will be able to meet the requirements we are facing. (NO - participant no. 30, female, age 70).

In Norway the responsibility of the family was also recognised, as already mentioned in a preferred role in providing a higher quality of care, but also as a more realistic solution or necessity due the economic pessimism of welfare state sustainability, therefore showing similarities with discussions in Germany.

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Unfortunately, the old people have become nothing but a number for the politicians; what they cost or don’t cost. ...... The immigrants are actually better than Norwegians to take care of their elders, they keep them at home (NO – participant no. 23).
Contrary to Slovenia and Germany, in Norway the market was seen as one of the solutions in regard to future care issues, however, not in a sense of replacing the state but more in a complementary role to the state. One possible reason for this divergence is the focus on individual responsibility we found in Norway. Therefore, this was more similar to UK discussions, but in the UK paying for care on the market was perceived as primary.

Now we get private offers that can take you out for fresh air. It costs you 1000kr and you get 30 minutes five times a week. So, the elders become more like a product. The purpose is not the care-giving, but to make sure the service that either the next of kin or the old person himself wants (NO - participant no. 25, male, age 42).

Conclusion

In this paper, we have addressed the ideas and perceptions of people regarding the future of welfare needs of the elderly, focusing specifically on the welfare mix and how it was debated in democratic forums carried out in four countries representative of different welfare state models. The results of the paper therefore shed light on how people understand the future development of the provision of welfare for the elderly, and accentuates some expected differences as well as show some interesting similarities among the four countries observed – the UK, Norway, Germany and Slovenia.

In all the countries, the discussions on future welfare of the elderly have been linked to the sustainability issues and financing of the welfare state. However, this was more pronounced in the UK, as well as partly Norway and Germany, while less explicit in Slovenia. Against this background, the withdrawal of the state seemed to be expected by the participants in all countries. Here Slovenia is an exception. In Slovenia the state remained centre stage in the discussions and some participants suggested that the state should play an even stronger role. Overall, its main role was to ensure sufficient means (decent pensions) as well as providing care. In Germany and the UK, additional arguments for the withdrawal of the state, along with the financial sustainability issues, seemed to be mistrust in state management, and consequently participants emphasized a bigger role of the markets (e.g. private pensions, private providers of care). In this we can see the reflection of a neoliberal paradigm. Another argument was an increased emphasis on the individual responsibility for welfare in old age, which was stressed very strongly in the UK, as one would expect, but quite often discussed in Norway as well. In this sense one could say that a convergence between countries can be noticed towards an increasingly individualistic approach to welfare provision.

There were clear differences in discussions regarding the future of elderly care and the role of the family among the four countries. Especially in Norway the participants’ future preferences were in the direction of less state responsibility and putting more stress on the role of the family also as a solution of a highly individualistic society, where family bonds are weakening. Hence, increasing family responsibility or familialism in elderly care is not perceived as a negative trend or as a consequence of austerity measures but as something that was forgotten in society due to the comprehensive role of the state in the provision of care. A partly similar discussion was found in Germany, as the lack of family care was seen as a negative trend and something that should be perhaps more stimulated, by e.g. supporting multigenerational households. This is in line with what Daly (2002) perceives as one of the ironies of contemporary welfare states, since “the welfare states are now required to call forth a form of solidarity, which their own practice has helped to diminish” (Daly, 2002: 260). While on the contrary in Slovenia, where
elderly care still relies substantially on the family, the increased role of the state is seen as a solution for quality care in the future and, hence, the preferred trend is in the direction of defamilialisation. In the UK, defamilialism and individualism seem to be strongly integrated in peoples’ attitudes as a norm and discussions went further to mention more radical, individualistic solutions including even the ‘right’ not to receive care.

References


