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## The continuing enigmas of social policy

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Working Paper 2014-10

## **The Continuing Enigmas of Social Policy**

*Ben Fine*

prepared for the UNRISD project on  
Towards Universal Social Security  
in Emerging Economies

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## Acronyms

|        |  |
|--------|--|
| CCT    | Conditional cash transfers                               |
| DSP    | developmental state paradigm                             |
| DWS    | developmental welfare state                              |
| EU     | European Union   |
| FSITA  | fuzzy set ideal type analysis                            |
| GDP    | Gross domestic product                                   |
| MDG    | Millennium Development Goals                             |
| NPF    | National Pension Fund                                    |
| OECD   | Organisation for Economic Co-operation and Development   |
| PBF    | Programa Bolsa Família                                   |
| PSSOPs | public sector systems of provision                       |
| RPS    | Red De Protección Social                                 |
| SOPs   | specific chains of provision                             |
| SRM    | social risk management                                   |
| UNRISD | United Nations Research Institute for Social Development |
| US     | United States  |
| VAT    | Value-added tax  |
| VoC    | varieties of capitalism                                  |
| WRA    | welfare regimes approach                                 |

## Abstract

One particular index of the systemic nature of the current crisis is the weaknesses of intellectual responses to the crisis and the inability, often self-confessed by orthodox thinkers and policy makers, to offer convincing or viable remedies. Unsurprisingly, this intellectual deficiency has primarily focused on the role of finance. But the intellectual weaknesses—especially as far as policy responses are concerned—run deeper and wider, covering (un)employment, industrial and housing policies, and so on. To a large extent, this reflects the debilitating influence of neoliberalism (looking at things in terms of a simple dichotomy between market and state, themselves simply conceived), the compromises with it, and the corresponding weaknesses of alternatives on offer prior to the crisis. These weak alternatives have swung between looking backwards to a Keynesian/interventionist renewal, and inventing alternative monikers for contemporary capitalism, such as post-Fordist or, more recently, the Cheshire-cat grinning knowledge economy.

In this light, this paper examines critically what has been one of the most successful intellectual contributions to the neoliberal period, Esping-Andersen's Welfare Regimes Approach (WRA) to comparative social policy. The paper shows that the WRA has deep roots within the conditions of the post-war boom and, as a consequence, was already well past its "use by date" when it emerged in the 1990s, let alone over the subsequent two decades of neoliberalism that have been underpinned by financialization. A close examination of the literature on the WRA shows how it has suffered from being unable to account for the differences between countries and programmes and has neglected both the changing conditions associated with neoliberalism and the causal factors underpinning it, and the closer determination of social policies themselves. The paper offers similar commentary on other approaches to social policy, such as appeal to convergence, divergence or path dependence. To some degree, the study of social policy has become tired, having been used to addressing yet one more crisis of the welfare state as if all that is involved is another round of responses to neoliberal antipathy or straitened economic circumstances.

With such analysis as critical point of departure—together with specification of financialization, its relationship to neoliberalism and their variegated influences over social policy—the paper offers an alternative in terms of a marriage between the developmental welfare state and (public sector) system of provision (PSSOP) approaches. More specifically, it argues that understanding of, and proposals for, social policy need to situate it in a broader developmental context. On the other hand, the paper emphasises how different elements of social policy are both country- and sector-specific in and of themselves and in relation to developmental context. This underpins the PSSOP approach that focuses upon how provision is organized for particular aspects of policy. The marriage of these two approaches is presented in contrast to other approaches already mentioned as well as by reference to World Bank postures and the current interest in conditional cash transfers.

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## Introduction and Overview

The purpose of this paper is to provide a way of framing both the understanding of social policy and how to approach the making of social policy itself. In doing so, it faces a number of difficulties. First and foremost, social policy is extremely diverse across different countries, different programmes and over time and circumstance. At the very least, any framing of social policy will need to be able to allow for such diversity. What sort of country, at what sort of stage and with what sort of dynamic of development; what welfare service, such as health or education, or income transfer such as pensions or social security; and who is served, the old or the young, male or female, etc.

Second, this diversity does not mean that social policy is free of common influences or determinants that should be identified. Leading candidates for such factors, particularly in the contemporary world, include the role of globalization and neoliberalism and, most recently, the response to severe crisis. There is also the role played by ideational factors such as the presence and strength of goals of meeting human rights, basic needs, alleviating poverty, and so on. This creates a dual task of both specifying what these controversial common determinants are or mean, for they are themselves contested in how they are understood, and whether they are positive or not for welfare policy and more generally, how they allow for what are unavoidably heterogeneous outcomes.

Third, unsurprisingly, there is a huge literature on social policy ranging from grand comparative posturing at a general level to close and detailed study of particular programmes in particular countries at particular times, and with impact upon particular sections of the population – by age, gender, location, or socioeconomic status. This wealth of literature and experience is both helpful in providing the raw materials for framing an approach, but daunting in its own volume and diversity.

Fourth, disappointingly if unsurprisingly, the vast bulk of the social policy literature, especially that concerned with framing the understanding and making of policy, derives from developed countries and Europe in particular, with both the United States and Japan, not prominent as examples for understanding social policy. Indeed, there has been a degree of conceptual imperialism as far as social policy is concerned, with the analysis and policies for developing countries following the putative lead of development, whether it be in erstwhile goals of modernization or the more recent turn to market mechanisms. This raises the issue of how to learn from the literature without becoming its slave, and whether initiatives such as the Millennium Development Goals (MDGs) and poverty alleviation offer a way of escaping unduly pre-determined ways of thinking.<sup>1</sup>

Fifth, yet again unsurprisingly, the literature is well-established and runs along a number of well-oiled grooves. Social policy and the welfare state have been around for long enough for us to be able to debate, if not explain, whatever is happening or might happen. We have, after all, seen it all before, whether it be fast or painfully slow convergence to modern forms of welfare provision; the response to or setbacks due to crises; neoliberalism and globalization; the emergence or strengthening of new concerns such as gender; or the path dependence built into institutional and policy inertia (see section 3). Surely, we already have more than enough toolkits for assessing and proposing social policy?

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<sup>1</sup> The MDG programme and similar are not covered in this paper. See Lancet Commission (2010).



This paper suggests otherwise on the basis of two wide-ranging, if necessarily selective, reviews of the literature. One was prepared shortly after the current crisis broke and the other over the last year by way of an updating and stock-taking of responses to the enduring global crisis.<sup>2</sup> Of necessity, such reviews were guided by four key threads to assess the literature critically and, where appropriate, be challenged by it.

The first thread, and unusual for framing social policy, other than in the latest neoliberal fad of treating citizens as consumers, is to relate social policy to long-standing work on consumption for a retrospective account (Fine 2013d). This offered two insights. One was to see private, commercial consumption in terms of commodity specific chains of provision, or systems of provision as they have been termed (SOPs), significantly distinct from one another as with food, fashion, energy, housing systems, etc. (Fine and Leopold 1993). The other was to recognize how the huge expansion in the study of consumption across the social sciences in the decades of postmodernism had studiously neglected *public* consumption. In a sense, it has been as if social policy simply does not exist when it comes to the study of consumption. As I have argued, there are good and understandable reasons for this. As soon as consumption becomes recognizably public, it tends to be redefined as something else, most notably as the welfare state or social policy. This places it outside the realm of consumption studies as such, once again with the reservation of what has been termed, under neoliberalism, the recommodification of social policy so that the latter does to some degree become more market-like, and the citizen deemed to be and made more putatively consumer-like.<sup>3</sup>

While social policy does depart from market forms of consumption to a greater or lesser degree, this is no reason for abandoning how studying consumption sheds light on public provision. Without in any way reducing social provision to private consumption, this leads me to argue that social policy can be addressed in terms of what has been dubbed *public sector* systems of provision (PSSOPs).<sup>4</sup> This is taken up in section 6 where the PSSOP approach can be seen to have a number of advantages, especially in light of the difficulties previously raised. For it does emphasize the diversity of social policy by time, place, programme and context; it does take an integral or holistic view of such policy rather than focusing on a particular aspect such as public or private provision, mode of financing, presence or not of user charges; it does locate social policy in its wider context such as neoliberalism and globalization as well as country-specific factors; and the PSSOP approach allows the critical incorporation and assessment of the existing literature by relating whatever it contributes to the functioning of the PSSOPs under consideration.

The second thread in my take on social policy was to emphasize the role of financialization with its significance projected to new heights by the form and depth of the global crisis. However financialization is understood—and it is a new concept deriving predominantly from diverse heterodox traditions with equally diverse theoretical underpinnings, meanings and foci—no one can doubt that the direct and indirect impact of financial imperatives on social policy has been nothing short of decisive over the intervening years. Yet, as far as the social policy literature is concerned, financialization might just as well not exist. The reason for this in part is that

<sup>2</sup> Early in 2009, I presented upon request a paper on neoliberalism and social policy (Fine 2009) to a conference in Mumbai. This was subsequently submitted for consideration for an UNRISD Conference on social policy later in the year, and delivered revised and under the title “Financialisation and Social Policy”, before ultimately appearing, to some degree shortened, revised again and partially updated, in the edited volume from the conference (Fine 2012d).

<sup>3</sup> For a discussion of the literature on the citizen made (financial) consumer especially in the context of housing, and ideology of owner occupation, see Robertson (2014).

<sup>4</sup> Fine 2002; Bayliss and Fine, eds. 2008; Bayliss et al. 2013.

the role of financial imperatives in the (re)making of social policy have long been studied in the light of previous crises. This is especially true in the wake of the end of the post-war boom and the subsequent stagflation, and the ethos of assaults on state expenditure associated with neoliberalism. But do such longstanding analyses fully capture the extent to which finance has itself influenced, if not captured, the making of social policy at a systemic as well as at the level of detail? In section 5, an account is given of financialization which relates it not only to neoliberalism and globalization but also to the underlying factors that give rise to diverse effects in the making of social policy. As a result, while there are a number of models and typologies of different types of capitalism, seeking to distinguish from the social democratic Scandinavian at one extreme to the neoliberal United States at the other, neither these in themselves, nor their implications for social policy, have satisfactorily addressed the issue of financialization and how it influences and constrains policy making.

This is closely linked to the third thread, especially also derivative from the first, which is an antipathy to the welfare regimes approach (WRA) to social policy. As shown in section 2, it cannot be overemphasized how this has dominated the social policy literature over the last two decades. It has sorted welfare provision into a number of models or ideal types. Initially, this started with three models based on developed countries. The WRA has subsequently expanded the number of models in order to include more countries, more of the advanced countries, as well as East Asian and Latin American regimes, thereby addressing empirical anomalies or outliers as far as fit with the initial models is concerned.

While the WRA has allowed an enormous amount of informative empirical work to be undertaken, it has led to increasingly serious deficiencies. It has been denuded of any explanatory or theoretical content. It is incapable of explaining change—if a regime is classified as a model of one sort, how does it become another? WRA fails to explain why different social policies should have the characteristics of different regimes within the same country, not least because it necessarily imposes undue homogeneity across, from my perspective, diverse PSSOPs whether by sector (for example, housing is different from education, meaning that different principles will apply to outcomes even if underpinned by common determinants however identified) or by country. It is incapable of offering policy advice since policy is caught within its specified regime.

In short, welfare regimes have become a buzzword and fuzzword in the social policy literature, not least with proliferating regimes as ideal types.<sup>5</sup> With one major exception, it is almost impossible to discuss social policy without reference to the WRA. Yet, as argued here, it is time to abandon this approach despite or even because of what it has offered. Indeed, it might be argued that the more we have learned about regimes, the more we have found them to be deficient. Thus, the WRA has shown itself to be well beyond its use-by-date not least in the sense that if we undertake the hypothetical exercise of suspending history and put the WRA forward anew now, it would almost certainly be of limited appeal contingent upon what fills the vacuum created by its absence. But what the approach has demonstrated, to some extent by neglect and omissions as well as by what it has positively shown, is that theories of social policy must accommodate a variety of structural determinants, how they interact across agencies, processes, relations and institutions to give rise to a diversity of shifting

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<sup>5</sup> For buzzwords and fuzzwords in development—those that have been used so universally and casually that they border on the meaningless and ideological—see Cornwall and Eade (eds.) (2010). Surely the welfare regimes have become buzz and fuzz when, for example, reference can be made to “Mao’s socialist welfare regime” (Ngok 2013: 107).

outcomes (as opposed to mixes of ideal types) within and across countries and sectors. With this emphasis on diversity as opposed to ideal types as a starting point, there is the potential for more and deeper consideration of theoretical issues and their historically specific and comparative location, for which the theme of financialization and the framing by the PSSOP approach offers an alternative for the contemporary world.

The one area where the WRA has been less successful in making its presence felt, although lost ground is being made up, is in the context of development. This is a welcome reflection of the distance between social policy, and the prospects for it, in developing countries and those of the developed world. In this respect, the WRA might be dubbed a failed buzzword for, in the context of development, buzzwords are often created by being adopted by the World Bank.<sup>6</sup> Significantly, a search on the World Bank website does not reveal a single reference to “welfare regimes”.<sup>7</sup> It is not unusual for the putative knowledge bank to overlook the literature it does not like, and the WRA does model itself on the ethos of Scandinavian interventionism. But this is peculiar where the neglected approach has such a strong presence in the mainstream literature, albeit generally orthogonal to development. The WRA has to some degree compromised with newly emerging (World Bank) mainstream approaches to social policy. This is based on the idea that social policy needs to respond to market imperfections, both in terms of the market inevitably generating the need for social support (broadly conceived), and because of potential exploitation of such support by individuals not in need, or other inefficiencies due to lack of markets. This has the effect, thereby, of narrowing down both the analytical content of how social policy is conceived (towards emphasis on a narrow understanding based on those individuals at social risk for reasons that remain primarily unexplored other than as due to market and/or institutional imperfections) and the ambition of policies themselves (towards residual relief as opposed to economic and social transformation).

A fourth thread, then, is to have acknowledged the overwhelming influence of new mainstream orthodoxies on the understanding of social policy, with an increasing role for the World Bank in the context of development. The previous couple of decades have not only witnessed the demise of the political economy of welfare approaches (and its substitution by an evolving WRA) but also an increasing erosion of the welfare state such as the gold standards and goals for social policy itself. Symbolically, the UNRISD programme on social policy, with its frame of developmental welfare state (DWS) stands out as exceptional in all respects in this regard, although I should add that, in my own work, the notion of developmental state as such is far from unproblematic most recently (Fine 2013a). However, in section 6, the deficiencies of the new orthodoxy are revealed through the prism of the alternative offered by seeking to marry the DWS and PSSOP approaches, with such a union having the added advantage of remedying some of the deficiencies of the developmental state paradigm (DSP), not least its undue reduction to industrial policy, and of industrial policy itself to an economic and political relationship between state and business.

In preparing this paper, then, I decided to revisit the social policy literature in light of these threads to see how it had evolved, or not, over the intervening period since my earlier review. I did so by inspecting articles that had been published over the past six years in select leading journals, reviewing hundreds of contributions and paying them

<sup>6</sup> For this in the case of the developmental state, see Fine (2013a), as opposed to the temporarily promoted social capital (Fine 2010b, 2010c, 2011b).

<sup>7</sup> Interestingly, though, the same is true of the Marmot Report on the social determinants of health which similarly does not find it necessary to mention welfare regimes nor Esping-Andersen, although it does mention tax, trade, intellectual property rights and even dairy regimes (CSDH 2008)!

anything from casual disregard to close reading, depending upon the interest generated by their titles, abstracts and/or substantive content. I am happy to report that the DWS and PSSOP approaches are together fit for purpose as is illustrated in the penultimate section by critical review of the literature on conditional cash transfers (CCTs), the new kid on the block as far as social policy in developing countries is concerned. The concluding remarks summarize what can be learned for framing social policies.

## From Welfare Regimenting ...

The most striking aspect of the recent social policy literature is the continuing presence, dominance even, of the WRA. In their “audit” of welfare modelling, Powell and Barrientos (2011: 69) find that “the ‘welfare modelling business’ ...initially a one person firm (Esping-Andersen 1990) has become in recent years a multinational corporation”.<sup>8</sup> Given this, it is unsurprising that there are considerable attractions—even merits—within the WRA. It does seek to identify, and possibly as a first step, begin to explain, diversity across different national systems of welfare provision. It does so by looking at templates for the specification of provision, the different welfare regimes themselves (see below). It allows for intra- and inter-country empirical analysis of provision – what are the differences by one or more elements of provision between countries, and what are the differences within countries across different elements of provision in case the regimes within a country differ according to what is provided. The WRA also readily accommodates a variety of theories, causal variables and methodologies although these are often middle-range, casual or not closely specified. Consequently, we have gained much from the WRA, which has been bountiful in organizing our understanding and knowledge of welfare provision. And, by the same token, it has underpinned colossal programmes of research and publications over the past two decades and more.

However, despite its many positive features, there is a huge tension across the contributions collectively as well as from particular contributions that take the WRA as critical point of departure without breaking with it. The need to break with the WRA is the conclusion drawn here. To put it polemically, whatever purposes the WRA has served in the past, it has long since passed its use by date. Or, in understanding the continuing evolution of welfare provision, it is only with a huge sense of relief that we should unburden ourselves by discarding the baggage of tyranny that goes with the WRA. I am not the first to be drawn to this drastic solution.<sup>9</sup>

Five substantive critiques of this [WRA] typology have emerged: the range of countries and number of regime types; the methodology used; the usefulness of the regime concept; the analytical dominance of income maintenance schemes over welfare services; and the omission of gender in the analysis ... Some assert that a distinctive fourth type of welfare state regime is emerging in the countries of the Latin rim of the European Union (Spain, Portugal, Greece and to a lesser extent Italy) and [some] argue that the UK, Australia and New Zealand constitute another ‘radical’ fourth type of welfare state regime .... Esping-Andersen’s methodology has been widely critiqued ... and the use of cluster analysis has also suggested that there could be four or five ‘worlds of welfare’ ... questioned [has been] the validity of the regimes concept itself, asserting that instead of internal policy homogeneity or cohesion, welfare states and welfare regimes exhibit significant variation across different areas of provision. Esping-Andersen’s decision to organise the principle

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<sup>8</sup> As Scruggs and Allan (2006:69) put it earlier, “It is hard to overstate the significance of the impact of The Three Worlds of Welfare Capitalism on comparative studies of the welfare state”. See also Kam (2012:108), “Since Esping-Andersen presented the three worlds of welfare typology thesis, the study of the classification of welfare regimes has been dominated by his work and the debates surrounding it.”

<sup>9</sup> Devastating general criticisms if in the context of her own study of infant mortality rates as outcomes rather than as policies or processes.

of classification around the study of cash benefit programs, ignoring the fact that welfare states are also about the actual delivery of services, has also been a source of contention .... Feminist commentators ... have offered the most extensive critique, arguing that Esping-Andersen's 'three worlds of welfare' typology is deeply flawed because it marginalises women (Bambra 2005: 53–54).

Letting go, however, is not a purely negative exercise. Its critical rejection allows for the constituent parts and ethos of alternatives to be identified. I deal with a number of such issues in turn.

First, it is apparent that the more the WRA is applied, the more it is found to be inadequate. But corresponding criticism has not led in practice to the rejection of the WRA, but to its extension. This, in part explains its increasingly heavy and continuing presence as it absorbs criticism. Thus, the most favoured sort of contribution to the literature is through empirical case study, ranging across regimes as a whole for more or fewer countries, to focusing upon particular programmes within particular countries. As is well-known, Esping-Andersen initially proposed three ideal types of welfare regimes – the Scandinavian social democratic, the Bismarckian corporatist-statist, and the Anglo-Saxon liberal. These, though, have long been supplemented by a proliferating set of extras to accommodate empirical diversity. There has been the Southern European or Mediterranean welfare model,<sup>10</sup> with emphasis on familial provision, to which there has been added a Middle Eastern regime (or even five of them, as in Jawad and Yakut-Cakar 2010) as well as Latin American and East Asian ideal types. Varieties of cluster analyses give rise to varieties of outcomes, with five regimes for Bambra (2007) (looking at defamilization), five also for Kuitto (2011) investigating varieties of cash transfers, four ways of supporting the working-aged for Pfeifer (2012) across fourteen European countries.<sup>11</sup> Equally, it is now acknowledged that there is not a one-to-one relationship between countries and regimes, with an attempted resolution through appeal to hybrids. Thus, for Aybars and Tsarouhas (2010: 761), “The picture painted above is mixed and points to the ‘hybrid’ character of the Turkish welfare regime, illustrating important features of both the Middle Eastern and Southern European welfare models, but remaining an outlier to both in certain respects.”<sup>12</sup> And, as Mätzke and Ostner (2010: 390) observe, “‘hybridization’ increases once family policies are studied comparatively ... and even more so when change is taken into account - rendering comparisons across Esping-Andersen’s ‘worlds’ problematic”.<sup>13</sup>

Much the same applies to the transition economies of Eastern Europe, whose existence, of course, post-dates the welfare regime approach.<sup>14</sup>

<sup>10</sup> See Gal (2010: 283) who extends this regime to cover Cyprus, Greece, Israel, Italy, Malta, Portugal, Spain and Turkey but sees these as underpinned by “religion, family and the role of clientelist-particularist relations in the structuring and functioning of welfare state institutions”. For what follows, see also MacGregor (2013) for Antipodean, East Asian, Mediterranean and transition regimes; Mayes and Mustafa (2013) for diversity of regimes across an enlarged EU; and for Choi (2013), the apt observation that the Republic of Korea and Taiwan Province of China are entirely different developmental states, so they give rise to very different welfare systems, let alone conform to a putative east Asian regime, itself rejected for Japan by Kasza (2006). Should there be a BRICs welfare regime, (Midgley and Piachaud, eds., 2013)?

<sup>11</sup> Delineated as “an *extensive safety nets type* operating well with functioning labour markets; a *liberal protection type* dealing with low levels of unemployment; a *targeted protection type* combined with an insider-outsider divide on the labour market; and lastly, a *patchy safety nets type* facing high unemployment levels” (Pfeifer 2012: 13).

<sup>12</sup> See also Gal and Greve (2010:657), and van Hooren and Becker (2012) for hybrid varieties for child, as opposed to elderly, care in Netherlands.

<sup>13</sup> As an alternative fix to hybrids (if retaining proliferation of regimes), Hudson and Kühner (2012) add an East Asian productive regime but limit their ambitions to “fuzzy” fits, or fuzzy set ideal type analysis (FSITA)!

<sup>14</sup> To some degree, this reflects the extent to which financialization has been at heart of social policy restructuring in Eastern Europe, and promoted by international organizations, in the absence of previously existing internal financial interests as such, but with correspondingly contested and diverse outcomes.

the welfare states in Eastern Europe moving very much towards a more liberalistic approach, but at the same time maintaining in principle a universal approach in relation to health care. The mix between public and private is perhaps thus not dependent on the welfare state type or society we are looking at, but instead more dependent on the welfare sector we look into (Greve 2009: 103).

Similar conclusions arise for country- and/or sector-specific regime studies with ideal types proving elusive, as with Willemse and de Beer (2012: 105), for whom, across 19 developed Western countries:

by applying the central concepts of welfare state analysis of decommodification and stratification, as proposed by Esping-Andersen, to the field of higher education ... We conclude that including higher education in comparative welfare states analysis might result in a less clear-cut categorization of welfare regimes than when the analysis is restricted to social protection and labour market policies.

For Berggren et al. (2010: 409–410), in the context of care management in a study of provision for the elderly and psychiatric disabled in Sweden, a “move from ‘ideal types construction’ to ‘real types descriptions’ in positioning and understanding welfare state differences and similarities would be fruitful”.<sup>15</sup> This study allows for variation within national provision according to how it is decentralized to the local, as is confirmed by Künzel (2012) who has this to say about minimum income policies across France and Germany:

At the local level, however, we have discovered very different outcomes of active inclusion reforms, ranging from market-oriented, integrated and participatory variants of active inclusion to the persistence of standardized benefits (Künzel 2012: 4).

More broadly, Wendt (2009) finds that there is no reason for health regimes to match with welfare regimes, especially as more countries are taken into account as well as in addressing the specificities of health itself.<sup>16</sup> In short,

Regimes are broader than individual programmes such as pensions, and broader than the welfare state ... A number of authors have attempted to apply Esping-Andersen's typology to specific programmes, or groups of programmes ... Their findings are mixed. Some find the welfare regime typology works, while others find it does not ... Britain – supposedly the residualist welfare state – had the largest social rented sector; French economic policy was the most orthodoxly neo-liberal; and corporatist Germany had gone furthest in privatizing social housing ... focus on ‘social assistance regimes’ or ‘poverty regimes’ ... find only a limited relationship to wider welfare regimes ... welfare regimes tend to be based on transfers rather than services, but the relationship between them is far from clear. Moreover, there are important differences between the patterns of health and social care ... welfare states are composed of different approaches to different social risk, and the approach to each social risk is often “hybrid” (Powell and Barrientos 2011: 75).<sup>17</sup>

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<sup>15</sup> Albeit from a perspective of suggesting “This shift implies a move from ideology/structure and policy to values/administration and outcome” (Berggren et al. 2010:410), something which is unlikely to offer much beyond a particular empirical focus and narrative.

<sup>16</sup> Although, Kam (2012:108) looking at health through the prism of decommodification, finds, “the existence of significant differences in the welfare systems between the East Asian countries and the 18 OECD countries studied by Esping-Andersen (1990) and the existence of significant similarities in the welfare systems between East Asian countries”.

<sup>17</sup> See also Kasza (2006: 153):

Regime analysis fails as a way to categorize welfare systems according to their programmatic differences because the welfare policies of each country have different histories, discrete sets of policy actors participate in various fields of welfare policy making, variations in the policy-making process affect policy substance, and borrowing from foreign models introduces inconsistencies into each country's welfare package. Each of these factors dilutes the relationship between the class politics of a country's ruling party in a given period and its welfare programs, stripping welfare systems of the consistency required by a regime typology.

Proliferating hybrids of proliferating regimes increasingly suggests a chaotic classificatory scheme.

Even those contributions that remain (unquestioningly) faithful to the welfare regime approach find it necessary to qualify or supplement it.<sup>18</sup> Kuitto (2011: 348) finds five clusters across 28 European countries, with welfare states differing primarily “along their emphasis either on cash transfers for the elderly or on social services and cash transfers for the working-age population”.<sup>19</sup> Franzoni and Voorend (2009, 2011) whether looking at the distributional impact of welfare regimes or the potential for CCTs “to become stepping stones to universal social policy (Franzoni and Voorend 2009: 279)”, in Chile, Costa Rica and El Salvador, find it necessary to look at the role of societal coalitions. Gough and Sharkh (2011) draw on five ‘I’s as the determinants of social policy: industrialization, interests, institutions, ideas and international influences, and use cluster analysis to identify welfare regimes lettered A through H, with only partial association with meeting welfare/security needs. In a separate paper, Sharkh and Gough (2010) suggest the “regime approach remains a fruitful paradigm for thinking about social policy across the developing as well as the developed world”. For this, they give three justifications:

First, it situates modern ‘welfare states’ within a wider *welfare mix*: governments interact with markets and families to produce and distribute welfare. Second, it pays attention to welfare *outcomes*, the final impact on human security, need satisfaction and wellbeing. Third, it is a *political economy* approach that embeds welfare institutions in the ‘deep structures’ of social reproduction: it forces researchers to analyze social policy not merely in technical but in power terms (Sharkh and Gough 2010: 28).

But, as argued, the increasing diversity across welfare states and mixes tends to undermine the approach. In the extreme and in practice, not least in their own contribution and that of others, the political economy or other theoretical approaches, let alone genuine reference to deep structures and power, tend to be overlooked in deference to the use of statistical methods in identifying regimes. Accordingly, despite their welcome departure from a “one-size-fits-all” approach to social policy across the global South, this is not remedied by a many-size-fits-all replacement in which, “there is greater scope for policy learning within regime clusters”.

Far from justifying the extension of the WRA to developing countries, Sharkh and Gough (2010) explicitly open up the potential for critical commentary on three further aspects: its scope of application, its theory and its policy implications. Initially, especially in light of its subsequent coverage, the scope of application of the WRA was both ambitious (categorizing different welfare states as a whole) and, paradoxically, relatively limited in two significant aspects. On the one hand, it was confined to a

<sup>18</sup> For a spirited defence of the WRA, in part upon the grounds that ideal types have been displaced by typologies in the passage from Esping-Andersen’s original formulation, see Kersbergen (2013). However, while one is never supposed to be realized purely in practice, and the other is through classification, neither suffices to deal with the issues raised here of the diversity of “regimes”, and their determinants, across and within countries. See also Ferragina and Seeleib-Kaiser (2011: 597) for whom, emphasis added:

Our literature review confirms the existence of three worlds of welfare capitalism in the light of ideal types. We propose a classification of rich democracies on a *continuum* from the most purely social-democratic (Sweden) to the most liberal country (the United States).

And see Kammer et al. (2012) for support for the WRA by examining redistribution at the household level, albeit with Belgium and Netherlands as hybrids across social democratic and conservative models.

<sup>19</sup> While “European welfare states cluster along these two spending dimensions in a way that to a great extent coincides with the well-known delineation of welfare regimes based on institutional characteristics”, yet “the results attest to the emergence of a variety of welfare arrangements in the post-communist region ... with a general orientation toward a Bismarckian or conservative model”. Furthermore, “The results of this analysis demonstrate that disaggregated welfare expenditure measures retain considerable importance in elucidating the realities of contemporary welfare policy” (Kuitto (2011:348)).

sample of developed countries. On the other hand, although a product of the neoliberal era by timing (early 1990s), its origins are heavily marked by the lingering influences of the conditions of the post-war boom and its association with Keynesian welfarism, however this might be interpreted. As a result, there is at least an implicit presumption that the welfare states or regimes concerned are at a mature stage, rather than being in the process of being established, and in the context of advanced capitalist economies in which Keynesianism still appears to be a viable intellectual and policy option. Inevitably, this places considerable logical and historical limitations on the scope of applicability of the WRA, irrespective of its merits, for understanding the conditions that have spawned it and which have long been in the process of being dissolved. The WRA is confined, initially, to those advanced societies that have benefitted from the post-war boom even if subsequently, they were deep in the period of neoliberalism.<sup>20</sup> Scholarly ethos at the time when the WRA emerges focuses in the main on explaining relatively minor differences in performance across otherwise similarly (potentially) expanding economies—especially for growth, with Germany and Japan, for example, at the fore, and welfare provision, where Scandinavia takes the lead.

Most obviously, this means societies in which average incomes are high, formal employment and working conditions are normal, and unemployment is variable but contained. There will be a modern industrial sector, possibly in relative decline by weight of economic activity, and long-established and well-functioning (government) bureaucracies and institutions. The family of welfare regimes in such narrowly delimited circumstances will only show minor differences compared to regimes spread wider over both historical (long before and longer after the post-war boom) and logical (different stages of development) canvases.

In addition, the WRA was primarily focused upon income transfers as opposed to welfare services, something equally more prominent in the sorts of societies under consideration at a particular stage in their development. Now, with the hindsight of a further two decades of neoliberalism and the extensive application of the WRA to a range of other societies, it is scarcely surprising that it should not be able to stand on the relatively slender foundations on which it was constructed. Why should the specific approach to select welfare states around the period of the post-war boom be of general applicability to other times, places and programmes?

Indeed, the expansive scope of the WRA is indicative of a narrow Eurocentric conceptual imperialism,<sup>21</sup> in which other countries are illegitimately seen through its prism with modification to suit where the fit is poor, blurred or even more or less non-existent. And the ultimate option remains to add another ideal type. This is indicative of the poverty of theory attached to the WRA which should, at least in principle, delimit its historical and logical scope of application, rather than bordering on the universal in its substance. Is the theory suitable for other societies than those that gave it birth and for welfare programmes at other points in world history and national stages of development?

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<sup>20</sup> Interestingly, much the same can be said of the varieties of capitalism (VoC) approach, emerging at the same time, indeed the last possible moment for it to do so, with the prospective projection forward of the favoured Keynesian interventionist model that had already been rendered redundant by neoliberalism, Ashman and Fine (2013). For an attempt to marry WRA and VoC, see Lehndorff (2012).

<sup>21</sup> See Izuhara (2013) for this in the context of East Asia, with China especially challenging to the WRA as new kid on the block with particularly rapid shifts in policy and provision. See also Walker and Wong (2013). Such conceptual imperialism can also be unwitting, as with the productivist and developmental interpretations of East Asian welfare provision corresponding to longstanding Western productivist and ends-oriented approaches, respectively, Wong (2013). Interestingly, it is also the case that welfare policy is often seen in terms of the path dependency derived from colonial heritage but this cannot be taken for granted, and what does or does not get passed on needs to be explained (Chang and Ku 2013).



Such considerations are a reflection of a deeper theoretical malaise across the welfare regime approach. As put by Arts and Gelissen (2002: 155) more than a decade ago, “A better formulation of the theory on which it is based deserves priority”. This is amply confirmed by the more recent review of Powell and Barrientos (2011: 81):<sup>22</sup>

The main conclusion of the article is that the ‘welfare modelling business’ requires investment in its more neglected elements. There has been a great deal of attention on the empirical validity of Esping-Andersen’s *Three Worlds*. However, apart from the feminist critique and de-familization, the conceptual and theoretical aspects which the typology was expected to facilitate remain under-developed. It is a little ironic that a work aiming to lay bare the ‘theoretical substance of welfare states’ (Esping-Andersen 1990: 19) has led to a largely atheoretical debate.

To some extent, this theoretical deficiency is a reflection of the neglect of Esping-Andersen’s original intentions concerning theoretical scrutiny of the role of resources and power as the structural underpinnings for factors such as decommodification and stratification, and how these give rise to complex outcomes across ideal types of welfare regimes. These reflect the previously delineated intellectual origins of the WRA in the conditions of the post-war boom, and the potentially progressive roles played by an industrial working class and its organizations, politics and ethos. Subsequently, specifying a proliferation of regime types has taken precedence over explaining and understanding their nature, with casual appeal to a range of other considerations and categorizations such as hybrids, gender, decommodification and defamilization.

There are a number of issues involved here. The first is whether whatever theory is present is appropriate to its object of study, specifying and understanding the provision of welfare presumably across some form of geographically, historically and logically delimited application associated with capitalist development. There will be a need to finesse the general (capitalism), the historical (over what period and how characterized), and the specific (provision of what, to whom, through what mechanisms). The initial power-resources hypothesis deployed by Esping-Andersen is arguably inadequate for purpose along a number of dimensions, not least because it is universal in method (all societies deploy power and resources), fails to address explicitly the nature and period of capitalism under consideration (although, as already argued, it is itself very much a product of the Keynesian period, or just beyond into its decline),<sup>23</sup> and equally fails to have the potential to fill the gap between the more abstract theoretical considerations and the chain of causation linking these to outcomes (see the third point below).

Second is that the theory underpinning the WRA has not remained static. Indeed, as observed, it has stagnated or even decayed in deference to, or even because of, the strain imposed by empirical case studies involving regime classification and extension. Reference to power and resources as explanatory factors are increasingly, even absolutely, notable for their absence. This decline might reflect an unconscious response to the rise of neoliberalism and a corresponding shift in balance, composition, and organization of forces across and within capital and labour. Thus, the theory

<sup>22</sup> This is not, though, to accept that the theoretical way forward is that, “more attention must be directed at the how issues of social rights, stratification, the welfare mix and social risks – the key analytical elements of Esping-Andersen (1990, 1999) - combine in welfare states” Powell and Barrientos (2011: 81).

<sup>23</sup> And, of course, there are also historically delimited elements within the conceptual apparatus employed by Esping-Andersen and his followers, such as decommodification, which presume, however explicitly, a particular stage of capitalism. Note though, in passing, that the use of the term decommodification is casual, merely representing some strengthening of labour’s position in its social and economic reproduction. It does not signify the abolition of labour power as a commodity, in the same way as decommodified goods and services. See Saritas (2014).

underpinning the WRA may well be a victim of its own limitations, the weight of empirical studies in its image, and the demise of the Keynesian period that inspired it.

With this decline and shift in WRA theory, it would, of course, be unduly harsh to blame such developments in the literature in this regard on Esping-Andersen himself. He can hardly be held responsible for his followers. But nor would blaming him be entirely a case of blaming the innocent victim. As argued as early as Fine (2002), Esping-Andersen himself seems to have abandoned the power-resources theory for flirtation with, if not embrace of, mainstream concepts such as collective risk management and market failures. Esping-Andersen (1999: 36) heads a section, “The Foundations of Welfare Regimes: Risk Management”, with opening sentence, “social policy means public management of social risks”. Compare this with his classic text Esping-Andersen (1990) for which “the central question, not only for Marxism but for the entire contemporary debate on the welfare state, is whether, and under what conditions, the class divisions and social inequalities produced under capitalism can be undone by parliamentary democracy (Esping-Andersen 1990: 11)”.

In his subsequent work, *The Incomplete Revolution*, Esping Andersen (2009: xviii) informs us that, “Some years ago I solemnly promised to myself that I would from then on dedicate my research and writing to anything but the welfare state”. Here, as previously, he has commendably taken the criticism of neglect of gender considerations to heart, redefining welfare provision in terms of household life chances from cradle to grave, especially emphasising early years of life and, “to conclude that if the welfare state can help accelerate the revolution of women’s roles, we will probably also harvest major equality and efficiency gains across the board” (Esping-Andersen, 2009: 174). Otherwise the volume is marked by: (i) continuing identification of ideal types (associated with gender roles and their broader economic and social situation and life chances), not least through a traditional male breadwinner model set against defamilialization and masculinization of women as they engage in work; (ii) ironically in light of ideal types, attention to the proliferation and diversity of living arrangements and familial choices; and (iii) the taking of Gary Becker and Talcott Parsons as points of departure and yet incorporation of casual reference to multiple equilibria, Pareto efficiency, the knowledge economy, inequality and homogeneity, human capital, social investment, information failure, and the troika of family, market and government. This might be thought not so much to be completing an intellectual revolution as consolidating a counterrevolution.<sup>24</sup>

But, third, what then of the policy implications of the WRA that are, for example, claimed in principle by Sharkh and Gough (2010), not least for developing countries? Across the literature, there is primarily a stunning, if unobserved, silence. This is for good reason, despite what I suspect is an inclination to favour expanded welfare provision through the state and the Scandinavian levels and forms of provision. The problem is that the WRA almost inevitably offers little by way of policy advice for two

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<sup>24</sup> As Powell and Barrientos (2011: 74) suggest:

The new emphasis on social risk effectively replaces the political-economy, power resources, approach to building welfare regimes in the three worlds, with a more functional response to perceived threats to welfare.

They also observe that

It has been criticized for being too centred on Scandinavian debates; ignoring the development of feminism as one of the most important and creative forces in social sciences over the past two decades; not being well-adapted to encompass the postmodern development of industrial society; being ill-adapted to understand the differences between welfare states in the politics of retrenchment; and not paying sufficient attention to the political differences between consensus and majoritarian regimes (Powell and Barrientos 2011: 70).

compelling and complementary reasons. One reason is that, in welfare as in many other things, we all want to be Scandinavian. But either the WRA offers no advice on how to transition from one regime to another in view of lack of theory, or, what theory there is, such as appeal to power and resources, suggests that transitions are pre-empted by underlying determinants such as history, the organization and balance of class or other forces and their corresponding politics and ethos. So, “become like Sweden”, is either unhelpful or infeasible. The second reason is, with welfare regimes as ideal types, whether grounded in underlying power and resources or not, there is little scope for the intermediate relations, processes, structures, agencies and ideational factors that influence, if not determine, policy in detail to be incorporated into the analysis. The WRA essentially precludes policy considerations at the levels both of grand regime determination and passage to policy and outcomes in detail.

These observations are borne out to a large degree by Jensen (2011a) who highlights the extent to which the WRA has been based upon income transfers as opposed to welfare services, and how much more challenging it is to broaden the approach from concentration on pensions and social security. What work there is on welfare services tends to fall into three categories: (i) programme-specific drawing on health care, child care or education, for example; (ii) typologies to assess whether services fall into welfare regimes in cross-country comparisons; and (iii) attempts to gauge whether there are close relations or not between the sorts of income transfers that occur and the provision of welfare services. While those under (i) tend to overlook broader influences and implications, those under (ii) and (iii) beg the question of why should the same ideal types prevail, or be determined by the same factors, for income transfers as for welfare services.

Jensen supports this conclusion by drawing upon the idea that a broader set of constituencies, rather than a stereotyped strengthening of labour movements and Left-wing governments, are now involved in making welfare policy. Moreover, there are not just different interests but these interests are differently and more narrowly focused. Indeed,

Two points should be noted here. First, the policy development of individual welfare programmes is difficult to understand by relying on macro-level factors, such as the power of the left. Much more important is the strength of sector-level interest groups. Second, the strength of these sector-level interest groups may vary considerably from one sector to the next ... this entails that it becomes difficult to talk of *the* welfare state in a country because the policy dynamic is likely to be very different in different welfare programmes. The within-country variation is, in other words, likely to be as great as, or greater than, the between-country variation (Jensen 2011a: 409).

More specifically, Jensen argues welfare services are distinct from income transfers because they involve provision, “the production mode”, that “entails a transformation of the input (money) into an output (the actual in-kind service)” (Jensen 2011a: 409). As a result, vested interests are created in the process of provision itself and, in addition, this tends to induce both the participation of the state and more complex conflicts over the levels and forms of provision. Indeed, the “effect of these different production modes is quite dramatic” (Jensen 2011a: 410), with reference made to vested, possibly conservative, interests of those attached to the processes of provision as opposed to macro-goals and ideational factors around equality.

The welfare service component is tricky to analyse compared with the transfer component, not least because the individual services constituting this component are of

such varied quality. Healthcare, education and social care are hugely different fields characterised by very different policy dynamics (Jensen 2011a: 411).

As will be argued, there is much to commend in Jensen's conclusion, but it suffers from being derived from distinction between welfare as income transfers and as services. This is not simply because there are comparable difficulties for the WRA for both but also because the fact that one is produced and other is not, in some sense, is insufficient in explaining why welfare provision as a whole is differentiated. State involvement, vested sectoral interests and processes of provision are equally applicable to income transfers. This is, especially and increasingly obvious in case of pensions and where public provision might involve private agencies (subcontracting the assessment for disability, housing or other benefits for example).<sup>25</sup> Income transfers as much as welfare services equally "are hugely different fields characterised by very different policy dynamics" (Jensen 2011a:411). This has been particularly highlighted by the most recent events around the crisis even if it does not originate with them, as will be seen from the next section but one.

### **... To Convergence through Path Dependence to Crisis**

It is useful to acknowledge that not all welfare analysis is confined to the WRA, although its presence is heavy even upon those who depart from it. There have been other takes on the nature and evolution of welfare, especially within if not originating from the rise of neoliberalism and reinforced by its current global crisis. Particularly prominent across the more recent literature have been two considerations, neatly summarized as whether and how social policy has exhibited convergence (because of neoliberalism and globalization) and whether and how it has been subject to path dependence (which has meant in social policy terms, resistance or obstacles to change in response to neoliberalism, globalization *and* crisis).<sup>26</sup> As with the welfare regime approach, the literature has become heavily empirically driven, with more or less casual reliance upon conceptual points of reference for the criteria, let alone the processes of whether or not there is convergence, with the same applying, rather than questioning, what were the criteria of difference in the past.<sup>27</sup> Not surprisingly in view of earlier discussions, there is a mix of contributions and conclusions across countries and programmes.

Thus, for example, Guo and Gilbert (2007) investigate continuity and change across welfare regimes and family policy, focusing on the role of defamilization and decommodification. They find that the two are mutually supportive but in an unstable relationship with one another. For Southern European welfare states, Greve (2008a: 105) finds that:

certain distinct characteristics still prevail in the Southern European welfare states, while ... movement towards the rest of Europe is also taking place. A more active welfare state with universalism at least in the area of health care, although with space for a private

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<sup>25</sup> In a separate contribution on welfare service provision, Jensen (2011b) offers eight factors as determinants; Left-party strength, vested interests, capacity of Left-wing parties better able to deliver austerity, technical complexity, veto points, deindustrialization increasing childcare, globalization, and women's social demands. But these, and other factors, apply to a greater or lesser extent to income transfers.

<sup>26</sup> Note that much of the literature overlooks how social policy has to change in light of secular trends in household composition, feminization of the workforce and an ageing society (see Grimshaw and Rubery 2011; Rubery 2011). The nature of labour markets has also changed, as emphasized by Heintz and Lund (2012), with multinational corporations heavily involved in flexible subcontracting to which social policy does, or does not have to, respond.

<sup>27</sup> Schmitt and Starke (2011: 131), for example, conclude for OECD welfare states that, once correcting for conditioning factors, "the speed of welfare state convergence is influenced by the degree of globalization, EU membership and welfare regime type".

sector as well, might gradually move the welfare state away from its more classical highly familialistic framework.

Chung and Thewissen (2011: 16) suggest, framing around welfare regimes, that responses to unemployment in Germany, Sweden and the United Kingdom are strongly path-dependent in the short run according to “different dynamics than the more structural long-term policy developments”. And Lewis et al. (2008: 21) conclude that, “There is very little evidence of convergence towards a dual, full-time worker model family outside the Nordic countries, although the balance between the hours which men and women spend in paid work is becoming less unequal.”

There is, then, some evidence of erosion of difference with core distinctions remaining, especially at the two extremes of the United States and Scandinavia. For the former, Alber (2010: 108) is concerned to highlight, “*three aspects of Americanization in Europe and two aspects of Europeanization in the US*” having observed that:<sup>28</sup>

in many respects the American welfare state is different and complex rather than incomplete, because it uses a host of different instruments, including not only social insurance, but also minimum wage legislation and tax credits for the working poor, as well as some other measures ... such as loan guarantees and other subsidies in housing, the regulation of employment conditions, and tort law ... within the realm of social security the American welfare state is more similar to European welfare states than the term ‘residual welfare state’ suggests, because it is also dominated by *public* provisions for welfare, among which social insurance programmes, particularly Social Security and Medicare, predominate; because its public pension scheme is more universal, redistributive, and generous than the German pension insurance system, because social programmes have also been growing over time in recent decades; and because it is moving closer to Europe with respect to extended public health care schemes ... [But] noteworthy differences to Europe remain, most notably a stronger reliance on private schemes in pensions and health, a stronger emphasis on work-conditioned benefits, and a greater importance of selective or targeted schemes, which represent about one third of the total social spending in the American welfare state if Medicaid is included (Alber 2010: 114).

This leads him to reject the idea of the United States as a residual welfare state for concealing both the nature and the peculiarities of provision.<sup>29</sup> But the centre of gravity of the convergence literature is oriented around what is happening to the Scandinavian model. For Greve (2011: 113), “profound changes have taken place and the Nordic model is no longer so distinct and special as it has been in a historical perspective,” although this is seen to be consistent with continuing, possibly widening, differentiation across countries. For Jørgensen and Schulze (2011), there has been the erosion of the Danish corporatist model, especially with regard to the strength and presence of trade unions, and Jochem (2011) sees this as important across the Nordic countries in responding to unemployment, especially with the decline of centralized national bargaining, although active support to access to labour markets remains through education for lifelong skills. More generally, for Kvist and Greve (2010: 146) using the Danish example:<sup>30</sup>

The Nordic welfare model is undergoing a fundamental transformation ... Although Denmark still offers universal coverage in core welfare state areas, the increased use of occupational and fiscal welfare as well as changes in public schemes has gradually

<sup>28</sup> See also Greve (2008b).

<sup>29</sup> But see Adésinà (2009) for the idea, that for developing countries, the Washington Consensus marks the transition from transformative to residual social policy.

<sup>30</sup> Although, for family policy, as already covered, Tunberger and Sigle-Rushton (2011) observe more continuity than change.

transformed the nation into a multi-tiered welfare state that is more dualistic and individualistic, with participation in the labour market becoming still more important for entitlement to benefits. These profound changes have taken place in such a way that although core characteristics are still in place, new structures and understandings of the welfare state are also developing. Thus classical typologies need revision, so that they include more focus on this combination of universality and institutional attachment to the labour market. Moreover, measures of what welfare comprises should include not only public but also private elements.

The reference, almost in passing, to the private sector is crucial not least in the context of neoliberalism. For social policy is not a sealed unit within the state, or between it and its citizens, but also interacts with the private sector in complex and shifting ways at both macro and micro levels, both in conditioning what is to be addressed by social policy and how it is addressed.

Such is brought out by Haynes (2011) study of income support for older people in countries of the Organisation for Economic Co-operation and Development (OECD) and the potential gender impact of movement toward (private) occupational pension schemes. For:

In Scandinavia, the move towards occupational welfare and pensions seems less likely to disadvantage women because of their high participation in the labour market. In countries where women are encouraged and incentivized to take traditional caring roles over and above employment and where participation in the labour market is low, occupational welfare systems may pauperize women (Haynes 2011: 130).

Significantly, then, the introduction of the private sector can displace both public service provision and familial dependence, as argued by Pavolini and Ranci (2008: 257–258) in their study of long-term care (LTC) across Western European countries:

the reforms introduced in the six countries considered converge on a ‘mixed’ model of intervention with a growing intermediate level of public coverage of LTC needs, while the organization of care systems endeavours in various ways to combine the service-led model with an informal care-led model. This convergence is the paradoxical result of two opposing trends: while the countries traditionally closer to a service-led model have shifted to new forms of intervention based on greater flexibility (supposedly best guaranteed by the introduction of market mechanisms) and more attention to the family care giving capacity; the countries historically based on an informal care-led model have extended the public coverage of dependency needs and have progressively shifted to more organized forms of intervention where families are supported in their care giving through the introduction of market mechanisms and new measures aimed at helping the caring families.

Similar restructuring, and tensions, across forms and levels of provision are highlighted by Mendes’s (2009) study of Australian (neoliberal) welfare state reform with workfare measures, and corresponding cuts to wages and welfare, complemented by continuing family payments systems as a way of addressing poverty. This should not blind us, though, to the possibilities that qualitative and quantitative welfare retrenchment can proceed together, mutually reinforcing one another, as argued by Jutila (2011) for Finland over the past 20 years.

And, at least until the dust settles, comfortable notions of convergence, and path dependence<sup>31</sup> appear somewhat bizarre in the context of the global crisis, especially to

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<sup>31</sup> See Isuani (2010) for path dependence and resistance to change in the Argentine welfare system but Hertel-Fernandez (2009) for a critique of path dependence on the grounds that institutions can be turned to entirely different purposes once circumstances change, using the example of Chile.

the citizens of Greece for example, with the double whammy of explosion of need and implosion of provision.<sup>32</sup> Nonetheless, crises are seen as opportunities (Ramesh 2009), and as Prasad and Gerecke (2010: 236) argue:<sup>33</sup>

social security regimes have often been born out of crisis. In addition, on average, social security spending increases over the course of a crisis; however, there is wide regional variation, with advanced countries exhibiting the most countercyclical spending ...crises can be used as an occasion to improve and strengthen social security; in doing so, countries not only mitigate the worst effects of the crisis, but also create better social policy and improve long-term crisis preparedness ... the countries that have avoided fiscal discipline during past crises have typically been more successful”.<sup>34</sup>

Nonetheless, whether crises prompt enhanced or reduced social policy, it is once more imperative to finesse this by context, ranging from migration to child labour. Deacon points to “the unwillingness of national social policies to meet the social protection needs of an increasingly mobile global population, which will increase with the global climate change crisis inducing environmental migration” (Deacon 2011: 147). On a more optimistic if unrealistic note, why is a crisis necessary for this? Patel (2009: S51) suggests:

As long as governments and international organizations keep their eye on the ball and maintain a focus on free and compulsory primary education; immunization; micronutrient supplementation (iodized salt, vitamin A, and zinc for children and iron folate for pregnant and lactating women); behavioral change programs such as sex education; the importance of breast feeding; oral rehydration during episodes of diarrhea; and, sleeping under mosquito nets in malarial areas, children in East Asia will continue to thrive - and to guarantee the future dynamism of the region.

Easier said than done. Kane (2009) points to the lack of any simple causal relationship between poverty and the incidence of child labour with the corresponding prospect of crisis-induced increases in some places and greater protection in others.<sup>35</sup>

<sup>32</sup> See Arcanjo (2012:16) for varieties of unemployment reform across France, Germany, Portugal and Spain with diversity of outcomes despite reform towards “weaker social rights and stronger obligations”. See also Yerkes and van der Veen (2011: 430) for the suggestion that “the current economic crisis, in combination with previous reforms and changing social risks, creates the potential for an even greater transformation of social rights”. Further, Vis et al. (2011: 338) point to the added complexities across the mix of welfare regimes, path dependence, convergence or not, and the phasing of responses to the crisis:

If ever there was momentum to roll back the welfare state, it is the (aftermath) of the financial crisis of 2008-09. All theoretical perspectives within comparative welfare state research predict radical reform in this circumstance, but does it also happen? Our data indicate that - at least so far - it does not. Focusing on a selection of advanced welfare states (the UK, the USA, Germany, the Netherlands, Denmark and Sweden), we find that these countries face similar problems and that their initial response to these problems is also similar. The latter is surprising because, theoretically, we would expect varying responses across welfare state regime types. Rather than retrenchment, we observe a first phase of emergency capital injections in the banking sector and a second of Keynesian demand management and labour market protection, including the (temporary) expansion of social programmes. Continuing public support for the welfare state was a main precondition for this lack of immediate radical retrenchment. However, the contours of a third phase have become apparent now that budgetary constraints are forcing political actors to make tough choices and introduce austerity policies. As a result, the question of who pays what, when, and how will likely give rise to increasingly sharp distributional conflicts.

<sup>33</sup> See also Taylor-Gooby (2012) on whether it is cuts or restructuring in the United Kingdom, and Doetter and Götze (2011: 488) for its health system for which, “while acute economic crises create windows of opportunity for change, it is the interaction of system-specific deficits and the role of ideas and political factors that largely condition the content and timing of reforms”. As, Dukelow (2011: 408) puts it for Ireland, “if Ireland continues on the path it has instigated, the liberal disposition of the Irish welfare state will intensify”. See also Sacchi et al (2011:484) on short-time working across Austria, Germany and Italy, concluding that, “programme level convergence gives way to rather differentiated trajectories of development which tend to reinforce existing divergences between Germany and Austria, on the one hand, and Italy on the other”.

<sup>34</sup> See also Pavolini and Ranci (2008) for crises as a stimulus for progressive reform and Riesco (2009b) for the consequences for (privatized) pensions in Latin America.

<sup>35</sup> And for Mahon (2010: 172):

On a wider canvas, there is a remarkable resonance between the longer-established globalization and crisis literatures in terms of impact upon social policy in view of their common either/or outlook, each deriving this from the ambiguous responses to similarly perceived stimuli of external pressures. Thus, for Koster (2008: 291), there are a number of arguments about the effects of globalization, such as:<sup>36</sup>

the welfare state cannot be sustained as globalisation increases for the reason that, due to mobility of capital, countries will no longer be able to maintain the high taxes that are required to fund the welfare state ... Others argue that there is a positive relationship between globalisation and welfare spending because financially open countries require substantial welfare state investment to shield citizens from external shocks caused by fluctuations on international markets.

Kim and Zurlo (2009: 131), drawing on Blackmon (2006), are even more explicit in addressing how globalization affects welfare states as mediated by the ubiquitous welfare regimes in their account.

The *efficiency hypothesis* ... argues that globalisation is the cause of welfare state decline. On the other hand, a positive perspective, called the *compensation hypothesis* ... claims that the emerging internationalisation of economies is related to a high demand for social security, which in turn facilitates an upward shift of taxation and social spending levels.

In this way, together with other refinements, we can always chart, even explain, what happens as a combination of efficiency and compensation.

## **This Time (Social Policy) Is (and Was) Different(...iated)<sup>37</sup>**

At the time of writing (February 2014), no one can doubt that the nature and impact of the current crisis is both deep and yet uneven from and within one country to another. Youth unemployment, for example, is soaring towards 60 per cent in Greece and Spain, relative to levels of less than half this for their populations as a whole. Reduce this by a further four-fifths for Germany. Across the European Union (EU), similar sharp contrasts are to be found for wage levels, with falls in real terms over the course of the crisis in Greece of the order of 22 per cent, of over 10 per cent in Hungary, Lithuania and Romania, of moderate declines (less than 10 per cent) in many countries, and even moderate increases in Belgium, Bulgaria, Croatia, the Czech Republic, Finland, France, Germany and Sweden.

Inevitably, the impact of the crisis is in some, if not major, part, a consequence of the policies adopted in response to it. Initially, there was some fiscal stimulus, although this rapidly morphed, especially in the United Kingdom and the United States, into quantitative easing followed by deflationary measures from 2010. In this light, it is

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Although the Organisation for Economic Co-operation and Development (OECD) and the World Bank are often (rightly) associated with the diffusion of ideas and practices underpinning neoliberal globalization, a closer examination of their policy discourses over the last decade suggests that they have clearly gone beyond the brute neoliberal prescription of welfare cuts and structural adjustment. This shift is particularly evident in their advocacy of public investment in childcare/child development programs, as 'investing in children' has come to be seen as a critical component of the paradigm. Different versions of this discourse, however, reflect a greater or lesser break from neoliberal canons.

Further, Mahon (2009) suggests the OECD can play a softer line in reconciling family and work lives, as it does not have to put (aid) money where its mouth is.

<sup>36</sup> He adds that the impact of globalization should be acknowledged in its political and social as well as its economic dimensions. See also Koster (2009).

<sup>37</sup> See Reinhart and Rogoff (2010) with title "This Time is Different: Eight Centuries of Financial Folly".



worth quoting at length from Ortiz and Cummins (2013a: i) who have reviewed spending projections and prospects for between 170 to 180 countries drawing upon IMF studies.<sup>38</sup> For them:

In a first phase of the global economic crisis (2008-09), most governments introduced fiscal stimulus programs and ramped up public spending, as the world was able to coordinate policies. However, premature expenditure contraction became widespread in 2010, which marked the beginning of the second phase of the crisis, despite vulnerable populations' urgent and significant need of public assistance. In 2013, the scope of public expenditure consolidation is expected to intensify significantly, impacting 119 countries in terms of GDP, and then steadily increase to reach 132 countries in 2015. The latest IMF projections suggest that this trend will continue at least through 2016.

One of the key findings of this analysis is that fiscal contraction is most severe in the developing world. Overall, 68 developing countries are projected to cut public spending by 3.7% of GDP, on average, in the third phase of the crisis (2013-15) compared to 26 high-income countries, which are expected to contract by 2.2% of GDP, on average. Moreover, comparing the 2013-15 and 2005-07 periods suggest that a quarter of countries are undergoing excessive contraction, defined as cutting expenditures below pre-crisis levels. In terms of population, austerity will be affecting 5.8 billion people or 80% of the global population in 2013; this is expected to increase to 6.3 billion or 90% of persons worldwide by 2015.

Regarding austerity measures, a desk review of IMF country reports published since 2010 indicates that governments are weighing various adjustment strategies. These include: (i) elimination or reduction of subsidies, including on fuel, agriculture and food products (in 100 countries); (ii) wage bill cuts/caps, including the salaries of education, health and other public sector workers (in 98 countries); (iii) rationalizing and further targeting of safety nets (in 80 countries); (iv) pension reform (in 86 countries); (v) healthcare reform (in 37 countries); and (vi) labor flexibilization (in 32 countries). Many governments are also considering revenue-side measures that can adversely impact vulnerable populations, mainly through introducing or broadening consumption taxes, such as value added taxes (VATs), on basic products that are disproportionately consumed by poor households (in 94 countries).

A different take on such impacts of the crisis is offered by van Dijk (2013) who studies the experience of financial crises over the period 1970–2009, during which all but two of the 126 countries covered suffered at least one banking crisis, and 1.5 on average. Of course, not all crises are the same, and the current episode is notable for bucking the outcome of an average inflation of prices of 30 per cent over six years, although far exceeding GDP declines and unemployment increases of 2 per cent.<sup>39</sup> But, in addition, “A wider-angle lens exposes broad-ranging implications for society. For example, in the six years following a crisis, average life expectancy declines by nine months, primary school enrolment drops by 3.5%, and fertility falls by 5.5% (but adolescent fertility rises by 4.5%)” (van Dijk 2013:i).<sup>40</sup>

<sup>38</sup> See also Ortiz and Cummins (2013b) where impacts of austerity on women are addressed although, significantly and understandably, by reference to knock-on effects of policies given limited attention to gendered requirements of social policy!

<sup>39</sup> See also Ball et al (2013: 1):

Using episodes of fiscal consolidation for a sample of 17 OECD countries over the period 1978–2009, we find that fiscal consolidation has typically had significant distributional effects by raising inequality, decreasing wage income shares and increasing long-term unemployment. The evidence also suggests that spending-based adjustments have had, on average, larger distributional effects than tax-based adjustments.

That such postures should be emanating from the IMF is striking but should also be viewed with some suspicion insofar as it has primarily played a legitimizing role as translation into policy response is negligible in terms of the strong dissonance between such scholarship and policy practice.

<sup>40</sup> See also Stuckler and Basu (2013) for a striking account of the impact of austerity and austerity policies on health in general and various mortality rates in particular.

These narratives can hardly come as a surprise and, especially in light of pre-occupation in the current crisis with financial developments as precursor if not cause, have given rise to the invention of an ideal-type of household of the following sort (heavily driven by stereotyped US experience). In short, households have been subject to a pincer movement of neoliberalism and rampaging finance in which real wages have been held down; provision through social expenditures has been privatized, reduced or even withdrawn; credit has necessarily been used to sustain norms of consumption across commodities and, recently and increasingly, commodified forms of social provision; and capital gains from housing bubbles have underwritten expansion of credit-fuelled consumption. Also the coincidental rise of both neoliberalism and finance has exacerbated income inequality, fuelling speculative investment by the wealthier.<sup>41</sup> As Crouch (2011: 114) puts it:

Two very different forces came together to rescue the neoliberal model from the instability that would have otherwise have been its fate: the growth of credit markets for poor and middle-income people, and the emergence of derivatives and futures markets among the very wealthy. This combination produced a model of ‘privatized Keynesianism’ that occurred initially by chance, but which gradually became a crucial matter for public policy. Instead of governments taking on debt to stimulate the economy, individuals and families did so, including some rather poor ones.

Consequently, the current crisis is seen as both reflecting these developments of the past and intensifying the problems of the present and into the future. There are questions over this account for a number of reasons. First is to doubt whether the weight of “financialization” of households, let alone its dynamic, is primarily marked and driven by those on low incomes, deprived of social services, realizing gains on the basis of evaporated capital gains in housing and unduly dependent on indebtedness through sustaining consumption by credit. This is an empirical question where averages may conceal more than they reveal, not least as the household pressures experienced in the crisis are not necessarily representative of what has gone before. And even across the separate elements of the stereotypical household, there are liable to be different impacts from one household to another rather than all coming together for all in a bundle (Zakrevskaya and Mastracci 2013).

Second, not only are households differentiated by how they are affected by the crisis, and the conditions that preceded it, so are the extent and forms of financial developments across different countries and sectors of the economy. While, especially for households, mortgage and pension finance may have been at the fore, these have neither been uniformly nor evenly attached to a homogeneous forward march of financial markets.<sup>42</sup>

Third, both more generally than for mortgages and pensions alone, how finance has interacted with the separate areas of provision, quite apart from old age and for housing, has differed. This is so by sector and by country and by interaction with social policy more generally. Each area of provision will have its own specific dynamics and traditions that will not been homogenized by its interaction with, what is in any case, the uneven incidence and forms of financial development.

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<sup>41</sup> Such developments have been understood within a Marxist perspective in terms of financial exploitation of workers, for which see Lapavistas (2009 and 2013) for an account and Fine (2010a, 2014) for an alternative and critique. For similar postures from a post-Keynesian perspective, see Fadda and Tridico (2013).

<sup>42</sup> See the Fessud research papers, Bayliss et al. (2013); Karacimen (2013); Saritas (2013); Churchill (2013); Fine (2013b); Robertson (2013, 2014).<sup>42</sup>

Fourth, it must also be recognized that both finance and neoliberalism are not homogenizing forces of introducing the market. Even in some sort of pure form, they leave, for example, a residue of those for whom the market is dysfunctional even if that is seen as a personal responsibility. This gives rise to the hard to house, the hard to provide for in old age, the hard to raise out of poverty, and the hard to educate, provide for health, etc. In short, even the hardest neoliberals are liable to be faced with a Polanyian double (or multi-dimensional) movement albeit arguably of their own making (if also subject to conflict and pressure) and on a greater or smaller residual of the population as opposed to social policy of universal scope.

First, European social models are being asked to extend social support to meet new needs associated with the ageing society, changes in citizens' aspirations and behaviour and the reduced reliability of support from employers and the family. How nations respond to these new needs varies according to current gaps in provision and to political will, but most states up to the crisis were expanding their range of social interventions, sometimes leading to hybridization of their traditional social models. Second, deconstruction of social models to implement neoliberalism and reconstruction to meet new needs are often two sides of the same process (Rubery 2011: 658).

Precisely because such dysfunctions in provision for the hard to serve are multi-dimensional and uneven in their incidence, individual anomalies are liable to be created across them either in the form of either what are perceived to be undue benefits (to be cut) or undue harshness (to be alleviated). Not surprisingly, in context of crisis and recession, there are pressures both to reduce individual and overall benefits and to protect the most vulnerable, even if it tends to be an uneven contest between the two. Nonetheless, this creates a different sort of double or multi-dimensional movement of policy in squeezing and simplifying what has evolved in the past, thereby providing fertile ground for piecemeal amendments to protect the most vulnerable as its consequence, reinforcing the heterogeneity associated with neoliberalism. This even leads some to the point of the denial of neoliberalism on the basis of this diversity and faint resonances of welfarism (see below).

By virtue of the response to the crisis over the past few years, as indicated by Ortiz and Cummins (2013a), social policy in the aggregate can go in different directions, not least in response to greater need and vulnerability as opposed to the presumed predilection for austerity imperatives especially associated with neoliberalism, just as the Keynesian post-war boom or periods of growth might be associated with a remorseless expansion of welfarism. Not surprisingly, at lower levels of disaggregation to individual policies, the incidence of differentiated responses is liable to be even more variegated, not least given the specific nature of provision and mixed configuration of determinants over and above macro-determinants. The purpose of the rest of this section, through selective illustration, is to highlight just how multi-dimensional the determinants of policy are, irrespective of the more immediate considerations that have arisen in the wake of the current crisis.

For example, in terms of outcomes for minimum income support across the EU, Figari et al. (2013: 12) suggest:<sup>43</sup>

<sup>43</sup> Thus, "our results seem to confirm that we are still some way from either institutional conformity ... or convergence of social protection in the EU" (Figari et al. 2013: 13). Matos (2013: 882) says, of transition economies:

there was no clear shift from social to individual insurance and no move from universal to means-tested benefits. Indeed, Hungarian and Latvian welfare reforms recombined these systems. The national arrangements were dissimilar and different benefits involved a specific *bricolage* of social protection systems. In general, family provisions and pensions were the most resilient, whereas unemployment benefits were more easily curtailed. These benefits have distinct beneficiaries and various levels of popularity.

If coverage and adequacy are accepted as key dimensions of antipoverty effectiveness, then variation in effectiveness seems to be as significant *within* welfare regimes and/or social assistance types as it is *between* them ... Moreover, the apparently reasonable notion that coverage and adequacy must be strongly and positively correlated with each other (as countries move along a continuum from rudimentary to comprehensive social safety nets) is actually not borne out here. We have found that the correlation between our two dimensions of effectiveness is weak and negative (and very far from being statistically significant). Hence, while some countries offer better coverage and more adequate MI benefits than others, elsewhere in the EU, an implicit trade-off seems to be present: While some countries have opted for narrowly targeted but relatively generous MI support, others have chosen the exact opposite.

More generally, it might be concluded that the proposition of multiple determinants and diversity of outcome is pushing against an open door as far as the literature is concerned. In a Background Paper, framing “New Social Policy for the 21<sup>st</sup> Century”, UNRISD (2014) offers five separate lists of factors, 26 elements in turn, ranging from aging to the environment.<sup>44</sup>

Otherwise, and foremost in assessing the complexity and diversity of social policy is the central role played by labour markets, in respect of both diversity of determinants and the interaction across them and corresponding policies. This is especially highlighted in the context of developing countries. Labour markets are both to be served, and compensated for, by social policy.<sup>45</sup> In this respect, the notion of decommodification derived from the WRA is unfit for purpose, failing to get to grips with the working poor (Iwata 2013)—for example, the formal/informal divide in work and, whether contributions from, and benefits to, the formal sectors are extended to the informal for social security in Indonesia (Suryahadi et al. 2014), and for health in Russia (Cook 2013). There are issues relating to national and international migration, for social policy for China Wong (2013), together with urban/rural divides, most notably Mehrotra et al. (2013) for social protection in India. Overlaying all of these, and many other issues, are gender inequalities, especially around paid and unpaid work and corresponding design and implementation of social policy which may reflect, consolidate or even temper structured discrimination without addressing underlying determinants of disadvantage in economic and social reproduction. Thus, for Cook and Razavi (2012: 3):

three key points emerge from a gendered analysis of markets: first, women and men do not come to the market with the same resources (whether material or social); hence, women often cannot take advantage of new economic opportunities because they lack assets, resources (including time) and social contacts. Second, women and men have very different roles and relationships to the unpaid economy or the reproductive sector, which impinge on their links to the market. And third, following from the first two factors, gender inequalities in the market cannot be explained away in terms of choices made by individual women and men regarding the use of their time or the ignorance and prejudice of employers; rather, gender inequalities are structured into the way markets operate by discriminatory practices inherited from the past as well as by the differential exercise of power by different market actors.

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<sup>44</sup> See also Greve (ed.) (2013) for diversity of considerations in welfare provision; and Devereux et al. (2013) for multiplicity of factors in evaluating policy. Other factors promoting diversity include the ideational and institutional as in Buxton (2013) for social policy in Venezuela and health provision in Thailand, Yivayanond and Hanvoravongchai (2013), and Brazil, d'Ávila Viana and da Silva (2013).

<sup>45</sup> Buendia and Palazuelos (forthcoming) view the welfare/growth nexus in terms of four pillars: the first concerns the labour market with four elements – labour market policies, job creation by the public sector, industrial relations, and degree of solidarity around wage policy; the second is social security; the third is welfare provision; and the fourth is broader fiscal stance.

For our purposes, two crucial points follow from this. First, the position of social policy is situated within, and interacts with, broader element of economic and social reproduction. Second, while focused upon gender, especially in light of this broader analytical sweep, similar if far from identical considerations apply to inequalities across other social group whether by race, age or otherwise. As concluded by Kennett et al. (2013: 261), pointing to the diversity of social policy across other factors such as role of institutions and level of government intervention,<sup>46</sup>

Constellations of social protection are translated within specific national and local contexts and are mediated by institutional structures, norms and practices, as well as power relations between and within states, and between men and women. Dimensions of gender, status (place, and length of residence, political elites and local cadres), class and ethnicity, as well as type of employer, are dynamics which mediate and shape access to social protection.

## **Social Policy – It's Financialization, Stupid<sup>47</sup>**

There are, then, a number of well-established toolkits for understanding social policy. It might possibly be best viewed as having been underpinned by intellectual plumbing rather than architecture, given the paucity of theory as opposed to framed empirical and statistical analysis around broadly defined explanatory factors such as globalization, and structurally determined outcomes especially by reference to welfare regimes, or to convergence and path dependence. These perspectives are often difficult to operationalize empirically, given the availability of data and potential multiplicity of criteria and methods by which they are measured and investigated. As already emphasized, the results display extreme heterogeneity of outcome and change across and within programmes and countries. This is even more apparent once attention is directed at more detailed accounts, or those including other factors, such as comparative work organization (Daly and Szebeheley 2012) on long-term residential care for the aged in Sweden and Canada; bureaucracy on health (Greer 2010); cultures and values on religion (Jo 2011); on universalism versus selectivism (Kuivalainen and Niemelä 2010); on values and attitudes (Muuri 2009; van Oorschot and Meuleman 2012); and on the displacement of social spending by social investment (Jenson 2010).<sup>48</sup>

As a result of these perspectives, social policy literature might best be seen as having worked but subject to springing leaks. Pursuing this metaphor further, it might be added that the leaks have, in the wake of the global crisis if not before, burst and transformed into a scarcely acknowledged flood. And, in moving from metaphor to parody, the social policy literature has been subject to an unduly complacent convergence around the welfare regimes approach with a corresponding deadweight of path dependence. For, to a large degree, social policy literature has been a victim of its early and longstanding success in deploying the leading concepts drawn from the social sciences. It knows how to deal with globalization and neoliberalism. Crises such as the present one have often been experienced and responded to in the field of welfare and social policy. It seems to be a matter of more of the same possibly with the added wrinkle of addressing the “new kids on the block”, CCTs and China. The result has been that the current global crisis has been treated as social policy business as usual, other than the addition of empirical evidence, without reflecting seriously on how the present crisis might warrant a reconsideration of analytical frameworks to understand the past, present and future.

<sup>46</sup> See Ronald (2013) for similar conclusion for East Asia in the context of housing policy.

<sup>47</sup> See Fine (2012c) for the relationship between neoliberalism and financialization.

<sup>48</sup> For my own take on the material culture of social policy, see Fine (2013d).

Such harsh criticism is justified if we consider what is not present within the literature. The most striking absence is “financialization”. Across the hundreds of articles reviewed, it appears just four times,<sup>49</sup> and only in passing. In Akan (2011: 372) where, for a Turkish Islamic sect, with “real production-centred economic investment and the elimination of the overfinancialisation of the aggregate economic activity, there would not be unemployment but full employment”; in the “Digest” for *Global Social Policy* (2010), which “reminds us of the role of the International Finance Corporation section of the [World] Bank in encouraging the financialization of pensions and health care in developing countries”; as the financialization of households in the short-lived New Labour Child Trust Fund in the United Kingdom (Prabhakar 2013); and, almost certainly in the Jung and Walker (2009: 434) study of the Republic of Korea in which “the neoliberals, whose position is strengthening constantly, have demanded the financialization of the NPF [National Pension Fund].”

This absence of financialization is a devastating weakness both in terms of how it underpins other absences and in how it constrains understanding of what I have taken to be the key conundrum in addressing social policy: the diversity of outcomes across countries and sectors despite common underlying determinants of which, of course, financialization is but one.<sup>50</sup> Further, the absence of financialization from the social policy literature is indicative of weakness in understanding the relationship between it and globalization. For, while the “*Global Social Policy* school” has appropriately questioned the methodological nationalism of much social policy analysis, it is far from clear that it has done so with sufficient depth and breadth. Deacon (2011: 147) questions the UNRISD approach to poverty alleviation for ignoring the following terms:<sup>51</sup>

(1) the continuing global contestation between agencies for the right to shape national social policy and for the content of that policy, which has come to a head in the context of the global economic crisis; (2) the unwillingness of national social policies to meet the social protection needs of an increasingly mobile global population, which will increase with the global climate change crisis inducing environmental migration; and (3) the consequential need to go beyond aid dependency not in the direction of reverting to only national funding but onwards in the direction of global public good funding.

At most, this only implicitly and indirectly addresses, for example, the role of financialization (and its interactions with international and national agencies and the levels and forms taken by aid and global public funding), not least in generating instability in labour, energy and food markets, so significant for social policy. Indeed, it might be argued that treating the global in this way is worse than subordinating it to national considerations. Of course, globalization is not to be reduced or confined to finance, and *Global Social Policy* commendably offers, for example, a contribution on the global strategies of the tobacco industry (Holden and Lee 2009). But, for

<sup>49</sup> Not surprisingly, financialization is a more prominent term in the pensions literature. See Dixon and Sorsa (2009) for example which, unsurprisingly, finds variegated presence of finance and pension provision across Europe, (see below).

<sup>50</sup> For a striking illustration of this point, see de Haan (2013) who correctly identifies the complexity, diversity and contextual nature of social policy across a number of dimensions:

Central to the argument in this article is that social policy is not merely about the redistribution of income or wealth generated by economic growth. Instead, social policy is integral to the way economic processes are structured, a role that changes but obtains heightened significance as economies open up. Like economic governance institutions, these social policies show a great deal of path dependence and are closely intertwined with national histories, ideologies and models of citizenship and inclusion.

While globalisation plays a critical role in setting the parameters of social policies, history and path dependence continue to shape characteristic features of social policy (de Haan 2013:15)

Yet no mention of financialization.

<sup>51</sup> The second of these has already been cited above.

considerations of health, we also need to take account of the diseases of affluence of which smoking is but one globally profitable part, not least with the rise of philanthro-capitalism, with the Gates Foundation to the fore, and the location of national and international agencies within a world of financialization.<sup>52</sup>

But what exactly is financialization and why is it so important? Across a new but rapidly expanding—predominantly heterodox and diverse—literature, it has pointed to a number of different features of contemporary capitalism, mainly drawing upon the United Kingdom and the United States as its leading sites, but with varying depth and breadth of incidence and impact across the globe, especially in the wake of the global crisis. In brief, financialization has involved the phenomenal expansion of financial assets relative to real activity (by three times over the last 30 years); the proliferation of types of assets, from derivatives through to futures markets with a corresponding explosion of acronyms; the absolute and relative expansion of speculative as opposed to or at the expense of real investment; a shift in the balance of productive to financial imperatives within the private sector, whether financial or not; increasing inequality in income arising out of weight of financial rewards; consumer-led booms based on credit; the penetration of finance into ever more areas of economic and social life such as pensions, education, health, and provision of economic and social infrastructure; and the emergence of a neoliberal culture of reliance upon markets and private capital and corresponding anti-statism, despite the extent to which the rewards to private finance have in part derived from state finance itself. Financialization is also associated with the continued role of the US dollar as world money despite, at least in the current crisis, its deficits in trade, capital account, the fiscus, and consumer spending, and minimal rates of interest.<sup>53</sup>

However financialization is characterized, its consequences have been reductions in overall levels and efficacy of real investment as financial instruments and activities expand at its expense even if excessive investment does take place in particular sectors at particular times (as with the dotcom bubble of a decade ago); prioritizing shareholder value, or financial worth, over other economic and social values; the pushing of policies towards conservatism and commercialization in all respects; extending influence of finance more broadly, both directly and indirectly, over economic *and* social policy; placing more aspects of economic and social life at the risk of volatility from financial instability; and, conversely, placing the economy and social life at risk of crisis from triggers within particular markets as with the food and energy crises that preceded the financial crisis. While financialization is a single word, it is attached to a wide variety of different forms and effects of finance with the United Kingdom and the United States at the fore. And, even if exposed in acute form by the crisis, its expansion over the last few decades has been at the expense of the real economy, despite otherwise extraordinarily favourable “fundamentals” for capitalist economies in terms of availabilities of new technologies, expansion in supplies of labour, weakening of labour and progressive movements more generally, slow increases in economic and social wages under the influence of neoliberal policy, and the end of the Cold War.

<sup>52</sup> See Stuckler et al (2011) and, with the “global fight against obesity” hailed as a “mega-investment theme”, Bank of America Merrill Lynch has targeted the obesity epidemic as it will “present opportunities for those selling pills, weight-loss programmes or health foods to governments” or, as it headlines, “Ride the obesity wave and supersize your returns”, suggesting, possibly in parody, the prospect of futures markets for slimming products, *Your Money*, 12 July 2012, [www.pressdisplay.com/pressdisplay/viewer.aspx](http://www.pressdisplay.com/pressdisplay/viewer.aspx).

<sup>53</sup> I observe in passing that the policies adopted by the United States and some other developed countries have been exactly the opposite of those advised, or that have been imposed, on developing countries experiencing similar crises in the past. Ha-Joon Chang can be interpreted as being at the forefront of arguing in the context of historical paths to development, that those that have traversed it insist, “Do not do as we *did*, do as we say” to which should be added the nostrum, “Do not do as we *do*, do as we say”.

Against these perspectives, the significance of financialization is twofold. One is in influencing the conditions of economic and social reproduction of which social policy is both a part and to which it is perceived to respond. Thus, the overall performance of economies, and the levels and composition of (un)employment, wages, working conditions and the inequalities of income<sup>54</sup> and access to consumption that they generate, have been profoundly underpinned by financialization. By the same token, as remarked, financialization has exerted a profound influence on social policy itself given its strong associations with globalization and neoliberalism and their imperatives.<sup>55</sup>

Such postures are, though, extremely blunt in dealing with the diversities of social policy. For them to become more refined, it is germane to pinpoint the relationship between financialization and neoliberalism, especially as the latter is often ill-defined and liberally—and inconsistently—used as a pejorative explanation of negative outcomes in contemporary conditions across huge diversity with corresponding inconsistencies and ambiguities, as the same policies and arguments are often associated with neoliberals and their opponents. Leading progressive scholars such as Castree (2006) and Ferguson (2007) have even doubted whether neoliberalism is a legitimate category of analysis.<sup>56</sup> And it is significant, especially in the academic world, that there are very few who label themselves as neoliberals as opposed to much more liberal application of the moniker to others. It is, however, no accident that financialization and neoliberalism should coincide with one another over the period of the last 30 years. This is certainly true at the ideological level as the imperative of freeing markets has been applied first and foremost to those supposedly pure markets associated with finance. But finance has also been associated with the emergence, strengthening and influence of financial elites at both national and international levels.<sup>57</sup>

As a result, I do not see financialization as a simple associate of neoliberalism but as its defining or underlying aspect, with a reach that goes far beyond financial markets themselves.<sup>58</sup> This is not to reduce neoliberalism to financialization but to see the latter as its central aspect, and from which other aspects derive. This is so in two senses. On the one hand, financialization has prospered on what are taken to be more general developments and policies associated with neoliberalism: freeing markets, making labour flexible and reducing wages and working conditions, privatization, and so on, as with Washington Consensus conditionalities. On the other hand, financialization has more generally underpinned the pursuit of such processes and policies and, thereby, sustained their mutual presence and interaction over an extended period. This is in contrast, for example, to the preceding Keynesian/welfarist period.

To make sense of and even to defend these postures, two further points need to be made. The first is to highlight significant connections but also inconsistencies across the

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<sup>54</sup> See especially Palma (2009) who shows, especially in Latin America (and southern Africa) how the neoliberal art of democracy has been for those in the top decile of income to be able to gain at the expense of those at the bottom and even to squeeze the middle. See also Lloyd-Sherlock (2009: 359) who “demonstrates how high levels of social spending in Latin America contribute to social inequalities, rather than reducing them”.

<sup>55</sup> In scatter diagrams, Tridico (2012) finds correlations between financialization and both inequality and labour market flexibility. By the same token, the example of China demonstrates potential for economic performance and reform of social policy in the absence of financialization.

<sup>56</sup> For an excellent finessing of the diversities and contextual substance of neoliberalism, see, for example, Hart (2002, 2008).

<sup>57</sup> This raises issues of the role of the “middle classes” in welfare provision (Deacon and Cohen 2011). Does the strengthening of financial elites make them more or less important and how and in what ways (in terms of levels and forms of provision)? See also Haarstad (2011).

<sup>58</sup> See Fine (2012c) for the relationship between neoliberalism and financialization.



ideologies, the scholarship and policies in practice of neoliberalism. These have a shifting relationship to one another across time, place and topic. I have argued this at great length elsewhere, particularly in the context of development.<sup>59</sup> It is crucial that, despite its scholarship and rhetoric, neoliberalism has always been heavily associated with state intervention.<sup>60</sup> As Amable (2011: 4) cleverly puts it, “In its popular representation, neoliberalism is reduced to a fight against ‘state interventionism’ and any public intervention in the economy is consequently held to be a victory by its most naïve opponents, even when this intervention actually follows the neoliberal precepts”.

Similarly,

Critics of neoliberalism point to the widening economic disparities it has produced on a global scale and many take the localized discourses of welfare dependency at face value, appearing to believe that eventually all forms of state assistance will be rescinded. This article has attempted to show that though neoliberalism may exacerbate inequality on a massive scale, welfare provision in wealthy countries is integral to its continued success. At first glance they may seem antagonistic, but if this analysis is correct, neoliberal and welfare rationalities are bedfellows nonetheless (Hartman 2005: 70).

In the specific context of Swedish pensions,<sup>61</sup> Belfrage and Ryner (2009: 258) observe that:<sup>62</sup>

neoliberalism in pure form is difficult to implement due to “rigidities and dynamics of structure.” But this does not preclude that a broad strategy of neoliberalization has had profound effects. These effects manifest themselves in composite and often contradictory outcomes of renegotiated settlements, whose character and iterative direction are predominantly shaped by neoliberal norms. This is at least what our study suggests.

And a similar conclusion follows from Block’s (2003: 8) discussion of Polanyi, “he argues that market liberals wanted to embed society in the autonomous economy but their project *could not* succeed .... Even in market societies, ways have to be found to embed labor, land and money in social relations”

And, of course, this is true of all commodities, not just a troika of Polanyian “fictitious” commodities of land, money and labour, but neoliberalism is not just caught in a Polanyian trap, it positively embraces it on an extensive scale. This has primarily been intervention to promote private capital in general and finance in particular, not to compensate for their consequences by virtue of a counter-movement. The response to the current crisis is no exception, and extraordinarily revealing, in which the crisis within—and not of—neoliberalism has been associated with extraordinary measures of support to finance both in levels of finance and even in nationalization of failing financial institutions. Indeed, so powerful has been finance’s influence over policy in the wake of the crisis that it has jokingly been described as “socialism for the bankers” and not as a case of government treasuries nationalizing the banks but of the banks nationalizing the treasuries.

<sup>59</sup> Fine 2001, 2010b; Fine et al., eds. 2001; and Bayliss et al., eds. 2011.

<sup>60</sup> See, for example, Konings (2009).

<sup>61</sup> For similar tensions across neoliberal approaches to health and welfare of single women parents and getting them back to work, see Cook (2012).

<sup>62</sup> It is a moot point, though, whether neoliberalism can exist, and so whether it should be defined, in pure form as it is necessarily mixed in substance. As is concluded, hybrids are the name of the game, “It remains to be seen if this hybridic construct is sturdy enough to withstand the economic and legitimization challenges that events such as the contagion effects of the U.S. subprime crisis (which are unfolding at the time of writing) are likely to pose” (Belfrage and Ryner 2009: 279). But such hybrids in pension provision are commonplace, see Saritas (2013) and Churchill (2013).

This is all indicative of a further feature of the relationship between financialization and neoliberalism, which is that, very roughly, the latter falls into two phases divided by the early 1990s. The first phase is aptly characterized as shock therapy in which, most strikingly, first in Latin America and, subsequently, in the former Soviet bloc, the promotion of private capital proceeded without regard to the consequences. The second phase has been, if only in part, a reaction to the consequences of the first phase in terms of the dysfunctions created, not least in social welfare provision. It is also more marked by explicit intervention by the state to sustain the processes of and underpinning financialization, as is again starkly demonstrated by responses to the crisis in terms of support to banks as the top priority over everything else. On the other hand, this second phase is equally illustrated by initiatives such as the social investment paradigm, active labour market policy and so on, in which (however much described as otherwise) more progressive interventions and intentions are part and parcel of neoliberalism as opposed to a break or compromise with it,<sup>63</sup> not least as the direct and indirect thrusts of financialization remain unchallenged.

For this and other reasons detailed above, the extent and forms taken by financialization, and the policy responses to it in general, are crucial in setting the conditions to which social policy responds. But, as already indicated, financialization is closely associated with the formulation and implementation of social policy more directly. This is most obvious in terms of the pursuit of privatization in general and of pensions in particular,<sup>64</sup> as well as in the broader ways in which finance has inserted itself into public forms of economic and social provision. As highlighted by the collection edited by Savage and Williams (2008), the role of elites in general and of those attached to finance has been sorely neglected by social science even as they have emerged in new forms and strengthened over the period of neoliberalism at national and international levels. But, to coin a phrase, the state cannot simply act as an instrument to manage the affairs of the financial bourgeoisie although it might, however successfully, be thought to have done so more extensively and overtly in the wake of the global financial crisis. And, over the period of neoliberalism as a whole, there has been a shift in the balance of forces operating on the formation of social policy, not only in cuts to projected levels of expenditure and in moves towards more commercialized forms of provision, but also together with a neoliberal hollowing out of the policy-making process itself as governance is subject, for example, to new forms of public sector management and to token and transformed forms of decentralization and participation.<sup>65</sup>

<sup>63</sup> For these self-confessed ambiguities, tensions and limited purchase in practice, see Morel et al. (2012) and Gilbert and Besharov (2011), and Jenson (2009) for social investment as a compromise between the welfare state and neoliberalism. Note, for Triantafyllou (2011), the OECD has problematised structural unemployment since the mid-1970s.

Demand management and other ways of tackling unemployment were dismissed in favour of interventions seeking to stimulate the self-governing capacities of the unemployed, entrepreneurs, students and others. While this emphasis on the self-governing capacities of citizens may be characterised very broadly as a supply-side strategy, it has really nothing to do with a *laissez-faire* approach that assumes the existence of perfect, self-governing markets (Triantafyllou 2011: 577).

Further, in what might almost be a manifesto for neoliberal unemployment policy in practice,

the new structural problematisation of unemployment has come with a set of governing mechanisms that are at once more *indirect* in that they target institutions believed to be conducive to the boosting of employment and much more *comprehensive* in that they target not only the aggregate economy and the unemployed, but also a wide range of institutions and citizens deemed of importance to the competitiveness of society. This is not only about the disciplining of the workforce through diverse technologies of power. Today, it is difficult to see which institutions or which citizens could convincingly be claimed not to be of relevance to national competitiveness and thereby escape the gaze and potential interventions informed by this new problematisation of unemployment (Triantafyllou 2011: 578).

<sup>64</sup> For this in the context of the shifting relationship between scholarship, ideology and policy in practice in the shift from Washington to post-Washington Consensus, see Bayliss and Fine (eds.) (2008), not least as privatization has given way to public-private partnerships.

<sup>65</sup> Almost unimaginably revealed by the formation of unelected and/or powerless governments in the EU!

What the social policy literature reveals then, unsurprisingly, is the multiplicity of factors that go into the making of policy itself with diversity across and within countries and programmes. This has already been repeated often enough, but a further point is how to understand the nature and determinants of that diversity, probing deeper than the proximate determinants of, and forms taken by, policy. For the literature tends to view it in terms of location between extremes, dualisms even, with more or less neoliberalism, globalization, stratification, residualism, selectivity, universalism, commercialization, decommodification, path dependence or radical restructuring, and so on. This approach is, however, questionable as these factors should be seen more as contradictory, or subject to conflicting tendencies, rather than as linear oppositions.

Consider privatization, for example. As is well-known, this takes a multiplicity of forms from deregulation through subcontracting, user-fees and public-private partnerships to denationalization.<sup>66</sup> But a neoliberal push towards private provision can create countervailing pressures for intervention by the state, to subsidize those, for example, who are too poor to pay by whatever criteria. Similarly, in case of social security, as with contributory schemes for unemployment, health or private pensions, such quasi-commercialization inevitably creates a residue that is not covered and which becomes the responsibility of the neoliberal state irrespective of the level at which it provides. In this light, quite apart from their own complexities, residualism, selectivity and so on, are not simply neoliberal policy choices, but the consequence of neoliberal policy, especially in the second phase of neoliberalism in which the dysfunctions and inequities of the first phase have come to the fore to a greater or lesser extent as problems to be addressed.

Further, for concepts such as (de- or re-)commodification, this is also not a matter of more or less, whether for labour market participation or for economic and social provision more generally (access to health, education, housing, etc.). Rather, for example, as with the Scandinavian model, generous provision of childcare allows for dual parent labour market participation. Indeed, it is not so much that de-commodification and re-commodification are at the expense of one another but that there is a tension between them in which both can expand together. This is something which, of course, tends to be concealed by posing them in terms of shares which necessarily are at one another's expense.<sup>67</sup> So the issue is not so much whether we have more or less (de- or re-)commodification but how the tensions between them are resolved, the crucial point being that contemporary capitalism does so on the basis of an era of neoliberalism underpinned by financialization as opposed to the Keynesian/modernization/welfarism era of the post-war boom.

<sup>66</sup> See, for example, Khoon (2011: 145–146) on health care in Malaysia:

Less apparent in the calls to privatize healthcare for the middle classes in Malaysia [to allow more funds for the poor] is the fact that Malaysian government agencies, at both federal and state levels, are heavily invested in the commercial healthcare sector. In effect, they now own or operate three parallel systems of healthcare providers: The regular Health Ministry facilities (as well the health facilities of the Ministry of Defence); Corporatized, publicly owned hospitals (National Heart Institute, university teaching hospitals); The Pantai chain of hospitals (the second largest in the country), operating as commercial hospitals with Khazanah (the Malaysian sovereign wealth fund) as a controlling shareholder, similarly with the KPJ chain of hospitals (the largest), controlled by the Johor state government through its corporate arm, the Johor Corporation.

<sup>67</sup> This point has been emphasized in my much earlier work on female labour market participation (Fine 1992), in considering the balance between commodity and non-commodity consumption (Fine 2002), and in interpreting the world economy in terms of underconsumption (Fine 2012a), which is erroneous not only for viewing capitalism as incapable of generating sufficient consumption and, hence reliant on non-capitalist markets, but as failing to recognize that capitalism also expands the realm of such markets while also absorbing them.

Care must also be taken, when acknowledging the diversities and specificities of social policy, not to isolate individual elements of welfare provision from one another and from broader functioning, not least labour markets and gender relations for example. One way to do so is to locate welfare in relation to economic *and* social reproduction. Consider pensions:<sup>68</sup> on the face of it, pensions are a simple thing – the provision of income upon retirement and/or in old age. But, as will be apparent in what follows, pension systems are extremely complex for a number of reasons. First, there are different types of pension systems in terms of levels of benefits and contributions, who pays, over what period, the retirement age itself, and so on. Second, there is a corresponding mix across public and private systems. Third, pensions are part and parcel of broader systems of economic and social provision, interacting with health and housing provision, for example, as well as with policies for poverty alleviation. Equally, pension provision can be integral to the functioning of both labour and financial markets. Fourth, there are both shorter- and longer-term influences on pension systems ranging over shifting dependency ratios (the contributing relative to the benefitting), the global crisis, and the policies, practices and influences of neoliberalism. Fifth, there are ideational factors attached to pension provision ranging from welfarism to individualism (state, collective or personal responsibilities). Sixth, cutting across some of the earlier points, pension systems are perceived to be embedded within national contexts most notably, for example, by reference to welfare regimes, varieties of capitalism, or according to the depth and longevity of financial markets. All of this raises the issue of what we mean by a pension system, prior to seeking to distinguish between them.

Indeed, in light of this mix of factors, it is hardly surprising that any survey of pensions systems in practice reveals them to be extremely complex and diverse, and that the perceived imperative of classifying them through appeal to a number of ideal types is at best only liable to be successful in a rough and ready fashion, and possibly remain stable only over a short period. By virtue of a pension as a source of income, it necessarily conforms to specification of who pays and who receives. And, to the extent, that the latter at least nominally involves the individual, the pension system can be interpreted as a special sort of financial asset in which saving (contributions) gives rise to benefits (returns). Of course, from this perspective, pensions can be treated like other assets subject to more or less favourable treatment by the state in terms of tax advantages and/or subsidies. Such treatments by the state can themselves be the basis for distinguishing pension systems.

Such a view is at least complicit with the idea of pensions as part and parcel of more or less imperfectly working financial markets with a lean towards privatizing pensions to the extent that financial markets and the citizen/consumers who participate in them are deemed to be able/to be made to work perfectly. But there is an alternative and, in many respects, more traditional view that pensions have little to do with financial markets and are simply part and parcel of social policy and the welfare state or, in grander abstract terms, they are attached to social reproduction, if of those in retirement/old age, as opposed to those to some degree in education, ill-health or need of some other sort of state-supported need. The rich have always accrued assets that may or may not be deployed to provide for their old age with or without various forms of tax advantages. But this is not necessarily a reason for perceiving pension provision in this way,

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<sup>68</sup> Similar considerations apply most clearly in case of health, for example, as has been well-illustrated in the debate over universal health care, the forms it should take (private, if possibly state-funded insurance versus free public provision as extremes), the role of international agencies, etc. See Sengupta (2013), Oxfam (2009), BWP (2010), Álvarez and Acharya (2012), Acharya et al. (2012) and Anon (2012).

although it is understandable that a shift in perception would accompany pension privatization and more individualistic and less collective forms of provision.

The alternative view, departing from the previous of pensions as a subsidized or market-imperfection-correcting asset, locates it less in terms of uncertain individual saving/investment decisions over time and more as influence, conflicts even, over levels of collective provision both across levels of contributions and benefits and the forms by which these are determined. Accordingly, different pension systems for the first view are nothing of the sort from the second perspective. Instead, they merely reflect different arrangements for providing income in retirement/old age as part of, and in interaction with, other aspects of non-market provision that otherwise would appear to have nothing to do with pensions as such; from personal wealth to poverty, housing, and so on.

Such is the position adopted here, but it has methodological implications. It involves rejecting the idea that pension systems, as a mix of ideal types or not, are *determined* by their context for an understanding of pension systems as being *defined* by their contexts. In other words, pension systems are to be understood as contingent upon the economic and social system within which they are embedded and not simply to be a product of that embedding.<sup>69</sup>

Consequently, it is hardly surprising that we should find that pension systems display commonalities, as would housing, clothing or most systems of provisioning by virtue of what they provide, and yet display considerable differentiation within and across countries and over time. This remains the case despite the common pressures that have been experienced by, or imposed upon, pension systems. Thus, the rhythm of pension privatization associated with financialization, the neoliberalization of social policy, and the fiscal and other knock-on effects of the crisis are not homogeneous in themselves nor in their interaction with pension and social provision, quite apart from the different character of national economies within which pension policy is made, if not free of global influences. In other words, as with many other aspects of financialization and neoliberalism, the implications of financialization for pension provision is necessarily variegated as opposed to mixed ideal-typical. In short, a pension system as such cannot be properly understood or explained, independently of its own context, although it remains possible to distinguish between them through different arrangements of common elements around benefits, contributions, age of retirement, etc. It should be added that how pensions are gendered is of crucial importance with an unavoidable reference to economic and social reproduction as a whole, given different degrees of attachment to, and rewards within, labour markets. This is in part because of inequitable positions within social reproduction outside of labour markets, and how this and labour market participation are supported, or not, by social policy (Marin and Zólyomi eds., 2010). Such issues are more extreme for developing countries contingent on what forms participation in labour markets takes, with corresponding benefits, and so on, quite apart from factors such as education, health and housing. As Arza (2012: 26–27) concludes in a Latin American context:

Virtually all elements of social protection can have an impact on gender equality. In pension policy, gender inequalities result from the combination and interaction of labour market and demographic factors, gender roles, and pension design features. Women have lower participation rates and more career breaks over their working lives than men. Under contributory pension systems, this reduces their chances to qualify for a pension of their

<sup>69</sup> For a similar inductive approach to industrial policy, see Fine (2011a), and for social policy, Fine (2012d).

own. In most Latin American countries, women are also more likely to be unemployed, work in the informal sector, and receive lower average earnings than men. Different pension designs process these labour market features in different ways. Systems that require a long period of contributions to obtain benefits tend to penalize women for their shorter and often interrupted participation in the labour market. Benefit formulas also matter. Purely earnings-related systems tend to reproduce earnings inequalities in retirement. Defined-contribution systems which calculate benefits from individual savings and life expectancies strengthen the link between labour market and demographic factors, on the one hand, and pension benefits, on the other. When gender-specific mortality tables are used, as in Latin American private systems, further differentiation between men and women is introduced. Other features such as flat-rate or minimum benefits can favour women. Indexation is also important. If pensions are not properly adjusted to reflect rises in prices and earnings the living standards of women can be especially affected because women live longer in retirement. Other design features, such as retirement ages and mechanisms to compensate for time spent in caring and household work, are also relevant for gender equality.

Three grand conclusions can be drawn for social policy: the first is to emphasize the diversity of social policy both within and between different programmes; the second is that this is fundamentally characteristic and not a denial of neoliberalism, as financialized and commercialized forms of provision are not only diverse themselves but also induce equally diverse responses; and the third conclusion is that this is only imperfectly captured by a sort of uneven Polanyian double, more appropriately multi-dimensional and contradictory movement across and within different elements of social policy.<sup>70</sup>

## Towards Alternatives

How, then, to frame social policy in light of general determinants, broader context of global crisis and the diversity of outcomes? To some extent, an answer can be found by drawing the contrast with what has been termed the developmental state paradigm (DSP), and its situating of industrial policy. Significantly, at least until recently, one of the major limitations of the DSP has been its neglect of social policy.<sup>71</sup> The position adopted here is very different in drawing upon and departing from the DSP. Significantly, this neglect, as Mkandawire (2010) observes, is complemented by the presumption that developmental states no longer offer the potential on which to construct social policy, let alone to include it as part of the developmental state. “One quite remarkable feature of the new social policy focused on MDGs or PRSPs is that the status and the requisite capacity of the state differ radically from the historical ‘success stories’. Thus far, these policies are tethered to the demise of the ‘developmental state’, both as a reality and as an aspiration.” (Mkandawire 2010: 50).

First, there is no need to treat social policy as different from industrial policy as outlined previously, recognizing that social policy does itself offer general, horizontal or social provision beyond its immediately acknowledged goals.<sup>72</sup> The education, housing and health systems are imperative for industrial performance, and industrial policy neglects them at its peril. Second, by the same token, even if often primarily within the public sector, social is akin to industrial policy because it is sectoral, using inputs through a

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<sup>70</sup> For Grimshaw and Rubery (2012: 122):

There is also the longer term, Polanyian argument that neoliberalism needs social and public expenditure, both to make up for gaps in welfare that its product market and labour market policies produce and to maintain demand in the private sector in a context of strong public-private linkages.

For them, New Labour offers neoliberal residualism with some stronger floors.

<sup>71</sup> For a critical account of the DSP for this and more generally, see Fine et al (eds.) (2013).

<sup>72</sup> On industrial policy from the perspective offered here, see Fine (2011a).

chain of provision to provide outputs even if these might be designated as public goods, welfare services or whatever, with income transfers an obvious exception (see below).

In the past, the developmental state has been to industrial policy as the welfare state is to social policy, each setting a broader transformational frame of reference and ethos, respectively, and with the two parallel to one another. To a large extent, reflecting its own path dependence, the social policy literature continues to hold to this vision, with the Scandinavian model and some form of social compacting and neocorporatism<sup>73</sup> as the gold standard to be emulated and against which to assess shortfalls of achievement. Increasingly, though, both aspirations and framing have been eroded, marginalizing the attachment of social policy to the transformational goals associated with the welfare state as a key element in development/modernization.<sup>74</sup> To some degree, this is the responsibility of the evolving presence and predominance of the WRA. But at least as important has been the increasing appropriation of social policy by orthodox (development) economics, especially in the form of the new welfare economics which has taken neoliberal antipathy to welfare (and its own commitment to privatization and user charges) as the point of departure, to see welfare provision as a game in which the state and individual citizen strategize in relation to one another on the basis of different information and objectives (meeting minimum standards of living at minimum cost for the state, for example, but maximizing income for minimum work by the individual).<sup>75</sup> Currently, the IFIs are pushing this new welfare economics, as it allows the different elements of welfare provision to be arbitrarily attached to one another (as with conditional cash transfers) and to build upon, and appear to be departing from, the previous policies of user charges and privatization by promoting state support for private participation in welfare and economic and social infrastructure provision (on all of this, see below).

This new approach is, unsurprisingly, seriously deficient in at least two major respects. First, in specifying social policy as a response to individual risk and vulnerability, it overlooks the systemic nature of economic and social reproduction, treating social policy as if it were the response to short-term shocks as opposed to a component part of development itself. Second, like the WRA, even if based on universal deductive principles (merit goods, optimization, market imperfections, etc.) as opposed to ideal types, the new welfare economics is insensitive to the contextual differences that mark both countries and policies in terms of individual aspects of welfare provision. Child education means different things in different places at different levels of development, and the way it is provided and the challenges it poses differ by context.

The issue, then, is how to deal with the specificity of particular elements of social policy, in terms of their diversity of causes, content and consequences, without losing grip of the bigger picture. For the latter, pioneered by UNRISD, emphasis has been on locating welfare provision within the framework of the DWS.<sup>76</sup> This has the advantage

<sup>73</sup> See Mkandawire (2012) and Fine (2012b).

<sup>74</sup> To some degree, Standing's (2011) notion of the precariat and the policy and strategy of basic income is acknowledgement, however justified and explicit, of limited aspirations for welfare provision and the forces and organizations to achieve it. For a critique of Standing, see Breman (2013).

<sup>75</sup> See Fine (2002, chapter 10) for a critique not least in the context of the WRA which, in Esping-Andersen's hands, has been influenced by corresponding issues of risk management and asymmetric information. For a recent example of the genre, examining whether high will support low waged for collective social policy in context of wage bargaining in presence of adverse selection, see Castaneda and Marton (2013).

<sup>76</sup> See Mkandawire (ed.) (2005) and subsequent volumes in the series. Not surprisingly, hopes are placed on Latin America:

an unambiguous shift in direction has been taking place in Latin America since the 1997 economic crisis ... a new developmental welfare state model is in the making. How will it evolve over the wider space of an increasingly integrated Latin America? (Riesco 2009a: S22).

of foregrounding systemic change in both targeting development, welfare and the role of the state. The approach also remains sufficiently open to be able to accommodate different aspects and trajectories to development and welfare provision.

Where does this leave the promotion of social policy and alternative forms of public sector provision in the future? We can draw two general lessons. First, there is a need to insulate public provision from financialization, the direct or indirect effects of turning provision into a financial asset however near or distant. Privatization does incorporate finance directly with provision potentially becoming subject to the vagaries of stakeholder value on the stock market and other forms of speculative finance;<sup>77</sup> subcontracting does it indirectly as the firms involved require their own financial imperatives to be observed. Finance must be placed in a subordinate not dominant position. This is easier said than done not least because, prior to the crisis, this was said to be true of the role played by the financial system in terms of its efficient mobilization and allocation of funds for investment and its trading in risk. But financialization continues to impinge upon public provision in multifarious ways that can only be guarded against as opposed to being absolutely eliminated, at least for the foreseeable future.

Second, the vulnerability of public sector provision to erosion and distortion is a consequence of the absence of broader supportive institutions and policies in the wake of three decades of neoliberalism. Alternative public sector provision and new, broader policy capacities, and corresponding means and sources of finance must be built in tandem.

Beyond these two generalities, I would emphasize the need to address the specificity of particular types and circumstances of public sector provision in terms of the diversity of causes, content and consequences to which they are subject, but without losing grip of the bigger picture. In particular, my own approach has been to posit the notion of PSSOP. Specificity is incorporated by understanding each element of public provision as attached to an integral and distinctive system – the health system, the education system and so on. Each PSSOP itself should be addressed by reference to the structures, agencies, relations, processes, power and conflicts that are exercised in material provision itself, taking full account of the whole chain of activity bringing together production, distribution, access and use, and the conditions under which these occur.

There is extremely strong support from an unexpected source for the PSSOP approach, in the context of the environmental impact of water, energy and other systems, to be found in OECD (2002: 8):

To analyse the key forces shaping consumption patterns, the report use the system of provision framework. The systems of provision approach analyses consumption as an active process, with actors seeking certain lifestyles, and constructing their identity by selective consumption and practices. The “systems of provision” is defined as the chain that unites particular systems of production with particular systems of consumption, focusing on the dynamics of the different actors (producers, distributors, retailers as well as consumers). In this light, it becomes clear that by the way governments design and transform energy, water and waste systems can either enable or obstruct household behaviour towards sustainable consumption.

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See also Draibe and Riesco (2009).

<sup>77</sup> For a striking illustration of which, see Bayliss (2014) on UK water provision for which ownership and deployment of secure revenues are incorporated into byzantine corporate pyramids ending in the Cayman Islands!



The *systems of provision* framework for understanding consumption patterns stresses the importance of exploring the mechanisms that shape everyday practices related to commodities and services and the extent to which they can be seen to support or impede sustainable consumption behaviour. In this light, household consumption is not the sum of individual behavioural patterns, each consciously motivated and evaluated by the actor. Instead, household consumption is a whole set of behavioural practices that are common to other households ... They are social practices carried out by applying sets of rules and shared norms. They are also connected to production and distribution systems (technological and infrastructure network) that enable certain lifestyles that connect consumers to one another.

Thus, the PSSOP approach has the advantage of potentially incorporating each and every relevant element in the process of provision, investigating how they interact with one another, as well as situating them in relation to more general systemic functioning. This allows for an appropriate mix of the general and the specific and, policy-wise and strategically, signals where provision is obstructed, and why and how it might be remedied. This is in contrast to unduly focused approaches, those that emphasize mode of finance alone for example, as has been the case for housing both before and after its current crisis. This is opposed to emphasis on who is building what, how and for whom, with what means of access. At the opposite extreme are unduly universal approaches such as those that appeal to market and/or institutional imperfections, and which accordingly fail to recognize that water provision is very different from housing provision in and of itself as well as in different contexts.<sup>78</sup>

The PSSOP approach has been addressed in Fine (2002, 2005, 2009, 2011a and 2012d) for the welfare state and social policy, and in Bayliss and Fine (eds.) (2008) for electricity and water.<sup>79</sup> I do not aim to develop, let alone impose, the PSSOP approach more fully for it is essential to see it as an approach that needs to be contextually driven rather than as a source of the ideal types or universal theory that characterizes, and even mars, much of the current literature (with ideas such as leaving things to the market, or correcting market and institutional imperfections to fit into and enhance a welfare regime). I aim rather to argue for the need for something akin to the PSSOP approach, irrespective of the methods and theories with which it is deployed. These will, no doubt, continue to be controversial, alongside the nature, depth and breadth of economic and social transformation essential for any significant change in provision to be secure.. Further, though, this does allow for the results of existing studies to be incorporated into the PSSOP approach to the extent that they do identify, however partially, the factors involved in provision and how they interact with one another. Of course, in practice, sectorally grounded approaches by electricity, health and water appear to be adopted as if by second nature. But this has not necessarily been true of how they are analytically broached, where sectoral and contextual sensitivity often gives way to universal prescription driven by the neoliberal or anti-neoliberal fashion of the moment, whether privatization, user charges, public-private partnerships or renewal of state provision, control or ownership. At the very least, the PSSOP approach offers a framework within which to address policy needs in light of identifiable provisional deficiencies, broadly interpreted, as opposed to general models and blunt recipes drawing to the fullest extent

<sup>78</sup> See Blank (2000: C47–C48), for example, critically cited in Bayliss and Fine (2008: 238), for whom public or private provision of services is a matter of gauging: “The degree of concern with agency problems and the degree of belief in government’s ability to be wisely paternalistic. The degree of concern over the difficulty in collecting and disseminating information on quality of services. The extent that equity and universalism is emphasised. The level of trust in the public sector.”

<sup>79</sup> More recently, the approach has, in particular, been pursued for water and housing in a comparative study, mainly based upon (but not confined to) the EU, bringing out general and country and sector specific considerations. See Bayliss et al (2013) and other relevant FESSUD Working Papers. The approach has also been used for the major UK iBuild and INDEMAND research programmes, see <https://research.ncl.ac.uk/ibuild/> and [www.ukindemand.ac.uk/](http://www.ukindemand.ac.uk/), respectively.

upon the “market” (private capital and finance), in practice, even when recognizing its deficiencies in principle.

In addition, as highlighted in earlier accounts of the approach, not only is each PSSOP uniquely and integrally organized in provision, by country and sector, but each will also be attached to its own meaning and significance for those engaged with or excluded by it. For example, whether public provision is seen as household risk management against vulnerability or collective provision towards developmental goals is both cause and consequence of material provision itself and, equally, subject to debate—or rather not subject to it not insofar as different approaches exist in parallel with one another according to context. As also argued in the approach, the cultural system, in the widest sense, attached to each PSSOP is also integral with material provision and is generated along and around that provision itself. The culture and meaning of public provision, thereby, becomes subject to what has been termed the 10Cs—the material culture of provision: Constructed, Construed, Commodified, Conforming, Contextual, Contradictory, Closed, Contested, Collective, and Chaotic (on which see Fine 2013d, for example). This is important for developing and understanding the meanings attached to public or social provision, not least in prising them away from the negative stance attached to the neoliberal ideology of flawed public provision.

Understanding the meaning of provision is also crucial for finessing the tricky terrain of the role of ideational factors in both provision and policy. This is well-illustrated by the discourses surrounding, for example, universal health care. In the case of the United States, for example, it is fairly clear that pushing through the idea of universal provision is less important than defeating the alliance of forces, including the private insurance industry (Fine 2011b). Otherwise, appeals to human rights, basic needs, poverty alleviation and equity all have variable and contested meanings, and chances of being adopted and exerting an influence. The PSSOP approach has been extended, through the 10Cs, see above, to address how ideational and material factors mutually influence one another.<sup>80</sup>

One apparent weakness of the PSSOP approach,<sup>81</sup>—a consequence of its strength of examining provision comprehensively within sectors—is its distance, at least initially, from the synergies and interactions across sectors, as with the role of “horizontal” factors (as opposed to the “vertical”) such as equity, labour conditions, and macroeconomic impacts. Arguably, however, these need to be addressed in their own right *and* in the context of particular sectors within which they are rooted. Indeed, the dialogue between generic and sectoral issues is vital in designing, understanding, promoting and defending public sector alternatives.

By way of illustration, reference can be made to the first application of the PSSOP approach, if not explicitly in terminology,<sup>82</sup> as part of a policy programme for the economic and social infrastructure for post-apartheid South Africa covering, in particular, health, schooling, housing and electrification (MERG 1994). As universally recognized, there can be little doubt about the contextual specificity, and deep-rooted nature of the inherited provision in South Africa, with numbers of elements in common across the separate sectors of provision, or PSSOPs, in light of the particular forms

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<sup>80</sup> For example, with applications separate from provisioning such as financing and the ethics of economics, see Fine (b, 2013c).

<sup>81</sup> Another weakness is its focus on welfare service delivery as opposed to income transfers (note, the mirror image of the WRA!). But for an extension of the PSSOP approach to pensions, see Saritas (2013) and Churchill (2013).

<sup>82</sup> But see Fine (2007, Appendix 2).

taken by apartheid. Nonetheless, it was and remains crucial to acknowledge the inherited differences in existing manner, levels and incidence of provision as well as the sectorally specific challenges involved within the wider context of the continuing dynamic (and transformation) of the South African economy and society more generally (Fine 2007). Significantly, in adopting what are generally acknowledged to have been neoliberal policies at macro- and, to some degree and as a consequence, micro-levels, it is only now that this is being seen as a serious case of mismanagement as far as public sector service delivery, not least as a developmental state is now being touted as an alternative approach.

But the virtues of the PSSOP approach can also be acknowledged through the wider evidence on service delivery across the developing world, with wide disparities in success and failure with limited correlation with per capita income (and corresponding implications for such correlations with the Human Development Index/ HDI). Thus, levels of literacy and health provision in Kerala and Cuba are exemplary and offer lessons in a comparative exercise for how corresponding PSSOPs might be addressed in other countries by contextually informed emulation. As Katz (2004: 763) puts it in critical response to the Sachs Report (Commission on Macroeconomics and Health 2001), “Primary health care is, of course, one of the public services required to provide the conditions for good population health”. Yet, “We have 100 years of solid public health experience demonstrating that access to decent food, clean water, adequate sanitation, and shelter are the major determinants of health (Katz 2004: 756)”. And much the same, if also different by context and meaning, could be said of education, nutrition, housing, water, and so on.

The PSSOP approach is in marked contrast to that taken by the World Bank whose current stance on social policy incorporates five fundamental characteristics. The first is the continuing influence of its roots within the rhetoric, scholarship and policy perspectives of the Washington Consensus. There is a corresponding lingering presumption of social protection as the response to random shocks that induce individual or household vulnerability that requires at most temporary relief in deference to market solutions. Second, though, is the flexibility and discretion that is exercised in putative departure from the Washington Consensus.<sup>83</sup> Anything can be incorporated on a piecemeal or umbrella basis. This is precisely where the World Bank falls short despite the two other features: departing from the Washington Consensus and incorporating anything as social policy.

For, as a third aspect of the Bank’s new social policy, it becomes developmental without any notion of development, able to include anything that is associated with development: good or bad, to be promoted or alleviated, and, inevitably, technicist for the purposes of economic and social engineering. Putting aside the scope of what is included and the marginally more favourable stance towards the state as against the market, this marks a major continuity with the Washington Consensus, for each shares in common a *method* to get development without a specification of what it is. For the Washington Consensus, it is reliance upon market forces, whereas its successor depends upon correcting market and institutional imperfections as well as their accompaniments of poverty, bad governance, inequality and so on to include anything else for legitimacy or discretion in policy. What is particularly disturbing here is the way in which the

<sup>83</sup> But see Van Waeyenberge (2009) for the extent to which traditional Washington Consensus assessments for aid have hardened in the era of its post-Washington Consensus successor. Note also in the current crisis how the IMF can play the role of good cop, especially in the troika governing EU conditionalities through which its own formal requirement to be political neutrality can also be neutered and complement by its partners. See Grahl and Teague (2013).

World Bank as “knowledge bank” has evolved in such a way that all economic and social development and policy has come under its compass, since all factors and outcomes are mutually conditioning; that the social is increasingly reduced to market imperfection economics; and market imperfection economics in principle, and even more so in practice, is wedded to a tempered neoliberalism across scholarship, rhetoric and policy in practice (Bayliss et al., eds. 2011; Fine forthcoming).

Fourth, despite the increased attention to social dimensions of development, the World Bank has adopted a fragmented approach. Moser (2008: 47) complains:

The World Bank does not have a specifically defined social policy as such. Within the institution, three predominant social policy “domains” can be identified: social sectors, social protection, and social development. The fact that each has a distinct location within the organization has served to create artificial conceptual and operational barriers to a holistic social policy.

Of these domains, social development is seen as the least developed. While Moser’s jointly edited volume (Moser and Dani, eds. 2008) showcases the role of “assets” as a means of pursuing social policy, her own take on its *absence* from the Bank might better be seen as *being* the social policy itself to which piecemeal and fragmented correctives are now being appended.<sup>84</sup> The review of Holzman et al. (2009: 1) of World Bank policy over the course of the first decade or so of the new millennium reports that,<sup>85</sup> “the first social funds were prepared in the late 1980s to help communities cope with short-term adverse impacts of structural reforms. These funds expanded rapidly to become a central part of the Bank’s poverty reduction efforts in low income countries”. Following on from the pensions and financial crises of the 1990s, ad hoc arrangements eventually gave way to a new framework integrating social protection and labour, “based on the conviction that risk and access to risk management instruments matter for development” (Holzman et al. 2009).

Fifth, the Bank’s own figures, though, tell a different story in terms of the levels of support given to social policy. Over the eight years from 2000, total expenditure on “Social Protection and Labor Lending” amounted to a little less than a mere \$10

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<sup>84</sup> Of course, most people’s most important “asset” is the ability to work, which sits uneasily in World Bank discourses concerning social policy, given high levels of unemployment, low pay and working conditions as a result of market forces. The discursive consequences, in the case of youth unemployment, are brought out by Fergusson and Yeates (2013: 68) around four neoliberal themes:

The first theme we identified by means of critical discourse analysis concerns the (mis) match between young people’s skills and the perceived skills needs of specific labour markets. The second focuses on the dynamics of labour supply and demand in relation to young people as they are realised through labour costs and wage levels, particularly concerning minimum wages and social protection. The third theme concerns the WB’s interpretation of the coincidence of the crisis with the so-called “Youth Bulge” in some countries. The final theme takes the form of the new WB interest in the relationship between (un)employment and social cohesion, which includes a focus on criminality and civil unrest and disorder.

In short, youth unemployment is the result of wrong sorts of skills, too high wages and social protection, demographic factors and, yet, the need to focus on consequential rebellion!

<sup>85</sup> As the *Global Social Policy Digest* (2010), reports:

Critics of the part played by Robert Holzmans in privatising pensions and advocating a risk management approach to social protection when he was head of the Social Protection section of the World Bank will be pleased to learn of his retirement and his replacement by Arup Banerji, who is striking a different note with regard to both pensions and social protection. In a presentation delivered at a conference preparing for the second European Report on Development, Banerji outlined initial thinking towards a review of the Bank’s Social Protection Strategy to take place in late 2011. He argued social protection should consist of protection (cash transfers, etc.), prevention (social security and other insurances), and promotion (employment strategy). A recent bank paper endorses universal social pensions in Latin America. However as always the Bank presents different faces to different audiences and its different sections pursue different agendas (2010: 421–2).

And so, as already cited, the Digest (2010: 422) “reminds us of the role of the International Finance Corporation section of the Bank in encouraging the financialisation of pensions and health care in developing countries”.

billion.<sup>86</sup> However in relation to the dollar a day poverty count, this is in the region of a dollar per year for the world's poor. Much more significant is the number of country Risk and Vulnerability Assessments for which funds will have been used in financing consultants, with a total of 127 such assessments over the period. At about \$10 million offered per country per assessment per year, the Bank might be thought to have purchased any corresponding influence over policy at an extremely low price.

This is brought out very clearly in the contributions of Holzman and Kozel (2007a, 2007b) with social policy perceived as social risk management (SRM), with little regard to endemic and systemic poverty, which is hardly a risk to be managed. Poverty and social policy/protection cannot legitimately be treated as if attached to income and “shocks” alone. As Guenther et al (2007: 17) puts it, “In policy terms, SRM leads to interventions that focus on transitory income shocks rather than on structural determinants of poverty”. Indeed, the presence of the analytical and policy tensions involved in all of this is confirmed by Ravallion's suggested response to the financial crisis in “Bailing out the World's Poorest”. Is poverty short term or long term; do we target temporary or permanent measures? For Ravallion (2008: 21),

Even a highly successful effort to protect the living standards of the world's poorest from the global crisis will leave a reality in which poor people face multiple risks on a daily basis, well after the crisis. If the crisis does create the opportunity for building an effective safety net then it should become permanent, dealing simultaneously with crises and the more routine problems of transient poverty in normal years. It will be an integral part of the country's poverty-reduction strategy, recognizing that the impact of a shock is intimately connected to deeper problems of underdevelopment: credit and insurance market failures, underinvestment in local public goods, and weak institutions. The synergies between safety net interventions and longer-term poverty reduction can be reinforced by explicit de[s]ign [sic] features, such as incentives to encourage the children of poor families to stay in school or emphasis on building assets of value to poor communities.

So, everything is connected to everything else in both analytical and policy terms, and Ravallion (2008:21) can close:

There will no doubt be relatively low frequency events, such as the current global financial crisis, for which extra external aid will be needed, and certainly justified on moral grounds when it was the rich countries of the world that were largely responsible for the crisis. However, the domestic resources should be sufficient to cover a normal sequence of shocks as well as modest demand in normal years. The budgetary cost of such a permanent safety net need not be very high and it could well bring longer-term efficiency gains to the economy. The budgetary outlay could well be highly variable over time in risk-prone settings, entailing some fiscal stress.

But if developing countries can and should take responsibility for themselves except when subject to financial crises other than of their own making, how does this relate to a more systemic role not only in “promoting longer-term recovery” – the term deployed in Ravallion's abstract for his working paper, and begging the question of recovery to what – but also in bringing about economic and social transformation? This, implicitly at most, raises the issue of how to locate social policy in the broader contexts of systemic analysis and development as transformation but, unsurprisingly, offers no answers.

There are considerable and shifting tensions in the World Bank's positions on social policy across ideology, scholarship and policy. These can be highlighted by addressing

<sup>86</sup> See pp. 6–9 for more details by different programmes and regions.

the one major innovation that has marked policy over the recent past and continues to sustain considerable momentum, conditional cash transfers.<sup>87</sup> CCTs have rapidly shot to prominence over the past decade, particularly in Latin America but also elsewhere, including Bangladesh, Cambodia, Kenya and Pakistan. According to the World Bank (2009: 32–33):<sup>88</sup>

Paralleling the rise in the number of countries (now 29) with programs has been an increase in the size of some programs. Mexico's program started with about 300,000 beneficiary households in 1997, but now covers 5 million households. Today, the federal Bolsa Família program [in Brazil] serves 11 million families or 46 million people. In other countries, the increase in size has been less explosive, but still notable.

There are, however, wide variations in both absolute and relative coverage of such programmes by country, in their substantive content as well as their cost as a percentage of GDP, and the generosity of benefits as a percentage of mean household consumption. Thus, as Ramesh (2009: 96) reports:

According to ILO's projections for a sample of 12 low-income countries in Africa and Asia, governments can establish social protection programs offering universal basic old age and disability benefits at the cost of between 0.6 and 1.5% of annual GDP (ILO Social Security Department, 2008). For perspective, note that the fuel subsidy in Indonesia at its height cost the government nearly 4% of GDP. In comparison, the Bolsa Familia program in Brazil reached 11 million households and cost the government only 0.5% of GDP in 2006. Core elements of all social protection systems should include free and compulsory primary education, access to secondary education that is affordable to all, and free or low-cost access to basic health services.

It is a moot point whether this indicates the limited resources that underpin social policy in general, and CCTs in particular, or what can be achieved with such limited resources.<sup>89</sup>

For the World Bank, CCTs serve in some respects as an ideal instrument in response to the second phase of neoliberalism in crisis.<sup>90</sup> Yet, as then Chief Economist, Justin Lin, puts it,

Even the best-designed CCT program cannot meet all the needs of a social protection system. It is, after all, only one branch of a larger tree that includes workfare, employment, and social pension programs ... As the world navigates a period of deepening crisis, it has become vital to design and implement social protection systems that help vulnerable households weather shocks, while maximizing the efforts of developing countries to invest in children. CCTs are not the only programs appropriate for this purpose, but as the report argues, they surely can be a compelling part of the solution (World Bank 2009:xii/xiii).<sup>91</sup>

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<sup>87</sup> With corresponding parallel prominence in the recent literature, alongside welfare regimes and convergence for developed countries.

<sup>88</sup> For overview of Latin America in particular, see Bastagli (2009).

<sup>89</sup> It is hardly rocket science, even as Caminad et al. (2012: 123) report, using multiple regressions, "our results suggest that public income transfers indeed seem to be an effective policy instrument in alleviating poverty". And for Kangas (2010: S57):

Generally speaking, for the life expectancy of a population to improve, it is better to have broader coverage or universal access to care than to have more generous benefits that are channelled to a limited circle of citizens. The very same story is told by pensions: It is better to give an adequate amount to all than to give lavishly to too few.

<sup>90</sup> See Azevedo and Robles (2013) for whom, as World Bank employees, multi-dimensional targeting of CCTs is more effective in meeting goals of, for example, poverty alleviation and education of children. Addressing the causes of deficiencies in the first place, let alone policies to eliminate them, does not get onto the agenda. CCTs as social policy are reduced to more or less effective targeting models.

<sup>91</sup> Subsequently, Lin (2012) has put forward a proposal for a new structural development economics which, remarkably, does not mention social policy. See Fine and van Waeyenberge (2013) for a critique.

Accordingly, the level and design of the programmes in practice are discretionary; the boxes of addressing the poor, children, and health and education are ticked; there is potential for institutional and other externalities into broader social provision; ambition in potential is matched by modesty of aspiration; and, analytically, there is scope for spillovers, and general equilibrium effects, empirical investigation of short-run as opposed to long-run impact, and for theory drawing upon market and institutional imperfections to be corrected on a piecemeal basis.<sup>92</sup>

Most telling, though, is the detachment of CCTs from broader economic and social provision other than as the context in which they may or may not succeed. As Ballard (2013) suggests, CCTs involve the detachment of the treatment of poverty from its causes. Further, in closing,

Cash transfers have been championed by a social justice lobby which recognizes that the poor do not bear complete responsibility for their poverty and that universal, non-conditional and increasingly generous distributional systems are required to achieve social justice and human rights ... Cash transfers have also been enfolded within mainstream development approaches which locate responsibility for transcending poverty ... upon the poor themselves and use grants to alter the behaviour of the poor ... The role of cash transfers within broader structures of social reproduction has emerged as a fundamental development problem (Ballard 2013: 817)

In any case, conditioning income support on accessing health and/or education is contingent upon these being available. As noted by the World Bank (2009: 202), “Clearly, a supply of health and education services of adequate quality must be developed ... Cash transfers may be the right policy instrument to alleviate poverty in the short run, but their contribution to longer-term poverty reduction also will depend on what happens on the supply side”. And as Soares (2009: 1) concludes:<sup>93</sup>, “CCTs are not panaceas to strengthen the (emergency) resilience of families and states. But they have features that can be used to lessen the impact of a crisis as long as they are integrated in a broader social protection strategy whose goal is not solely to work as a minimal and temporary safety net”.

Such integration cannot, of course, be guaranteed. Mattei and Sanchez-Ancochea (2010), for example, find that while the Brazilian Bolsa Familia has offered some poverty relief, it has done very little for longer-term educational and health outcomes, with conditionalities either merely being met in a token fashion or given levels of provision being redistributed across the poor. A persistent and welcome theme across the literature is for CCTs to be integrated contextually into a broader range of developmental goals (St. Clair 2009) and to serve as a stepping stone from residualism to universalism, developmentalism, a welfare state, not least through broader political participation rather than on the basis of individualized recipients.<sup>94</sup> If to belabour the points, for Sánchez-Ancochea and Mattei: (2011: 313)<sup>95</sup>

<sup>92</sup> Almost laughably, reasons for CCTs include “imperfect information, myopia, and incomplete altruism”, that “governments typically do not behave like textbook benevolent Dictators”, and “levels of human capital investment by the poor ... might not be *socially* optimal because of the presence of market failures, particularly, externalities” (World Bank 2009:50).

<sup>93</sup> Whether such problems render unconditional transfers more palatable, as would be argued by proponents of a Basic Income Grant, remains an open question (see the issue of *Basic Income Studies*, “Should Feminists Endorse Basic Income?”, available at [www.bepress.com/bis/announce/20090128/](http://www.bepress.com/bis/announce/20090128/)).

<sup>94</sup> Franzoni and Voorend 2011; Haarstad and St Clair 2011; Sering 2009.

<sup>95</sup> But, in contrast, for the most upbeat of attachments to CCTs, see various contributions from the UNDP’s IPC-IG, especially one-pagers where breadth and depth of impact is assessed with references to supporting papers, [www.ipc-undp.org/PubSearchResultType.do?language=1&idtype=2&online=1](http://www.ipc-undp.org/PubSearchResultType.do?language=1&idtype=2&online=1). Typically, for Rasella and Paes-Sousa (2013), drawing on Rasella et al. (2013):

Most of the evidence points out to Bolsa Família's positive contribution to the reduction of poverty and inequality in the short run ... Bolsa Família cannot, however, deliver a sustained improvement in health and education outcomes and a reduction of poverty and inequality in the long run. These goals will only be met through an expansion in health and education services and, especially, an improvement in their quality - together, of course, with the transformation of the economic system ... however, deeper reforms that reduce inequalities in provision between regions and classes are increasingly important.

Future research and debate thus needs to move beyond debates on the short-term effects of Bolsa Família - and most other CCT programmes for that matter - and consider the way they overlap with the rest of the social policy regime. We must explore the extent to which the programmes are consolidating residual social systems in some instances while contributing to the expansion of universal services in others. The ultimate impact of CCTs will not only depend on their specific design but, more significantly, on the way they influence the political behaviour of the poor and the opportunities for broader and more encompassing social coalitions.

On the other hand, Freeland dismisses CCTs as "Superfluous, Pernicious, Atrocious and Abominable (2007: 75)". Drawing upon Samson (2006) and a South African case study, he finds "it is typically the poorest and most vulnerable who will find it most costly to comply with any conditionalities, and are therefore the most likely to be deprived of benefits if they fail to do so" (Freeland 2006:77). Conditioning transfers on meeting criteria of children's health and education falters on lack of facilities to deliver and/or access these, and weak capacity to deliver conditioned transfers. There are also issues of whether CCTs reinforce or break with traditional gender roles and stereotyping (Quijano 2009).

Further, even programmes that meet certain criteria of success may prove unsustainable administratively or politically. Despite various achievements, the Nicaraguan CCT programme, attached to child education and health, was discontinued. According to Moore this was due to a lack of understanding and misrepresentation of its achievements upon transfer of responsibility from one ministry to another. She closes with the observation that, "Although RPS [Red De Protección Social] had a disappointing conclusion, all is not lost". For, "in its own uniquely complex environment [we] can remind policymakers to be aware of the balance they must keep in performing well for international stakeholders while securing domestic acceptance of their own programmes" (Moore 2009: 36). But how to guard against the transfer from one ministry to another, the shifting interests of external (and domestic) agencies and so on? As Barrientos (2013: 12) puts it:

The main argument, grounded on the evolution of Bolsa Família, was that this required managing two key progressions and satisfying one condition. The two progressions relate to the need for growing institutionalisation of human development income transfer programmes, on the one hand, and to an associated development of the conceptual framework underpinning them. The presence of positive policy-to-politics feedback effects capable of sustaining political support for social assistance provides a fold for these two progressions.

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Our study provides evidence that a multisectoral approach, comprising a conditional cash transfer programme acting on the social determinants of health, with a primary health care programme responding to basic health demands of the population, can substantially reduce childhood morbidity and mortality from poverty-related diseases in low- or middle-income countries.



But it is a moot point whether such progressions and conditions are best delivered through CCTs, not least given that they have been situated in a neoliberal context in which individualization and commodification are the order of the day in the absence of a pre-existing welfare state providing corresponding services.

The social protection paradigm that emerged at the end of the 19<sup>th</sup> century and developed, in parallel with the workers' movements, during the 20<sup>th</sup>, aimed to protect and equalize access and opportunities, irrespective of income level and social status. By contrast, the hegemonic paradigm of the 21<sup>st</sup> century holds that market mechanisms are the key to improving general welfare; cash transfers and expanded household debt, the latter underwritten by the former, are the key elements in this framework, in which decommodified provision is to be pared to the barest bones (Lavinás 2013: 40)

Indeed, it would appear precisely because CCTs have proven themselves to be potentially consistent with, rather than antagonistic to, private, possibly state-supported, forms of provision of social and economic infrastructure, that the World Bank's initial scepticism is now one of relatively warm embrace as it involves itself in the goal of using the state to support the private sector in such provision where privatization has proven impossible or unsuccessful (Fine and Hall 2012).

In this respect, like all social policy, outcomes necessarily both reflect *and* contest entrenched structures, relations, processes, powers and agencies.<sup>96</sup> At a specific level, let alone more generally, the idea that there will be universal solutions on how to balance (or more exactly transform and promote, respectively) one outcome against the other borders on the ridiculous in both analytical and strategic terms. Also, something that is possibly overlooked, is the political content of CCTs as both a site of conflict and means to temper it and gain electoral support relatively cheaply in terms of cost and extent of reform. In short, while there are those that express support for CCTs as a major success with continuing potential, albeit subject to careful, contextual implementation (Fajth and Vinay 2010), the more sceptical perceive CCTs as welcome, simply for providing momentum towards universalism in social policy. "Its ultimate success depends on a simultaneous expansion and improvement of universal services in health and education (Mattei and Sanchez-Ancochea 2010: 2)". Universalism is set against the conditional, targeted ethos of CCTs, and viewed as more effective and secure in practical and political terms.<sup>97</sup>

Here, there is a stunning silence across the World Bank literature, and much more besides. It is as if the *welfare state* as the embodiment of universalism and public provision does not and has never existed.<sup>98</sup> And, of course, much the same is true of the absence of the (radical) political economy of welfare literature that approached the status of orthodoxy a generation or so ago, focusing on the design and function of

<sup>96</sup> For critical approaches to CCTs on these terms, see both Lavinás (2013), and Saad-Filho (2014) for Brazil, for whom:

The Brazilian *Programa Bolsa Família* (PBF) is the most successful conditional cash transfer programme in the developing world. Examination of the conceptual foundations of PBF, its historical roots, key features, impact and limitations shows that it belongs within a strictly neoliberal framework. PBF distributes conditional and very small tax-funded alms to the 'deserving destitute', as part of a strategy of management of poverty and inequality. In doing this, PBF also subsidises low wages and helps to perpetuate the conditions which it purports to address. While PBF can improve the conditions of the very poor at the margin, it is, by design, insufficient to block the reproduction of poverty and inequality.

<sup>97</sup> See Chiwele (2010) for a useful discussion of the costs of implementing CCTs, the need for institutional capacity to deliver, and the prospects for corruption - all of which might best be addressed across a broader range of policies and provision.

<sup>98</sup> Note that a search on the World Bank website for "welfare state" reveals just one hit, for lawyers in the Netherlands claiming legal aid as part of the welfare state! There are 22, 897 for "welfare", 69, 265 for "state", and 8517 for both to be included in document texts. Note there are 2,038 hits for CCT\* and 5,656 for "conditional cash transfer\*", 24 February 2014, \*\*where the \* allows search on extended terms, eg CCTs.

welfare for advanced capitalism.<sup>99</sup> These absences are hardly surprising for the Washington Consensus, not least with its neoliberal and Americanized inspirations, but why should it be so for the post-Washington Consensus with the rediscovery of its own version of Keynesianism, market imperfections, public and merit goods, and so on? By contrast, the modernization aspirations of what might be termed the pre-Washington Consensus were heavily influenced by the notion of emulating the welfare states of western Europe. For this, in contemporary developing country circumstances, we need a marriage of the PSSOP approach with that of the DWS. Again, in acknowledgement of the political school of the DSP, such an approach is liable both to promote the interests of, and strengthen the presence of, those who have most to gain by its developmental content as opposed to consolidating neoliberal forms of governance that have so signally failed for LDCs over the past decades.

## Conclusions as Starting Points

The global crisis, together with an international climate that is at least nominally committed to human rights, basic needs, poverty alleviation, improvements in human development indices and well-being, etc., has put the issue of social policy on the agenda as never before, not only in the differentiated and differentially impacted developed world but also across the equally diverse developing economies. In this light, how are social policies to be understood, explained and made? A number of lessons can be drawn from the extensive literature survey undertaken, leading to conclusions that might be thought as nothing more than a new common sense. Nonetheless, deeply embedded conventional wisdom remains entrenched despite its relatively recent vintage in the historical sweep of welfare provision, and the salient lessons that might have been drawn from the crisis that such conventional wisdom had deemed preventable. Such postures derive primarily from the imperatives and experience of neoliberalism just as their Keynesian/modernization/welfarist predecessor exercises at most a lingering, nostalgic nudge to those who seek alternatives.

First, then, is to acknowledge the diversity of social policies across time, place, context, programme, causes, content and meaning, and influence of conditioning factors and variables. The idea that, for example, the South African health system can be understood in the same frame as the UK water system is simply nonsensical even allowing for variations in typologies, models or whatever.

Second, this implies that grand, inflexible approaches to the understanding of social policy are not so much doomed to failure nor without insight. They rather do so only on the basis of more or less useful, and casual, empirical specifications of social policies and the determinants and outcomes associated with them. This is especially true of the welfare regimes approach that dominates the literature but equally of other typologies and schemes for assessing the nature and dynamics of social policies such as whether there is convergence, divergence and/or path dependence in their evolution.

Third, this is not to throw up one's hands in horror, eschew general theory and historical narrative, specify the nature of contemporary conditions, and conclude that everything is so complicated and contextually determined that we can only expect to realize heterogeneous case studies across countries and policies. On the contrary, it is essential both to address the nature and significance of underlying and general influences. These

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<sup>99</sup> Note that Ravallion's (2008) own contribution only references at most a few pieces from outside the immediate orbit of the World Bank, an endemic feature of its research as commented upon by the Deaton Report (Deaton et al. 2006) on which see Bayliss et al. (eds.) (2011) for a critical appreciation.

include the nature and influence of neoliberalism and globalization and, as emphasized here and in departure as yet from the existing literature, the role of financialization in determining social policies both directly and indirectly. Further, as demonstrated, these grand variables are not at all forces for homogenizing social policies but are fundamental in bringing about their heterogeneity.

Fourth, insofar as there have been shifts in social policy thinking over the neoliberal period, it has been towards reducing how it is understood and what it constitutes. Drawing upon mainstream economics and notions of the state as simply a mediator in the market and institutional imperfections faced by individuals, and especially in the hands of the World (knowledge) Bank—whose scope of policy making increasingly accepts no bounds, except in conception—social policy has been understood as temporary, residual relief. What is notable in such an approach, apart from its predilection for the market forms of provision and its potential for discretionary intervention, is the absence of an explanation for the need for social policy in the first place, other than to alleviate the results of “shocks”, dependence upon universal principles that are not attuned to country- and policy-specific contexts, and the absence of the role that social policies play in the processes of development.

Fifth, then, and more constructively, a particular approach to framing social policy has been put forward that, at least in principle, addresses these identified deficiencies. This is to treat each social policy as an integral system in its own right, tracing provision from beginning to end as in a health system, education system, housing system, pension system and so on. This has been dubbed the public sector system of provision approach. Further, while the initial focus is upon the functioning of such systems in providing core outcomes, it is equally recognized that they are embedded in a broader economic and social dynamic that also needs to be specified, with implications, as for all policies and for which the comparison with industrial policy, for example, is salient, for employment, gender relations, equity, etc.

Last, as already indicated, it is inappropriate to locate the progressive making of social policy purely in terms of residual, safety net or whatever as opposed to its reflection of, and contribution to, economic and social change, or development. For this reason, it is proposed that the PSSOP approach be integrated with the notion of a developmental welfare state. While the DWS, like social policies themselves, is liable to be heterogeneous in its presence, content and meaning, by incorporating it into policy making there is some guarantee that broader issues will be forced into consideration in terms of both causal factors and targeted outcomes, just as the welfare state served as analytical and policy template in the Keynesian era.

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