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# **New Players enter the Game: Effects of Marketization of Social Policies**

*Florian Blank*  
Department of Political Science  
University of Münster

## **Abstract**

*This paper sheds some light on a change of the landscape of social politics which hitherto has gone unnoticed in current debate: the representation of consumer interests by consumer political actors in social politics. The growing trend towards the introduction and strengthening of market mechanisms in the welfare sector has been accompanied on the one hand by social policies that resemble consumer policy insofar, as they intervene into market relations in favour of consumers.<sup>1</sup> On the other hand, the changing role of citizens and thus their changing interests may lead to activities of both governmental and non-governmental actors dedicated to consumer policy in the field of social policy. It is the latter assumption that will be the focus of this article.*

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<sup>1</sup> An example being the Law on Long-term Care Quality Assurance (“*Pflege-Qualitätssicherungsgesetz*”) of 2001.

## 1 Introduction

The German landscape of social politics is changing. For a long time it was characterized by a stable set of actors and has often been characterized as basically (neo-) corporatist, with the trade unions and employers' associations on the one hand, the big charities on the other being closely tied to governmental institutions and party politics. These actors were together not only embedded in the policy making process, but played active roles in the administration of the social insurance system and in the production and distribution of welfare goods and services. This stable and static setting has become subject to several strains and pressures since the 1980s, due to political, social, and economic processes. As a consequence, we are witnessing an increasing pluralization in this policy field, following from fragmentation of established actors as well as the emergence of new ones, such as commercial providers of welfare goods and services, and lobby groups for those citizens not adequately represented by the established organizations.

This article is to shed some light on a change of the landscape of social politics, which hitherto has gone unnoticed in current debate: the representation of consumer interests by consumer political actors in social politics. The growing trend towards the introduction and strengthening of market mechanisms in the welfare sector has been accompanied on the one hand by social policies that resemble consumer policy insofar, as they intervene into market relations in favour of consumers.<sup>2</sup> On the other hand the changing role of citizens and thus their changing interests may lead to activities of both governmental and non-governmental actors dedicated to consumer policy in the field of social policy. It is the latter assumption that will be the focus of this article.

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<sup>2</sup> An example being the Law on Long-term Care Quality Assurance ("*Pflege-Qualitätssicherungsgesetz*") of 2001.

In the following, the main task will consist of providing evidence for the awareness of both governmental and non-governmental consumer political actors for consumer interests in the context of marketization of social policy. This way the assumption that marketization leads to the emergence of new interests and finally to a pluralization of the established set of socio-political actors shall receive additional empirical foundation. With respect to the consumer political actors' involvement in social policy the article seeks to map an area for further research, it is basically of explorative nature. Evidence will be drawn from sources such as official documents, speeches in parliament, press releases, and documentations of the policy making process regarding some major policy reforms in the last decades. The focus will lie on – though not exclusively – the Federal Ministry of Food, Agriculture and Consumer Protection (BMELV; before 2005: Federal Ministry of Consumer Protection, Food and Agriculture, BMVEL) and the consumer political umbrella organization, vzbv (Verbraucherzentrale Bundesverband). By mapping a partly known field from a new perspective, this article does not aim at assessing the actual influence of the new actors in the policy making process, especially where consumer political actors supplement an established set of actors. This will remain a task of future research.

The article will be structured as follows: First, the trend towards marketization in the field of social policy will be discussed. After this, evidence for an awareness of the BMELV and the vzbv for consumer related issues in the field of social policy will be presented. The final chapter contains some general considerations regarding consumer interests and their representation in social politics.

## **2 Marketization and its consequences for the game of social politics**

For decades the German field of social policy was marked by a relatively stable set of actors. It remains controversial, whether this set of actors and its relations could adequately be described as some form of “sectoral corporatism” or “neo-corporatism” (cf. Heinze/Olk 1981; Windhoff-Héritier 1989; Winter 1991; Backhaus-Maul/Olk 1994; Trampusch 2006a, b; Schmid/Mansour 2007). It is clear, however, that non-governmental actors in the field of social policy acted and continue to act not as mere interest groups for its members or another clientele, but are embedded in the policy making process on both input and output sides. They include the traditional big charities (the “*Spitzenverbände der Freien Wohlfahrtspflege*” Caritasverband, Diakonisches Werk, Paritätischer Wohlfahrtsverband, Arbeiterwohlfahrt, Deutsches Rotes Kreuz, and Zentralwohlfahrtsstelle der Juden in Deutschland having a semi-public status) as well as trade unions and employers’ associations. These associations play a major role in the production of welfare services (charities) and administration of social security systems (trade unions and employers’ association). This picture of embedded interest groups is today still partly valid since the charities continue to provide a major share of social services<sup>3</sup> while trade unions and employers’ associations still play a role in the administration of social insurances.

Neo-corporatist or not, already in the 1990s there were signs of a growing pluralization regarding the set of actors. In a 1994 article on the charities, Backhaus-Maul and Olk pointed to a growing importance of both non-established associations such as self-help groups and corporate providers of social services (1994, 115, 130). A decade later, Trampusch (2006a, b) discusses the changing role and importance of trade unions and employers’ associations. According to her, the most important trends that put an end to the corporatist world

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<sup>3</sup> According to Schmid and Mansour (2007, 255), the charities run a third of the institutions providing welfare services.

of welfare include changes in the *Selbstverwaltung* (self-management – the management of social insurances by the social partners, trade unions and employers' associations); a declining alignment of politicians to the social partners; and finally the pluralization of the set of actors. This pluralization was an effect of the fragmentation regarding both trade unions and employers' associations, the emergence of new actors as a consequence of the creation of welfare markets, and a restructuring of benefits that created new groups of welfare state clients. Among the new actors Trampusch finds corporate providers of services and their organizations, welfare users' organizations such as pensioners', patients' and unemployed persons' organizations and the charities – the latter somewhat surprisingly given the importance often ascribed to them by other authors, but maybe due to Trampusch's more traditional understanding of corporatism.

The creation of welfare markets is a development that is of special interest here.<sup>4</sup> It implies a new definition of the role of users of welfare goods and services; they are turning from citizens relying on the state to consumers engaging in market transactions. In Germany, the creation and extension of welfare markets can be traced back to the early 1990s, when first steps to more competition among public health insurance companies were made (cf. Nullmeier 2002, 271). The 1995 introduction of the long-term care insurance went together with putting commercial suppliers of care services on a par with not-for-profit organizations such as the charities for the first time, thus creating a market for long-term care services. Other examples include the introduction of the "*Riester-Rente*", a voluntary funded pension scheme, in 2001, and continuing reforms of the system of health insurances. To clarify, there are huge differences between markets for specific products: E.g.

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<sup>4</sup> For the concept of welfare markets and discussions of empirical developments see Nullmeier 2002, 2004; Leisering et al. 2002; Bode 2005; Köppe 2008.

governmentally fostered individual market participation in case of the “*Riester-Rente*” depends on the consumers’ decision to invest their own money in the market, and benefits from such a private insurance are seen as a supplement to the statutory pension insurance. In contrast, the statutory long-term care insurance guarantees earmarked benefits to be used in the care service markets for all insured – but these benefits are only intended to cover part of the actual costs of care work. Different as these reforms may be, they share a new understanding of welfare provision. This implies altered conditions of access to welfare goods and services provided by competing suppliers and led on part of the consumers to both new opportunities to benefit from the new setting and new risks as a consequence of the material and cognitive resources needed to successfully act in markets. But not only are citizens and those actors traditionally involved in welfare production and distribution affected by marketization – changes led to the emergence of new actors in the field of social policy. Trampusch mentions corporate providers of social welfare as new players, but in addition and quite congruent, the making of consumers may lead to an increasing awareness of consumer political actors for issues of social policy. The following chapter is to provide first evidence for this awareness.

### **3 Consumers as political actors in the field of social policy**

Both governmental and non-governmental consumer political actors react to changes in social policy affecting consumer interest. In the following, empirical evidence for their attention to the consequences of marketization will be presented. The focus will lie on – though not exclusively – the Federal Ministry for Food, Agriculture and Consumer Protection and the Federation of German Consumer Organisations, being

the most important governmental and non-governmental players respectively in this field of policy.

### *3.1 Governmental/state actors*

The political debate about consumer issues often appears to be centred predominantly on questions of nutrition, dangers to public health such as BSE and bird flu, and scandals relating to meat of very poor quality or contamination of food through chemical products. Quite appropriately, the Federal Ministry of Food, Agriculture and Consumer Protection (BMVEL; until 2005: Federal Ministry of Consumer Protection, Food and Agriculture, BMELV) was founded in early 2001 as a consequence of the BSE crisis by transferring consumer policy related competencies from the Ministry of Health and the Ministry of Economy and Technology to the Ministry of Food, Agriculture and Forests (Kleinschmidt 2006, 27). The green politician Renate Künast became new minister, succeeding the social-democrat Karl-Heinz Funke. Speeches Künast delivered in the lower house of the German parliament, the Bundestag, during the first weeks of being in office deal predominantly with the BSE crisis. However, in May 2001 the Bundestag debated on parliamentary proposals regarding the development of consumer politics, the proposal of the SPD and Bündnis 90/Die Grünen parliamentary parties calling among other things for “guaranteeing that consumers are provided with independent advice with regard to individual strategies of private old-age provision [and] a strengthening of the patients in the changing market for health and care services vis-à-vis physicians, health insurances and service providers and for the establishment of independent advice to support patients’ decisions” (Bundestag Drucksache 14/6067, 3-4). In her contribution to the debate, Künast states that

“We want [...] to make sure, that also in the face of the opening of markets and deregulation, consumers do not have to rely on themselves, but that they really benefit from it, for example with respect to the services in the context of the ‘Riester-Rente’. Together with the ‘Stiftung Warentest’ [a foundation dedicated to comparative product testing; FB] the colleague Riester [then Minister of Labour and Social Affairs; FB] and I will closely observe and evaluate the insurance contracts offered. We will make sure that in the health care system patients and consumers will stand on the same level as health insurances, physicians and service providers. It is a question of justice to make sure that switching between health insurances is indeed possible, but that young people and affluent people are not able to permanently choose the cheapest insurance funds by health insurance-hopping” (Deutscher Bundestag 2001: 14<sup>th</sup> legislative period, 171<sup>st</sup> meeting. Berlin, 18 May 2001, 16748).

This awareness of the consequences of marketization that Künast also shows on several other occasions<sup>5</sup> is expressed in official governmental documents, too. The Report of the Federal Government – Action Plan Consumer Protection of 7 May 2003 (Bundestag Drucksache 15/959), in which the government states that it includes consumer political aspects in all policy areas, mentions the “*Riester-Rente*” and dedicates chapters to care and health issues. The Report on Consumer Policy 2004 explicitly refers to tendencies of marketization also:

“The responsibility for some public services in the fields of health care and old-age pensions was shifted from the state to the individual, and the economy is required to provide the products needed for protection against social risks. This reform of the social insurance and health care system poses

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<sup>5</sup> E.g. in the context of the Report in Consumer Policy 2004: Deutscher Bundestag 2004: 15<sup>th</sup> legislative period, 144<sup>th</sup> meeting. Berlin, 1 December 2004, 13358. See also: Deutscher Bundestag 2003: 15<sup>th</sup> legislative period, 46<sup>th</sup> meeting. Berlin, 22 May 2003, 3800; Deutscher Bundestag 2005: 15<sup>th</sup> legislative period, 180<sup>th</sup> meeting. Berlin, 15 June 2005, 17024.



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a new challenge to consumer policy” (Bundestag Drucksache 15/4499, 23-24).

Finally, the Scientific Advisory Board on Consumer and Food Policy of the BMVEL (created in 2003) acknowledges in its discussion paper *Strategic Principles and Concepts of a New Consumer Policy* (“*Strategische Grundsätze und Leitbilder einer neuen Verbraucherpolitik*”, July 2003) that “beyond crisis-related revaluations the need for consumer policy has been growing systematically during the last decades, especially due to an increasing *complexity of market relations* and a world-wide trend towards a *deregulation and opening of markets*” (Wissenschaftlicher Beirat 2003, 11; original emphasis). In the following discussion the board refers to old-age security and health as examples for the expansion of the service sector for private use (11). They go on by delivering an argumentative foundation for consumer policy:

“the *Deregulation of industries of provision* (“*Versorgungsindustrien*”) being one aspect of the privatization of public services (“*Daseinsvorsorge*”) affects an area that is defined as an ‘exceptional’ area in terms of competition rules but which is for several reasons not the exemption, but the rule with respect to the safe provision of citizens. [...] The step-by-step withdrawal of the state from the mixed area (“*Zwitterbereich*”) of state provision and markets to which both terms of consumers as ‘citizens’ and ‘market’ participants could refer to, causes consumers to organize benefits themselves, which had been hitherto public benefits, such as old-age provision. All in all, consumers can profit from pure competition, if the necessary *self responsibility* does not remain a claim, but means for a rational usage of this responsibility, namely counselling and market transparency, are provided in a manner affordable with respect to time and financial means. [...] The privatization of public services (“*Daseinsvorsorge*”) concerns consumers as market participants, citizens, and participants of the informal lifeworld; from this a particular duty to care (“*Sorgfaltspflicht*”) may be derived” (Wissenschaftlicher Beirat 2003, 11-12; original emphasis).

From this a need for consumer protection follows, that goes beyond the care for customers usual in public welfare provision:

“Consumer protection, having been dealt with by governmental agencies quasi incidentally (e.g. through the post or the statutory pensions insurance), becomes an explicit task. Its quality may increase as a consequence, because state institutions are not good consumer protectors by necessity (as shown by the legendary complaints about the ‘friendliness towards consumers’ of civil servants)” (Wissenschaftlicher Beirat 2003, 28-29).

It is clear that this evidence remains on the level of perception and analysis of the changes and expression of political will. It nevertheless proves that there is a growing awareness for the consequences of marketization, an awareness that, however, may also be seen as a consequence of the red-green coalition government’s interest in consumer issues in general. What is far from clear and remains a matter of future research is the role the ministry played beyond the discussed analyses and expressions of political intentions. An analysis of the ministry’s policies may also be instructive regarding the role of parties and politicians since the evidence provided was all taken from the “era Künast”. The awareness for processes of marketization and the resulting challenges for consumers seems to have vanished since. An examination of the speeches of Künast’s successor christian-democrat Horst Seehofer in the Bundestag shows that the publicly shown awareness of trends of marketization in the field of social policy and the resulting challenges for consumer politics has decreased: Seehofer does not mention social policy related issues at all except for the related topic of food and nutrition.

In addition to this evidence for an awareness of the executive branch for consumer related issues in the field

of social policy, hints towards a similar interest in the legislative branch can be found: An analysis of the agendas of the committee for Consumer protection, Food and Agriculture respectively Food, Agriculture and Consumer Protection in the 15<sup>th</sup> and 16<sup>th</sup> election periods (up to March 2008) shows that social policy issues are topics regularly discussed. However, this can indeed be explained to a certain degree by the committee's responsibility for the agricultural sector and concern about farmers' and the rural population's social security.

### **3.2 *Non-governmental actors: the vzbv***

The Federation of German Consumer Organisations (Verbraucherzentrale Bundesverband - Bundesverband der Verbraucherzentralen und Verbraucherverbände e.V., vzbv) is the umbrella organization of the 16 consumer centres on the Länder level and of 25 associations dealing with consumer issues. Among the members of the vzbv are the charities Arbeiterwohlfahrt, Caritasverband and Diakonisches Werk. The vzbv was created in 2001 after a merger of the Arbeitsgemeinschaft der Verbraucherverbände (AgV), the Verbraucherschutzverein (VSV) and the Stiftung Verbraucherinstitut. Individual persons cannot join the vzbv. According to its own mission statement the vzbv aims at taking part in influencing the policy making process, contributing to the enforcement of consumer rights (through the "*Verbandsklagerecht*"), and promoting and making possible consumer counselling ("*Verbraucherberatung*").

Accordingly, it is not merely a lobby organization but delivers services to consumers through its members – the consumer centres – by providing print products and through the involvement in web-based and other information projects; thus it performs a role that slightly resembles charitable associations in the German field of social policy. The vzbv is an independent organization,

however, the major share of its budget is provided by the BMELV (the vzbv's core budget – without projects – amounted in 2006 to €8.844.928, the BMELV contributing €8.766.000; vzbv 2007, 204).

Like other associations, the vzbv was involved in the policy making process as an advisor, and was consulted in the run-up to major social policy reforms. The official records of the policy-making process of the Kohl and Schröder governments show that the vzbv and its predecessor, the AgV, were invited to consultations about the following major social policy reform projects<sup>6</sup>:

- 1<sup>st</sup> and 2<sup>nd</sup> Law on the Reorganization of Self-management and Self-responsibility in the Public Health Insurance (*“Gesetz zur Neuordnung von Selbstverwaltung und Eigenverantwortung in der gesetzlichen Krankenversicherung”*; 1997 and 1998),
- the Law on Strengthening the Solidarity in the Public Health Insurance (*“Gesetz zur Stärkung der Solidarität in der Gesetzlichen Krankenversicherung”*; 1998),
- the Law on the Reform of the Public Health Insurance from 2000 (*“Gesetz zur Reform der gesetzlichen Krankenversicherung ab dem Jahr 2000”*; 1999),
- the Law on Long-term Care Quality Assurance (2001),
- The Law on the Reform of the Statutory Pension Insurance and on Fostering Private Funded Pensions (*“Gesetz zur Reform der gesetzlichen Rentenversicherung und zur Förderung eines kapitalgedeckten Altersvorsorgevermögens“* – introduction of the “Riester-Rente”; 2001),

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<sup>6</sup> The selection is based on Butterwegge's (2005, 120-231) account of the respective years.

- the Law on Modernizing the Public Health Insurance (*“Gesetz zur Modernisierung der gesetzlichen Krankenversicherung”*) (2003),
- and the Retirement Income Act (*“Alterseinkünftegesetz”*) (2003).

They were not, however, consulted on the Law to Guarantee the Sustainable Funding of the Public Pension Insurance (*“Gesetz zur Sicherung der nachhaltigen Finanzierungsgrundlagen der Gesetzlichen Rentenversicherung”*; 2004). It is noteworthy that the involvement of consumer political actors is confined to the fields of health care, long-term care, and pension policies. They do not seem to play a role in the field of labour policy. This may be due to the fact that the former are primarily about the production of care work and financial services which are increasingly traded in markets, while the latter, labour policy, has not been influenced so much by the marketization of goods and services provision, with the exception of the market for advanced vocational training. This involvement of the vzbv did not stop with the end of the Schröder government, as shows the health care reform of 2007.

In addition to this involvement in major reform projects, the agendas of the Bundestag Committee for Health in the 15<sup>th</sup> and 16<sup>th</sup> legislative periods (2002-2005: Committee for Health and Social Security; analysis carried out for the time until 12<sup>th</sup> March 2008) show that the vzbv was frequently invited to public hearings to provide expertise.

Besides this involvement in the legislative procedure, the vzbv took part in other social policy related projects. When in 2002 the so-called Rürup-Kommission (its official name being Commission for Sustainability in Financing the Social Security System) was created, the then chairwoman of the vzbv, Edda Müller, took part as a member. However, in a vzbv press release of 28<sup>th</sup> August 2003 she criticized the results of the commission regarding the health care system as a

missed opportunity. Nevertheless she backed the commission's recommendations regarding old age pensions. Also in 2002 the existing patients' rights were published in a separate paper entitled Patients' Rights in Germany (Bundesministerium für Gesundheit und Soziale Sicherung/Bundesministerium der Justiz 2003). This paper was initiated by the ministries of justice and health, in which 13 governmental and non-governmental bodies and organizations took part, among them the vzbv. The latter was – except for the Conference of the Länder Ministers of Justice and the insurance companies' association *Gesamtverband der Deutschen Versicherungswirtschaft e. V.* – the only participant not predominantly devoted to social policy issues.

The vzbv has published press releases on other social policy related matters, too, commenting on political decisions or putting in claims against politicians. Examples for such interventions are the statement on the long-term care reform of March 2008 (vzbv 2008), but also the “*Wahlprüfsteine*” (vzbv 2005b) – the vzbv's demands with respect to the 2005 election to the Bundestag and the parties' responses –, as well as the statement on the Grand coalition's 2005 Coalition agreement (vzbv 2005a).

### **3.3 Service provision by the vzbv**

As with other non-governmental actors in the field of social policy, the vzbv not only acts as a lobby organization in the policy making process, it is also directly involved in the politics of social policy by providing its clients with services, services that, however, cannot be classified as traditional welfare services such as care work or financial transfers. Its member organizations, the consumer centres, provide a range of information services. Social policy related projects that go beyond the usual business of consumer protection include:

Together with the Betriebskrankenkassen (company health insurance funds) the vzbv runs a hotline dealing with questions concerning care work.

It also runs a web site dedicated to information on governmentally fostered occupational and private pension schemes; this site has been developed with support by the then BMVEL (www.vorsorgedurchblick.de). Its member institutions, the consumer centres, provide information on health insurance companies.

In its publications the vzbv directly refers to social policy issues, too: it publishes and consumer guidebooks relating to developments in the field of social policy, such as the increased ease of changing from one public health insurance company to another, but also to labour market policy (“*Hartz IV – Mein Recht auf Arbeitslosengeld II*” on unemployment benefits and “*Kündigungsschutz für Arbeitnehmer*” on protection against dismissal).

A final example for the vzbv’s activities is its participation in the operation of the *Unabhängige Patientenberatung Deutschland* (independent advisory service for patients, UPD) together with the *Sozialverband VdK* and the *Verband unabhängige Patientenberatung*. This pilot project, financed by the umbrella organizations of the public health insurance companies, operates a hotline and 22 advisory centres, and provides information on special topics such as medical products.

#### **4 Conclusion: New interests in the field of social policy**

The evidence presented as the result of a first explorative step in this field prove that consumer-political actors are aware of the consequences of marketization of social policy. However, their actual influence on policy making must be assessed in future analysis. On the basis of the given examples of how

consumer political actors perceive and evaluate the emergence of welfare markets, this fourth and final part contains some reflections on this development of a more conceptual nature.

Prior to the reforms strengthening market mechanisms, the most important players in welfare production were the social partners, the charities, and the government and state agencies. This situation has changed through the introduction and strengthening of market mechanisms. Now, citizens are confronted not only with state agencies and few big charities as providers of welfare goods and services. In addition to the traditional actors there is a multitude of commercial suppliers such as finance companies providing pension schemes and social service providers (cf. Nullmeier 2001, 2002). These companies may sometimes continue to subscribe to the charities' work ethos and welfare markets may be embedded in normative framework that bears characteristics of traditional welfare production (cf. Bode 2005, 260-261, 265), but nevertheless among the suppliers are business organizations competing with each other and in some areas with not-for-profit organizations.

From that competitive setting new preconditions for the access to welfare goods and services turn up: monopoly or non-competing providers - be they state, commercial, or not-for-profit - do not pose the same challenges for consumers to make informed decisions about their social security as competing providers. Nor are these providers put under the same pressure with respect to shares of the market and business results, which may lead to unfitting offers or service delivery of poor quality.

It is far from clear whether citizens adapt quickly and sufficiently to their role as consumers with respect to their attitudes and behaviour, and develop what Nullmeier (2002, 279) calls "market knowledge". He is sceptical about the possibilities to quickly change the consumers' behaviour:



“The new orientation of social policy towards markets reduces [the citizens’] role as clientele for sure. But thereby the member of the welfare state does not transform into the mature and active welfare state citizen hoped for by many critics” (Nullmeier 2001, 661-662).

This criticism is shared by Taylor-Gooby who points out that “individual capacity for instrumentally rational choice is constrained by psychological and practical factors which are likely to result in lower levels of future provisions than are necessary to meet the needs people recognise” (1999, 111). These arguments can be used as the foundation for the formulation of the interests of consumers in welfare markets. Acting on the assumption that their basic interest is an adequate provision with welfare goods and services in the context of welfare markets, the politically relevant interest of these new consumers – besides the fundamental issue of having access to the markets – can be described as the creation of an environment where they can feel safe about the quality of services delivered, receive appropriate help and advice – especially if a choice needs to be made under severe stress –, and can be sure that offers meet their needs.

Both the BMELV and the vzbv identify these consumer interests and represent or aim at representing them in the policy making process and, in the case of the vzbv, deliver some of the advice needed. So the rationale for their involvement in social policy is not the protection of citizens (respectively workers, employees, or the needy) against social risks, which led to the involvement of the traditional actors in the administration, funding, and production of social security. The involvement in favour of consumer interests is an involvement that is centred on the activities of and thus potentially directed against both old and new suppliers of welfare goods and services; it is not itself directly engaged in the production of welfare goods and services although referring to it.

The given cases may be seen as examples of how policies can shape future politics. This may resemble Lowi's famous dictum that "policies determine politics" (1972, 299) at first glance, but is neither meant as a statement of the same fundamental meaning nor does it share its intention. While Lowi referred to certain characteristics of policies that determine the political process, a result of this article is that policies may alter the setting for policy making altogether even though unintentionally. When as a result of political processes policies change in a way that makes new interests manifest themselves, future politics will look different then before. Marketization, which is a political project itself, leads to a new definition of the users of welfare goods and services – they change from citizens to consumers. Their interests vis-à-vis the competing producers of goods and services concerns are represented by both governmental and non-governmental actors alike, the BMELV as well as the vzbv. Their emergence in the field of social policy cannot be explained but as being the ultimate consequence of a policy change.

However, it remains an open question whether and how far the consumer political actors can succeed in enforcing their clients' interests. Bode (2005, 265) is convinced that measures of consumer protection and quality control as well as duties of information will not cause a structural change towards a solution of the problems connected to the new markets: of competition never being fully transparent, the normative embedding of markets not being authoritative, and the regulation of markets being volatile and disorganized. It is does not appear to be a too bold statement, that the success of consumer political actors will not least depend on the rest of the players in the game of social policy. From the evidence presented above, we cannot conclude, however, how the consumer political actor's relationship to other actors looks like and how these relations are to be treated conceptually. But the evidence points towards a pluralization in the field of

social policy as identified by Trampusch (2006a, b), a supplementation, fragmentation, and relativization of the established set of actors.

Marketization and the resulting pluralization of interests and actors thus seem to fit the statement of Schubert (2005, 19) that “during the last one and a half decades political developments took place that drastically altered the preconditions for corporatist patterns of politics”. As a consequence social politics may become incalculable (cf. Nullmeier 2001, 654), but this does not need to imply that actors are barred from building coalitions and reaching consensus about policy issues. Nevertheless the question remains, whether the current pluralization of actors will lead to a stable new pluralist world of interest representation. Thus, as a result from a differentiation of interests and respective interest groups, the German debate about interest representation and mediation with its distinctive focus on corporatism, its variations and the possibilities and difficulties to apply these concepts to fields such as social policy, may shift its focus towards notions of pluralist modes of interest mediation as discussed in other national contexts and international debates.

To come to a proper assessment of these changes of social policy it is necessary to focus future research on the activities of consumer political actors, their influence on social policy decisions and their relationship to other actors which could not be done in this article. On the basis of appropriate empirical data, a revision of current notions of corporatism in German social policy should be possible.

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