

**Research Network on the Sociology of Consumption**  
**The 8<sup>th</sup> Conference of the European Sociological Association 2007**  
**Glasgow UK 3<sup>rd</sup>-6<sup>th</sup> September 2007**

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**1. Draft please do not quote!**

**Consumer-citizenship and social exclusion. A qualitative analysis of new forms of ‘othering’ in the Nordic Welfare state.**

*‘Citizenship is not primarily realized in a relation with the state nor in a uniform public sphere, but through active engagement in a diversified and dispersed variety of private, corporate and quasi-corporate practices of which working and shopping are paradigmatic’ (Rose 1999; 246 quoted in Power 2005).*

The aim of the present paper is to analyze the development of new forms of ‘consumer-citizenship’ as part of the increasing political significance of ‘marketization’ and emphasis on consumers and consumerism in the Nordic welfare states (cf. Østerud et al. 2003). The empirical analysis is based on qualitative interviews with middle-class and low income consumers in Sweden, Denmark and Norway. The analytical aim is to investigate the emerging social role of what we term ‘The New Model Consumer-citizen’ (Rowlingson 2000; Needham 2003; Trentman 2007). We do so by analyzing individual ideals of consumption and economic planning in terms of their implications for the social construction of citizenship in the Nordic welfare states. The paper draws on recent theoretical debates concerning citizenship and consumption as well as on new forms of government in, what Rose (1999) has termed, ‘advanced liberalism’.

**Changing citizenship in Europe**

Recent debates on the notion of citizenship in European welfare states have suggested a change in the traditional concept of citizenship towards more ‘active or ‘participatory forms’ (e.g. Turner 1990; Kvist 2002; Johansson & Hvinden 2007). Traditionally, citizenship has been understood as a social field of human equality consisting of a set of legal, political and social rights and obligations for all members of a community (Marshall 1950, 1992). However during the nineties, several

researchers (fx Janoski 1998; Kvist 2002; Turner 1990) pointed towards a change in welfare regimes' *raison d'être* from a principle of 'decommodification' aimed at sustaining persons outside the labour market to a system of 'recommodification' conditioning that such citizens re-enter the labour market in order to regain social citizenship rights. The result however, seems also to include a change towards a more 'conditional' understanding of citizenship depending on labour market participation:

The traditional focus on social, legal and political rights is expanded (here) in two ways: first by a renewed emphasis on obligations, and second, by developing an additional set of 'participation rights and obligations covering a right to 'labour market intervention and an obligation to 'labour market participation' (Hohnen 2004: 207)

Based on empirical research in the Netherlands and Denmark, Hohnen concludes that for Denmark, the development of 'conditional participation citizenship' has had 'serious shortcomings in terms of establishing universalistic social rights for 'the weakest' groups of citizens e.g those who for various reasons are jobless or occupy marginal positions at the labour market (ibid. 225). Recently, this new understanding of 'participation citizenship' in terms of 'active labour market participation' has been expanded to cover even broader areas of social, personal and especially economic life. Johansson and Hvinden (2007) argue that the development of citizenship in the Nordic welfare states 'call for a new, dynamic and multifaceted understanding' including a renewed understanding of citizen self-responsibility and choice and citizen participation in planning and decision-making. Among other things this entails that 'citizens are expected (and themselves expect) to play more active roles in handling risks and promoting their own welfare' (ibid: 5). Rowlingson (2000) in an intriguing paper on new demands on citizens to act economically rational and 'responsibly' theorizes such changes in terms of what she calls the emergence of a 'New Model Citizen' in Britain, constructed by 'certain normative assumptions about how citizens should think and behave'. She describes the *New Model Citizen* as follows:

This citizen values education and training, has a strong work ethic, a strong nuclear family ethic, and a strong savings ethic. The citizen makes rational decisions and behaves 'responsibly' in both economic and social life. Central to much of this, the citizen both thinks and plans ahead, deferring gratification where necessary. (Rowlingson 2000: 1)

As mentioned, the framework of Rowlingson has the advantage, that it analyzes 'citizenship' as a normative concept. In addition to the legal changes e.g. increasing demands of labour market participation as conditional for sustaining rights to social security (workfare) she is able to identify

a specific set of values and norms around which new forms of individualized government in Britain is reconfigured. Finally, her empirical findings suggest that the flowing away from collective state planning towards individual planning seems to be detrimental to those at the bottom of the income/Wealth distribution, because they have little capacity to plan ahead and thereby 'take over' the responsibility of securing against future risk etc. (Rowlingson 2000: 41-42).

Along the same lines, but focusing more explicitly on the consequences of the increased focus on individualization of welfare, Power (2005) poses the question: 'What does it mean to be a lone mother living in poverty in consumer society'? Her analysis shows how lone mothers on social security are socially constructed as 'other' through a combination of 'liberal-therapeutic, disciplinary and morally coercive techniques in their dealings with the social authorities. She suggests that such strategies are part of a disciplinary mode of governing those on social assistance by showing their inabilities to exercise 'freedom'. Power shows how all participants were aware of the negative ways in which they were being perceived. She suggest two main ways in which this 'othering' took place. First, by being perceived as '*welfare bums*' in the meaning of being lazy and irresponsible and getting something (payment) that was undeserved. Second, by being perceived as a '*flawed consumer*' in the sense of not being able to provide ones children with 'a normal' childhood e.g. treats, presents for birthdays and Christmas and opportunities for recreation. Power's work suggests a change in what she calls '*economic citizenship*' towards what we would call '*entrepreneurial citizenship*' promoting individualized market solutions instead of social security. This shift, furthermore epitomizes a changing definition of 'social problems' by reducing them to individual life events and making it an individual responsibility to deal with them (ibid.).

### **Studying consumption as government**

The studies of Rowlingson and Power can both be understood as empirical studies of government of 'advanced liberalism':

It (advanced liberalism) entails a new conception of inherent rationality of the different domains to which government must address itself – the market, the family, the community, the individual – and new ways of allocating task of government between the political apparatus, 'intermediate associations', professionals, economic actors, communities and 'private citizens (Rose 1999; 139-40).

Rose contends that liberal government produces certain forms of 'freedom' by government via individual 'responsibilization'. Researching such new forms of government must therefore, in contrast to a 'traditional' search of any hidden unity behind the various social forms and political procedures, focus on the analysis of the *programmes* and *procedures* that appear to be assembled to govern ourselves (ibid, 276-77).

The field of consumption can, as shown by Power above, be understood as one important arena, where such individualized forms of government are being enacted and, where specific normative assumptions about economic practices are being promoted. In a study of political consumers in Denmark, Sestoft (2002) writes:

The political consumer (in this way) becomes a new political subject of power in the national state because the government transfers political rights to the consumer and the consumer receives rights and duties from the governmental system (Sestoft, 2002:82, *our translation*).

Based on an empirical analysis of government campaigns concerning ethic consumption, Sestoft suggests that the field of consumption has become politically (as well as morally and culturally) invested in the sense that consumers are increasingly *expected to* 'automatically' *evaluate their own consumption patterns* in terms of social and ethical values. The important argument in Sestoft's book is that the term 'political consumption' may be expanded to cover not only 'political activism' or 'ethically correct consumption areas, but the field of consumption as such is part of a shift in government. Sestoft therefore, along with Rowlingson above, points towards a change in forms of governing, including the creation and a new political significance of consumer-citizenship.

In this paper, we investigate consumption practices and peoples' reflections concerning their role as economic agents as a part of the social construction of a new form 'active consumption-citizenship', where individual economic performance is linked to the construction of citizenship. We furthermore want to show that the norms and cultural values that are a part of this new 'active consumer-citizenship' also *reproduces traditional social distinctions* or perhaps creates new ones.

The field of consumption is here analyzed as a vehicle for the understanding of citizenship roles as well as possible new forms of social exclusion associated with the consumer-citizen welfare state. In other words, we set out to empirically investigate the

growing political significance of consumption in contemporary Nordic welfare society. Do citizens in fact experience certain 'dominant' expectations concerning their abilities to act rationally and to be economically independent of the welfare state? What kind of cultural values or ethics concerning various aspects of consumer-citizenship are reflected in interviews with Nordic consumers about their economy? Last but certainly not least, what are the possible contours of social differentiation and/or social exclusion that such expectations and indirect government of individual consumption may (re)produce? In order to answer these questions, we are going to analyze the experiences of a group of consumers in Norway, Denmark and Sweden. We are going to analyze their experiences as consumers and parents giving special attention to what such experiences can tell us about the development of a 'Nordic Model citizen' and the individualization of economic and social responsibilities. The empirical focus is on economically and socially vulnerable consumer-citizens and their experiences of own and others' expectations. Their experiences will be contrasted with that of a number of middleclass –two-parent families. We focus on the experiences of parents because research on consumerism and poverty points to the fact that children's consumption in particular has become a social and moral battlefield for low-income families (Hjort 2004; Kochuyt 2004; Power 2005; Bonke et. al. 2005) It must be added that our analysis is explorative in the sense that there may be limitations as to the extent that the governmentality of advanced liberalism are empirically founded. Therefore, the extent to which people are actually experiencing an obligation to make a choice or in the words of Trentman 'whether people have indeed begun to dream in terms of choice' (Trentman 2007: 150) is also part of the analysis.

### **Immigrant parents and lone mothers at the margins of consumer-citizenship**

Østerrud, Engelstad & Selle (2003) as well as Togeby et. Al. (2003) in their analyses 'Power and Democracy' in Norway and Denmark highlight two groups of citizens facing *limited access to de facto rights of equality of citizenship*. First, in the Norwegian report, Østerrud, Engelstad & Selle (2003) point towards new forms of class divisions, where *immigrants* to a large extent form a new ethnically fragmented underclass 'outside' society, often unemployed and with limited access to political participation. Likewise for Denmark, Togeby et. al. (2003) points to the fact that 'the divide between 'them' and 'us' has increased, and that it has become more difficult for immigrants to become a part of Danish society' (ibid 336) Second, both reports are concerned with *gender*

*inequality as a structural feature*: ‘There are continuously problems of gender inequality in the Danish Society and that is viewed from citizenship angle a breach with the principles de facto of equal social rights for all citizens’ (ibid; 81). The Danish report furthermore, points towards the fact that gender inequality remains largely implicit within the political and public debate. In sum, both reports suggest a possible breach of the principle of universalistic social rights and duties along the lines of gender and ethnicity.

Following this, we have chosen to give particular attention to the analysis of experiences of lone mothers and immigrant parents as citizen-consumers. We have chosen to focus on them, because their position ‘at the edge’ works as a ‘window’ for understanding the processes of socially constructing ‘the New Model Citizen, mentioned above. Their descriptions of the choices and narrow ‘space’ of economic conduct not only sheds light on economical values of ‘rationality’ and ‘planning’, but it also reveals that there is a huge pressure on how to act as consumer-citizen-*parents* and consumer-citizen-*nationals*’. Their experiences as being consumers ‘on the edge’ of ‘normality’ clearly reveals the largely implicit expectations imposed on them by the image of the Model Parent and Model Economic Rational, Responsible, Long-term planning Citizen.

## **Methods and Material**

The following analysis is based on 75 semi-structured interviews with Swedish, Norwegian and Danish families with children living in predominantly low-income neighbourhoods close to the cities of Copenhagen, Oslo and Malmo. The families interviewed were strategically selected according to income level, residence and source of income. We interviewed 51 parents in low-income families and, to create a space of comparison with dominant consumption patterns, we also interviewed 24 parents from middle-class families, with dual incomes. All had children living at home. Most families had two or three children, a few had only one, and a few had five or six.

About half of the low-income parents interviewed worked as low- or unskilled workers in healthcare, cleaning or the social services, whereas the other half received income support, unemployment benefits, or sickness benefits. On average the low-income families had £500 - £600 a month for food and personal expenses for a family of four<sup>1</sup>. Some families, especially those with debts, had considerably less. Finally, about half of the low-income households consisted of single parents

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<sup>1</sup> This amounts to what remains after the payment of bills, e.g. rent, utilities, and taxes.

(almost all women). All the middle-class parents had a stable income, and many had secure positions in the labour market, where they occupied a range of skilled jobs or leading positions within both the private and the public sectors. The amount of money at their disposal for food and personal expenses was between £1.000 and £1.800 a month. We refer to the experiences of these middle-class families and their answers constitute a contrast to low-income consumption.

It is worth noting that parents in low-income households were generally rather uncomfortable and sometimes nervous when talking about consumption patterns (see also Bonke et. al. 2005; Hohnen 2007). Often interview persons would not turn up for an interview appointment, in spite of having initially agreed to be interviewed, and the atmosphere during an interview were rather tense, with the interviewee replying to questions with obvious unease. This we suggest reflected a position as 'constrained' consumers in the sense that having limited financial resources resulted in experiencing each purchase as a burden rather than a pleasure. Consequently, the persons interviewed did not find it very attractive to talk about the anxieties and feelings of guilt related to their everyday consumption. The interviews with the middle-class parents formed a striking contrast. These interviews often included joking and laughing, giving examples of needless consumption and superfluous purchases by either the husband or the wife. These interviews reflected their role as privileged consumers in the sense that they felt secure in their role as consumers vis à vis the market, and had sufficient means to regard each purchase with confidence.

### **Consumer-citizenship experiences in Norway, Denmark and Sweden**

In the following we will analyze the interviews with the specific aim to delineate the contours of 'the Nordic Model consumer-citizen' in terms of the ideals of economic action and orientation as well as in terms of forms of 'othering' e.g. the problematic space of economic and moral agency allocated to immigrants and lone mothers. Although there are obvious differences between the economic preferences of the middle-class and the low-income group in question, there are also similarities pointing towards common values of economic conduct.

#### **1. Economic ideals**

##### *The ideal of 'needs before wants'*

When we look at consumption patterns and the economic ideals that are expressed in the interviews, it is striking how both middleclass and low-income parents are 'rational' planners specifically in the sense that they voice a strong preference for securing money for food and regular expenses.

Although this was not an issue in some of the middle-class families, this seemed to be because such payments were regarded as 'obvious'. In other words the economic concerns of the middle-class parents would sometimes appear 'conspicuous' but this was only because the payment of basic needs and regular expenses were regarded as 'given'.<sup>2</sup>

I am very careful with spending and regular expenses always come first (NE6, middle class woman)

We are not 'great spenders' who go out and party...vi stay home and use our money on sensible things. We do not use money that we don't have....we also have a savings account if we should need a new couch or .....(NE7 middle class women)

The same ideal concerning 'rational spending patterns' can be found if we look at consumption patterns of low-income families:

The way we prioritize is so that there's food and toilet paper and shampoo and all that sort of thing. We stock up well on things like this on the first of the month if we are short, so that we have enough for the whole month. And then we try to fill up the freezer and so on, so that we have food for the whole month...

(DU4 low income, single mother)

I can say with pride that I have not had problems paying regular expenses...I have kept us out of trouble... In that way I have managed really well!

(NU4, low income mother)

Although, there were indications pointing to the fact that in practice it is not so easy to stick to this ideal of careful planning the interviews clearly support a certain economic discourse of '*needs before wants*'. Families, who did not follow this ideal, especially those belonging to the low-income group would be singled out and commented upon:

Although people are free to choose for themselves how they spend their money – I thing that if you can't afford food on the table you shouldn't spend thousands on clothing....and some people do that (DU9, low income single mother)

Sometimes I wonder what is going on when I see a child with a cell phone, when I know that the family hardly has any money....and even then they buy a cell phone....Time and again I see children who don't get anything whatsoever including

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<sup>2</sup>In earlier papers on this subject Hohnen (2006 and 2007) has discussed the differences in consumption patters between middle-class and low-income consumers, emphasizing the fact that middle-class consumption is less planned and more 'impulsive'. However, this does not mean that the consumption of basic needs is ignored, but rather that there are sufficient means to engage in more 'playful' consumption patters in addition to the fulfilment of basic needs.

lunch and then suddenly they have some expensive or prestigious commodity (DU26; Teacher Danish School)

### *Independency*

Our empirical material also suggests the prevalence of a set of ideals concerning independence and ‘individual coping’. Basically, all families interviewed voiced a strong preference for ‘being able to cope’ as a parent and/or as an economic unit.

It is important for us to have savings *in order to cope* with unexpected expenses. We have that and that is really nice. We don’t have to wait two weeks in order to buy a washing machine – or to have to ask anybody for a loan... (NE2, middle class women)

You *have to manage* with the money you *get* – it isn’t much but you must manage...(SU9, low income mother)

(It is important) to manage with the money that I have until next payment. I want to live in such a way that I can manage until then...in such a way that I don’t have to borrow from others.....(SU7, single mother)

However, these ideals of economic independency are managed and interpreted differently by middle-class and low-income consumers respectively. Noteworthy, for both groups, ideals are not necessarily reflected in economic practices. For example, although middle-class consumers to some extent match the image of the independent self-sufficient consumer-citizen capable of insuring themselves against future risks, middle-class consumers also depend on others, especially parents.

All and all we are able to cope, and that really makes a difference to be able to say that...and what is even more important for us is the fact that if we at some point were to get economic problems we would never have to go and beg for help at some public office, because we would get help from our parents. We won’t ever be dragged through any public administration...and who knows what these ‘nice’ social workers might do to you. We won’t have to depend on that! (DE 21; Danish middle class, married man)

Whereas the above man is rather explicit about his parents being a potential economic resource for his family, among most other middle class families, there is a tendency to ‘undercommunicate’ and underestimate the transfer of money (and security) from parents to grown-up children. Døving (in Bonke et al. 2005) points to the fact that communication and ‘frontstage’ management of such money transfers are aimed at diminishing their economic importance as well as at emphasizing that the money is given freely, as ‘a gift’ as something extra, and that the family therefore could easily have managed without it. As Døving describes it: ‘There is no doubt that they (the middle-class

families) find that they are *and ought to be* economically autonomous....' (Døving in Bonke et.al. 2005: 306, our italics). In sum, the middle-class families take great trouble to secure an image of financial independency in spite of the fact that they often receive considerable amounts of money, e.g. a car or down payment for a house from their relatives, mainly parents.

Low-income parents, who also struggle to live in accordance with the ideal of independency and self-sufficiency, not surprisingly have greater difficulty applying such visions to everyday economic practice. Their 'failure' to be economically independent, however, is regarded as 'problematic' and they are not able to present themselves as economically independent:

When I have trouble making ends meet *I ask my mother for help. I have never asked for social security* (SU5, lone mother).

If I needed 10.000 I would have to try to loan money from my brother or my grandmother (SU2)

If I got some extra money I would use them for food, because my mother buys a lot of my food and I *should really do that myself* (SU5, low income single mother).

The above examples on the one hand suggests that low-income families to a large extent accepts the fact that they are economically dependent on others, however on the other hand they still express a moral discourse where one 'ought' to be independent. In addition, they reflect a moral 'ranking' of 'dependencies' where it appears to be more of a failure to ask for social security, than to ask your mother for economic assistance. Finally, it should be mentioned, that although it might not feel good to be dependent on others, the low-income families, who do not have anyone to ask for help are even worse off:

If something happen we would not know what to do. We don't have rich friends who can help us...so I wait for green light when I cross the street (NU3 low income single father)

Uhh I don't know what I would do if I needed of a larger sum of mony...maybe try to get a loan, but I don't know if I could do that...I don't know anybody that I could ask for so much money (SU3, low income single father)

#### *Rational conduct and a ccess to financial responsibility*

In spite of their ideals and the help they receive from others, many of the low income parents are struggling to make ands meet and often they do not manage :

I have tried to apply for extra social security, because my daughter is growing out of her clothes so fast – but I have never received anything extra...I have also asked them for money to pay the dentist, but they say no. *They only pay when it is an emergency.* (SU 9 low income lone mother)

*The money we get from social security is not enough.* The last week in the month we usually don't have any money...sometimes I borrow from my friends (SU16)

One feels so small when one deals with the social office...I didn't like the fact that I had to ask them for help in order to cope...(NU13, low income women).

The Nordic Welfare states are often regarded as providers of 'generous' social benefits, however, the group of low income families dependent on social security seemed to be the ones having the most difficulty making ends meet. The interviews, furthermore, implicate conflicting ideas about what social benefits are supposed to cover, and thereby conflicting ideas of rational conduct.<sup>3</sup> Similar conflicting ideas of rationality prevail, when we look at the low-income group with large amounts of high interest debts, which added considerably to their difficult situation. Several of these families had actually tried to apply for bank loans, calculating, that transferring small amounts of high-interest loans into a larger bank loan with a lower interest could give them an advantage in bringing down their debts. However, their stories of their encounters with the banks suggest a considerable difficulty in getting access to such 'financial rationality'.

I have a lot of debts so I tried to get a loan in the bank in order to pay off some of it. But the bank says no, because I have debt. That is the most stupid – if I needed a loan to buy a house or a car I could probably get it... (SU11 Low income, single farther with ethnic minority background).

I went to the bank and asked if they would give me a loan so that I could out of my (high interest) debts... they refused to do that because I had debts...but the reason I wanted a loan was to be able to start paying these high interest loans. Furthermore, I figured that if I got a loan from the bank we would then have something to bargain with e.g. offer creditors to pay a little less than the full loan if they would write off the rest in return. I might have been able to get it down – but banks don't think like that...they were afraid I wouldn't pay. They also said my living expenses would be too low, and in order to get a loan from them I would have to have a certain amount of money for living...I didn't have that and then they wouldn't do it (DU4 low income lone mother)

These quotes highlights the fact that belonging to a low income groups simply makes it more difficult to act economically rationally, e.g. transferring debt to the lowest rate loan, because one is

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<sup>3</sup> We suggest that this also reflects conflicting rationalities inherent in social benefits, e.g. are such benefits supposed to cover expenses? Or are they not supposed to cover expenses thereby creating an economic incitement for example to get a job? The implications of economically rational conduct is rather different in each case.

considered a 'flawed consumer'. Although the bank would probably have been able to offer a cheaper loan, their services (rightly or wrongly) do not target this group of customers. The consequence is that it becomes difficult to act financially rationally for low-income consumers.

### **Processes of 'othering' in the consumer-citizenship regime: the case of immigrant parents and single mothers**

In this section we are going to discuss the specific role that is allocated to single mothers and immigrant parents. There are several indications that these two groups in different ways experience specific barriers when it comes to being included as consumers (parents) and citizens. This may be connected to having a more limited *agenda of choice* (understood as available alternatives, Bauman 1999), but it may also be connected to what we find to be a specific set of paradoxes facing single women and ethnic minorities as consumer-citizens<sup>4</sup>.

#### *Non-national consumers*

First and foremost, the allocation of a specific citizen-position for families with an ethnic minority background, seems entirely linked to having a low income. In other words, we did not find that 'ethnicity' played any explanatory role for middle-class parents with an ethnic minority background, when analyzing their experiences and ideas of themselves as consumers and citizens. This suggests, not surprisingly, that the images of 'ethnic consumers' have connotations of 'poverty' and 'marginality'. In addition, their citizen-role seems to be characterized by a specific paradox: On the one hand, families with an ethnic minority background seems to be connected with 'conspicuous consumption' e.g. that they use (too much) money on expensive commodities. On the other hand, interviews with ethnic minority parents also reveal experiences of exclusion as consumers on the basis of 'non nationality':

We, men we use a lot of money on clothing (brands) because this signals that one is 'respectable' and able to take care of one's family (DU8 young man with Turkish ethnic background)

It is first and foremost immigrant boys, who have (such) expensive mopeds. Likewise when we lived at M... the most expensive radio-controlled cars amounting to 4000 kr and electronic cars, tractors, you name it...they had so much stuff these immigrant boys...it's the same with cars. For example my ex-husband (from Turkey) he has an old

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<sup>4</sup> It should be emphasized that these two categories of citizens each represent a large variety of families. We have categorized them as homogeneous entities here only in the sense that they are socially and politically constructed as specific groups of consumers and citizens – and that because of this, the images of rightful, rational and national conduct are more problematic to appropriate for these two groups.

car, but he wants a BMW...you should see his brothers – they have such expensive cars... (SU5 low income lone mother)

The group pressure from peers are very strong. If my son wears a jacket, they don't look at it, they just ask how much it costs...if one has a jacket of a certain prize then all the others must have a jacket at least as expensive....He gets very influenced by this and I don't want him to feel bad... (SU25, mother with a Palestean /Lebyan background)

The above citations suggest that immigrants are somehow expected to buy expensive goods and to be concerned with expensive commodities such clothing of expensive brands or specific cars. We find it interesting that the image of immigrant consumption is linked to the purchase of expensive commodities in low-income neighbourhoods, when at the same time a number of families with ethnic minority backgrounds picture the consumption of the majority population as being out of reach:

Our children learn from the Danes...The Danes buy a lot of things... (DU10, married man with an ethnic minority background on social security)

We don't have access to Swedish shops, because they twice as expensive...so we do our shopping at the Lebanese shop and the rest we buy at the market (SU 12 low income political refugees)

Sometimes we look at the other customers and we look at the Swedes who have their shopping carts filled with all sorts of things, and I just wonder how they can afford it? (SU16, married woman with ethnic minority background).

The Swedish children they take their bags and go to various leisure activities – our children sit at home instead.... If I had only had the money I would have attempted to develop the talents that he has got. (SU12, low income political refugee)

What is noteworthy here (apart from the fact that this suggests a rather polarized image of social positions in the Nordic countries) is the fact that the field of consumer-citizenship seems to be socially constructed along lines of ethnicity. Low income parents with an ethnic minority background are positioned by themselves as well as by others as 'immigrants' versus 'nationals', in spite of the fact that such positions are clearly normative. Prevailing images of 'ethnic consumers' are by and large contradictory and mutually incompatible. 'Ethnic consumers' are simultaneously presented as a group who buys a lot (too much) more than 'nationals' and a group whose financial situation makes position them as being 'below' or outside the consumption regime of the ethnic (national) majority.

### *Single mothers: Earning respectability as consumers*

In contrast to the group with an ethnic minority background, almost all of the single mothers interviewed in this project belong to the group of low-income consumers. It is therefore more difficult to determine the extent to which single motherhood is associated with poverty. However, on the basis of the interviews that we have made with low income single mothers, it is quite obvious that they, themselves are afraid to be regarded as poor. This is particularly emphasized when we look at these mothers' reflections concerning the appearance of their children:

The children's clothes must look clean and neat. I am very concerned about that, because I am a single mother and it doesn't take much before people start talking. Therefore, I want them to be clean and neat – not new clothes but neat... (DU 9, single mother)

I wash their clothes every night – even their coats if they are dirty. I dare take credit for them being clean and neat. (DU12, low income single mother)

I don't want my children to look like children of a lone mother...I don't know how to explain it really, because it is not that one is not sort of allowed to be a lone mother, but often one gets like stigmatized and I don't want my children to be stigmatized (DU15, low income single mother)

Being 'neat' is the key word here. Being 'neat' can be understood in terms of being respectable and 'this is usually the concern of those who are not seen to have it' (Skeggs 1997: 1). Furthermore, not to be respectable is to have little social value and legitimacy (ibid.). The importance of 'respectability' for single mothers when analyzing their practice as consumers, therefore suggests a gendering of the ideals involved in establishing citizens' economic responsibilities. As a part of this gendering we find that constrained financial resources are conflated with legitimacy and morality. As Hohnen has previously stated, for women, especially single women, economic choices are transferred to moral concerns, and the limited economic space becomes limitations in moral legitimacy (Hohnen 2007). An additional pressure on such 'respectability' seems to be the increasing expectations to develop children's competencies and giving them experiences 'for the future'. In light of increased 'responsibilization' and conflation of economy and moral legitimacy, the failure to fulfil such increasing expectations may also be interpreted as a breach of 'responsibilities'

I wish I could afford to give him swimming lessons. He just jumps around in the water and pretends that he is swimming (SU16, low income married mother)

I would like to give them (my children) something different a little more... Sometimes, when I look in the cupboard I think it's a bit bare... I would really like to give them a little more...but it isn't possible...sometimes I feel sorry for them...I think that they ought to have some of the things that other children get... (D9, mother, social welfare recipient, two children)

If we look at the 'position allocated to single mothers as consumers and citizens it consists both financially and morally of a rather narrow 'space of legitimacy'. All parents are supposed to make ends meet, be financially independent and be responsible for their children's participation in society as consumers. At the same time single mothers' economic choices are to a large extent interpreted as an indication of their morality. The paradox in the position both as women and consumers is therefore that on the one hand they are supposed to provide their children with the same opportunities as others (among other things via consumption) yet, they are to an even larger extent than others judged by their ability to live up to a traditional motherhood role of securing children's clean clothing and neat appearance. Failing to do both is easily to be considered not a symptom of poverty, but a breach of morality. They could and ought to have performed differently.

### **3. Consumption as a vehicle for the future?**

Following up on the theoretical ideas concerning the 'New Model citizen', as mentioned in the beginning of the paper, citizen's position towards and preparation for their future, financially, are increasingly conditional for fulfilling the role as a responsible citizen. In the following we show some empirical examples of how the future is being perceived and enacted upon by the middle-class as well as by low-income families.

#### *Saving for the future or saving all the time*

Middle-class consumers give saving and having a financial 'buffer' high priority in their economic planning:

That (our financial goal) would be to have financial security that is to know that we have a 'buffer' large enough to cope...if we continue living as we do now...that would be fine... (NE4, middle class male)

...It is nice to have money for a rainy day... if our dishwasher or washing machine should break...(NE6 middle class couple)

In contrast to this, the group of low income-parents, haven't got the means to save in order to insure themselves against future risks. Although such shortcomings can be directly linked to their limited financial resources, it is still regarded (by themselves as well as by others) as a 'individual' failure very similar to the image of the *flawed consumers* described by Power (2005) as mentioned above.

(my goal is) ...To make ends meet every month...that we have a place to live, electricity and food..(NU9, low income man.

My goal is to make ends meet with the money I get. I always hope to make it through the whole month and that I won't have to loan money from other people...but I can't help it sometimes. (SU7)

To be honest I think one needs to work really hard in order to make ends meet ... (SU17)

It is important to note that when comparing the 'ideal of saving' for the two groups, the meaning of 'saving' is by no means unambiguous. Although, middle-class consumers express that they give high priority to 'saving', whereas the low-income group does not, it is quite clear from the following quote, that 'saving' has a totally different meaning for the low-income families but also that in a way they see it as a part of the daily economic routine, and consequently do it all the time:

I would really like *not to have to save...for once not to say no...* for once to be able to not to think about if I should buy the large piece of cheese or the smaller one... (SU14, low income single women).

The differences in experiences and reflections regarding 'saving' also suggest that whereas saving in terms of 'pooling' for the future is considered a virtue, saving as a means to everyday coping is not.

### *Different temporalities*

A middle class married man expressed the following wishes about his own future:

When I am able to get an early pension, I would like to have a shop...a place of my own, and where I would earn more than I do as a teacher...I have a friend who has a café and that is rather profitable... I would also like to move to a more peaceful place... where people were perhaps a bit higher up the social ladder. I would like to have my

own house where people don't pee on the staircase... And I expect my children to get an academic education (if they have the talent)...You get a broader perspective if you get a good education...the future of our children is very important...they must be put on the right track (DE 18, middle-class married man).

This story not only expresses a rather detailed plan, including ideas about how to put his children on the right track, but it also shows a rather long term perspective. Although many of the other middle-class interviews were less explicit and detailed they generally reflected the same long term view of the future. In contrast, the low-income interviews seemed to express a different vision of the 'temporality' of the future:

Our goal is to pay our bills and get our financial situation straightened out. Then we will be able to keep to our budget (DU14, low income married woman).

If I get a job, it might get better... a little better...(SU9)

I would like to get my own apartment – not to have to rent one (NU 13)

Although, stories or dreams about the future were also sometimes expressed by low-income consumers, there is a clear tendency to regard the future as 'that which arrives as soon as we are over the next hill'. Future for many of the families experiencing a difficult financial situation therefore, not surprisingly, did not view 'future' as a long road, but rather in terms of the immediate 'bumps' ahead.

#### *Future risks or happy eternity?*

When considering the ideal of individual responsibility for the future, there seems to be a marked difference in attitudes towards the future, not only in terms of 'how one may picture the road', but also of that which lies ahead. Middle-class parents are generally content about the present – and feel that they can create and control the future. In other words, they are happy with the present and not afraid of the future, and furthermore express the view, that they themselves may influence their future situation:

I have the most beautiful child – I am surrounded by my family – I have a nice job – I have an apartment and I am happy – really I am... I don't dream about having a career or making a lot of money. I am content about making enough to cope...I don't think I would be happier in a larger house or if I were really rich.(NE3, middle class women)

We have a situation where we are able to keep the house even if one of us should get unemployed (DE25 middle class married woman)

If I lost my job – I would get another one!  
(SE8, middle class married women)

In contrast to this, low income-parents experience the presence as rather a strain (though not necessarily unhappy) and feel that the future is risky and uncontrollable.

Our financial circumstances are tedious...it influences my mood. I am an optimistic sort of person and that helps sometimes. But it can be tough and my husband thinks it's tough. The worst is really the children ..not to be able to buy them the things we would like to give. (NU10, low income married women).

I can get terrified about the future, when I think about what teenagers need such as Adidas and Nike.... (SU5 low income lone mother).

I ask myself what kind of friends will he get – where is he going to turn to and what are they going to do? Will he become a criminal...end up in prison? What kind of life is he going to get? What kind of life is waiting for our children and grandchildren? What has become of their childhood? ...(SU25 low income Syrean/Palestinian married couple)

If we compare the middle-class and low-income group views on the future we find another paradox, namely that on the one hand, low-income citizens have very limited choices as 'political and 'ethical' consumers due to their limited financial resources and to the limitations of the 'citizenship role' that is (directly or indirectly) allocated to them, yet on the other hand, they seem to be even more depending on participation in the field of consumption than the middle-class consumers. Contrary to this, the middle-class parents are confident consumers yet their social identities seem less influenced by consumption – and they more easily comply with the image of a self-sufficient citizen, insuring oneself against future risks. Below is an example of such a 'fear' of the children's future which in the eyes of the mother quoted is closely linked to the risk of not being able to provide them with a sufficient level of consumption:

As a parent obviously you are responsible for you children to bring them up. I try the best I can with my son, but as soon as he leaves the home he is influenced by others. All the children influence each other. What if I refuse to buy something that my son wants and he gets stigmatized because of that? Then perhaps the others do not want to play with him – I have tried that. SU25 low income Syrean/Palestinian married couple)

Images of the future and the role of the future for present agency seems crucial for understanding the position of low-income consumer-citizens in contemporary Nordic societies. Different understandings of the future are significant in several ways. First, middle-class consumers aim at and are able to save for the future to a much larger extent, than the low-income group. Second, wishes for the financial future differ between the two groups. The low-income group concentrate on a definition of a future rather short term as 'that which follows the immediate survival of the present', whereas the middle-class group has a view of the future connected to 'an idea of keeping their standard of living forever'. Third, when thinking about the future more generally (not confined to finance) the low-income group seems terrified about all the things that could happen and picture the future essentially as a series of risks, whereas the middle-class group views their future as possibilities that one can control. Fourth and important regarding the increased emphasis on citizens as consumers, the present and future participation in field of consumption is regarded as crucial by the low-income group, when thinking about their children's future social position, whereas consumption does not signify the same social significance for the future by the middle income group. Paradoxically, it is, as we have seen, in many ways more difficult for the low-income group to participate in this future oriented individualized and 'entrepreneurial' kind of 'consumership', reconditioning an ability to continuously develop one's abilities to create one's own and one's children's future by engaging actively in economic as well as 'political' consumption.

### **Conclusion: Towards consumer-citizenship regimes in the Nordic welfare states**

Above we have tried to explore analytically as well as empirically the development of new forms of consumption-citizenship in the Nordic welfare states. Especially inspired by Rowlingson 2000; Sestoft 2002; Trentman 2007 and Power 2005), we have aimed at empirically investigating possible contours of a 'New Nordic Model consumer-citizen'.

In doing this we have posed the following questions: What are the demands to the 'New Nordic consumer consumer citizen? Can we insist on talking about a new citizenship regime? If we analyze the personal experiences in terms of their implications for 'a New Model Nordic Citizen – what tendencies can we depict? What happens to low-income families e.g. lone mothers and immigrant parents as citizens and what do their role implicate about new distinctions concerning social inclusion and access to citizenship?

It is always rather difficult to identify changes, because theoretically and empirically changes are always combined with continuity. In several ways therefore, to suggest that we are witnessing a new form of citizenship is both risky and difficult to validate. However, our purpose have been less ambitious and more explorative in trying to find empirical evidence for the proposed increased integration of market rationalities and 'private consumerism' into the 'public' field of citizenship. Based on our analysis of individual experiences among low-income and middle-class families, we suggest that there are also indications in the Nordic welfare states of a new emerging consumer-citizenship regime. This however, not surprisingly looks different from British and other more liberal European welfare state regimes. We suggest that such changes of the welfare state regime can be identified in several ways. First, consumption is, also in the Nordic countries increasingly becoming a field of (self)government. Second, 'rational economic conduct' including 'coping' and economical independency is generally regarded as important economic goal of individual households. Third, there seems to be an increased pressure to 'individualize' the responsibility for the future. Fourth and related to all the previous points, there are some clear tendencies of 'othering' within the consumer-citizenship regime along the lines of gender and ethnicity/nationality. Finally, there are quite clear indications that citizens view their rights and responsibilities as consumers as a condition of participation in society more generally.

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