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Steffen Mau: *Inequality, Marketization and the Majority Class: Why Did the European Middle Classes Accept Neo-Liberalism?*

Basingstoke, 2015: Palgrave Pivot, 123 pp.

The ascendance of neoliberalism has left its mark on the Western European social model. Faced with continued economic pressures and an eroding ideological base, social democracy appears to be under increasing strain. Although fears of a total convergence towards the liberal model have yet to be realised, neoliberalism has nevertheless gained tremendous influence. Popular and political discourse alike has elevated market competition into the primary provider of prosperity. Private solutions have frequently superseded public ones. And, although rising inequality has yet to find broad public acceptance, it has nevertheless become accepted as a necessary evil. Neoliberalism has thus shaped not only politics and policies, but also beliefs and values. This is true even among the middle classes, who not only have been the traditional ally of the European social model, but have benefited tremendously from its

policies. The seemingly contradictory position of the middle classes vis-à-vis the neoliberal turn forms the puzzle at the heart of Steffen Mau's new book: Why, despite their traditional affinity for social-democracy and the tremendous benefits they have gained from it, would the middle class not only fail to resist growing liberalisation, but even quietly acquiesce to it?

Mau's answer is as provocative as it is concise: It was the very success of social-democracy that sowed the seeds of discontentment among the middle classes. He summarises it succinctly: 'Pointedly, one could say that the broad middle class became less supportive of or even alienated from the social-democratic agenda precisely because it was the main benefactor of the collective gains from the social democratic era.' (p. x) In his argument, the collective gains of the middle class paved the way for a structural and mental transformation that made them more receptive to neoliberal ideas. This shift, although gradual, is not a descent into false consciousness or seduction by neoliberal ideologues, but rather a self-transformation that began at the zenith of the social-democratic project. Moreover, he argues that this transformation is a crucial component of the larger shift towards an acceptance of neoliberalism in Western Europe. After all, neoliberal reforms would not have been possible in European mass democracies if they had been actively resisted by the combined political clout of the middle classes. To demonstrate this transformation empirically, Mau synthesises a broad range of literatures, tracing out the broad structural patterns that facilitated the middle class's neoliberal reconfiguration.

The book begins by describing the emergence of the European welfare state, and setting the context for its subsequent erosion. During the era of post-war prosperity, the middle classes grew in tandem with the European social model and the values associated with it. The hegemonic

belief that the state should contain market forces paved the way for reductions in income and asset inequalities, which, combined with gains in education, mass consumption, and prosperity, facilitated the emergence of a broad majoritarian class. Mau convincingly shows that the state played a crucial role in this process. While redistribution was an important component in reducing inequalities, it also provided a more general institutional framework that shaped educational and employment opportunities. So intertwined, the middle classes not only became one of the primary beneficiaries of the welfare state, they also became 'a potential bulwark defending the welfare state' (p. 9). Yet, this bulwark ultimately failed. Despite the obvious benefits they gained from the social market economy and the interventionist state, the middle classes did not defend it against neoliberal erosion.

Indeed, Mau argues that the very success of the European model gave rise to the socio-structural changes that now undermine it. He shows how the collective experience of success created by the post-war boom created more personalised success attributions and facilitated the process of individualisation (Chapter 2). The greater focus on individual achievement and meritocratic values in turn not only weakened the middle classes ability to act collectively; it also turned inequality from a collective into an individual problem. These attitudinal shifts in turn not only increase the acceptance of inequality, they also changed the kind of welfare policies that do receive support. The shift towards social investment and activation policies, for example, falls clearly in line with a more individualised conception of achievement and social good.

Mau then explores this pattern in several different domains, tracing out key changes in the middle classes' life-world. Growing wealth, for example, allowed an increasing number of middle-class house-

holds to accumulate assets, which changed both their direct economic interests and their value-set (Chapter 3). Enriched by asset accumulation, the more affluent middle class no longer perceived the benefits of state redistribution. While the majority of the middle classes remain predominantly dependent on wage income, an increasing number also benefit from asset investments. Indeed, this greater market orientation not only creates conflicts between 'primary wage and employment interest' and 'secondary interests in the profitability of financial investments' (p. 37), it also leads to a marketisation of everyday life. Changed thus from market 'participants' to market 'stakeholders', the middle classes' increased wealth has shifted their collective market orientation. Similar marketisation processes also affect old-age provision (Chapter 4), the housing market (Chapter 5), private debt (Chapter 6), and education (Chapter 7).

The rise of homeownership, for example, can be considered a promising indicator of prosperity. Nevertheless, the associated interest and value changes may have unintended consequences. Mau cites several studies that show that home owners are more sceptical of redistribution than renters and argues that homeownership also normalises the idea of private property more generally. Moreover, as most property accumulation requires debt and financial investments, buying property also leads to exposure to international financial markets. Combined with growing private indebtedness to fund education and lifestyle consumption, the middle class has thus become increasingly connected to international financial markets and habituated into a neoliberal market logic.

This marketisation process is compounded further by perceptions of state failure. Mau highlights how growing insecurity about pensions and education has not just eroded public confidence in governments' ability to provide necessary

goods; it has also cemented the link between the European middle classes and global markets. Linked thus to international finance, Mau argues that the middle class has become 'an essential cog in the financially dominated accumulation regime' and adapted to the 'purported necessities of capital valorization' (p. 63).

Despite its critical portrayal of the middle class, the book is not unsympathetic to the difficulty it faces. Chapters 8 and 9 describe in greater detail how the social and attitudinal changes outlined in the previous chapters also coincide with income stagnation, growing inequality, unemployment, and a push towards austerity politics. Faced with increasing vulnerability, a growing number of people risk falling out of the middle class, just as the political firewalls that used to insulate them have eroded. And while its relationship to state intervention and market participation remains ambivalent, weakened political clout makes a return to the post-war status quo unlikely, even if their interests were to realign once more with a strengthened welfare state. Faced with such difficulties, the book concludes on a pessimistic note. Socio-structural changes have not only made it unlikely that the middle classes will renew their commitment to solidarity arrangements, the constricted political landscape also makes the (re)implementation of such arrangements increasingly unlikely.

The book is strongest when it astutely hones in on the paradoxical nature of middle-class interests. Yet, it is never entirely clear how interests are conceptualised. While the middle classes benefit from a welfare state they no longer fully support, Mau makes it clear that he does not consider their neoliberal turn to be a product of 'false consciousness'. Yet, the book frequently highlights how short-sighted and insecurity-inducing these market-focused attitudes are. For example, when describing the rise of asset ownership, he notes

that citizens can be seduced into 'voting for policies which serve their financial interests, but at the same time inflict much greater harm on their interests as employees or entrepreneurs (especially since the benefits are often obvious while the harm is not)' (p. 37). Similarly, he repeatedly emphasises how heavily the middle class remains dependent on state redistribution. While he makes it clear that he does not subscribe to a model of perfect rationality, it remains difficult to be entirely convinced that the middle class is truly acting in its own interest. This becomes particularly apparent in the later chapters, where the increasing insecurity of the middle class is explored in greater detail. The depiction of the middle class's increasingly neoliberal interests thus oscillates between a genuine endorsement driven by real economic benefits, a mental and cultural shift that if not false is at least myopic, and a fatalistic acquiescence that has resigned itself to the power of the market and the ubiquity of competition.

These shifting conceptions of interests also highlight a more fundamental tension: In the light of individualisation and dualisation, does the concept of a majority class retain its analytical usefulness? Mau carefully emphasises that the middle class does not constitute a 'homogenous population segment' (p. 2), but rather a diverse group of subcultures and milieus. Indeed, he frequently refers to the middle classes, rather than the middle class, to emphasise this point. Similarly, when tracing out structural developments, he often notes the growing disparities among the middle classes. Throwing the tensions within the middle classes into relief makes for a poignant depiction of their schizophrenic nature. Yet it is less clear why these tensions have resolved so frequently in favour of neoliberalism. Will younger cohorts that have not experienced the unlimited growth of their parents' generation maintain their affinity for neoliberalism? How long will individu-

als that have fallen out of the middle class maintain their market affiliation? While the arguments of the book are deliberately stylised, these arguments are at their weakest when they do not explain how the rifts among and within the middle classes play out in practice, and under what conditions neoliberal interests are more or less likely to become hegemonic.

In many ways, the book achieves what it sets out to do. It is published under the 'Palgrave Provocations' heading, and in it Mau not only asks an important question, he also provides a provocative answer: the middle classes have failed to protect the social-democratic project precisely because it has been so successful. Spoiled by their accomplishments, they have failed to protect the very foundation of their success. And yet, the book buckles under the very tensions it so poignantly describes. In making his arguments, Mau makes no claims to exhaustiveness and he does not attempt to explore variations or heterogeneities. Trading exhaustiveness for an abstracted and suggestive bird's-eye view allows for an apt and compelling description of the contradictions faced by the middle classes. However, this perspective also makes it difficult to fully explore the edges and boundary conditions of Mau's argument, leaving the tensions so artfully built up unsatisfyingly unresolved.

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Kati Kuitto: *Post-communist Welfare States in European Context: Patterns of Welfare Policies in Central and Eastern Europe*

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The direction the post-socialist welfare states would take and whether they would conform to one of the traditional Western

European ideal types (liberal, conservative-corporatist, social-democratic/Nordic or Southern) are questions that have fascinated political economists ever since the early days of the region's multiple transformations. Most scholars tended to designate a separate regime type to distinguish between Western and Eastern welfare systems, using names such as 'emergency welfare state', 'unique hybrid', 'post-communist regime' [Inglot 2008; Cerami 2009]. However, the authors never agreed on the core characteristics that bind together or differentiate these regimes [Cerami 2009; Fuchs and Offe 2009], often describing them as 'faceless', 'mixed', and 'institutionally volatile' [Szikra and Tomka 2009].

The core of Kati Kuitto's analysis provides a response to the fundamental question whether in Central and Eastern Europe (CEE) one or a set of distinguishable welfare regimes emerged after 1989, and, as an antecedent condition to answer that, whether the classical distinction between welfare regimes still holds in Western Europe. In order to examine so, she performs a detailed cluster analysis of 26 European countries—17 from Western and nine from Eastern Europe—on three dimensions defining their welfare states. The first dimension deals with the organisational principles of welfare provisions, which dovetails with the classical division between contribution-based Bismarckian and tax-financed Beveridgean welfare states. The second inspects the welfare policy emphasis in an individual regime, that is, whether the focus is on benefits for the working-age population supported by social services, or, conversely, on cash benefits for the elderly and health care. Finally, the author measures the familiar decommodifying potential, which is closely related to Esping-Andersen's original design, thereby gauging the generosity of minimum pensions, unemployment benefits, and sickness insurance schemes.

Starting with mature welfare states,