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*Published in:*  
International Journal of Sociology and Social Policy

*DOI (link to publication from Publisher):*  
[10.1108/IJSSP-12-2017-0177](https://doi.org/10.1108/IJSSP-12-2017-0177)

*Publication date:*  
2018

*Document Version*  
Accepted author manuscript, peer reviewed version

[Link to publication from Aalborg University](#)

*Citation for published version (APA):*  
Fersch, B., & Breidahl, K. N. (2018). Building, breaking, overriding...? Migrants and institutional trust in the Danish welfare state. *International Journal of Sociology and Social Policy*, 38(7-8), 592-605.  
<https://doi.org/10.1108/IJSSP-12-2017-0177>

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**Citation:**

Barbara Fersch, Karen N. Breidahl, (2018) "Building, breaking, overriding...? Migrants and institutional trust in the Danish welfare state", International Journal of Sociology and Social Policy, Vol. 38 Issue: 7-8, pp.592-605, <https://doi.org/10.1108/IJSSP-12-2017-0177>

**This is the accepted version of the paper (Pre-print).**

**This version of the publication may differ from the final published version.**

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**Building, breaking, overriding...? Migrants and institutional trust in the Danish welfare state**

**Abstract:**

**Purpose** - Migrants constitute an interesting case concerning the question of how trust in welfare state institutions can emerge, as one can study their newly built relationships with such institutions in a distinct way. The Danish welfare state can be considered a 'high trust' context. Against this background, this paper provides an analysis of qualitative interviews with migrants on how institutional trust in the welfare state can emerge with migrants in Denmark as a case.

**Design/ Methodology / Approach** - With the help of a multi-dimensional theoretical concept this paper provides an analysis of qualitative interviews with migrants on how institutional trust in the welfare state can emerge.

**Findings** - Among other things, a perceived experience of distributive justice is of crucial importance for building trust. Additionally, strong trust in the systemic checks and balances of the welfare state can 'override' negative experiences at its access points, that is, welfare state professionals.

**Research limitations / implications** -Taking into account the relatively limited number of interviews the presented claims drawn from the empirical material are limited. The aim was to reveal some (new) tendencies that can be investigated in future research.

**Originality / value** The study contributes to a deeper understanding of the complexity of trust-generating mechanisms.

**Keywords** - Institutional trust, welfare state, migrants, experiences, qualitative

Paper type -Research paper

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## Introduction

In modern Western societies, the welfare state offers a source of security against social risks. However, in order to really function as social risk insurance the welfare state institutions must be trusted by the inhabitants. Taylor-Gooby has described such trust as 'the belief that the services and provisions that make up the welfare state will actually work when you need them' (Taylor-Gooby, 2009: 6). Furthermore, Kumlin and Rothstein (2005) have highlighted how positive perceptions of the institutions of the welfare state are an important precondition for generating social trust (i.e. trust

between people) based on the assumption that ‘... people’s views of the society around them and their fellow human beings are partly shaped by their contacts with such public welfare-state institutions’ (Kumlin and Rothstein, 2005: 13).

Albeit for many different reasons, scholars seem to agree that trust in the welfare state is of crucial importance. However, very few researchers have been interested in what factors make people trust a welfare state and its institutions and which mechanisms create this trust. In shedding light on these questions migrants constitute a very interesting case: being in a new context both creates the necessity for the individual to reflect on otherwise tacit knowledge (Legido-Quigley et al., 2014) and requires some kind of handling of the “new” institutional setting on the other. The purpose of this article is therefore to study *how people who have migrated from a broad range of countries to one destination country view the welfare state institutions there: will they develop trust in them and what are the underlying mechanisms behind this?*

The empirical materials analysed in this article are qualitative interviews with migrants in Denmark on their experiences, perceptions and practices concerning the welfare state institutions in their host country. All of our interviewees considered the institutions of the Danish welfare state to be trustworthy; however, the extent of this trust varied. Against the background of a multi-dimensional theoretical understanding of trust we discuss how institutional fairness and justice, functioning, experiences, and encounters with welfare state professionals play a role in the emergence of migrant trust in the welfare state, as well as how the different societal levels and modes of trust are interrelated.

We first introduce the context of the Danish welfare state from a trust perspective. Second, we discuss the existing research literature on trust in (and in the context of) the welfare state and a theoretical framework is developed. Subsequently, methods and the qualitative interview material are presented, followed by an empirical analysis.

### **Context: The Danish welfare state**

For several decades it has been emphasized that welfare states can take many forms and that cross-national variations of welfare state institutions are large, even within Europe. The Danish welfare state, often classified (with the other Nordic countries) as belonging to the Social-Democratic model, is characterized by universalism and comprehensive social rights, and aims to reduce social inequalities. Policies and benefits usually target the individual, which minimizes dependency on both the market and the family. The state is the main provider of social benefits and services, including child- and elder-care, which are largely funded through taxation (Esping-Andersen, 1990). One could challenge this rather harmonious description of the Danish welfare state and Esping-Andersen's welfare state regimes have been criticized for neglecting the major changes and significant restructuring that many welfare states have undergone since the 1980s. However, despite retrenchments, marketization and other neoliberal reforms in recent decades, large parts of the social services in the Danish welfare state are still in the hands of the public sector.

The welfare state institutions of the Nordic countries therefore play an important role in the everyday lives of citizens, who are in frequent contact with them. This is also the

case for migrants, where involvement in newcomers' daily lives has expanded over the past 20 years in particular (Olwig, 2011: 185). Furthermore, due to the universal nature of the Danish welfare state, migrants (with permanent residence permits) have access to most welfare state services and benefits.

Not only does the Danish welfare state considerably protect citizens against social risks in a distinct way, but the level of generalized, interpersonal trust among citizens also tends to be high and has increased remarkably over the last decades (Larsen, 2013). Furthermore, the Nordic countries rank very highly in terms of political trust in the legal and regulating framework of political institutions (Listhaug and Ringdal, 2008). While few quantitative studies on institutional trust in the welfare state have been conducted, they have indicated that the Danish welfare state is also considered a 'high trust' context among natives as well as migrants (Bonnerup et al., 2007; Dinesen and Hooghe, 2010).

### **Institutional trust in the welfare state**

In general, most theories on trust seem to agree that trust is needed or at least helpful in situations where uncertainty, insecurity, vulnerability and future orientations play a role (Luhmann, 1968; Möllering, 2006). The topic of social trust and its role in society in general for social cohesion and, not least, the welfare state has been studied closely in recent decades (e.g. Putnam, 2000; Larsen, 2013). Another established field of research is concerned with the question of institutional trust in political institutions (political trust), which refers to trust in the parliament, the legal system, the police and so on, and thus, not welfare state institutions (see e.g. Listhaug and Ringdal, 2008). Some

of these studies focus specifically on institutional trust in political institutions among immigrants and find that first-generation immigrants have higher levels of trust in these institutions compared to natives (see e.g. Röder and Muhlau, 2012).

As Rothstein argues, states encompass many different institutions and it is therefore of crucial importance to distinguish between institutional trust in representative political institutions and trust in public welfare state institutions such as unemployment offices, public health care, social services and public schools: ‘... the institutions of the democratic state are not limited to the representative side of politics: They are joined by the comprehensive and numerous political institutions whose mandate is to implement policy – i.e. the administrative side of the democratic establishment’ (Rothstein, 2005: 108). He goes on to highlight the importance of the administrative institutions that have a mandate to implement policy and how they are often underestimated (Rothstein, 2005: 108).<sup>1</sup>

As argued above, the specific topic of institutional trust in the welfare state has received little academic attention (with exceptions, see Taylor-Gooby, 2009; Author A). There are, however, a few studies in the field of medical sociology that have studied institutional trust in the public health system (e.g. Brown, 2009; Legido-Quigley et al., 2014). Although the main focus in these studies is on the trust relationship between medical professionals and their patients, there are some interesting findings to consider. Brown (2009), for instance, argues that the interaction between medical professionals and patients provides the strongest source of trust (in contrast to health care institutions). Legido-Quigley et al. (2014) studied the trust relationship between British pensioners living in Spain and the Spanish health care system: their findings demonstrate that the interviewed pensioners trust the Spanish health care system to

the same extent that they trust the medical practitioners. Concerning the mechanisms of trust, the authors argue that the trust in the health care system was based more on faith than on information about the system, and that this was strongly fostered through encounters with health care professionals.

### **Modes, levels and sources of trust**

The form of trust we are studying is often referred to as institutional trust, relating to (welfare state) institutions, organisations or systems (Legido-Quigley et al., 2014). As this is a rather broad category, which includes somewhat different and interrelated forms of trust, this study includes the conceptualization of trust by Endreß (2012), who, instead of categorizing trust in terms of the object of trust, introduces an ideal–typical matrix of different forms of trust.

First, Endreß distinguishes between three modes of trust, namely ‘reflexive’, ‘habitual’ and ‘functioning’. Reflexive trust refers to cognitive forms of trust, taking the shape of more or less reflexive expectations, whereas ‘habitual’ trust refers to routinized, taken-for-granted acceptance as a form of trust. Finally ‘functioning’ trust refers to those elements that can neither be captured by the understanding of routinized, taken-for-granted acceptance nor by cognitive calculation. Instead it refers to a foundational subject–world relationship, similar to what Giddens terms ontological security (Giddens, 1990)

Second, Endreß differentiates – ideal–typically – between the societal levels on which trust is located: 1) functional diffuse trust in ‘thick’ relationships (micro-level); 2)



functional specific trust in professional, organisationally transmitted relationships drawing on the competences of individuals; and 3) functional generalised trust, that is, institutional or system trust concerning the fulfilment of general expectations. These two aspects can, following Endreß, be combined in the following table:

*<< Insert table 1 around here >>*

Taking the specific group (migrants) and topic of this study into account, it is quite obvious that the modes and levels we are investigating are mainly reflexive trust at the macro- and meso-levels. As this study is interested in if and how far migrants evaluate the welfare state of their host country as trustworthy, the societal level of trust can be found on the macro-level as functional generalized trust in systems and also on the meso-level in the form of the welfare state front-line staff that migrants meet. Of particular interest is the interrelationship between the meso- and the macro level, as scholars, for instance Giddens (1990, see discussion below), argue that macro-level trust is built up (but can also be destroyed) on the meso-level, but is generalized on the macro-level. As migrants are newcomers, this study mainly deals with reflexive trust

After sketching out a general theoretical approach to trust, what remains is to take a closer look at what makes people develop macro- (and meso-) level trust, that is, to understand how individuals come to trust institutions and systems. Three theoretical aspects are included as sources (and thus potential trust-building mechanisms) of institutional or system trust.

The first aspect concerns the legitimacy of institutions, or more precisely, assessments of the legitimacy of welfare state institutions. If people assess welfare state institutions

as legitimate, both at the individual level and at the more general societal level, they tend to trust them more (Kumlin, 2004). People's trust in political institutions reflects how they evaluate their performance, including whether the procedures as well as their outcomes are evaluated as fair (Röder and Mühlau, 2011). This is referred to as distributive and procedural justice and is an argumentation which can be found in several theoretical discussions (e.g. Rothstein, 2005; Kumlin, 2004). When it comes to procedural justice, Rothstein, among others, investigates how social trust and trustworthy institutions can be created and maintained by states and governments. He highlights the high degree of universalism in the design of institutions, based on the assumption that there is a linkage between what is called 'procedural fairness' and the credibility and trustworthiness of institutions. If people perceive the way institutions are working as fair they tend to trust them more. Hence, Rothstein assumes that universalism makes welfare state programmes more likely to be trusted and defines procedural justice so as to include both procedural rules and implementation. Thus, corruption is a violation of procedural justice (Rothstein, 2005). Procedural justice thereby involves an interaction process between citizens and institutions (Kumlin, 2004: 67), while distributive justice, also related to the legitimacy and fairness of institutions, is outcome oriented: that is, do citizens perceive the institutions as distributing outcomes fairly? (Kumlin, 2004: 38). Most existing studies on the perceived effect of distributive justice have been concerned with political trust, and have found that '... people who experience distributive injustice in welfare state contacts may infer that the welfare state has problems' (Kumlin, 2004: 40), which has a negative impact on political trust. This raises the question of whether outcomes are consistent with normative distributive expectations. Kumlin stresses the importance of distinguishing between experiences with the welfare state in general and different

kinds of institutions, based on the assumption that different principles of justice matter in different settings.(Kumlin, 2004).

Luhmann (1968) argues that concerning system trust, one main point is that people trust the functioning of the system. For the development of system trust the experience that institutions are well-functioning also seems to be important. Among other things, Luhmann stresses the importance of experience with the social system in question for the trust-building process:

Such system trust is built up continuously through reassuring experiences [...] in a – so to speak – recursive process. It requires continuous ‘feedback’, but no special internal guarantees and is, therefore, much easier to develop than personal trust in constantly new persons. (Luhmann, 1968: 64, own translation)

Furthermore, Luhmann states that system trust relies on diffuse generalization and indifference. Another aspect he emphasizes is that actors do not need to trust the system as a whole, but that it is sufficient to trust the built-in controls in the system (i.e. their functionality). Thus, we can see that this mechanism emphasizes the macro-level as central for building and maintaining the kind of trust that this study is interested in, with some minor experiences concerning meso-level trust offering a form of ‘feedback’.

Giddens (1990) emphasizes the role of professionals as access points to systems. He argues that encounters with these ‘face workers’ of the system are of crucial importance for trust: ‘They are places of vulnerability for abstract systems, but also junctions at which trust can be maintained or built up’ (Giddens, 1990: 88). According

to Giddens, system trust is created through the trustworthy performance of front-line professionals. Using Goffman's terms of front- and backstage, Giddens argues how the notions of expertise, integrity and fairness are constructed on the professionals' front-stage. In contrast to Luhmann, Giddens clearly emphasizes the meso-level as the most important place for trust-building.

Based on these theoretical insights, three main sources of trust in the welfare state can be identified. Together with their heuristic classification into levels of trust, they constitute the guiding insights for the analysis and interpretation of the empirical material collected in this study.

*<< Insert table 2 around here >>*

## **Methods**

The analysis is based on a small-scale qualitative study of 14 guided interviews with migrants in Denmark, conducted within one regional area. Qualitative interviews offer the possibility of a differentiated inclusion of the migrants' backgrounds (for example, where they come from and why) in the analysis. In the choice of interviewees, the logic of 'maximizing differences' (Glaser and Strauss, 1999) was applied, which resulted in migrants with quite different backgrounds (from Western and non-Western countries, with different educational backgrounds, of different gender, etc.) being interviewed (see Table 3, below). The idea was that if commonalities among the migrants could be found, the differences in background could strengthen the argumentation that the commonalities are connected to the national setting in the host country. The interviews were approached in an open and explorative way through the use of open questions and examples, evoking narratives concerning experiences with the welfare

state and its different institutions. The above-described guiding theories were operationalized in the interview to guide the open questions and topics. Thus, the research topics, such as trust, were approached through their qualitative characteristics as presented by the interviewees themselves; only in the very end of the interviews the interviewees were directly asked questions that included the term trust. Among other things, this also helped to diminish translation issues typically connected to cross-language interviews: Our analysis builds on longer elaborations on experiences and interpretations, instead of solely relying on an abstract term (trust), with diverse connotations in different languages and cultures.

*<< Insert table 3 around here>><sup>2</sup>*

The interviews lasted between one and two hours and were coded thematically in Nvivo and analysed with the help of a hermeneutical approach. Following the logics of hermeneutics (e.g. Gadamer, 1989), the insights produced, however, are not seen as established once and for all, but could be altered in the light of new empirical knowledge or theoretical approaches. Taking into account the relatively limited number of interviews and the methodological perspective, the presented claims drawn from the empirical material are, of course, limited. The aim of this study is to understand the complexity of trust-generating mechanisms more deeply and reveal some (new) tendencies and mechanisms that can be investigated in future research.

## **Migrants' experiences and interpretations**

I would trust something that makes sense to me, and this system does make sense. <sup>3</sup>

This is what Stavros, a 36-year-old man originally from Greece, states when asked if he trusts the Danish welfare state. And although they gave a diverse range of reasons, all the interviewees seemed to agree that they do trust the welfare state in Denmark, many of them to a remarkably high degree, which is consistent with quantitative studies in the field (e.g. Bonnerup et al., 2007). However, some appear to be less trustful than others. Thus, the interviewees can be placed on a trust continuum from presenting themselves as highly trusting of both the welfare state in general and the specific institutions they are in contact with (e.g. Stavros), to having general trust in the system as such, but not certain parts of it (e.g. Oksana), to only appearing to have trust in some parts of the system and explicitly not in others (e.g. Dana and Laima).

In the analysis the comparison between the different narratives on the topic was used as an analytical device in order to provide a differentiated fine-grain analysis of how the building of trust (or distrust) in the welfare state works. The theoretical insights offered an indication of the direction in which to look (for potential sources of trust) and some general abstract ideas of how they might work.

### ***Legitimacy – perceived fairness***

Stavros appears to combine some abstract, moral reflections with his concrete experiences of the welfare state in his evaluation. About the Danish welfare state in general, he states:

You know, many times I have had this thought about Denmark and the Scandinavian states, they are the ones that on the planet, they have the best [...] system and care for the average person, right?

As a reason for his positive view he states that it 'is humane, I am telling you, I think it is a humane system'. He is referring to the redistribution that takes place through the welfare state and that helps people in vulnerable situations, using, as examples, the unemployed and single mothers. Another important argument for him is, in contrast to in his country of origin, Greece, the relative absence of corruption in Denmark:

Well, in Greece [...] , for instance, while the rich people are not paying any taxes and there is huge corruption,[...] here [...] is a country that along with New Zealand has been steadily the last years [among] the countries with the least corruption on the planet. And this is [...] important. So that, in combination with their [...] system, appeals to me as a logic.

Another aspect in the realm of abstract moral understanding that he emphasizes very much is that everybody, including himself, should contribute to the welfare system if they can. This is how he interprets the activation measures he has been obliged to participate in while receiving unemployment benefit, which he therefore sees as fair . Additionally it is important for him to make it clear that he himself also contributes, for example through paying taxes via his part-time job. In other words, he demonstrates a willingness to contribute to the distributive burdens of the welfare state (Rothstein, 1998). Thus it becomes clear that Stavros sees the Danish welfare state as highly legitimate, referring here to both *distributive justice* and *procedural justice*, for instance when it comes to political corruption. From these citations we can also conclude that his trust takes the form of functional generalized trust at the macro-level (i.e. the system level).

Although his account is clearly the most positive and supportive concerning this aspect, we can find support for legitimacy through distributive justice among most of the interviewees' accounts. For instance, Marta, originally from Brazil, also emphasizes the importance of supporting those in need and its legitimacy:

I think you have a super good system here. We pay a lot of taxes [...] they are very high but we pay it gladly because we can see what we get back. It's so many things; in this system we support children, the elderly and disabled people. One really can see that you are looking after your inhabitants very well.

Others, like Stefania and Yin, emphasize the social security that the Danish welfare state provides for everybody. Stefania states:

I think it is a very positive view, and this is a nice net of protection and safety for people who cannot do themselves. And that makes anybody feel quite secure, because you don't have to worry about 'what if tomorrow I lose my job'.

Yin, a 42-year old woman originally from China who is married to a Dane, on the other hand, stresses the significance of the social risk of old age and compares the situation of her in-laws in Denmark with that of her own parents in China:

So I started to realise that it's really good. Of course, I pay when I am young, I pay a lot to support the system, to let the system function. But when you get older, like my parents-in-law, they get a pension now, they really enjoy their life, compared with my parents. They [my parents] are worried if they get sick, if they get... anything. They're worried. But my parents-in-law, on the other hand, they don't worry at all. They enjoy their life instead of worrying. Of course, when we are young, we can work hard, we



can pay tax, we can do everything, but when you get old, you get this insecurity feeling, because you're getting weak. You can't do a lot of things physically and everything by yourself, especially when you get sick. Therefore, I really think this system is good in this way, in the long run.

In these accounts distributive justice is very much framed as social security and as redistribution taking place in order to provide social security for the citizens. Yin's account especially moves away from abstract-moral reflections on the macro-level as to why this is good to a reflection on the individual consequences and the lived experience of her relatives. Thus, evaluations at the systemic (macro-) level of the institutions as trustworthy or not are made by looking at the individual consequences of their functioning on the micro-level.

Like Yin, Vanida from Thailand also tells the story of a learning process over time. At first she found the tax level in Denmark too high and unjustifiable. However, after living for several years in Denmark and personal experience of distributive justice, her perception changed to view the tax level as highly justifiable. Here we can observe a spread from micro-level experiences in terms of functional-specific trust on the meso-level to functional generalized trust on the macro-level, that is, the process that Giddens emphasizes.

Some of the interviewees who came from former Socialist countries (e.g. Sandor and Oksana) view the Danish welfare state as the 'good part' of Socialism, something that was lost in their countries of origin after the fall of the Iron Curtain. As Oksana, who is originally from the Ukraine, puts it:

I can say that I find many things very common to the Socialist system in the Soviet Union. The benefits. The good things.

Sandor, who is originally from Hungary, emphasizes the loss of these good aspects in post-Socialist countries such as Hungary when asked about his views of the Danish welfare state:

Well, it is Socialism in sort of a good way, I must say. I come from Hungary and I have been living in under Socialism and let me tell you something: Some things that I took for granted – like free tuition – it is not so granted in the world as it is. [Like] that a welfare state is a state that takes care of its citizens so that they are not going to fall down.

Here we can observe a comparison on the systemic macro-level that takes into account the micro-level consequences (especially in Sandor's case).

The analysis above demonstrates how one of the important trust-generating mechanisms with regard to the welfare state among most of those interviewed is the perceived fairness of the institutions, particularly in cases where personal experiences of distributive justice figure as an important source of trust.

### ***The perceived functioning of institutions***

Many of the interviewees also refer to other aspects that seem to contribute to the trustworthiness of the welfare state. Yin explicitly mentions stability in the context of why she places trust in the Danish system:

The Danish society is quite stable, which also gives your country possibilities. Like China, you cannot trust the government that much, because it can

be changed overnight, who knows? But Denmark [...] it's quite stable. Of course, you can change the policies, sometimes change this way or that way, but in the basic direction, it's no change. Which I think that can be trustworthy. That's why I am okay in paying high tax, no problem.

Here, Yin emphasizes the *longue durée* of the welfare state institutions. When looking at central sociological assumptions of how trust works we can see why this is important: if trust is important in situations of uncertainty and vulnerability (Luhmann, 1968; Möllering, 2006), mainly relevant to future scenarios, some arguments for taking a 'leap of faith' (Moellering, 2006) need to be applicable. Thus, by acknowledging the long-term functional stability of the Danish welfare state, it is possible for her to suspend her doubts. This is especially important when taking Yin's biographical experiences into account – the rapid changes in the political system in her country of origin, China. However, what exactly does she trust when she refers to the stability of the system as an important factor in its trustworthiness? She is trusting that in the future the system will function in more or less the same way as today. Hence, it is the functioning of the system (over a long period of time in the past) that causes her to build up trust. Thus, we can speak of functionally generalized macro-level trust that extrapolates the past onto future expectations, in the way that Taylor-Gooby (2009) explains (see above).

Stefania sums up her opinion of the welfare state in the following way:

You know, when every year you look at how much tax you pay it feels like 'ok, that's a lot of money', but I'm still very happy, because I think it is well used. We have a lot of services so I think there is a purpose of paying such amount of taxes. Saying that, I would not mind if the taxes are reduced, but

as long as they are used with meaning and with a purpose, and the services work well, as they do in Denmark, I'm happy.

She singles out two aspects that a welfare state should fulfil in order to make her happy, namely 'meaning' and 'purpose' on the one hand and 'working well' on the other. Thus, in her opinion, the aspects of distributive justice (that give meaning, see above, and are found on the macro-level) and functioning (services that work well, and are experienced on the meso-level) appear to be the most important for a positive evaluation.

Although most of the interviewees have experienced the system as functioning well or well enough, others raise some doubts. Asked about her trust in the Danish welfare state, Yuki, a 41-year-old woman originally from Japan, states:

I think it depends on the level we are talking about. I think the basic things still work, but I think in the last years things have become a little poorer, [...] and also the feeling has crept in that you cannot expect more from them because there is no money. But instead of making what you have now better – because there are many things one could make more effective [...] it is my impression that many people think that the money is not used in a proper way in one place or another in the public sector. [...] But in any case, I think that it works better than in the other countries that I know.

Here she clearly emphasizes the effective operation of the welfare state system as a precondition for trust. This effective operation has been – according to her – declining in the last couple of years. However, in the last sentence she relativizes this decline in

functionality (and, as a consequence, probably also in trust) in a comparative way, which again can be seen as a macro-level comparison.

We can trace the meaning of (perceived) dysfunctionality in the interview with Dana, a 39-year-old woman originally from the former Yugoslav Republic of Macedonia. When asked what she thinks of the Danish welfare state she states:

We pay a lot of taxes and of course you expect to get something from those taxes and I am not sure if what we get is as good as much as we pay for it.

Thus at the very beginning of her account she makes some critical remarks regarding the functioning of the welfare state, and this criticism can be found very consistently throughout her narrative. This criticism only refers to certain parts of the welfare state, first and foremost to the health sector:

Trust. To some extent I trust, yes. But to some extent no, because I think to a large degree their decisions are economically based so I am not sure about that part. If you focus too much on the cost, then how much do you consider the well [being] of the person? [...] for example hospitals, they are too focused on being as short as possible there [...] I think that this can affect the health of a person and the well-being of the person.

Here Dana points out why she does not trust certain parts of the welfare state and her argument appears to include some moral arguments (e.g. that the welfare state should not be about cost but about well-being), but to a large degree it refers to certain dysfunctional aspects, as becomes clear in her account: an all too strong focus on decreasing the length of hospital stays leads – in her opinion – to the poorer health and well-being of patients. This view is informed by her own and her family's

experiences, and by the experiences of acquaintances and friends, that is, by experiences on the meso-level. She also mentions how her husband's health problems were not taken seriously by her family's general practitioner (GP) and thus went undiagnosed for a long time. Only during a stay in Spain was her husband finally diagnosed. Dana's proclaimed distrust of public schools, however, appears to have a different source:

Dana: I mean my son is only in the second, third grade but all this discussion about private schools and people tending to send kids to private schools – of course it makes me trust the schools less. And especially the rating of them, these evaluations of the Danish system compared to those of other countries, that it is starting to fall down.

Interviewer: Are you considering a private school for your son?

Dana: Yeah, I have considered it before and I am considering it now. Not because I think it was bad until now [...]

It is very clear that Dana's concerns with the public school system do not stem from personal experiences but from a certain public or media discourse. Thus diffuse doubts are not confirmed by experiences on the meso-level. It is not entirely clear, however, how severe this distrust is and whether it will lead to any action from her or her family (namely sending her child to a private school). In the case of the health system, she and her family have already found an alternative:

Most of the time our experience is that you do not get any detailed kind of examination [referring to their Danish GP], so actually we have created our own health system: when we go home we do all the detailed checks that we want to do.

Thus, in Dana's case we can see a clear pattern of distrust of the Danish health care sector, as she and her family have installed other safeguards concerning health risks. Here 'distrusting practices' are in place. Concerning the other sector of the welfare state she claims to be distrusting of, namely public schools, things are not as clear. When asked about it Dana states she is currently considering, and has done so previously, private alternatives, however so far no action has followed these considerations. In order to trace the mechanisms of trust in the welfare state it makes sense to have a closer look at the difference between the two sectors in her account. When it comes to the health sector she reports disappointing experiences of how the system works as such and encounters with welfare state professionals as sources of distrust, whereas in the case of the public school system it has 'only' been the public and media discourse that has made her doubt the trustworthiness and not her own experience. Her narrative clearly points in the direction of concrete and own experience with the welfare state and its face workers (Giddens, 1990) as crucial for the development of trust or distrust. Thus, in line with, for example, Brown's (2009) findings, meso-level experiences and, ultimately, functionally specific distrust on the meso-level are crucial for the development of distrust in the public health system as a part of the welfare state.

### ***Experiences with 'access points'***

The importance of own experiences with the 'face' of the welfare state for the development of trust (or distrust) can also be found in the accounts of other interviewees.<sup>4</sup> It is probably no coincidence that Stavros, one of the most positive and trusting of our interviewees, also reports having had very good encounters with

welfare state professionals (in this specific case he talks about encounters with the welfare state professionals he met at the job centre and from the unemployment fund):

All of them have been very friendly, really. [...] they have been very gentle, and I think [...] they had in their mind this stuff that they would need to be in a specific way, gentle as they were, so people do not feel uncomfortable that they would have to receive some money. I don't know, this made an impression on me.

[...]

Interviewer: So would you in general say that people from the job centre and also from the unemployment fund [A-kasse] have treated you...

Stavros: Very well, yeah in a very fair way. In a very civilized way, something more than fair.

Sandor offers a similar experience, which he depicts as an experience of the system (in the form of welfare professionals) placing trust in him (thus, a reversed form of trust):

Well, I have a very positive experience about it. Well, it is a trust that I experience – a general trust towards people from the state. And even for a foreigner I feel that they are positive and that they have trust in me and that is just a great feeling, and I don't feel like a parasite. But they look at me in a way that they see a potential worker in me so that is quite a good experience.

Sandor additionally describes how positive experiences, together with the observation that others around him trust the system as well, function as reinforcement:



I have very good experiences so I see no reason to distrust and I experience trust from people towards the state from people around me so I think it is trustworthy.

In the case of Dana, we have already seen how, in contrast, bad experiences can lead to distrust, at least concerning specific parts of the welfare state. Laima from Lithuania also talks about some very negative experiences of the access points to the welfare state with regard to child care, as on several occasions she has become distrusting of her childminder. She compares the child care institution and the quality of child care food in Denmark and Lithuania and argues that in Lithuania there are much higher standards.

One remaining question is how and to what extent do these negative experiences affect overall trust in the welfare state. In Laima's and Dana's cases it did not destroy their general overall trust, but there is the impression that the extent of it has been lessened through her distrust of the health sector. This, however, is not necessarily the case, as we will see from the account of Oksana, who like Dana, has had some bad experiences with the Danish health care sector. Like Dana's husband, she could not get her GP to investigate some health problems she had and an illness was only diagnosed after many attempts to convince the GP. She states her opinion of doctors as a profession:

Oksana: [...] if the clan of doctors are given the opportunity to have an easy job, to not do anything and still have money, they would still do this. They don't have doctors in Denmark who have [...] disciplinary responsibility. If

they don't treat you well then a person writes a complaint and then a certain committee says 'we express our critique'" and that is it and nothing else.

Interviewer: So you would say that it is not functioning like it should?

Oksana: Yes

Interviewer: Yes. So you do not trust the doctors anymore?

Oksana: No, no. I don't trust.

However, when asked whether this has an impact on her trust in the Danish welfare state – which appears to be quite high during the rest of the interview – she states: 'No – I see that the state is trying to solve the problem.'

These different interpretations, at least partly based on quite similar experiences, raise interesting questions about the role of welfare professionals in the trust- (or distrust-) building mechanisms of the welfare state.

In Dana's case the negative experiences with the health care sector seem to make her distrust the public health system and also affect her overall trust in the welfare state; however, this is not the case for Oksana. What exactly makes them come to such different conclusions? It appears to depend on the place and level where they locate the problem or the dysfunction. Dana, who also has some experience of other parts of the health care sector, places the problem on a systemic level, influencing the whole health care sector (she argues that they are too focused on costs and cost reduction). In contrast, Oksana locates the problem at the level of a certain professional group that is to blame for the dysfunctionality she has experienced in the health care sector. Her system trust in the welfare state remains unharmed; in fact, she seems to trust the

checks and balances of the welfare state to keep the ‘clan of doctors’ at bay. In her case a strong form of functionally generalized trust in the macro level overrides her negative experiences.

From our analysis, we can indeed conclude that meeting with welfare state professionals, as the access points or ‘face workers’ (Giddens, 1990) of the system is of crucial importance for institutional trust, including trust in the welfare state as a system. However, this is not the only possible way: as shown above, in the case of Oksana, general system trust can even lead to the expectation that the problems behind her bad experiences will be solved in the future.

## **Conclusions**

In this article we have analysed the way trust-making or -breaking works in the case of institutional trust in the welfare state. This form of trust is notoriously difficult to capture, because it often occurs as habitual trust, and thus as tacit knowledge.

Therefore migrants, as ‘newcomers’ to the welfare state, constitute a fruitful case, as being in a new place tends to make people reflect on otherwise tacit knowledge and thus is useful for qualitative interview research. We compared their narratives and thus shed light on the diverse ways in which trust emerges, its diverse sources and the ways in which these two factors are interrelated. The following table summarises our findings in the context of the before-hand identified sources and mechanisms of trust in the welfare state, thus contributing to a clarification on how these work.

<<Insert table 4 around here>>

Concerning legitimacy we could see that the interviewees' evaluations were about the over-all systemic macro-level trustworthiness; in the interviewees' narratives they were made relevant by looking at the individual consequences on the micro level, like the story of Yin's parents or Sandor's post-socialist experiences. Several aspects of the functioning have been emphasised, like the *longue duree* (see for example Yin's narrative) of the institutions. However, the experience of well-functioning services (i.e. the meso-level) consistently appeared to be of crucial importance concerning this aspect for the interviewees.

Summing up, we can conclude that all of the sources and mechanisms suggested in the literature indeed appear to play a role in the migrants' interpretations and evaluations of their experiences with the Danish welfare state. However, our findings shed light on the subtleties of how they are made relevant - more abstract notions on perceived fairness and justice are mainly talked about concerning the individual consequences on the micro-level, as lived experiences. Likewise, the perceived functioning of the institutions, mainly to be located on the societal macro-level, are often relevant in the form of feed-back on the meso-level.

Especially when it comes to the development of distrust, negative experiences on the meso-level of functionally specific trust appear to be crucial. That the experience of access points is important to the development of trust in the welfare state is crucial has been pointed out by several theories and is in line with findings from the field of health care systems. However, in contrast to the findings of Brown (2009) and Legido-Quigley et al. (2014), we also found that trust in the overall system can override negative experiences at access points and a functionally specific, meso-level distrust of a certain group of welfare state professionals. This difference might be an effect of the chosen perspective - instead of looking at just one sector this study has also taken into

account overall evaluations on the systemic level- in Oksana's case it is not the health care system but the macro-level of political decision- making that overrides her distrust in doctors. Thus, a more holistic analysis of the phenomenon of institutional trust could contribute to new knowledge of how the different levels of trust are interrelated and how they can make, break or override trust and distrust.

The findings do also point to some implications for the level of policy making and implementation; for instance, that in order to create a trusted welfare state a focus on trustworthy face-to-face interaction with frontline professionals is of crucial importance. However, our findings also point to that fact that other levels of policy making are important, too, like checks and balances of welfare professionals when it comes to bad experiences: Occasional bad experiences might be unavoidable, but might also not be a disaster for trustworthiness, as long as the citizens experience that these problems are taken care of on other levels.

This field of research is far from saturated so far and appears to have potential for future research.

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<b>Table 1: Modes of Trust, modified from Endreß, 2012: 90 (own translation)</b>			
Societal levels	Modes of trust		
	Reflexive trust	Habitual trust	Functioning trust
Functionally diffuse trust (micro)	-	+	+
Functionally specific trust (meso)	+	-	+
Functionally generalised trust (macro)	+	+	+

<b>Table 2: Sources of trust</b>			
Source	Legitimacy	Functioning	Experience
Mechanism	Perceived procedural & distributive fairness and justice of welfare state institutions	Perceived functioning of the institutions	Experience with institutions, including access points
Relevant societal level	Meso and macro	Mainly macro, partly meso as feedback	Mainly meso

<b>Table 3: Interviewees' socio-demographic characteristics</b>						
Name	Country of origin	Age	Gender	Duration of residence in Denmark (years)	Children (number of)	Occupation, activity, source of income



Yuki	Japan	41	F	13	1	Part-time job, supplementary unemployment benefit
Ajda	Iran (Kurd)	43	F	14	0	Student
Gulda	Iran (Kurd)	40	F	13	3	Social assistance
Stavros	Greece	36	M	4.5	0	Part-time job, supplementary unemployment benefit
Stefania	Italy	36	F	7	1 (+2 bonus kids)	Engineer, full-time employment
Marta	Brazil	39	F	6	1 (+2 bonus kids)	Student
Oksana	Ukraine	36	F	7	1	PhD fellow, full-time employment
Dana	former Yugoslav Republic of Macedonia	39	F	13.5	2	Associate professor, full-time employment
Sandor	Hungary	25	M	4.5	0	Unemployment benefit
Yin	China	42	F	14	1	Student
Laima	Lithuania	32	F	11	2	Student
Vanida	Thailand	30	F	5-6	1	Student
Antone	Italy	37	M	13	2	Engineer, full-time employment
Imre	Hungary	46	M	5	3	Social assistance

<b>Table 4: Findings – Experiences and interpretations in the context of underlying mechanisms</b>			
Source	Legitimacy	Functioning	Experience
<i>Mechanism</i>	<i>Perceived procedural &amp; distributive fairness</i>	<i>Perceived functioning of the institutions</i>	<i>Experience with institutions, including access points</i>
Findings	Evaluations of the systemic macro-level trustworthiness: made relevant by looking at the individual consequences on the micro level	Important aspects: <i>longue durée</i> , stability; Functionally specific meso-level trust / distrust important	Generally very important; Can also go the other way: General system trust can “override” negative experiences
<i>Relevant societal level</i>	<i>Meso and macro</i>	<i>Mainly macro, partly meso as feedback</i>	<i>Mainly meso</i>
Findings	Becomes relevant as individual consequences on micro-level as lived experience	Importance of meso-level experiences as feed-back	Strong importance of meso-level experiences; Macro-meso also found;

<sup>1</sup> Rothstein (2005) is, however, mainly interested in the impact of procedural fairness on the production of social trust.

<sup>2</sup> All names are pseudonyms.

<sup>3</sup> The interviews have been conducted in either Danish or English. Danish interview quotations have been translated to English by the authors.

<sup>4</sup> For a more detailed discussion see Fersch (2016)