

# Care generating publicly governed markets – The Finnish voucher system

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## Introduction

The marketization of welfare and eldercare services is a well-known and acknowledged transition in the field of social policy research. Many studies approach marketization of services as a change in the relations between state, family and markets as the three societal actors providing welfare. From a wide perspective, marketization can be understood as strengthening the role of markets in this triad. Typically marketization research concentrates on evaluating the consequences of transforming public services into privately produced services. Less light has been shed on the practical marketization solutions at the local level of welfare provision. In this paper we focus on one tool for marketization, i.e. service vouchers, as an example to show that marketization is not a one-dimensional development but takes different forms and may have varying aims and purposes, even within one market mechanism.

The introduction of service voucher model is one of the ways to create service markets in care of older people. The notion or discourse of service voucher bears powerful ideas within. It embeds promises of free choice and effectiveness of markets. Florian Blank (2010) shows that citizens confront rather different situations when using choice in the welfare market. According to Blank pre-existing public and welfare provision institutions shape the frameworks of choice, although there is still space for political innovation. Instead of understanding marketization as a single line, where in one end are the private services and in the other end the public services (Walker 1984), we follow the idea of varying markets (Jacobs 1998; Blank 2010; Gingrich 2011). Powell (2014) describes this approach as a difference view compared to Walker's (1984) similarity view. According to Gingrich (2011), the outcomes of marketization depend on how services are marketized and whether it is citizens, public sector or private producers that gain or lose influence and importance. We take this already widely supported idea of varying public markets further and ask, does already a single market mechanism, in this case care voucher, embed varying goals and purposes. Our research questions is what are the goals and meanings attached to the voucher model at the local level of the Finnish municipalities, which are responsible for providing welfare services.

## Finnish context and the voucher

The vast municipal responsibility is a part of the Finnish welfare system. Finnish welfare state is usually included in the Nordic, social democratic regime with a high level of social protection and extensive public services. A particular feature of the Nordic welfare model is the central role of public, needs-tested social services, especially care services, together with the strong involvement of municipalities in the production of social care (Anttonen & Sipilä, 1996; Abrahamson, 1997; Sipilä, 1997; Brennan et. al. 2012). According to the constitution of Finland (731/1999), the public authorities are responsible for offering basic subsistence and care when a person is unable to take care of oneself. Thus, providing care needed in old age is in the last resort a public responsibility in Finland even though in practice people receive a considerable amount of help and care from their close ones (Anttonen & Sipilä, 2000, Huber & al 2009). By law, people in need of care have in Finland the right to individual needs assessment, the right to receive a decision or plan for care and services based on the assessment and the right to appeal to court in case of dismissal of services or procedural fault (Kröger & Leinonen, 2011). Still, no subjective rights to elder care are offered and there is variation in the intensity and extent of care between municipalities. The national legislation determines the principles of public care services. The municipalities finance the services to a significant extent<sup>1</sup>, arrange them and organize needs assessment processes as public elder care in Finland is needs-tested but not

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<sup>1</sup> State funds part and customer fees part.

means-tested. The municipal responsibility for financing and organizing services has brought the municipalities in charge of the services but also in control of them. Since the use of private, for-profit care services has been rather marginal in Finland until the last 15 years, no eldercare markets have practically existed. (Koskiahho 2008). Due to the marketization of the eldercare services, markets have expanded quite rapidly in the 2000s and 2010s (Anttonen & Karsio 2017; Karsio & Anttonen 2013).

Voucher aims to improve efficiency in delivery of services by competition on the supply-side and choice on the demand-side (Daniels & Trebilcock 2005). Instead of service users citizens are defined as consumers (Simmons, Powell & Greener 2009; Glendinning 2008). At the same time, however, the control stays at least to a certain extent with the body that allocates the vouchers, usually a public body. Thus, the voucher system represents a mixture of consumer-centered ideas, promotion of market based welfare services and public control. We define service voucher model as a market mechanism, an interesting example of marketization process. Marketization is defined by the presence of market practices and logics in organizing public services (Anttonen & Meagher 2013). Although some free choice models have been introduced in in eldercare in Europe, like Swedish choice model in home care for elderly (Erlandsson et al. 2013), Dutch personal budget (Kremer 2006) and British personal budget (Newbrunner et al. 2011) surprisingly few systems, which are called voucher models exist. In Denmark voucher model has been taken into used in home help for the older people, but it is not widely used (Bertelsen & Rostgaard 2013).

Offering privately produced services by service voucher is a relatively new alternative for publicly produced eldercare services In Finland. The legislation has enabled the use of service vouchers for certain municipal services since 2004. Since 2009 the municipalities have been entitled to offer service vouchers for all the social and health services that they are in charge of, with the exception of urgent and involuntary treatment (Karsio & Anttonen 2013, 95). Public service provision is excluded from the voucher system and is thus an alternative to the voucher. Only for-profit and non-profit private producers can produce services for the voucher users. The municipality still always finances the voucher partly or fully. The municipalities are free to decide whether they want to introduce the voucher system; for which services they are to be offered; what is the value of the voucher; and to whom the voucher is offered.

On the contrary to some other free choice models in Europe, for example Germany and Sweden (Eichler & Pfau-Effinger 2009; Erlandsson et al. 2013, 30–31), in Finland being eligible for municipal services does not make a citizen eligible for a voucher and a free choice. The responsibility for access to services remains on the municipal authorities as they are in charge of allocating the vouchers, financing part of the voucher and providing information on the available service providers. Also, the municipalities resolve the criteria for approving private service providers as service voucher producers (Vuorenkoski 2009).

In the Finnish context voucher never aimed only to offer free choice for all. Improving quality through competition, improve the availability of services, boosting employment, and giving smaller companies an opportunity to participate in service production were also stated as aims of the voucher. (Zechner 2016, 73; Act on Voucher System in Social and Health Care System 2009/569.) Since the introduction of the voucher is voluntary for municipalities and the legislative rules for municipalities to implement it are loose, it has always been an option to arrange public services in the market by using customer choice as part of it. Because of these reasons, studying Finnish voucher system at the local, municipal level is relevant from the perspective of varying markets.

## Research setting

The research data consists of 27 expert interviews of municipal civil servants managing eldercare services. Interviewees are key persons responsible for planning, organizing, producing and allocating eldercare

services in their home municipalities. The data consists of expert interviews (Bogner & Littig & Menz 2009). The semi-structured thematic interviews lasted between 50–90 minutes and the transcribed data was altogether about 500 pages. The data was collected in six Finnish municipalities, which include smaller and bigger cities, central and more remote areas. This sample of municipalities allows us to take into consideration the variation of welfare markets in care services for older people. The interviews were conducted as a part of research project on eldercare services in Finnish municipalities. Therefore interviews included many themes and only part of the questions related to service voucher.

The empirical analysis presents a theory-driven thematic analysis (Braun & Clarke 2006). It is inspired by Jane Gingrich's (2011) analytical framework of varying market types in welfare services. Whereas Gingrich studies large service system reforms and their connection to party politics, we study the variation of publicly governed markets on micro-level. Data analysis is driven by an objective to understand, what kind of aims public officials set for voucher and do they vary, and as a what kind of a way of organizing eldercare services they understand the voucher to be. By interviewing civil servants in question, we can acquire firsthand knowledge on how voucher is understood, implemented and what meanings the public officials attach to it. At the first phase of analysis all comments concerning voucher model in the interview data, total of 362, were coded by Atlas.ti –program. At the second stage the most relevant 125 comments, arguments, visions and descriptions concerning voucher model in eldercare services were selected for a more precise analysis. The arguments, visions and descriptions that interviewees connect to voucher represent the meanings and goals public officials attach to the voucher as a means to arrange public services for the elderly.

## Results

We found three different approaches to voucher and its relation to choice and markets: Choice as a prioritized aim of the voucher; choice as a by-product of the voucher; and choice for those with sufficient resources. The three approaches base on the arguments for and against, visions of, and description of voucher found from the data.

### 1. Choice as a primary aim of the voucher

Free choice of provider for all is not the only aim of the Finnish voucher as we have shown above. Nevertheless, the public officials prioritized it in some municipalities we studied. The aim of the voucher was anchored in the ideal of offering free choice for all elderly customers, who were entitled to publicly funded services after needs assessment.

*Extract 1. Interviewee: During needs assessment customer is always offered a voucher. Then of course it depends also on how functional customer is, because customer has to understand what they are buying, in case they have alzheimer's disease or similar. If the customer is interested in voucher, we count for the customer how expensive the municipal service would be and this is the value of the voucher. Then customer chooses. Usually price is the deciding factor.*

The extract 1 shows that in some municipalities the aim is to offer a voucher for every customer. However, this was a rare aim in the municipalities that were included in our study. Even in the cases, in which free choice for all was emphasized, the municipalities had to use different practices to enable choice for the elderly, not only the mechanisms related to the voucher.

*Extract 2. Yes, so vouchers are offered as income-related. So they are created so, that voucher is a realistic option for everybody, so that it is not only an option for elderly with high income, but also elderly with low income can choose voucher*

In order to make the voucher a realistic option for all clients, the voucher needs to be income-related. The fees for publicly produced homecare and long-term care services are income-related in the Finnish municipalities. The voucher need not be. In the municipalities in which vouchers were offered to everyone entitled to a certain service, the interviewees argued that the voucher must also be income-related to be an option for everybody, also for the elderly with low income. Another option would be to set the value of the voucher high enough and set a limit to what private producers can charge voucher users on top of the value of the voucher. Therefore, voucher might be costly to municipalities and the profit making potential for the private producer would be low. In addition service users would have a real choice over the service producer without financial restrictions. The Swedish customer choice (kundval) in homecare for the elderly works accordingly (Ivarsson 2010). But in the Finnish voucher system other practices and techniques were required to enable choice for the elderly voucher users.

*Extract 3. We don't force people into a situation in which they have spent their fortune by using a voucher and then are transferred into a public nursing home. If the person has chosen a voucher and used money out of pocket, then municipality secures financially that this person can live in the private nursing home, whatever the funding system is eventually.*

In most cases, when an elderly customer chooses a private service producer with voucher, they have to spend money out of their own pocket. A service through voucher is always publicly subsidized but does not cover all the costs of the service. Even though the municipality is responsible to arrange services for the elderly, they are not bound regarding the ways in which the services are offered. Anyway, in the end the services need to be affordable. In case an elderly customer's private money runs out, the municipality has in principal two options: either to transfer the customer to publicly produced services where the client fees are regulated and income-related, or pay more for the customer to stay in the private service. The extract 3 shows an example of one municipality where the question of affordability had been solved by a decision to support elderly customers financially if they did not have adequate private funds to pay for the services as long as they would need to. In another municipality similar situation was approached contrary to this view.

*Extract 9. Interviewee: Then there are these situations that the need of services has increased and the voucher and the value of the voucher have been redefined. As a result we have concurred with the client that it would be too expensive for him/her, and decided that the customer chooses publicly produced services.*

*Interviewer: So it is a real option and it happens that customer chooses again public service..*

*Interviewee: Yes.*

*Interviewer: ..instead of voucher..*

*Interviewee: Yes*

It is possible in the Finnish voucher system that a client needs to reconsider his/her situation when care needs become more demanding. The client may need to change from private service to a public one as usually the monthly money spent out of pocket in private residential care is more than the monthly income of the customer, when using voucher in long-term care.

Even if offering choice was a primary aim of the voucher system in some municipalities, it was in practice often compromised in many ways. In addition, the municipalities needed certain extra practices to be able to offer the choice for also the clients with low incomes.

## 2. The interest of the municipality as a priority

Voucher can be understood as a tool to marketize public services and increase customer choice. Our analysis revealed also that sometimes the municipalities may use the vouchers for their own best interests. This approach prioritizes the voucher's potential as tool for municipality to arrange and organize services in flexible ways. In the 'choice as the primary aim of the voucher' –approach above, customer's interests and possibility to choose are put first. The municipality reaches out for the citizens and makes use of practices that make the choice possible for all. In this municipality's interest approach, public officials may use the same practices and techniques of controlling and allocating choice to benefit from the voucher for the best of the municipality. This is done by turning customer choice as a by-product of the voucher. Saving public funds with the use of voucher was presented both as a favorable and prioritized feature of the voucher. Previous Finnish studies on voucher have recognized making cuts or saving public money as one of its potential uses at the municipal level (Fredriksson, Junnila & Tynkkynen 2012, 95–96, 104; Lehto & Tynkkynen 2013, 613; Kuusinen-James 2016). In our analysis, it was an outspoken feature of the voucher system.

*Extract 4: As we speak, we have over 100 voucher users in 24/7 intensive service housing. We have achieved remarkable savings through these voucher users... ..Voucher, I don't see it increasing equality, but it does increase choice... For a citizen who wants free choice, has adequate assets, municipality can offer this much money if customer uses money out of their own pocket too.*

The public official in question attaches numerous important aspects to vouchers in the extract 4. Firstly, the cost savings from the use of voucher are celebrated as a remarkable result. Secondly, equality is not an aim of the voucher and this makes the cost savings possible. Thirdly, increasing choice is at the agenda of the public official but with certain exclusive preconditions. Combined with the previous, the last sentence of the extract reveals the core idea of the voucher system from the interviewee's perspective. This municipality is prepared to offer free choice of private provider to elderly customers, who can afford to pay more for the service than they would have to in publicly arranged service. The aim of the voucher is not to offer free choice for all, but to but to make the elderly with higher income or personal savings to pay their services to save municipality's funds and resources. Although this idea of voucher is in conflict with the ideals of equality and universalism that are often seen as the key ideas of the Finnish welfare state, this voucher system might have some positive outcomes for the elderly. In long-term care, the municipal services are usually in 100 % use and there is a waiting list to get a service, which might take time. Therefore, guiding those elderly people with higher income and personal wealth from the public service production to private service relieve the pressure of publicly produced services and the waiting times might shorten.

We argue in this article that there are various ways to allocate vouchers in Finnish municipalities. The way in which the principles of the allocation are perceived and understood at the local level vary considerably. In some municipalities the voucher's cost saving potential was interpreted as a threat.

*Extract 5: And then, there is one element, which is this, that can be said out loud, voucher has an in-built saving potential for municipalities.*

Instead of speaking about cost savings, this public official speaks about saving potential. This is because this interviewee did not see saving as the aim of the voucher but nevertheless recognized the potential. Extract 5 is from one of the municipalities, which offered all elderly people the income-related voucher and thus prioritized the free choice over other political aims.

Cost saving was not the only way to use voucher for the best of the municipality. The public budget and choice contradict each other in cases when the use of public services is not optimal. In some municipalities,

there were no waiting times to receive a publicly produced service and thus the service use was not 100 %. In these cases it is not in municipality's best interests to offer a voucher to an elderly service user because the costs are running regardless of whether there are customers or not. Therefore, voucher was only offered to an elderly customer if the municipal service production allowed it for the time being.

Extract 6. Interviewer: *What would follow if a customer would now arrive and ask for a voucher?*

Interviewee: *Unfortunately municipal market is not a marketplace, so unfortunately from customer's point of view, municipality has the right and possibility to decide how customer's needs are answered. So we would just state that it is not possible in this situation and we can produce you the service needed by municipal producer.*

The extract 6 illuminates how limited or arbitrary the possibility to receive a voucher can actually be. The municipality in question had underused resources in municipal service production and their policy is to use 100% of public production before they offer vouchers to customers. In this context voucher is only used as one option to outsource services when the municipal service production is not sufficient for the needs of the local elderly people.

This approach of municipality's best as the aim of the voucher resonates with the German system, where free choice has not been on the top of political agenda, but has been a by-product of other political aims (Blank 2010, 48). The difference compared to the Finnish case is that free choice is one of the main aims of the voucher, despite other political aims. Important in our analysis is that at the municipal level, where the decision about the use of voucher are made, choice does not seem to be the main aim or goal of the voucher.

### 3. Voucher as individualization and personalization of services

If choice and municipality's best interests are set aside, interviewees' built a picture of the voucher as one conditional part of elderly person's care path. The features and legal boundaries of voucher in Finland have enabled creating a voucher system with many preconditions and restrictions. These conditions were shown already in the first section of our analysis, in which choice was prioritized as the aim of the voucher. Even if choice is considered as the most relevant goal of the voucher, there are still many obstacles for the elderly customer to receive it and use it. The individual's personal resources, incomes and cognitive capabilities play an essential role. Many of the public officials did describe the use of voucher through more practical examples and demonstrations than the ideal of free choice or public budgets and considered the individual life situations when describing the voucher practices and aims.

Extract 7. Interviewer: *Everyone has the option to receive voucher. Is it something you offer to them? Or is it something people need to know ask for?*

Interviewee: *I might take it up and tell them they have this voucher option also, but nevertheless it is quite expensive option, so people don't get interested easily.*

Interviewer: *So you don't offer it to everyone?*

Interviewee: *No. If the person seems to have tough financial situation, then there is no point to even talk about voucher as an option.*

In the extract 7 the public official, who is in charge of offering vouchers to customers, describes on what grounds one might even brought up the voucher as an option. The financial situation of the person is decisive in this extract. In addition, the cognitive capability to choose, willingness to choose and the simplicity of the service in question were named as decisive factors when deciding whether the voucher is offered.

Extract 8. *If we think about our customers in the waiting lines for 24/7 intensive service housing, well they don't tender anything anymore, that is clear. They are in need of 24/7 intensive care and they don't have the capabilities to take care of these thing or compare or evaluate things.*

Extract 9. If the customer is interested in voucher, we count for the customer how expensive the municipal service would be and this is the value of the voucher. Then customer chooses. Usually price is the deciding factor

Extract 10. *Let's say that in cleaning services it (making a choice) works sufficiently well. Because cleaning services are quite clear area and customers have a good view whether it (service producer) is good or bad. And they can somehow still handle this.*

Evaluating the individual's situation and capability to receive and use voucher is part of the voucher legislation. Nevertheless these assessments of to whom municipalities can offer the voucher were emphasized compared to the other two approaches presented above. Voucher was not understood as a means to make cuts or increase customer choice, but more as one optional piece in the service planning of an elderly person. We interpret this approach as part of personalization and individualization of services (lähde).

## Conclusion

The ageing population and increasing need for care of elderly people creates a demand of services and help. There are various ways to answer to these needs. Recently marketization and customer choice as priorities in service provision have been on top of the social policy agenda. Voucher is one way to increase the market-based services to answer to elderly people's care needs.

In this article, we have presented three different approaches of using and understanding service vouchers in care services for older people. First, some municipalities have set offering the possibility of making choices as their priority. In these municipalities the value of the voucher is income-related and thus a realistic option for the clients with low incomes who would otherwise not have the financial resources for choosing a private service instead of using a public one. Second, the voucher may be used as a tool to pursue the economic and productional interests of the municipality. The voucher is only given to those clients who can pay a larger part of their services out of pocket than they would if they were using public services. Third, the vouchers for care services may be a tool for individualization and personalization in some of the municipalities. In these cases, the voucher is only offered to those clients who have the financial resources, ability and cognitive capacity to make choices regarding the care services they need.

The local practices and goals do not always follow the explicit political aims and ideals attached to the voucher. Voucher can be a tool to increase customer choice but it can also be a tool for the municipalities to save costs or direct clients between public and private services, or voucher can be a practical part of individual service planning. Although we did not study the market outcomes of the voucher, we argue that varying local approaches to the voucher result most likely in different kind of choice practices and thus in varying markets. Voucher is one tool for marketization but the local decisions and practices lead to largely different outcomes for both the organizational level and individual service users.

Whether the users of elderly care services have a chance to choose a voucher or not, is defined at the local level of municipalities. In addition, individual public officials have a lot of power in deciding to whom the voucher is offered. Based on our results, the Finnish voucher system might seem arbitrary and unpredictable from citizens' perspective, because the aims of the voucher vary.

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