

### 3 INSECURITY IN THE MIDDLE. ON THE BROKEN PROMISES OF THE MIDDLE CLASS

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#### 3.1 INTRODUCTION

“Traditionally, the Netherlands has been a country with an equitable income distribution and a large and strong middle class. Generations grew up with the conviction that they would be able to better themselves through entrepreneurship or by studying and working, and by taking an active part in society. Now that the economy is picking up and the prospect of a recovery of buying power and job opportunities is gradually emerging, we can once again have confidence that future generations, too, will be better off” (Ministry of General Affairs 2015), said King Willem-Alexander of the Netherlands in his Speech from the Throne (Troonrede) on the occasion of the presentation of government policy for the forthcoming Parliamentary session in 2015. If we look at newspaper reports from recent years about the middle class, the tone is considerably more alarming. “There are no new jobs for the middle class” (Trouw, 2 April 2014). “Middle class under pressure” (De Telegraaf, 17 August 2016) and “Middle class at risk of disappearing” (De Volkskrant, 20 June 2015). Due to developments on the labour market, in particular increasing flexibilisation of work and advances in technology (robots!), work in the middle segment of society is disappearing or declining, and incomes are lagging behind. According to the newspapers, the younger generations in particular will have an increasingly difficult time.

But how does the middle class itself experience this? To gain a better understanding of the ideas, feelings and experiences of citizens in the middle segment of Dutch society, a small-scale qualitative study was carried out to explore this issue. In the cities of Amersfoort and Amsterdam, six focus group discussions were held with a total of 46 people (see Appendix for more details). Separate discussions were held with low-skilled people (preparatory secondary vocational education (vmbo), senior secondary vocational education (mbo) levels 1 and 2); people with intermediate education (mbo 3 and 4, senior general secondary education (havo) and pre-university education (vwo)); and high-skilled individuals (higher professional education (hbo) and university education (wo)), with a net annual household income of between 20,000 and 65,000 euros, which roughly coincides with the thresholds of 60 per cent and 200 per cent of the median that are often used for demarcating the middle class (see also Salverda, 2017 and De Beer, 2017). This also produced three income categories. The participants were aged between 25 and 65 years. Finally, within each group we ensured a spread according to age, gender, immigration background, family situation and work situation.

In this chapter we report on these discussions, first examining how people in the middle segment of society themselves define the middle class: the self-definition. Who belongs there and who does not? As the government voiced in the Speech from the Throne, the Netherlands is frequently seen as a middle-class society, but does the middle class also have boundaries? And what are the key ingredients and characteristics of a middle class existence? (Section 3.2). We then consider to what extent the middle class is under pressure. Are people experiencing this themselves? It is apparent that people from the broad middle of society are above all experiencing considerable uncertainty. The participants in the focus groups say that in order to lead a middle-class life, both partners have to work, while at the same time there is increasing insecurity on the labour market due to robots, flexibilisation of work and credential inflation (Section 3.3). The newspapers devote a lot of attention to the insecure labour market. But it is above all the welfare state – once a major source of stability for the middle class – that is a growing source of insecurity. This is covered in Section 3.4. Finally, in Section 3.5 we bring together our findings and list a few topics for which policy could be developed.

### 3.2 WHO BELONGS TO THE MIDDLE CLASS AND HOW DO THEY GET THERE?

There is a long tradition of classifying middle classes according to status groups (Weber 1978), professions (Golthorpe et al. 1980), education and cultural capital (Bourdieu 1984), or income (Atkinson and Brandolini 2013). In this study, too, we examine the middle class through three different lenses and on the basis of different definitions. But how do people position themselves? And how do they compare themselves with others? Who belongs to the middle class and why?

In the first place, most participants in this study do not think it is necessarily logical to divide society into specific *classes*. Imposing difference and, especially, hierarchy on the basis of classes sometimes meets with resistance:

“You’re put into boxes and that’s exactly what we should avoid doing. To me it doesn’t have a positive sound – middle and high.” (woman, 62, high-skilled, Amersfoort)

“If you start dividing people into groups, and especially into low, high or middle, it gives you an unpleasant feeling.” (man, 33, low-skilled, Amsterdam)

When asked, all focus group participants, regardless of their education or level of income, consider that they do belong to the middle class. In this context, low-skilled people frequently see themselves as belonging to the ‘lower middle class’, while a number of intermediate and particularly high-skilled people put themselves in the ‘upper middle class’. Some high-skilled and intermediate-skilled people indicate that in some cases, others no longer consider them to be middle

class: “We are seen as yuppies,” they say, for example due to their education or because they are financially secure. However, they do count themselves as being middle class.

We can observe this in many Western societies. When questioned, very few people place themselves either at the top or the bottom of the social ladder – a phenomenon that is also visible in a country such as the United States, where people earning more than 100,000 dollars per annum often also describe themselves as being middle class (Pew Research Center 2015). In the Netherlands, too, people usually place themselves in the broad middle, as shown in research by the Netherlands Institute for Social Research (SCP). It is noteworthy that the largest group actually places itself above the middle (level 7 on a ladder of 1 to 10). This is higher than in similar research done some ten years ago (Vrooman et al. 2014). Apparently, people think they are doing well when compared with others.

The fact that people consider themselves to be middle class is translated into estimates of the size of the middle class. Regardless of their level of education, in the eyes of the participants the middle class is by far the largest group in Dutch society, with estimates ranging from 60 to 90 per cent of the population. According to the participants, the Netherlands is a genuine middle-class society. They say that the broad middle class is extremely important for the stability of society as a whole. The middle class is seen as the “engine” of society, in both an economic and a social sense. As both an economically active group and a consumer group, it makes a major contribution to the economy, and as a tax-paying group it is the driving force behind the welfare state. Furthermore, according to many people questioned, the middle class is socially engaged and active in sports clubs, in schools or in voluntary work.

“The middle class is the engine, the lower class is the oil and the petrol, and the upper class is in the driver’s seat.” (man, 45, high-skilled, Amersfoort)

### ***The ‘class that works’***

But when does someone belong to the middle class? According to the participants, the middle class is less easy to define than was the case in the past. For example, nowadays one can conceive of more types of different households than just the classic family composed of ‘husband, wife and two children’. For the participants, a person’s origins, their background, are also not necessarily a decisive factor. A majority think that a person’s origins, for example whether their parents are middle class, have nothing to do with their positioning in the middle class, although participants with an immigrant background feel that this definitely does still play a role. Moreover, in the opinion of the participants, a good education is important, but does not determine whether a person will belong to the middle class.

“I know lots of people who are university graduates but whom I would nevertheless just consider to be middle class (..) People often think they will then have well-paid work, but that’s not the case at all.” (woman, 41, intermediate-skilled, Amsterdam)

“It doesn’t matter whether or not you’re well-educated. Somebody who comes from a deprived neighbourhood and is low-skilled can also end up earning a million. Contrast that with someone who was born in a privileged part of Amsterdam and is well-educated, but who earns only 44,000 euros per year... what is then high and what is low?” (man, 27, intermediate-skilled, Amsterdam)

Education does boost a person’s chances of moving up in society – we will return to this later – but securing a place in the middle class is mainly the result of hard work. The middle class is characterised by a specific mentality. Motivation, ambition, commitment and perseverance can ensure that people become members of the middle class. The meritocratic philosophy, according to which it is not one’s origins that matter, but one’s own merits and above all the commitment that one shows, is broadly embraced.

“I know plenty of people who are uneducated and now run a factory. They think: “I’m just going to do it.” In reality, it depends on your motivation. It’s about wanting something, really going for something.” (woman, 47, intermediate-skilled, Amsterdam)

Virtually all the people questioned believe that a person’s actual work and income situation determine whether they belong to the middle class. Above all, being in work is unanimously seen as being the most important condition for belonging to the middle class: the middle class is the ‘class that works’. This is also because in this way, people can earn an average income, allowing them to live a ‘middle class life’.

“The middle class is the class of the working people, people with an average income (..) Income is ultimately the most important factor. It determines what you have at the end of the month, what you eat, what you do, where you go and what you wear.” (man, 27, intermediate-skilled, Amsterdam)

This fairly clearly defines the lower limit in the economic sense. Money has to be earned through work. However, there is much less of a consensus regarding the upper economic limit of the middle class. For example, lower-skilled people generally have a different view of where the middle class flows into the upper class than do the highly educated. Whereas lower-skilled people are quicker to define someone as upper class, high-skilled people often think of top-earners from the business world and Dutch celebrities when they think of the upper class.

### ***The promise of the middle class***

Income is decisive, say participants, because a particular lifestyle is associated with the middle class and that requires a certain financial leeway. Members of the middle class can occasionally treat themselves to something more than just the strictly essential expenses. The ‘middle-class lifestyle’ can be summarised as the conventional dream of having a job, a home, an occasional holiday in the sun and, if possible, a bit left over to save.

“A qualification, a good income, a pleasant life and no worries.” (man, 27 intermediate-skilled, Amsterdam)

According to the participants, the archetypal middle-class family has quite a good life. This includes a car – ‘a Volkswagen on the drive’ – and living in ‘a reasonably good neighbourhood’, whether as a tenant or a homeowner. And the middle class go on holiday, abroad and for preference a camping trip, ‘because then you can go twice a year’. The middle class have enough financial leeway to allow themselves the occasional luxury: ‘just being able to get a Chinese takeaway without immediately having financial problems.’ (woman, 48, low-skilled Amsterdam).

According to the focus group participants, it is above all typical of the middle class to wish to move forwards: to be motivated to achieve something, to get ahead. They see the middle-class work ethic as being one of ‘rolling up your sleeves, getting down to work and going for something’.

“It does have to do with motivation, I think. If you’re motivated to climb higher, you set yourself a goal and go for it (..) I think that in that way you can go very far in life.” (woman, 44, intermediate-skilled, Amsterdam)

If you do your very best, you can secure a place in the middle class, with a job, an average income, and sufficient financial resources to raise your children, live in a pleasant home and have a good life. This might be called ‘the promise’ of the middle class existence.

This promise is accompanied by expectations of stability, as the middle class is fond of stability and certainty: ‘taking few risks’ and ‘ensuring that things stay the way they are’. The typical middle-class mentality of discipline and perseverance aims at being assured of a good position in the future as well. This certainty is necessary in order to guarantee their children’s future.

“It’s simply a group that is just able to function well and to take good care of its children. A group that doesn’t want any revolution or unrest. Sort of wanting things to stay as they are. ...They have the feeling that they want to have an influence on their lives and how their lives develop, and we’re going to try to keep things that way. And we’re just going to try and hand that on to our children. There mustn’t be too much unrest.” (man, 54, intermediate-skilled, Amsterdam)

We also encounter these characteristics of the middle class in the academic literature. The middle class looks to the future, favours long-term planning and does not take too many risks, above all because its members do not want to jeopardise their children’s future. Or, as Davis (2004) puts it: “Equipped with a drive to secure their own prosperity and welfare of their children, middle classes are disciplined, forward-looking investors.” In this, the middle class differs from the lower class and the elite. The middle class has something to gain and something to lose, write Schimank et al. (2014). For this reason, middle-class people are constantly working on consolidating their position. They call this ‘status work’.

In summary: although people do not like ‘putting each other into boxes’, it emerges that all the participants in the focus groups count themselves as members of the middle class, regardless of skills level or income. The middle class is seen principally as a class that works, which is able to earn a good income, not due to background or origins, but thanks to commitment and hard work. That level of income is necessary for people to be able to permit themselves a particular lifestyle, to raise their children and to be able to do something enjoyable now and then. In the words of the participants, “a good life without worries”, but also “without anything too outlandish”. Stability is of great value to members of the middle class. Because if “things stay as they are”, this offers the best guarantee for their children’s future.

### 3.3 BROKEN PROMISE: THE MIDDLE CLASS UNDER PRESSURE

But in the eyes of the focus group participants, the middle-class strategy for success is showing serious cracks. Although many people – including lower-skilled individuals – emphasise that they are definitely ‘rich’, ‘that they can consider themselves content’, and that in general they are ‘doing well’ or ‘do not like doomsday scenarios’, most people say that the middle-class existence is under pressure. Nearly everyone predicts ‘a shrinking middle class’. However motivated you are and however hard you work, success is no longer assured. The peace of mind of the middle-class existence has given way to a growing sense of uncertainty – an uncertainty that has not always been there and that does not meet people’s expectations. More than once, a comparison is made with a certain peace of mind from the past.

“I think that the Western world had its best time from the 1960s to 9/11 (..) The period of prosperity following World War II. And the fact that there would never again be war.” (man, 34, low-skilled, Amsterdam)

The participants often point to the second half of the 20<sup>th</sup> century, the period of post-war prosperity in which the welfare state was developed, as a period of certainty and upward social mobility. Van Lieshout (2016) calls it a period of rising expectations, with – possibly modest – economic growth each year and the ‘promise’ that, every year, not only would things get better for every individual, but that this would apply even more strongly for the next generation. He states: “For increasing numbers of people, their position in society was no longer determined by possessions and social background, but rather by individual competences and commitment.” He considers that around the turn of the millennium, these hopeful expectations seem to have given way to a fear of falling, a term once coined by Ehrenreich (1989).

Particularly in the last few years, the participants in the focus groups have observed a number of developments that are shaking the foundations on which the middle-class existence is built. They report that there is pressure on families, because it has become necessary for both partners to contribute financially to the household budget, and because care responsibilities are increasingly being handed back to individuals. At the same time work, and therefore the possibility of earning an income, has become more insecure. These sources of insecurity are explored in more depth below.

### ***Insecure families: working as well as caring***

While people are still working just as hard – and perhaps even harder than before – the focus group participants have the impression that their chances of reaping the benefits of their work are steadily diminishing. The middle class is under pressure, as people have to work harder and both partners need to work in order to lead a middle-class life and be able to offer the children a future. Or, as Salverda (2017) describes it in this study: “You have to run faster to stay at the same level.”

“You have to work many hours to be able to remain part of the middle class and to ensure that you don’t fall back to a lower class. It seems as if you have to work harder and harder for it.” (woman, 29, low-skilled, Amsterdam)

Low or intermediate-skilled people in particular are convinced that households with only one breadwinner have a hard time financially. They say that single-income households are constantly struggling to make ends meet. It is possible, but it does not match the picture that they have of the middle class.

“With one income, you have to miss out on lots of things. A weekend away, the nice things (..) The Efteling (theme park) costs quite a bit, so you have to forget that. Then you’re reduced to the bare necessities.” (man, 36, intermediate-skilled, Amsterdam)

Some participants say that this was not always so: in the past, a family with one breadwinner could still maintain its place in the middle class. This is no longer possible, partly due to the higher costs of having children. From children’s parties to childcare, from the iPhone to the offspring’s studies: because children have to continue developing to keep pace with rapidly developing technology and societal demands, middle-class life has become more expensive.

“In the 1960s and 70s, if you were a single man who worked 40 hours a week, you could cover the household costs, afford a car, and in the summer you could go on holiday with the caravan. If you only have one income nowadays, you can’t do that anymore. Everything is being increasingly stripped away.” (man, 34, low-skilled, Amsterdam)

“In the past, things were a lot simpler: the wife at home with the children, the husband at work.” (woman, 38, intermediate-skilled, Amersfoort)

In her book *The squeezed middle* (2013), Parker also reports that families can come under pressure when partners have to combine their professional career with care tasks and the family. According to her, this is the result of many women entering the labour market, while the average number of hours worked by men has remained the same. However, the rising number of hours worked per household has not led to greater luxury: due to the stagnating wages of men, the financial contribution made by women to the household has become a necessary evil, Parker concludes.

### ***Insecure work***

The labour market is also causing insecurity. The focus group participants say that the labour market is in a constant state of flux and that it is generally heading in a negative direction. Many of them see the market as becoming increasingly complex and exclusive. One low-skilled participant says: “There’s no certainty any more; the labour market has become tougher.” For the participants, three developments have brought uncertainty: technological developments (robots!), flexibilisation, and credential inflation – issues that are definitely of concern to the middle class..

The concerns about technological developments relate to automation and robots, which are changing the nature of work and in some cases even causing it to disappear. According to the participants, this jeopardises many middle-class jobs. Not that everyone has personal experience of this, but many hear and see examples of this trend around them or in the media, for example in the articles with which we



started this chapter. It is a phenomenon that one can call ‘socioscopy’: people do not always experience things personally, but they see developments that affect others, and this also gives them a sense of insecurity.

“The position of the middle class on the labour market has worsened. More and more people are being laid off because of robots, etc.” (man, 65, low-skilled, Amersfoort)

There are also worries about the flexibilisation of the labour market. “The permanent contract no longer exists,” say many participants. And they also say: “A permanent contract is no longer worth anything.” These concerns are not restricted to the low-skilled.

The high-skilled also indicate that as flexible workers, they have problems obtaining a mortgage, and as freelance workers, they worry about not accruing a pension. The whole of society is organised around permanent contracts and that leads to problems.

“You can’t buy a house. Everything is based on the old system. We have to be very flexible, (..) but with a flexible contract you can forget it.” (woman, 49, high-skilled, Amsterdam)

Several participants find it problematic that having a temporary contract means that while working on that contract, they already have to be looking for the next job. In addition, some people lose their jobs because their employer cannot or will not offer a permanent contract. Sometimes it is precisely the rules thought up by the government to give workers better protection that cause yet more insecurity, according to one high-skilled person:

“Since this summer you can only have two separate consecutive contracts – a bizarre rule. I already know that from May I’ll be on unemployment benefit for six months and then I’ll return to work. That’s how it works now. My employer wants me back and I want to return too. But they no longer dare to give a permanent contract because of the potential consequences. So that’s the way it goes.” (man, 28, high-skilled, Amsterdam)

At the same time, there are people who say that they would like to change jobs, but do not dare to do so: they are trapped in their current job because it offers stability and they do not want to take a risk.

The most frequently cited development on the labour market which focus group participants say has a negative impact on the middle class is the ever rising educational requirements for jobs. This makes the labour market increasingly exclusive.

Where previously one could start in a job without particular qualifications and gain higher qualifications while working, many think that this is no longer possible. In particular, low-skilled people find this problematic.

“Yes, that’s the way it used to work. Nowadays, you really have to study a lot more in order to get a good job. When I left school with a MAVO [*junior general secondary education*] diploma, I went straight into work at a bank and I had a very good job. But that’s no longer the case.” (woman, 48, low-skilled, Amsterdam)

They argue that if academic qualifications become more important than motivation and commitment, this means that the attitude of “rolling up one’s sleeves”, so characteristic of the middle class, can no longer bring the same success as in the past. It is becoming harder to enter the labour market and increasingly difficult to find opportunities to advance one’s career without “paper qualifications”.

Even the high-skilled report that it is harder to find work nowadays. They can of course accept work that is below their level, but they consider this to be risky, as subsequently they may be unable to find employment at a higher level. They conclude that a good education today no longer guarantees a good job.

“In the past, everything was possible – that was my experience (..) Maybe it was very naive, but I thought: with a university degree, the jobs would be there for the taking. That turned out not to be the case: crisis.” (woman, 30, high-skilled, Amsterdam)

### ***The children’s future***

A final classic middle-class topic is the future of their children. Research by SCP shows that the majority of Dutch citizens have concerns regarding the future of the next generations. In 2016, 66 percent of those questioned agreed with the statement, “I am afraid that future generations will be worse off than we are” (Den Ridder et al. 2016). The focus groups present a similar picture, although slight differences can be discerned according to the level of education. The low-skilled in particular think that today’s children will be worse off than their parents. They refer to pensions (“I don’t think our children will get any old-age pension (AOW)”, and housing (“you can hardly get a new home anymore”), but also to broader themes such as reduced social cohesion and more threats to peace (“the world is on fire”).

The high-skilled and, to a lesser extent, the intermediate-skilled, feel less strongly about this and have a more positive view of their children’s future. For example, they think that the young people of today will learn to live with uncertainty. Young people know that a job is no longer for life, and as a result they will be more flexible. “They grow up and have a different perspective on things than we have.

They're more flexible." (woman, 49, high-skilled, Amsterdam). Participants also say that the standard of living is only going up. "It can't be true that they'll be worse off. They're earning more and more, and they're becoming healthier." (man, 48, high-skilled, Amersfoort).

Moreover, an age-related effect can be observed as regards the assertion that the focus group participants are better off than their own parents. Younger generations (those in their twenties and thirties) are of the opinion that their parents are better off than they will ever be. This is especially because their parents were able to buy houses (which have risen in value), whereas they themselves hardly have a chance to purchase a house. Older participants (in their fifties) are generally of the opinion that they have had it better than their parents.

In short, in order to be middle class and to be able to live a middle class existence, the participants believe that these days one has to work harder and preferably have two wage-earners in a household, while at the same time the labour market is becoming more insecure as a result of technological developments and flexibilisation, and academic qualifications are worth less. That is what all people in 'the broad middle' are worried about. Given the developments in the labour market, these are worries that to the middle class appear to be justified (see Chapters 1 and 2). If people look to their children's future – a typical middle-class concern – then the high-skilled are more relaxed than the low-skilled or intermediate-skilled, who doubt whether their children will be able to buy a house or get a job just as easily as they did.

### 3.4 INSECURE WELFARE STATE

The welfare state has always been very important to the middle class (Hacker 2008; Dallinger 2013). This is because a welfare state offers all kinds of securities that the middle class needs in order to remain middle class. It protects them against dropping down the social ladder, for example in the event of unemployment or illness, and it offers an education system that guarantees that their children can continue to study. The development of the post-war welfare state has enabled the middle class to lead a life of stability and growth.

But the question is whether this is still the case. According to Van Lieshout (2016), the increasingly strong feeling of a fear of falling in the middle class is also connected with a decline in confidence that the welfare state is still able to offer sufficient certainty. There is a 'middle class paradox' in that, while the middle class in the Netherlands has become accustomed to – and is even based on – a certain degree of certainty, the certainty of the welfare state has declined significantly over the last two decades (Vrooman 2016).

This is evident in all the focus groups. The participants are of the opinion that the general public is less able to rely on the state and that people are increasingly being left to fend for themselves. Societal certainties are disappearing. “You’re on your own,” says one low-skilled man (52, Amersfoort). People do propagate a meritocratic ideal, in which reward is based principally on the efforts of individuals (rather than on their intelligence), but they also expect to be supported in this by the certainties of the welfare state. They have the impression that certainties which used to be fairly unshakeable are now looking unsteady. They point to the fact that one now has to work longer in order to receive an old-age pension, to higher healthcare costs, and to the replacement of student grants by a loans system. There is ever-diminishing certainty in many different areas, according to the participants.

***Less ‘profit’ from the welfare state***

Moreover, low-skilled or intermediate-skilled people in particular have the feeling that it is precisely the middle class that is falling through the net as regards the welfare state. While the lower class, i.e. those who have to make do with the minimum wage or benefits, can apply for grants and supplementary benefits, and can rent a property in the social housing sector, the middle class is not entitled to such assistance. Unlike the lower classes, middle-class people cannot count on benefits or other forms of financial support from the state. Indeed, some say that the middle class is “plucked clean” for the welfare state. The middle classes see themselves as the group that provides the most in tax, while they are less able to benefit directly from those taxes.

“As the middle class, you don’t have the possibility of obtaining help or compensation from the government.” (woman, 31, low-skilled, Amersfoort)

“In every case, you just miss being entitled, although we could also really use the benefits.” (man, 28, low-skilled, Amersfoort)

“For the lower classes there are handouts. But we in the middle class just miss out on everything.” (woman, 59, low-skilled, Amersfoort)

A number of participants state that they have the feeling of having to work harder to achieve the same level of prosperity, and that they are not helped by the state, while there are other people who appear not to work as hard, but do receive state help. Now and then a certain jealousy comes through, directed at those who are at a lower socio-economic level, as sociologist De Swaan (1990) once noted.

“It’s always (the middle class) that is not quite entitled to all kinds of benefits. You hear that kind of thing. And then sometimes I also think secretly that you’re better off depending on benefits, because then you get everything for nothing. Of course that isn’t fair either, as you can’t help being on benefits.” (woman, 56, high-skilled, Amersfoort)

Something that participants see as an important symbol of a middle class that can no longer make any claims on the welfare state is the abolition of student grants. This goes to the heart of the middle class life, as the middle classes are devoted to the future of their children, and disseminate the view that it is not sensible to take risks. They are reluctant to incur debts and do not want to encourage indebtedness at an early age. Some people, particularly the low or intermediate-skilled, believe that this has led to a barrier being thrown up, impeding their children’s access to further education.

“I think it’s harder for children to have a good education, because of the costs of studying. In my opinion, it has really become harder because of the abolition of student grants.” (woman, 29 low-skilled, Amsterdam)

At the same time, a number of people with a medium or high level of education feel that it is to some extent justified to invest in their children’s education, because it will pay for itself in the long run: “An education that leads to a better job – that’s something that you can definitely invest in yourself.” However, they recognise that due to the credential inflation mentioned earlier, this investment has also become less secure. This is probably why the abolition of student grants has such symbolic value for the groups in the middle. Now that the benefits of education are no longer as clear to the middle class, they are expected, without state help, to take risks that are not compatible with their middle class lifestyle.

The feeling among the middle classes of having been abandoned by the welfare state also emerged in previous research by the Netherlands Institute for Social Research (SCP) (Dekker et al. 2015), in which above all intermediate-skilled people say that “the government doesn’t do enough for people like me”. There is the view that “the ordinary, hard-working person’ is caught between a rock and a hard place” (p. 4). More recent research by the same institute on profit from the state shows that if secondary benefits (social security) and tertiary benefits (such as those relating to housing or education) are added together, people with the lowest incomes profit the most and those with higher incomes the least (see Olsthoorn et al. 2017: 16). The strongest shoulders therefore bear the heaviest burdens. It emerges that middle-income groups (between 25,000 and 45,000 euros net household income per year), compared with the lower class, derive a lot less ‘profit’ from *some* (tertiary) provisions in particular, such as housing, higher education, recreation and sport. This could explain their impression that the welfare

state is no longer there for them. Middle-income households benefit relatively little from government spending on public facilities that have an important symbolic middle-class value and that are the most visible and tangible in their lives, such as housing and education. In addition, people in the lower and middle group seem to compare themselves more with the lower class than with the higher class, because middle-class people have to do their very best in order to be able to lead a middle-class life.

The feeling that the middle class does not benefit from the state ultimately appears to undermine the solidarity of some participants, who develop the idea that these days it is “everyone for himself”.

“You get a different mindset. If you have the idea that you’ll get short-changed.. then you start thinking more and more about your own self-interest. You’re forced to do that. Then you don’t do what’s best for all of us.” (man, 28, high-skilled, Amsterdam)

What could be the consequences of this? If the people in the middle segment no longer want to take part in a social security system based on solidarity, because – rightly or wrongly – they feel they benefit too little from it, this could have negative consequences for the future of the welfare state. The middle class has always been an important driver of and support for the welfare state (De Swaan 1989; Baldwin 1990). Once the middle class feels that it no longer benefits, it might withdraw from collective insurance schemes and provisions. This is described, for example, by Skocpol in her book *The Missing Middle* (2000), in which she attributes the lack of a broad-based welfare state in the USA to the fact that policy only targets those at the bottom of society, so that there is no support from the middle class.

### **The ‘participation society’**

Something else that constitutes a problem in the eyes of the participants – from all levels of education – is the shift from a welfare state towards a ‘participation society’, as announced in the Speech from the Throne in 2006, in which the government stated that people should take more responsibility for themselves and those around them. Although several focus group participants stress that it is good to care for frail parents, for example, they are less enthusiastic about the way in which it needs to be done. Because they are an exceptionally socially engaged and active group, the burden falls mainly on their shoulders. Alongside their normal tasks, such as running their own households and any other obligations, they are also expected to make time for voluntary work at schools and sports clubs, or provide informal care to parents or others in their area. ‘The participation society’ places even more pressure on them, just as they are already struggling with work and care activities:

“I get stressed out by it all. At school you have to help out with all kinds of things – compulsory duties. That keeps you endlessly busy. I also have to work to pay off the mortgage, and that causes a lot of stress and bother (...) Subsidies have been taken away from the sports associations and you also have to do bar duties there.” (man, 48, high-skilled, Amersfoort)

“You just don’t have any energy left and society demands so much of you. The pressure of work is increasing, the biggest cause of absenteeism is stress, because we’re all overworked and we’re constantly being asked to do more. And then you also have to do that (care work), because they say they don’t have any money for it anymore, and they say you’re on your own.” (man, 28, low-skilled, Amersfoort)

Many respondents find it hard to understand that, precisely in the context of increasing emphasis on paid work and an insecure labour market, the government is asking citizens once again to take on the task of caring for one another. Some of them believe that families are being driven from pillar to post by government policy. First it was important for people to participate in the labour market, and now they are suddenly having to go back to providing informal care.

“I don’t think it makes things any more pleasant. We’ve been thrown all over the place by politicians in recent years. Previously, we were supposed to be more individualistic and just take care of ourselves. And now we suddenly have to look after grandad again, just when we’d got used to not doing that! I feel a bit cheated. What’s more: I don’t know how to manage everything. To get a bit of a decent pension, it’s essential that we both work. I couldn’t manage otherwise.” (man, 61, low-skilled, Amsterdam)

In answer to the question whether the middle class is being supported by the government or left to its own devices, one participant replied:

“It’s all about the engine that is the middle class. You can pour oil into it, but if you’ve overloaded it, steering it makes no sense. You have to give it a bit of TLC. The answer is negative. The middle class has been abandoned.” (man, 45, high-skilled, Amersfoort)

### ***Listening to the engine of society***

According to many focus group participants, the government has too little regard for the implications of policy and its impact on citizens’ lives. “We’re the engine, but the upper class is in the driver’s seat,” as one participant said earlier. When talking about the government or politics, people frequently use the word ‘they’, which creates distance, as well as phrases such as “it will be pushed through anyway”, “we’re being screwed”, and “we don’t have any say anymore”. This also applies to the high-skilled interviewees; they too felt that they were not being heard.

“I think we are starting to have less respect for governments and the decisions they make. You get angry about it and think: how can you dream up such nonsense?” (woman, 52, high-skilled, Amsterdam)

It was stated a number of times that it is important for the government to lend an ear to society, and specifically to the middle class that is so overlooked.

“Listen carefully to the members of the middle class. And just listen to their cries for help. That happens too little to my mind.” (man, 28, low-skilled, Amersfoort)

Many participants consider it is the state’s task to equip people better to deal with the challenges of modern society and the complex labour market. Sometimes the view is that people also have responsibility: “Shoulder your responsibility yourself – why should someone else always do something for you?” But usually people say the most important thing is that the government should once again be there for everyone and should commit itself to creating certainty for people who work hard and are really motivated. If the government guarantees the members of the middle class a few existential securities, and assures them that if there are problems, they do not immediately need to be afraid of falling to the bottom of the social ladder, the middle class will regain confidence in the idea that hard work is worthwhile.

“The government needs to make an effort to ensure more certainty for the future. It should say that this is a guideline, something that we can aim for (..) Restore people’s trust. This trust has been broken.” (man, 61, intermediate-skilled, Amersfoort)

The welfare state, which in its heyday was a major source of security, has lost that role in the eyes of low and intermediate-skilled people in particular. In the middle segment of society, there is a strong feeling that the “engine of society” is not being heeded: the upper class is in the driver’s seat. Middle-class people already have to work hard and now they are also being told that they have to do more in society. Especially those at the lower end of the middle have the feeling that they “fall through the welfare net”, because the high-skilled can look after themselves and the low-skilled are still supported by the welfare state. The middle class is left to fend for itself.

### 3.5 CONCLUSION: THE INSECURE MIDDLE CLASS

As King Willem-Alexander said in his Speech from the Throne in 2015, the Netherlands has a broad and strong middle class, which large groups – from high to low sections of society – consider themselves to be a part of. Indeed, generations



grew up with the idea that through work and study, you could get ahead. This could be called ‘the promise of the middle-class existence’: if you just do your very best, through commitment and perseverance you can win a place in the middle class, with a job that gives you an average income, with which you can have a nice home and a good life, and sufficient financial resources to raise your children and guarantee their future. But it can no longer be taken for granted that this promise will be kept. This emerges from the focus group discussions that we held with representatives of the middle segments of Dutch society. The middle class can go up, but it can also go down. People have to work harder and perform better to stay in the same position. In other words, constant ‘status work’ is necessary so as not to slide down the social ladder (Schimank et al. 2014).

Maintaining a place in the middle is accompanied by a growing feeling of insecurity. The discussions do not so much present a picture of a “vanishing” or “threatened” middle class as of an “insecure middle class”. According to the participants, this insecurity arises because two pillars supporting the middle-class existence are now shaky. The first source of insecurity is work, which the participants see as a crucial component of the middle class: the middle class is the class that works. People are experiencing an increasingly complex labour market, in which flexibilisation and automation (robots) are causing feelings of uncertainty. Even a qualification no longer guarantees access to a well-paid job. Furthermore, two jobs are now needed for a couple to be able to lead a middle-class life, with all the stress that this causes for the family.

The second source of insecurity is the welfare state. Although the focus group participants emphasise the meritocratic ideal – it is not a person’s background that counts, but the individual effort and perseverance – the welfare state is still expected to give a hand. Whereas in the past the welfare state was a source of stability and certainty, people now sometimes feel abandoned. “The welfare state is not for us” and “we fall through the net”: these sentiments represent a feeling that is widely shared, particularly among the low and intermediate-skilled. While the high-skilled can look after themselves and the very low-skilled are entitled to “all kinds of handouts”, the middle classes receive less and less. The abolition of student grants is for the middle class an important symbol of this development.

What lessons should be drawn from this in relation to policy? The middle groups, including the more highly educated among them, clearly do not have the feeling that the government is listening to them. They say that there is insufficient awareness of the impact that all kinds of contradictory government messages have on their middle-class existence. They have to work harder in an insecure labour market and, within the framework of the ‘participation society’, they have to care for

others. Now that student grants have been abolished, they themselves have to invest in their children's education, while it is unclear whether investing in education is really worth it. "Listen to our cries for help," they say.

How could government respond to the growing feelings of insecurity in the middle class? Do the middle groups have to set aside their expectations and should they get used to an insecure future for themselves and their children? That would mean government policy no longer focusing on *rising expectations*, but instead on *managing expectations*. The promise of the middle-class existence can no longer always be kept. However much you try to do your best, the future is simply not certain. Or should government try to provide greater security and predictability, both in the labour market and the welfare state, so that the middle-class groups can once again enjoy a somewhat firmer footing in uncertain times? The government should again be there for everyone and should give people confidence, say some participants. As is often the case, the answer probably lies in a combination of the two.

## APPENDIX

For the research on the subjective experience of middle-income groups, six different group discussions were held, in which a total of 46 people took part. The research was carried out by the market research consultancy Bureau Veldkamp (now Kantar Public), in collaboration with researchers from the WRR. The participants were selected by two selection agencies. They were divided into different groups on the basis of their level of education: discussions took place with low-skilled (vmbo, mbo 1), intermediate-skilled (mbo 2-4, havo and vwo), and high-skilled (hbo and wo) participants. Finally, within each group we also ensured a similar spread according to age, gender, income, origin, family situation, and work situation. For example, in every group there was an equal number of men and women, and there was a maximum of two people not in work and two people who were self-employed without employees or employed on a flexible contract. An overview of the participants' socio-economic characteristics is given in table 3.2. Because perceptions can also vary from one region to another, discussions were held in Amsterdam and in Amersfoort. These all took place in November 2015.

**Table 3.1** Overview of the 46 participants in the focus groups

Educational level	Amsterdam	Amersfoort
Low	8 people	8 people
Intermediate	8 people	7 people
High	7 people	8 people

**Table 3.2** Socio-economic characteristics of participants by skills level

	Total	Examples of professions	Family situation	Age	Net household income
Low-skilled	16	<ul style="list-style-type: none"> <li>– Caretaker</li> <li>– Logistics worker</li> <li>– Supermarket sales</li> <li>– Self-employed singer</li> <li>– Administrative worker</li> <li>– Secretary</li> </ul>	<ul style="list-style-type: none"> <li>Couple without child (5x)</li> <li>Couple with child (6x)</li> <li>Single (3x)</li> <li>Single with child (2x)</li> </ul>	<ul style="list-style-type: none"> <li>Average: 44 years</li> <li>– Youngest: 28</li> <li>– Oldest: 65</li> </ul>	<ul style="list-style-type: none"> <li>Average: € 2322</li> <li>– Lowest: € 1538 – € 2000</li> <li>– Highest: € 3500 – € 4000</li> </ul>
Intermediate-skilled	15	<ul style="list-style-type: none"> <li>– Lorry driver</li> <li>– Occupational therapist in the care sector</li> <li>– Customer service</li> <li>– Transport, self-employed</li> <li>– Legal secretary</li> <li>– Administrative secretary</li> </ul>	<ul style="list-style-type: none"> <li>Couple without child (4x)</li> <li>Couple with child (4x)</li> <li>Single (4)</li> <li>Single with child (3x)</li> </ul>	<ul style="list-style-type: none"> <li>Average: 45 years</li> <li>– Youngest: 27</li> <li>– Oldest: 61</li> </ul>	<ul style="list-style-type: none"> <li>Average: € 2637</li> <li>– Lowest: € 1538 – € 2000</li> <li>– Highest: € 4500 – € 5000</li> </ul>
High skilled	15	<ul style="list-style-type: none"> <li>– HR advisor</li> <li>– Educational staff</li> <li>– Juridical clerk</li> <li>– Sales manager</li> <li>– Tech. consultant, chemicals</li> <li>– Tch. cons., orthopaedics</li> </ul>	<ul style="list-style-type: none"> <li>Couple without child (3x)</li> <li>Couple with children (6x)</li> <li>Single (4x)</li> <li>Single with child (2x)</li> </ul>	<ul style="list-style-type: none"> <li>Average: 43 years</li> <li>– Youngest: 28</li> <li>– Oldest: 62</li> </ul>	<ul style="list-style-type: none"> <li>Average: € 2986</li> <li>– Lowest: € 1538 – € 2000</li> <li>– Highest: € 4500 – € 5000</li> </ul>

For this qualitative study, the focus group method was used: group discussions with a limited number of participants (preferably 6-8), for which a certain degree of homogeneity is pursued to enable the discussions to proceed smoothly. The advantage of the focus group method is that participants can stimulate one another and trigger new ideas. The interaction that takes place during the discussions prompts the participants to delve more deeply into their experiences and opinions, which brings about a better understanding of the reasoning behind ideas and opinions.

The discussions were conducted using a checklist that was drawn up jointly by WRR researchers and the Bureau Veldkamp market research consultancy. The basic format was a two-hour discussion. There were questions on how the participants define the limits of the middle class and what, according to them, determines whether a person belongs to it; self-identification by the participants; what developments they see in relation to the middle class; and what they expect for the middle class in the future. The discussions were transcribed and subsequently analysed by the authors of this chapter.

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