

Turning right? Feedback effects of private insurance on partisanship

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Private health insurance has become a partisan issue in European and non-European countries: e.g. after the last elections in Germany, *Bürgerversicherung*, a national health system, has been one of the key points in coalition negotiations between CDU and SPD. Do center-right parties really benefit from pushing for private health insurance? Is support for left wing parties eroded by the expansion of private insurance in particular and private social policy in general?

In this paper, I show that private insurance has a substantive effect on individuals' partisan attitudes. I do that by analysing partisanship stability and change among people with private health insurance compared to those who are publicly insured. Building on feedback effects theory as well as theories of partisanship and attitude formation, I argue that people who purchase private insurance have both economic and ideological reasons to turn to right-leaning parties. Economically, the privately insured have new social risks covered outside the social system and, as such, want to spend less on taxes and more on their own insurance. Ideologically, the privately insured are part of a new rhetoric of individual responsibility that contradicts the old collective responsibility logic. The extent to which voters turn to center-right parties, however, depends on their current partisanship. For non-partisans, right-wing parties become a good match for their new economic and ideological interests. Right-wing supporters' loyalty is strengthened as the congruence between their policy preferences and partisanship increases. The loyalty of left-leaning supporters, however, is tested by the incongruence between their new interests and their partisanship and, as such, the strength of their partisanship might be eroded. Private insurance can thus *incentivize, reinforce or challenge* partisan loyalties.

The results using longitudinal data from 30 SOEP waves in Germany and 10 BHPS waves in England show that non-partisans with private insurance are almost 4% points more likely to become supporters of one of the right-wing parties— the Christian Democratic Union of Germany, the Christian Social Union in Bavaria and the Free Democratic Party in Germany, and the Conservative Party in England—and the old supporters of these parties with private insurance have a probability of abandoning the party lower by more than 10 % points. Left-wing partisans instead do not abandon their party when they have private insurance. Using data from two countries with different health, welfare, and party systems allows for generalization of results.

Overall, the empirical analysis offers strong support for the idea that by introducing or expanding private insurance, in this case health care insurance, right-wing parties strengthen their position. Consequently, this article contributes to the literatures of political economy, welfare state, party politics, partisanship and feedback effects. In addition, this study contributes to the ongoing debate on whether policies feed back into public opinion and political support for the parties proposing those. Most importantly, the findings in this paper open the door for further research on the role of private insurance and expand policy feedback research by examining its effects on stable partisan attitudes.