ON THE SWEDISH SOCIAL INSURANCE AGENCY AND ITS APPROACH TO DIVERSITY:
A Study of Social Inclusion and Diversity in the Swedish Social Insurance System (SSIA)

Mattias Lagerstrand

Thesis: Master thesis 30 hec
Program and/or course: MAES - Master in European Studies
Semester/year: Spring 2018
Supervisor: Gabriella Elgenius
Abstract

Previous research has shown that the study of diversity need to account for variables other than ethnicity and nationality in order to provide more nuanced findings of the local diversity of experiences also on the basis of e.g. age, gender, migration status and linguistic diversity. Service provision is affected by the diversity of needs and providers may have difficulties meeting these needs if local diversity is not adequately assessed and understood. This, in turn, has implications for equal service provision for all. The aim of this study is to provide a better understanding of the ways in which the approach to diversity impacts migrants’ access to welfare provision and public services with specific reference to the Swedish Social Insurance Agency (SSIA) (Försäkringskassan). Service officers from the SSIA were interviewed for this research. The concept of superdiversity and its components language and migrant networks have contributed to the theoretical framing to analyze the service officers’ experiences of SSIA guidelines on diversity, social inclusion and equal provision. This study aim to contribute towards the literature on superdiversity with a study of a central service provider in the Swedish context.

The main findings of this study demonstrates that the SSIA’s approach to diversity of their clients is underdeveloped to such a degree that a strategy for equal treatment remains an ideal only. Service officers are left to implement equal provision without help of formal guidelines and is likely to generate considerable local variations. Ultimately, the implication is that the statutory right of receiving equal service or welfare provision on equal terms is not achieved.

Key Words: Swedish social security agency, equal provision, diversity, diversification of diversity, superdiversity, welfare provision, linguistic diversity, migrant networks, Gothenburg.

Word count: 21760
Foreword

This thesis was made possible by a few people, to whom I am profoundly thankful, and to whom I would like to dedicate this thesis.

Firstly, I would like to thank Gabriella Elgenius for accepting to supervise this thesis and for the invaluable support and essential remarks she has provided. Without these contributions, the thesis would not have seen the day.

Secondly, I would like to thank the interviewees for taking the time and sharing their experiences of diversity at the SSIA with me. Without them there would be no study.

Lastly, I would like to thank the person who kept me sane throughout this chaotic process, my girlfriend Alice. The emotional support that she provided during stressful times made a huge difference and gave me the energy to keep going.
Table of Contents

1. Introduction ......................................................................................................................... 1
   1.1. Aims & Research Questions ......................................................................................... 2
2. Previous research ............................................................................................................... 4
   2.1. Superdiversity – the concept ....................................................................................... 4
   2.2. Superdiversity as an orienting lens ............................................................................. 6
      2.2.1. The discourse of diversity and local diversity ....................................................... 6
      2.2.2. Increasing diversity on the grounds of religion, age, language and gender .......... 8
      2.2.3. Increasing diversity and implications for service provision ............................... 9
3. Theoretical Framing .......................................................................................................... 11
4. Research design .............................................................................................................. 14
   4.1. A pilot case study of SSIA in Gothenburg ................................................................. 14
   4.2. Material ..................................................................................................................... 15
      4.2.1. SSIA documents on diversity ............................................................................. 15
      4.2.2. Interviewing as a method .................................................................................. 16
      4.2.3. Interviewing SSIA service officers ................................................................. 17
      4.2.4. Unit of analysis and sampling ......................................................................... 18
      4.2.5. Ethical considerations ....................................................................................... 19
   4.3. SSIA in Gothenburg ................................................................................................. 20
   4.4. Analyzing documents and interviews ...................................................................... 23
5. Results and Analysis ...................................................................................................... 25
   5.1. On SSIA Official Goals and Guidelines .................................................................... 26
      5.1.1. In response to sub question 1 ........................................................................... 29
   5.2. On Service Officer Experience of Diversity ............................................................ 30
      5.2.1. Service officer awareness of diversity and experience of associated issues ....... 30
      5.2.2. Awareness of SSIA guidelines ....................................................................... 33
      5.2.3. Experience of equal provision ...................................................................... 34
      5.2.4. Experienced significance of social networks ................................................... 38
      5.2.5. In response to sub question 2 ....................................................................... 40
   5.3. On the Implications of SSIA Guidelines to Diversity ................................................ 42
      5.3.1. Vague guidelines - a platform for differential treatment ................................... 42
      5.3.2. Implications of the duo-linguistic approach .................................................... 43
      5.3.3. Implications of third party interpretation ......................................................... 47
5.3.4. Implications of not having connections

5.3.5. In response to sub-question 3

6. Conclusion

Bibliography

Appendix 1. Interview schedule

Appendix 2. Interview guide in Swedish and English

Appendix 3. Consent form in Swedish

Appendix 4. Coding scheme
1. Introduction

The demographic landscapes of European states have changed since 1990 in view of new forms of migration which has been referred to as the ‘diversification of diversity’ since migrants come from a larger number of origin countries and through a number of different channels. The diversification of the migration process has been fed by global conflicts, EU accessions and a high economic performance by European states (Phillimore, 2011). The increased number of countries of origin, migration channels, and stratification of migration has also led to a diversification of experiences and integration outcomes for migrants. These experiences and outcomes are affected by divergent labour market experiences, different migration statuses and associated rights, but also different experiences and outcomes related to gender and age profiles, spatial socio-economic and demographic characteristics and diverse local area responses by service providers and residents. All these variables interplay and influence individual experiences. Thus, a focus on country of birth or nationality (sometimes conceptualised as ‘ethnicity’) is not sufficiently nuanced to understand diversity and the interplay of relevant factors for welfare services and provision, in order to guarantee social access and, in turn, social inclusion.

‘Superdiversity’ is a theoretical lens conceived of with the considerations above in mind. This perspective’s main point is that there is a need to move away from country of birth (nationality or ethnicity) as the main unit of analysis when studying diversity (Vertovec, 2007). As a concept, superdiversity is particularly useful to understand social access and social inclusion to government institutions for populations with diverse backgrounds and needs (Green, et al, 2014; Gogolin, 2011). Thus, superdiversity acknowledges the diversification of needs in welfare provision as crucial to ensure and promote equal inclusion and access to these services. Notably, the latter is a statutory right in Sweden (SFS 1999:799, 1999).

There are significant reasons as to why a study on the approach to diversity within the Swedish welfare state is needed at this moment in time. From a European studies perspective it is interesting to investigate how European welfare institutions approach the increased diversity of their clients and what implications these approaches have. Considering that European states generally have experienced migration over several decades, the case of Sweden provide one interesting case of the implications for equal provision of welfare in European welfare states. The approach to, definition and understanding of diversity – both in terms of a single variable
and in more complex terms as proposed by the concept of superdiversity – is likely to impact
the access to welfare provision, and ultimately the inclusion of clients who rely upon this. The
ways in which welfare providers and welfare officers, in turn, approach and understand
diversity and implement guidelines from central authorities, also constitutes one important part
of a process in understanding the implications of these approaches and understanding within
welfare institutions. The latter is the focus of this essay.

From a societal perspective it is important to understand the implications of how diversity is
approached and whether it is understood in more complex terms of a ‘lived reality’ of the
service clients. With help of the concept of superdiversity, the analysis of whether central goals
and aims are fulfilled, such as serving all clients equally. The differing needs of clients require
welfare institutions and their representatives to have adequate understanding of the complexity
of local diversity and local needs in order to meet the increasing diversity of demands. This
study provides an insight on the issues at hand, highlighted through the concept of super-
diversity, in order to understand the degree to which the equal provision of welfare is
undertaken.

The study finds that the Swedish Social Insurance Agency has a vague approach to diversity,
clinging to the buzzword of ‘equal treatment’ but does not provide its service officers with tools
to manage the diversity of needs that they meet. The implications are that clients unable to
speak and read Swedish or English do not receive equal provision since they are dependent on
social networks for interpretation and receive secondary information.

1.1. Aims & Research Questions
The aim of the study is to provide a better understanding of the ways in which the approach to
diversity impacts migrants’ access to welfare provision and public services with specific
reference to the Swedish Social Insurance Agency (SSIA) (Försäkringskassan) and its stated
intention to provide equal access to their clients. SSIA’s official approach and guidelines, and
the understanding of these, have therefore been examined through in depth interviews with
service officers working at the SSIA. In these interviews, the focus was on their approach to
diversity with reference to the complexity and diversity of needs of their clients that they have
to manage, discussing issues of access and social inclusion may arise as the result of local
diversity.
The study examines how SSIA service officers approach the diversity of their clients of so called ‘foreign background’ and refugees, from here on termed migrants, in order to guarantee social inclusion and access to all.

Thus, this thesis sets out to respond to the following question:

_How does the Swedish Social Insurance Agency approach the diversity of their clients and with what implications for welfare provision?_

In order to respond to the overall research question the following sub-questions are asked:

1. _How does the Swedish Social Insurance Agency promote access and social inclusion as per its official guidelines?_
2. _In which ways do SSIA service officers experience existing guidelines on diversity, work to provide equal provision, and meet potential challenges?_
3. _What are the implications of SSIA guidelines and officers ways of working with diversity for equal welfare provision?_
2. Previous research

This chapter introduces the concept of superdiversity and ways in which it is relevant to assess welfare provision in terms of access and social inclusion. The concept is further explained in the theory section with its particular implications for this study. Following this brief overview, this study will be positioned within the field.

2.1. Superdiversity – the concept

A new perspective on migration, multiculturalism and integration was introduced in 2007. This new literature recognized that diversity is more complex than had previously been acknowledged and turned from country of birth or ethnicity (see e.g. the UK context) as the main unit of analysis to more complex variables and understandings including language, religion, gender and age profiles, migration status, space and place, and migrant networks (Vertovec, 2007).

First, linguistic diversity has increased with migrants arriving from a larger number of countries than previously. This puts pressure on local authorities to create initiatives to deal with a more comprehensive service regarding language and interpretation (Gogolin, 2011; Vertovec, 2007).

Second, gender and age-related patterns are important dimensions since migration channels including family migration are female dominated, whereas worker migration is male dominated. Depending on migration channel, the gender balance will differ and depending on gender, different patterns of disadvantage will affect migrants. Lower employment rates for women is an example of one of these disadvantages. The age patterns of migrants can indicate fertility and mortality patterns as well as patterns of migration i.e. which individuals within a population that decides to migrate (Cheung & Phillimore, 2017; Grzymala-Kazlowska & Phillimore, 2018).

Third, the actual migration status affect the experiences of migrants be they as a worker, student, family member, asylum seekers and refugees, new citizens, and irregular migrants. The migration status that a specific migrant carry decides what rights and limitations they have. The most important feature of this dimension is that it acknowledges several statuses within one national or ethnic origin. This yields a situation where individuals within one ethnicity or nationality comes with different experiences and with potentially diverging disadvantages due to their differing rights (Meissner, 2018; Crul, 2016).
Fourth, migrants experience locality in diverse ways depending on the social recourses available in the form of established networks. Many migrants move to neighborhoods with either new or more established migrant populations, and from the same country of birth. Local neighborhoods are often not dominated by a single nationality or ethnicity but have a migrant population of diverse origins in view of the connection of diversity and socio-economic disadvantages (Ministry of Housing, Communities & Local Government, 2015). Migrants with less useful social networks than others will be prone to move into areas that can provide better chances of employment while others can draw on their networks to get jobs in their ethno-national communities. Differences in available contact networks determines how migrants experience space and place and where and how a migrant can live (Elgenius, 2017ab)

Fifth, migrant networks have become more transnational over time. Transnationality have become more pronounced because of better technology that allows for sustaining relationships and contacts with people in their place of origin. Increased transnationalism has led to transformations of social, political and economic practices among migrant populations. Migrant networks also matter locally because contact networks can matter for job opportunities and access to services (Vertovec, 2007; Green, et al., 2014)

These dimensions of diversity and their interplay, impact the inter-, as well as intra-ethnic and country of origin differences, experiences and outcomes. As a consequence, ethno-national focused research was deemed not being able to show the actual diversity that is present in Europe today as a product of the ‘diversification of diversity’. With reference to Britain Vertovec writes:

"Over the past ten years, the nature of immigration to Britain has brought with it a transformative ‘diversification of diversity’ not just in terms of bringing more ethnicities and countries of origin, but also with respect to a multiplication of significant variables that affect where, how and with whom people live” (Vertovec, 2007, p. 1025).

The intention of this concept is to go beyond ethnicity or country of origin as the main unit of analysis in academic research. This is because other variables impact individuals differently within and between groups which makes ethnicity insufficient in comparing groups. The focus on ethnicity obscures the diversity of migrants and their various experiences in their place of settlement. Creative consideration of these multiple axis of differentiation allows researchers to
theoretically explain effects of superdiversity in a distinct manner that does not obscure intra-group differences. This concept and the understanding of diversity it yields can have profound effects for how governments and institutions understand and deal with diversity (Vertovec, 2007).

Intersectionality is a frequently applied theoretical framework in studies of this type. Both intersectionality and superdiversity are concepts concerned with how social variables interact such as gender, ethnicity, and class create different outcomes. An important distinction between the two however is that superdiversity focuses on local diversity and place, whereas intersectionality focuses on position. This produces different points of entry for the two concepts or perspectives. It has also been acknowledged that superdiversity may be more fruitful in order to engage policy makers and welfare providers since the concept highlights issues that these institutions have to negotiate on a daily basis (Humphris, 2015; Magazzini, 2017). However, the perspective of superdiversity has also been criticized for overlooking intersectionality as a concept from which the former has developed and draws upon since both concepts emphasize multi-variable effects on diversity and disadvantage. Intersectionality has traditionally been concerned with variables such as race, gender, and class. Superdiversity does not challenge these earlier theoretical developments but rather builds on these and brings forward additional variables with a focus on the local diversity of needs as also influenced by age, nationality, migration status, migrant networks, linguistic and religious diversity etc. (Meissner & Vertovec, 2015).

2.2. Superdiversity as an orienting lens
Since the invocation of superdiversity several studies have been conducted using the concept. These studies have focused on different dimensions of superdiversity as outlined above to show the implications of the ‘diversification of diversity’ and to show diversity without ethnicity as the main unit of study. These studies have used some of the dimensions of the concept to examine diversity and its effects. In this section, some of these studies will be summarized to provide a background for this study.

2.2.1. The discourse of diversity and local diversity
In order to understand contemporary diversity it is important to consider the historical formation of local diversity and its implications for welfare provision. By using the superdiversity concept it is possible to analyse and compare the historical and contemporary diversities and their
effects. Schmidt (2016) gave us a historical perspective on the supposedly conflicting concepts of social cohesion and diversity. Examining data and discourses in local and national contexts at different points in time provide a perspective on how diversity has been, and is perceived. Schmidt (2016) showed that diversity did not develop recently. Also, the negative discourse of crumbling social cohesion came from outside the diverse neighborhoods, from politicians or newspapers (Schmidt, 2016). Similarly to Schmidt’s study, Spoonley and Butcher (2009) studied discourse and diversity. In particular they studied how paper media workers became more and more embedded in an increasingly diverse society and how an increased economic incentive to cater to a growing migrant readership facilitated change in media discourse on migrants away from contributing to stigmatization. The authors found that increased diversity and the resulting worker embeddedness and economic incentive had led to a positive shift in media discourse on migrants (Spoonley & Butcher, 2009).

Robinson (2010) argues that experiences and impacts of new migration cannot be appreciated fully without the dimension of place. This is because place informs the outcomes of migrants because of differences in resources and facilities. The author argues that variations in contextual factors of place creates different individual and collective experiences. Place can provide a more useful lens to look at how migration plays out in different localities and give an understanding of why effects differ depending on place. Robinson (2010) concludes that variables such as the composition of the new and settled population, the material context, local resources and institutional infrastructure are important determinants for the impact of migration (Robinson, 2010). Also concerning the dimension of place, Chimienti and Van Liempt (2015) studied how experiences of ethnic clustering differed within ethnic groups. Contrary to common descriptions of ethnic clustering as something entirely negative, the authors argue that clustering is experienced at different levels of fixedness. These experiences differ within groups and do so due to varying human capital. Clustering can be a source of important connections that provide job opportunities and social relationships. Some have the ability to move outside the neighborhood, whereas others cannot and are effectively locked into a particular location or labourmarket sector or niche. Apart from human capital, structural ones such as racism and economic inequalities work together to give different experiences that need to be analysed through the multilevel, intersecting factors of superdiversity (Chimienti & van Liempt, 2015).
Studying encounters in the local context and how local population relations in diverse areas are negotiated, Hoekstra and Dahlvik (2017) studied how different types of government interventions that create spaces of sustained encounters played out in different localities, in terms of building social relations within diverse populations. The study of one informal and one formal initiative that were meant to create cross-cultural encounters found that the formal initiative did not create encounters, while the informal created a breedingground for exclusion through practices of sameness by the participants (Hoekstra & Dahlvik, 2017). Instead of studying the role of sustained encounters, Wessendorf (2013; 2014) studied the role of fleeting encounters and differences in how people negotiate encounters in private contra public places. The notion of ‘commonplace diversity’ point to how fleeting encounters within a diverse neighborhood can create inter-group acceptance (Wessendorf, 2013; 2014).

2.2.2. Increasing diversity on the grounds of religion, age, language and gender
Concerning the dimension of religion, Knowles (2013) studied how differences in architectural announcements of religious groups may contribute to the visibility of those groups. The visibility is registered from bodies, clothing, performances, forms of commerce, in flows of money and in buildings. Groups that emitted less visibility got less attention in public policy. By mapping journeys of religious groups to their place of worship, Knowles (2013) argues that one can make visible, how the superdiverse city conceals and displays superdiversity (Knowles, 2013).

Age profiles are also important dimensions of a perspective on superdiversity. Crul (2016) attempted to explain differences in social mobility patterns through a superdiversity lens, meaning differences of social mobility within groups, across generations. It was found that there were different intra-ethnic social mobility trajectories depending on the education that they attained. Early school leavers would typically have parents with less possibility of supporting their children’s education, and thus this group had a downward trajectory reproducing traditional gender roles and economic situation of their parents. By pointing out that the trajectories differ within ethnic groups, Crul (2016) supports the argument that the concept of superdiversity puts forward, that studying differences simply between ethnic groups is not effective to explain differences in social mobility trajectories (Crul, 2016). Also focusing on education Gogolin (2011) examined how European school systems puts migrant children at a disadvantage. The author studied how school systems were based on the concepts of normality and homogeneity and how this contributed towards placing migrant children at a disadvantage.
Poor educational outcomes for migrant children is, according to Gogolin (2011), due to a deficit in understanding diversity from a perspective of needs, in particular linguistic diversity. Children that speak two or more languages are seen as ‘at risk’ in the ‘monolingual habitus’ that stems back to the creation of nation-states and is still reflected in state education. It was found that having a more multilingual approach in schools by providing heritage languages (teaching in mother tongues) could improve the educational attainment of migrant children (Gogolin, 2011).

Cheung and Phillimore (2017) have studied gendered patterns of integration outcomes from a superdiversity perspective in order to identify and make visible inequalities so that these can be addressed. The authors studied multi-dimensional gender differences in access to housing, employment, and health through language and social network profiles. The study’s findings underscore the importance of looking at dimensions other than ethno-national ones when examining integration outcomes because of the significant gender differences they found in migrants’ access to education, training, employment, welfare provision (in relation to e.g. self reported health), housing, and language training (in relation to e.g. language proficiency) (Cheung & Phillimore, 2017).

2.2.3. Increasing diversity and implications for service provision
Migrants’ contact networks can have an impact on their access to services. Green et al. (2014) studied how knowledge, cultural competence and orientation of these contact networks made a difference in personal access and pathways to healthcare. The idea is that contact networks can provide a type of navigational assistance through which access to service is facilitated. Navigational assistance can be provided in the form of linguistic assistance enabling communication with service providers. It can be the capability to navigate the system and be confident in doing so. In their interviews with clients of healthcare the authors found that the pathways to healthcare are not straight for migrant clients and that these pathways often are ones that only cover their immediate needs. These issues of service access crosses socio-demographic characteristics with even the most well-connected having trouble finding their way to appropriate care (Green, et al., 2014).

Overall increasing national and local diversity has influenced the demographic composition of European states, cities and neighborhoods. Not only has the countries of origin diversified during this process, but diversification within ethnic groups have also become more evident.
Languages, religions, migration channels and migration status are a few dimensions of this diversification. Throughout this chapter and in light of the reviewed literature, it has been evident that an ethnic focused study may not be efficient in showing differences and disadvantages in diverse populations because experiences and outcomes differ within ethnic groups. Dimensions of diversity has implications for welfare provision and the access and outcomes of welfare.

Studies using a perspective on superdiversity as outlined above have geographically focused on Britain and London in particular. Few studies, to the best of my knowledge, have examined the Swedish context using the concept in relation to welfare provision and the few that have explored the social insurance approach to diversity have mostly examined clients’ experiences of welfare institutions. This study therefore aims to contribute with a new approach and findings by studying the experiences of service providers with reference to the local diversification of diversity and their ability to provide equal services to their clientele.
3. Theoretical Framing

The scope of this essay includes the two dimensions of superdiversity that stood out as especially important during the interviews, namely linguistic diversity and social networks. These dimensions are developed below.

The concept of superdiversity is often used to analyze experiences, outcomes and disadvantages of migrants in increasingly diverse societies. This perspective looks beyond a focus on country of birth or foreign background (nationality) in e.g. the Swedish context or ‘ethnicity’ in the British context, because of large disparities in experiences and outcomes that makes such a perspective insufficient. The concept of superdiversity has been used to analyze several different welfare providers including healthcare and schooling (Green, et al., 2014; Gogolin, 2011) and will in this study analyse the approach to diversity of the SSIA.

The analysis of the different dimensions of superdiversity is used in studies on increasing diversity but the analysis of all its elements is often not possible, as is the case of this study focusing on diversity as approached by SSIA service officers. The ‘diversification of diversity’ that has taken place with reference to demographic and social patterns have become more complex and is today identified by several variables that mutually influence each other (Vertovec, 2007).

Meissner & Vertovec (2014) argue that a focus on day-to-day practices reveal how different aspects of increasing diversity are addressed and how shortcomings can be attended to through policy solutions when there is an awareness of these (Meissner & Vertovec, 2015). Thus, understanding SSIA goals and implementation give an indication of how well this welfare institution is living up to its goal of equal provision and can shed light on successes and shortcomings in the provision of services.

Boccagni (2015) and others have highlighted that the complexity of increasing diversity, and the application of superdiversity as a lens on welfare provision, often overstretch the capacity of policymakers and is difficult to put into practice (Boccagni, 2015). Whereas applying the whole concept to inform a single policy may be too complex, it is fruitful to highlight specific dimensions, in this case the central role of understanding linguistic diversity and the central role and potential collaboration with a variety of migrant networks.
Vertovec notes that policy-makers often have failed to address the complexity of diversity in an adequate manner. He writes that ‘School districts, health services and local authorities are among those institutions which have to meet the challenges of growing linguistic complexity.’ (Vertovec, 2007, p.1033). Exploring linguistic diversity in welfare institutions is crucial to understand in relation to equal provision since the ability to communicate your needs to welfare workers is crucial to accessing entitlements (Green, et al., 2014). The lack of communication can result in the lack of knowledge for clients about their entitlements and prevent inclusion or the inappropriate use of services provided (Ager & Strang, 2008). Recognizing these risks of exclusion calls for multilingual support for migrants to have equal access to services, especially recent arrivals (Phillimore, Humphris, & Khan, 2014). With this background in mind it is not farfetched to assume that language can have significant implications for service provision.

Language in this study boils down to how well service officers and clients can communicate and how well the available information is perceived to be transmitted to the linguistically diverse clientele. In this case for example, interpreters could be one way for service officers to achieve adequate communication. For this study, the first adaptation of the dimension of language has been to look for awareness of linguistic diversity of the service office clientele. Second adaption has been to search for what tools and guidelines are used to meet the linguistic diversity of the clientele. Lastly, looking for how these tools and guidelines are perceived to work in achieving equal provision of service.

With reference to the central role of migrant networks, these can be based on nationality, religion, gender, or migration status and may have an impact on the individual’s access to jobs, housing or other welfare services (Vertovec, 2007). The role of migrant networks have been found to help aid migrants’ inclusion and access to services by producing social capital (social resources) (see Elgenius, 2017ab) or facilitating access to various services (Green et al. 2014). The importance of migrant networks were also found important in cases where the lack of network could mean that the client did not have the knowledge of how to find help or did not have anyone to ask for advice either (Phillimore, 2011).

Migrant networks are closely linked to access to service due to the ability of these networks to provide its members with support of different sorts, for example providing assistance with language or knowledge of the system. It is therefore important to see the possible positive implications of assistance through networks, but also to be responsive to negative effects this
type of support may have. A possibility is that the support has unintended consequences for the client, possibly because you have to rely too much on your contact. Alternatively, the starting point to investigating the significance and impact of migrant networks in for clients of the SSIA, and of the service office in particular, through the perceptions of service officers, is to ask the service officers if the clients had any help by family, friends or acquaintances to fulfill their service needs. It was also important to ask what positive or negative effect this assistance had for the client in question. Also, to get an articulate idea of what significance migrant networks has for access it is also important to take into account those which do not have a network to get assistance from. Therefore the officers were asked about what consequences this had and how common it was.

Both these two dimensions of superdiversity proved important during the interviews in order to examine migrant access to social insurance and how the SSIA approach to diversity affects this access through the service office and what implications this has for equal provision.
4. Research design

The study is designed as a qualitative study of SSIA service officers and examines how these service officers approach the diversity of their clients in order to guarantee equal conditions such as social inclusion and access for all. Informant interviews have been conducted to get an in-depth understanding of the experiences of service officers and how they perceive the effect of diversity on inclusion and access to their services. In contrast to previous research, this study focuses on the perceptions of service providers to provide knowledge from the perspective of practitioners on how the goal of equal provision is met and subsequently give an idea of the areas within which improvement may be needed. The theoretical framework with the two dimensions of linguistic diversity and migrant networks were operationalized into the interview guide that served to guide the investigation.

4.1. A pilot case study of SSIA in Gothenburg

This pilot case study examines service officers of the SSIA and their experiences of diversity in the clientele and what perceived effects this has for inclusion and access to the social insurance services. A pilot study can be described as a concept developing study which does not provide a full description of a phenomena but provides an angle to it which has not been examined before. Here the new angle is the service officer’s experiences of increasing diversity, through the lens of superdiversity, in order to assess whether the goals of equal provision are met with reference to access and inclusion. Pilot studies are a sort of test run for larger, more comprehensive studies that may be conducted subsequently (Esaiasson et al, 2012). This pilot study will not claim to give comprehensive conclusions on the experiences of service officers’ approach to diversity but contribute with a new perspective on SSIA’s work and implications for welfare provision.

This thesis examines the experiences of service officers within one specific yet anonymous office among many throughout Sweden. The reason for choosing a pilot case study design is to gain insights that could have wider implications than would have been possible in a study that employs a quantitative method. The focus on one case allows for a lot of detail which a survey study cannot (Denscombe, 2010).
4.2. Material

4.2.1. SSIA documents on diversity
Interviews constitutes the primary data for this thesis but it was deemed appropriate to gather and account for SSIA documents on diversity to respond to the questions. This was deemed appropriate to contextualize the answers provided by the service officers during the interviews. The search for these documents proved troublesome since no official documents concerning diversity guidelines were to be found. The documents found were almost exclusively descriptive or extremely vague in addressing issues connected to diversity. Because of fruitless attempts to find documentation on the SSIAs approach to diversity, repeated requests was made to the SSIA about internal as well as official SSIA documents on diversity and documents on best practices relevant to the service officers. After repeated requests a few very short texts were provided by an SSIA official. Because of this, the analysis has mostly comprised of official documents available to the public on the SSIA webpage under research and publications (www.forsakringskassan.se/omfk/kunskap_forskning/publikationer) in order to provide a context and background to the service officers’ experiences. Five documents were selected to provide a suitable background that relate to different aspects of equality integration and is described below.

Documents gathered by the author

  A compilation of research studies that deal with equality in social insurance containing describing accounts of different aspects of equality. 129 pages.

  A document describing client experiences of the contact with the SSIA and public trust. 46 pages.

  Describing the SSIA’s work with ’equality integration’ which has been assigned to the SSIA by the Swedish government. 24 pages.

  Presents data concerning the provision of social insurance within different categories of benefits. The data mainly compares gender differences within these categories due to the governments focus on ‘equality integration’. 73 pages.

A compilation of research studies concerning challenges posed to the social insurance by migration. 114 pages.

**Documents contributed to this study by SSIA officials**

- Försäkringskassan, (2016), *Handlingsplan för arbetet med mänskliga rättigheter på försäkringskassan 2016-2020*
  A summary of the SSIA’s strategy to promote the fundamental human rights. 7 pages.
  A summary of the SSIA’s strategy to promote gender equality within the authority. 5 pages.
- Försäkringskassan, (2016), *Likabehandlingsplan 2016-2018*
  A short summary of the SSIA strategy to achieve equal treatment. 8 pages.
- Försäkringskassan, (2016), *Policy för hälsa, arbetsmiljö och likabehandling*
  A short briefing on the SSIA policy for health, work environment and equal treatment. 2 pages.

These documents will be analyzed in order to ascertain the SSIA’s acknowledgement of issues of diversity and what the institutions’ views are of these problems. As already stated, the documents found were of a descriptive type and did not provide much guidelines on how to deal with the issues discussed. Due to the repeated and unsuccessful attempts to gain access to documents of this sort through different sources, the assumption is that additional documents do not yet exist. Therefore these available documents will provide the background for the data gathered through the interviews and to answer sub-question 1.

### 4.2.2. Interviewing as a method

For this study, service officers who work in a superdiverse context were interviewed at a service office in Gothenburg. Permission to disclose Gothenburg as the site of the interviews has been obtained. In order to guarantee anonymity the particular office will not be identified or published.

Interviews are appropriate when the researcher wants to extract experiences, feelings and opinions. In-depth and semi-structured interviews were chosen because there are a few distinct topics that were of interest but elaboration of the officers were key to get a deep understanding.
The role of the interviewer here is to start the ball rolling and to encourage elaboration of the interviewees’. In a semi-structured interview, where the interviewee is allowed to speak more widely around a given question, the interviewer can learn what data is the most interesting or important. Creating flexible interview guides will allow the researcher to focus on the questions that are more interesting. In-depth interviews is better suited for answering the research question than a questionnaire would be because it is more thorough and because it is possible to follow up on ideas that are found interesting and can register unexpected answers (Denscombe, 2010; Tracy, 2013; Kvale, 2011).

The main argument for doing one-to-one interviews is that it provides the best information due to the sensitive subject. Additionally it is easier to arrange one-to-one interviews than group interviews because of differing schedules among the interviewees. Doing one-to-one interviews makes it easier when analyzing to bind specific experiences and ideas to a specific person. It is easier to guide one person at a time through the interview agenda and to comprehend that person’s viewpoint. It is also easier to transcribe the recording of the interview if there is only one person talking at a time and one voice to recognize (Denscombe, 2010). A pilot case study allows the researcher to provide in-depth descriptions of that/those experience(s) that are described in a detailed manner that unravels the complexities of the situation (Denscombe, 2010). Consequently, it is deemed fitting to do semi-structured interviews for this study because it allows for a structured outset in the dimensions of superdiversity, while at the same time allowing for in-depth answers that are well elaborated to fit with the case study design.

4.2.3. Interviewing SSIA service officers

Interviews with service officers was deemed significant because they can provide new perspectives on service provision in a superdiverse context. They can do this better than other employees at the SSIA because they are confronted with diversity in their day to day work. Additionally, a large portion of migrants gain access to social insurance through the information that is given to them at the service office (Försäkringskassan, 2014). This puts the service officers in a unique position to experience any issues of access and inclusion that their clientele is met with. A large and growing spectrum of needs demand adaptation of the tools of both policy and public service practitioners to meet the ever changing circumstances (Vertovec, 2007). This need for adaptation has for example been shown by Green et al. (2014) in the context of healthcare, where navigation of the system is hinged on family and friend networks and language skills. Interviewing service officers adds a dimension to the discussion of access
to welfare institutions. By having practitioners as the unit of analysis we can extract lived experiences that can identify issues for access and inclusion from the perspective of the providers of social insurance. From what has been gathered from the previous literature in the field, study from the perspective of practitioners is not common compared to the perspective of clients. With this gap in the literature identified it is appropriate to interview service officers of the SSIA since there is also a lack of study in the context of social insurance.

4.2.4. Unit of analysis and sampling
The selection of interviewees is done with a purposive sampling strategy where the interviewees are chosen strategically based on the insights they can provide (Denscombe, 2010). Interviewing service officers were approached as a gateway to understanding social insurance provision for a diverse clientele in view of their insights and experiences. Permission was sought from one of the responsible individuals of the SSIA in Gothenburg, who in turn helped with access to interviewees. Once permission had been obtained, service officers were asked if they were willing to participate. All interviews were conducted in Gothenburg at the service office of the participants. This was done mainly for the convenience of the interviewee as the interview was done during working hours and the setting of the work environment may have made it easier for them to step into the role of service. The interviews varied in length, with the longest being 1 hour and 32 minutes and the shortest being 41 minutes, the average was circa 50 minutes long. All the interviews were held in Swedish and quotations have been translated into English.

Possible issues conducting the interviews could have been firstly, to gain a sufficient amount of participants for the interviews considering that the subject of diversity could be perceived as sensitive. The issue of gathering participants was a concern beforehand. In the end, ten service officers agreed to be interviewed. This gave a sample that could be said to represent the views of that office quite well. Secondly, participants had been working between 9 months to ten years at the service office. It was important to interview service officers that had worked there for a long time, and ones that were relatively new to the job because employees with various length of employment have different amounts of experience to relate their perceptions and opinions back to. Considering the large turnover of employees this could have posed a problem if the employees with the most experience declined to participate. This did not occur. Thirdly, when audio recording interviews like this there is always a risk of technical issues. When doing one of the interviews, the audio recorder cut out in the beginning of the interview while at the same
time the backup recording was too quiet to transcribe from. Luckily, most of the interview was recorded and the missed information was auxiliary information.

4.2.5. Ethical considerations
Interview studies must pay attention to moral and ethical considerations in view of the complexities of researching experiences and making these accounts public. There are a few ethical questions that a researcher should ask himself and account for. These are accounted for below (Kvale, 2011).

The beneficial consequences of the study have to be evaluated. In this case the benefit that the study can provide is creating a further understanding of how diversity impacts inclusion and access to welfare. Doing so is a step toward promoting access and inclusion. Furthermore, gaining the perspective of service officers as opposed to clients is an approach seldom explored which can provide a new perspective to this issue. The contributions of the study to the participants is also an important part to consider. Since permission was obtained by the SSIA to conduct this study, the results of this study will be presented to the SSIA. Naturally, informants’ identities and views are kept confidential and presented in such a way that cannot be linked to individual interviewees.

It is important to get informed consent from the participants before doing the interviews. It is sometimes important to balance how much information you give the participants about the study. In this case it was important to be very clear about the intentions of the study. Therefore the interviewees were informed that the study focused on diversity in welfare and specifically their experience of this diversity. The aspects of inclusion and access were left out of the information document in order to avoid the interviewees to adapt their answers. It was determined that the consent from the interviewee’s superiors were important to obtain before approaching the interviewees. This was done by an in-person meeting followed by an informing document the manager then informed the intended participants of. The informed consent from participants was obtained by them signing a consent form (see Appendix 3). The participants then signed this to guarantee that they understood what they had agreed to and what rights they had. The interviewers’ previous employment at an SSIA office helped in order to get access to conduct the interviews. It also served to provoke interest in the approach to diversity within the institution and the need to study this area.
Confidentiality is a crucial issue to consider when conducting an interview study. Confidentiality means that private data that could identify the participants of the study will not be reported. Additionally, it is important to inform participants of who will have access to the interviews (Kvale, 2011). The interviewees of this study is guaranteed confidentiality and their private information have been kept separate from the interview recordings and the anonymized transcriptions. The private information does not in itself hold any importance in the study, unlike it would have in a study of politicians where that may have been important to disclose. The issue of diversity in the context of inclusion was also determined to be sensitive to a certain degree which makes confidentiality inevitable. The interviews were only handled by the researcher which the interviewees were informed about in the participant consent letter.

4.3. SSIA in Gothenburg

The choice to examine the SSIA was made because of their leading role in welfare provision in Sweden. It is also interesting to study the SSIA because it is their ambition to provide equal services to all. Being eligible for Social insurance benefits in Sweden is dependent on settlement in Sweden and/or working there. SSIA is obligated to provide social insurance services in an equable and fair manner and that each individual is given the benefits that they are entitled to and no more or less. This principle is to be applied to everyone that have their settlement in Sweden so that no one is given special treatment in a positive or negative direction. This principle is meant to reflect the respect for everyone’s equal value and is therefore entitled to equal treatment by government institutions (RFV, 1999). Distributive fairness of the social insurance services implies that the welfare state should not needlessly amplify the fundamental inequalities of the society such as being born into a rich or poor family or with better or worse education. It is because of the SSIA’s explicit goal to provide services equally that it is suitable to examine how they approach it and what implications it has.

The SSIA in Gothenburg was chosen for this study using the logic of Denscombe (2010), who states that the relevance of a certain case to previous theory can be one logic for picking a specific one. This logic can be used for theory building because the case contains important elements of the theory that allows the researcher to predict the results, and test that prediction (Denscombe, 2010). The importance of migrant population and its diversity, in terms of country of origin, played a central role in the selection of Gothenburg. This is because diversity of nationalities forms the basis of the superdiversity concept and gives rise to other variables
within the concept (Vertovec, 2007). A central part of the concept is that new migration entails an increasingly diverse set of origin countries of the population. These migrants come at different points in time and for different reasons which will affect their experiences and social relations. In 2017, the municipality of Gothenburg had a population of 564,039 with a foreign born population of 146,937 which constitutes 26 percent of the population within the municipality. Table 1 shows the 25 largest groups of the foreign born population (Göteborgs Stad, 2017).
<table>
<thead>
<tr>
<th>Rank</th>
<th>Nationality</th>
<th>Number in Gothenburg</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Iraq</td>
<td>12503</td>
<td>10.2</td>
</tr>
<tr>
<td>2</td>
<td>Iran</td>
<td>12264</td>
<td>10.0</td>
</tr>
<tr>
<td>3</td>
<td>Somalia</td>
<td>8493</td>
<td>6.9</td>
</tr>
<tr>
<td>4</td>
<td>Other European States</td>
<td>7891</td>
<td>6.4</td>
</tr>
<tr>
<td>5</td>
<td>Bosnia and Herzegovina</td>
<td>7122</td>
<td>5.8</td>
</tr>
<tr>
<td>6</td>
<td>Syria</td>
<td>6931</td>
<td>5.7</td>
</tr>
<tr>
<td>7</td>
<td>Finland</td>
<td>6338</td>
<td>5.2</td>
</tr>
<tr>
<td>8</td>
<td>Former Yugoslavia</td>
<td>6178</td>
<td>5.0</td>
</tr>
<tr>
<td>9</td>
<td>Other African States</td>
<td>5979</td>
<td>4.9</td>
</tr>
<tr>
<td>10</td>
<td>Poland</td>
<td>5903</td>
<td>4.8</td>
</tr>
<tr>
<td>11</td>
<td>Other Asian States</td>
<td>5238</td>
<td>4.3</td>
</tr>
<tr>
<td>12</td>
<td>Turkey</td>
<td>4793</td>
<td>3.9</td>
</tr>
<tr>
<td>13</td>
<td>India</td>
<td>4118</td>
<td>3.4</td>
</tr>
<tr>
<td>14</td>
<td>China</td>
<td>3536</td>
<td>2.9</td>
</tr>
<tr>
<td>15</td>
<td>Germany</td>
<td>2983</td>
<td>2.4</td>
</tr>
<tr>
<td>16</td>
<td>Norway</td>
<td>2705</td>
<td>2.2</td>
</tr>
<tr>
<td>17</td>
<td>Romania</td>
<td>2634</td>
<td>2.1</td>
</tr>
<tr>
<td>18</td>
<td>Lebanon</td>
<td>2589</td>
<td>2.1</td>
</tr>
<tr>
<td>19</td>
<td>Great Britain and Northern Ireland</td>
<td>2261</td>
<td>1.8</td>
</tr>
<tr>
<td>20</td>
<td>Afghanistan</td>
<td>2255</td>
<td>1.8</td>
</tr>
<tr>
<td>21</td>
<td>Ethiopia</td>
<td>2181</td>
<td>1.8</td>
</tr>
<tr>
<td>22</td>
<td>Vietnam</td>
<td>2088</td>
<td>1.7</td>
</tr>
<tr>
<td>23</td>
<td>Chile</td>
<td>2048</td>
<td>1.7</td>
</tr>
<tr>
<td>24</td>
<td>Thailand</td>
<td>1929</td>
<td>1.6</td>
</tr>
<tr>
<td>25</td>
<td>Denmark</td>
<td>1698</td>
<td>1.4</td>
</tr>
<tr>
<td></td>
<td>All nationalities</td>
<td>122,658</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 1 - The 25 most common origin countries (excluding Sweden) within the population of Gothenburg, 2017 (Göteborgs Stad, 2017).
The proportion of the population of Gothenburg which is foreign born, and the diversity of origins within this population is enough to make Gothenburg a city that is superdiverse in character. It is inevitable that a portion of this population will come in contact with the SSIA service office.

4.4. Analyzing documents and interviews

Before analysis of the collected material could be conducted, the audio recordings had to be transcribed. The interviews were fully transcribed in order to get as detailed data as possible. Using some of the common transcribing symbols of Tracy (2013), hesitations, drawn out words, abrupt cut of words or sentences, or pauses, were marked to give more life to the material and make it easier to interpret in what way something was said.

It is important to note that the interviews for this thesis were conducted in Swedish. This fact requires translations to be made as accurate as possible from the transcriptions and to have the possibility to contact the interviewees in case something is unclear. All citations in this thesis was translated by the author. The original citations are not included because of the limited scope of this thesis.

It is important to be wary of the quality of the study throughout the research process to avoid systematic errors. This implies that the researcher measures what they say they are measuring (Esaiasson et al, 2012). With this in mind, this study have tried to keep to these principles, for example through keeping as much as possible to the interview guide and to design the guide from the theoretical framework. Using an interview guide that had a strong linkage to the theoretical framework made it easier to keep discussions to the important issues and to make comparisons of service officer’s opinions and perceptions easier.

The interviews were transcribed and coded in line with qualitative coding, that is put into categories and themes (for the coding scheme see Appendix 4). The themes were theoretically and empirically informed by previous earlier research on superdiversity and welfare provision and appeared from the specific issues raised by the service officers in this study. The full transcriptions of the interviews gave rich detail to the data and the analysis of the particular dimensions of superdiversity. The amount and detail of data resulted in a focus on the social network and linguistic diversity of the concept in order to provide a detailed analysis within the scope of the thesis.
The analysis of the interviews was done using classic thematic coding that originated from the conceptual framework. This meant that the data were coded into categories, and subsequently themes that simultaneously categorized, summarized and accounted for. Coding moves beyond the concrete statements made by the service officers and makes analytic interpretations of them. For this analysis the themes were made up of the conceptual components of superdiversity, and themes having to do with diversity management in the SSIA. The categories were formed on the different aspects of the themes from the coded data helping to analyze the question. Citations from the interviews are used to illustrate the findings from the coding (Charmaz, 2006).

To provide context for the interviews, SSIA documents were read with regards to official guidelines. The role of the texts were to give the reader a background and to put the findings from the interviews in context and to highlight the lack of diversity guidelines reflected in the results. This has been done because context is important for qualitative research (Tracy, 2013).
5. Results and Analysis

The section is outlined below in reference to the three sub-questions referred at the outset. The first, will discuss the SSIA stated guidelines to promote access and social inclusion. The second, officer experiences of working towards these goals through the guidelines. Last, the implications of this approach for equal provision. The overall research question will be answered in the conclusion of this thesis. Figure 1 explains the logic of this section, starting with a discussion of the SSIA goals and guidelines, continuing with the participant experiences of implementation and ending with the implications. An important part of this section is to exhibit quotes made by the participants to illustrate the theoretical points that are made about equal service provision and how the SSIA’s approach to diversity affects this.

Figure 1. The figure represents the implementation of the equal provision goal intercepted by linguistic diversity and client networks.
5.1. On SSIA Official Goals and Guidelines

This section is dedicated to answering sub-question 1: *How does the Swedish Social Insurance Agency promote access and social inclusion as per its official guidelines?* SSIA official documents, have been read in order to establish how the SSIA promote access and social inclusion in their officially stated intentions and guidelines. By doing so, this section will provide a backdrop that the following sub-questions will build on.

The SSIA is obligated to provide equal service to all their clients. The restrictions to being eligible for benefits is to be settled in Sweden and have a personal number. The benefits should be provided in a fair manner and no one should get less or more than they are entitled to. An important part of this overarching strategy of the SSIA is to have respect for everyone’s equal value (RFV, 1999). There is an acknowledgement that despite the SSIA’s goal to provide services equally to all their clients, in practice this goal is not met:

“In Sweden there is an expressed ambition of equality and a principle of everyone’s right to welfare services. Despite this, there is a disparity between different categories of residents in the social rights area.” – Försäkringskassan, 2012:4, p.103

Some reforms have been introduced to the Swedish social insurance to counteract differences in conditions for different categories of residents in the social insurance. In 1999 the Swedish citizenship lost its meaning in the dimension of social insurance and since then foreign and Swedish citizens are formally equal (Försäkringskassan, 2012). Formally or not, statistics in SSIA reports show that there are disparities in access to benefits between clients born in Sweden and clients born elsewhere. A large portion of the client base only have access to basic level parental benefits. Foreign born clients have a larger need for sickness related benefits due to traumatic life events. The greater need for benefits among migrants were also pronounced among women (Försäkringskassan, 2017; Försäkringskassan, 2017; Försäkringskassan, 2012). The SSIA uses country of birth, gender, and sometimes age as their unit of analysis which does not sufficiently deal with the reality of contemporary diversity as argued through the conceptualization of superdiversity. Diversity is complex, and analyzing it principally from an ethno-national point of departure serves to obscure diversity within segments of clients (Vertovec, 2007, Phillimore, 2014, Robinson, 2010, and others). The statistics of the SSIA used continent of birth to compare segments of clients, further obscuring in group differences:
“The share (of population) with activity or sickness compensation vary between people born in different regions [meaning continents] and that is partly because of differences in health, life and work conditions.” – Försäkringskassan, 2017, p.55

The very general categories of comparison used in these statistics may show some differences but serves little in explaining in group differences dependent on other factors than ethno-national diversity present in contemporary diversity. There is no information on how the SSIA come to terms with this.

Vertovec and other scholars studying diversity point out the importance of acknowledging the local dimension in superdiversity. The specific diversity of a locality has an impact on how services may be distributed. Gothenburg is a very diverse city with 26 percent of its population being foreign born with a large diversity of countries of origin (see Table 1.). Taking this into account when providing services in a city such as Gothenburg is crucial to achieving equal provision, acknowledging the large diversity of needs that this implies. One of the SSIA research reports brings up the issue of locality and access to sickness benefits. It states that a foreign born individual has worse access to sickness benefits if that individual lives in a rural area:

“There is a regional variation in the access to sickness benefits for foreign born individuals. The lowest share of foreign born individuals ‘in work’ are located in rural municipalities while the highest is found in the suburbs of larger cities. A contributory factor to this spread is probably because there are more job opportunities in larger cities.” – Försäkringskassan, 2017:6, p.98

There is an acknowledgement of space as an issue for the labor market access and subsequently the need for work related benefits, but it is just a descriptive account of the issue and does not propose any ways to meet potential needs that arise from this. For migrants that live in rural areas and have difficulties entering the labor market, it is important to actively promote their access to the SSIA services. The experiences of diversity will differ spatially and so will service provision to people within different localities (Vertovec, 2007; Robinson, 2010). As stated here, the service offices of the SSIA are important for these individuals:

“Persons within the ‘new in Sweden’ life situation and job-seekers seem to get the most out of visits to the service offices.” – Försäkringskassan, 2014:10, p.34
In spite of this, none of the accessed documents talked about how the service offices played a large role in access to these people and how these offices should be used to promote access. Therefore the SSIA were queried about the existence of documents guiding the service office in access promotion. After repeated attempts to get a hold of these documents, four documents were provided. It became apparent that these documents were not sufficient to have any significant impact on the service officers’ ability to provide access to their clientele. This is mainly because the documents ranged between 2-8 pages. Additionally, the profound summarizing format of these documents demonstrates the likelihood of non-impact on the service office operation, especially at the local level since the documents are nationally aimed. One of the documents brings up such general gender equality guidelines as:

“1. In the SSIA there are no differences between genders in handling, decisions or treatment. This applies to the whole organization and all parts of the agency. 2. We promote an equal use of the social insurance. 3. We contribute to counteracting men’s violence toward women and its consequences.” – Försäkringskassan 2015, p.1

All documents provided by SSIA officials are of this general nature and have no local dimension or taking the specific conditions of Gothenburg into consideration or the specific areas within the city. The documents also go into how these guidelines should be achieved through, for example competence development:

“All employees have knowledge of current laws, agreements and internal guidelines concerning equal treatment” – Försäkringskassan 2016, p.5

The documents did not go into any particular detail of what specific knowledge is taught or learned, other than that it should be done through competence developments led by section supervisors. As we shall see later on, service officers did not express having any such experiences concerning competence developments that helped them better understand issues relating to diversity and access.

The only dimension of the superdiversity concept that was elaborated by the SSIA and which affected their strategy, was the issue of gender. The SSIA has been given an assignment by the Swedish government to promote gender equality in their service provision. This has forced the SSIA to come up with strategies to implement gender equality. One document on this issue stated this:
“The SSIA has developed a model for equality integration in the steering of the authority. There are clear instructions, support and management responsibility. All department heads shall describe how their part of the organization will work with equality integration and how these efforts will be followed up on.” – Försäkringskassan, 2015, p.6

Also, the actions taken to come to terms with gender inequality should be based in research:

“The work with equality integration must be grounded in knowledge. That requires that we follow up, evaluate and analyze the results from different decisions and activities from a gender perspective” – Försäkringskassan, 2015, p.8

Acknowledging gender differences in service provision and taking steps to meet it is important, but nothing of this sort has been found in relation to any other dimension of superdiversity. Boccagni (2015) admitted that it may be difficult to put such a complex concept into practice, but as Vertovec states, it is important to create knowledge and understanding of diversity and how it affects service provision. The SSIA agrees with this sentiment in the one-dimensional sense of gender inequality:

“The choices we make at the SSIA effects people’s lives. Some of them are unconscious, but through reflecting and becoming aware of them we can create change.” – Försäkringskassan, 2015, p.12

The SSIA has a clear focus on gender in their statistics due to the assignment given to them by the Swedish government. Almost all data is split into men and women or age groups. It is reasonable to have a sensitivity for gender equality in service provision, as was found by Cheung and Phillimore (2017), migrant women have less language proficiency and social networks (Cheung & Phillimore, 2017). However, in the documents read for this thesis nothing was stated about how service offices should deal with gender equal provision even though these offices were important points of service access for the migrant population. It was striking that the documents contained acknowledgements of inequalities but without explaining what was being done to come to terms with the established issues.

5.1.1. In response to sub question 1

How does the Swedish Social Insurance Agency promote access and social inclusion as per its official guidelines?
The answer to how the SSIA promotes access and social inclusion was not a particularly easy question to answer considering the scarcity of documents on this subject. Considering the repeated and failed attempts to secure documents that constituted concrete guidelines for meeting diversity, one of the main findings to answer this question is that there are no concrete guidelines set out by the SSIA to ensure social inclusion and access. There does not seem to exist any real guidelines on how to deal with diversity, especially not in the context of the service office or the local setting. All documents read, alluded to some knowledge of diversity and issues that materialize from it. Notwithstanding, apart from gender inequality there were no attempts within these documents to meet these issues with any distinct practices or with local knowledge. Although the examination of these documents found that there were some knowledge of diversity of access to the services, the main finding remained that there were no documents discussing how to deal with these problems, despite it jeopardizing the statutory rights of equal provision. This creates a premise where the SSIA has stated official intentions of equal provision to all their clients, they have some general knowledge of what issues of access there are, but they do not have any specific guidelines to make sure the goal of equal provision is met. This would become especially apparent when examining the experiences of the officers regarding the guidelines that they have for dealing with a diverse clientele.

5.2. On Service Officer Experience of Diversity
This section presents the results and analysis in reference to sub-question 2: *In which ways do SSIA service officers experience existing guidelines on diversity, work to provide equal provision, and meet potential challenges?* The section will present results gathered from the interviews that involve how the service officers experience and meet the diversity of their clients in light of their guidelines. These experiences will then be discussed in relation to what we learned in the previous section (5.1) about the SSIA goals and guidelines, and to the theoretical framework.

5.2.1. Service officer awareness of diversity and experience of associated issues
The concept of diversity did not seem to have been discussed to a large extent at the SSIA. The common understanding of diversity among the officers was that it meant different countries of origin, cultures and backgrounds. The quotes below illustrates the lack of discussion about diversity at the office, and that the perception of diversity is that it refers to different cultures and backgrounds.
“I’ve never had to do that (discuss diversity) before, haha. Diversity to me is all different kinds of people and situations that can precipitate. Cultures and widely different outlooks, that’s diversity to me.” - Service officer 10

“You meet different people from different cultures, backgrounds, abilities, very mixed.” - Service officer 6

Despite diversity not being talked about much and often being defined as country of origin, the officers had some awareness that the clientele of the office was diverse and that it affected their work:

“I meet diversity every day, because we have very many foreign born that come here. People from Iran and Iraq, and Afghanistan, and they come from different European countries and from the USA, from China, from India. There’s also a lot of socially exposed people that come here.” – Service officer 3

A defining feature of the perceptions of the way that diversity is present at the service office was that many foreign born individuals and socially exposed people visited the office. One of the participants stated that:

“Service offices are for people that need support in their daily, but quite-, daily but very … what is the word am I looking for? [Exposed?] Yes, exposed people in situations where there’s something they really need help with. It is not trivial things. Um, in our society it is often people that don’t know the language, that doesn’t understand the system for different reasons.” – Service officer 5

The service office has a diverse clientele, and in the testimony of the officers, that clientele is largely made up of foreign born individuals, of socially exposed people, and individuals that have very urgent issues connected to their economy. To define diversity mostly as different countries of origin and ethnicities is problematic in service provision. Granted that the officers had some other components to their definition of diversity, the definition based in country of origin was predominant in the answers provided by the officers. Considering the large disparities that can exist within ethnic groups, an excessive focus on ethnicity may obscure the differences in ability of the clients and lead to assumptions of their needs of service (Crul, 2016). As a public service provider, it is no longer adequate to define the needs of your clients in this manner due to the new migration and the broad spectra of needs this brings with it (Vertovec, 2007, Robinson, 2010, Musgrave & Bradshaw, 2014). A complex and diverse clientele requires adaptation from welfare services and their employees to enable equal provision. When discussing adaptation to diversity with the service officers it was common for them to say that they adapted the service to the ability of the client. One participant described
that, as an officer, you go out of the gate with a certain assumption of the client’s knowledge, then you adapt your service depending on how the meeting proceeds. To the question if the diversity affects the way the officers approach their clients, the officer stated:

“In social work you sometimes speak something called isomorphic-strategy. Which means that you mirror the person you meet. And if I am to reach them with my message, I have to put myself on a level where the person I meet is located. It is useless to over inform those that only ask for a small thing and doesn’t have the capacity to understand very much.” – Service officer 2

Even though most of the interviewees didn’t word it like this, most of them agreed with the general idea that you should adapt to the client’s ability, in order to give them the service they required. Often the ability were gauged from the linguistic capabilities of the client. Also, the adaptation to the client and their ability was often a question of time for the officers. To different degrees the officers did not feel like they had time to help every client to the extent they wanted. Often this was because of the length of the queue and the resulting stress. Another common perception was that the staffing of the office was too low, although this was not true in the experience of everyone. The first of the quotes below concerns the question of whether they have time to assist clients that have extended needs of support:

“If we are as many as we should be (staff), on paper so to say, then I would have time (for clients with increased needs). But a majority of the time we aren’t, and then it isn’t possible. Because you’re under time pressure all the time. Then it is difficult to feel like you have time.” – Service officer 5

Another interviewee responds to the question whether the time deficiency is because of the staffing:

“Sure you could say that we have a staffing issue, but it is very difficult to staff here. Some days we have a hundred clients, and the other day three hundred. And we don’t decide that how many clients we have in a day.” – Service officer 10

Fluctuations in the amount of clients that visit the office at any given day can according to the officers lead to issues with time spent on each client, limiting the possibility for them to adapt the service to the ability of the client, as this participant notes:

“We work under relatively high pressure and we might not have the time for those that might need it. Because of that, there might be issues for those that have difficulty writing and difficulty understanding and reading. Of course, if you give someone that knows flawless Swedish a form, they can fill it out. But if you give a form to someone that doesn’t understand what they were given. Yeah then it gets difficult.” – Service officer 3
The officers experience that a large portion of their clients that are in need of increased assistance, these clients may not have full access to the service that they need during days when the client pressure is high. Since the clients cannot know when there will be a lot of clients, a visit may be planned with uncertainty whether the needed assistance can be given at that time. This could of course result in the need for several visits to ensure that everything is in order.

It is the day-to-day practices that reveal how the SSIA adapts to a diversity of needs (Meissner & Vertovec, 2015). For example, the time that each service officer has affects their ability to adapt the service to clients with larger needs. The issues of time can be argued to come from a staffing issue or from fluctuations in client pressure. Whatever underlying problem the lack of time stems from, it denies certain clients full access to their statutory rights of getting service. Giving the same amount of time to clients with different needs gives these clients different possibilities to manage their errands and subsequently has negative effects on their inclusion. Additionally, service officers may have different amounts of stress because of the client pressure, which could give different experiences depending on the officer you are talking to. Having clear guidelines on how to act in situations where the client pressure is heavy may be of importance to give all clients equal provision.

5.2.2. Awareness of SSIA guidelines

When discussing the SSIA strategy to meet the needs of a diverse clientele it became quite obvious that if such a strategy existed, it had not reached the service officers. Most officers did not know about any strategy to meet the needs of a diverse clientele, and if they did it was an intangible idea of equal treatment. Here is a few statements by officers to give an illustration of the service officers’ awareness of a possible strategy:

“I mean they (the SSIA) have their ground rules that we should treat everyone equally. It is in their values.” – Service officer 8

“I have no idea about anything like that (diversity strategy).” – Service officer 9

“Do they (the SSIA) have a strategy?” – Service officer 6

Clearly there is little knowledge of any diversity strategy of the SSIA. Although, some of the officers mentioned that during an introduction course there were some segments that were about the fact that the clientele of the office is diverse:
“There’s a lot of diversity included in the courses (competence development courses). They bring up different languages and country of origin. I can’t recall if we did any course that was exclusively about diversity.” – Service officer 5

Conversations about the SSIA diversity strategies were relatively short. This was likely because most of the officers did not have any detailed idea of an existent strategy to meet the diversity of their clients. Because they did not know if there was anything of that sort, they didn’t have much to say about if it worked or not. One of the participants illustrates this by saying:

“I don’t know if they have one (SSIA diversity strategy), that’s the problem. That might mean that I haven’t done my job. [But you’d prefer if they had one (a strategy)?]. Yes, so if they have one, that’s be great.” - Service officer 10

The defining feature of the interviews with the officers were that most of them had the idea that they should provide service equally to all their clients. However, they knew of no concrete guidelines to ensure they did fulfill that goal. Furthermore, they did not seem to have been given any specific tools to increase the understanding of diversity and its effects on welfare provision. Considering that this was the case, the officers had some appreciation of the diversity of the clientele that they meet in their work but no specific way of ensuring that the goal of equal provision was met for a diverse set of clients. The creation of strategies to deal with very complex diversities is no easy task. A superdiversity lens may provide organizations like the SSIA with a possibility to move past an ethno-national framing of their clients. However, the complexity of superdiversity may lead to difficulties for policymakers to formulate a strategy that is not ethno-nationally focused (Boccagni, 2015). Despite the difficulty of this task, it is important to gain an appreciation of the diverse experiences of the clients to inform the debate and contribute to a sensitivity towards diversity that can achieve equal provision (Vertovec, 2007). Therefore it is very important for service officers to be informed about how to meet diversity to ensure equal provision in more concrete terms than such sweeping guidelines as equal treatment. This seems not to be the case here, which may have negative implications for service provision.

5.2.3. Experience of equal provision
Recognizing that the clients of the service office were often recently arrived migrants and other more exposed groups it was important to ask about the role that language played in the service provision. When asked about this one participant answered:
“We have a lot of asylum seekers that haven’t had the time to learn Swedish, then
the language means everything. Of course, it is very important to quickly get in
to the system and be a part of society.” – Service officer 4

The officer confirms that a large piece of the clientele are individuals that have not had the time
to learn the language. The quote shows that the role of migration status plays a part in deciding
the structure of the clientele at the service office. Another officer states the significance of
language at the office:

“Language is key. If you have the language you can get over other obstacles, but
if you don’t have the language, then you can’t even open the door.” – Service
officer 2

The view that language was important to be able to fully provide service was common, if not
unanimous, among the officers. Language is a very important part of being able to provide equal
service, this is noted by several different authors. The importance of multilingual support is
especially important for recently arrived migrants to be able to access services (Vertovec, 2007;
Phillimore, Humphris, & Khan, 2014). The service officers have an array of languages at their
disposal, but it is still not perceived to be enough. One of the interviewees noted that there is a
shortage of officers that can speak the languages that the clients need:

“I for example speak Arabic. We have a lot of newly arrived clients that do not
speak Swedish or English. There is a good deal of illiterates, then it immediately
gets more difficult. Since there are few (service officers) who speak Arabic it can
be very difficult and can result in that that client maybe won’t get any help at all.”
– Service officer 4

A portion of the clientele does not possess Swedish or English abilities and they are in need of
interpretation. The employees that are able to give service in Arabic are few which can result
in that these clients do not get the service they need. Instead of getting service in their own
language, clients often got service by service officers in other ways. Vertovec (2007) states that
institutions have to meet linguistic diversity appropriately, but that they have often failed to do
so (Vertovec, 2007, Gogolin, 2011). During the interviews, when asked about how they would
solve a situation where the client or the officer couldn’t understand each other, almost all the
officers talked about using google translate, pointing, or using body language. In extreme cases
an interpreter could be booked, but this only happened if the client did not know anyone that
could help them, illustrating the need for contact networks. One participant recounts this:
“Since I started working here three years ago I have booked an interpreter maybe ten times. It only happens in cases when they don’t have anyone who can help. It takes time, you say that it might take a week or one and a half. It is not even guaranteed that we get an interpreter, because some languages are so underrepresented that sometimes it is very difficult to get an interpreter. Those that are available for these smaller languages are booked far in advance.” – Service officer 10

Most perceptions of officers warranting the use of interpreters is due to a lack of network support, because network support mostly take the form of linguistic assistance. If you have no one to help you translate what the service officer is saying and the officer cannot give you the information via google translate or a colleague that speaks your language, then an interpreter would be scheduled:

“If it is a language that no one speaks here, and there’s no other solution (than an interpreter), and there’s too much information to be able to solve it by creativity. Yeah, that’s something for an interpreter.” – Service officer 6

The interpreter service is perceived as a last resort by the officers. If nothing else works, the officers try to get an interpreter to help the client. The bar for ‘works’ can be set quite low, settling for going through with an application via google translate without the client necessarily understanding the implications. Even in cases where an officer decides to schedule an interpreter it can be difficult to find one:

“Tigrinya is a very difficult language, there are not many that speak it. It is like looking for a needle in a haystack, looking for someone that speak Tigrinya.” – Service officer 4

The perception is that there are not enough available interpreters in the institution. When asked how long time it could take to have an appointment with an interpreter the participant answered that it could take up to a month. Developing a functioning interpretation service is an important part of facilitating equal provision. This can be provided both in person and over the phone (Vertovec, 2007). Phone interpretation service may be of use for the service office because they deal with spontaneous visits. Failing to provide such a service and relying on the clients’ network or google translate for interpretation can lead to the clients feeling powerless and lacking agency in their cases. Additionally, Phillimore (2015) found that the inability to provide interpreters for clients that need it can have the consequence that these clients go through with applications without understanding what they were doing (Phillimore, 2015). Often replacing interpretation service is the use of google translate which is used to give some basic information.
Even though using google translate was such a common feature for the officers, the officers were not convinced that it was a reliable tool, even if it meant that the client left with a completed application. The reason is that a lot of things that can go wrong when communicating through google translate as this answer to the question if google translate solved communication issues illustrates:

“I don’t know! Because I don’t understand what it (google translate) translates to. So it is not that great, but sometimes it works to some extent.” – Service officer 9

The impression that the officer has is that you can provide a client with basic information through the use of google translate, although you cannot make sure that what is being translated is correct. This may cause misunderstandings.

The infrequent use of interpreters could be remedied to a certain extent by the large amount of linguistic competence of the officers. This competence is used to some degree, replacing use of google translate or gesturing. Service officers have competences in approximately thirteen languages. The languages available was said to cover the languages of most of the clientele, short of Dari which is the language spoken in Afghanistan. Notwithstanding it became clear during the interviews that the use of these languages were not part of the service officers’ job, meaning they did not have to speak these languages. The only languages that they had to provide service in were Swedish and English. There was an ambivalence among the officers as to whether they should use their languages and whether they should assist each other as interpreters:

“We can get (linguistic) help from colleagues. It is a bit unclear whether they should help or not. Most are okay doing it. Most do it. Not many enjoy doing it, actually.” – Service officer 6

“No, I don’t know if we have any (linguistic) routine. But we get support from colleagues, that’s really an unwritten rule that we have.” – Service officer 8

There was an apprehensiveness among the officers about asking for linguistic help from each other because some did not like doing it and that there may be different attitudes at different times. This could possibly create some uncertainty among clients whether or not you could be helped in your own language because it may vary from day to day. The vague application of third languages was due to the officers’ different attitudes to using these, which often had to do with their competence in the language. The three quotes below illustrate three levels of use of service officer third languages dependent on perceived competence:
“I have understood some, on some occasions, when they’ve spoken German, that’s about it. It is not a very common language either.” – Service officer 3

“I use it (third language) to some degree, the vocabulary is very limited because I speak German so rarely. You don’t get the chance to practice, and then there’s the bureaucratic language that I’m not used to. If you can figure out what you are supposed to do, or do simple stuff I’m fairly comfortable. But when someone wants to have a conversation with me about complex government stuff, I’m not comfortable.” – Service officer 10

“Lots (use of third language), haha, every day. Many clients come here and do not speak Swedish or English. It is really difficult to communicate if you don’t speak Arabic.” – Service officer 7

It appears that the strategy of the SSIA concerning linguistic diversity, is not to employ individuals that are competent in languages because of these competences. Rather, it is optional to give service in these languages. This gets us back to what Gogolin (2011) stated about monolingual policy and how it affects outcomes negatively for those speaking other languages and may have implications for what type or amount of service the clients can be given.

5.2.4. Experienced significance of social networks

Having contact networks played a significant role in the access to the SSIA for the clients, concurring with the argument of Vertovec (2007) and Phillimore, Humphris, & Khan (2014) that these networks can provide access to services. The support that was most common according to the officers, was help with language. This is maybe not surprising, because as one of the officer’s states:

“They (the client) often have someone with them who can speak another language. I think that is because of us (the SSIA). They know that they cannot be guaranteed that they will be given service in their language here.” – Service officer 3

The perception of the officer is that clients are aware that they cannot be sure to get service in a language that they are comfortable with, so they preemptively bring someone so that the contact goes smoothly. In fact, it turned out to be extremely common for people to bring someone to help them in their contact with the SSIA, one interviewee saying that fifty percent of visitors are part of a client party. One of the interviewees estimated the commonality of unofficial translation by client contact networks:

“Maybe fifty percent of all linguistic issues are solved by having someone with them.” – Service officer 4
In regards to the clients bringing someone with them, one of the officers explained that if a client was turned away, they would mostly come back with someone that could help them communicate with the officers. The officer denied that these clients were excluded from service, stating that:

“It is very seldom it comes to that (someone is denied service). Mostly they will come back with someone. Because they have to, it is above all in their interest, to solve the situation. These are no banal things they come here for. I have the impression that most come back with someone that can help them.” – Service officer 5

The premise that clients could expect was that the responsibility to arrange communication, is mostly on them, because it is mainly in their interest to get the benefits they need. The officers said that it was very seldom the clients didn’t have someone that could help. When asked about the scenario that a client doesn’t have someone to support them one officer said that it could be a very difficult situation for the client, explaining that they would have to bring an outsider and that that would be uncomfortable for them since many questions are quite private. Clients that do not have a support network that are able to help them occasionally come up with other solutions. The need to find someone that can help with the communication is such an important part in arranging access for these clients, that sometimes they will find another client in the office that can help them:

“Many (clients) try to bring someone that can help them. Occasionally they find someone in the office that knows their language. What becomes tricky when you have others helping is that you never know what is mediated. There is no guarantee that the one that is interpreting understands what I’m saying.” – Service officer 2

Experiences of clients network support suggest that it is very common for clients to use it to negotiate linguistic difficulties. Clients were expected to bring someone if they needed help with translating. In the perception of the officers, the clients always had someone they could ask for help in the contact with the SSIA. What is difficult in situations where a third party is interpreting, is making sure that they are translating correctly. In the argument of Green et al. (2014), the use of contact networks are more similar to navigating than using a map. This metaphor is relevant to explain the search for service because this search may not go in a straight line and may sometimes only provide limited strategies to meeting the client’s immediate needs (Green, et al., 2014). This is arguably relevant to this case of the SSIA because the third party may not know enough about the system and may not know the language sufficiently to translate
information correctly to the client. The expectation that clients always had someone that could support them is further illustrated by this statement:

“Some people that come here might have moved to Sweden alone. But maybe they have a friend, maybe they have an employer that speaks that language.” – Service officer 9

It is difficult to confirm or deny that clients would always have someone to ask for support. Yet it seems unlikely that all clients have someone to ask for help. Phillimore (2015) found in her study of maternity services that a significant amount of clients had no social contacts whatsoever, or that these contacts lived too far away to help (Phillimore, 2015). The same goes for Green et al. (2014) that points out the vulnerability of recently arrived migrants and that they may not have had time to form any social network to help them (Green, et al., 2014). With this as background it seems likely that some clients of the SSIA are also in this situation. Assuming that clients always has someone to support them may be an issue of non-awareness of the diversity of experiences that migrants have. If a client is assumed to have a social network, this may have implications for their access to services because the burden of communication is put on them.

5.2.5. In response to sub question 2

In which ways do SSIA service officers experience existing guidelines on diversity, work to provide equal provision, and meet potential challenges?

The first part of the answer to this question concerns what service officers know about SSIA guidelines. The answer to this question starts with acknowledging that officers do not experience that there is anything more than a general idea of how to meet a diverse clientele. The result of the interviews overwhelmingly point toward a situation where the service officers do not have any specific guidance from the SSIA helping them achieve equal provision. The lack of discussion at the office about diversity could come out of the non-existent strategy and guidance. This led to an understanding of diversity as mostly to do with country of origin and economically exposed people. There was also an understanding that there was a need for officers to adapt to the needs of the clients but that time was an issue to enable the officers to adapt fully to the needs of the segment of the clients with the most needs.

Formulating a detailed plan to meet a diverse clientele is a complex endeavour and may be difficult and costly to put into practice. However, giving service officers a better understanding
of the complexity of diversity and what range of needs it might entail is an important part in
enabling the officers to achieve the goal of equal provision. The officers experience that such a
plan is not available. Furthermore, the spatial experience of diversity in the case of Gothenburg
is not acknowledged by the intangible guideline set out by the SSIA. This spatial understanding
is an important part in the superdiversity concept and how to meet the challenges that comes
with it.

The second part of the answer involves the implementation of the SSIA guidelines and what
the officers do to negotiate challenges of diversity. Considering the absence of guidelines in the
experiences of the officers, the officers had to fend for themselves when implementing the goal
of equal provision, including deciding the use of interpreters. This means that all
implementation falls outside the supposed guidelines and poses challenges to the officers that
they have to solve. Language competence of clients being perceived as a crucial part to gaining
access and therefore a barrier to equal provision. Especially because interpreters were so seldom
used, often reserved for clients without support networks, and when used meant a very long
waiting time for the client. The challenges were instead met by using google translate,
gesturing, using officer language competences and third party interpreting. These tools were
experienced to work to different degrees and put different expectations on the client. For
instance, google translate was experienced to work to transmit simple information but was
precarious because the officer could not understand the translation. Third party interpretation
was used as a replacement for institutionally provided interpreters and were perceived to work
to a high degree but was dependent on the client to bring someone. Also, the use of officer
linguistic competences was not put into routine and was used in an ambivalent way of whether
the officer felt like using the language and whether an officer felt like they could ask another
for linguistic assistance. In the end the responsibility to facilitate functioning communication
between the client and the officer was largely put on the client by telling them to bring someone
to help them and also expecting all clients to have someone that could offer such help. It should
be pointed out that recently arrived migrants often lack the social networks that are able to help
them, which may cause issues of access for this group. Additional to this, the duo lingual
approach of the SSIA and the restricted amount of information that can be translated through
google translate limits the access to information to clients with less linguistic competence which
causes issues for equal provision. In the end the solutions employed by the officers had no
routinization about them, and were used according to the officers’ discretion. The result of using
these solutions were also uncertain and could mean negative implications for the clients and their cases.

5.3. On the Implications of SSIA Guidelines to Diversity

This section will be dedicated to answering question 3: *What are the implications of SSIA guidelines and officers ways of working with diversity for equal welfare provision?* The section will present results about the implications of existing guidelines on diversity and the service officer’s experiences working with these. The section will also discuss these implications in relation to the theoretical framework and the SSIA overall goal of equal welfare provision.

5.3.1. Vague guidelines - a platform for differential treatment

Results gathered from the interviews showed a general lack of guidance from the SSIA to the service officers on how they are supposed to manage diversity. The vagueness of the SSIA guidelines could lead to staff having different ideas of how clients should receive service. For example, a recurrent experience was that your service may be different depending on the service officer. When voiced, this opinion did not seem to refer to a benign difference, but one affecting quality of information. It meant that clients may be given different amounts, or varying quality of information. One of the officers points out why it is important that they have the same principles of service:

“When you work in a group, there may be differences of opinion as to what the job is. I feel that’s unfortunate because we are supposed to be the face of the institution and it is important that people know what they have the right to. It shouldn’t be affected by who you talk to.” – Service officer 2

This view was fairly common, and even if not elaborated in more detail, the staff had different views of what service they should provide. There was a vagueness about how it mattered, one of the interviewees brought up digital services and how they pushed the clients to use it:

“Some (service officers) are very strict on the principle that everything should be done digitally. The client says ‘I can’t handle a computer’, and they reply ‘No it should be done digitally’. [Do some get excluded because of this?] Yes, I think so.” – Service officer 8

The pressure from above to make clients use digital services, made some officers push for this relentlessly. This was done to the point that the officer perceived it to exclude some clients from
service because some officers insisted on doing something online despite the client’s inability to utilize a computer. There were also experiences that the restricted time for each client could inhibit full access for clients with more needs. The limited time that officers spent with a client affected the comprehension of some clients negatively. One interviewee talked about how this was due to demands from above in the organizational hierarchy:

“If you give five minutes of help to someone that has a full understanding of the situation, five minutes is enough. But if you help someone who haven’t understood a thing, then of course that isn’t enough. That’s where we have shortcomings. It is very much about effectiveness, being as quick as possible, that we shouldn’t create clients. It is an assembly line feeling. We have requirements from above that we need to deliver.” – Service officer 3

Time consumption for each client is perceived by officers to be an issue when there is a lot of clients in the office. It was common to feel that the stress of these situations caused stress which resulted in that some clients may get a smaller amount of service than they might need. Therefore clear guidelines must be set for how to manage a diversity of needs in the specific location (Vertovec, 2007).

5.3.2. Implications of the duo-linguistic approach
An observation that shows how important it is to receive service from someone speaking your language, is that Arabic speaking officers could sometimes be overwhelmed by clients because of their special competence. These officers often felt uncomfortable because of the pressure:

“Some (service officers) are not terribly fond of using their language. Some feel they become targets and get their own queues. Some may not master the language sufficiently. Most are accommodating but you could have to run around interpreting the whole day. That’s not what you are employed to do.” – Service officer 3

The general perception is that they use the available languages to help clients but that it may not be comfortable and the officer may not have the capacity to help the client fully. This is one of the reasons why some officers have a more negative attitude to using their languages and may also be the reason why the service in client languages may vary between officers or from day to day for one officer. The unestablished policy for use of officer linguistic competences
and the lack of interpreter use could cause serious issues for client access. For instance, it was common among interviewees to think that clients often left having applied for something with varying amounts of information about what they had done and what rights or obligations they have. Discussing this issue, one participant stated:

“Language has a big significance, because sometimes they (clients) don’t understand the implications of what they’re actually doing. They come saying ‘I have to apply for social insurance’ and you see they have already applied for it two weeks ago. You realize that they have done things not having a clue what they were doing.” – Service officer 8

Other interviewees also brought up the issue of clients not comprehending what they have done and the implications that signing an application has. One interviewee confirmed that this happens:

“They (the clients) make errors like, ‘Do you sign this on honor and conscience?’ they say ‘Yes’, but they may not understand what they have signed.” – Service officer 6

This issue of not comprehending what you are agreeing to relates back to what Phillimore (2015) found. The lack of interpreters led to a situation where clients did not understand what they were doing and were unable to communicate their needs. This sometimes resulted in that these clients did not come back because of the pointlessness of going if they could not communicate (Phillimore, 2015). By interviewing service officers we cannot know if clients avoid visiting the service office because of this, but it is a possibility. The issue of non-comprehension of clients could possibly be explained by the measures that are employed by officers to replace the use of interpreters or their own linguistic competences. Illustrating how these replacing modes of communication can affect client comprehension is that officers often used google translate and that they found it to work in some instances. However, it is a precarious way of communicating information that is very important to the client concerned. For instance, one officer talked and laughed about one time a google translation had gone wrong. When asked if it could have more serious consequences, the officer said:

“There can be delays (of decisions), and maybe they are in a dire need of that money to support themselves. If the officer can’t understand, the whole process
is delayed. That can have severe consequences for the applicant.” – Service officer 4

One officer also pointed out that google translate can be used to convey some information but that it is limited how detailed that information can be:

“(With google translate) you can convey things like, ‘It is important that you estimate your income because your housing benefit is based on it’. You can probably get that through, but then it is the easier stuff, such as simpler instructions.” – Service officer 10

Communicating in a way where the officer does not know if the right information is being transmitted can have serious consequences. It can lead to an inappropriate use of the services because of misunderstandings (Ager & Strang, 2008). Inappropriate use of the services, though unintentional, could have economic consequences for clients. As Service Officer 4 expressed concern for, the result of an error can mean that a client’s benefits are delayed, benefits that could possibly be urgent for them to receive. This has implications for the segment of clients that do not speak Swedish or English, and causes them to be provided a lower form of service that may potentially cause them economic issues. Vertovec (2007) and Gogolin (2011) concluded that discovering and acknowledging the nature and extent of diversity is the first step toward formulating working policy, and that appreciating the extent and complexity of diversity would have big implications for the possibilities to deal with such diversity (Vertovec, 2007). Judging by the frequent use google translate and results of using it, the extent of diversity has not been acknowledged to its full extent by the SSIA. It could cause clients to be put in debt:

“The consequences (of linguistically derived misunderstandings) can be that you, have a debt due to this. Without even knowing how it happened.” – Service officer 2

The fact that a client has received benefits wrongfully and should pay it back to the SSIA may not be determined for two years after they have received these benefits. The client have most likely already used the money and may not have the money to pay off the debt. At this point the debt have accumulated and may be a very significant amount, as another participant stated:
“It (misunderstandings) can lead to catastrophe. I mean if they make errors filling the form, they can have a repayment of forty, fifty thousand. They can’t handle that. They are put in a debt trap. That happens now and then, they take both the parental allowance and work because they think it is allowed. They have to pay it back, the money is consumed and gone and they are indebted.” – Service officer 8

Clients like this came in a few times a week which can give some perspective on how common the issue of non-comprehension is and what implications the duo linguistic policy of the SSIA has for equal access. This statement speaks to the same issue as Ager and Strang (2008) discusses, where linguistic issues can lead to an inappropriate use of services (Ager & Strang, 2008). These clients are punished for trying to scam benefits from the SSIA without knowing what they did in the first place. These unintended incidents come as a result of SSIA’s approach to linguistic diversity and inhibits equal provision. The importance of direct communication without hindrances was not lost on the clients. One of the officers explains why clients were so determined to speak to officers that spoke their languages:

“When you’re not speaking your mother tongue you feel afraid that you can’t communicate the right way, or that you can’t fully understand the other person. The moment we start speaking Arabic they become like ‘Now we are friends’, like ‘Now we can communicate’. And they can feel like ‘Now we can ask questions and understand everything’, so they are empowered when they speak their own language.” – Service officer 7

As you can imagine, when clients have the possibility to speak in their own language, they are more comfortable, and more importantly they could understand what they were being told. The perception of some of the interviewees that some officers could have an own queue sometimes, illustrates that there is a difference between officers in the ability to communicate information to these clients, and that clients which are given service by an officer not speaking their language could be given less understanding of what they needed to do. As Musgrave & Bradshaw (2014) argued, linguistic diversity has to be met by welfare institutions in order to provide service equally to all clients (Musgrave & Bradshaw, 2014). In this case, the approach by the SSIA is to use two languages and to let the service officers’ deal with the rest to their
best ability because of the very limited use of interpreters, which was dealt with by using google translate causing debt or delays.

5.3.3. Implications of third party interpretation
It became clear during the interviews that despite the apparent need for interpreters and clients need for service provision in their language, communication becomes a burden the responsibility of which is put largely on the client within a duo-linguistic system. The SSIA officers were required to speak English and Swedish, common for clients not to master. The clients negotiate this issue by coming back with a family member, friend, or acquaintance to help translate. One officer stated that the best thing to do in a situation where the officer and client do not understand each other is for the client to bring a friend. Following the pattern of putting some responsibility on the client for communication another participant stated that it may not be ideal for them to provide information in all languages in the long run because it would take away the incentive to learn Swedish which would have excluding consequences in other parts of their lives. This would create a situation where language is a condition for getting economic support. The perception of the officers were that the best thing for a client who does not understand is to get a friend to help them, is a result of not using interpreters. One officer alluded to how interpreters are used:

“Because we (the service office) only have spontaneous visits we don’t have to schedule interpreters. But if we realize that they don’t understand anything we can book an interpreter. You have to balance if they (the client) need it or not.” – Service officer 3

The keyword to note here is 'balance’, because depending on what officer you meet, that officer may have a different view of what service is most appropriate and what is required because of the lack of guidelines. Since officers do not have the obligation to schedule an interpreter this may not be done as often as the clients would need it. Setting up clear guidelines may help guide the officers to use interpreters when needed. Because an interpretation service was not available to the clients, many testimonies by the officers concerned the use of third party interpreters. The officers were somewhat positive to the use of a client’s support network to interpret for them, but most of them acknowledged that they cannot know if the interpretations are correct or not. Because of the impossibility to ensure that interpretations were correct the
officers described situations where this practice could affect the client negatively. Negative implications could involve that the person translating had their own agenda:

“(Interpretation) is good if they get the information they (the clients) need, and someone interprets for them. But it can be someone who doesn’t get the help they need because the interpretation is insufficient or wrong, or they (the interpreters) interfere with a case. We cannot be sure they understand because we can’t communicate with the person.” – Service officer 1

The officers acknowledged that it was precarious to provide service and information in this manner, stating that information may be involuntarily distorted because the translating party may not have fully understood. An Arabic speaking officer said that they often heard errors made by unofficial interpreters, something that the officer in question could correct but others could not. According to the officer this could lead to errors being made which may have consequences for the access to benefits for these clients. Third party language support may take other forms to. Sometimes a client will call someone within their network which will interpret over the phone. One officer explains how these situations can play out:

“They (the client) call someone which I am then supposed to talk to, that I have to explain the situation to, and that translates. It can take a very long time. You have to explain four or five times to this person because of errors. Maybe we’re unclear, but apparently errors are made in that type of situation.” – Service officer 5

These phone translations may be time consuming, and may not have desirable results, considering that errors are made even when these translations are made in person.

An interviewee acknowledges that there are issues with the arrangement of client network support and means that when you don’t know the relationship between client and interpreter, confidentiality may be compromised. The client may not want to share their information but in order to get the benefits they need, someone needs to help them. Additionally, a person within a client’s network may not be able to navigate the system or may not master the language to the extent that is needed. One interviewee had their own experience with this when they first arrived to Sweden. When helping their father-in-law to communicate with the SSIA about child
benefits, the service officer describes how she had difficulties in getting her point across to the officer, a matter made more difficult in view of a lack of knowledge about available benefits:

“It may not have been her (the service officers’) fault but the lack of language proficiency on both parts made it impossible for her to understand what I (client) meant. I asked her if there was anything else he (the clients’ father-in-law) could apply for from the SSIA. I didn’t know the exact word but I said there were something called ‘supplement child support’. He said that there was a benefit for people with more than one child, and he had one. One and a half years later I discovered that there was another benefit available to him. So he missed out on that.” – Service officer 7

This quote illustrates that even if a client has the opportunity to bring someone to help them with communication, the translating party may not be able to get their point across to an officer. As a result these clients could miss out on benefits because they are not aware of what types of benefits they have a right to. Third party interpreting was perceived to be problematic for confidentiality which the client has a right to. One service officer says:

“I mean it (most information) is confidential. It is not always you want to ask some of these questions to a family member even. We ask quite private questions, so you’re not always comfortable asking another person. You don’t know either if or in what way the first person is dependent on the second person. At such times I feel uncomfortable, because I have no idea who they (the interpreters) are, really.” – Service officer 5

The use of client networks to facilitate service access is ambiguous as a practice. On one hand it actually serves to give clients some access to the services. The statements of the service officers support this to some extent, because if a client brings someone that is competent in the language, it can provide these clients with better access to the SSIA services. However, an overreliance of client network interpretation can have detrimental effects for the client as the result of misinterpretations and misunderstandings. Important to note is the risk of the third party interfering in the case, or the issue with confidentiality. Therefore, the clients that are in need of and utilizes this type of assistance from their contact networks, run the risk of having worse access to benefits than other clients because they are dependent on the help of someone
to access service. Migrant networks has significant implications for service provision (Phillimore, 2011; 2014, Vertovec, 2007). This is proven true here, as these networks can facilitate access but often at a much less comprehensive level than clients that does not require such assistance.

5.3.4. Implications of not having connections
According to the interviewed service officers the majority of clients had a contact network that could assist them. However, some of the clients do not have any one to turn to for support. One of the interviewees perceives that this can have positive and negative implications for these clients:

“It (not having a network) can have big implications, but can also be positive (not relying on someone else for support) in that they (the clients) have to learn to understand on their own. When they do not have anyone who can help them and they are new to the society, coming from another country with another social structure it is difficult for them because there’s lots to think about and things that they might miss if they don’t have support.” – Service officer 10

The perception is that the clients which have some third party assistance, may not learn to navigate the system because the third party does this for them. Individuals that do not have this support may learn the system quicker, though they may miss information because of the lack of help from a network. Learning the system at the price of missing out on your statutory right to benefits may not be preferable. In a situation where a client had no one to help them, most officers experienced that an interpreter should be scheduled. But even if a client is given an appointment with an interpreter, there may be difficulties giving that information to them and get them to come to the appointment. One officer remembers a Somali client that they tried to give some information to. After struggling for a while they decided to book an interpreter:

“I felt that I couldn’t solve it (a specific case) so we scheduled an appointment with an interpreter and she (the client) had to come back. That wasn’t easy, because she didn’t understand that she had to come back and missed the appointment. We had to redo it. Then it worked out.” – Service officer 8

This means that the group of clients that need an interpreter to be able to do their errands at the SSIA, have longer waiting times than other clients. Also, depending on what language they
speak, there may be few interpreters available. With the lack of third party support and scarcity of interpreters available a couple of the participants stated that they had experienced, what they believed to be, a third party interpreter that takes payment to help clients with interpretation.

“There’s a man that comes here often and helps new arrivals (migrants) that don’t have any language skills. I’ve got the feeling that’s a service he sells.” – Service officer 8

“Some (clients) bring people with them every day. It can be that these people have to pay a certain amount to get help, but it is not an official service. I have no proof of it, it is just a feeling you get when there are people bringing clients with them every day. Either they’re very helpful or that they sell a service.” – Service officer 3

The officers emphasize that they can’t prove it but considering the scarcity of interpreters, it could force people to hire third party interpreters. This means that the access for these clients is dependent on a paying a fee to a third party due to the lacking service of the SSIA. This is a cost that singles this group out for worse service provision and counteracts equal provision.

5.3.5. In response to sub-question 3  
What are the implications of SSIA guidelines and officers ways of working with diversity for equal welfare provision?

The approach to language the SSIA practices at their service office causes a split in service quality that the service officers are able to provide depending on linguistic competence. It creates the need of client networks in order to access service and makeshift solutions for communication such as google translate. The implication for equal provision that come as a result of using google translate is in brief terms that clients without linguistic competence in Swedish or English gets a second class service. The service available to these clients is very limited, where clients are given the bare necessities of information to fill an application without understanding surrounding information. This has the further consequences that these clients are put in debt or that their benefits are delayed.

The interpretation practice at the service office basically creates the need to use tools such as google translate or third party interpreting. This approach to interpretation has been shown to have serious implications for the equal provision to clients that are not fluent in Swedish or
English. Firstly, there is an overreliance on contact networks to interpret. Even if it can have a good impact on access to service it has been shown to have issues concerning misinterpretation and confidentiality. Secondly, the inaccessibility of official interpreters that create this overreliance on network interpretation has a significant effect on access for clients without networks. Lastly, the lack of a functioning interpreter service for the service office possibly lead to clients hiring unofficial interpreters, a cost that other clients do not have and which has a detrimental effect on equal provision. The duo linguistic policy approach used by the service office gives the result that clients that do not master Swedish or English have to bring someone with them. This relates to what Gogolin (2011) argues, that a monolingual, or in this case duo-linguistic approach to service provision is not ideal, as it puts groups which does not speak these languages at a disadvantage and contributes to worse outcomes (Gogolin, 2011). The inability of these clients to handle their cases by themselves puts other requirements on them than for others. In the testimony of the officers the linguistic ability of their clients are determining what amount of information they can communicate. If client and officer can’t communicate with each other, the likely result is that the client will have to postpone the application and get someone to help them. As the official guidelines say, the services should be provided equally to all clients according to their statutory rights. What has been shown throughout this section is that this goal has not been met due to the linguistic approach that the SSIA uses to give service to their clients.
6. Conclusion

This section will evaluate the results of this study to answer the overarching research question and summarize the answers to the sub-questions gathered throughout the previous sections. It will also provide some suggestions for where further research in this area could be beneficial.

The thesis started out with an interest in ways in which the diversification of diversity has had an effect on public service provision. The literature review showed that the study of diversity using variables other than ethnicity or nationality, may provide more nuanced findings and highlight local diversity of experiences within groups on the basis of nationality, but also e.g. age, gender, migration status and linguistic diversity. Furthermore, service provision is affected by the increased diversity of needs, and service providers have difficulties meeting these needs, which in turn has implications for equal provision. This study has problematized the SSIA’s approach to diversity by exploring in view of two main dimensions of the superdiversity perspective, namely the roles of linguistic diversity and migrant networks.

Conducting a study of this sort at this time has been very interesting. Since 2014 and 2015, large numbers of refugees have come to Europe and it is more relevant than ever to understand diversity and study how European societies manage to provide services and welfare to populations with increasingly diverse needs. In addition, applying a superdiversity lens to issues of service provision aims for a more local understanding of diversity and one that step away from essentializing the population to ethno-national groups and instead provide more distinct knowledge of how to formulate adequate policies to meet the diversity of needs.

The thesis contributes to the field of European studies by presenting an example of how social insurance provision is provided to a diverse population in a local setting. A study of social insurance service officers has not been done before using a superdiversity lens. This can contribute to knowledge of European welfare provision by pointing out issues pertaining to diversity. It is relevant to European studies because increasingly diverse populations is not something isolated to Sweden, but is something that affects most European states. Therefore it is useful to explore and find out how welfare states deal with diversity locally and what implications it has for segments of their population. Here follows the conclusion to the overarching research question followed by summarizations of the sub-questions in order to support the conclusion.
How does the Swedish Social Insurance Agency approach the diversity of their clients and with what implications for welfare provision?

Responding to the overarching and main research question involves combining the components gathered through the three sub-questions. The result of the study demonstrates the importance of acknowledging the extent to which local diversity and the subsequent diversity of needs affects service provision. The SSIA’s approach to the diversity of their clients could be said to be underdeveloped to such a degree that a strategy for equal treatment remains a buzzword. The service officers in the specific location are left to their own devices to implement equal provision without any help of formal guidelines. This was evident in the testimonies of the service officers of this study. Most had a vague idea of the specifics of local diversity but also about goals associated with equal treatment. No one had experiences of diversity training or education about local diversity and did not know of any available training on such matters. The officers were left to cope on their own and attempt to provide equal services to all, but were clearly lacking dependable support from interpreters in order to do so. The implications of this approach was that officers used tools (such as google translate or client family members) available to them to provide service to the clientele, with mixed results. Clients with less linguistic proficiency were systematically disadvantaged since they were given and received less information than other clients, either as a result of the officer using google translate, or because of having to rely on friends and family for assistance. Officers with linguistic competences in additional languages had no obligation to provide service in those languages, a matter that further emphasizes the importance of using interpreters. This practice was especially conspicuous when noting that delays and debts were not an uncommon outcome. In conclusion, the SSIA approach to the diversity of their clientele is obscure and show little understanding for the clientele that visits local service offices. The service officers are not provided with adequate tools to deal with the diverse needs of their clients. Ultimately with the implication that the statutory right of receiving equal service and welfare provision on equal terms is not achieved. This conclusion was reached through answering the three sub-questions, the responses to which will follow hereinafter.

1. How does the Swedish Social Insurance Agency promote access and social inclusion as per its official guidelines?
This study found vague diversity related guidelines of the SSIA, aiming to promote access and social inclusion, with little relation to local needs. The difficulty of finding and getting access to guidelines is in itself a significant result that contributed to answering the first sub-question. The meagre material obtained tells us about few and vague guidelines for welfare officers in dealing with the diversity of the SSIA clients. The results of the research points towards a vague approach with insufficient guidelines on how to work systematically with diverse needs in the offices that serves migrants or are located in diverse or highly diverse areas. Additionally, even though there is some acknowledgement of spatial and local differences in access to the SSIA, there were no proposals on how to handle these differences in access. Thus, guidelines to which this study have had access are insufficient in providing service officers with the tangible means to provide equal access and social inclusion, and officers are left to their own devices to come up with ways of dealing with these issues. The latter is likely to account for considerable variation in service provision too. The lack of guidelines provided by the SSIA enhanced the importance of asking the second sub-question.

2. *In which ways do SSIA service officers experience existing guidelines on diversity, work to provide equal provision, and meet potential challenges?*

The officers confirmed the findings above and highlight a vague guideline of guaranteeing or promoting equal treatment. In all the interviews, when the SSIA diversity guidelines were discussed, it became clear that the participants were not informed about any particular guidelines. Rather, vague goals of equal treatment were talked about but not developed. Unexpectedly, the interviewees did not have much diversity training to cope with a diverse local areas and diverse needs of clients. The investigation to how the service officers experience working to provide equal provision indicate that they perceive distinct differences in access to services for certain segments of the clientele. In particular, they experience language as a pivotal determinant for access to the services they provide. The crucial role of language proficiency, and the scarce use of interpreters contribute to the importance of client social networks by assigning them the role of unofficial interpreters. There was very little indication that there were any guidelines set by the SSIA about how officers are supposed to manage this, which left them to fend for themselves. The challenges that came from this non-existent strategy, led officers to solve linguistic issues as best they could but in ways that did not enable them to give proper
information to the clients. This result led to the investigation into the third and final sub-question.

3. **What are the implications of SSIA guidelines and officers ways of working with diversity for equal welfare provision?**

The implications of the lack of guidelines, strategy and understanding of local needs led officers to provide information to clients the best they could, with the consequence of disparity in quality of service between clients who are fluent in the two institutionally mandated languages compared to those who were not. Clients, therefore, become dependent on their social networks to access services. The officers perceive the use of social networks common in arranging access and argue that this may be problematic because it puts a condition to service that other clients do not have. In addition, the unofficial interpretation given by client social networks may cause information to be distorted or misunderstood and may contribute to difficulties with the clients applications.

To end this thesis a few of recommendations for further research. For example a country comparative research on diversity and welfare provision. This may further the knowledge of how diversity affect welfare provision and could conclude on best practices. It would also be interesting to study the perceptions of the clients in relation to the service offices. This would provide another perspective to help answer questions about the diversity of needs but also about the degree to which equal provision has been obtained. For example, an important part of superdiversity is the diversity of spatial experiences. An investigation into the experiences of clients may reveal interesting local circumstances that would promote equal provision. Further, building on diverse spatial and local experiences through investigating the role of digitalization and its relation to diversity may reveal interesting results also of relevance to equal provision.

A gender perspective is also of interest. The experiences of women have been shown to differ from men’s in a number of other studies. During the interviews, gender were commonly indicated to be a significant determinant for service. Examining experiences of service provision, from a gender perspective, may therefore prove an essential part in achieving equal provision.
Bibliography


Appendix 1. Interview schedule

Interview #1. 11\textsuperscript{th} of April 2018. Gothenburg. 46 minutes.

Interview #2. 12\textsuperscript{th} of April 2018. Gothenburg. 41 minutes.

Interview #3. 12\textsuperscript{th} of April 2018. Gothenburg. 50 minutes.

Interview #4. 17\textsuperscript{th} of April 2018. Gothenburg. 56 minutes.

Interview #5. 18\textsuperscript{th} of April 2018. Gothenburg. 52 minutes.

Interview #6. 19\textsuperscript{th} of April 2018. Gothenburg. 55 minutes.

Interview #7. 20\textsuperscript{th} of April 2018. Gothenburg. 58 minutes.

Interview #8. 23\textsuperscript{rd} of April 2018. Gothenburg. 1 hour 31 minutes.

Interview #9. 25\textsuperscript{th} of April 2018. Gothenburg. 59 minutes.

Interview #10 26\textsuperscript{th} of April 2018. Gothenburg. 1 hour 3 minutes.
Appendix 2. Interview guide in Swedish and English

Intervjuguide Svenska:

Praktiska saker:

- Förklara att alla deltagare kommer vara anonyma och att med deras tillstånd så kommer intervjun spelas in.
- Be deltagaren läsa igenom samtyckesformuläret och låt dem skriva under.

Introduktion:

Fokus för min uppsats är mångfald i välfärden med specifikt fokus på Försäkringskassan. Sverige har upplevt migration i olika vågor sedan slutet av andra världskriget. En ökad mångfald av klienter skapar också en större mångfald av behov som behövs tillgodoses av välfärdsinstitutioner för att kunna ge likvärdig service till alla. Tidigare har studier fokuserat på andra delar av välfärden och oftast på klienterna till välfärdsinstitutionerna. Mitt syfte är därför att studera hur servicehandläggare upplever och hanterar mångfald hos sina kunder, genom att göra intervjuer med servicehandläggare som möter så många kunder i sitt dagliga arbete. Det är därför jag valt att komma hit och göra intervjuer med er.

Personlig bakgrund:

Hur lång arbetslivserfarenhet har du?

Vad har du för position på servicekontoret?

Vart är du född?

Vart är du bosatt?

Talar du flera språk? Vilka?

Utbildning:

Vad har du för utbildning?

Hur hjälper den dig i ditt arbete?
Val av yrke:

Hur länge har du jobbat som servicehandläggare?

När bestämde du dig för att bli servicehandläggare?

Varför bestämde du dig för att bli servicehandläggare?

Kan du beskriva någon bra sida av att vara servicehandläggare? Konkreta?

Kan du beskriva någon dålig eller mindre bra sida av att vara servicehandläggare och arbetet du gör? Konkreta?

Har du någon erfarenhet utöver utbildning och arbetslivserfarenhet som du uppfattar hjälper dig i ditt yrke? Hur?

Angående mångfald:

Hur skulle du definiera begreppet mångfald?

På vilket sätt skulle du säga att du möter mångfald i ditt arbete?

Kan du beskriva hur mångfald påverkar ditt arbete?

På vilka sätt bemöter du eventuella utmaningar som kommer med mångfald?

Servicekontoret och Mångfald:

Vad vet du om Försäkringskassans strategi för att möta mångfalden av era kunder här på servicekontoret?

Finns det några kurser, manualer eller policys som hjälper dig som servicehandläggare att hantera mångfalden av dina kunder?

- Om ja: Vad tycker du om dessa kurser, manualer eller policys? Fungerar de? Finns det något som skulle fungera bättre?
- Annars: Tycker du det skulle behövas några tydliga riktlinjer för hur mångfalden ska hanteras?

Hur avgör du tidsallokeringen till kunder med olika typer av behov? Har du tid att hjälpa individer med större behov än snittet?
Språk:
Hur stor betydelse har språk i utförandet av ditt arbete? Varför? Något exempel?

På vilket sätt upplever du att språk har betydelse för om kan eller inte kan ge service till dina kunder?

Hur löser du en situation där den språkliga kommunikationen brister? Hamnar någon utanför?

Vad är tillvägagångssättet för att ge information på olika språk på servicekontoret? Språk som du inte kan.

Nätverk:
I vilken utsträckning händer det att kunder tar med bekanta, familj eller vänner för att hjälpa dem i kontakten med er? Positivt eller negativt exempel av detta?

I vilken utsträckning händer det att kunder har fått information på förhand om hur de skall gå tillväga när de skall ansöka om någonting från Försäkringskassan? Bra eller dåligt? Exempel?

Vad innebär det för kunder som inte har någon bekant eller familj att ta hjälp utav i kontakten med er, men som skulle behöva hjälp? Hamnar någon utanför?

Jobbar ni med att sprida information i olika nätverk eller genom organisationer och is så fall vilka?

Migrationsstatus:
Vilka krav har ni att era kunder visar dokument som stödjer att de har rätt till ersättning från försäkringskassan, för att ni skall hjälpa dem? Det vill säga ID-kort, uppehålstillstånd eller anställningskontrakt, bostadskontrakt eller liknande.

Kan du beskriva på vilket sätt dessa dokument kan avgöra vilken typ av hjälp ni kan ge kunderna?

Hur kan detta, enligt dig, påverka olika typer av kunders möjlighet att få stöd från Försäkringskassan? Hamnar någon utanför?

Genus och ålder:
Kan du beskriva vilka skillnader du upplever det är mellan äldre och yngre kunder? 18-39 & 40+

På vilket sätt påverkar åldern av kunderna dina möjligheter att förmedla information till dem?

Kan åldern hos en kund, ung eller gammal, exkludera den på något sätt från servicekontoret? Hur?

Hur skulle du beskriva att manliga och kvinnliga kunder skiljer sig från varandra?

Påverkar skillnaderna mellan manliga och kvinnliga kunder möjligheten att kommunicera information till dem? Hur? Skiljer det sig mellan grupper?

Upplever du någon skillnad i på vilket sätt eller hur mycket män och kvinnor får hjälp?

Religion:

Har, i din erfarenhet, era kunders religion någon betydelse för era möjligheter att informera och hjälpa era kunder? På vilket sätt, har du något exempel på detta?

Kan det ha betydelse för vem som får mer eller mindre hjälp?

Rum och plats:

Påverkar era kunders boendesituation deras möjlighet att komma i kontakt med er? Hur? Avstånd, kommunikationer osv?

Kan det fysiska eller ekonomiska avståndet till servicekontoret för kunderna göra att vissa kunder har svårt att sköta sina ärenden?

Avslutande frågor:

Är det något med ditt arbete angående mångfald som du inte har berättat för mig redan som du önskar folk visste?

Vad var enligt dig det viktigaste vi har pratat om idag? Varför?

Är det någonting jag borde ha frågat som jag inte har frågat dig om?

Får jag återkomma med frågor om jag inte förstår något när jag lyssnar igenom intervjun?
Jag vill tacka dig så mycket för att du ville delta i min studie. Som jag nämnde tidigare så kommer din identitet hållas hemlig så jag kommer hitta på namn om jag citerar.

**Interview Guide English:**

**Practical things:**

- Explain the outline of the interview. Some initial questions, followed by six themes and lastly some concluding questions.
- Explain that all participants will be anonymous and that, with their consent, the interview will be audio recorded.
- Ask the interviewee to read through the informed consent form and get their signature.

**Introduction:**

The focus of my thesis is diversity in welfare provision, with specific focus on the SSIA. Sweden has experienced migration in a few waves since the end of the Second World War. An increased diversity of welfare clients also create a larger diversity of needs that have to be met by welfare institutions in order to give equivalent service to all. Earlier studies have focused on other parts of welfare and usually on the clients of the welfare institutions. My aim is therefore to study how service officers experience and manage the diversity of their clients. To do this I want to conduct interviews with service officers that meet a lot of clients every day. This is why I have chosen to come here and conduct my interviews with you.

**Personal background:**

How long is your professional experience?

What position do you have here at the service office?

Where were you born?

Where do you live now?

Do you speak more languages? Which ones?

**Education:**

What education do you have?
How does your education help you in your work?

**Choice of occupation:**

For how long have you been working as a service officer?

When did you decide to become a service officer?

Why did you decide to become a service officer?

Can you describe a good aspect of working as a service officer, something that you enjoy?

Can you describe a bad or less good aspect of working as a service officer and the work you do?

Do you have any experience apart from education and professional experience that you perceive as being important to you in your occupation?

**Regarding diversity:**

How would you define the notion of diversity?

In what way would you say you meet diversity in your work?

Can you describe how diversity affects your work?

In what ways do you meet any challenges that come with diversity?

**The service office and diversity:**

What do you know about the SSIA strategy to meet the diversity of your clients here at the service office?

Are there any courses, manuals or policies that help you as a service officer to handle the diversity of your clients?

- If yes. What do you think of these courses, manuals or policies? Do they work? Are there better alternatives?
- If no or of participant does not know. Do you think that there is a need for articulated guidelines for how diversity is to be managed?
How do you determine the time allocation to clients with different needs? Do you have time to help individuals with larger needs than the average?

Language:

How important is language in the performance of your work? Why?

In what way do you perceive language as important to whether or not you can give service to your clients?

How do you solve a situation where the linguistic communication lacks? Is someone left out?

What is your approach, here at the service office, to give information in different languages? Languages that you yourself do not speak.

Networks:

To what extent does it occur that clients bring acquaintances, family or friends to help them in the contact with you? Positive or negative aspects of this?

To what extent does it occur that clients have gained information beforehand of how to proceed when apply for something at the SSIA? Positive or negative aspect of this?

What is the effect for clients that does not have any acquaintances, family or friends to ask for help in the contact with you, but who is in need of help? Is anyone left out?

Do you work with spreading information in networks or to organizations? If yes, which ones?

Migrationstatus:

What requirements do you put on your clients to bring documents which supports their claim to benefits from the SSIA, for you to help them? That is id-cards, residence permits, proof of employment, proof of lease or the like.

Can you describe in what way these documents can determine what type of help you can give your clients?

How can these demands, according to you, affect different types of clients and their ability to get benefits from the SSIA? Is anyone left out?
**Gender and age:**

Can you describe what differences you perceive there are between older and younger clients? 18-39 & 40+

In what way does the age of clients affect the possibility to convey information to them?

Can the age of a client, young or old, exclude them from the service office in any way?

How would you describe the differences between male and female clients?

Do the differences between female and male clients affect your ability to provide them with information? How? Does it differ between groups?

Do you experience that women and men are given service in different ways or in different amounts?

**Religion:**

In your experience, does the religion of your clients have any impact on your ability to inform and help them? In what way?

Can religion have significance for who gets more or less help?

**Space and place:**

Does your clients living situation affect their ability to come in contact with you? How? Distance, communications etc?

Can the physical or economic distance to the service office make it difficult for some customers to handle their cases with the SSIA?

**Concluding questions:**

Is there anything about your work that you haven’t told me but which you wish people knew?

What was the most important thing we have discussed today?

Is there anything that you think I should have asked you about but haven’t?

Can I reach out to you if there is anything that I find unclear when I listen to the interview?
I want to thank you for participating in my study. As I told you earlier, you will be anonymous in the study and I will give you a pseudonym if I cite you.
Appendix 3. Consent form in Swedish

Formulär för informerat samtycke

Läs igenom följande beskrivning av denna studie. Din signatur visar att du ger ditt samtycke att delta. Detta formulär är ämnat att visa vad studien handlar om och därigenom hjälpa dig besluta om du vill delta eller inte.

Du ombeds att delta i ett forskningsprojekt som genomförs av Mattias Lagerstrand, mastersstudent i europakunskap vid statsvetenskapliga institutionen på Göteborgs Universitet (handledd av Gabriella Elgenius, docent vid Göteborgs universitet).

Beskrivning av studien. Studien fokuserar på mångfald och syftar till att undersöka hur servicehandläggare uppfattar och hanterar mångfalden av sina kunder. Deltagande är helt frivilligt och samtycke kan återsatts när som helst under intervjuens gång.

Intervjuerna handlar om ditt arbete och upplevelser där. Ungefär tio servicehandläggare kommer att bli tillfrågade att delta i studien. Intervjuerna kommer göras vid en tid och på en plats som är mest bekväm för dig som deltagare. Intervjuerna kommer spelas in och kommer endast användas i forskningssyfte och kommer därtill anonymiseras i transkriberingen.

Ditt bidrag kommer att vara en ökad förståelse av mångfaldens inverkan på social inkludering.

Integritet. För att skydda din integritet kommer ingen identifierande information användas. Resultaten av studien kan användas i presentationer men ditt namn kommer inte att användas.

Frågor. Om du har några frågor om studien bör du fråga forskaren innan du skriver på detta samtyckesformulär. Har du några frågor efter att du har deltagit i studien är du välkommen att kontakta Mattias Lagerstrand på mattiaslagerstrand@gmail.com eller Gabriella Elgenius på gabriella.elgenius@gu.se.

Medgivande. Jag väljer att delta i studien. Jag har vid dagen av denna signatur fått en kopia av detta dokument.

Namn på deltagaren __________________________________________________________

Underskrift av deltagare _______________________________ Datum_________________
## Appendix 4. Coding scheme

<table>
<thead>
<tr>
<th>Themes</th>
<th>Categories</th>
<th>Codes</th>
<th>Participants</th>
<th>Data quote numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Navigational assistance to welfare</td>
<td>Client personal network support</td>
<td>Clients often have third party assistance</td>
<td>#1</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Estimation network information spread</td>
<td>#1</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Client network important for service access</td>
<td>#2</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Common to bring third party language support</td>
<td>#3</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Common to have some information beforehand</td>
<td>#3</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% of language troubles solved by network</td>
<td>#4</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Third party support quickens process</td>
<td>#4</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Workers information network</td>
<td>#4</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Turned away clients come back with third party support</td>
<td>#5</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Information of benefits spreads through networks</td>
<td>#5</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Majority of migrant have access to network support</td>
<td>#5</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Half of visitors at any given time are third party</td>
<td>#6</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Information on benefits seldom comes from network</td>
<td>#6</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Third party phone support</td>
<td>#7</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Regular third party support at office</td>
<td>#7</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Clients get large amounts of information from family and friends</td>
<td>#7</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Family and friends commonly misinform</td>
<td>#7</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Important that third party conveys correct information to client</td>
<td>#8</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Suspicion of third party agenda</td>
<td>#8</td>
<td>29</td>
</tr>
<tr>
<td>Issues with network support</td>
<td>Common for clientele to have some network information</td>
<td>#8</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------------------------------------------</td>
<td>----</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some groups less informed because they don’t need benefits</td>
<td>#8</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some occurrences of client to client language support</td>
<td>#9</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Daily occurrence of network support</td>
<td>#9</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Networks crucial for some cases</td>
<td>#10</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unclear result of third party assistance</td>
<td>#1</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ethical risk of third party assistance</td>
<td>#2</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Quality differences within network assistance</td>
<td>#2</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mixed quality of network information</td>
<td>#2</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Suspicion of paid informal interpreters</td>
<td>#3</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Economic loss due to poor information transfer</td>
<td>#3</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Arabic speaking officer hears misinterpretations</td>
<td>#4</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Third party telephone support misunderstandings</td>
<td>#5</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Confidentiality issues with third party support</td>
<td>#5</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ill-informed information spreads through networks</td>
<td>#5</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Officers can’t know that information is transferred</td>
<td>#6</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Noticing third party misinterpretations in Arabic</td>
<td>#7</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td></td>
<td>As a client I have experienced economic loss of misunderstanding</td>
<td>#7</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Third party could for all I know translate incorrectly</td>
<td>#9</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some third party supports talking for clients</td>
<td>#10</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Third party information shallowness</td>
<td>#10</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td><strong>Gender, age &amp; religion</strong></td>
<td><strong>Age related issues</strong></td>
<td><strong>No support network</strong></td>
<td><strong>Long interpreter waiting times because of SSIA deficiency</strong></td>
<td>#4</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Signing things you don’t understand</strong></td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Access issues if you lack network and language</strong></td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Swedish born elders lack networks</strong></td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Interpreter is reserved for clients without network</strong></td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>We help but they don’t know with what</strong></td>
<td>#7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Clients missing interpreter reservation because of language</strong></td>
<td>#8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Suspecting sellers of third party support</strong></td>
<td>#8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Lack of information for lonely individuals</strong></td>
<td>#8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Lack of information give less benefits</strong></td>
<td>#8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Rare having no network</strong></td>
<td>#9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>No network clients risk not seeking help</strong></td>
<td>#9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Lack of network forces quick integration</strong></td>
<td>#10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Interpreter because lack of network</strong></td>
<td>#10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Ignorant youngsters and non-susceptible elders</strong></td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Elder supporters of law and order</strong></td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Age difference digitalization of clients</strong></td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Lack of interest of young clients</strong></td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Arrogant older clients</strong></td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Officer age affect client attitude</strong></td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Younger clients lack motivation to do by them selves</strong></td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Elders lack stress tolerance</strong></td>
<td>#3</td>
</tr>
<tr>
<td>Elder unwillingness to be digital</td>
<td>#4</td>
<td>32</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elder clients take access-affectingly long time</td>
<td>#5</td>
<td>15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elders want to fill analogue application</td>
<td>#6</td>
<td>25, 26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elders physical issues can exclude them</td>
<td>#6</td>
<td>29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elders have difficulty understanding change</td>
<td>#7</td>
<td>26, 27</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Don’t think elders have physical access issues</td>
<td>#7</td>
<td>28</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Digital illiteracy of elders</td>
<td>#8</td>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Young people don’t come here</td>
<td>#8</td>
<td>41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forced digitalization affects elder self-confidence</td>
<td>#8</td>
<td>42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical access issues are solved by telephone service</td>
<td>#9</td>
<td>36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Digital dead ends of elders</td>
<td>#10</td>
<td>35</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Youngsters lack of comprehension cause frustration</td>
<td>#10</td>
<td>36</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age differences qualifying for benefits</td>
<td>#10</td>
<td>37</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<p>| Patriarchal patterns in clientele | Cultural differences of gender equality | #1 | 29 |
| Distortion of information for women | #1 | 30 |
| Describing European cultures as gender equal | #1 | 32 |
| Dominant females result of education | #1 | 33 |
| Naming gender unequal cultures | #1 | 31 |
| Inequality in networks | #2 | 23 |
| Gender inequality of information distribution | #2 | 32 |
| Importance of avoiding male interest interference | #2 | 33 |
| Important to speak directly to the female client | #3 | 41 |
| Male clients ask for wife’s information | #4 | 27 |</p>
<table>
<thead>
<tr>
<th>Gender derived attitude</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Female system knowledge worse due to tradition</td>
<td>#4</td>
<td>36</td>
</tr>
<tr>
<td>Women not taking part in their own case</td>
<td>#4</td>
<td>37</td>
</tr>
<tr>
<td>Gender difference in language fluency</td>
<td>#5</td>
<td>23</td>
</tr>
<tr>
<td>Men take decisions that affect their wife in debt terms</td>
<td>#5</td>
<td>39</td>
</tr>
<tr>
<td>No gender inequality between men and women here</td>
<td>#7</td>
<td>32</td>
</tr>
<tr>
<td>Case types differ between genders</td>
<td>#8</td>
<td>44</td>
</tr>
<tr>
<td>Male interference in female decision</td>
<td>#8</td>
<td>51</td>
</tr>
<tr>
<td>Information for women from the middle east often goes through man</td>
<td>#9</td>
<td>37, 40</td>
</tr>
<tr>
<td>Difficult to speak to women with dominant men</td>
<td>#9</td>
<td>38</td>
</tr>
<tr>
<td>Age and gender differences go under radar</td>
<td>#9</td>
<td>45</td>
</tr>
<tr>
<td>Two affected clients by one clients decision</td>
<td>#10</td>
<td>12</td>
</tr>
<tr>
<td>Male clients more assertive</td>
<td>#10</td>
<td>38</td>
</tr>
<tr>
<td>Men more briefed on rights</td>
<td>#10</td>
<td>39</td>
</tr>
<tr>
<td>Women less briefed and asking wrong questions</td>
<td>#10</td>
<td>40</td>
</tr>
<tr>
<td>Possible gender communication differences</td>
<td>#10</td>
<td>41</td>
</tr>
<tr>
<td>Older men are more demanding</td>
<td>#3</td>
<td>35</td>
</tr>
<tr>
<td>Demanding individuals get service quicker</td>
<td>#3</td>
<td>36</td>
</tr>
<tr>
<td>Gender differences of officer treatment</td>
<td>#3</td>
<td>37</td>
</tr>
<tr>
<td>Male overconfidence of ability</td>
<td>#3</td>
<td>38</td>
</tr>
<tr>
<td>Negative impact on information by overconfidence</td>
<td>#3</td>
<td>39</td>
</tr>
<tr>
<td>Officer approaching men and women differently</td>
<td>#4</td>
<td>34, 35</td>
</tr>
<tr>
<td>Men are more pushy than women</td>
<td>#5</td>
<td>33</td>
</tr>
<tr>
<td>Topic</td>
<td>Statement</td>
<td>Page</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Need to show dominance toward men to have respect</td>
<td>Women listen more carefully and accept information</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td>Pushy men getting attention they crave</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td>Pushy clients can be male and female</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>Female have better listening skills</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>SSIA inquiry says women get less help, I don’t agree</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>Attitude of client not tied to gender</td>
<td>#8</td>
</tr>
<tr>
<td>Distinctions of culture, tradition and religion</td>
<td>Uncertainty of what is religious and cultural traits</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td>Religiously linked gender differences</td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td>Religious gender traditions</td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td>Swedes respect ID cards more than other cultures</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td>Male status is important in developing countries</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td>Tradition not religion decides gender structure</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td>Muslims can’t pay or get interest</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td>Men manages everything in some religions</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td>Women of some religions are spoken for by men</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td>Religion affects gender equality through culture</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td>There is a prayer spot at the toilets</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>Maybe religious ignorance of officer can lead to missing religious specific information</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>Apart from Muslims or Sikhs it is difficult to spot religion</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td>Swedes communication less straight forward</td>
<td>#7</td>
</tr>
<tr>
<td></td>
<td>Courtesy different in different cultures</td>
<td>#7</td>
</tr>
<tr>
<td>Women of other cultures not used to handling things out of the home</td>
<td>#7</td>
<td>29</td>
</tr>
<tr>
<td>Our job is not about religion</td>
<td>#7</td>
<td>30</td>
</tr>
<tr>
<td>Cultural differences in significance of ID</td>
<td>#8</td>
<td>39</td>
</tr>
<tr>
<td>Religion doesn’t impact, but culture does</td>
<td>#8</td>
<td>48</td>
</tr>
<tr>
<td>Religiously derived tradition of gender inequality</td>
<td>#8</td>
<td>49, 52</td>
</tr>
<tr>
<td>Client frustration from conflicting gender tradition</td>
<td>#8</td>
<td>50</td>
</tr>
<tr>
<td>There’s no difference in service depending on religion</td>
<td>#8</td>
<td>53</td>
</tr>
<tr>
<td>No personal experience of religious issues</td>
<td>#9</td>
<td>41</td>
</tr>
<tr>
<td>Difficulty to repel religious preconceptions</td>
<td>#10</td>
<td>10</td>
</tr>
<tr>
<td>Tricky negotiating religious gender differences</td>
<td>#10</td>
<td>11</td>
</tr>
<tr>
<td>Preconceptions of religious clients</td>
<td>#10</td>
<td>42</td>
</tr>
<tr>
<td>Dissatisfaction because of religion</td>
<td>#10</td>
<td>44</td>
</tr>
<tr>
<td>Perceives religious conflict as common</td>
<td>#10</td>
<td>45</td>
</tr>
<tr>
<td>Digital illiteracy reason for visiting office</td>
<td>#1</td>
<td>40</td>
</tr>
<tr>
<td>Age differences in digitalization</td>
<td>#3</td>
<td>32</td>
</tr>
<tr>
<td>Quicker cases for digitally literate</td>
<td>#4</td>
<td>31</td>
</tr>
<tr>
<td>Elders have negative attitude toward digital tools</td>
<td>#5</td>
<td>16</td>
</tr>
<tr>
<td>Young have more will and ability to be digital</td>
<td>#5</td>
<td>31</td>
</tr>
<tr>
<td>Possibility to do things analogously disappearing</td>
<td>#5</td>
<td>32</td>
</tr>
<tr>
<td>Forced digitalization doesn’t include everyone</td>
<td>#5</td>
<td>45</td>
</tr>
<tr>
<td>Digital cases are handled quicker than analogue</td>
<td>#5</td>
<td>46</td>
</tr>
<tr>
<td>Migrants not used to handling cases digitally</td>
<td>#7</td>
<td>8</td>
</tr>
<tr>
<td>Topic</td>
<td>Description</td>
<td>Code</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
<td>------</td>
</tr>
<tr>
<td>Language</td>
<td>Diverse linguistic competence</td>
<td>Government language more difficult for some</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Use simple language</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Analphabetism common with migrants</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unwillingness of some clients to speak Swedish</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Common issues of analphabetism</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Officer representation of client languages</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If clients don’t understand it can go very wrong</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Client fear using Swedish</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Clientele from different countries makes language an issue</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Government language is more difficult</td>
</tr>
<tr>
<td>Communication solutions</td>
<td>Client responsibility enabling communication</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Language barrier to service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Responsibility of client to learn language</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pointing and gesturing replacing talking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Officers use sign, and body language to communicate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Google translate cause misunderstandings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Analphabet need to bring third party support</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Interpreter if client has no network</td>
</tr>
<tr>
<td>Task</td>
<td>Code</td>
<td>Percentage</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>------</td>
<td>------------</td>
</tr>
<tr>
<td>Interpreter solves language issues</td>
<td>#4</td>
<td>24</td>
</tr>
<tr>
<td>Turning away clients due to language</td>
<td>#5</td>
<td>18</td>
</tr>
<tr>
<td>Body language and pictures substitute for talking</td>
<td>#5</td>
<td>20</td>
</tr>
<tr>
<td>Using google translate, pointing and colleagues</td>
<td>#6</td>
<td>7</td>
</tr>
<tr>
<td>Using interpreter really uncommon</td>
<td>#6</td>
<td>13</td>
</tr>
<tr>
<td>Google translate is one way communication</td>
<td>#6</td>
<td>15</td>
</tr>
<tr>
<td>Selected languages have telephone support</td>
<td>#6</td>
<td>23</td>
</tr>
<tr>
<td>Using body language and pointing takes a lot of energy</td>
<td>#7</td>
<td>15</td>
</tr>
<tr>
<td>Catastrophe that interpreters are not available at all times</td>
<td>#8</td>
<td>31</td>
</tr>
<tr>
<td>SSIA language support videos not found by clients</td>
<td>#8</td>
<td>36</td>
</tr>
<tr>
<td>Government language is more difficult</td>
<td>#9</td>
<td>11</td>
</tr>
<tr>
<td>Ask for language assistance from colleagues</td>
<td>#9</td>
<td>12</td>
</tr>
<tr>
<td>Google translate only goes so far</td>
<td>#9</td>
<td>14</td>
</tr>
<tr>
<td>Learning some words in other languages</td>
<td>#9</td>
<td>18</td>
</tr>
<tr>
<td>Rarely need interpreters</td>
<td>#10</td>
<td>30</td>
</tr>
<tr>
<td><strong>Ambivalence of third language service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ask for language assistance from colleagues</td>
<td>#1</td>
<td>17</td>
</tr>
<tr>
<td>Positive attitude to use of third language</td>
<td>#5</td>
<td>1</td>
</tr>
<tr>
<td>Uncomfortableness using third language</td>
<td>#2</td>
<td>1</td>
</tr>
<tr>
<td>Not fluent in third language</td>
<td>#3</td>
<td>1</td>
</tr>
<tr>
<td>Officers does not have to speak third languages</td>
<td>#3</td>
<td>23</td>
</tr>
<tr>
<td>Unclear guidelines if officers should use third languages</td>
<td>#4</td>
<td>10</td>
</tr>
<tr>
<td>Need of officer teamwork in language support</td>
<td>#5</td>
<td>17</td>
</tr>
<tr>
<td>Relies on colleague languages</td>
<td>#5</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Language, enabler of access</td>
<td>Applying without full information</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-----------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Officers using third language</td>
<td>Lack of mutual understanding is barrier</td>
<td>Client unawareness of what they have done</td>
</tr>
<tr>
<td>risk getting own queue</td>
<td>Lack of language referred to digital information</td>
<td>Client risk of non-comprehension</td>
</tr>
<tr>
<td>Regularly use Arabic</td>
<td>Language important to service access</td>
<td>Economic consequences of non-comprehension</td>
</tr>
<tr>
<td>Arabic age gender discomfort</td>
<td>Language affect migrant system incorporation</td>
<td>Migrants forced to apply without understanding</td>
</tr>
<tr>
<td>Relatively comfortable with using third language</td>
<td>Language is a requisite for getting service</td>
<td>#</td>
</tr>
<tr>
<td>Clear to staff who will or won’t help in third language</td>
<td>Language access largely through digital or phone</td>
<td>#</td>
</tr>
<tr>
<td>Lack of routine for in house language support</td>
<td>Digital service largely in Swedish</td>
<td>#</td>
</tr>
<tr>
<td>Trying to avoid using third language</td>
<td>Lack of language leads to making clients choices</td>
<td>#</td>
</tr>
<tr>
<td>Uneasy asking colleagues for language support</td>
<td>Language is crucial for client comprehension</td>
<td>#</td>
</tr>
<tr>
<td>Colleague language help can be refused</td>
<td>Applying without full information</td>
<td>Client unawareness of what they have done</td>
</tr>
<tr>
<td>Uncomfortable with using third language</td>
<td>Applying without full information</td>
<td>Client risk of non-comprehension</td>
</tr>
<tr>
<td>Language, enabler of access</td>
<td>Applying without full information</td>
<td>Economic consequences of non-comprehension</td>
</tr>
<tr>
<td></td>
<td>Applying without full information</td>
<td>Migrants forced to apply without understanding</td>
</tr>
<tr>
<td>Distance</td>
<td>Living situation effect on access</td>
<td>#</td>
</tr>
<tr>
<td>-------------------</td>
<td>---------------------------------------------------------------</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Migrant group living limits access to benefits</td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td>Refugee accommodation limits access through distance</td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td>Homeless exclusion due to contact issues</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td>Fluid living address affects ability to receive mail</td>
<td>#5</td>
</tr>
</tbody>
</table>

<p>| Restrained time, limits comprehension of client | #3 | 15 |
| Misinformation by network of what your rights are | #3 | 28 |
| Client ignorance of consequences of wrong application | #4 | 18 |
| Misunderstandings more common than frauds | #4 | 22 |
| Digital service breed applications without comprehension | #5 | 47 |
| They sign things they don’t understand | #6 | 16 |
| Applying without knowledge of implications | #8 | 22 |
| Not understanding can lead to huge debts | #8 | 23 |
| Clients are signing without understanding | #9 | 9  |
| Delayed economic impact of misunderstandings | #9 | 10 |
| Applying for wrong benefit due to language | #9 | 19 |
| Officer responsibility to check rights | #9 | 20 |
| Clients need to understand rights and responsibility | #10 | 12 |
| No comprehension leads to debt | #10 | 22 |
| Google translate not enough for comprehension | #10 | 23 |
| Too much third party help can inhibit comprehension | #10 | 26 |
| Important to convey rights and duties | #6 | 11 |</p>
<table>
<thead>
<tr>
<th>Economic and spatial distance</th>
<th>Homeless mail contact issues</th>
<th>#10</th>
<th>46</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of distance important to access</td>
<td>#1</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Phones and computers solve distance issues</td>
<td>#1</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>Financial situation and choice reason for distance</td>
<td>#1</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Rural areas exposed to distance issues</td>
<td>#1</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>Distance will not matter if urgent</td>
<td>#2</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Distance to office decides urgency of errand</td>
<td>#2</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Distant clients have to plan visits more</td>
<td>#4</td>
<td>41</td>
<td></td>
</tr>
<tr>
<td>Distance will encourage digital solutions</td>
<td>#4</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>Newly arrived migrants commonly live far away</td>
<td>#5</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Having several offices give equal access</td>
<td>#6</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Having to come back impacts clients living far away more</td>
<td>#7</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>400 crowns is a lot of money for some</td>
<td>#8</td>
<td>54</td>
<td></td>
</tr>
<tr>
<td>Distance of client gives larger case loads</td>
<td>#8</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Risk that some don’t come because of distance</td>
<td>#8</td>
<td>56</td>
<td></td>
</tr>
<tr>
<td>Distance combined with digital illiteracy excludes</td>
<td>#8</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>Amount of offices counteracts spatial exclusion</td>
<td>#9</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>Rules out economic exclusion</td>
<td>#9</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>A lot of client visits are unnecessary</td>
<td>#9</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>Distant clients come only when forced</td>
<td>#10</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>Poverty creates analogue clients</td>
<td>#10</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Officer experiences</td>
<td>Stress and its effects</td>
<td>Stressful work environment</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stress affecting effectiveness</td>
<td>#2</td>
</tr>
<tr>
<td>Category</td>
<td>Issue</td>
<td>Page</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>----------------------------------------------------------------------</td>
<td>------</td>
<td></td>
</tr>
<tr>
<td>New employees experience</td>
<td>large amount of stress</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Stress of work affecting</td>
<td>private life</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Stress not having enough</td>
<td>time for clients</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>SSIA doesn’t live up to assignment</td>
<td>due to client pressure</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Issues of high and low staffing</td>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Extra assignments cause stress</td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Handling clients</td>
<td>simultaneously to save time</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Unable to fully give service</td>
<td>under pressure</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Helping several clients at the same time</td>
<td></td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Risk of clients not fully serviced</td>
<td></td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Reading clients and adaptation</td>
<td>Putting clients into different compartments</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adjusting service treatment depending on group</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unwillingness to sort people</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adapting support according to perceived ability</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unconscious adaptation of treatment</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Clientele are in different situations</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Client profiling often proving wrong</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adapting language according to client age</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Personality flexible to client</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Officer understanding of diversity</td>
<td>Diversity is a difficult term and unclear</td>
<td>41</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Describing clientele</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Defining diversity as individual experiences</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Clientele with different experiences</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Conflict between client and officer</td>
<td>#</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>-----</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Migrant negative preconceptions of bureaucrats</td>
<td>#1</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Ethnic swede client ethnic hostility</td>
<td>#1</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Clients angry at us despite non-involvement in case</td>
<td>#7</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Risk of meeting clients in private life</td>
<td>#7</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Client treatment depends on mood of officer</td>
<td>#8</td>
<td>18, 47</td>
<td></td>
</tr>
<tr>
<td>Lack of routine for difficult clients</td>
<td>#8</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Clients frustrated over misinformation</td>
<td>#9</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Conflict from religious differences</td>
<td>#10</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Officer attitudes to diversity</td>
<td>#</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expression of meaningfulness</td>
<td>#2</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Different help depending on staff member</td>
<td>#2</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Important to know migrants doesn’t exploit</td>
<td>#2</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>Lack of prejudice important</td>
<td>#3</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>----------------------------</td>
<td>----</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Different officer appreciation of client ability</td>
<td>#3</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Important to treat clients well but not the same</td>
<td>#3</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>Important being responsive to diverse needs</td>
<td>#4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Important to treat clients equal</td>
<td>#4</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>Cultural knowledge useful to treating clientele</td>
<td>#5</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Men from other cultures respect me the same</td>
<td>#5</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Migrants doesn’t live the lavish lifestyles as some believe</td>
<td>#5</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>Making a difference is important</td>
<td>#7</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Important to have cultural adaptability</td>
<td>#7</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>I enjoy meeting clients</td>
<td>#8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Bureaucrat/service rift in workforce</td>
<td>#8</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Rigid work practices and lack of accommodation</td>
<td>#8</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Officers have an integrational role</td>
<td>#8</td>
<td>10, 59</td>
<td></td>
</tr>
<tr>
<td>Some clients wants to learn, others don’t</td>
<td>#8</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Treatment differs between officers after initial meeting</td>
<td>#8</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Diversity is fun</td>
<td>#8</td>
<td>58</td>
<td></td>
</tr>
<tr>
<td>Good feeling contributing to society</td>
<td>#10</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Institutional rigidity has psychological impact</td>
<td>#10</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Diverse clientele gives knowledge</td>
<td>#10</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Expressing need for officers to reflect on diversity</td>
<td>#10</td>
<td>49</td>
<td></td>
</tr>
<tr>
<td>Diversity of employees source of knowledge</td>
<td>#2</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Seen the service from the other side as a migrant</td>
<td>#7</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Officer education and experience</td>
<td>Importance of calmness/objectivity</td>
<td>#2</td>
<td>3</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
<td>----</td>
<td>-----</td>
</tr>
<tr>
<td>Economic education does not help in service officer job</td>
<td></td>
<td>#4</td>
<td>1</td>
</tr>
<tr>
<td>Continuous job training for sections of duties</td>
<td></td>
<td>#8</td>
<td>1</td>
</tr>
<tr>
<td>Continuous learning as officer</td>
<td></td>
<td>#8</td>
<td>4</td>
</tr>
<tr>
<td>Stimulating to learn new things</td>
<td></td>
<td>#8</td>
<td>5</td>
</tr>
<tr>
<td>Education relevant for searching information</td>
<td></td>
<td>#9</td>
<td>2</td>
</tr>
<tr>
<td>Having overview of room is important</td>
<td></td>
<td>#9</td>
<td>5</td>
</tr>
<tr>
<td>Bureaucratic difference to other service jobs</td>
<td></td>
<td>#10</td>
<td>1</td>
</tr>
<tr>
<td>Education of officer gives understanding of system</td>
<td></td>
<td>#10</td>
<td>3</td>
</tr>
<tr>
<td>Life experience gives understanding of clients</td>
<td></td>
<td>#10</td>
<td>6</td>
</tr>
<tr>
<td>Defining limits of service</td>
<td>Service is treatment of people</td>
<td>#3</td>
<td>2</td>
</tr>
<tr>
<td>Limited competence answering complex questions</td>
<td></td>
<td>#3</td>
<td>3</td>
</tr>
<tr>
<td>Restrained time per client</td>
<td></td>
<td>#3</td>
<td>14</td>
</tr>
<tr>
<td>No duty to book interpreter</td>
<td></td>
<td>#3</td>
<td>20</td>
</tr>
<tr>
<td>Some clients leave emptyhanded due to lack of language</td>
<td></td>
<td>#3</td>
<td>21</td>
</tr>
<tr>
<td>Client knowledge decides time allocation</td>
<td></td>
<td>#4</td>
<td>5</td>
</tr>
<tr>
<td>Extending time allocation for clients in need</td>
<td></td>
<td>#4</td>
<td>6</td>
</tr>
<tr>
<td>Getting interpreter takes long time</td>
<td></td>
<td>#4</td>
<td>13</td>
</tr>
<tr>
<td>Lack of officers denies time to help fully</td>
<td></td>
<td>#5</td>
<td>13</td>
</tr>
<tr>
<td>Excessive time allowed if client learns</td>
<td></td>
<td>#5</td>
<td>14</td>
</tr>
<tr>
<td>Frustration of other clients limit time allocation</td>
<td></td>
<td>#6</td>
<td>10</td>
</tr>
<tr>
<td>I won’t allocate time to lazy clients</td>
<td></td>
<td>#7</td>
<td>14</td>
</tr>
<tr>
<td>Too deep cases are referred to phone service</td>
<td></td>
<td>#8</td>
<td>21</td>
</tr>
<tr>
<td>Sent client home to get help because of language</td>
<td>#8</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Client spikes cause issues with time</td>
<td>#10</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>SSIA diversity strategy</td>
<td>SSIA Diversity management</td>
<td>Expressing lack of discussion of diversity</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Expressing need for addressing diversity</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lack of knowledge of SSIA strategy</td>
<td>#1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsure of possible SSIA strategy</td>
<td>#2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>General strategy to treat clients equally</td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No experience of diversity training</td>
<td>#3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsure of SSIA slogan regarding strategy</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Training doesn’t speak directly of diversity</td>
<td>#4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SSIA strategy expanding language access</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Uncertain of existence of diversity courses</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Diversity management of SSIA relatively good</td>
<td>#5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Do they have a strategy?</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No diversity courses for officers</td>
<td>#6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Strategy of equality in Swedish institutions</td>
<td>#7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The rules say that everyone gets the same service</td>
<td>#7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vague SSIA policy of equivalence</td>
<td>#8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Language support on its way to sufficient</td>
<td>#9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Don’t know of any specific strategy</td>
<td>#9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not familiar with any diversity courses or manuals</td>
<td>#9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Don’t know of any SSIA diversity strategy</td>
<td>#10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not aware of any diversity courses</td>
<td>#10</td>
</tr>
<tr>
<td>Issue</td>
<td>Code</td>
<td>Page</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>------</td>
<td>------</td>
<td></td>
</tr>
<tr>
<td>Important to have diversity guidelines</td>
<td>#10</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Making distinction for the need of ID</td>
<td>#1</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Expressing need for documents to get full access</td>
<td>#1</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>No ID requirement for general information</td>
<td>#2</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Clients need no documents to apply for benefits</td>
<td>#3</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Informing what documents clients need</td>
<td>#3</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>If you lack ID information is sent by mail</td>
<td>#4</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>ID needed only for confidential information</td>
<td>#5</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Cost of ID-card is something clients accept</td>
<td>#5</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>ID needed for confidential information</td>
<td>#6</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Less access to information without ID</td>
<td>#6</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>No document check for service</td>
<td>#6</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>We don’t check ID at the door</td>
<td>#7</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Not demanding ID for confidential information can hurt others</td>
<td>#7</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>To view your case you need ID</td>
<td>#8</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>Documents needed for benefits not for information</td>
<td>#8</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>No rejection due to lack of ID</td>
<td>#9</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Issue getting lease document for second-hand accommodation</td>
<td>#9</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>Informing of required documents</td>
<td>#10</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>ID requirement only for confidential information</td>
<td>#10</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Lack of documentation explained by negligence</td>
<td>#10</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Information proliferation</td>
<td>Absence of information spreading activity</td>
<td>#1</td>
<td>22</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------------------------------------</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td></td>
<td>Unsure of information spreading</td>
<td>#2</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Some cooperation between institutions</td>
<td>#3</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Coordination of service to migrants</td>
<td>#3</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Coordination gives better knowledge outcome for migrants</td>
<td>#3</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>No active spread of information</td>
<td>#3</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Spreading information to citizens offices</td>
<td>#4</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Institutional information cooperation for newly arrived migrants</td>
<td>#7</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Information distribution to other institutions</td>
<td>#9</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Boss have impact on information spread</td>
<td>#10</td>
<td>31</td>
</tr>
</tbody>
</table>