

# Pension reform in New Zealand and Sweden

## – A comparative analysis of path dependent reform processes

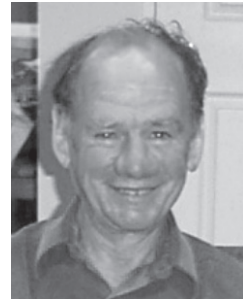
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*The social right of a secured income enough for subsistence in old age is an important aspect of social policy.*

*Our objective has been to discuss public pension reform in New Zealand and Sweden. Through comparison we have revealed inherent forces fuelling as well as restricting pension reform. To better understand the political differences and counter forces an approach of “path dependency” derived from historical sociology, political science and new economic history was applied.*



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Over the past 25 years most industrialised countries have had an ongoing debate on public pension reform. Major reasons for this have been the visible pressure on existing solutions of retirement provision from their maturation, the slackening economic growth and the large population cohort born in the 1940s. It has been argued that the proportion of elderly living on retirement incomes would burden the working population severely for a number of years and that overall costs are rising.<sup>1</sup> However, this is not the only reason for pension reform that has been argued for. Some scholars mean that pension reform was needed due to existent systems' unjust distribution of both burdens and outcomes.<sup>2</sup> Others have seen the globalisation of capital flows and labour markets as a threat to citizenship

based “pay-as-you-go” systems.<sup>3</sup> To many, not least economists, a more individual, contributions based and insurance like system has been promoted, that will, it is said, increase the transparency of the system<sup>4</sup> or not distort the functioning of the labour market.<sup>5</sup> All of these, however, are presented by economists and from their perspective are seen as efforts and ideas to reach a sustainable system for the future.

Several signs in the recent political econo-

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my of retirement in New Zealand and Sweden, whatever the strength of the arguments above, show a diverse picture of how neo-liberal economics has held certain solutions before others. We are also presented with a development wherein these solutions have been brought forward as “the single way” to confront the identified threats. In this process a very successful act of ideological enactment has passed by without much notice, namely a circular self-evident reasoning of problem definition and political action<sup>6</sup> that can at least partly be described as myths.<sup>7</sup> Following Adam Jamrozik it can be viewed in terms of how a professional group was allowed space to move the political question into a technical one for administrative attention.<sup>8</sup> That allowed a focus of social equality to be replaced by one of efficiency. The particular professional group, neo-liberal economists, applied their economic analysis as a scientific judgement, thus legitimating increased individualism and market orientation. In other words: One solution to a social question of the greatest concern was allowed to be presented as an officially approved objective reality, even though it was no more than an assumed reality embarked from, in its promoters’ view, a desirable model. The speed and depth of change in the two countries discussed here, New Zealand and Sweden, varies considerably despite similar arguments behind the necessity of change. So does the outcome. In this context our objective when studying public pension programs in New Zealand and Sweden is to discuss traits of development and their possible impact on social inequality.

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### **Our approach**

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By using a comparison we have had the opportunity to reveal inherent forces fuelling as well as restricting pension reform. Comparison between New Zealand and Sweden is motivated by the fact that the two nations are

small open economies, with small populations and a long history of public social welfare. Both countries have experienced powerful pressure for reform from several sources, although the outcomes are not the same. Even though passing comparative references are often made between the two countries, extensive comparisons, apart from official statistical surveys, are not common. Some exceptions are Alexander Davidson’s<sup>9</sup> welfare history and a few articles by Herman Schwartz<sup>10</sup> on the changes in economic and labour market policy in the 1980s and 1990s.

Comparative research on a few cases, “small-N”,<sup>11</sup> is a feasible way of generating understanding of welfare change in contemporary society.<sup>12</sup> The main disadvantage of this approach is that with only a few cases it is difficult to provide any conclusive explanations. Many factors require consideration and in the short term they cannot be fully empirically tested. As is clear from the welfare state retrenchment literature, there are a series of questions and hypotheses that require further research, preferably produced on an interdisciplinary basis.<sup>13</sup>

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### **The welfare setting**

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New Zealand has been widely touted as one of a number of countries making substantial changes to welfare state and social policy under the neo-liberal umbrella. The changes of the 1980s and 1990s in New Zealand were pursued across the board in the core welfare state areas of health, education, housing, personal social services and income support. The extent of the changes, their effect and the political and ideological underpinnings on which they were built are well set out in the literature.<sup>14</sup> Alongside and as a result of the policy changes pursued by the Labour government of the 1980s and its National (Conservative) successor during the following decade, the welfare state changes generated both

significant widening of inequalities and political and ideological challenges to the assumptions on which the welfare state in New Zealand has been built. Indeed, it is argued by a number of commentators that the income inequality gaps grew wider in New Zealand during the neo-liberal regime than in any other country.<sup>15</sup> However, the gap itself in New Zealand was still not as wide as in a number of other countries.

The growth in unemployment, the cuts in income support in 1991 and the taxation changes throughout the 1980s and 1990s were the major factors in creating this wider inequality. Along with the introduction of market rentals for public housing (known as state housing) they were the major factors in creating and sustaining the substantial growth in poverty.<sup>16</sup> These policy changes were built on arguments, assertions and assumptions that the welfare state was creating dependence, was too large and consuming too much in the way of resources and needed to be substantially reduced. While economic considerations were given a high priority as the rationale for the change, it was the ideological and political arguments, which provided the most persistent and substantial rationale and the legitimisation for the new directions, particularly the directions proposed in 1991 by the newly elected National Party.

Sweden, too, has experienced an increasing income inequality during this period of time.<sup>17</sup> This is particularly visible between insiders and outsiders in the regular labour market, but also among those inside the social insurance system and those not eligible for such benefits.<sup>18</sup> As in New Zealand tax reform has had an impact on the distribution of consumption possibilities.<sup>19</sup> Along with increasing unemployment in numbers and duration, changes in the benefit systems have occurred, i.e. in the unemployment insurance and the social assistance system.<sup>20</sup> These changes have primarily been directed towards compensation levels

and harsher terms for the unemployed, groups marginalised or excluded.<sup>21</sup> The main structure of the welfare system is still intact apart from the earnings related public pension system that has been restructured.

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### **Our perspective**

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The choice of whether welfare reform should be based around equality of treatment (formal/procedural – fixed) or of outcome (social – relative) is a value decision. Many of the changes, as well as proposed ones from the 1980s and onwards, have been based on a political encounter between these opposite beliefs. Several arguments used to promote a diversion from the universal welfare state model to a more individualistic and targeted approach could be considered as myths.<sup>22</sup> These myths include arguments that the universal welfare state does not redistribute wealth but only causes bureaucratic roundabouts<sup>23</sup> or that strong arguments against the welfare state have been presented by making cleavages between exposed – unexposed, traded – non-traded sectors when discussing welfare state development.<sup>24</sup>

The neo-liberal agenda, as political paradigm, provides us with an important background to the analysis of the pension reform process. To better understand the political differences and counter forces, however, we apply an approach of “path dependency” derived from historical sociology, political science and new economic history.<sup>25</sup> By focusing on the asymmetry in power resources as an aspect backing the dependency culture<sup>26</sup> we are partly leaving the more technical “path dependency” arguments aside. We argue that it is not plausible to view the political action only as effects of earlier political decisions, and without notice of a corresponding evolution in material wealth, welfare institutions and the ideological base of political action over time. The level of restraints to change,

presented by existing institutions is not an objective phenomenon, but open to evaluation.

Practically this call for an approach where a technical focus on political action is accompanied by a clear reference back to past and present social relations, ethos and myths, as well as corresponding ideology.<sup>27</sup>

### **Pension reform processes and outcomes**

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The New Zealand Labour government, which was elected in 1984, introduced a surtax on the earned income of pensioners. That is, in addition to their ordinary tax rates older people earning above a given figure were required to pay an additional tax on their other income. This surtax impacted on the incomes of approximately 35% of elderly who had a private after tax income of \$7,072 for an individual and \$12,012 for a married couple. The tax was set at 20%. It was the source of enormous political debate but remained in place throughout the period of the Labour government.

While the introduction of the surtax serves as the first significant policy change in relation to pensions, the National government's changes of 1991 constitute the second. The major change proposed was to move pensions to an income tested benefit. This involved three parts: a universal component starting at the age of 70, increasing age of eligibility to 65 occurring at a quicker rate than had been the case with the previous Labour government, and freezing the level of benefit for two years. However, faced with sustained pressure from older voters (particularly those who were more affluent and articulate), their proposal to move to a means-tested benefit was subsequently abandoned. Furthermore, the National government increased the level of the surtax which had been introduced by its

predecessor. This increase was completely contrary to what had been promised during the 1990 election campaign. The increased surtax remained in place until 1998.

A significant initiative of the 1990s was the referendum on the introduction and development of a scheme, which would create individual pension plans similar to those used in many European countries. These proposals received support from less than 10 per cent of the population at the referendum. The referendum proposal followed a series of Task Forces and working groups throughout the 1980s and 1990s focusing around the long-term viability of public pension provision. One of the central considerations that led to both the establishment of the Task Forces and was reflected in their reports was the notion that New Zealand could not sustain public pension payments at the current level. The various Task Forces and Working Groups had initially been established by the Labour government. They were continued by the National government often with the same personnel as previously.

While there have been some policy changes, these changes have not fundamentally altered the scope and coverage of public pensions for the elderly. The age of eligibility has increased, the surtax has come and gone, there have been changes to the formula used to calculate the rate and the relationship of the rates to existing wages, changes to the floor below which provision cannot fall. Nevertheless, it remains a universal payment to all those who reach the age of 65, with a regular review process which keeps the rate of payment linked by a formula to existing living standards in the community. It is paid at a much higher rate than any other social security benefit. At the same time, the proportion of the population who are eligible continues to grow and National Pension draws on a substantial proportion of government expenditure and of gross national product. That pro-

portion is likely to increase over the next two decades. The Task Forces, Ministerial arguments and arguments from the financial sector pushed heavily for a move to some form of individual provision. These efforts to individualise and privatise pensions were spectacularly unsuccessful. For the purposes of this discussion, the core question becomes: why, despite all the activity, did the changes of the 1980s and 1990s produce so little difference in pension policy?

Why, then, did change occur in Sweden? Slackening growth, demographic awareness and political rhetoric opened the system for restructuring in the 1990's. The public pension system makes without doubt a large share of total public expenditures. In 1965 it was 4,3 % of GDP but in 1992 it was 12,2 % of GDP. It makes it a welcome target for financial cuts in times of public budgetary pressure. During the period of economic crisis 1991 – 1995 several cuts were made to save public spending. This was despite the budget crisis being mainly an income crisis due to lowering of direct income taxation.<sup>28</sup> During this period a parliamentary group of members from all major parties worked to form a proposal for an entirely new system. A preliminary decision on the direction was taken by the Parliament in 1994. Since then several parliamentary groups have worked with the technical development and implementing process of the new system.<sup>29</sup> That process was completed by the end of year 2000, even though some aspects still had not found their final form. The restructuring of the system was called for as a measure to reach future system sustainability. It was triggered by the fact that the former system had not covered its own costs since 1981 despite a favourable demographical situation.<sup>30</sup> The economic problems at the end of 1992 emphasised this problem. Combined with the threat from forecasts of the future demographical development, attention to the pension system was demanded.

The adapted solution went along with sharp cuts for existing retirees. This is summarised by Karen M Anderson as: “These changes entail a significant decrease in nominal benefits for current pensioners, and future pensioners will be subject to a radically different set of rules governing finance, eligibility, and benefit indexing. As a result, the revamped system will lose much of its redistributive character and will play a much smaller role in generating publicly controlled savings.”<sup>31</sup> The debate leading up to the decision was set by the identification of four major weaknesses. These were: the sensitivity of the former system to economic swings and slackening growth, the drainage of the reserve funds, the weak link between contributions and benefits, and the rising costs of the basic pensions.<sup>32</sup>

Benefiting from the turbulent economic times, groups with more explicit neo-liberal ideas of restructuring gained space in the reform process. The employers' organisation (SAF) and its loyal ideologically driven “think-tanks” produced several attacks on the existing system. Many of the arguments can be found among the ones that later have considered at least as partial myths, some in favour of the design of the new system, some as arguments against the old. The opportunity for the Conservative government in office 1991-1994 to restructure from previously unacceptable ideas formed a base for its stand in the debate, while the Social Democrats searched for a reform strategy that would trim the weaknesses from the old system.<sup>33</sup> The design work was, unlike earlier efforts, processed without the major labour market interest groups represented, although they were consulted. To define questions or problems for discussion these groups therefore had to put pressure on the process in other arenas. The new system has some distinct differences from the former one. First, benefit levels are based on lifetime earnings instead of the former 15/30 rule (15 best years out of 30). It contains a

move from a defined benefit system to a defined contribution system. This is pronounced in particular by the premium reserve part, discussed more fully below. The change was underpinned by arguments of a need for a tighter connection between contributions and benefits. Second, it was emphasised that the public should become more aware of the costs of their pensions. Splitting the contribution payments between employee (payroll) fees and employer payroll taxes was the solution. Earlier the payroll taxes were not visible to the employee. Third, taking up the argument that one of the main weaknesses of the former system was its sensitivity to economic swings and by its consumer price indexing producing strange distributive effects between the active labour force and retirees, a new indexation system was introduced. This new index is linked to the development of wages and real economic growth, but also to more long-term changes in average life expectancy. It is expected that the system will be less affected by swings in the economy and in governmental finances.

Fourth, pension rights are acquired through paid employment (labouring or self-employment), but also child rearing, military service and tertiary education (with restrictions on duration). The rights may be moved between spouses on a yearly basis. However, they are not retrospective. Fifth, the new system contains a premium reserve module. While 16 % of the payroll goes to the PAYG system, 2,5 % of the payroll (total pensions contribution is 18,5 % of payroll) goes to the individual accounts based premium reserve system. Individuals are free to place these into accredited funds, approximately 100 funds divided between 40 companies, domestic and international. Finally, the former basic pension is replaced by a raised guaranteed pension for those who have not earned or those who do not have enough earnings related pension. The guaranteed pension is paid from general rev-

enue. The transition will take 20 years and people born between 1937 and 1954 are insured by both systems. A person born before 1937 continues in the old system and those born in 1955 and later are only in the new system.

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## Discussion

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This paper pursues its argument using the framework developed by Paul Pierson.<sup>34</sup> In his discussion of the dismantling of the welfare state, Pierson suggests that there are two important dimensions to the welfare state changes to examine. He distinguishes between programme retrenchment and systemic retrenchment. The former refers to cuts in programmes, services or benefits. The latter includes three key dimensions, obfuscation, division and compensation.

The first, obfuscation, refers to the ways in which proponents of change deliberately set out to create confusion and uncertainty among beneficiaries of services and the public generally. We suggest in the following discussion that this dimension is not limited to the actions of policy makers and legislators, but is part of the practice of other policy actors attempting to shape the direction of change, or proposed change. The argument can be elaborated with help of Walter Korpi's concept of an "augmented rational actor".<sup>35</sup> The second dimension, division, refers to the ways in which the processes of change in themselves create differences and competing interests among those affected – in many ways it has elements of classical divide and conquer. The third dimension, compensation, relates to the ways in which welfare state changes provide recompense for some of those affected thereby compensating for losses, even if the compensation is some distance into the future. Pierson states: "A common dynamic of retrenchment involves competing efforts of governments to

play one group off against another while programme supporters attempt to ‘circle the wagons.’”<sup>36</sup>

The focus in Pierson’s work is on what he calls “new institutional politics”, that is the way in which existing policy creates politics as a result of welfare state development (in contrast to the initial stages of welfare state development where politics creates policy). The welfare state creates its own sets of interest groups. It is an argument, which emphasises state centred approaches to politics and policy.

Pierson argues that the approach to welfare state development cannot be replicated in examining the process of “dismantling” the welfare state. In essence the reason for this is that by its very life and development and its provisions the welfare state has created particular sets of alliances and interests, the influence and actions of which have to be considered in any work which focuses on the “dismantling” of the welfare state. By their very nature, these alliances and interests were not operational during the development stage.

He also refers to what he calls “de facto privatisation” which incorporates two elements. First, states may act to reduce the available revenue through tax cuts thereby implicitly and/or explicitly encouraging people to pursue private provision. Second, public provision may be reduced by such measures as changing or breaking the rules for benefit uprating thereby reducing the real value of those benefits. Again, citizens are pushed towards privatisation.

While the aim of welfare state “dismantling” has been to reduce public support for state services, the critical question is whether the level of support has actually fallen and if public opinion has changed. Pierson argues in fact that retrenchment has actually not been particularly successful, an argument that is supported by the thesis in this paper concerning pensions in New Zealand. Sweden, how-

ever, show some different results that do not entirely support that hypothesis. A significant element in his argument is that historical features associated with the initial development of the welfare state have an important impact on subsequent efforts to re-commodify it. Castles has argued in a similar vein that the early origin sets the base for much of the subsequent policy development because of the way in which it creates boundaries.<sup>37</sup> The significance of the historical issues in shaping subsequent policies is even more clearly articulated by Pierson: “One simply cannot make sense of the contemporary politics of the welfare state without considering how the consequences of pre-existing policies structure struggles over social policy reform.... Scholars working on a range of empirical issues have begun to emphasise that “policies produce politics. The massive twentieth century expansion of the public sector has clearly contributed to this new orientation. Increasing government activity made it harder to deny that public policies were not only the result of but important contributors to the political process, often dramatically reshaping social, economic, and political conditions.”<sup>38</sup>

Many of the changes made in Sweden alter the redistributive features of the system. The shift from defined benefits to defined contributions, the introduction of lifetime earnings and the premium reserve module, as well as the lifted ceiling of maximum benefits minimise horizontal distribution. This has been one important aspect to many promoters of change since it enhances individualism. To achieve this politically a “carrot” is needed. Therefore, following social justice logic from John Rawls,<sup>39</sup> a formula where the worst off would get it better was formulated. The process is well formulated by Pierson’s second argument, division, above. The guaranteed pension, financed from general revenue (the former basic system had payroll financing with a general revenue guarantee), was in-

creased and employers let off the hook. However, the guaranteed pension is targeted towards lower income groups, not, as earlier, a social right as such. If an increasing share of the population fall into the group that need guaranteed pension, either fully or as topping up, redistribution will take place. But the level of redistribution is also dependent on the organisation of the tax system, especially the balance between direct and indirect taxation. Lower income households spend a larger share of their income on consumption<sup>40</sup> and thus pay more tax, relative to high income households, if indirect taxation is used. Further, it is shown in studies made by the National Insurance Board (RFV) that about two thirds of the studied population will lose in the new system, mainly lower level salaried employees and women working part-time and less than 40 years. To receive the same benefits in the new system as in the old it requires 40 years, i.e. 10 years more. The loss among large groups is enhanced by the new indexation rules. About 80% of the population will lose 7-8 % in pension value due to this.<sup>41</sup> The indexation rules are devices to balance “un-fair” redistribution between generations. The reliance on an actuarial fairness argument, i.e. the basis for individually contracted rights, stating a strict connection between contributions and outcomes increase the tensions between generations. All earnings-related systems have this tendency, funded or not, since individuals can, based on property right logic, produce obligations on the not yet born collective. The argument is opposite to the commonly used critique of PAYG systems. It can be described as what Elchardus<sup>42</sup> refers to as the “divorce of solidarity and self-interest of well understood”. The important aspect here is basically that the argument is a technical one, while the subsistence of the elderly to which pensions are aimed<sup>43</sup> is real. Since the early days of social insurance, the problem in modern societies of providing subsistence

individually after a long working life has been positioned politically in an administrative/technical arena (see the discussion in relation to Jamrozik and others above). That arena has not, however, been independent from augmented rational actors who have been able to put pressure on the process of design of earlier as well as existent pension programs. Expertise, such as that of actuaries, statisticians, economists and others, forms a strong force in de-politicising and removing matters from the political arena.<sup>44</sup> This has not least been the case concerning pensions on several occasions.

It is obvious that in the Swedish case the path followed has produced some clear dependency characteristics, such as the pay-as-you-go basis of the new system and a clear publicly controlled system.<sup>45</sup> However, as a result of a policy reform process during an era of quite clear influence of neo-liberal economic thought, aspects of change in the new system in Sweden are not motivated by the clear need of a sustainable pension system for the future, but were rather ideologically driven changes. In this respect the individual accounts and the premium reserve might serve as examples. They are, to use the perspective adopted here, outside the path dependency pattern.

In the New Zealand example on the other hand and particularly from 1986 onwards, the state’s social, economic, ideological and political framework was built around notions of limiting state involvement and maximising individual responsibility. State provision had been widely identified as bad, private provision as good, an argument that was canvassed extensively during the 1980s and 1990s. Moreover, over recent years particularly, there has been a very powerful rhetoric focused on benefit groups, other than superannuitants, around the notion of dependency. Benefit receipt has been ipso facto seen as dependent and therefore bad by definition.<sup>46</sup> Here we



see what has been characterised elsewhere as “a failed marketization”<sup>47</sup>, failed in the sense that the efforts that have been made to establish marketization have been unsuccessful in moving from a state provided, taxpayer funded pension scheme to an insurance based scheme connected to lifetime earnings. As we noted above, promises of compensation were unacceptable. There have at various times been powerful employer, financial and political voices which have argued that the current National Pension scheme is financially unsustainable for both fiscal and demographic reasons,<sup>48</sup> but many of these voices were opposed to the scheme proposed in the 1997 referendum because that scheme was considered to be unsatisfactory. Nevertheless, these voices have been unsuccessful in shifting the ideological parameters of the debate; there is much stronger public support for a pension than there is for other social assistance programmes. For example, in the 1988 Royal Commission on Social Policy study, there was significantly stronger support for government use of taxation for income support for the elderly than for any other social assistance groups, with the exception of the sick.<sup>49</sup>

The historical framework of provision through the state remains the dominant expectation. Ideology has been unsuccessful thus far in producing significant policy change, other than to increase the age of eligibility and to reduce the relative level of benefits. However, even the latter has been increased since the election of the Labour government in 1999 and the current Parliamentary Opposition has indicated that it does not intend to change the relationship between pension level and the average wage. In their study of New Zealand politics at the turn of the century, Perry and Webster demonstrate that there has been an increase in the levels of support for government spending on pensions over the last decade of the 20th century, the period of the most significant efforts to contain and review

expenditure on government pension. In their survey in 1989, 52% said they should either be some increase or a great increase in spending on pensions. In the subsequent survey nine years later, this had risen to 59,6%.<sup>50</sup> It is a picture similar to that identified by Pierson who notes that popular support for social provision is more solid than a decade ago. His argument that “far from introducing a self reinforcing dynamic of retrenchment leading to greater political alienation from social programmes and further retrenchment, the conservative assault generated a backlash in support of the welfare state”<sup>51</sup> is equally applicable here.

The outcome of this ‘failed marketization’ thus far has been that pensioners with limited additional income have been protected, albeit with a weakened floor. That is, a consensus remains about the right to a pension on retirement and on the role of the state in providing that pension. However, the strength of that consensus has not been tested by significant economic or political opposition and it remains to be seen how strong that consensus will be when such opposition develops. An emphasis on personal provision and on the superiority of the market over the state as a form of social organization is likely to place the poorest elderly under some financial pressure as increasing proportions of the most powerful and affluent make their own voluntary provisions for pension. There has been much less attention to the adequacy of the level of national pensions for those older people who have little or no additional income in New Zealand. In Sweden on the other hand a new income support system (*äldreförsörjningsstöd*) for those not eligible for a full pension has been introduced. The system makes it possible for elderly persons not to be dependent on means tested social assistance. This is to be considered a political realisation that subsistence is not a sole question of individually pre-funded social or private insurance.

## Concluding remarks

Pierson's argument about changes to the welfare state have considerable merit when considering pension changes in New Zealand since the late 1990s, somewhat less in Sweden. In particular, the creation and articulation of "the problem" of pensions and the range of measures proposed and taken to deal with that "problem" reflect a range of dimensions which Pierson's descriptions of division particularly, and compensation to a lesser extent, provide adequate description and characterisation of. Alongside these processes, including the process of obfuscation, must be placed a consideration of the ways in which the actual "politics of pension reform" operated and reflected the historical development of pension. In line with Pierson's general thesis, it can be argued that they reflected and represented the sets of interests which had been created as a result of the historical and policy decisions and processes throughout the preceding years. The sustained efforts to move to a model of privatisation proved unsuccessful in New Zealand but partially successful in Sweden with its emphasis on a process of individualisation and increased reliance on pre-funding. In this sense they both contrast with<sup>52</sup> recent discussion of pension's policy in Latin America in which they emphasised the role of private financial interests. It should be noted, however, that at the same time they identified the importance of attending to local dimensions of policy change, a focus which is reinforced by the New Zealand experience. Certainly too their emphasis on the role of privileged groups is reinforced by any analysis of the processes of change. Pierson's overall assessment of the forces of change is reflected in this case study when he argues: "Social forces are important, because advocates of retrenchment are unlikely to succeed in the face of substantial political opposition. Nevertheless, institutional factors – including

the structure of formal institutions, but especially the consequences of previous policy initiatives – are central in determining whether this political opposition actually emerges."<sup>53</sup>

## Notes

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- <sup>4</sup> Kruse, 1997.
- <sup>5</sup> Lindbeck & Persson, 2002.
- <sup>6</sup> Hugemark, A (1994), *Den fängslade marknaden: ekonomiska experter om välfärdsstaten*, Arkiv, Lund.
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