

9th International Congress
Geneva, September 12th-14th

The Principle of Universalism: Tracing a Key Idea in the Scandinavian Welfare Model⁺

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**DRAFT, SEPTEMBER 2002. NOT TO BE QUOTED
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*The views expressed in this paper are those of the author(s),
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+ This paper was also presented at the First Conference of the European Social Policy Research Network, *Social Values, Social Policies*, Tilburg University, The Netherlands, August 29-31, 2002.

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1. Introductory questions

When the Holy Roman Empire of the German Nation was headed for dissolution it was neither particularly holy, specifically Roman, or much of an empire. How well does the concept of the Scandinavian welfare model describe the reality of the Nordic countries? Scandinavian? Welfare? Model? What makes whatever it is Scandinavian? And is whatever it is” headed for dissolution?

Basically we subscribe to the view that there is such a thing as a Scandinavian (welfare) model or type (or welfare regime), characterized among other things by the general adoption of the principle of universalism. The questions we shall discuss are: What is meant by universalism? When did the (defined) principle of universalism become embedded in the Scandinavian welfare states? Why did it become so important in Scandinavia? Who promoted the principle, with which arguments? Is universalism still a major component of recent social and welfare policy reforms in Scandinavia?

Scandinavian welfare policies have undergone both minor and major changes during the 1990s, some of which imply stricter, others more generous welfare policies. The interpretations of the reforms, which mainly consist of bit-by-bit changes, are varied and even conflicting. In 1990, Kuhnle raised the question: “Is the welfare state in the process of creating new divisions and conflicts? Could it be that we are moving towards what I shall call the segmented welfare society?” (1990, p. 17) The question was asked on the basis of the apparently or allegedly growing relative importance of fiscal welfare arrangements and employment- and work-related welfare schemes and benefits.¹ Today, in the field of social welfare policies proper, referring to Titmuss’ (1958) conceptual map, a possible dualization or segmentation is a topic that has gained more attention in socio-

¹ For a recent comparative study of the changing importance of fiscal welfare, see Ervik (2000).

political debates. In Norway the issue of targeting has become a key concept as poverty has been set on the agenda of the centre-right “cooperation government” formed in October 2001 (Hatland, 2001). Thus, some argue that a process of convergence is pushing diverse European welfare states towards “a corporate welfare model” and a dualization of welfare protection (Abrahamson, 1999, p. 55). “The flight from universalism” and “a shift of paradigm” are characteristics that sum up the latter position (Sunesson et al., 1998; Cox, 1998; Kildal, 2001). On the other hand, it has been claimed that in spite of changes and reforms during the last decade the institutional characteristics of the Scandinavian universal type of welfare state are likely to remain basically intact for the foreseeable future (e.g. Kuhnle, 2000). An important question is, though, whether seemingly insignificant piecemeal changes may be understood as merely pragmatic adjustments or rather as indications of fundamental normative trends in the development of social policies. Actually, this character of piecemeal changes may be comprehended as a lack of reflection on the welfare state’s normative basis. Especially in times of reform, it is essential to clarify changes in policies and principles of distribution, entitlements, and eligibility in order to evaluate possible normative changes with long-term social, political and institutional consequences. With the aim of exploring this issue the normative principle of universalism, as a guiding principle in Scandinavian welfare policies, is focussed - in contrast to the distributional principles of residualism and reciprocity.

2. The conception of a Scandinavian (welfare) model

The conception of the Scandinavian Model has gained wide acceptance in the social science literature as well as in journalistic essays. It can probably be traced to observations outlined in the book *Sweden: The Middle Way* which Marquis Childs, an American reporter, published in 1936. It was argued that Sweden had found an admirable middle way between bolshevism and un-regulated, *laissez-faire* capitalism. Although the Swedish case was then, and during most of the period after World War II has been, identified as the empirical embodiment of the

Scandinavian model, in fact all five Nordic countries took off in the same developmental direction during the 1930s. All of the Nordic countries got their crisis compromises in that decade, leading to new tension-reducing institutional solutions for mediation between agricultural and industrial interests as well as between the interests of organized labour and employers. This is the Nordic *Sonderweg*: crucial steps, unique in Europe, towards building a broad political consensus on a platform of a state-regulated socially modified capitalism were taken before the Second World War.²

According to Erikson et al. (1987), the core of the *Scandinavian Model* “lies in broad public participation in various areas of economic and social life, the purpose of which is to promote economic efficiency, to improve the ability of society to master its problems, and to enrich and equalize the living conditions of individuals and families. In social policy, the cornerstone of the model is universalism.” By this is meant that the Scandinavian countries - “at least on paper”- have set out to develop a welfare state that includes the entire population. As it is summarized,

“global programmes are preferred to selective ones: free or cheap education for all in publicly owned educational institutions with a standard sufficiently high to discourage the demand for private schooling; free or cheap health care on the same basis; child allowances for all families with children rather than income-tested aid for poor mothers; universal old-age pensions, including pension rights for housewives and others who have not been in gainful employment; general housing policies rather than ‘public housing’” (Erikson *et al.* 1987, pp. vii-viii).

² In the context of analyses of welfare state development it makes sense to stretch the concept of “Scandinavian” to “Nordic”, although intra-Scandinavian as well as intra-Nordic differences in social policy development can be identified. “Scandinavia” and “the Nordic countries” are used interchangeably in this paper, referring to all five Nordic countries.

Kuhnle (1990) lists eleven components of welfare systems which taken together, but with partial exceptions, set Scandinavian/Nordic countries apart from other welfare states, among these are the relative size of governmental welfare provision; size of welfare employment (broadly speaking); public employment as proportion of total employment; redistribution; high legitimacy for state/public welfare provision; and universal, citizenship based social rights. “Their universal embrace has anchored the Scandinavian welfare states’ claim to a special status” (Baldwin 1990, pp. 51-52), but the principle of universalism is also part of the Beveridgean post-WWII development in Britain, and indeed, Scandinavian post-war developments are partly inspired by, or were accelerated by, Beveridge (1942) and the introduction of the National Health Insurance in UK in 1948.

Esping-Andersen and Korpi (1987) label the Scandinavian welfare states institutional welfare states as a contrast to ‘marginal’ or ‘residual’ welfare states and the “corporatist” or so-called “reciprocal” ones, based on earlier attempts at classification of welfare state models (see e.g. Wilensky and Lebeaux, 1958; Titmuss, 1974). A few years later Esping-Andersen (1990) renamed the various categories of welfare state models, and replaced “institutional” with social democratic (welfare regime). The underlying view is that the institutional alias social democratic model prescribes the welfare of the individual to be the responsibility of the social collective; that all citizens should be equally entitled to a decent standard of living; and that full social citizenship rights and status should be guaranteed unconditionally (Esping-Andersen and Korpi, 1987, p. 40). The hallmark of the contemporary Scandinavian institutional welfare state is expressed in terms of three essential features: social policy is comprehensive; the social entitlement principle has been institutionalized (social rights); and social legislation has a solidaristic and universalist nature.

3. What is universalism?

The concept of universalism signifies the general, what concerns everything of a special kind, or the totality. The concept is central in different European traditions of thought; in theology it connotes a religious view that asserts the ultimate salvation of all souls (*inter alia* in opposition to Calvinist predestination). In moral philosophy the concept denotes different moral theories arguing for principles of universal validity, independent of particular traditions, cultures or relations. In sociology, universalism is primarily attached to Talcott Parsons and the universalising of citizens' relationships during the 19th century, replacing particular group-memberships. In the area of politics, the principle of universalism was initially expressed in the 18th century idea of human rights. In welfare policy, universalism as a distributive principle has been discussed since the 19th century. It is associated with some kind of equity and redistribution; yet the content of universal ideas in welfare policies remains somewhat unclear. Accounts of universal welfare policies are often contrasted with selective policies of a residual, means-testing kind, targeted at the poor. However, it is important to bear in mind that selective policies also comprise insurance-based, reciprocal ones; they comprise programmes targeted at individuals who cannot provide for themselves, as well as programmes restricted to the working population. Generally speaking, the conceptual confusions in the fields of both welfare policy and theory are striking. Regarding universalism, its conceptual polysemy may partly be due to the different dimensions it contains. Two of these are of special importance - membership and principles of allocation.

3.1 Membership

Democratic governance has, so far at least, been closely interconnected with the nation-state. As the democratic constitutional state guarantees equality before the law and the equal political status for all citizens, the main characteristic of a universal welfare state is the high degree of population coverage - people are attributed rights by virtue of membership in a particular community. The whole

population, or to be more precise, all members of a population category (e.g. people beyond a certain age, sick people; families with children etc) is, as a matter of right, beneficiaries of schemes that cover certain politically defined need situations. A problem of definition remains, however: What is “the whole population”? According to Kuhnle (1990, p. 15) and Hatland (1992, p. 23; 2001, p. 35), citizenship appears to be the basis for membership in universal social security systems. Others define membership according to residence: “The Nordic countries have established a universal model of social protection, where benefits and services based on residence are combined with earnings-related social insurance programmes” (Palme, 1999, p. 9). Residence is obviously the most comprehensive principle and the most generous to immigrants, guest-workers etc.³ In addition to the normative confusion produced by mixed definitions of membership within a universal welfare state, between welfare states this mix may produce serious gaps in the social protection systems.⁴ In a world of increasing migration, these gaps represent a great normative challenge to principles of justice for all democratic governments - especially for welfare states that claim to be universal.

3.2 Allocation of benefits

How welfare benefits and services are allocated is another dimension of universal welfare policies. This issue is even more intricate than the membership one.

³ Strange as it may seem, most political rights are attributed by virtue of citizenship while social rights, which sometimes incur substantial public expenditures, more often are attached to residence.

⁴ The main principle in the Norwegian National Insurance Scheme – *Folketrygden* – is residence. Resident is a person who has resided 12 months or more in Norway; citizenship, work participation or ability to pay has no significance in the attribution of rights and duties (§ 1-3). Yet, according to the EEA agreement that came into force in 1994, only employed citizens may bring with them pension rights when moving to another EEA-country. This means that both citizens from a third country (a non-EEA country) as well as non-working citizens of EEA-countries are not recognized as members when moving between EEA-countries. Another group, which is denied membership in the Norwegian pension system, is asylum seekers, as granted political asylum or residence permission is required for pension rights.

3.2.1 *Universal versus discretionary benefits?*

A distinction is often made between universal and discretionary allocation of benefits. As mentioned, universal policies are often contrasted with selective ones, the latter being characterized as one in which gatekeepers, often based on integrity-violating investigations and discretionary evaluations, determine the eligibility of the applicants (cfr. Rothstein, 1998, p. 21). However, no comprehensive universal welfare state manages without discretionary allocations. Certainly, the ideal-typical universal allocation is the distribution of an unconditional “basic income” to all residents in a defined area. Yet, this universality is restricted in all known welfare policies; the benefits are generally categorical, related to politically defined needs arising in different stages of life. More important though: a just, universal welfare state that not only is aiming at securing a basic security for all, but also at compensating for social and natural inequalities due to bad brute luck, are compelled to include discretionary evaluations. As Titmuss noticed some thirty years ago,

“Universalism is not, by itself alone, enough: in medical care, in wage-related social security and in education. This much we have learnt in the past two decades from the facts about inequalities in the distribution of incomes and wealth...” (Titmuss, 1968, pp. 134-35).

He therefore advocated a particular infrastructure of universal policies that incorporated “positive selective discrimination” in income maintenance, housing, health care, and education etc, i.e. complex professional discretionary assessments of needs. Individual, discretionary assessments may thus be a precondition for fair treatment within universal welfare systems.⁵

⁵ Obviously, from a normative perspective, there is a significant difference between the allocation of benefits based on objective, standard criteria - and welfare allocations based on professional discretion of individual needs. While a just allocation of benefits requires impartial treatment of everyone, elements of arbitrariness, unpredictability and uncertainty are brought into the process of allocation wherever the professions act as the welfare state’s gatekeepers. Hence, justly designed welfare

3.2.2 *Differentiation of needs*

Hence, the distinction between “objective” and discretionary assessments of needs is not essential for the identification of universal welfare policies. A distinction between kinds of needs is, however, important for the demarcation between universal and selective policies. A primary function of the welfare state is to protect its members against social risks. Characteristic for the development of the Scandinavian welfare states is that an increasing number of risks, such as unemployment, illness and the like, have been recognized as matters of public responsibility. Thus, the categories of citizens with legitimate needs for protection has gradually expanded. Risks that have not been granted this recognition are subsumed under residual social support mechanisms like the Social Assistance Acts. As a consequence, a demarcation line is drawn between the testing of legitimate needs based on professional norms, without concern for the person’s economic circumstances, and the testing of economic needs (“means”), i.e. of the ability to pay. Only the latter needs-test should be classified as selective, “since they select in relation to individuals’ economic standing” (Rothstein, 1998, p. 20). Thus, while professions and local administrators, i.e., the welfare state’s gatekeepers are granted a considerable discretionary power to decide who should be supported from the universal welfare state; the criterion for receiving support within selective welfare policies is lack of means. In this case, selective policies are targeted at the economically weakest part of the population. Insurance-based policies for the economically active population are in fact also selective, targeted at persons with the ability to pay, with financial capacity. However, we should search for another (sub-) concept to distinguish between the two qualitatively different forms of selectivity.

Another distinction within the category of economic need that should be made is the distinction between different kinds of assessments of these needs.

institutions that aim at compensating people for individual bad brute luck, may very well conflict with a fair implementation of the welfare policies.

Means testing may be carried out according to rather precise right-based rules concerning economic terms, or assessments may be accomplished according to a high degree of professional or bureaucratic discretion. Most benefits fall within these points, which make an important distinction between right-based and discretionary economic needs testing.

3.2.3 The graduality of universalism

As a preliminary last point in this conceptual discussion, universality and selectivity are clearly graduated along different dimensions: the concepts of universalism and selectivity are often used as entries to different ideological perspectives of welfare policies rather than as useful analytical tools (Hatland, 1992, p. 22). For instance schemes that are universal in terms of population coverage normally have certain filters for coverage, such as eligibility (age, years of employment, income earned, and others) and benefit formulas (e.g. equal benefits or benefit amount based on certain criteria). Some of these filters may have become more important over time. For example, during the period 1959 – 1967 the Norwegian old age pension system was at its most universal, taking various dimensions of the concept of universalism into account: the criterion of ‘work merits’ was absent and means-testing was done away with. Thus, all people beyond a certain age received a pension, and, significantly, the size of the pension was equal for all beneficiaries. After 1967, total pension benefits were made unequal as the filter of work merits was introduced. From the early 1990s also a history of documented unpaid care work was added as an additional criterion for earning a supplementary pension beyond the minimum pension. Scandinavian welfare states are not necessarily universal if by universal is meant equal benefits. Flat rate or uniform benefits were in one period considered especially egalitarian as they were regarded as an indication of the state’s refusal to perpetuate market inequalities (Baldwin, 1990, p. 52).

4. Universal welfare - when?

If we consider education as part of the welfare state, the Nordic countries stand out as relatively early proponents of a universal education. An early step towards democratization and universalization of education was the demand for general literacy for all, women as well as men. This “need” or “demand” was in principle created in the sixteenth century, as - with the coming of the Reformation - the then two Nordic kingdoms of Denmark-Norway-Iceland and Sweden-Finland became Evangelical Lutheran. The Church took responsibility for making the population literate.⁶ Introduction of a general and compulsory system of elementary education came in the nineteenth century: elementary schools was a duty of local authorities and every citizen had the right to an elementary education of a certain length and of a broader secular content than the former church schools had offered (Sysiharju, 1981, pp. 420-21). Denmark was first, with a Public Education Act of 1814 which introduced seven years of compulsory education, and obliged all municipalities to set up primary schools (Flora, 1983, p. 567); compulsory elementary education (length not specified) was introduced by law in Sweden in 1842 (*ibid*, p. 613); compulsory education for all children from the age of seven to confirmation (c. age 14) was legislated in 1848 in Norway (*ibid*, p. 608); and a system of general elementary schools was by legislation in principle established in 1866 in Finland (Sysiharju, 1981, p. 421). Elementary education for all citizens was introduced partly under the influence of ideas behind the American and French revolutions.

Before the idea and institution of social insurance came firmly on the agenda in European countries after the introduction of relatively comprehensive social

⁶ Tim Knudsen (2000) has searched for the genesis of the Scandinavian universalistic welfare state. He repudiates the common social democratic explanation, or explanation by other political groups for that matter, and concentrates on the state’s importance for the development of the Scandinavian welfare state. A main focus is the state’s capacity to perform a welfare policy. This was built up by the Protestant church, which became the kingdom’s instrument in its new caring duties for the poor and sick after the Reformation.

insurance legislation in Germany in the 1880s, the welfare responsibility and role of states and governments were since the sixteenth century to develop and maintain state-supported welfare or poor relief programmes. By the seventeenth century, virtually every European state had some sort of centrally established public welfare programmes (Leichter, 1979, p. 22), among which the Elizabethan Poor Law of 1601 probably is the best-known case. The aim was not always simply paternalistic or moral/ religious, but also to maintain law and order. Early welfare measures, particularly health, were related also to the doctrine of mercantilism, thus the 'national interest' required state intervention in the area of public health (*ibid*). A healthy population was considered good for the creation of national wealth and strength. Public health was one of the first areas in which the state began playing an active role, motivated not least by the empirical fact that epidemic diseases such as cholera, typhus, and smallpox tended to be socially indiscriminate, affecting rich and poor alike. Some of the first positive exertions of state authority came in the area of public health; the first public health laws were introduced in 1832 in France, 1848 in England (Leichter, 1979, p. 31). The provision of free, state-supported, and state-administered medical assistance to the *needy* was introduced as a reaction to industrialization and urban-related health problems in the nineteenth century. In England, such assistance was supplied under the poor laws, but at a social and political price: until 1885, to request free medical assistance resulted in pauperization (i.e. losing one's political rights and being subject to placement in a workhouse). France was one of the first nations to provide free medical treatment and hospitalization for the needy. It did so in 1893 with the National Law for Free Medical Assistance (Leichter, 1979, p. 32). Sweden and Norway were among the countries which by the latter part of the nineteenth century employed doctors to provide free or inexpensive medical services to the needy, i.e. those without means, and to supervise public health programmes (Leichter, 1979, p. 32). These early selective legislation for the needy can - at least *post factum* - be looked upon as a step towards universalizing

public health care.⁷ The Nordic countries have a long tradition of health and medical services. Denmark passed a health law in 1858, followed by Norway in 1860, Sweden in 1874, and Finland in 1879 - all laws introducing control over and regulation of health and hygiene by local authorities (Kuhnle, 1981b).

After 1850, *die Arbeiterfrage* or “social question” frequently appeared in parliamentary discussions and deliberations in Denmark, Norway and Sweden. Though modest attempts at worker insurance following emergence and growth of industrialization had been attempted in several countries, it was Germany under Bismarck who introduced a new concept of state-legislated social insurance in the 1883, with all industrial workers being insured against sickness in a compulsory programmes.⁸ This law was only one in a series of social insurance schemes to be implemented in Germany in the 1880s. The shift in the concept of poor law relief to the idea of social insurance was a dramatic and significant change in terms of attitudes to public responsibility for certain types of risks or individual misfortunes. Scandinavian debates and to some extent social policy developments were influenced by the German legislation (Kuhnle, 1981a, 1996), but decisions varied as to priority of insurance needs, form of organization, extent of population or worker coverage, whether insurance should be voluntary or compulsory. What is of particular interest here is coverage or membership of schemes, and it can be established that all first laws were limited in terms of coverage, except the Swedish old age and disability pension law of 1913 which, with minor exceptions,

⁷ Based on works of Palme (1990) and Goodin and Le Grand (1987), Hatland discusses the development of the pension system according to the allocation principles of “need”, “work merit” or “citizenship”, and reports that no European states provided universal benefits in their first social security legislation (1992: 104-08). Moreover, he states that universalism is first of all developed in countries that initially legislated means-tested benefits and services - seldom in countries with initial legislation based on work merits.

⁸ Bismarck very much-favoured compulsory social insurance for workers, and that scheme(s) should be financed by the state and not by worker premiums, which came to be an element of the legislation passed in *der Reichstag* in 1883. He argued, on practical Christianity and conservative paternalism, for a social reform that assigned a greater responsibility to the state for the protection of the working class. He favoured compulsory insurance because he considered it unrealistic and out of touch with real life to require that the workers should insure themselves against needs caused by illness, invalidity and failing capacity for work in old age. (Svenstrup 2000: 115).

was universal in scope, although with varying rules of eligibility for variegated benefits (e.g. means-testing). All early pension laws in the Nordic countries prescribed income means-tested pensions, and not until the post- WWII period was the right to receive a national pension independent of a means test instituted, thus making the schemes truly universal (1946 in Sweden; 1957 in Norway and Finland, 1964 in Denmark, and 1965 in Iceland) (Kuhnle, 1981b). The Danish pension scheme of 1891 has been described as universal (Knudsen, 2000, p. 9, 21), but that stretches the concept of universality too far: only deserving poor people at the age of 60 or more - who had not received poor relief during the previous 10 years - were entitled to a pension (Kuhnle, 1981a)⁹. Industrial accident insurance, first introduced in one form or other 1894-1903, covered only industrial workers (in Iceland fishermen), but was gradually extended to cover all employees (Denmark 1916, Sweden 1927, Finland 1948, Norway 1958, Iceland 1965) (Kuhnle, 1981b). Sickness insurance was made voluntary in the first legislation in Denmark and Sweden in 1892 and 1891, respectively, while Norway started out with a compulsory insurance which in principle covered all wage earners below a fixed, relatively high income limit, thus proving much more supportive of the principle of universality than legislation in the other Nordic countries. The principle of universality was even more emphatic: as the first country in the world Norway introduced in 1909 the family-friendly principle in sickness insurance that the spouse (i.e. in practise wife) and children of the employee/worker were automatically insured without having to pay an extra premium (Kuhnle, 1983). Thus, a much larger part of the population was in fact covered than statistics on insured would indicate. Other European countries introduced corresponding family-friendly schemes only from the 1930s onwards. Only after WWII, however, all Nordic schemes were made truly universal, encompassing all citizens (Sweden 1955, Norway 1956, Iceland 1956, Denmark 1960, Finland 1963). With the exception of Norway, unemployment insurance has been voluntary in the Nordic countries, thus less universal than other schemes.

⁹ Not widely known, Iceland was first among the Nordic countries to introduce an old age (and disability) relief or pension law: already in 1890 the parliament enacted a means-tested scheme for old

Unemployment insurance in Norway has been compulsory since 1938, adopted for nearly all wage earners, and organized by the state. However, any unemployed person in the other Nordic countries can claim economic assistance based on some kind of means test.

“It was during the postwar period that the cornerstones of the modern welfare state were laid. Where previously Scandinavia had hardly differed from international trends, the new period gave rise to a uniquely Scandinavian model. This model is characterized by considerable inter-Nordic convergence” (Esping-Andersen and Korpi, 1987, p. 47).

The post-war construction of the welfare state went through two phases: the first was characterized by the general acceptance and establishment of universal population (or relevant category of population) coverage with a flat-rate benefit system; the second phase from the 1960s is marked by introduction of earnings-related and adequate benefits, and thus also maintenance of status (and to a larger extent income) achieved in gainful employment.

5. Why universal welfare?

Originating in Europe at the end of the 19th century, the development of public health and social security has spread worldwide. The evolution of welfare states, in one form or other, is a universal phenomenon. But universal social programmes are less common, and were for long the hallmark of the Nordic and British welfare states. One should be aware, however, that universal social security programmes from the early post-1945 period in Britain have offered very low benefit levels, thus in practise, and as intended by the “architect” Beveridge, giving the market relatively much greater space than in Scandinavia. Though we have stressed that by universalism we refer to population coverage of

and weak persons outside the poor relief system. This law has also been seen as a model for the Danish law of 1891 (Berner 1894).

programmes, and that the Nordic countries and Britain show similarities in this respect, a careful comparison would remind us that other aspects of social security and welfare programmes can be conducive to the development of institutionally very different types of welfare states, with Britain often placed in the category of “residual”, “marginal” or “liberal” welfare states. The Scandinavian-British contrast is not a topic to be pursued here. Rather, we shall focus on: Why was it that the idea of universal welfare and social security programmes, relatively generous although not always “adequate” (variously defined) in terms of benefit levels, developed earlier and stronger in the Nordic countries than elsewhere? Why did citizenship (or resident) status become principally as important as employment status in northern Europe, but not - or only much later emerging as a possibility - elsewhere? What possible structural factors were conducive to the emphasis on one or the other principle of membership of state welfare programmes?

5.1 Arguments supporting universalism

Goul Andersen (1999) has listed arguments that have been used in debates on universal (general, adequate) welfare schemes. Arguments against are that universal schemes are too expensive; taxes are too high; high taxes have negative effects on the market; less social equality is achieved; lead to inefficient priorities; create dependency cultures; increase transaction costs; and create too high expectations among citizens. Arguments in favour of universal programmes have been (or are): such programmes are market conform (meaning i.e. that they make for fewer negative incentives for saving, employment, etc); administratively simpler; do not give incentive to abuse; create greater social equality; are non-stigmatizing; create and support community feeling and social cohesion; and support and increase citizens’ resources and thus their autonomy.

Many of these arguments, *pros* and *cons*, can be found in political debates and government documents at various times in the Nordic countries. At this stage we shall try to order pro-arguments in distinct, broader categories and only briefly

discuss some arguments that have been used in favour of universal programmes. Then we list some possible structural and contextual factors, which may have been conducive to universalism.

The basis for universalistic Nordic welfare states, empirically a post-WWII phenomenon, can be traced both to idealistic and pragmatic ideas promoted and partly implemented in many early examples of social insurance legislation immediately before and after the turn of the twentieth century. Arguments in favour may tentatively be grouped in four main categories

5.1.1 *Community-building*

Early social security programmes were initiated concomitant to political and economic “modernization”, in an era where state- and nation building were on top of the agenda of state leaders in European countries and national identity- and community-building was important. New social groups pressed for political inclusion, and whether this fight was successful or not, social inclusion was considered important both by authoritarian state leaders (e.g. Germany, Austria) and more democratically oriented leaders (e.g. Scandinavian countries). Early programmes did not include all groups (although the Swedish pension law of 1913 came close), groups were excluded on different grounds (non-employed; economically well-off; morally “unworthy” people), but an idea of universalism can perhaps be said to have been at least a latent element of the “nation-building” project. In Norway, the concept of a “people’s insurance” appeared around 1900, and although “people” and “all citizens” (or “all residents”) were not synonyms at the time, an (intended or unintended) seed was sown, and, indeed: The first parliamentary worker’s commission formulated among its proposals in 1894 that ‘because of the greatness of the cause and the interest it has aroused, the pension scheme should cover the entire population’ (Hatland, 1992, p. 55, *our translation*). In the far-off days before the First World War, important voices considered welfare and national efficiency complementary; welfare was supposed

to prevent waste of human resources in a highly different, unequal and ‘class-saturated’ society.¹⁰

5.1.2 Risk exposure

The protection against social risks caused by a century of turmoil, war and change, and last, but not least, the novel idea of prevention, contributed to the recognition of the ideas of social rights and universalism (Titmuss, 1968). “We are all in the same boat” is a normatively impregnated description of this risk-situation: Every citizen is potentially exposed to certain risks and all capable citizens should share responsibility for meeting welfare needs arising from such risk exposure. For instance, in 1918, the non-socialist government’s proposal for an old-age and disability pension covering all workers, rich and poor, was justified by the society’s risk-pattern; only very few citizens could afford a long-lasting loss of income, and thus nearly the whole population had a self-interest in the equalizing of risks. In this respect the Norwegian non-socialist parties went against the international trend - the implementation of “class insurance” for the less well off (except for Sweden) (Hatland, 1992, p. 56). Moreover, the high degree of universalism in “population coverage” also went against the Norwegian social democratic party, which, as late as in 1946, proposed an old-age pension restricted to workers below a certain income-limit. Soon afterwards, however, in the same year, the social democratic idea of a ‘people’s insurance’ was transformed into a universal idea and implemented as a universal child allowance (*ibid*, p. 70).

It can be claimed that socialist or social democratic parties in the 1880s had a solidaristic vision of universal social programmes, e.g. in 1885 it was claimed that ‘the state should guarantee a general old-age pension with state subsidy for all

¹⁰ A maturing of the nation-building argument is in recent years extended to reach beyond the borders of the national communities, especially in Western Europe where a “European identity” is consciously being nurtured in the headquarters of the European Union. Already in the mid-1950s a Nordic social

classes of society' (*Det Norske Arbeiderparti*, 1918, p. 11, authors' translation). However, at that time it implied improving (selectively) the life chances of workers and the poor and not an idea of all classes and citizens being part of public programmes offering benefits to everybody, which have become part of post-WWII social democratic programmes.

The famous Beveridge report *Social Insurance and Allied Services* (1942) sought to establish a universal set of principles for social security - not merely against physical wants, but against all five giant evils of peace: poverty, disease, ignorance, squalor and idleness (1942, paragraph 456). The universalistic ambition of the report - the aim to expand the risk-pool from particular classes to embracing all citizens - immediately made it a success. It inspired for instance the design of the Norwegian White Paper on a National Insurance Scheme that was presented in 1948 (Seip, 1994, pp. 152-53).¹¹

5.1.3 Human dignity

Early social programmes tended to – without much controversy at the time – to exclude “unworthy” people from coverage (beggars, drunkards, “lazy good-for-nothing people”). Only after WWII did the concept of “unworthy” people lose

union was established, among other things to promote a Nordic identity, but also for the pragmatic reason of promoting a common Nordic labour market.

¹¹ Lowe (1994) claims that, contrary to conventional historical accounts, the report's success was in fact only short-lived, both in Europe and in Britain; a remarkable disparity exists between the report's ideal of a welfare system where ordinary people could experience freedom of poverty guaranteed as a right to adequate resources without means-testing, and its practical implementation. The new social security system's six main pillars (Beveridge, 1942, para. 17) were never implemented (the “adequacy of benefit” and “the unification of administrative responsibility”), soon abandoned (flat-rate contributions and benefits) or heavily qualified (comprehensiveness and classification) (Lowe 1994: 120-23). Why it never became a practical blueprint for the post-war British welfare state, is a complex question that is most interesting, but beside the issue of this paper. Although the rejection or failure of implementation of many of the report's recommendations may be sought in the inconsistencies of the report itself, a not unimportant reason may also be of a structural kind relating to the normative basis of the British society; the lack of a cultural “soundboard” which may have existed in Scandinavia where Beveridgian ideas, more or less openly referred to, gained stronger support in practise.

ground concomitant to the rise of the concept of human rights (civil, political, social rights) (UN Declaration in 1948): all citizens are 'equal' or of equal worth. According to Titmuss, an essential historical reason for adopting the twin concepts of social rights and universalism in welfare politics was to remove the humiliating loss of status, dignity and self-respect that goes with exclusion from programmes and entitlements. "There should be no sense of inferiority, pauperism, dignity or stigma in the use of a publicly provided service; no attribution that one was being or becoming a 'public burden'" (Titmuss, 1968, p. 129).

According to Jose Harris (1994), the biographer of Beveridge, the Beveridge proposals were also mainly results of his long-term aversion against the Poor Law, selectivity and all forms of means-tested benefits. He fought the ethic of "clientage, concealment, and calculated improvidence" that assumedly ultimately would corrupt the whole society (Harris, 1994, p. 26).

Also in the Norwegian socio-political debates the dignity-argument was salient, expressing first and foremost a deep dissatisfaction with the existing poor relief system that offered only poor help to a heterogeneous group with quite different problems in a highly paternalising and stigmatising way. Thus, on several occasions in the 1950s, the Norwegian social democratic Prime Minister Einar Gerhardsen justified his proposal for moving from a means-tested to a universal old-age pension with dignity-arguments; old people's self-respect and social standing were even more important than economic equalization (Hatland, 1992, p. 74). This way of arguing was also salient in the justification of a universal child allowance in 1946; the positive effects of not separating between children of poor and rich families.

The other main argument was more pragmatic - the administrative costs of keeping the wealthy outside the system would eat up the resources saved by income limits - an argument that belongs to our forth and last group.

5.1.4 *Economic and bureaucratic inefficiency*

The principle of universal social programmes, i.e. no selectivity on moral or economic grounds, has also been argued for on a pragmatic basis. This was, for example, the case in Norway in the 1950s when the Conservatives and other non-socialist parties pressed for the reform of the means-tested old age pension in favour of a universal (flat rate) pension because as many as 75-80 per cent of all old people received means-tested pensions. To make pensions universal - a matter of citizen's right - it was argued, would save huge amounts of administrative cost. The Conservative Party (*Høyre*) in Norway was the first party to include in its programme, in 1949, the aim of a universal pension scheme (Sejersted, 1984, p. 528). Other arguments, (often heard in these debates), were the claim that means-testing penalizes the will to work and save, and the problem linked to the demarcation line; different municipal practises undermined the legitimacy of the means testing arrangements.

5.2 **A social democratic myth**

Political actors are seldom consistent over time, and parties of similar ideological predisposition have not always advocated the same arguments across countries. It has been claimed by several authors (e.g. Seip, 1981; Bull, 1982; Esping-Andersen, 1985; Bergh, 1987; Marklund, 1988), that universalism is an idea that is particularly strong within the social democratic movement. This was not always so (Hatland, 1992). Social democratic parties were long in favour of means-testing of the wealthy both before and after reaching governmental power, partly for class solidaristic reasons, partly for economic (too expensive) and partly as a matter of principle (affluent people do not need public benefits) (*ibid*, p. 62). According to Hatland, the main social democratic contribution to a system of universal social security in Norway, was their struggle for means-testing insurance schemes which seem to have stronger inherent attributes to develop into systems of universal social insurance schemes than insurance schemes originally established for certain occupational groups (see footnote 7). However, from the 1960s until this day, social democratic parties, having substantial experience as

government parties, have tended to make the universal welfare state part of their image and trade mark, the great defenders of the universal, solidaristic welfare state were the rich and the middle classes are consciously included as members and beneficiaries of uniform public programmes to promote egalitarianism and fight social differentiation, and as a means to corroborate broad social and political support for the welfare state. The argument has been that universal programmes make for a ‘better’, more generous welfare state than selective, means-testing, part stigmatizing programmes for which the middle classes and well-off assumedly take no or little interest in paying taxes to maintain (see e.g. Rothstein, 1998). “Forced solidarity” make, it is argued, paradoxically, for a better welfare state for economically, socially and politically weak groups than “selective solidarity”, even when that in principle should yield more economic resources available for weak groups.

5.3 Universalism: A vision, a compromise or an overlapping consensus?

As we have shown in this preliminary analysis, different kind of arguments has been used in favour, directly, and not least indirectly, in favour of universalism. Even if this analysis is tentative and has to be substantiated through a closer analysis of historical documents, we have not found a clear social democratic vision behind the political initiatives towards universalism. On the other hand, universalism can hardly be conceived of as a pure interest-based compromise, a result of a bargaining process. The interpretation that we will suggest, and which will be further explored, is that universalism was a result of a long, dynamic argumentative process developing towards an “overlapping consensus” (cfr. Rawls, 1993, lecture IV). Political actors were critical to different parts of the traditional social security system, and universalism was the alternative they gradually come to agree on. The driving force seems, in other words, to have been the same as was inspiring Beveridge proposals for universalism; a deep discontent with the existing selective system.

5.4 Structural and contextual factors conducive to Nordic universalism

Can it be that certain social-structural conditions have been conducive to fostering arguments in favour of universalism? Let us indicate four possible ‘causal’ factors, which independently or in combinations may have favoured a social and political climate for universalism in the Nordic countries, or have more easily have put the Nordic countries on the track (or path; re. path analysis) of universalism:

§ *Historical-institutional pre-requisites:* The early fusion of the church and state bureaucracies since the Reformation in the 1500s made for a more unified and stronger public interest in and responsibility for welfare matters in general, and citizens would direct their welfare demands towards government (central and/or local). Local communities had a long, pre-Reformation history of responsibility for poor relief or support. There was no “competition” between state and church for provision of education and health services in the modern state- and nation-building period as was the case in many other countries of the Catholic Europe. And there was limited space for market and other non-governmental solutions. Development of universal programmes can later on also be interpreted as a result of piecemeal, pragmatic learning from experience of policies and their shortcomings. But, and this may be important, some early institutional solutions for social security programmes may have been more conducive to being transformed into universal programmes than other early solutions, e.g. early means-tested pension programmes were easier to transform into universal citizenship based programmes than pension schemes based on work merit or employment record (cfr. Palme, 1999; Hatland, 1992; see footnote 7). Thus, early institutional solutions, structures, make some later reforms, adjustments and

extensions easier than other kind of reforms, and help explain strains of “Nordic exceptionalism”.

§ *Egalitarian pre-industrial society*: Relatively egalitarian pre-industrial social structures; early pre-dominance of independent or relatively independent peasants; historically early enfranchisement of peasants; the formation of separate agrarian political parties creating party systems distinct from those of other European countries and giving such parties a key role in the power-play and horse-trading about public policies in general, including welfare/social policies. Peasants gained a relatively stronger political role, and a more important role as taxpayers and potential beneficiaries of public policies. Peasants were critical of public outlays in general, and particularly of outlays or programmes from which they would be excluded as beneficiaries, thus it was more difficult to outline social security policies covering only industrial workers. The socialist or social democratic forces were weak at the time of the industrial take-off and the political setting was more conducive to searching for and defining universal solidaristic welfare solutions rather than class solidaristic solutions (e.g. first old age relief/pension laws in Iceland (1890), Denmark (1891), Sweden (1913), Finland (1936), Norway (1937); first sickness insurance law in Norway (1909), - although elements of selectivity and means testing were present and “unworthy citizens” were excluded in these first laws).

§ *Cultural homogeneity*: The combination of relatively egalitarian social structures, small and relatively homogenous populations in terms of ethnicity, religion and language, and a long historical tradition of public/communal responsibility for welfare issues, made universal social programmes more likely than in inegalitarian, culturally heterogeneous, and fragmented societies. But over time, the idea of universalism gained strength also beyond the Nordic countries, circumstances changed, lessons from historical/foreign

examples could be learnt. Changing social structures, changing patterns of public-private interplays over time, may also weaken universalist ideas and institutions in societies in which the majority of the population can be defined as well off.

§ *Extraordinary crises*: Although the idea of universal social security programmes to some extent was vented in the late 1800s, and was promoted in ILO documents and in parliamentary committee reform proposals in Norway in the 1930s, it was only after World War II that universal programmes were actively and comprehensively introduced in Scandinavia (and also in Britain, see above). The war experience itself has been mentioned by many (e.g. Titmuss, 1968; Seip, 1986; Goodin and Dryzek, 1987) as an important driving force for solidaristic, universal social policy solutions, meaning that the devastating war brought leading political opponents closer together in their fight against nazism and occupation and being conducive for forming a broader common value platform for the prospective peace era.

6. Welfare reforms of the 1990s: *quo vadis* universalism?

In 1945, no Norwegian social benefits had universal coverage (Hatland, 1992, p. 78). As of the early 1970s all Nordic countries had established universal coverage of old age pension systems, sickness insurance, occupational injury insurance, child allowance and parental leave schemes. The unemployment insurance was in principle universal and compulsory in Norway only, while merely union members were selectively covered in the other countries (Kuhnle, 2000, p. 388). The same overall institutional pattern existed at the time of the international recession around 1990, and at the end of the 1990s, although with some modifications. The introduction of a partial income-test of the “pension-supplement”-part of the basic old-age pension in Denmark in 1994 can be seen as

a potentially significant change towards some element of means testing of the amount of pension benefits, but in this case, means-testing at the top of the income scale, not means-testing of the low- or no-income members of the population. A similar means-testing of the top range of income-earners has been introduced as part of the new pension reform in Sweden, passed in 1998, and in the Finnish reform of 1996-97: the hitherto universal minimum national pension is offered only to pensioners with employment-derived (earnings-dependent) pensions below a certain income limit (which is set high) or to people beyond pensionable age who have not been employed (Kuhnle, 2000, p. 388). These are interesting novel examples of tendencies towards introducing selectivity in the allocation of benefits in universal membership schemes in Nordic welfare states – interesting exactly because the very few on top of the income pyramid are excluded from some benefits. Simultaneously, the insurance or reciprocity principle has been strengthened in the Swedish and Finnish pension reforms by establishing a closer link between what is paid into the system and what can be taken out. In the Norwegian case, this link has been weakened during the 1990s in the national pension scheme, but incentives for taking out private pension insurance have been maintained, thus the overall effect of policy changes has strengthened the insurance principle in Norwegian pension policy. Proposals to retract on the principle of universalism in the allocation of benefits have been discussed, but not implemented, in the field of child allowances, and according to a similar method of means testing as for pensions.

An important arena for changes in the thinking and reforms of the Western and Nordic welfare states has been employment policies. Unemployment and worklessness are firmly on the agenda, and even in Norway, with little experience of high unemployment rates, the issue of non-work has been given much political attention during the last decade. A general feature of European welfare policy reforms in this area is the trend towards active measures rather than passive, negative sanctions rather than incentives, duties rather than rights. Further trends include the approval of a public contract approach rather than a rights-based approach and an emphasis on selectivity rather than universality (Ferrera and Rhodes, 2000, p. 4-5). In this area, at least, a kind of convergence seems to be

evolving: both in terms of the interpretation of political challenges in terms of political answers, irrespective of national institutional preconditions and political colour of the government.

The primacy of work has always been central to Scandinavian welfare legislation, characteristic for these welfare states is the close relation between the institutions of welfare and work; the Scandinavian countries stand out as both “strong work societies” and “strong welfare states”. Thus, an “active labour market policy” and the “work approach” have been cornerstones of welfare policy since World War II, especially in Norway and Sweden. Yet, during the 1990s, new “work” and “activity approaches” emerged that tightened eligibility criteria and reduced periods and levels of support (Kildal, 2001). For instance, all four countries have introduced stricter qualifying conditions for unemployment insurance. In Norway stricter medical criteria for disability pension was introduced in 1993. Qualifying conditions for sickness insurance benefits were tightened in Finland and Sweden (Kuhnle, 2000, p. 389).

The duration of social security support for single parents in Norway has also been reduced fairly dramatically, from ten to three years, to encourage - or urge - single mothers to seek (re) employment. However, the most distinctive difference between the “new” and “old” work approaches is the introduction of a quite new kind of requirement: an immediate “duty to work” in return for benefits in the lowest tier of the income maintenance system (Kildal, 1998).¹² It is this “workfare element” of the new welfare policies in Scandinavia which may be regarded as a “new trajectory” different from the “income security” policy in terms of social rights which can be said to come close to a “citizen’s wage trajectory” (Goul Andersen, 2000, p. 80). In Norway, the “workfare” element of the new ‘work

¹² “Workfare workers” are priced lower than other workers, they neither have any bargaining power, nor labour rights to sickness or unemployment benefits, vacation etc.

approach' is limited to the social assistance programme.¹³ Still, as the qualifying criteria for receiving unemployment benefits have become stricter, unemployed newcomers to the labour market increasingly have to apply for the less favourable social assistance benefits. In 1997 the minimum income requirement for receiving unemployment benefit was nearly doubled, and in 1998 eligibility criteria were further tightened; from that year the obligation to accept any work that the employment office might find "suitable" anywhere in the country was reinforced.

In assessments of the last decade's welfare political developments, it is sometime stressed that neither Norway nor other Nordic countries have moved towards convergence with a "neo-liberal" model of social protection (e.g. Swank, 2002, p. 152). By the mid-1990s, at least, Norway has enjoyed more continuity of welfare state programmes than other Nordic countries. Some non-market related benefits have e.g. been introduced during the 1990s, such as cash support measures for parents with small children in Norway (since 1998).

Yet, several trends in Norwegian welfare policy development suggest at least some modifications of its basic principles, not least the new "work approach", which consists of various initiatives to increase labour market participation by strengthening the link between contributions and benefits, that is, strengthens the norm of reciprocity at the cost of the principle of universalism. The consequence is that more people are directed into the means-testing social assistance system, which is another move towards selectivism.¹⁴ That the issue of targeting in welfare reforms has become a key concept both in Norwegian and international

¹³ Ca 25 – 50 per cent of the municipalities has put the scheme into practice in ways that, not surprisingly, vary in the use of sanctions (positive or negative), working hours, age groups etc. (The percentage of the municipalities varies partly dependent on the definition of workfare). The content of the work activity vary too, from activities aimed at "lifestyle-changes" to work in the ordinary labour market. Thus, the duty to "work in exchange for benefits" is not a "standard" condition, but is adjusted individually and regionally i.e to local labour market schemes (Lødemel and Trickey, 2000).

¹⁴ This development is in concordance with Lawrence Mead's description of current Western welfare policies; as a change from a notion of "rights", to ideas of "social contract" and reciprocity: "... the needy should receive aid, but only in return for some contribution to the society.." (Mead 1997:221, *our italics*).

debates confirms this interpretation, together with trends towards greater use of user charges in the public system as well as towards more private providers of social and health services.

7. Concluding remarks

In this paper we have primarily been concerned with the normative basis of Scandinavian welfare policy, mostly with Norwegian references. More precisely, we have been concerned with the definition and justifications of one of its characterizing traits, the principle of universalism: What is the meaning of this principle; what is the origin of it; why did it gain a foothold in our welfare states - which values and ideas are expressed through universal arrangements; what significance do reasons for universalism have in current Scandinavian welfare policies? Relating to the current convergence debates, the question in focus is whether the inherent norms of recent Western welfare reforms, for one reason or another, are becoming more alike, and if so, what consequences these shared norms may have for future development of national welfare reforms. However, for us the basic issue has been to reconstruct the types of arguments that prepared the ground for universal welfare policies and to re-assess the status of these arguments in current welfare debates.

In our, far from finished, conceptual and historical analysis, the preliminary conclusion is firstly, that the arguments that supported the introduction of the principle of universalism were more indirect and pragmatic than current conventional political and academic wisdom tell us. It was rather a question of moving away from a social policy that had become normatively unjustifiable and economically inefficient than a vision and aim of expanding the risk-pool from particular classes to embracing all citizens, although such visions were not at all absent. Thus, the principle of universalism seems to be a result of a kind of “overlapping consensus” rather than a result of a unified vision and aim (of one or many parties). Secondly, the frequently heard claim that the social democratic movement was the driving force for the adoption of a principle of universalism

has not been corroborated. Many social policies developed before social democratic parties reached power, and other parties often, for various reasons, advanced the idea and practise of universalism of one kind or another. Finally, a peculiar observation seems to be that the arguments that are used to support more targeting and means-testing policies today, are similar to arguments once used - 50-70 years ago – to support the introduction or adoption of universal policies (human dignity, efficiency, incentives etc).

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