

## The Individualised Worker, the Gender Participatory and the Gender Equity Models in Sweden

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*Within the European Union (EU) policy framework, individualisation is cast in terms of self-sufficiency and independence, and coupled to the market activation of all individuals and groups. How will this model be translated into European societies with different histories, policy environments and political actors? I analyse how an individualised system of benefits emerged in Sweden and was anchored in the broader social policy model and discourse of participation parity. Using the Swedish example, I map out the differences between individualisation, participation parity and gender equity, each representing models with different policy goals and outcomes. In the final section of the article, I focus on retrenchment and restructuring in the Swedish welfare state and its impact on the gender participatory model.*

Individualisation is a concept with a great deal of currency in European policy and discourse. Within the EU policy framework, individualisation is cast in terms of self-sufficiency and independence, and coupled to the market activation of all individuals and groups. Women's labour market activity is centre stage in this policy discourse. How to integrate women into an individualised worker model is the challenge faced by EU member states with different histories, policy environments and political actors. To understand this process of translation, it is useful to analyse how this model has been embedded in a particular policy context: when and how it was anchored in the broader politics and social policy of society.

Sweden is an ideal case from which to analyse the emergence of the individualised system of social policy because it has been in place there for several decades. Moreover, Sweden represents the country that has moved furthest away from the single male breadwinner household, towards what is often referred to as a dual earner household. However, this is a misnomer, since both men and women are integrated into the labour market unevenly.

In this article, I trace the emergence of an individualised system of benefits in Swedish social policy and the concomitant discourse of gender equality in working life, which I call the gender participatory model. In the first section of the article, I map out the differences between individualisation, participation parity and equity, each representing models with different policy goals and outcomes. Using these three models, I am able to address theoretically and empirically the relationship between policy formulae and practices as applied to my Swedish example. In the final section of the article, I focus on retrenchment and restructuring in the Swedish welfare state and its impact on the gender participatory model.

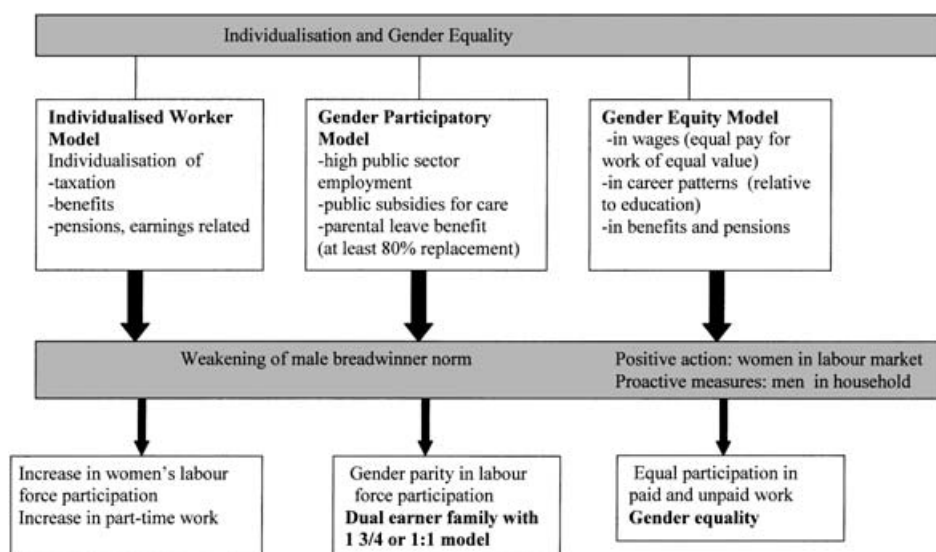


Figure 1. Gender Models of Individualisation, Participation and Equity.

### Three models of social policy processes

Individualisation in social policy, as is shown in figure 1, weakens the male breadwinner norm in a society, by offering disincentives and penalties for families who are organised around a single earner, nearly always a man. Tax advantages for single earner households, which are in effect marriage subsidies for a male breadwinner, disappear in the individualised model. Individualisation transforms tax penalties into tax incentives for women to enter the labour market. Individualisation of benefit structures carries certain assumptions about the life course decisions of couples around paid and unpaid work. For instance, eliminating pensions for a dependent spouse compels couples to confront the unequal division of unpaid work early on in a marriage.

Participation parity in paid work involves policy measures that go beyond individualising benefits and taxation, and includes care services and benefits that enable parents to combine employment with caring responsibilities. I refer to this as the Participatory Model (figure 1). Finally, in the Equity Model gender equal participation in paid and unpaid work is the goal. This implies a set of proactive policies that would alter statistical discrimination against women in employment (by allowing preferential treatment in recruitment and hiring) and measures to refashion gender norms within families around breadwinning and care (in the form of policy incentives for men to assume a greater share of carework).

In presenting these three models, I seek to underscore the fact that individualisation as a social policy process does not in and of itself lead to gender parity or gender equity in the labour market. As can be seen in figure 1, the models are not necessarily connected to one another. I do not assume causal links or a progression from individualisation to participation parity to equity. In short, gender neutral policies do not necessarily lead to gender equality outcomes.

In the following section, I begin with the broad policy shifts in Swedish social policy in the 1970s that foregrounded the individualisation of benefits. Then I turn to the lack of fit between assumptions and practices in the participatory model. Finally, I address the gap between participation and equity.

#### *Emergence of the individualised worker model*

There are several aspects of the Swedish individualisation of policy that are worth mentioning at the outset, before going into the specific policy changes. First, it occurred during an expansionary phase of welfare state development. Second, it was accompanied by a coherent set of policies to allow women to combine work and family life. Third, the policy discourse was not self-sufficiency, but rather equal participation in different spheres of life, which included both men as fathers and women as employed mothers.

There are similarities between the motivations behind the Swedish policy and the discourse on individualisation in the current European context: both are motivated by concerns for labour market competitiveness and labour market shortages (Esping-Andersen, 1999). Labour shortages were visible in the Swedish debates; women's labour force participation was preferred to increasing the number of immigrant workers (Kyle, 1979). However, the goal of participation parity in employment and family life, and its ideological underpinnings, also shaped both the discourse and policy.

Called the 'golden age' of the Nordic welfare states, the 1960s and 1970s brought to fruition the institutionalised welfare state with its comprehensive policies covering a range of protections and risks and reaching all citizens. According to Huber and Stephens (1998), the main contours of these policies include: full employment, generous basic income security provided through the welfare state, a tax system supportive of production and redistribution, and a wage determination system that supports the reduction of inequalities. The Swedish welfare state became inclusive of all social classes: high earners were brought into the system through the principle that benefits were related to income loss (Korpi and Palme, 1998). Everyone was entitled to a basic guaranteed amount in respect of his or her pensions, sickness insurance and, later, parental benefit, but the rest was based on prior work record (Marklund, 1992). Women as housewives became part of the group of marginal persons, who, lacking permanent jobs, received the lower flat rate benefits in contrast to the majority of the 'working' population who received the more generous benefits, and the difference was substantial (Sainsbury, 1996). Slightly over half of all adult women were in paid employment.

There were many political debates and government commissions of inquiry about the impact of this redistributive policy change on women outside the labour market. We all know the outcome: the emergence of the individualised worker model in social and labour market policy.

Turning to the specific policies in the first phase of the individualised worker model, we can see a set of coherent policies: incentives for women to enter the labour market and penalties for families who did not have two earners. This process had already begun with child allowances and the equalisation of tax subsidies for solo mother families and male breadwinner families, together with the introduction of earnings-related pensions in the 1950s (Sainsbury, 1996). Among the policies that emerged in the 1970s, the most radical was the individual tax reform in 1972, which totally transformed a tax subsidy for the

single earner (male breadwinner) into a tax penalty for single earner families (Gustafsson, 1992).

Sweden manifests an individualised worker model in several respects. There are almost no subsidies to support a single earner family: rather, there is individual taxation as opposed to joint taxation, and child allowances rather than tax deductions for dependent children. Earnings-related pensions have been constructed around high payroll taxes (which result in low earnings for a family wage). The widow's pension was phased out after 1989, on the basis that women were fully integrated in the labour market. At the end of the 1990s, only 4 per cent of Swedish women were full-time housewives, compared with a 26 per cent average in the EU.

A pure individualised worker model expects that benefits and services will be connected to workforce participation, rather than being derived from a spousal relationship, residence or citizenship status. In this respect, Sweden departs from the pure individualised model since an essential feature of Swedish social policy is universalism, as with the child allowance and the basic pension that is linked to residence or citizenship. Nevertheless, the most generous benefits are income and work related, such as unemployment and sickness benefits, and earnings-related pensions.

#### *The gender participatory model*

It does not necessarily follow that the individualisation of benefits will lead to a gender participatory model, with its goal of gender parity in the labour force. In an individualised worker model, there is a weakening of the male breadwinner norm, mainly as a result of penalties imposed on male breadwinner families. In a gender participatory model, there are also carrots as well as sticks to attract women into labour market work. Such policies were put in place in the 1970s in Sweden, including publicly subsidised daycare, after school care, the right to work part time until the child is seven with full job security, and generous and flexible parental leave policies. This model came into being during a period of welfare state expansion and a robust economy during the 1970s. It had strong ideological support from the Social Democratic Party, including feminists within the party who campaigned for gender equality (Hobson, 2003).

In an individualised worker model, both women and men are assumed to be self-sufficient labour force participants, but this does not necessarily result in equal participation across all groups. In fact the individualisation of benefits and its ideological underpinnings in EU discourse have translated into different participatory patterns for high-educated and low-educated women. The gender participatory model in Sweden is more inclusionary. Rubery *et al.* (1999) in their study of labour force participation in Europe make the point that the real variations in women's labour force participation are among low-educated women. In Sweden this group is more integrated into labour market work than the European average. In 1994, 93 per cent of Swedish high-educated women and 81 per cent with low education were employed, compared with 85 per cent and 50 per cent respectively in other OECD countries. Driving the gender participatory model in Sweden is the highly developed public service sector. This has produced an extremely segregated labour market, but it has also created a woman-friendly working environment. Studies of women in public sector work show that women choose these jobs knowing that private sector jobs do not allow for combining family and paid employment (Hoem, 1995).

### **The gap between the participatory model and the equity model**

Turning to the fit between the assumptions, norms and practices in the participatory model, we can see that in Sweden participation parity in terms of actual numbers of men and women in the labour force nearly exists. The most recent statistics on employment (August 2002) show that between the ages of 20 and 64, 80.5 per cent of men and 77 per cent of women are in the labour force. Looking at the most active labour market years (25–54), Swedish women have one of the highest participation rates among OECD countries (nearly 90 per cent). But a significant portion of women – over a third – are working part time. It is important to keep in mind that ‘part time’ means long part time, more than 15 hours per week, which allows part-time workers to have *pro rata* benefits.

Parity in participation has resulted in a narrowing gap between women’s share of entitlements with respect to sickness, compensation and unemployment benefits and earnings-related pensions. Yet there are still gender differences that are explained by women’s breaks in employment, their part-time work and lower earnings (Sainsbury, 1997).

Rather than a dual earner model, Sweden has a one-and-three-quarter earner model, with women doing less paid and more unpaid work than men. In 1992, women worked on average 27 hours of paid work and 33 hours of unpaid work; for men the proportions were reversed, with 41 hours of paid work and 20 hours of unpaid work per week. The most recent statistics, for 2001, show a slight change. Men have reduced their hours in paid employment by about one hour a week, and both men and women have decreased their unpaid work.<sup>1</sup> If a gender equity model were in place, both women and men would participate equally in paid and unpaid work.

The distance between the participation parity and equity models can be seen in the disparity between the incomes of men and women. In the 1990s, women earned slightly over two-thirds of what men earn, substantially more than in the 1970s, when they earned 54.7 per cent of men’s earnings. In respect of disposable income (that is, income plus transfers minus taxes), the differential is smaller. These redistributive effects can be seen in changes in men’s and women’s income packages. In 1975, women’s earnings were 44 per cent of men’s; but their disposable income was 58 per cent of men’s. By 1994, women were earning 69 per cent of what men were earning; considering disposable income, women’s income package was 78 per cent of men’s. A greater proportion of women’s income package than men’s comes from allowances and transfers (Nyberg, 1997), which calls into question the viability of a model with self-sufficiency at its core. The supports built into the participation parity model are crucial for women’s welfare.

In the most recent commission reports on welfare, work and unemployment, Le Grand and Szulkin (2002) conclude that, although there has been a slight decrease in the wage differences between men and women since the 1980s, this is misleading. In fact when one decomposes the wage differential, taking into account the increase in women’s education (women have higher participation rates in higher education than men) and their accumulation of work experience, the wage gap between men and women appears wider.

As is obvious from the discussion above, participation parity does not translate into gender equality in paid and unpaid work. This is also evident in the division of parental leave. The policy has been gender neutral since 1975. Parental leave benefits have been

continually expanded and modified, from 210 days in 1975 to 360 days in 1989. The benefit level reached 90 per cent of parental income in the 1980s and was reduced to 75 per cent at the height of the economic crisis of the mid-1990s, but is now back to 80 per cent. The most recent innovation is the introduction of 'daddy leave' – first mandating one month and recently extended to two months – that is for the sole use of fathers. One would have expected a steeper rise in the use of parental leave by men after this policy innovation, since families lose the daddy leave if the father does not take it. In the 1990s, there was only a slight increase in the proportion of days taken by fathers, though currently 50 per cent of fathers take some leave before their child reaches the age of six. Throughout the 1990s the figure hovered between 10 and 12 per cent. In 2002 men's share rose to 15 per cent, still far short of the equal participation of men in unpaid work. In the mid-1990s, the low level of men's use of parental leave was attributed to the drop in the replacement level of the benefit, but since this has been restored, this explanation no longer holds. Once again one cannot ignore the earnings differential between men and women and the lower earnings potential of women in accounting for the imbalance in parental leave. According to Sundström and Duvander (1998), the father's leave results in a larger loss to the family income.

#### *Welfare state retrenchment and gender equity*

At the beginning of the 1990s, Sweden experienced a severe economic crisis, employment declined by 13 per cent and unemployment reached 8.3 per cent, although channelling the unemployed into training programmes masked the rise. The recent report of a Government Commission, *Welfare in Sweden: The Balance Sheet*, concludes that the employment crisis did not lead to women leaving the labour market to become housewives. One could say that there was unemployment parity; the drop in employment was as great for women as for men (DS, 2002:79, 37). Nevertheless some studies suggest that women have had more difficulty finding their way back into full employment (Gonäs and Spånt, 1997). They tend to dominate in the flexible marginal jobs. This is more true for non-Nordic immigrants, and even more so for women than men (Le Grand and Szulkin, 2002).

High-quality and affordable care for children and the elderly has been the bedrock of the participatory model. The downturn also affected services. Childcare financing has been reduced and parental fees increased. Cuts in funding have not translated into a reduction of care (in 1997, 73 per cent of all children under school age (seven) were in publicly funded daycare); but instead there has been deterioration in the quality of care, particularly in respect of the staff/child ratio. This lowering of standards has led to an increase in private daycare centres from 5 to 15 per cent, most of them non-profit (Bergqvist and Nyberg, 2002). In the case of elder care, it is not only the quality of care that has declined but also the amount of care provided. Policymakers assume that families will pick up the slack (Szebehely, 1998).

One of the major reforms in the 1990s was pension reform, driven by the high levels of expenditure and economic crisis. Swedish pensions had both a universal and an earnings-related component. In order to qualify for the former, one had to work for 30 years. Earnings-related pensions were based upon the best 15 years of one's earnings. In general, earnings-related pensions benefit men more than women, as men tend to have



higher earnings and take fewer breaks in employment for caring. Men in white-collar jobs with a steep wage progression profile clearly benefited the most from the policy (Ståhlberg, 1995). However, the best 15 years policy also supported women who had breaks in their careers and increased their incomes after their childrearing years. In the new system, one has to work 40 years for a full pension and the entire pension life-cycle income is now the basis for the earnings-related pension. This removes the pension advantage for white-collar workers over blue-collar workers, but also penalises women who have been out of the labour force or working part-time caring for children or the elderly. The reform does top up pension entitlements of parents with young children, but only up to 75 per cent of the average income of all those insured. It also allows spouses to share pension rights, which supports divorced women. As the change in the pension policy has only recently taken effect and is being phased in for those born before 1953, there are as yet no systematic studies of its gendered impact. What we do know is that the reform, which requires 40 years of labour market work and is based on lifetime earnings, has long been the model in strong male breadwinner wage welfare systems.

The Swedish case also suggests that in periods of economic downturns and in competitive globalising economies solo mothers are in a vulnerable position. Until the 1990s, there was very little difference between solo mothers and partnered mothers in terms of labour force participation, although solo mothers tended to work more hours (Hobson and Takahashi, 1997). Swedish solo mothers avoided poverty through their paid work, but also a significant proportion of their income package came from benefits and transfers (56 per cent came from earnings and 31 per cent from social transfers). There has been a decline in solo mothers' earnings as a result of their deteriorating labour market position. The employment rates for solo mothers are now lower than for partnered mothers, which represents a reverse of the earlier pattern. Not only higher unemployment, but also longer periods of unemployment, underemployment and withdrawal from the labour market characterised the experience of solo mothers in the 1990s (Björnberg, 1997; SCB, 1998; Sainsbury, 2000).

In general, solo mothers are disadvantaged in an individualised worker model because they are dependent upon one income. Since women tend to earn less than men, individual taxation hits them hard. This is true for flat rate taxes, such as value added tax, but also for a steeply progressive income tax system, such as that in Sweden. In the 1990s, solo mothers were among the greatest losers in terms of disposable income. At the beginning of the decade, the median income for solo mothers was 27 per cent less than the average; by the end of the decade it was 39 per cent lower. Solo mothers have consistently experienced a drop in income, irrespective of age, country of birth and number of children (Fritzell, 2001). The other group who experienced a decline in resources were immigrants, who faced a highly competitive and discriminatory labour market. At the beginning of the 1990s, 70 per cent of immigrants were employed, but by the end of the decade the level had dropped to 55 per cent. Non-Nordic women immigrants fared the worst: only 43 per cent have jobs (Sainsbury, 2000).

In the Swedish sex role debates on equality in the 1960s, there was a stated expectation that men's and women's roles would converge. As women entered paid work, men would begin to take up their share of unpaid work. This did not happen. The gender participatory model did not lead to the gender equity model – the equal participation of men and women in paid and unpaid work. Furthermore, welfare state restructuring has

resulted in some reverses in the level of support that forms the crucial underpinning of the gender participatory model.

## Note

- 1 Women, by about two and a half hours per week; men by about an hour per week.

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