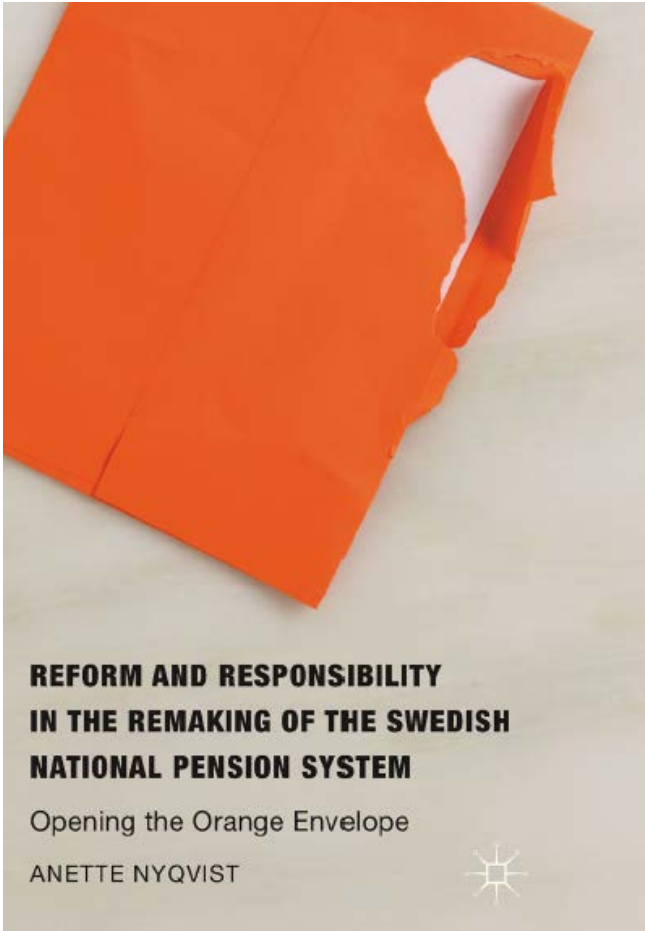


Reform and Responsibility in the Remaking of the Swedish National Pension System

Opening the Orange Envelope

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CHAPTER 1

Insecurity as Incentive in Social Security Policy

In a Market State

This is a book about what a national pension system does. It is about how policy, such as a national pension system, shifts responsibility from state to individuals and, thus, works to reconfigure the state–citizen relationship. It is an ethnography about the art of governing and of the workings of contemporary power. With this study of Sweden’s remade national pension system I shed light on how politicians, technocrats, and bureaucrats set out to educate and foster the general public into responsible, hardworking, and financially literate citizens. And I show that such attempts are not readily accepted or adopted by the citizens at the receiving end of the national pension scheme. Instead of providing stability and security, this social security policy invokes a sense of insecurity in Swedish citizens.

A national pension system covers enormously large issues in both scale and scope. It stretches from the individual, through the national, and further out to global levels—and back again. On its way it touches upon issues all through life, from birth until death. A national pension system is simultaneously of public and private concern. The temporal aspects of a pension system are imposing: it engages the past, the present, and, not least, the unknown future. The subject of financial security in old age involves issues of health and work. It is about welfare, security, risk, and responsibility. A national pension system links social and economic issues on both individual and national levels. With its wide reach in scale and scope in society as well as over time, a national pension system connects citizens with the state in ways that are intimately tangible and individual *and* abstract, aggregate, and

collective. A national pension system defines and shapes the relationship between state and citizen. It carries expectations on both parts and a change in the fundamentals of such a system invokes a break in the state–citizen relationship.

In 1999 a fundamentally new national pension system was launched in Sweden. It is part redistributory and part funded where each citizen is required to place some of his/her future pension on the financial market. Other novelties are that each individual's pension benefits are based upon the sum of an entire life of employment, that every citizen "chooses" at what age he or she wants, or is able, to retire, and that the government annually sends out individual pension information to the citizens. Every spring all Swedish, tax-paying, citizens receive a bright orange envelope containing individual pension information from the government. The annually sent out Orange envelopes have quickly become symbols and, in fact, a trademark of Sweden's reformed national pension system. I conceptualize the new pension policy as a political technology and tool of governance and at the core of this book is how the governed, as it were, receive and react to such governmental efforts—sent to them in orange envelopes. The technicalities and construction of Sweden's new national pension scheme effectively shift the responsibility of pension ages and levels from the political sphere to each individual citizen as well as to the abstract spheres of technocratic automation and global financial markets and create a sense of insecurity instead of security among citizens.

The ethnographic fieldwork of this study was conducted mainly throughout 2005¹ when the remade national pension system in Sweden was still thought of as "new." I gained access to Swedish government and administrative settings related to pension system politics and policy implementation enabled for this in-depth study of pension system policies in the making. It provides valuable insight into the negotiations and power struggles at play, as well as of the ordinary and mundane daily routines of bureaucrats in the contemporary moment of a restructuring of the generous welfare systems of the so-called Swedish model. While the remade Swedish national pension system, as we shall see, is notably "radical" (Anderson and Immergut 2007: 349), the changes I here describe and discuss are not unique for Sweden. With the twin pressures of economic and demographic change, governments throughout the industrialized world with expensive post-World War II pension systems have increasingly enacted similar changes, since the 1990s and on, in what some call a "wave of

pension reforms” (e.g., Frazier 2010; Immergut and Anderson 2007; Madrid 2003; Morel, Palier and Palme 2012; Orenstein 2005, 2008; IMF 2005; OECD 2013).

This book, then, tells the story of how individuals at all levels of contemporary version of Swedish welfare society—elected politicians, technocrats, civil servants, and “ordinary citizens” alike—grapple with forwarding and adapting to what Karl Polanyi with uncanny foresight described as “market society” (1957[1944]). Polanyi’s *The Great Transformation* is a powerful critique of market society, not of market economy as such, but of the market as organizer of society where “Market economy involved a society the institutions of which are subordinated to the requirements of the market mechanism” (1957[1944]: 178). So this is a study of what a national pension system does to people living in a market state. The book deals with the specific dilemma of having a social security system in which the insecurity of the citizens makes the system itself secure. In other words, constructing a national pension system as a self-regulating, closed financial system where nothing more than what is paid into it is paid out reverses the notion of security in the relationship between state and citizen. Where previously the state provided a sense of security for the citizens, the citizens now remain insecure while providing for the security of the state with regard to financing future pensions. Insecurity may thus be viewed here as a kind of lifelong incentive to make citizens work, save, and invest. As Richard Sennett asserts, “Insecurity is not just an unwanted consequence of upheavals in markets; rather, insecurity is programmed into the new institutional model. That is, insecurity does not happen to a new-style bureaucracy, it is made to happen” (Sennett 2006: 187).

Encounter at the Bank: An Ethnographic Vignette

Early spring at the beginning of this century. Midday in the middle of the week. Waiting for my turn at one of the large bank’s local branches in Stockholm. Several people ahead of me. In no particular hurry. Waiting. Just standing. Watching. Idly observing the interactions between customers and bank personnel. Errands to the bank, actual encounters over the counter, are rare these days. Customers are steered toward self-service; most petty banking business can be done over a telephone, through ATM machines, or via the Internet.

Two tellers attend to the quietly waiting customers. A button is pushed; two-digit numbers present themselves accompanied by a

two-tone signal. Individuals free themselves one by one from the small group of waiting people and stepping up to the teller situated under the number that corresponds with the one on their ticket. Apart from a young man and myself there are mostly elderly customers waiting. Perhaps they lack Internet skills or access to it but have time to wait for their turn at the bank during opening hours. It is the young man's turn. Helmet on, tools hanging from the loops in his blue and bright yellow trousers, a bag hanging from his right shoulder. He pulls out a pile of papers—glossy brochures, loose sheets of white paper, colored pamphlets, and an orange envelope. Places them on the counter between himself and the teller, a young man about the same age as himself, but dressed in a sharp dark suit, shirt in a soft pink shade and tie to match. Professional smile.

Construction worker does not return smile but jumps in to ask, not loud, just concerned, “What is this? I received this in the mail. I don't understand. Am I to choose funds in order to get a pension when I'm old? How do I do that?”

Professional smile still present:

“Oh. Yes. You need to choose pension funds now. It's the new pension system we have. I see you have all the information there. You look through that fund catalog and pick five. It's easy.”

Sentence punctuated with nod of head.

Customer is not receiving the response he wanted. Insisting, one hand on pile of paper products:

“But I don't know about these things! I'm a sheet-metal worker for God's sake. I've tried. I've read all this, looked through it, and tried to understand what it is I need to do to make sure I get a decent pension when I retire. But I don't understand. So I brought the papers with me to work and now I am spending my lunch break here, hoping that you will explain what it is I am supposed to do.

Teller places more brochures on top of the pile, still smiling, head slightly tilted.

“Well, I'm sorry. I don't think I can explain the pension system to you here and now. But take these folders with you. They are

about the pension funds and private pension saving solutions we have to offer here at the bank. I think you will probably need to save quite a bit to secure your retirement.

Customer shakes his head, stuffs papers back into the bag as he turns round, and leaves the branch office.

This happened many years ago but I took specific note of it. I still go to the same local branch office, although much more seldom given the increase in e-banking, and I often think of the encounter above. The image of the young construction worker with his papers and questions about his future pension became my point of departure as I embarked on my ethnographic study of what a pension system does.

Here is a young man worried about his pension, concerned with securing his economic situation some 40 years from now. His pile of pension papers are all mixed up with brochures from private businesses and documents containing information from the government. What was at stake in the discussion about pension planning? What made the young man take time off to go to the bank? Was it a realization of some new expectations placed upon him with the new pension system? But why, then, was he at the bank asking about a state welfare issue?

The encounter at the bank highlights the main research questions of my study. One set of questions concerns the political aspects of a pension system. What does the political context within which the national pension system was shaped look like? What assumptions and values are embedded in, and promoted with, the construction of the pension scheme? Another set of queries focuses on what a pension system does, that is, on the performativity (Callon 1998) of the pension scheme and on the transformative aspects of a pension system. How does the state communicate the novelties within the national pension system to the citizens? What new expectations and demands are being placed upon citizens with the design of the current national pension system?

Since 1999 Sweden has had a new mandatory national pension system. It consists of both a redistributory part and a funded part. The contributions to the system are fixed, while the benefits paid out fluctuate, thus making the system financially stable, autonomous, and self-regulatory, while placing significant economic risks with the individual citizen instead of with the state. The responsibility for, and the agency to affect, levels of future pensions is, as we shall see, divided and relocated from the sphere of political decision-making to both a technical level of numerical calculations and an individual level where

it is up to each citizen to secure his or her own future pension. A strong emphasis on the importance of government information, seen as a way of educating the public, is embedded within the design of Sweden's national pension system. Hence, we are seeing a new "directionality" (Wolf 2001) emerging in the conceptualization of the basic structure of the national pension system.

In this study Sweden's new pension system is seen as a "political technology" (Foucault 1977: 205) with the power to transform society through its subjects: the citizens. Promoted through the very construction of the pension scheme are, as we shall see, processes such as automatization and financialization, individualization, and responsabilization. By looking closely at some of the practices used, and at who are using them, I want to map out an experimental and evolving "project of neoliberalization" (Tickell and Peck 2003), in this case set within the context of the remaking of the Swedish national pension system. Exploring the elements of "governmentality" (Foucault 1991), I look into aspects of "the conduct of conduct" (Dean 1999: 10; Gordon 1991: 48) brought about by the national pension system in Sweden.

Notions of the State

On a broad level this study is concerned with how new forms of governance may alter the roles of, as well as affect the relationship between, state and citizen. A Weberian notion of the state holds that it is a distinct and unitary actor that governs over a particular population within a specific territory (Garsten and Nyqvist 2013; Mitchell 1999; Sharma and Gupta 2006; Weber 1958[1946]). Such a state-centered perspective, in which the state is seen as set apart from both society and economy, is continuously being challenged by enhanced globalization and as new organizational actors with regulatory ambitions enter the scene. Hence, this is also critically investigated in research that does not take the state as a given and distinct actor with particular powers (Bernstein and Mertz 2011; Hull 2012a, 2012b; Jessop 1982, 1990; Mitchell 1991, 1999; Sharma and Gupta 2006). James Ferguson has argued that the state is neither the source of power nor simply the projection of the power of an interested subject, but rather "a mode of power that relies on state institutions, but exceeds them" (Ferguson 1994: 273).

Rather than viewing the state as a distinct, given, and unified entity in possession of certain particular powers, critical analysis of the

state pays attention to its construction through discourse and practice (Bernstein and Mertz 2011; Ferguson and Gupta 2002; Hull 2012a, 2012b; Mitchell 1999; Sharma and Gupta 2006). Sharma and Gupta suggest viewing states as “culturally embedded and discursively constructed ensembles” that are “produced through everyday practices and encounters and through public cultural representations and performances” (2006: 27). They also point out that it is “the multilayered, pluri-centered, and fluid nature of this ensemble that congeals different contradictions” (2006: 10). It is with such a perspective of what the state is and does that this study looks at the policy process of Sweden’s new national pension system.

A focus on particular practices within state bureaucracies may highlight various aspects of rule and governance as well as shedding light on how subjects are formed (Bernstein and Mertz 2011; Ferguson and Gupta 2002; Mitchell 1999; Sharma and Gupta 2006). By paying specific attention to everyday, routine, and mundane state practices and procedures we might obtain deeper understanding as to how “the micropolitics of state work, how state authority and government operate in people’s daily lives, and how the state comes to be imagined, encountered, and reimagined by the population” (Sharma and Gupta 2006: 12).

Timothy Mitchell argues that “a construct such as the state occurs not merely as a subjective belief, but as a representation reproduced in visible everyday forms, such as the language of legal practice, the architecture of public buildings, the wearing of military uniforms, or the marking and policing of frontiers” (Mitchell 1999: 81). A closer look into the practices of voting, paying taxes, passport checks, or the construction of a national pension system thus sheds light on the nature of state rule and ways of governance as well as telling us something about the roles of, and relationship between, state and citizens. In Matthew Hull’s comprehensive work, *Government of Paper* (2012a), he shows how everyday mundane state practices, and bureaucratic documents, affect and engage citizens in various ways. Hull argues, however, that “state practices are extended but not state power” (2012: 186).

During the past two decades new practices and ideas of how to govern have gained importance in contemporary state administration. Significant for such a shift, commonly referred to as “from government to governance” (Pierre and Peters 2000; Kjaer 2004), is a general move from a hierarchical, older type of seemingly neutral bureaucratic governing of populations through political decision-making and legislation, toward governing by “soft law,” through networks

of governmental and non-governmental organizations, with greater emphasis placed on expertise, knowledge, and information. Ideas and practices on how to govern are being brought in from the corporate sphere to state administration. These new forms of governance often work to shift the directionality of agency and responsibility through processes of distanciation and personalization.

Planning is, no doubt, an important governmental tool, and statistics and classifications are key techniques of modern large-scale state planning. While usually considered neutral and apolitical instruments, these techniques, and the plans they result in, do not merely describe socioeconomic realities, but actually shape reality (Scott 1998). In *Seeing Like a State* (1998) James C. Scott investigates failed projects of modern statecraft by means of critical analysis of seemingly mundane administrative procedures. The study sheds light on the significance and implications of “state simplifications” and “projects of legibility” (Ibid.: 80–81) on the ground and for the people subjected to them.² James Ferguson also has explored the workings of state planning and bureaucracy. In his study of local bureaucracy and the development industry in Lesotho, he shows how seemingly failed government projects operate as “anti-politics machines.” Such machinery, Ferguson argues, not only reinforces and expands the exercise of bureaucratic state power but also suspends politics from even the most sensitive political operations (Ferguson 1994: 273).

While not implying that the national pension system in Sweden is a failed state project, my interest in looking closely at the creation and implementation of the pension scheme is to shed light on processes of depoliticization in contemporary state planning. By paying attention to some of the “simplifications” and “projects of legibility” carried out by the pension bureaucracies, I gain insight into how the state “sees,” within the narrow field of a Swedish national pension system, and what implications this has in terms of new ways of governance.

Michel Foucault’s notion of “governmentality” (1991) effectively links the art of governing with the subjects being governed—the citizens—and, subsequently, the relationship between state and citizen. Citizens are the subjects of the state and the members of this particular kind of organization, with particular rights and duties attached to their status (Ahrne 1998; Garsten and Nyqvist 2013). From an anthropological perspective, Ulf Hannerz holds that the state engages in “the management of meanings” and that this involves, among other things, constructing its subjects culturally as citizens (1992: 48–49).

Studies of governmentality pay specific attention to the rationality of government and focus on analyzing the particular practices of state power involving, for example, the application of economic principles to the management of populations. In other words, the approach draws attention to processes by which the conduct of a population is governed and to how the art of governing is internalized by the subjects being governed (Burchell 1991; Ferguson and Gupta 2002; Rabinow 1984; Rose 1999b; Shore and Wright 1997; Shore, Wright and Peró 2011).

Looking at the technologies of government entails a particular focus on practices; what is done, why, how, and by whom. Technologies are, for instance, the procedures, devices, documents, and agents through which authorities, in a broad sense, seek to govern human conduct (see e.g., Miller and Rose 1990; Rose and Miller 1992; Rose 1996b; Ong and Collier 2005; Inda 2006). Nikolas Rose has devoted much of his research to investigations into the subtleties of such technologies. With particular attention to the construction of “governable subjects” (Rose 1996a, 1996b, 1999a, 1999b), Rose’s work is focused on the fashioning of the entrepreneurial and responsabilized citizen (1999b).

Research into the technologies of governmentality also looks at the changing forms of citizenship. Kris Olds and Nigel Thrift (2005), for example, show, in their study of Singaporean business schools, that the ideal citizens are now seen as “centers of calculation.” By that they mean that business knowledge is diffused and put to use not only within corporations, but for corporate interests by the state as well (Olds and Thrift 2005: 272). Aihwa Ong (2007) suggests that the older, early twentieth-century, notion of the citizen as an imagined political identity is “rooted in the assumption that the nation-state controls a citizenry that is relatively stable and fixed to the national territory” (Ibid.: 15). She also argues that a new kind of citizenship is now emerging, one that organizes people according to their skills rather than their membership of a particular state and how established practices of citizenship are increasingly unsettled.

The concepts of both citizen and state frame a relationship. That relationship changes over time. The general focus of the present study is on the relationship between state and citizen and on how an ongoing shift in the role of the state subsequently alters the role of the citizen as well as the character of the relationship. The relocation of formerly state responsibilities places new expectations on the contemporary citizen. By paying close attention to the talk and practices of

government representatives, such as politicians, bureaucrats, and state-employed experts and technocrats, we shall see how the state sets out to govern its subjects. Attention will also be given to how the policy is received by the governed subjects—the citizens.

Extensions of Market

The sub-title of this monograph, “Opening the Orange Envelope,” points to what has become the main symbol of Sweden’s new national pension system—the individual government pension information sent out every year in orange-colored envelopes—as well as to this study’s endeavor to map out, unpack if you will, the process of social policy restructuring. I have already implied a dual use of the notion of “state” at the onset of this introductory chapter. The notion of being in a market state exploits the multiple meaning of the word “state” and highlights to the broader interest of this book. With “state” referring both to a condition, or predicament, and to the political, and bureaucratic, apparatus of government, I use it to sum up the general point of departure of the study that deals with the ongoing imposition of market rule upon many aspects of social life (Brenner and Theodore 2002; Harvey 2005), including state practices.

The model of the market has spread to spheres previously distant from it (Carrier 1997; Dillely 1992; Gudeman 2001; Harvey 2005; Lie 1997; Peck 2010; Peck and Tickell 2002). The past decades have witnessed the extension of market rationale in terms of, for example, logics of competitiveness and of economic efficiency and maximizing. The general development indicated here has come to be discussed in terms of neoliberalism, or more specifically the process of neoliberalization, and I shall shortly go into a more detailed discussion of this concept. But, for now, suffice it to say that this investigation looks into the relationship of state and citizens in a contemporary context, with an enhanced significance of practices previously used predominantly in market settings. As the model of the market has become an organizing principle also in the sphere of the state, new demands and expectations of the role of both state and citizens are evolving.

Notions of free choice and flexibility, individual responsibility, and economic maximizing are now commonly used in everyday situations. On an ordinary day one may choose between an abundance of private, but state-subsidized, day care and school alternatives in which to place children, contemplate whether to choose a fixed or flexible price

for the household electricity, opt to switch to another telephone company, or skip household phones altogether now that all family members have their own cell phones, each with different contracts and fees. One might be upset that the price of the train ticket to the west coast has just gone up, since prices on the national railways are based on supply and demand. And one can spend hours trying to choose from a government catalogue of several hundred different investment funds in which the Swedish citizen now must place part of his or her future pension capital.

With increasing frequency people are expected to process information—often assumed to be perfect and equal for all—in such a way that their choices come out as rational and maximizing. Organizational actors, both private and public, seem to assume that people naturally behave like *Homo Economicus*, that rational ideal-type actor of economic theory.³ An altered relationship of state and citizen also suggests a new conceptualization of the state's subjects as well as of the state's expectations of contemporary citizens. This topic is something I shall develop further and discuss in terms of *Civis Economicus*—the economically rational citizen.⁴ The general development of the extension of the market relocates state responsibilities, alters the relationship between state and citizen, and changes the role of the citizen as well as the expectations placed upon him or her.

In *The Great Transformation* (1957[1944]) Karl Polanyi carefully dissects and traces the underlying rules and regulations of a society based on the logics of self-regulating market mechanisms by way of recalling the historic change Great Britain went through as its society adapted to market forces during the era of industrialization. One of Polanyi's main arguments concerns the “double movement” where he holds that society will protect itself from the effects of the market. He further argues that markets, as well as market actors, are socially and culturally constructed, and for particular reasons, and he continues with cautions about the extension of market logic into non-economic spheres in society. He holds that, contrary to free-market rhetoric, the emergence of markets was not the result of a gradual and spontaneous emancipation of the economic sphere from government control but, quite the opposite, that “the market has been the outcome of conscious and often violent intervention on the part of government which imposed the market organization on society” (Ibid.: 250).

The Great Transformation has inspired scholars from several disciplines, all of them interested in different aspects of the economy and

of society. James Ronald Stanfield suggests that Polanyi's writings were concerned with the place of the economy in society and that the motive for his study was to "induce people to put the economy in its place and keep it there" (Stanfield 1986: 25). Joseph Stiglitz concludes, in his foreword to a later edition of *The Great Transformation*, that Polanyi "saw the market economy not as an end in itself, but as a means to more fundamental ends. All too often privatization, liberalization, and even macrostabilization have been treated as the objectives of reform" (Stiglitz 2001: xv). Fred Block emphasizes Polanyi's descriptions of the constructedness of market actors and holds that Polanyi makes clear that "human beings are not born with Adam Smith's propensity to barter and trade. On the contrary, economic actors have to be constructed; they have to learn how to behave in market situations" (Block 2001). In his book on how economic ideas enable institutional change, Mark Blyth (2002) pays tribute to the influences of Karl Polanyi by naming his book *Great Transformations* as well as by claiming to pick up the theory of the double movement at the point where Polanyi left off.

Polanyi has particular resonance with critical analyses of the workings of neoliberalism. David Harvey, for example, states that "Polanyi's diagnosis appears peculiarly appropriate to our contemporary condition" (2005: 37). And Aihwa Ong begins her ethnographic study of neoliberalism as a particular technology of governing by proclaiming that "any analytical discussion of neoliberalism should begin with Karl Polanyi's warning in the early twentieth century about letting the free market mechanism be the sole director of the fate of human beings and of mother earth" (2007: 10). Most generally it is, no doubt, Polanyi's fierce criticism of free-market rhetoric and his argument that the idea of a self-regulating free market is utopian that attract the attention of those attempting to understand and criticize the ongoing project of neoliberalization in the world. More specifically, it may also be, as Fred Block (2003) has pointed out, Polanyi's argument that actually existing market economies are dependent upon the otherwise ill-reputed state in order to function that quite neatly connects Polanyi's writings from 1944 with critique of neoliberalization in the twenty-first century.

But what is this contemporary economic reality of a daily life that has become "the wallpaper of politics" (Peck 2003), "a commonsense of the times" (Peck and Tickell 2002: 34) around which political consent has been constructed (Harvey 2005)? And what does it have to do with the remade national pension system in Sweden?

Statecraft and Market-Making

Neoliberalism, Harvey asserts, “has become hegemonic as a mode of discourse. It has pervasive effects on ways of thought to the point where it has become incorporated into the common-sense way many of us interpret, live in, and understand the world” (2005: 3). Others note that within anthropology, neoliberalism has become a “promiscuous” catch-all phrase that risk losing its force and meaning (Allison and Piot 2014: 3; Brenner, Peck and Theodore 2010: 184). This study of what Sweden’s remade national pension system does is a contribution to the growing and rich collection of ethnographic studies (see e.g., Greenhouse 2012) of the often contradictory and schizophrenic processes of neoliberalization as it actually evolves where, as Loïc Wacquant has it, “it has taken root” (2012: 76).

The concept of neoliberalism generally refers to the process of political-economic change that began in the United States and the United Kingdom during the early 1980s and evolved further during the 1990s. The politics of such a process involves elements of privatization, financialization, deregulation, the liberalization of trade and finance, diminishing public spending, welfare retrenchment, and making labor markets flexible.⁵ Such politics, and its effects, may be found today in all corners of the world. Yet to talk about neoliberalism as a particular political package of free markets, privatization and small, or no, state is futile. Peck (2010) and Peck and Tickell (2002) argue that neoliberalism is not an end state or a static ideological system and it does not exist in any pure form. There are, however, a variety of hybrid and dynamic forms, each of which has altered over time as well as with place, and it is possible to sort out some of the family resemblances and necessary features of what Peck and Tickell suggest should be seen as processes of neoliberalization (Peck 2010; Peck and Tickell 2002; Tickell and Peck 2003). Placing emphasis on both process and agency, Tickell and Peck propose a definition of neoliberalization as “the *mobilization of state power in the contradictory extension and reproduction of market (-like) rule*” (Tickell and Peck 2003: 166 [italics in original]).

David Harvey notes that neoliberalism “does not make the state or particular institutions of the state irrelevant” (2005: 78) but involves a radical reconfiguration of state institutions and practices. Rather than paving the way for less government, as the neoliberal rhetoric usually claims, the processes of neoliberalization instead seem to create new forms of governance that effectively shift former state responsibilities to other spheres and levels in society as well as enabling market progress

and market-like rule. Neoliberalization processes promote new and proactive forms of statecraft, not simply the dismantling of the state and a diminished power of the nation-state but state restructuring and market-making (Barry, Osborne, and Rose 1996; Peck 2010; Rose 1996b; 1999b; Tickell and Peck 2003; Wacquant 2012). Some of these new forms of statecraft are concerned with extensions of the neoliberal market-building project itself, others with managing the consequences and contradictions of marketization (Peck and Tickell 2002; Tickell and Peck 2003; Peck 2003, 2010).

Bringing the state back in and recognizing it as one of the main actors in processes of neoliberalization calls for a focus on “new ways in which contemporary shifts in state *forms* are entangled with the dispensation of new state *functions*” (Peck 2003: 223 [italics in original]). A focus on the actors and practices within processes of neoliberalization invites studies of the art of government, and the perspective has inspired scholars to investigate neoliberalism through the Foucauldian lens of governmentality.⁶ Nikolas Rose devotes specific attention to neoliberalism as a way of “governing through freedom” (1999b) and argues that the politics of neoliberalism effectively shifts state responsibility to the level of the individual citizen. He has suggested that a neoliberal, or “advanced liberal,” strategy of government may be seen as a political rationality that seeks to “govern through the regulated and accountable choices of autonomous agents,” such as for example citizens (Rose 1996b: 61). Seen in this way, the state is not diminished in the practices and processes of neoliberalization but is diffused and relocated, through governmentality, onto the self-managing, entrepreneurialized, and responsabilized citizen.

Extending Foucault’s concept of governmentality to studies of neoliberalization sheds light on the techniques and practices of such a process as well as the actors involved in it. This approach might help to identify new tools of governance used in the state’s conduct of the population as the logic of the market has been extended. It also draws attention to how new neoliberalization tools of state governance affect the individual citizen and “encourage people to see themselves as individualized and active subjects responsible for enhancing their own well-being” (Larner 2000: 13). By focusing on the governmental aspects of neoliberalization particular attention is paid to neoliberalization as a disciplinary project intended to create a market civilization (cf. Gill 1995).

Studies of the practice of neoliberalization focus on the processes of certain kinds of statecraft. Attempts are made to shed light on which

actors and techniques are involved in such processes. Aihwa Ong puts forward a view of neoliberalism “not as a ‘culture’ or a ‘structure’ but as mobile calculative techniques of governing” (Ong 2007: 13). Jamie Peck suggests that “the practice of neoliberalization seems to be focused on the nexus of statecraft and market-making.”⁷

Processes of neoliberalization are geographically and historically situated as well as hybridic, even experimental, in character (see e.g., Greenhouse 2012; Peck 2010; Tickell and Peck 2003). So, too, are the various processes of neoliberalization in Sweden. Because, although described as “circumscribed neoliberalization” (Harvey 2005: 157), Sweden is no exception to the global political and economic change. A vast number of significant policy changes and reforms involving privatization and deregulation in diverse areas such as finance, telecommunication, education, transportation, health-care, electricity, and pensions saw the light of day in the late 1980s and early 1990s in Sweden. Sweden’s remade national pension system was created in what Tickell and Peck describe as the roll-out phase of neoliberalization (2003: 175). The remade Swedish pension system, as we shall see, involves issues and elements of privatization, financialization, automatization, individualization, and responsabilization, and the policy effectively relocates formerly state responsibilities to both a sphere of numerical calculation and to each and every individual citizen. But, as previously stated, governments throughout the industrialized world have in recent decades remade their pension systems, and they have, as we shall see, done so following the same general neoliberal blueprint individualism and privatization (Madrid 2003; Orenstein 2008; Williamson and Williams 2005). Neoliberalization is advanced by, as well as enabling, new forms of statecraft through which market-like rule is extended. This, then, is a study of a policy process in the nexus of statecraft and market-making.

Organizing Principles

A national pension system is a policy. It consists of an assortment of written documents of various kinds and significance, most of which are continuously reformulated and negotiated by actors involved in the ongoing process of policy-making. A national pension system, like most large government policies, does many things, some of which involve governing the population and steering citizens in certain directions.

A policy is often formulated in a written document. The authors of such a document formulate it with the intent to govern the subjects of the policy. The subjects can be employees of a company, players in a soccer team, members of a political party, tenants of a building, pupils in a school, or citizens of a state. The content of the policy can deal with issues of security, environment, equal rights, health, appearance, and a vast variety of other concerns. Policies are plans, recommendations, guides, rules, regulations, or laws that are to govern the members of a particular organization. Emily Martin makes a distinction between “policies with teeth” that have legal or other coercive backing and policies “with no teeth” that, in turn, have “plenty of links to prevailing cultural ideas about the nature of the person and society” (Martin 1997: 255–256). Policies come, no doubt, in many shapes and sizes and are therefore somewhat difficult to define clearly, but a common denominator of policies is that they are, in some way, tools of power that contain particular rationalities of governance.⁸

There are many ways of viewing policy, of understanding what a policy is and does. An instrumentalist’s view of policy is to see it as a tool of decision-makers and where the outcome of the use of such an instrument might be studied in order to evaluate its presumed efficiency (Ham and Hill 1993). From an anthropological perspective issues other than the evaluation of a policy’s efficiency are of interest. Here attention is drawn to policy as a process set within a certain context. Such a perspective views policy as a political phenomenon, an ideological vehicle, and an instrument of governance (Shore and Wright 1997; Shore, Wright, and Peró 2011). And so, it seems, we are back at looking at the art of government. Cris Shore and Susan Wright hold that “Policy increasingly shapes the way individuals construct themselves as subjects From the cradle to the grave, people are classified, shaped and ordered according to policies, but they may have little consciousness of or control over the processes at work” (1997: 4). By studying policies as “political technologies” their often disguised, or at least understated, transformative and performative aspects are placed at the center of attention. And rightfully so since, as Shore and Wright suggest, “policy has become an increasingly central organizing principle in contemporary societies, shaping the way we live, act and think” (Ibid.: i).

By looking at the pension system as a political technology, and focusing on the different instruments, devices, and agents embedded in its construction, I here shed light on the workings of new forms

of governance. The particular aim is to understand how Sweden's new national pension system is constructed, implemented, and received. The broader focus is to look at what a policy such as the national pension system entails in terms of the altered roles of both state and citizen.

It is now time to hop on the bus and go to the field of this study.

The Field of a Process

Although this study has involved extensive traveling around the country, for the most part it was conducted in the city where I live—Stockholm, Sweden. Most of the politicians and experts interviewed live and/or work in Stockholm and both government agencies in charge of administering the national pension system have their headquarters here.⁹

I would often take Stockholm city bus number 43 to and from one of the main field sites of the study. It conveniently brought me from my home to the entrance of the head offices of one of the government agencies in charge of administering the national pension system.¹⁰ I had been granted access to participate in a joint communications project between the two agencies and spent most of the year 2005 attending pre-scheduled working-meetings with bureaucrats involved in communicating the pension system to the public.

The field of this study is the process of policy-making. I constructed the field in which I was studying in the sense that I did not follow chronologically the policy process as it happened. Instead, I defined three sub-fields: the production, implementation, and reception, within the policy process and focused my ethnographical fieldwork around those sub-fields. There is neither an indisputable beginning of the national pension system, nor a definite end of the policy process. In a way, the process of the current Swedish national pension system was, one might argue, completed as it was legislated upon in the 1990s. But when exactly did that process start? Ideas of how the national pension system had to be restructured were, of course, afloat before the parliamentary committee that designed it was set up. It can also be argued that the process continued as the pension system was inaugurated on January 1, 1999, and, thus, began to be practiced. The pension system at large is continuously evolving as the administration and implementation of the policy are renegotiated, altered, and developed. Government information about the national pension system is

evaluated and altered on a yearly basis and technicalities within the pension scheme have been adjusted over the years. The administration of the pension system has been reorganized since I began this study.¹¹ The latest economic crisis as well as political changes after the general elections has, as I later show, fueled a new political and public debate about the construction of the national pension system in Sweden. So the process of the national pension system does not begin with the production of it, nor does it end with the state's distribution of it. Policies are co-constructed and under continuous reconstruction; they are processual (Shore and Wright 1997; Shore, Wright, and Peró 2011). And a national pension system is no exception.

My aim in this study was to map out the recent remaking of Sweden's national pension system. The policy is produced, distributed, and received by actors situated at different sites and levels of the policy-making process. I focused my ethnographic fieldwork around three sub-fields of the policy process and on the actors involved. I studied the production of the national pension system by interviewing the members of the government committee in charge of designing the new pension scheme in the early 1990s. I studied the distribution of the pension system from state to citizen by conducting participant observation, and interviews, at several working groups involved in government communication at the two state agencies in charge of administering the national pension system. And I studied how the citizens are receiving the policy by going on a road trip and interviewing "ordinary Swedes" about their views of the national pension system.

Studying All the Way Through

Hugh Gusterson notes, "participant observation is a research technique that does not travel well up the social structure" (1997: 115). He suggests that ethnographers involved in studies of elites and experts, power, and politics instead de-emphasize anthropology's defining research technique in favor of "polymorphous engagements" (Ibid.: 116). Such an approach to ethnographic fieldwork, Gusterson holds, would involve interacting with informants across a number of dispersed sites and sometimes in virtual form, as well collecting data eclectically from a disparate array of sources in many different ways. The concept of "polymorphous engagements" corresponds well with how I conducted this study. I participated in meetings, workshops, and conferences with an array of individuals engaged in one way or

another in the national pension system in Sweden. I talked to people on the streets, conducted official interviews with politicians, followed pension debates in the media, hung out after work with bureaucrats, and dug for official documents in the government archives.

The bulk of the fieldwork was conducted between November 2004 and February 2006. But just as it is difficult to define the beginning and end of the process of a policy, it is difficult to pinpoint when the process of doing fieldwork starts. It is even more difficult to say when it ends. Does the process of fieldwork begin when I first identify and contact gatekeepers and key actors? Before doing that, an image of the field, of the possible sites and situations, must exist, and does not the fieldwork begin already there? And when does the fieldwork end, as the object of study—the process of the national pension system—obviously continues even as the researcher stops taking notes?

If the traditional, some say mythological, way of conducting anthropological fieldwork ever existed, it made the beginnings and ends of both the field and the fieldwork easier. Going off to a distant and, to the researcher, unknown place to study some aspect of the local inhabitants' way of living and then returning home to write up the findings made for a clear arrival and departure. Nowadays the boundaries between "here" and "there" (Geertz 1988) are, however, often blurred. The field of this study often seemed to be everywhere and continuously ongoing.¹² Not only do pensions at times emerge as a hot topic in the media and a subject much debated among politicians in Sweden, with the field in some ways being constantly present and with many of the field sites within commuting distance from my home, I sometimes bumped into informants outside the frame of the field. I have taken the bus from a meeting together with a key informant and noticed how the topic of conversation gradually shifted from pensions to private issues. I have learned about the private lives of informants who turned out to be friends of friends of mine. And I too receive an Orange envelope from the Swedish state every year to remind me to think about the pension system and my future pension, making it even more difficult to stop doing fieldwork.

While I deliberately contacted some key actors and defined certain strategic sites for participant observation, I also kept the fieldwork open for surprises and readily followed unexpected paths and persons as they came my way in a serendipitous manner (Hardtmann 2003: 28). I began taking field notes in September 2004, when I first contacted the government authorities in order to begin the process of

gaining access. In March 2006 I had to stop taking field notes for this study. But over the years I have kept making notes in a separate notebook and I keep collecting articles on Sweden's national pension system.

Both the concept of the anthropological field and the research methods at hand are topics of ongoing debate among anthropologists. Ulf Hannerz, for example, has argued that, in complex societies, the field itself often consists of several fields that are interconnected and interdependent. The approach entails finding a combination of observation sites and recognizing the links between the different fields in the study. The fieldwork would then simultaneously be "multilocal" and "translocal" (Hannerz 2001b).¹³

In his discussion of the concept of multi-sited ethnography, George Marcus (1995) famously suggests that such ethnography means conceptualizing a novel object of study and, further, that such a new object of study involves asking questions of an evolving object of study in which "contours, sites, and relationships are not known beforehand, but are themselves a contribution of making an account that has different, complexly connected real-world sites of investigations" (1995: 102). In short, one of the suggestions Marcus puts forward in order to study processes ethnographically is to "follow the thing," in which the researcher "traces the production and circulation of a manifestly material object of study, such as commodities, gifts, money, works of art, and intellectual property" (1995: 106–107). Scholars engaged in the anthropology of policy have since added to the list yet another "thing" to follow: a policy (Shore and Wright 1997; Shore, Wright, and Peró 2011). In a related discussion Douglas Holmes, together with George Marcus (2005, 2006), proposes a level of ethnographic fieldwork they call "para-ethnographic." This approach involves work in which the ethnographer treats, for example, experts within the field like collaborators or partners in research rather than mere informants, and where the object of study is to understand "the frame" of such experts by "being engaged with its dynamics from their orienting point of view" (Holmes and Marcus 2005: 248). In a similar line of thought, Annelise Riles reflects on the emergence of new agents and artifacts of contemporary ethnographic encounters. By focusing on documents as "paradigmatic artifacts of modern knowledge practices," Riles discusses how shared interests between anthropologists and their subjects may challenge the limits of traditional ethnographic description and analysis (2006: 2). Matthew Hull's work on the political economy of bureaucratic documentation has been of tremendous

value and inspiration (Hull 2003, 2009, 2012a, 2012b). I think of my encounters with politicians, experts, bureaucrats, and technocrats; my participation at the various meetings, workshops, and seminars; and the close study of government communication, documents, and numerical equations, within the field of the national pension system in Sweden, as a para-ethnographic approach to study through a national pension system.

In my study of Sweden's reformed national pension system I took the notion of "studying through" policy seriously (Reinhold in Shore and Wright 1997: 14; Wright and Reinhold 2011: 86)¹⁴ and set out to follow the path of the pension reform. By studying through, the ethnographer seeks to trace "the ways in which power creates webs and relations between actors, institutions and discourses across time and space" (Shore and Wright 1997: 11). Following a policy process through political and bureaucratic settings, and beyond, entails using a combination of different research methods and approaches such as, for example, tracing and observing decision-making processes (Boholm 2013; Boholm, Henning, and Krzyworzeka 2013; Flyvberg 1998), observing and analyzing meetings as particular forms of culture (Abram 2003; Nyqvist 2008, 2013, 2015; Richards and Kuper 1971; Schwartzman 1989; Thedvall 2006, 2013), tracking the relational aspects of documents and the meaning of key concepts as they appear in documents (Cabot 2012; Hull 2012a; Riles 2006), and, of course, conducting semi-structured interviews with key actors situated at different sites all along the policy process. To study through a policy also means including the governed subjects into the analysis; it entails attempts of understanding the impact of policies on "people's lives and everyday behavior" (Shore and Wright 2011: 8); it includes "the policy engagements of the governed" (Peró 2011: 223). Following Hannerz (2001b), I defined three "fields within the field" that I took to represent the production, distribution, and receiving levels of the national pension system. Here now are brief, but more specific, accounts of the three sub-fields of this study: the production of the national pension system, the distribution of it in society, and being on the receiving end of the policy.

The Producers

In February 1994 a government committee called *Pensionsarbetsgruppen*, from now on here called the Working Group on Pensions, published a report entitled "Reformed Pension System" (*Reformerat pensionssystem*)

(SOU 1994:20). The fundamental design of Sweden's current pension system is based on the recommendations published in that report. In order to look into how the current pension system came to be and why it is designed the way it is, I contacted the 22 individuals—elected politicians, “experts,” and committee secretaries—who signed that report of the Working Group on Pensions. In taped interviews I asked them to tell me their personal stories of how it all happened back in the early 1990s.¹⁵

The 22 individuals whose names are on the Working Group on Pensions report are, however, not the sole producers of the policy. Other experts were called in for hearings and seminars during the years when the Working Group on Pensions was assembled. A challenge to this attempt to focus on a particular group of people active at a specific time and place is the fact that important parts in the construction of the pension system had not yet been thought of when the Working Group on Pensions' report was published. So the production of the policy was, in a sense, founded with the work of the Working Group on Pensions but developed further in the years that followed, thus involving other individuals than those whose names are printed in the report.

The Working Group on Pensions worked between December 1991 and February 1994, when they met frequently to discuss, negotiate, and decide upon the construction of a new pension system. Their meetings took place in various meeting rooms in the Swedish government offices. The Working Group's meetings, say several of the members, were mostly held after regular working hours since the members all held other positions and jobs while simultaneously working on the Working Group on Pensions.

When I contacted these individuals, ten years had passed since they finished their work. I asked for individual interviews with the purpose of collecting their personal stories of how the Working Group on Pensions had worked. What did they discuss? Were there negotiations? What were the ideas floating around? What were the roles of the different members of the Working Group? The bulk of the interviews with these producers of the remade Swedish national pension system were conducted between November 2004 and January 2005.¹⁶ All interviewees were asked to choose an appropriate time and place for the interview. The interviews were primarily conducted at the workplaces of the interviewees, but a few took place in their private homes. The majority took place at localities in and around Stockholm, but some of them took place in other cities in Sweden.¹⁷ The interviews, each

between one and two hours long, were recorded and subsequently fully transcribed.

My aim in conducting the interview study with the producers of the national pension system was to gain insights into the work of the Working Group on Pensions. Semi-structured interviews enable a certain continuity and comparability between interviews, while at the same time allowing space for the informant to enhance what he or she considers to be of importance and meaningful (Kvale 1996; Ryen 2004). This approach enabled me to collect individual narratives of how each member of the Working Group on Pensions recalled the early policy-making process in which they participated. The interview material sheds light, for example, on how some of the important and fundamental ideas about the specific design of the national pension system were negotiated within the Working Group on Pensions. The interviews also highlight the importance of the individual members of the Working Group on Pensions as well as revealing how relational dynamics of the group influenced the process of policy-making.

All of the members of the Working Group on Pensions interviewed contributed generously with their time and thought. The interviews were often intensive in character as most of my informants were very interested in talking about pension systems in general and this one in particular. I found the general sense of pride and accomplishment conveyed by many of them striking.

The Distributors

Before entering the field of pension communication I had studied the information material produced by the government authority in charge of the funded part of the national pension system, the Premium Pension Authority (from now on called the PPM, short for *Premiepensionsmyndigheten*). I conducted discourse analysis, as developed by Norman Fairclough (1992, 1993, 2003), of the public information published by the PPM. This analysis shows that this government information also communicates values such as personal responsibility and active participation together with the public information material about the premium pension. It also proved to be a good starting point and preparation before I began conducting fieldwork at the sites where the government information about the national pension system is produced.

Two government agencies that initially were in charge of different parts of the pension scheme were the Social Insurance Agency (*Försäkringskassan*) and the PPM. With the purpose of studying the distribution of policy I contacted various heads of departments and other so-called gatekeepers at both bureaucracies. I asked to be granted access to conduct participant observation at the departments producing the public information on the national pension system.¹⁸ Timely enough, for while I attempted to gain access to the Communications Departments at both the Social Insurance Agency and the PPM, a collaborative inter-bureaucratic project between these two state agencies was initiated. In 2004 the Ministry of Health and Social Services requested more cooperation, regarding administration, customer service, and communication, between the two pension authorities.¹⁹ This initiative resulted in an inter-bureaucratic project, Program of Joined Authorities (*Myndighetsgemensamma programmet*), which lasted through the year of 2005. So instead of gaining access to conduct fieldwork at the two different government authorities that at the time administered the national pension system, I was able to participate in the joint project between the two pension bureaucracies for a year. My initial access was to a joint Working Group on Communications that was formed for the purpose of, as it were, “harmonizing” the communication efforts of the two state agencies in charge of administering the national pension system.

The very core of the Working Group on Communications within the Program of Joined Authorities consisted of three people, plus myself. They met regularly, for more than a year, once or twice a week, sometimes more often, depending on the intensity of the work. The meetings normally lasted for three hours between 9 A.M. and noon and they almost always took place at the headquarters of the PPM in central Stockholm.²⁰ The Working Group on Communications organized the work to rewrite the communications policy as well as redefining the communications goals and information activities. They delegated work on “communicational harmonization” to other sub-groups, so that, for instance, a “web-communication sub-group” was formed. Further, they investigated the past communications activities of the two bureaucracies and researched other government agencies’ communication strategies and activities as well as the pension information of other countries. The working group carried out several large-scale consumer research projects, engaging the services of a professional market research company, in order to, as they phrased it, “find out who we

are talking to.” The Working Group on Communications organized workshops with information personnel from local offices, and customer service offices, of the state agencies in order to inform them of forthcoming communications plans. As I attended the meetings of the Working Group on Communications, I soon became a familiar face in the corridors of both the Social Insurance Agency and PPM. This, in turn, enabled me to extend my participation to include other, communications related, working groups and meetings within both government authorities. For a period of time I participated in the meetings of the inter-bureaucratic working group producing the contents of the government information sent out annually in the Orange envelope. The meetings varied in size, significance, and grade of formality, outlining the contours of a pyramid-shaped Weberian bureaucratic hierarchy (Nyqvist 2008, 2011, 2013). The smallest, least significant and informal, yet still official and pre-scheduled, were the meetings that took place in tiny, barren meeting rooms at the end of a corridor or at the basement level of either bureaucracy, such meetings consisted of three or four individuals, including myself. The largest, most significant and strictly formal, meetings I attended during my fieldwork were the ones held in the executive boardroom at PPM. More informal and unofficial meetings, also of varying size and significance, were held underneath and on the sidelines of the official and hierarchical bureaucratic meeting structure. Example of such meeting is the common “leg stretcher” (*bensträckaren*) where an official meeting pauses for a few minutes but meeting participants reconvene and continue to talk but now “off record” around the coffee machine, water cooler, or restroom queue. There were also the preparatory meetings (*förmöten*), that is, meetings where a selected group of individuals meet to talk through important issues before an upcoming formal meeting. During my time at the Social Insurance Agency and PPM I often heard of, but was never invited to participate in, pre-preparatory meeting where an even smaller group agreed to meet to make preparations before the preparatory meeting (Nyqvist 2013: 95–96). I took detailed notes at every different kind of meeting I attended within the pension system administration. Writing down what was said in the room, and by whom, as well as my own immediate reflections about the tones of voice, expressions, surroundings, etcetera, called for very swift note-taking. Having previously worked as a journalist I had developed my own kind of shorthand that includes both symbols and abbreviations, enabling me to document in detail dialogues and

discussions. In several instances informants commented on my extensive and intense note-taking during meetings that lasted for several hours.

While attending all these meetings scattered over the period of a year, I also took the opportunity to interview individuals who were playing important roles within the sphere of government pension communication. In some cases I decided that an interview would not be sufficient, so I asked, instead, if I could “tag along” for some time. In this way I extended the interview to a kind of participant observation focused on one specific individual, following him or her around in the daily activities at work. I have since discussed this form of engagement as “tag along fieldwork” (Nyqvist 2008, 2013), enabling researcher to go along with the informant in his or her daily activities at work whatever this might entail and wherever it may take place. In more recent studies I developed this methodological approach further and discuss it in terms of “follow suit” (Nyqvist 2013: 99). To “tag along” or “follow suit,” as in “go along with” and “imitate,” makes for an appropriate general description of what a large part of my fieldwork of studying policy processes through formal organizations entails. The related concept of “shadowing” (Czarniawska 2007) is sometimes used to describe this type of fieldwork, but I evade this term since it, to me, implies that the informant is being followed without knowing about it and that the ethnographer, somehow, is detached from the informants and what goes on “in the fields” as it were.

My “tag along fieldwork” took me to places and situations that I would have had difficulty in gaining access to had I not been connected with the tagged informant. One notable example of this was when I spent entire working days tagging the person who was at the time head of pension administration at the Social Insurance Agency. He proved to be a key informant par excellence, since he is also one of the inventors of several of the particular technicalities of the pension system, such as the adjustment indexation and the automatic balancing. This person is also a very visible person when it comes to pension information and communication with the media and other public debates. Being able to follow him around also brought me back to the political sphere, since he frequently attended meetings and seminars at the Ministry of Health and Social Services and other places higher up in the hierarchy of policy-making than did the communication workers engaged in composing a communications plan for the national pension system.

During my year plus of fieldwork within the administration of the national pension system I often got the impression that the bureaucrats at various levels within the hierarchy and I shared a common interest in, and quest for, understanding the many various aspects of the policy. A recurring reflection I had during the fieldwork was one of surprise at the reflexivity of my informants as they eagerly and openly talked about our mutual interest—the national pension system.

The Receivers

I had, from the outset of the research project, decided to include the citizens—receivers of the national pension system, if you will—in the study. The challenge was how to do it. How are the views of approximately six million Swedish citizens enrolled in the national pension system studied ethnographically? I had initially planned to do focus-group studies in order to gain insights into how such a large group of people perceive the policy, what they think of it, and how they react to it and act on it. However, while I was conducting participant observation at the government agencies I reconsidered the methodological approach to studying how the policy is received. It soon became clear to me that the government authorities regularly and thoroughly conduct large-scale, as well as smaller, quantitative, and qualitative studies of various aspects concerning how the national pension system is received and perceived of by the citizens of Sweden. When one of the working groups in which I was a participating observer began to plan focus-group studies in order to find out more about the attitudes of the population, I opted for a more exploratory and open-ended approach to my own qualitative interview study at the receiving end of the national pension system. During the summer of 2005, when most of the work at the government agencies was on hold anyway due to vacation, I hit the road with my car and camping trailer to “collect voices” about the pension system from Swedish citizens all over the country.

I owe the conceptualization of this interview study as “a collection of voices” rather than research interviews to Daniel Rothenberg and his monograph *With These Hands* (1998). Rothenberg’s collection of voices includes those of migrant farmworkers, growers, contractors, union representatives, lobbyists, and many more. Taken together, and in conversation with each other, the different voices help to paint a more complex picture of the vast number of intertwined actors involved in the agricultural industry in the United States (Rothenberg

1998: xxi). Interviewing people he met along the way on his travels throughout the United States and Mexico (Ibid.: xx), Rothenberg also offered an inspirational example of the various ways in which the ethnographer can move about in the field. As do Stephen Gudeman and Alberto Rivera in *Conversations in Colombia* (1990), in which they explicitly acknowledge the importance of their car as a kind of tool in the research (Gudeman and Rivera 1990: 5–9). They describe how the car they used to move to and from their different field sites in rural Colombia also came to be used to “make conversational communities” (Ibid.: 7) both between them as researchers and with informants, as they frequently took passengers with them and held conversations along the way.

Inspired by the concept of collecting voices and by such modes of moving around in an extended field, I set out to interview people I met on a two-month journey around the country. The car and camper allowed me the freedom and flexibility of not having to plan the details of the trip, thus enhancing the ad-hoc approach to the interview study. During the trip I collected voices about the national pension system from “ordinary citizens” all over Sweden. I talked to people in both urban and rural settings. In an ad-hoc manner I approached people in, for example, city squares, parks, and markets; at cafés and stores; at festivals, camping sites, beaches, and in their gardens. I asked them to share with me their thoughts on the new pension system. The collection of voices is polyphony of expressions concerning the pension scheme. Each voice represents one particular citizen’s thoughts, views, and feelings from the receiving end of the pension system. Together, the collection of voices may be seen as part of an existing popular discourse on the national pension system in Sweden.

I began talking to people who came my way, the general criteria being that I estimated the person to be between the ages of 16 and 50 and that she or he was not totally occupied with something else.²¹ The interviews were spontaneous in that the people I approached had no knowledge in advance of me, my purposes, or the nature of my inquiries. A great number of the people I solicited were, of course, at first surprised by the topic of my interest—the national pension system—but after a brief explanation of the study they talked openly, and many at great length, about their thoughts and, not least, emotions concerning the national pension system.

I collected 83 interviews from ordinary Swedes talking about the national pension system.²² I wrote down the date, time, and place of each interview as well as the sex and approximate age of the

interviewee. I took detailed notes during the interview, added my own reflections on the interviews and the setting, and transcribed the notes as soon as possible, mostly during the evenings in the camping trailer. The interviews conducted were of varying length; my notes with regard to length show that 55 of the interviews were 20 minutes long or less, while 28 interviews were between 20 and 60 minutes long. The collection of voices consists of 45 from men and 38 from women. I typically solicited individuals in order to have a face-to-face interview situation that allowed the interviewee to speak as freely as possible. On five occasions two persons were included in the same interview. These were situations in which an acquaintance of the interviewee came up during the interview and spontaneously joined in the discussion. In two instances, however, the opportunity for group discussion manifested itself and lengthy talks about the pension system between the members of the, already formed, groups evolved.

This fieldwork was both tiring and exhilarating. All inter-personal meetings with the many different personalities along the way and the fact that they wanted to share with me their interesting views and reflections on the national pension system made up what was truly an enriching experience. The long hours of driving in combination with the energy-consuming task of repeatedly approaching strangers and asking for interviews and then transcribing these at night were at times tiring. I stopped interviewing when I felt that the answers were getting repetitious. That is to say, when I noticed that I had heard it all before, I figured that I had collected most of the variations of voices of ordinary people out there.

This collection of voices from Swedish citizens is to be seen as an endeavor to study all the way through the Swedish national pension system. They are my attempt to “engage ethnographically with emerging resonances of society” (Holmes 2000: 6).

Outline of the Book

I now invite the reader to accompany me as I open up the Orange envelope, that is, unpack Sweden’s national pension system and look at the actors and practices, transformers, and technologies within the policy. Let us see if we can “figure out what the devil they think they are up to” (Geertz 1984: 125), these transformers of society.

Here is how the remainder of the book is structured. Chapter 2, “The Politics of Pensions,” provides an overview of the history of old-age security and variations of pension schemes. This chapter

concerns the political aspects of pensions. Chapter 3, “The Swedish Reform—A Radical Compromise,” focuses on pension systems in the Swedish context, after an historical account particular attention is paid to the design of the remade national pension system in Sweden. I here also account for the most current developments in the constantly evolving process of the national pension system. Chapter 4, “The Technological Relocation of Responsibility,” deals with the structure of the reformed Swedish national pension system and, more specifically, with what instruments and agents enable the relocation of responsibility. In Chapter 5, “Governance through an Orange Messenger,” I pay specific attention to one of the main technologies of Sweden’s national pension system: the Orange envelope. The orange-colored envelope containing this government information has become a symbol of the new national pension system. The chapter provides an insight into how the public information is seen, by representatives of the state, as a kind of disciplinary tool. In Chapter 6, “Voices of the Governed,” I display and analyze the “collection of voices.” In the thematically organized interviews I here discuss how citizens react and respond to the remade national pension system. In the concluding chapter, “Orange Agency and Insecurity,” I recap and discuss the main findings of this study on what a national pension system does and I stress the importance of anthropological attention to the workings of policies. I, further, pay specific attention to what the new roles of, and altered relationship between, state and citizen entail in terms of the citizen’s notions of security. This final chapter also includes a discussion of the possibility of, or rather lack of, resistance to new forms of governance.

CHAPTER 2

The Politics of Pensions

Touching the Third Rail

Changing national pension systems is controversial. When policy-makers lower pension benefits or rise retirement ages, outraged citizens protest and take to the street. Understandably, elected politicians and policy-makers commonly refer to reforms of social security systems in general and pension systems in particular as “the third rail” of politics due to their tendency to electrocute those who dare tamper with them (Madrid 2003; Nyqvist 2012).

Pensions have become an intriguingly hot political and economic issue during the past couple of decades. The reformation of old pension systems, implementation of entirely new schemes, levels of pension payments, pension ages, and the “problem” of an aging population are all recurring topics of discussion in policy-making spheres around the world and, subsequently, also a prime media topic and, in most instances, cause for heated public debate and protest. Pension system reform typically means a reduction in pension benefits and/or higher retirement ages, and the initiatives were often met with public outcries that lead to difficulties for the politicians held responsible. Large demonstrations, public protests, and strikes against proposed changes in national pension systems have been current news from all over the world for the past decade. In 2003 there were reports of angry protests and strikes from France and Italy (BBC News 2003; Deutche Welle 2003; New York Times 2003), and in 2008 citizens of Greece took to the streets (BBC News 2008; Der Spiegel 2008). And during 2014 and 2015 we learn of public outrage about pension reforms in places like Hungary, Bulgaria, Vietnam, and Singapore (EuroNews 2014; Reuters 2014; Thanhien News 2015; Wall Street Journal 2014). The list could go on: in Armenia, India, Puerto Rico, and United States, teachers,

fire fighters, police and nurses, citizens young and old, protest against political decisions aimed at minor or major pension system changes.

Pension systems are political objects and pension system politics controversial. The structures of the welfare state in general and of national pension systems in particular are the outcomes of political processes both past and present, and the reformation of a national pension system is, asserts Giuliano Bonoli, “a highly sensitive political exercise” (2000: 27). The “wave” of pension privatization that has swept, and continues to sweep, the world is commonly met with staunch opposition, not least because it, as Raúl Madrid has it, “imposes considerable financial risks on workers since they will bear the costs if the funds in their retirement accounts do not reap sufficient returns” (Madrid 2003: 24).

The Idea of Old-Age Security

In a broad sense, the old-age pension can be viewed as a contract between generations. A modern pension system based on redistribution is a balancing act of how much citizens working today can be expected to pay for today’s pensioners. The very idea of a pension can be seen as a long-term solidarity agreement, either individual or collective, between different generations. Such an arrangement will be based on trust and stipulates that if I pay now to help care for the aging of today, I will eventually be cared for in the same way by a younger generation. Such a contract between generations is, however, far from a modern idea. Writing about medieval poor relief, Abram de Swaan suggests that such schemes emerged not from the needs of the poor, but rather from the rich whose “need for security and for a labor reserve prompted the rich to provide for at least some of the dispossessed” (1988: 6).

Barring the brute, mythical, prehistoric Nordic practice of senicide at the *ättestupa*,¹ as a solution to the issue of how to care for the elderly, weak, and sick in a society, there is, in Sweden, written evidence of pension-like generational contracts dating from medieval times. Some of the fourteenth-century County Laws (*Landskapslagar*) describe situations in which the older persons living on the farm must step aside to allow a younger generation to take over and, subsequently, support and care for the aging who will still live in the *undantag*, a subsidiary cottage on the farm (Grip 2001; Söderberg 1935: 78–87). Similar intergenerational contracts of support are found later on in history as well, but more often in urban communities and predominantly

linked to work and a master–apprentice relationship (Söderberg 1935: 495–501).

British historian Robin Blackburn dubs the French monarch Louis XIV as “the grandfather of the modern occupational pension” due to the fact that the naval ministers in France had established a pension system for naval officers already in 1673, during the reign of “the Sun King.” States Blackburn, “France needed to boost its navy, so provision of a pension was a good way to encourage faithful service” (2002: 38). Loyalty is a rather common underlying motive for many of the early pension arrangements. Loyalty, reward, or incentive to remain in employment is typically referred to in descriptions of early pension schemes. In fact, some of the very first pension arrangements on state initiative were “bestowed on military men, offering a reward to those who had risked their life, or senior state functionaries or others who had special leverage and whose fidelity needed to be ensured” (Blackburn 2002: 39).

During the 1780s countries such as Sweden, Finland, and Austria introduced pension rights for their civil servants (Blackburn 2002; Kangas and Palme 1996). A common feature of the public sector schemes in Sweden and Finland was that pension benefits were usually fixed at two-thirds guaranteed share of the beneficiary’s previous salary (Kangas and Palme 1996: 215). The civil servant of these times would often hold a lifetime tenure and the pension schemes were seen as an insurance that “after his death, his widow and other dependents were not left destitute. Alternatively the pension would allow the office holder to retire and make way for someone younger” (Blackburn 2002: 39).

Up until the early 1900s another general notion of the pension was that it was a gift, an aid, or a benefaction from either the community or the state, or from a master or employer, to individuals no longer able to care for themselves. But, as Joakim Palme, Professor of Political Science and acknowledged scholar of welfare state studies, has noted, “The rise of modern social security legislation also marked an important break with the earlier poor-law systems, which were based on more or less stigmatizing needs- and means-testing of individuals” (Palme 1990: 1).

One of Karl Polanyi’s arguments in *The Great Transformation* (1957[1944]) is that the function of welfare policy in the early nineteenth century was to encourage and mobilize an unwilling population to enter the growing workforce. Polanyi thus suggests that the development of the welfare state may in fact be seen as a way of protecting society against the forces of the market (Polanyi

1957[1944]: 76). Along similar lines of thought, it has been argued that just as the category of old age may be viewed as a moral construction to both appraise and condemn behaviors seen as appropriate or inappropriate (Troyansky 1998), the more modern concept of retirement can be seen as a construction to suit the various needs of capitalist labor markets in terms of the provision of an able and willing workforce and thus financial security upon retirement from work (Johnson 1998; Myles 1989; Phillipson 1982). And beginning with the 1880s social security legislation in Germany, economic assistance from the state was connected to a set of broadly defined conditions of “work-incapacity, such as sickness, unemployment, and old-age, and not primarily to the evidence of the recipient’s poverty” (Palme 1990: 1).

A Way to Ensure Loyalty

Pension system scholars have identified two ideal types of early pension systems in Western Europe; the Bismarckian and the Beveridgean model. The two pension system models were at the onset quite different, but over time most modern pension schemes have adopted elements from both of the ideal types (Bonoli 2000). The Bismarckian social insurance model emphasized providing workers a pension that reflected a proportion of their income while in work, whereas the Beveridgean emphasized poverty relief and maintenance of basic minimum living standards (Bonoli 2000; Müller 1999; Orenstein 2008). These models, it has been suggested, overlap with Danish sociologist Gøsta Esping-Andersen’s classification of welfare state types (1990) in that the Bismarckian type of pension scheme falls within the “social democratic-universalistic” welfare state regime and the Beveridgean within the “conservative-corporatist” (Müller 1999: 13).

Prussian Chancellor Otto von Bismarck plays a leading role in the chronicle of pension schemes, since it was he who, in 1889, introduced the first, so-called universal, pension system. The term “universal,” which is a well-known concept in the world of pension system construction, means that the national pension system is designed to include all the citizens. The pension scheme was based on earnings and the benefit was, by subsequent standards, set at about 20 percent of average pay. Bismarck had far-reaching ideas and a clear concept of how a state might create public loyalty to the social and political order in a society. He explained his reasoning to his confidant Moritz Busch, “Anybody who has before him the prospect of a pension in old age

or infirmity is much happier and more contented with his lot, much more tractable and easier to manage, than he whose future is absolutely uncertain” (as quoted in Blackburn 2002: 46).

It has been suggested that Bismarck’s vision entailed “a class of state pensioners loyal to the government and wary of any change that might threaten their small benefits, people without property and yet with a stake in the political order” (de Swaan 1988: 187–188). The compulsory social insurance package, including the old-age pension scheme was, it is argued, the Prussian way of “taking the wind out of the sails of what he saw as a subversive political force” (Blackburn 2002: 46) and as an attempt to “come to terms with the destitution of particularly the industrial workers” and to “impede the growth of the organized Socialist Labour movement” (Olsson 1990: 83). The German initiative of a national and compulsory pension scheme was soon followed by both Denmark in 1891 and New Zealand in 1899.

The connection between pension and wage employment flourished during the first decades of the last century. Increasingly, pension benefits were seen more as a privilege of employed people than as an aid to the disabled. An important shift in this turn occurred when pensions were made transferable, that is when the earned pension points of an employee followed him or her rather than being valid only as long as the person stayed in the same company until retiring. With this “principle of transferability,” it follows that the pension came to be viewed as a postponed salary or deferred wages.² This shift in the view of the pension was seen as controversial at the time and was, in fact, ground-breaking, since it differed from the previous logic of loyalty in which one collected a pension only if one stayed within the same company until retirement. The novel way of viewing the old-age pension contains issues of both power and ownership, and it marks the starting point of seeing pension benefits as a citizen’s right. As such, the old-age pension subsequently became an important symbol of the welfare society (Grip 2001; Immergut and Anderson 2007; Lundberg 2003).

The very idea of the old-age pension has, as we have seen, over time gone through some programmatic changes. In a general sense, the practice of caring for the elderly has shifted from the more intimate sphere of family to a more public sphere of, first, the employer, and then to be the responsibility of the state. What the current “wave” of pension privatization entails is that the responsibility of old-age security in significant ways is shifted from the state to the individual

citizen and, as we shall see in the example of the Swedish reform, also to a technological level.

An Insurance for Old Age

A more recent view on pensions, promoted by proponents of pension policy-makers worldwide, including Sweden, is what is called the insurability aspect of old-age pension or the actuarial aspects of pension systems. Such a view proposes pension systems that are more insurance systems than systems for income redistribution (Lindbeck 1992; Müller 1999; Wadensjö 2000; World Bank 1994). In the Swedish pension reform citizens are now called the insured and the national pension system is seen as an insurance policy. Under the previous pension system, the state promised to pay the retired a certain percentage of the wage in pension benefits from a specific retirement date until death. Such a promise is not included in the current pension system, since it is governed by individual choices as well as by demographic and economic calculations. This national pension system is, rather, designed as a private insurance policy administered by the state. The policy-makers of the remade national pension system in Sweden now consistently stress its insurability aspect, that is to see the pension scheme as a type of income-based insurance, rather than as a universal citizen's right. One of the so-called financial risks within a national pension system is that people live longer and, consequently, if pension ages are not raised, it will cost more in pension benefits. With the design of the new national pension system, significant financial risks are redirected from the state to the individual. In an interview one of the pension system bureaucrats at the Social Insurance Agency explains what he calls "the insurability of the pension system" as "an insurance against the risk of getting old, or rather, of becoming older than what you have paid for."³ He continues with saying that "the insurability aspect of pension is perhaps not all that obvious for the individual as it is for the state."

The logical consequence of placing emphasis on the actuarial aspects of a national pension system and seeing it as a type of insurance is, thus, that what one is insured against is longevity.

Postwar Pension Systems

After World War II old-age security, with some differences in pension system design and coverage, emerged as a universal social right

in Europe. Political Scientists Ellen Immergut and Karen Anderson provide a set of prerequisites for the post-World War II pension expansion: the economic turmoil of the decades preceding the war had shown both capital and equities to be unreliable investments; as the Keynesian model spread, pension benefits were viewed as a useful tool of demand stimulus, whereas high levels of pension savings were seen as a threat; the perception of demographic developments had shifted from concern with population decline in the 1930s to appreciation of a baby boom by the end of the 1940s (Immergut and Anderson 2007: 2). Then, as the postwar era developed into one of unprecedented economic growth, many countries expanded their public programs to provide more generous income replacement in old age. The political and economic climate after World War II was indeed a significant one for the setting up of state social security schemes and, as Emmanuel Reynaud has it, “The collective experience of war had reinforced social bonds, and most countries had to confront the need to rebuild devastated economies with very limited resources” (Reynaud 2000). Now, in the postwar era of economic and population growth, political parties throughout Europe, and in the United States, “developed a multi-partisan political commitment to old-age security as a basic social right” (Immergut and Anderson 2007: 2). Sweden, France, Switzerland, and Germany all demonstrated a broad commitment to social equality and many social policy reforms took form and were implemented after the war. Some of the nations in Eastern Europe also expanded their social rights significantly, albeit under authoritarian regimes (Immergut and Anderson 2007).

The overall framework the European post-World War II pension systems were set up has been characterized under three main headings: a context of full employment; a reference based on a male employee in a steady job enjoying a full employment career, and whose life cycle was divided into three periods: education, employment, and retirement; and a non-contradictory conception of social protection and economics (Reynaud 2000: 1–2). Some 50 years later the socioeconomic situation had changed and pension system reform emerged as a pressing political concern. Nathalie Morel, Bruno Palier, and Joakim Palme call the twentieth century “the century of the welfare state” (2012: 1). Morel, Palier, and Palme further note that while the welfare state, after the first decade of the twenty-first century, appears to be “here to stay” it also seems to be “subject to continued reform” (Morel, Palier, and Palme 2012: 1).

A Wave of Reform

Since 1990 a wave of pension system reform has swept the globe. In countries from Australia to Zimbabwe the restructuring of national pension systems has been high on the policy agenda (Frazier 2010; Madrid 2003). Most European nations, including those formerly “behind the Iron curtain,” the United States, Australia, New Zealand and many countries in Latin America, Asia, and Africa have to some extent reformed their public pension systems during the past two decades (Holzmann 2012: 3; IMF 2005; IMF 2011: 37; OECD 2013: 19). This pension reform wave, still in motion, is of a particular kind: it follows a general trend of moving away from publicly funded to privately funded, so-called defined contribution (DC), pension schemes (more on specificities and variations of pension system designs further on in this chapter) (Hinrichs and Lynch 2010; Madrid 2003; Nikolai 2012; Orenstein 2008). In the decade between 1993 and 2004 alone at least 29 European countries adopted some form of privatization scheme (Frazier 2010: 44). Latin America, it has been claimed, has witnessed the broadest changes in social security policy with for example, only during the 1990s, ten countries replacing their existing public pension systems with privatized schemes (Madrid 2003). And in the post-communist world, too, the 1990s pension privatization wave hit hard with eight post-communist countries, including Hungary, Poland, and Kazakhstan, launching major pension privatization schemes in a few years during the end of the 1990s (Ibid.).

The term “pension privatization” has become a much-used concept in pension reform literature. It can refer to a number of more or less specific pension system designs and/or to particular details in the designs of pension schemes. I adhere to the broad definition proposed by, for example, scholars Mitchell Orenstein (2008) and Raúl Madrid (2003) respectively. Pension privatization is thus defined as “the partial or complete replacement of a public pension system with a privately managed pension system” (Madrid 2003: 4). More specifically, this use of the term involves three major types of changes in the way that the pension system operates. First, the shift from public to private management, meaning where the existing pension system was managed by the state, the new pension system is administered, in part or entirely, by private pension funds. Second, it entails a shift from a system based on defined benefits (DB) to one based on DC. Third, a pension privatization scheme involves a shift from a so-called

Pay-As-You-Go (PAYG) system to one based, to some degree, on individual capitalization (Madrid 2003: 4). A thorough account for the existing variations in pension system design is presented further on in this chapter.

Chile and the World Bank

In 1981 Chile was the first nation in the world to privatize its public pension system. Due to the apparent success of this reform pension privatization proponents have over the decades brought about the example of Chile as one to follow (Brooks 2005; Madrid 2003; Müller 1999; Orenstein 2008). This paradigmatic shift in old-age security provision was, however, not a Chilean innovation but a reform very much crafted by the so-called Chicago boys trained by Milton Friedman at the Department of Economics at the University of Chicago (Brooks 2005; Orenstein 2008; Weyland 2005).

Beginning in the 1950s the United States State Department had, together with other government agencies and private American foundations, supported the university training of many young men from Santiago, Chile. Upon returning to Chile the group of young economists had momentous importance in policy-making and Chile quickly became a model for other neoliberal economists in Latin America (Brooks 2005; Kurtz 1999; Madrid 2003; Mesa-Lago 1994; Orenstein 2008; Valdes 1995; Weyland 2005).

Before the 1980s pension privatization had only been discussed in theory and was not, due to its unknown consequences, seen as a serious policy option. The 1981 Chilean reform, as Raúl Madrid puts it, “changed all that” (Madrid 2003: 42). Throughout the 1990s media reports on the Chilean pension reform were overwhelmingly positive. Politicians and policy-makers worldwide were persuaded that pension privatization could boost a nation’s domestic savings rate, that it would stimulate local capital markets, and that it will reduce the amount of resources needed to devote to pensions (Madrid 2003: 42–43). The pension reform in Chile was deemed an unquestionable success and with it pension system policy-makers had a model to work with.

Soon another seminal event provided propellant to the imminent pension privatization wave. Mitchell Orenstein suggests that the policy-makers behind the reform in Chile then refined their ideas and was able to persuade the World Bank, among many other transnational

policy actors, to “join an advocacy coalition for advancing pension privatization in countries around the world” (Orenstein 2008: 73).

With the World Bank’s 1994 policy research report, *Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth* (World Bank 1994), the organization set the agenda for worldwide pension privatization. The World Bank report presented a template for pension system reforms and proved to be influential in several ways. *Averting the Old Age Crisis* conveyed new ideas and knowledge about pension system reform. But, at that, the very process of assembling the report helped to establish a large group of pension privatization experts and create a broad consensus on pension privatization methods. With *Averting the Old Age Crisis* the World Bank established itself as the foremost authority on pension reform (Barnett and Finnemore 2004: 31–32; Orenstein 2008: 76–77).

The main impact of the 1994 World Bank report was that it reshaped the pension policy agenda by promoting demographic aging as a key problem and imminent economic threat (Müller 1999; Orenstein 2008). The conclusion being that, if not public pension systems were privatized, a global pension crisis was in the making. This new problem formulation served as valid justification for radical reforms worldwide. The pension reforms promoted by the World Bank differed from the earlier Chilean example in that the World Bank report offered a broader policy package that could be mixed and matched to suit different national contexts.

The World Bank report effectively synthesized a neoliberal critique of existing welfare state arrangements and argued that existing social security-type pension systems were unable to cope with emerging demographic pressures. *Averting the Old Age Crisis* placed emphasis on the stability of social security systems and underlined not only the economic threats but also the political and administrative challenges inherent in existing social security systems. As the World Bank report has it, “government-backed pensions have proved both unsustainable and very difficult to reform” (World Bank 1994: xiii), and “the only way out of the pension crisis is, according to the World Bank, a multi-pillar system” (Müller 1999: 26). With its so-called multi-pillar approach, the World Bank presented as a “comprehensive and attractive alternative to public security-type pension systems that promised to rationalize the delivery of income-related benefits while enhancing redistribution” (Orenstein 2008: 78). The three so-called pillar model that the World Bank suggests national pension system should consist of

means a pension scheme composed of three parts: one mandatory, public part, which provides minimal pensions to prevent old-age poverty; a second part, or pillar, which provides earnings-related, funded pensions; and a third part with voluntary, individual, and private pension plans (World Bank 1994).

The majority of all the nations that have restructured their national pension systems have done so according to the broad template suggested by the World Bank in 1994. In fact, only three countries have implemented new private pension systems that replace the former public ones, *without* the assistance or advice from the World Bank; they are Chile, the United Kingdom, and Sweden (Orenstein 2008: 47, see also Williamson 2002).

Reasons for Change

Whether in direct reference to the World Bank report or not, the so-called twin pressures of economic and demographic change (Bonoli 2000: 1) have been the motives most commonly referred to as governments throughout the industrialized world set out to reform their post-World War II national pension systems from early 1990s and on (Pierson 1996; Lundberg 2005). Population aging has become a predominant, and publically accepted, reason for pension system reform (Adema and Ladaïque 2009; Bonoli 2000; Bourdelais 1998; Immergut and Anderson 2007; Müller 1999; Nikolai 2012; Orenstein 2008; Pierson 1996). However, as Mitchell Orenstein invokes, “demographic aging provides an incomplete explanation of the pension privatization trend” (2008: 29). If countries would reform their national pension systems only to address demographic aging, nations with the highest demographic aging would be the ones most prone for pension privatization, which is not the case (Brooks 2005; Orenstein 2008). Other factors too influence if and when politicians and policy-makers embark on the process of changing a nation’s pension system. Domestic political factors, such as the configuration of national political institutions and of electoral systems, also influence pension system reforms (Bonoli 2000; 2001; Immergut and Anderson 2007; Orenstein 2008).

Last, but not least, economic factors play important roles in pension system reform; the rise of neoliberal economics and reference to economic pressures such as economic decline and financial crisis have been particularly salient in the wave of pension reform (Madrid 2003; Müller 1999). Economic crisis has, in fact, been identified as one of

the main stimulus to and causes of reform in general and social security reforms in particular (Bates and Kreuger 1993; Drazen and Grilli 1993; Haggard and Kaufman 1995; Madrid 2003; Wayland 2002). Particularly the possibility of stimulating domestic savings has, ever since the success of the pension reform in Chile, been an important underlying argument when policy-makers propose privatizing pension reforms (Madrid 2003: 28–29). Scholars have showed how privatizing pension system reform is intrinsically connected to the financial sector, and more specifically how pension systems are embedded in banking systems and connected to the financial sector as well as the insurance industry (Bonoli and Shinkawa 2005; Clark 2003; Clark and Whiteside 2003; Immergut and Anderson 2007).

The ongoing wave of pension system privatization is an integral part of what has come to be known as the “new politics” of the welfare state, which involves the politics of welfare state retrenchment (Pierson 1994, 1996, 2001). Such changes, entailing cutbacks in pension provisions and benefits, are, as demonstrated earlier, controversial and politically difficult to carry out. Whereas the introduction of social security systems after World War II allowed politicians to compete for votes by taking credits for these new programs, the current wave of pension privatization—and welfare state retrenchments in general—has had the effect that partisan differences seem to matter less than voter loyalty (Pierson 1994, 1996, 2001).

As a result of the political challenges of pension privatization in particular and welfare state retrenchment in general, politicians adopt different strategies in order to remain in power and carry through the “new politics” of the welfare state. Scholars have observed strategies such as “blame avoidance” and “blame sharing,” as well as “political solidarity” and “lock-in effects.” Blame avoidance entails that politicians attempt to avoid blame by making cuts in social security systems less apparent and transparent. This can be done by hiding cuts either in obscure changes in benefit formulas or in long transition periods. Blame-sharing refers to the strategy when otherwise opposing political parties cooperate in drafting, for example (and as we shall see in the example of the Swedish national pension reform), privatizing pension system legislation. Such a strategy makes it difficult for voters to hold a particular party accountable since they all share the blame (Frazier 2010; Immergut and Anderson 2007; Madrid 2003; Pierson and Weaver 1993; Weaver 1986). This strategy resembles what has been called political solidarity where political coalitions

emerge and shape policy (Immergut and Anderson 2007; Pierson 1993; Skocpol 1985). Ellen Immergut and Karen Anderson argue that one particular type of “policy legacy” is especially important in pension policy, namely so-called lock-in effects (Immergut and Anderson 2007:11). Lock-in effects allude to the fact that pension schemes necessary involve long-term planning, and, assert Immergut and Anderson, “both policy-makers and politicians are loath to interfere in this process” (Ibid.).

It is, however, important to take into account, as Ellen Immergut and Karen Anderson also point out, that the lack of transparency in pension system politics may not necessarily be the result of deliberate and strategic obfuscation from politicians and policy-makers (Immergut and Anderson 2007:12). The mere fact that contemporary national pension systems are intricate and complex constructions based on statistical models aiming to forecast future economic and demographic scenarios implies that a lack of transparency is, in fact, intrinsic to pension politics.

Pension System Designs

The way a national pension system is constructed is of great social and economic importance. National pension systems typically constitute a major part of a country’s total economy (10–15 percent of gross national income in most OECD countries), which means that the way a pension scheme is designed has major impact on, for example, growth rates, wages, redistribution, and the economy as a whole.

Pension schemes can be arranged in many different ways relating to the way they are organized and the relation between contributions and benefits.

A national pension system can be publicly or privately managed, or designed as a combination of both; it can entail mandatory or voluntary membership, or a combination of these for different parts of the system; it can be constructed as an insurance system or as redistributory system, or a combination of the two; it can be a so-called fully funded system or a PAYG system, or a combination of both; and it can be based on either DCs or DBs, or a third version called notionally defined benefits (NDBs).

National pension systems are often hybrids of some of these variables in different combinations, and the construction of a pension system is, thus, the result of a decision-making process in which the

pros and cons of each variation are considered. The design of pension systems differs across the world, and neither pension system experts nor economists are unanimous about what the best combination of design features is. Some of the most widely debated questions among pension experts, politicians, and economists worldwide during the past decades are, firstly, whether a funded or a redistributory pension system was to be preferred (Barr 2001, 2002; Barr and Diamond 2006, 2009; Kruse 2000; World Bank 1994) and, secondly, whether a hybrid of the two might be more desirable, and if so, in what combination? These two different “building blocks” (Barr 2000) of pension system construction go by various names. One is often referred to as “public,” “redistributory,” “unfunded,” or, most commonly, “Pay-As-You-Go.” The other approach to pension system design is usually called either private or funded.

The PAYG variant is usually redistributory, general, and mandatory. It is, further, mostly means-tested and has a DB. This approach, in which the current workforce generation pays the pensions of the current generation of pensioners, notes sociologist Robin Blackburn, “does not seem fraudulent to many because they know that it helps to pay the pensions of their parents and those of the older generation, and that it does so in a dignified way” (Blackburn 2002: 436). PAYG financing that is seen as a characteristic of redistributory social security systems. Here pensions are paid out of current revenue, usually from accumulated taxes, rather than out of accumulated funds (Barr 2006; Barr and Diamond 2009).

The funded pension scheme approach is a financing system in which individual premiums are put to one side and saved in funds until the person retires. Fully funded pension schemes pay all benefits from existing accumulated funds. A funded pension system, whether fully or partially funded, is commonly referred to as a privatized pension scheme. In the wake of the ongoing pension privatization wave scholars note the distributive consequences of the shift from public to private pension systems. Where social security pension systems redistribute income from one age group to another, from one income group to another, and from one time of life to another, the funded pension schemes individualize risk and returns in pension systems. These rely on private rather than public management and depend on pre-funding PAYG financing (Orenstein 2008). Therefore, it is claimed, “pension privatization constitutes a revolution in post-war social policy”

(Orenstein 2008: 165). In private and funded pension systems individuals set aside savings for their retirement in individual pension savings accounts. This variant of pension system design is called funded since the funds to pay future pension benefits are actually on hand at the outset of retirement.

More often than not systems of individual, private pension savings accounts are often combined with a state commitment to a minimum, flat, or redistributory social security system that provides a safety net for the poor. This can be seen as a move toward a liberal model (Esping-Andersen 1990), in which the state provides only a basic pension and the funded system provides more individualized, earnings-related benefits (Orenstein 2008: 18).

Two other important and fundamental variations of pension system design are whether it is based on DB or DC. In a DB system the returns, that is, the pension benefits, are pre-defined, which means that the contribution to the system varies. The size of a pension is specified in advance as a certain amount or a certain level of, for example, final earnings or average earnings. DB pensions, in which the benefit is determined of the worker's history of earnings, can be based on the worker's final wage and length of service or on wages over a longer period in life. In a DC system the payments into the pension system funds are set by law and fixed at a certain level, whereas the returns, that is, the pension payments, vary. Here the benefit is determined by the value of assets accumulated toward a person's pension. A shift from a pension system based on DB to one based on DC exposes individuals to market risk. If people's returns to investments are high, the risk may prove beneficial; if not, pensioners will experience lower retirement income (Anderson 2004; Barr and Diamond 2009; Immergut and Anderson 2007; Orenstein 2008).

During the past decade a new kind of pension system has started to spread, with the Swedish remade national pension system as an early example. It is called notional defined contribution (NDC) and pensions are financed on a PAYG or partially funded basis with workers contributing to the pension system through individual fictitious interest-bearing pension accounts. Here a person's future pension is in direct relation to his or her lifetime pension contributions. The NDC system combines a DC system with a public PAYG pension system (Barr and Diamond 2006, 2009; Barr and Diamond 2011; Holzmann

and Palmer 2006; Holzmann, Palmer, and Robalino. 2012; Madrid 2003; Sundén 1998).

In a general sense the wave of pension reform with new pension politics and pension privatizations entail a range of policy changes that apply neoliberal principles of individualism over collectivism and that rely on private markets rather than public management. Mandatory systems of private, individual pension savings accounts are at the center, but the current wave of pension reform and pension politics also include the NDC pension systems that create individual accounts without private management of prefunding; as well as reforms that depend upon more private and less public sources of pension provision; and reforms that limit state-managed social security systems to a poverty-reduction role (Orenstein 2008: 14–15).

Yet another innovation commonly included in the design of new pension system reforms are so-called automatic balancing mechanisms (ABMs) (Barr and Diamond 2011; Bosworth and Weaver 2011; Gannon, Legros and Touzé 2014; Settergren 2001; Vidal-Meliá, Boado-Penas and Settergren 2009). Here too Sweden set an early example with the automatic balancing popularly called the Brake (*Bromsen*). Pension system technocrats see such ABMs as beneficial for the long-term financial stability of pension systems (see, e.g., Vidal-Meliá, Boado-Penas, and Settergren 2009).

The general history of the very idea of a pension, in any form, is saturated with issues of trust and long-term social and economic responsibility between individuals and collectives. At its core the idea of a pension as a contract between generations is, as we have seen, by no means a modern invention. Further, it seems that at the core of such an intergenerational agreement of a secured old age lie other, somewhat concealed but seemingly political issues that may vary in content and over time. Gratitude to a patron, loyalty to a monarch, fidelity to an employer or trust in the welfare state, the various solutions to ensure the financial security of an elderly, non-working, population may be seen in the light of their performativity, that is, what such old-age pension schemes do to the various actors entangled in them (cf. Callon 1998). After the connection between pension benefits and employment, the fine print of the contract between state and citizens contains various incentives to work more and, thus, earn more. And more recently, as we shall see, the fine print of the intergenerational contract contains, for example, the stimulus for saving and investing money.

Whatever the design and purpose of a national pension system, it seems inevitable that the very scope and scale of such a long-term agreement create a certain inertia in the policy-making process.⁴ Some aspects of the concept of “path dependency” of institutional theory are also of relevance here in that they refer to a situation in which policy-making is restricted by the limited set of options available, due to the already existing structure.⁵ In other words, the construction of one pension system is, in many ways, defined by the construction of what preceded it. Constructing a national pension system that is economically and politically stable over time, as well as approved by unions, interests groups, and, not least, the general public is, no doubt, a challenge.⁶

CHAPTER 3

The Swedish Reform—A Radical Compromise

Swedish Pension Politics

The scope and scale of national pension systems make the shaping and altering of them important political processes. The following is an overview of the political processes of pension reform in Sweden. In many ways, and for a long time, the politics of pension held an important role in the development of the Swedish welfare state in general.¹ Sweden's remade national pension system was, as we shall see, an early and radical reform—a “major departure from existing policy” (Anderson and Immergut 2007: 385). But public debate in Sweden is and has been faint. Policy-makers and politicians made specific effort to keep the reform work away from critics, media, and the public and, instead, focus on bridging political differences and coming to a broad political consensus as well as keeping the agreement in tact over time. The design of Sweden's remade national pension is going on 20 years now. What follows is the story of how it was made. Pension system reform: Touch it and you die. Not so in Sweden.

Sweden's first national pension scheme, the People's Pension Act (*Folkpensionslagen*) was implemented in 1913 (Ackerby 1992; Kangas and Palme 1996; Wadensjö 2000). It was liberal politician Karl Staaf's government that introduced this “Beveridgean” universal basic pension scheme. With that Sweden was the first nation to introduce a universal public pension system. The pension scheme consisted of two parts: one funded and one supplementary part and provided for a low pension based on contributions and investment growth, up to a maximum (Ackerby 1992; Wadensjö 2000). It has however been argued that the actual coverage of the 1913 Pension Act was incomplete “since

its limiting qualifying conditions excluded parts of the population” (Kangas and Palme 1996: 215). Total pensions were low in the 1913 pension scheme and in 1935 the funded part of the People’s Pension Act was replaced by a flat-rate basic pension (*folkpension*), which was neither income-tested nor based on any payment of fees (Ackerby 1992; Wadensjö 2000). In the 1940s Swedish politicians and policy-makers began a discussion on complementing the basic pension with an earnings-related supplementary part (Wadensjö 2000: 148).

But it was during the post-World War II era that the general development of the welfare state shifted gear and expanded quickly in Europe. Most Western capitalist nation-states then sustained high economic growth that allowed for the development of generous social policies, including national pension systems. It has been suggested that the development of the welfare state may be seen as an outcome of the rapid industrialization in postwar Western capitalist nation-states. The argument is that industrialization brought with it a growing need to compensate for any loss of income by the many wage earners who had become economically dependent on their employment (Johnson 1998; Myles 1989; Phillipson 1982). In 1948 a majority in the Swedish Parliament approved a pension plan that tripled the real value of pensions. The AFP (*Allmän Folkpension*) provided a living minimum for all Swedish residents at the age of 65 or older, and the old-age pension was not income-tested (Müller 1999; Wadensjö 2000). Pensions were now higher than before which led to that very few old people have been on welfare after that, whereas before 1948 older people were highly over-represented among those on welfare (Wadensjö 2000: 148). This plan, then, enabled retired people to live on their pension benefit for the first time and full universalism, in terms of complete coverage, was thus accomplished, making Sweden the first Scandinavian country with flat-rate benefits without means-testing (Kangas and Palme 1996; Olsson 1990). As Olli Kangas and Joakim Palme note, “In Sweden the national pension was paid out at an equal level to all, from beggar to king” (1996: 217). By the early 1950s, the size of the pension equaled about 30 percent of average industrial wages and this decade was a period of intense conflict over earnings-related pensions. At the time, public employers and white-collar workers enjoyed generous occupational pensions while the majority of households only had access to the basic pensions (Anderson and Immergut 2007: 360).

In the 1950s the plan for an earnings-related national supplementary pension, ATP (*Allmän Tilläggspension*) became a highly politicized

issue. The ATP reform meant that the basic pension was supplemented with an obligatory earnings-related pension. The pension level was calculated on the basis of the 15 best annual incomes out of 30 in total. The pension scheme was designed as an insurance scheme and mandatory for all employed Swedish citizens between the ages of 16 and 64, with the intention of giving all workers—not just white-collar workers—an earnings-related pension. The ATP was financed from employers' and employee's contributions. The retiring age was set at 65 and pensioners were expected to receive the equivalent of around 65 percent of their previous annual salary in pension benefits, up to a ceiling (Anderson and Immergut 2007; Blyth 2002; Esping-Andersen 1992; Lundberg 2005; Molin 1967; Wadensjö 2000).

The design of the ATP came to be an ideological and political marker, a dividing and defining question between Left and Right leaving each "camp" arguing for their own vision of what kind of society they envisioned. During the late 1950s, the private sector in Sweden had begun to negotiate with "the new salaried classes pension agreements that were greater than that available to workers" (Blyth 2002: 123). A central political struggle of the ATP reform thus came to be whether additional pension benefits were to be general and guaranteed by the state or a matter of negotiation available to, primarily, white-collar workers (Lundberg 2005: 197; Molin 1967). In the politicized battle of the ATP reform there were thus on one side the non-socialist parties and the business organizations and on the other side the political Left and the blue-collar trade unions (Åmark 2005; Kangas, Lundberg, and Ploug 2006; Lundberg 2005; Molin 1967; Stråth 1998).

After heated political, and public, debates, a public referendum was held in 1957. The result of this was interpreted as a public rejection of "the individual way" and, instead, in favor of a communal, solidarity-based, and unifying pension system. In 1958, after another round of political debates about pension systems, the Swedish Parliament, by a margin of only one vote, passed the pension law according to Social Democratic principles, and Sweden got its earnings-related pension program on May 13, 1959. The ATP reform came into effect in 1963 when the first payments were paid out.

The ATP scheme was designed to offer all wage earners pension rights compatible with, or even better than, those of the private sector (Blyth 2002:124). The so-called principle of income security of the ATP reform thus guaranteed the living standards of a broader

spectrum of wage earners. Urban Lundberg argues that the ATP principle of income security “contributed to the middle class’s integration into the emerging welfare state” (Lundberg 2005: 117), and Gøsta Esping-Andersen has suggested that the ATP scheme became the Social Democratic Party’s “vehicle for white collar mobilization” (Esping-Andersen 1992: 49).²

The struggle in defense of the Swedish ATP reform has come to be seen as the one great symbolic success of Social Democratic welfare policy and social engineering. From the public referendum in 1957 up until the political decision-making of Sweden’s current pension system began in 1993, and well into the implementation process of the new pension system, the ATP system was considered, among Social Democrats, to be “the crown jewel” of the Swedish welfare state (Åmark 2005; Lundberg 2003, 2005).³ It has further been argued that the ATP reform, because of the political struggle leading up to it, became a Social Democratic “source for self-identity, and a line of demarcation against the political right” (Kangas, Lundberg, and Ploug 2006: 14). The ATP reform can be said to have become the key symbol (Ortner 1973: 1344) that summarized Social Democratic politics and the victory over right-wing opponents. But the ATP pension scheme achieved the status of a sacred symbol (Geertz 1973) not only for the Social Democrats but for the non-socialist parties in the struggle as well (Lundberg 2005; Kangas, Lundberg, and Ploug 2006). To the opponents of the reform it came to symbolize “everything that was wrong with the Swedish Social Democratic welfare state model” (Kangas, Lundberg, and Ploug 2006:14). In the defining political struggle over the ATP reform, the issue of pension system design came to be used by both the Social Democratic Party and the non-socialist parties as a political tool.

The ATP pension scheme was, in many ways, a typical post-World War II pension scheme constructed on the assumption that the country’s national growth of around 4 percent would remain at such a high-level indefinitely. The ATP system has been dubbed one of the most generous pension schemes in the world (Kangas, Lundberg, and Ploug 2006: 13). The general economic stagnation in the 1970s called such assumptions into question, causing politicians and policy-makers to begin the process of thinking about alternative future pension scheme solutions.

Significant differences in the fundamental construction of the previous national pension system and the current one highlight a break in

the very idea of the welfare state, namely, the promise of future security conveyed from state to citizen (cf. *Socialförsäkringsboken* 1999: 17ff). With the ATP scheme, the state promised its citizens a certain level of economic security upon retirement. For the individual citizen such predictability is now undermined since the state, with the design of the new national pension system, makes no such promise. Instead, the levels of future pension payments vary, depending on factors such as, for example, demography, market fluctuations, and each individual's life choices.

The Beginnings of a Remake

The current national pension system in Sweden, created during the 1990s, is a product of its time. A general political-economic change in the direction of neoliberalization swept over most Western capitalist countries, beginning with the Reagan and Thatcher regimes in the United States and the United Kingdom already in the 1980s, and reached Sweden in full scale at the beginning of the 1990s. This political and institutional shift has, in the Swedish context, been described as “a sudden outburst of reform all over the Swedish welfare model” (Lindvall and Rothstein 2006: 55). It involved dramatic policy changes within many spheres in society, with the privatization and marketization of previously state-governed spheres as well as new expectations and responsibilities placed upon citizens.⁴ Having said that, it is important to note that, while the effects of the institutional and political turnaround of the 1990s were vast and lasting, Sweden is still seen as being “extraordinary in international comparison” (Lindvall and Rothstein 2006: 48), in the sense that the Swedish welfare state has remained both generous and all-encompassing. So, by pointing to the era within which the current Swedish national pension system was shaped and legislated, I aim to situate the object of study in both time and place as well as offering the contexts of the creation of the policy. Let us now begin to look at the making of Sweden's new and mandatory national pension system.

It is not easy to pinpoint the beginning of the construction of the new national pension system. It can be said to be in December 1991 when the Working Group on Pensions held its first meeting or in June 1994 when the Bill was voted upon in parliament. The process of the current pension system can also be said to have begun much earlier with the work of another parliamentary committee assembled during

the 1980s. And since many of the technical challenges of the new system were not solved even when the Bill was passed in 1994, it can be argued that the creation of the pension system, in important ways, took place after it had been legislated upon.

The current remade national pension system is both a reaction to and a result of the previous pension scheme, its history, and design. Margaret Weir notes, “Decisions at one point in time constrain the subsequent policy making by putting policy on a particular track” (1992: 192). I have thus already begun the story of the remaking of Sweden’s national pension system by accounting for the development of the previous one, the ATP reform. The symbolic importance of the ATP reform both constrained and facilitated the 1990s reform (Anderson and Immergut 2007; Lundberg 2003). Sweden is a fore-runner when it comes to pension policies. The ATP was considered a radical reform in the 1950s and one that inspired a series of pension reforms in other European countries. But by the mid-1970s economic growth in Sweden had plunged considerably compared with the high growth of the 1950s, and there was a growing concern, among politicians and technocrats, about how to meet future pension promises within the harsher economic context. During the first decades after the introduction of the ATP reform, the scheme gained acceptance even among those that initially had been opposed to it but during the 1980s a more critical debate began. The so-called pension question became a major political issue and topic of public debate in Sweden during the early 1980s (Lundberg 2005: 122). The major criticism was that the scheme could not function in the long run (Wadensjö 2000: 148), and in 1984 the Social Democratic government appointed a large parliamentary committee on pensions (*Pensionsberedningen*), from now on called the Pension Committee. As one of the appointed experts of the Working Group on Pensions explains:

When the ATP was launched in the 1950s everyone assumed that there would be a four percent national economic growth forever. The pension system was based on that. But already by 1974 growth was only around 1.5 or 2 percent, something the pension system would not hold for. No one had counted on that situation. By the 1980s it had deteriorated and that is why the government appointed the Pension Committee.⁵

The Pension Committee was in many ways a traditional Swedish committee in that it consisted of representatives from all the political parties then in parliament, representatives from the unions and

employers' organizations, and representatives of the interested organizations as well as experts, advisers, and secretaries.⁶ The Pension Committee was to investigate the "pension situation" and had explicit instructions to propose so-called parametric reforms,⁷ while retaining the principles of basic security, earnings-replacement, and Pay-As-You-Go (PAYG) financing (Anderson and Immergut 2007: 372). The Pension Committee worked at length and presented its report (SOU 1990:76) after five years of deliberation. One reason the committee's work took so long was that the political parties, with the dramatic ATP conflict fresh in minds, wanted to avoid another political conflict over pensions. The committee could not agree on specific reform proposals and their 1990 report did not put forward any actual suggestions as to how the pension system might be reformed. The committee was largely in agreement about the ATP's weaknesses, especially the weak link between contributions and benefits (Anderson and Immergut 2007: 372–373). But the 1990 report marked a significant shift in thinking about the role of the pension system. Rather than focusing on the welfare of the elderly, the 1990 report emphasized the economic effects and the long-term stability of the pension system (Ackerby 1992; Anderson and Immergut 2007). The release of the Pension Committee report meant that the ATP system's weaknesses became well known among policy-makers and politicians and the 1990 report was received as a thorough research of the system's dire situation. With its wealth of research and lack of solutions, it was, however, as we shall see, an important catalyst for the establishment of the forthcoming Working Group on Pensions as well as a liberator of the whole controversial pension question (Lundberg 2005; Wadensjö 2000).

Several of the members of the Pension Committee later became members of the Working Group on Pensions. Interviews with the members of the 1990s Working Group on Pensions show that several of them were quite pleased to become members of this new committee after having been members of the 1980s Pension Committee. One of the Social Democratic representatives, a union economist, was also involved in the 1984 committee, as she held the position of undersecretary at the Ministry of Health and Social Services at the time. She says in an interview:

The Pension Committee did come up with new insights about the weaknesses and risks of the old system, but it did not suggest any kinds of

solutions really. And I remember being sort of taken aback by the number of problems presented in combination with the lack of solutions.⁸

The other politician to represent the Social Democratic Party in the Working Group on Pensions was, in 1990, minister of health and social services. In an interview she says that the Pension Committee's work:

did not come up with any official suggestions at all. But within the committee there were really as many solutions as there were committee members, plus all the reservations and special comments. It was a mess of opinions.⁹

Some of the pension experts who were members of both committees talk about a sense of frustration that the lack of suggested solutions in the Pension Committee's report caused. "We pointed out the many problems but could not agree on any solutions, so none were suggested," says one of the experts who held a position in both committees. "There was no political will to do anything then, even though the problems were huge. So a new committee had to be formed with people who could discuss the issues more openly," says another expert member of both committees.¹⁰

Even though the Pension Committee's report did not present any specific solutions, it seems to have had effect on the way policy-makers were thinking about the pension system. It has been suggested that such pension committees function as "beacons that changed the cognitive paradigm and the way that pensions were politically perceived" (Kangas, Lundberg, and Ploug 2006: 17–18). The thorough research work and the character of the Pension Committee affected both the way pension systems were generally perceived and more specifically how the next parliamentary committee on pensions was to be appointed.

An Exclusive Assembly

The Social Democratic Party took the first step toward actual pension reform by making it a priority in its 1991 budget. In the spring of 1991, the Social Democratic State Secretary in the Finance Ministry began to investigate reform options with, among others, the minister of social affairs (Anderson and Immergut 2007: 373). The general elections in September of 1991 interrupted the group's work but both of these elected politicians came to be key figures in the forthcoming

Working Group on Pensions. Pension reform played little or no role in the 1991 election in which the Social Democratic Party suffered a dramatic loss. A non-socialist coalition government took office promising to reform the welfare state along non-socialist lines and reform economic policy. One of the first steps to such end was to appoint a parliamentary working group to negotiate a major pension reform.

In November 1991, a couple of months after a right-wing coalition had won the general election over the Social Democratic Party, the newly appointed Liberal Party minister of health care and social insurances at the Ministry of Health and Social Services (who also had been a member of the Pension Committee) was asked to summon a new committee with the specific task of drafting proposals for a reformed pension system. This new assembly got the name Working Group on Pensions (*Pensionsarbetsgruppen*). The group was to follow several specific principles: improving the pension system's financial sustainability; strengthening the link between contributions and benefits; and encouraging an increase in long-term savings.

The Working Group on Pensions was in many ways different from other such working groups and especially different from the previous Pension Committee. The construction of the Working Group on Pensions differed in significant ways from the tradition of broad inclusion in Swedish parliamentary committees and the group's deliberations have been called atypical by Swedish standards (Anderson and Immergut 2007: 374). The Working Group on Pensions consisted of representatives of all the parties in parliament at the time, a joint group of consulting experts, and the committee's secretaries, but did not include, as the previous Pension Committee had, representatives from the unions, interest groups, or other interested organizations.

Ten of the members of the Working Group on Pensions were elected politicians and representatives of the seven parties in parliament at the time. The chairman of the Working Group on Pensions was a Liberal Party politician. The Social Democratic Party was granted two representatives in the Working Group on Pensions, while the Conservative Party, the Liberal Party, the Center Party, the Christian Democratic Party, the New Democrats, and the Left Party were each represented by one appointed individual.¹¹ Apart from these political representatives, six individuals categorized as "experts" and six committee secretaries signed the report. Both categories of "experts" and "secretaries" consisted of a mix of people from different professions but many of them with professional experience of working with pension systems. Several

of the “experts” were economists and most of the secretaries were from various ranks of the legal profession. The gender distribution of the Working Group on Pensions was perfectly even: 11 men and 11 women. Regarding age, a notable majority of the committee members are so-called baby boomers, born in the 1940s.

Each party representative in the Working Group on Pensions had the mandate to act more or less free hand to negotiate on behalf of his or her party. Another particular feature, and pre-condition, of the work in the group was that the members were committed to agree on guiding principles first and work out the details later. Also, each member committed not to change the content of the reform after the negotiations were completed. Another feature atypical in a Swedish context was that interest groups and the media did not have insight into the process of reforming the national pension system. Instead, they were called in only for regular progress meetings and after the negotiations were finished. Government defended the exclusion of interest groups and the Working Group on Pensions was portrayed as a continuation of the Pension Committee, in which interest groups had participated (Lundberg 2003: 170).

The chairman of the Working Group on Pensions took particular measures when appointing the Working Group on Pensions. In an interview he states:

It is difficult to move forward in negotiations when there are a great many people in the room, especially if many of them are not part of the negotiations but merely there to observe. That made me decide to, first of all, try to include only a few representatives from the political parties, and, secondly, that representatives of the unions, employers organizations and the pensioners’ organizations would not be members of this committee.¹²

The chairman managed to recruit as chief secretary of the Working Group on Pensions the same person who had been secretary of the 1980s Pension Committee. In an interview this person, a judge by profession, sums up a notion voiced by several of the other members of the Working Group on Pensions:

I had not been very impressed with the work of the Pension Committee, but this new committee sounded like a good method of getting somewhere with the pensions issue, a small group, without a bunch of special interest groups hanging around. And I knew, by then, who the other members of the new committee would be, I had met them before and it sounded as if it would be a fruitful way to get somewhere.¹³

In interviews several of those who were members of the Working Group on Pensions talk, in various ways, about how a paramount objective of the new committee was to “accomplish something,” to come to, as it is often phrased, “a broad political settlement” on a reformed national pension system. It was seen as important that the political representatives on the committee were individuals with strong support within their respective political parties.

Several of the other members of the Working Group on Pensions express their admiration for the way the chairman assembled the committee, according to one of the expert members of the committee: “He thought a lot about the constellation of the group and saw to it that he got people who were deeply rooted or held power within their party, but who were also open enough to be able to talk to others. It was a hand-picked group, so to speak.”¹⁴ Another expert holds that, “The purpose was to get a political compromise started to see if there was any possibility of giving and taking so that they could come up with a unified opinion at the other end.”¹⁵

Almost all of the members of the Working Group on Pensions tell me, in interviews about how the discussions in the committee were “intellectual,” “like seminars,” “nice,” and “stimulating.” “The discussions were impartial, with the organizations not being present. And the political ties were actually rather loose,” says the Conservative Party representative in the Working Group on Pensions,¹⁶ referring to the fact that the unions and the organizations of employers and pensioners were excluded from the committee.

In interviews, the members of the Working Group on Pensions describe a situation in which a small and exclusive, carefully appointed, group of individuals meets to negotiate, rather than debate or argue, over the design of a new national pension system, with the common objective of agreeing upon a solution. They talk about the “personal chemistry” and that the individual personalities had an effect on the work and outcome of the committee. The formation of such a particular constellation of personalities is, however, talked about as being “by chance” and “pure luck” and not something planned when putting together the committee.

As the members of the Working Group on Pensions talk about the policy-making process approximately a decade after it took place, they ascribe to some of the other members’ particular roles in the group, roles that are seen as having been crucial for the outcome of the process. Perhaps the example most commonly referred to is the way one

of the Social Democratic Party representatives and the Conservative Party's representative interacted in the committee's work. Other members of the Working Group on Pensions describe these two women as "the system constructors" and "the engineers" of the national pension system, while other politicians such as the Center Party's representative and the other Social Democratic representative are often described as professional politicians who kept the policy process grounded politically with their strong and fundamental connections to their respective parties. Other members describe the Liberal Party chairman of the Working Group on Pensions as the strategic driver of the policy process. Several of the members talk about how impressed they were by the chairman's dedicated and focused work of steering the process toward a settlement. According to one of the Social Democratic representatives, "He [the Chairman] was first and foremost interested in accomplishing something. He really wanted to sign an agreement."¹⁷ Here is how one of the secretaries of the Working Group on Pensions describes how the chairman promoted the process:

This is how he worked: He wrote a long list of all the issues that they had not agreed upon. He then went through the list, issue by issue, and asked: "Can we agree on this?" That issue was then discussed and dealt with back and forth. If they were able to come to any kind of settlement over that particular issue he checked it on the list and moved on. If they couldn't settle he simply said: "Okay. We're not in agreement here," and moved that issue to last on the list. That is how he did it. Point by point, checking off settlements and moving down disagreements until there were only a few issues left that had not been settled. By then everyone seemed to think: "Now that we've come this far. It'll be darned if we're not able to agree on the rest too!" And they did.¹⁸

Such a noticeable prevailing objective of reaching an agreement, plus the exclusivity of the Working Group on Pensions, is highlighted also by the fact that two of the political representatives, for different reasons, objected to the proposed reform of the national pension system. During the policy process the subsequent representative of the Left Party and the New Democrats' representative were excluded from some of the meetings during the latter part of the committee's work.¹⁹ The situation caused these two politicians to each file reservations about the proposals published in the committee's report, thus marking their different disagreements with the settlement.

The focused intensity of the committee, in combination with its exclusive, and homogenous, composition, seems to have brought the

already tight group of people even closer together. Several of the members talk about such an effect. One of the Social Democrats in the Working Group on Pensions talks about the “fortress” they built around themselves. Other committee members describe the phenomenon in terms of “a bunker situation” and “the Stockholm syndrome.” One of the secretaries states:

What occurred is what is called, I believe, a bunker situation. We were wedged together as a group and we all felt a strong need to defend the pension system against any outside criticism. It was as if we took any critique as a personal insult. We were inside a bunker. We were the pension reformers in our little cottage and no one else could come in. It was an interesting phenomenon.²⁰

And one of the appointed expert members of the committee compares the situation to what has been called the Stockholm syndrome, in which the victim in a hostage situation eventually switches sides to see the hostage-taker as friend and the police on the outside as foe. He says, “You were in there without any possibility of getting out. So you have to become friends. I think perhaps the loyalty within the committee was stronger than the politicians’ loyalty to their parties. The committee as a group protected itself from all kinds of people on the outside.”²¹

The Working Group on Pensions drew up the main principles of Sweden’s remade national pension system already during the first year of deliberations. The Working Group’s first report, Ds 1992: 89 issued in August 1992, included a sketch of proposed reform principles such as the shift from DB scheme to defined contribution based on lifetime earnings and the indexation of pension rights and pension payouts to wages. The Working Group kept the principle of basic security topped up with earnings-related benefits, but the fundamental principles proposed in Ds 1992: 89 entailed a more insurance-like pension system and also a system insulated from future demographic and economic shocks. The 1992 report echoed the pessimism of previous studies, predicting that the ATP system, in its current form, would collapse in 20 or 30 years time. Both the dismal prospect of the ATP system and several of the fundamental changes proposed in the Ds 1992: 89 had been suggested elsewhere prior to the Working Group on Pensions’ first report. The Institute for Economic Studies (*Konjunkturrådet*) had described the ATP system as a system “in crisis” and suggested a more actuarial system, meaning insurance-like, and also to abolish the rule

of paying out pension benefits based on the 15 best years out of 30 (Söderström 1991). Economist Assar Lindbeck too argued along the same lines and had suggested a shift to a more actuarial system and one based on defined contributions rather than defined benefits (Lindbeck 1992). Jan Bröms, chief economist for the Swedish Federation of Professional Employees (SACO) argued already in 1990 for an obligatory system based on actual work performance (Bröms 1990).

Conflicts and Compromises

Although the Working Group on Pensions was an exclusive, tight-knit group and their deliberations focused on agreeing, there were indeed significant political differences within the group regarding the design of the remade national pension system. One major political division was, for example, on whether the remade pension system would be part funded or not and, if so, to what extent. The right-wing representatives in the Working Group on Pensions argued for a, as it were, “small” national pension system and they promoted the idea of a funded part of the pension system. In this context, “small” means as little public spending as possible and, conversely, “large” would refer to a pension system that entails more public spending. The Social Democratic representatives of the Working Group on Pensions argued for a “larger,” redistributory pension system and, initially, no mandatory funded part at all. These, and other issues, were turned into negotiable topics and the results of the negotiations amounted to the hybrid construction of Sweden’s present national pension system, often described as being the result of a compromise (Palme 2001). Here is how one of the Social Democratic representatives talks about the compromise in an interview:

What we did was a compromise in the way that we got one redistribution part and one premium reserve part. They are two separate and totally logical systems. We did not bulk them together into one large mess as with most other pensions systems. Instead we stuck with each system’s individual logic as a way of solving our internal problems.²²

But this Social Democratic Party representative also recalls thinking that the idea of having the national pension system partly funded initially was “something totally alien” to her but, as the negotiations within the Working Group on Pensions proceeded, the idea caught on. She says, “But when it came to deciding all this, I for one came to

the conclusion that . . . Well, that it did not matter all that much. And maybe it was even quite good. Having eggs in several different baskets and so on. Perhaps it's not entirely wrong."

Agreeing on the importance of agreeing and a willingness to negotiate away political differences were, as I have already stated, some of the powerful preconditions that paved the way for the committee's success in constructing a new national pension system. At that, pressure and contestation from outside the tightly knit Working Group on Pensions worked to further strengthen and close the lines around the group. The de facto political challenges and conflicts concerning the design of a remade national pension system took place in the political arena outside the Working Group on Pensions rather than inside it.

There was, for example, a serious conflict between the Ministry of Health and Social Services and the Ministry of Finance on the design of the remade pension system. Both of the two Social Democratic representatives in the Working Group on Pensions talk about the conflict between the ministries. Says one of the Social Democrats in the group, "The Ministry of Finance delayed the process several years by trying to downsize the general scope of the pension system. It was extremely difficult, disregarding who was in office. It is in the very walls of Finance to reduce the size of the system as far as possible."²³ And the other Social Democrat representative says of the same conflict, "Pretty soon there was a conflict between the Ministry of Finance and the Ministry of Health and Social Services. Finance argued, from a financial and national economic perspective, that it would be too expensive and we needed to find ways to cut costs."²⁴ The person who initially represented the Left Party in the Working Group on Pensions, an economist, had prior to this worked at the Ministry of Finance. In my interview with him he talks about a prevailing "finance departmental" (*finansdepartemental*),²⁵ or perhaps "financialistic," perspective at the Ministry of Finance:

The Ministry of Finance never loved this solution. They did like the stabilizing aspects of the new pension system but, on the other hand, this meant they lost power. Using large parts of the public expenditures and assets in such a self-regulating system in which nothing could be changed. They did not like that. So it was a battle between the Ministry of Health and Social Services and the Ministry of Finance.²⁶

Several of the members of the Working Group on Pensions talk about the austerity of the conflict between the two ministries at the time.

But it seems as if the price of being the one to ruin the broad political settlement on the difficult and sensitive subject of a new pension scheme was considered higher than letting it pass. This is how, for example, one of the Social Democrats in the committee describes such a situation:

It went through after all. Due to, I think, the fact that by then it had become very dangerous to be the one crushing the settlement. I'd say that was the reason we finally got the pension reform through. No one wanted to be the one wrecking the settlement. The price for that was way too high.²⁷

The broader context within which the Working Group on Pensions operated must not be overlooked. In the early 1990s Sweden experienced an economic crisis; the national debt rose sky-high, and the interest rates reached an all-time high. The financial crisis at the time played an important part in the process of drawing up a new national pension system in Sweden.²⁸ The public awareness of the dire economic situation in the country had an effect on the policy-making process as well as on how the committee's settlement was initially received. Almost all of the members of the Working Group on Pensions talk about how "crisis awareness" (*krismedvetande*) helped the policy process and alleviated public criticism. The Liberal Party representative in the Working Group on Pensions discusses this in an interview:

There was an awareness of the crisis and a sense that, in order to get Sweden out of that economic crisis, we had to be able to settle agreements across political barriers. And because of the public awareness of the economic crisis we were not met by any demonstrations or national strikes or anything like that. So it all went relatively smoothly.²⁹

And one of the secretaries of the committee says, "Because of the economic crisis at the time we were in an environment where sort of anything was possible."³⁰

Also, at the time emergent conceptualization of pensions as "deferred wages" explains the fact that the powerful unions in Sweden in the end accepted the radically new principles for the design of the national pension system. Ellen Immergut and Karen Anderson argue that in seeing pensions as "deferred wages":

unions may be willing to accept modest cuts in future pensions that reduce privileges to well-protected groups if these reductions enhance the

financial stability of the pension system and its capacity to deliver on its deferred wage promise This explains the resistance of Swedish unions to retrenchment in union-administered unemployment insurance at the same time that they accepted cuts in future pensions.

(Immergut and Anderson 2007: 13)

Sweden has since long been dubbed as home to “Politics of Compromise” (Rustow 2012[1955]), something that was breached during the 1970s and 1980s when Sweden was characterized by highly polarized political competition. The economic crisis of the early 1990s made political cooperation and compromises necessary again and agreeing to agree on the design of a new national pension system is a point in case here. As Anderson and Immergut has it, “the five-parties backing the pension reform came to realize that entering a problem-solving mode required keeping pension politics out of the electoral arena” (2007: 351).

So it seems as if a combination of several factors paved way for the radical remake of the Swedish national pension system: the economic crisis at the time; the earlier Pension Committee report on the prevailing pension system collapse; the, in a dual sense, exclusive character of the Working Group of Pensions; and the particular constellation of personalities in the group.

Finalizing the Pension Scheme

On January 24, 1994, the Working Group on Pensions presented its final report “Reformed Pension System” (*Reformerat pensionssystem*) (SOU 1994:20) outlining the principles of the proposed reform. In it the right-wing representatives together with the Social Democratic ones in the Working Group on Pensions offered specific detailed suggestions for the design of an in-essence radically new pension system. Naming the proposed pension scheme “reformed” instead of “new” was strategically important and it points to the politically sensitive issue of pensions as well as to the political difficulty of changing pension systems. More specifically, it has been suggested that the title of the committee’s report in fact highlights the controversy of pension system restructuring within the Social Democratic Party (Lundberg 2003).

The legislation subsequently proposed to the parliament, in late April 1994, closely follows the principles of the report “Reformed Pension System.” Some of the main principles being: pension benefits

based on lifetime earnings, directly linked to the rate of real economic growth rather than inflation and linked to changes in life expectancy. These mechanisms were to make the pension system more resistant to economic fluctuations and self-financing regardless of the state of the economy. The “reformed” system was to contain mandatory and individual investment accounts. This entailed that part of each individual’s salary³¹ would be placed in the so-called premium reserve where individuals would choose among different mutual funds or opt for the state-managed mutual fund. To make the system, as it were, “transparent” the report proposed an individual and annual pension statement, with estimates of the size of that person’s future pension, would be sent out. The report also recommended introducing a so-called flexible pension age from age 60; this was later changed to 61. The old basic pension (*Folkpensionen*) and pension supplement (ATP) were to be replaced by a guarantee pension adjusted every year by a new type of indexation. The report “Reformed Pension System” recommended transition rules meant that the new pension scheme would apply to those born after 1954, whereas those born 1934 or earlier would stay within the old ATP rules. Those born between 1935 and 1953 would then receive pension benefits based on both systems on a gradual scale.

The proposed changes were necessarily a compromise between the different political parties represented in the Working Group on Pensions and ultimately the pressure to compromise was intense because of “the desire to prevent pensions from becoming an electoral issue” (Anderson and Immergut 2007: 377). All agreeing parties in the Working Group on Pensions did their utmost to preserve the compromise and prevent pension reform from becoming an electoral issue. With the final report out the next challenge was to pass the proposal through parliament. To avoid political and public debate that could jeopardize the compromise it meant that the Bill had to be passed before the upcoming general election to be held in September 1994. So “sealing the agreement” during the spring of 1994 was crucial to “ensure that blame would be divided between five political parties” (Anderson and Immergut 2007: 379).

On April 28, 1994, the then Swedish Prime Minister, Conservative leader Carl Bildt, and the chairman of the Working Group on Pensions, presented the government Bill 1993/94:250 Reformation of the national pension system to the Swedish Parliament.³² On June 8, 1994, after an unusually swift circulation for comment, the parliament decided, by a vote of 279–19, to reform the pension system according

to the principles of the Working Group on Pension's report. In order to secure a political consensus behind the settlement, the members of the committee did not want the issue of pensions nor the design of the new pension system to become part of the election campaign. The Liberal Party representative in the Working Group on Pensions says in my interview with him, "We all agreed that we did not want this to become an issue during the election. None of the Parties wanted that. We all realized that the reform might not have been possible if that had happened."³³

However, several issues concerning the design of the pension scheme remained to be settled, and in the middle of the summer of 1994, a couple of weeks after parliament's decision to go ahead with the restructuring of the national pension system according to the committee's report, the Working Group on Pensions went through an unusual transformation. Having completed its task, the group was, as is the custom, officially dissolved, only, however, to be immediately re-assembled as the Implementation Group (*Genomförandegruppen*), an entirely new invention when it comes to parliamentary committees in Sweden. The Implementation Group consisted of the representatives of the five agreeing parties of the Working Group on Pensions, and the group's specific assignment was to research and report on the implementation of the national pension system or, as it is stated in the guidelines of the Implementation Group, "to care for" (*att vårda*) the reformed pension system. The Implementation Group remained in existence, however with some replacements of members, for 12 years, until it was officially dissolved in September 2006. Soon, yet another group was established in and by the parliament. The Pension Group (*Pensionsgruppen*) consisting of representatives from the four right-wing parties in parliament and from the Social Democratic Party was officially established in April of 2008. The Pension Group's specific objectives are "to protect" the pension agreement and "care for" the pension system (Dir. 2008-04-10).

Four years passed between the government's decision to remake the national pension system according to the Working Group on Pensions' 1994 report and the actual passing of the Bill, The Earnings Related Old Age Pension Act (SFS 1998:674), in 1998. During this time several complementary government reports and proposals, including further studies and calculations on details of the forthcoming pension system, were produced and presented. But, during these four years, a difficult and delicate struggle took place within the Social Democratic

Party (Anderson and Immergut 2007; Kangas, Lundberg, and Ploug 2006; Lundberg 2001, 2003). The process of convincing Social Democratic Party members that the old ATP system, their crown jewel, had to be “reformed” has been described as the most difficult stage in the process of the remade pension system (Kangas, Lundberg, and Ploug 2006: 8). It has been argued that the four years were needed for the Social Democratic Party to find support for the new pension system within the party and among its members (Lundberg 2001, 2003). The 1997 Social Democratic Party congress became a scene of heated debate and opponents generated motions extremely critical of the reform and of the leadership’s lack of internal democracy (Anderson and Immergut 2007; Kangas, Lundberg, and Ploug 2006; Lundberg 2001, 2003). In an interview one of the secretaries of the Working Group on Pensions sheds light on this struggle within the Social Democratic Party:

The old pension system, the ATP, was the flagship of the Social Democrats, so to go in and change it was, politically, extremely difficult. I know that H and T [the two Social Democratic representatives] took a lot of beating within the party. It was also difficult for other leading Social Democrats, who were not members of the Working Group, to understand what was going on: all the technical stuff of the settlement. I only know parts of what happened, but I understand that it was, at times, extremely difficult.³⁴

The challenge of getting the Social Democratic Party behind the settlement on pensions is also illustrated by what one of the Social Democratic representatives in the Working Group on Pensions says of the situation:

I think perhaps that my very long and active time within the Social Democratic Party, I mean the trust that I had after the long, long work within the party, I think that trust was damaged considerably by the agreement. And a lot of people still see this settlement on pensions as a kind of betrayal of the role of Social Democracy on the issue of pension.³⁵

Then, in the beginning of 1998 concerns of the next upcoming general election, in September of 1998, became pressing. Significant critique from members of the Social Democratic Party had brought certain issues on the proposed pension reform up for negotiations again. The Implementation Group met for deliberations early January 1998. By mid-January the party leaders met to seal the agreement made

by the Implementation Group. All agreed to legislate the remaining details of the reform before election later that year (Anderson and Immergut 2007: 382).

In 1998, the main issue left to be settled was the design of the so-called premium reserve. The premium reserve was, it has been suggested, an “irresistible incentive” for the non-socialist parties to agree on state administration of the individual accounts, since the large sum would then be counted as government assets for European Monetary Union (EMU) accounting purposes. Sweden was at the time, trying to qualify for EMU, and the Social Democratic prime minister, Göran Persson, “did not want to give up the advantage having premium pension capital count as a positive entry on government financial balance sheets” (Anderson and Immergut 2007: 382).

The final legislation of the new national pension system went through the Swedish Parliament on June 8, 1998. Again, just in time before another election campaign was to begin as the general elections of September 1998 approached. The passing of the Bill initiated the creation of a new government authority, the PPM (*Premiepensionsmyndigheten*), which was to administer one of the novelties of the pension system—the premium reserve part. The passing of the Bill that summer was, in a sense, the final stage of the policy process. But just as it is difficult to pinpoint the beginning of a policy process, it is equally difficult to say when it ends. And now, the intense and secluded work of the Working Group on Pensions, continued in the Implementation Group, as there were many technical issues that remained to be solved.

All in all the process of remaking Sweden’s national pension system took ten years, from the formation of the Working Group on Pensions in 1991 to the first year of the remade scheme fully in effect in 2001. The cross party coalition of protecting the pension agreement and caring for the principles of the pension scheme remained stable through three election campaigns: 1994, 1998, and 2001. And, as we have seen, political leaders across the board collaborated to keep pensions from being an election issue. This “mammoth reform” (Anderson and Immergut 2007: 367), where interest groups are excluded and public debate deliberately avoided, is in many ways atypical by Swedish standards, but one, it seems, necessary for the radical remake of the Swedish pension system to have been made possible.

The Remade System

Sweden's restructured national pension system was inaugurated on January 1, 1999. It has been implemented gradually over time and the first pensioners to receive their pension benefits entirely from the new system, with none from the ATP, were citizens born in 1953, who could apply for retirement at the earliest when they turned 61 in 2014. Those born between 1938 and 1953 receive pensions according to the old and new systems according to proportional calculations.

The Swedish pension system is a novel mix of a redistributory and a funded system. It is a universal, defined contribution and, mainly, earnings-related pension system. Pensions are financed on both PAYG and partially funded basis with tax-paying citizen's contributing to the system through fictitious interest-bearing individual pension accounts. The system consists of three different parts: the guarantee pension (*garantipension*), the income pension (*inkomstpension*), and the premium pension (*premiépension*). The income and premium pensions are earnings-related, that is, the size of the pension benefits in these parts is adjustable, depending on each individual's taxable income and in relation to the demographic and economic conditions that determine the financial development of the entire pension system. Earmarked pension contributions finance both the income pension and the premium pension. The third part, the guaranteed pension, is designed to provide basic security for those with little or no income. The guaranteed pension is financed directly from the tax revenue of the central government budget.

All residents are covered by the guarantee pension, but these benefits are available only to those with insufficient earnings-related benefits. For those born before 1938, the old basic pension (*folkpension*) continued to pay a flat-rate benefit until 2003 when it was converted into the "transitional guarantee pension." Those with income from employment, including the self-employed, are covered by the income pension and the premium pension. There is no separate scheme for civil servants or the self-employed.

Pension benefits are based on each individual's lifetime, and taxable, income in what is called the life income principle (*livsinkomstprincipen*); 18.5 percent of each person's taxable monthly income is paid into the pension system, 16 percent to the income pension, and 2.5 percent to the premium pension. The contributions are recorded as pension entitlements (*pensionsrätter*). Apart from pension entitlements

being based on individual's lifelong taxable income, entitlements are also granted for sickness benefit, parental benefit, and unemployment benefit. Additional pension entitlements are given, to some extent, for years of study with study assistance and for the time spent in military service. There is a so-called the income ceiling (*inkomsttaket*) in this earnings-related system. This "ceiling" limits the "pensionable income," (*pensionsgrundande inkomst*) so that no pension contributions are deducted from incomes higher than the 7.5 income base amounts and subsequently no entitlements are collected above this level.³⁶

In the income pension part of the pension system, the size of each individual's pension is governed by the sum of paid-up contributions and the return earned on them, together with a statistical calculation of the current average life expectancy, in combination with the age of the insured when he or she begins to draw a pension. The income pension part of the system uses so-called buffer funds of past surpluses to smooth spending across demographic peaks and valleys. There are five buffer funds in Sweden's national pension system: AP1, AP2, AP3, AP4, and AP6. In the premium pension part of system, the pension is determined by the sum of paid-up contributions and the change in value of the funds chosen, together with a forecast of average life expectancy at the age of the pension saver. Each person is, at least once a year, to place pension capital in up to five funds of the almost 800 registered with the PPM. If no choice is made, the person's contribution is, by default, pooled in the Premium Saving Fund administered by the Seventh National Pension Fund, owned by the Swedish state. The premium pension can be withdrawn as fund insurance or as a guaranteed monthly benefit from a conventional life-insurance policy.

The basic protection of the guaranteed pension is calculated as a supplement to the public earnings-related pension and may be paid out from age 65 to persons who have resided in Sweden, or another EU country, for 40 years since the age of 25. The age of retirement is individual and flexible in the current Swedish national pension system. The individual must apply officially for retirement and may begin to draw pension benefits from the age of 61. One may then choose to draw full, three-quarters, half, or one-quarter pension and to draw different proportions of pension benefits from the income and the premium pension.

All pensioners' benefits are recalculated at the end of the year and adjusted in accordance with a new indexation introduced with the

current pension system. Replacing price index, so-called adjustment indexation (*fölsambhetsindexering*) is based on both incomes and prices and makes the pensions follow the growth in the average income of the economically active, reduced by 1.6 percentage points, rather than the increase in prices. Adjustment indexation of pensions does not protect them against inflation, which means that if the growth in real incomes is less than 1.6 percent, the income pension will, subsequently, increase by less than the inflation rate. The guaranteed pension part of the national pension system is still price-indexed.

The technocrat behind adjustment indexation, Ole Settergren,³⁷ explains the significance of this function in an article in the Swedish Pension System Annual Report of 2003:

The new rules for indexation of pensions have established a direct link between the principal component of economic change in society—growth in per-capita income—and the change in the value of society's greatest financial commitment—pensions. This change of rules is significant. Adjustment indexation means that the trend in income growth and the dispersion around this trend are of direct importance to a large group who—at least according to the rules—used not to be dependent on these factors. Thus, even more people should now want Sweden's economy to achieve a high and steady growth in incomes—and be willing to act toward that goal.
(Settergren 2003: 63)

The quote above highlights the performativity of the national pension system and how it is designed with the intention of influencing the way people think and act. It also, albeit perhaps unintentionally, points to the political aspects of a contemporary national pension system. It is now not loyalty to an emperor or an employer that the pension scheme is to ensure, but a striving for economic growth, both public and private, that is to be accomplished, all political differences set aside.

Some of the so-called ABMs embedded into the remade national pension system are unique for the Swedish pension scheme. The ABM, the Brake (*Bromsen*), requires the Pension Authority to calculate the notional assets and liabilities of the system annually. Notional assets are 90 percent of total assets and are the sum of all future pension contributions. The remaining 10 percent is the financial assets in the AP Funds. Notional liabilities are the sum of pension promises to those still in employment and those already in retirement. The Brake mechanism is triggered by a change in the balance ratio (*balanstal*). If the

ratio of assets to liabilities, that is the balance ratio, falls below one, the balancing mechanism kicks in. Both pension rights and benefit payments are indexed at a lower rate—that is lowered—until balance is restored. The intention is to maintain sustainability of the system (Anderson and Immergut 2007; Barr and Diamond 2011; Kruse 2010; Settergren 2001; Vidal-Meliá, Boado-Penas and Settergren 2009: 6–9).

For the first decade, from inauguration through 2009, Sweden's new national pension system was administered by two different government agencies: PPM, short for the Premium Pension Authority (*Premiepensionsmyndigheten*) and the Social Insurance Agency (*Försäkringskassan*). Before the inauguration of the remade system in 1999, all previous national pension systems had been administered only by the Social Insurance Agency. The Social Insurance Agency is in charge of administering other benefits included in the national social security system, such as health insurance, parental benefits, disability allowance, and housing allowance.³⁸ It was, however, early on in the formation of Sweden's new pension scheme decided that the premium reserve part of the system was to be administered by a new government authority, the PPM. The Social Insurance Agency was, for various reasons, seen as not being suitable to administer the funded novelty of the new pension system. Interviews with key actors involved in the creation and administration of the various parts of the new system show that one of the main reasons for the design with two separate bureaucracies for one pension system was the prevailing notion of bureaucratic inefficiency at the Social Insurance Agency. The Center Party representative in the Working Group on Pensions sheds light on the view of the Social Insurance Agency as inefficient:

The Social Insurance Agency has always been a colossus on feet of mud. It has been in charge of all of the benefits all the time and it has not been particularly efficient at it. And to trust them, when they could not even handle their own computer system, with the task of building an entirely new system of saving with entirely new computer systems the programming of which did not yet even exist. That was a hopeless thought. So we were quickly agreed that this was something that had to be built in a separate environment.³⁹

Apart from the prevailing notion that the Social Insurance Agency was too inefficient to handle the administration of the entire pension system, the view that the new premium reserve part was to be treated differently is expressed by bureaucrats of both authorities. An official at

the executive level in the PPM recalls the reasoning of, and the political struggle behind, the initial division into two different pension system authorities:

It all happened very fast. RFV was in charge of the previous pension system but they had absolutely no experience of handling financial documents, so a new government authority was created for that part of the system, while the income part remained where it was previously. But also, the Ministry of Finance did not want to give the funding for the premium pension system to an authority under the control of the Ministry of Health and Social Services, since they considered that money to be part of public savings and something especially important to the Ministry of Finance at that time.⁴⁰

At the Social Insurance Agency another official presents a similar line of thought, but phrased somewhat differently, “The premium reserve part of the pension system was seen, especially by the Conservatives, as something to be particularly proud of and it should not be soiled by the hands of the Social Insurance Agency. In a way it was presented as its own universe.”⁴¹

What might be described as an imbalance between the two government authorities seems to have emerged almost instantly. The new pension authority, the PPM, received more public attention and interest from the media than the Social Insurance Agency did. One effect of this was that other novelties of the new national pension system were overshadowed by the premium pension part. Apart from the funding set aside for information strategies about the introduction of the new pension system in general, the new government authority, the PPM, was also granted its own information budget to launch campaigns about the new funded part of the national pension system. One of the old-timers of the pension system administration at the Social Insurance Agency sums up the perceived imbalance between the two government authorities in a few sentences: “There was friction between the authorities from day one. The PPM aimed to profile themselves as a new authority and so they ran their own campaigns about fund placements and all that.”⁴²

Around the time of my fieldwork, some five years into the remade pension system, talk of reorganizing the pension system administration had begun. In 2004 the Ministry of Health and Social Services had requested more cooperation between the two pension authorities and in 2005 a committee to investigate alternative bureaucratic solutions was set up. The committee report published in 2006 (SOU 2006:111)

proposed a more unified pension administration and suggested various reorganization scenarios for a future pension system administration. In April 2008 parliament decided to appoint a committee with the purpose of planning and preparing for a new state agency in charge of both parts of the national pension system. The new pension bureaucracy got the name the Pension Authority and it was inaugurated on January 1, 2010 (Dir. 2008:52).

Turning Twenty

Sweden's radically new national pension system is now turning 20. It is a start. When the so-called pension agreement had been settled and the current national pension system was embryonic, the chairman of the Working Group on Pensions famously asserted that the remade system would last "until the next Ice-Age" (see e.g., Dagens Socialförsäkring 2009; Dahlberg 2012; Elmbrant 2009; Interpellation 2009/10:319; Pensionsnyheterna 2013).

The fundamental principles of the remade pension scheme were established in 1992, the Working Group on Pension's final report published in 1994, the Bill passed in 1998, and the new national pension system launched in 1999. During the two decades that have passed, Swedish politicians and pension experts, as well as technocrats and bureaucrats, have been consistently united and content, at least officially and front-stage (Goffman 1959). There has been a steadfast political unity with the uniform and stable message being: the remade national pension system is good. It is a well-designed pension scheme that is politically and financially stable and it covers the financial security at an acceptable level and for most Swedish tax-paying citizens.

For more than two decades elected politicians, representatives from the Social Democratic Party, the Conservative Party, the Liberal Party, the Center Party, and the Christian Democratic Party have met regularly to "secure" and "care for" the pension scheme. The political compromise and agreement on pensions in Sweden have been cared for and kept intact from the Working Group on Pensions, via the Implementation Group, to various compositions of the multi-Party Pension Group in the parliament.

But recently there have been more debate about the Swedish national pension system than during all of the first 20 years combined. Since a few years political and public discussions have emerged. The debate concerns issues from tuning some of the technicalities in the

system to redesigning the entire pension scheme. “Pension System 2.0” is currently on the political agenda but what this emergent discussion results in remains to be seen. It has been argued that much of what is conceived as problematic features of the Swedish system are as much about politics as about technical issues of the pension scheme design (Weaver and Willén 2014: 4).

Over the past decade a number of issues in and of the pension scheme has been reviewed. The organization and efficiency of the national pension funds, the government information about the national pension system, the organization of the pension administration, the ABM, the age of retirement, and more are all issues that have been officially, thoroughly, and at length investigated by formally appointed groups of experts (see e.g., Dir. 2008:52; Prop. 2000/01:70; SOU 2004:105; SOU 2005:87; SOU 2006:111; SOU 2012:53; SOU 2013:25). A number of suggestions on how to change the pension scheme have been conveyed from experts, official and self-appointed, in the media and public debate: proposals for improvements are, for example, to reorganize and merge the national pension funds, to raise the pension age, to abolish the ABM, to limit the number of funds within the premium pension part of the system, and to do away entirely with the premium pension part of the national pension system.

Several adjustments and changes have also been conducted since the remade national pension system was inaugurated:

2003: Restriction of eligibility and benefits in survivor pension and early pension

2004: A public–private cooperation in administrative structure

2007: Contraction in outreach to first-time choosers

2008: Tax cuts on pension benefits

2008–2010: A new pension administrative structure

2009: A revision of the ABM and additional tax cuts on pension benefits

2010: Additional tax cuts on pension benefits and a new default fund for the Premium Pension System

2011: The prohibition of bulk trade for the Premium Pension System

2012: An increase of pensioner’s housing supplement

2013: Tax cuts on pension benefits

(Björkmo and Lundbergh 2010; Weaver and Willén 2014: 8)

One of the most acute political challenge for maintaining support for the pension agreement across political party lines happened in 2006

when a new right-wing coalition government won the general election and the Social Democratic Party lost after 12 years of rule. The four-party right-wing coalition enacted a legislation that lowered the pensions of early retirees, and they did so without the approval of the multi-party Pension Group. This jeopardized the pension agreement and deliberations broke down. The Social Democratic Party blamed the right-wing coalition for having destroyed the multi-party pension agreement. After a year of trying to come to terms with the lack in trust and crisis of the agreement, the right-wing coalition reversed the decision and unity re-established (Weaver and Willén 2014: 4).

Also, the Brake, the AMS of the pension system, has kicked in three times: 2010, 2011, and 2014, with pension benefits adjusted down. It has been suggested that the design of the Brake adjusts pensions to sharply and that it needs to be slowed down (Barr 2013: 22). And overall, there has been a high level of volatility in pensions benefits and after the worldwide financial crisis in 2008 there were substantial debate to adjust the ABM so that it is less sensitive. A revision of the ABM and “fine-tuning” improvements to reduce volatility were conducted in 2010, but it remains largely intact (Weaver and Willén 2014).

And, several tax cut legislations that bare effect on pensions have been passed by the Conservative-led majority coalition in office; in 2008, 2009, 2010, and 2013. The most substantial tax cut was the one enacted in 2010. “The tax cuts illustrate the reluctance of politicians to accept the political risks associated with automatic balancing mechanisms” (Weaver and Willén 2014: 9).

One serious concern is that citizens do not actively engage with the mandatory Premium Pension System to the degree that the producers and distributors of the remade pension scheme planned for, assumed, and expected. Surveys investigating the Swedish citizen’s knowledge of and attitudes toward the remade national pension system are conducted regularly and they consistently show that the Swedish citizens either are not interested in or do not understand the pension scheme. Recent surveys show that 34 percent of all Swedes find it difficult to understand how the system works. Sixty-eight percent claim they do not understand what to do to secure their own future pension (Aftonbladet 2014) and 54 percent of all swedes are not interested or engaged in their future pension (Collectum 2014).

The amount of citizens actively choosing among the more than 800 pension funds available within the Premium Pension System has been consistently low and sinking. From an all-time and unique

high of 67 percent first-time “choosers” (*väljare*) in 2000, the first year to 8 percent in 2005 and 1.5 percent active “choosers” in 2011 (Pensionsmyndigheten 2012). The vast amount of funds registered in the Premium Pension System is in itself now considered problematic. There were from over 600 different funds to choose from in the early years to around 800 and more in the more recent years (Orange Report 2010, 2014; Swedish Social Insurance Agency Annual Report 2005). Critical voices concerning the excessive amount of funds to choose from have recently been raised, and one of the world’s leading pension system experts is Nicholas Barr. In his comprehensive report on the Swedish pension system Barr raises the question of “how much reliance on rational behavior makes sense in the context of pensions” (Barr 2013: 17). In his report Barr asserts that 800 funds to choose from is excessive, notes that “the great majority make no choice at all,” and recommends that the funds to choose from are made to be as low as six (Barr 2013: 75).

Recent discussions among politicians and pension system experts have not been about whether the Swedish pension system needs an overhaul but, rather, what of all problematic issues can and should be dealt with and in what ways. In March of 2014 the multi-party Pension Group of the Swedish Parliament issued a proposal based on their most recent deliberations. The five-party Pension Group agrees on four fundamental and extensive changes: adjustment of the ABM to even out the progress of income pensions, the buffer funds structure and investment strategies, comprehensive changes of the Premium Pension System, and policies to make citizens work longer and retire later (the Pension Group 2014).

CHAPTER 4

The Technological Relocation of Responsibility

Systems with Agency

This chapter focuses on what the fundamental structure of Sweden's national pension system does in terms of relocating agency and responsibility. Here I zoom in on some of the technicalities of the pension scheme construction to explore how these pave the way for processes of both depoliticization and responsabilization. The technicalities of the national pension system are here examined from a Foucauldian perspective as political technologies that reformulate a previously political problem in the seemingly neutral language of science and technique (Dreyfus and Rabinow 1982: 196; Foucault 1991: 99–104).

The concept of performativity, initially developed by Michel Callon (1998), also holds a central position here as we focus on what some of the calculative technicalities of the national pension system do. Such a perspective holds that the economy is performed by economic practices (Callon 1998) and that the calculative technologies in the construction of a financial system such as a national pension system may be considered to be “objects with agency” (Muniesa, Millo, and Callon 2007: 2). The particular technologies of Sweden's national pension system are further seen here as examples of the “black boxes” that Bruno Latour (1987) first put forward in his discussion of how some artificial and constructed entities are treated as units that are to remain closed to scrutiny and critical questioning.

Before we peek inside the “black boxes” of Sweden's national pension system, we shall look into how the issue of pensions has been moved from a highly politicized sphere to a seemingly apolitical arena where the agency of technocrats and the numerical constructions

they create are salient. We shall then focus specifically on how three of the technologies of the national pension system work to recast what were previously a political issue into a neutral, purely technical one. And finally we shall highlight how the very construction of the national pension system relocates the responsibility for part of the future pension levels to the individual citizen.

As mentioned in the previous chapter; the main novelties of Sweden's new national pension system are that it is contribution-based, that one's pension is calculated from an entire lifetime of employment, and that each person makes an individual choice as to at what age he or she wants to retire. Another important novelty is the premium reserve part of the pension system that involves an annual, mandatory, and individual placement of part of each one's pension entitlements in up to five investment funds.

These novelties are examples of what makes the national pension system an autonomous and self-regulating economic system, and this chapter deals with how some of these technocratic constructions enable the fundamental principles of the system to function. I aim here to shed light on this relocation of responsibility and agency and to look into how the previously quite difficult political decision-making of adjusting pension levels is now built into the very construction of the system. The agency and responsibility of adjusting pension levels are now divided and shifted. They are relocated both to a sphere out there of automatized mathematical calculations based on statistics and market predictions and simultaneously to a sphere in here of the life choices of each individual. Agency is, as we shall see, also shifted away from the political sphere to technocrats and technocratic innovations as well as to the individual citizen. By using the terms "out there" and "in here," I want to bring to the fore the novel directionalities (Wolf 2001) of previously political issues. What some of the technologies of the restructured pension scheme in Sweden bring about is a simultaneous distancing and personalization of the responsibility for, and agency to affect, future pension levels.

A Beautiful System

Before shedding light on how some of the technicalities of the design of the national pension system operate to relocate responsibility and agency, let us take a closer look at how the system has been moved away from the political sphere in which it was previously located. More

specifically, we shall see how political differences are set aside to give prevalence to a perspective that prioritizes the logic and “beauty” of the system of national pension distribution as opposed to the actual outcome of the national pension system in terms of levels of pension payments to retired citizens.

It should be pointed out that to regard a mathematical formula as something beautiful and elegant is not unusual for mathematicians. The allusion to beauty in mathematics commonly refers to elegant and simple—albeit not simplified—methods. Theorems, proofs, theories, and definitions are thought to be beautiful or ugly by mathematicians (Frenkel 2013; Rota 1997). What is known as “Euler’s formula” has, for instance, been ranked to be “the world’s most beautiful theorem” (Wells 1988, 1990). Balance and symmetry are other important aspects of the perceived beauty in mathematics. In discussions about the beauty of formulas frequent reference is made to Aristotle’s assessment of the beauty of the mathematical sciences and that “the chief forms of beauty are order and symmetry and definiteness, which the mathematical sciences demonstrate in a special degree” (Aristotle 350 B.C.E XIII, 3).

The producers of the pension system are pleased with their product. My interviews with the members of the Working Group on Pensions are filled with expressions describing it aesthetically in terms such as “fantastic,” “genial,” “graceful,” and “awesome.”¹ A comment by one of the two Social Democratic representatives in the Working Group on Pensions illustrates well the aestheticization of the national pension system: “What seduced me, as an economist, investigator, and social constructor was the beauty in that the system would buffer its own reserves in a perfectly obvious way.”²

Talking about the pension system in personal, even private and intimate, terms and describing it in aesthetic ways proved to be common among those individuals involved in the creation of it. And the above-voiced notion of being “seduced” by the “beauty” of the self-regulating functionality of the system seems, in fact, to have been of conclusive importance for the construction of Sweden’s national pension system.

Several of the political representatives in the Working Group on Pensions talk about an intriguing situation that occurred as the two supposedly political opponents—representatives from the Social Democrats and the Conservative Party—put political differences to one side to agree on the self-regulatory functions of the pension system in negotiations in which “calculation based on economic logic”

acted as the common denominator and, thus, the political neutralizer. The chairman of the Working Group on Pensions provides an insight into the situation by recalling the differences and similarities between the two political opponents. He calls them by their first names with the prefixes “red” and “blue”³ and says, “Even though the differences in opinion between ‘red A’ and ‘blue M’ were even greater than those between the parties they represented, a broad agreement was possible. And there is no doubt that M’s [Conservative Party representative] analytical personality played a major part in the ability to accept factual reasoning.”⁴

The “red” Social Democratic representative says about her “blue” Conservative opponent, “She gets totally seduced by a logical enough line of reasoning. And so do I. So, often enough, we connected, while putting together the logic. We could, from our different viewpoints, ascertain what the logic in the system demanded.”⁵ And the “blue” Conservative Party representative recalls, “When it came to difficult problems in the economic field, he [the Chairman] would say, ‘This is something that you two must step outside to settle’. And so we did. And both of us are rather fond of logic, so if we were able to find any logical solution—it was okay.”⁶

Other members of the Working Group on Pensions bear witness to the fact that the, otherwise, political opponents came to mutual understandings on the fundamentals of the pension system by setting party politics aside to agree on technical solutions from an economics perspective prioritizing the system of national pensions before the results of the distribution of pension payments. The “red” and “blue” politicians are talked about in admiring terms by their committee colleagues as being “extremely intelligent individuals who saw the craft of engineering within the pension system,” and further “there were analyses and conclusions drawn seemingly not at all directed by party political interests. Instead there were intellectual logic and analyses and an interest in finding the best solutions.”⁷ One of the experts in the Working Group on Pensions, a macroeconomist, says, “The thing was that these politicians were truly captivated by doing this well. A and M have similar personalities in that they are both very smart and they can count. So without those two, I doubt it would have succeeded.”⁸

So by viewing the pension system from a technocratic perspective as a financial system and agreeing on its self-regulating technology and autonomous character, and excluding critical voices and uninformed outside influences, the technicalities that make the national

pension system an autonomous and self-regulating financial system were agreed upon by the members of the Working Group on Pensions. In interviews, the members of the Working Group on Pensions talk about how what was perceived as an elegant solution to a complex problem bridged some of the political differences. In other words, it seems that the process of constructing calculations and formulating formulas worked to obscure or, at least, cloak the political aspects of pensions. And in the process the makers of the national pension system seemed to embrace a notion that numbers and calculations are politically neutral or even apolitical.

The Meaning of Stability

The self-regulating, automatic, and autonomous financial system that the members of the Working Group on Pensions agreed would be the best pension-system solution for Sweden is now often described by the expert members of the committee as being “stable” and “robust.” At that, the politicians involved in the remaking of the pension system rejoice over these characteristics and talk about the pension system as a political success.

The Conservative Party representative in the Working Group on Pensions offers her explanation of what a “robust” pension system signifies: “It simply means that the system is symmetrical, and that it is a closed system. It is genial! This pension system is an innovation, an invention really.”⁹ The Left Party’s first representative is more specific in his account of the meaning of the stability in the national pension system: “What creates the stability, from the state’s perspective, is that there is a connection between assets and liabilities. The real and most important change is that we have created a system in which the payments out of it are decided by how much goes into it.”¹⁰

The talk about the “stability” of the national pension system sheds light on the prevalence of a technocratic, more calculative and economic idea of such a social security system over one that considers the political and redistributive, perhaps even democratic, consequences of its construction. The constructors’ talk of a “stable” and “robust” system highlights the national pension system as an integral part of the state economy, rather than as a political issue of pension provision.

The shift of pension system design, from a system based on defined benefit to one based on defined contribution, was significant in creating such a financially stable system. What the stability in the national

pension system means, however, is that some of the financial risk has now been moved from the system to each individual citizen (Anderson 2004; Barr and Diamond 2009; Immergut and Anderson 2007; Orenstein 2008). The input is stable; the outcome is not. One of the technocrats involved in the construction of the system explains that the meaning of stability is “synonymous with distributing all risks to the insured. And that was the whole idea, the big point, of it.”¹¹

This, the Left Party’s first representative believes, is something that all members of the Working Group on Pensions might not have fully understood, or even wanted to understand. Such consequences of the “stability” of the system were not something that was openly discussed or communicated. “Presenting the pension system in such a cold-blooded way . . . well, I don’t think it would have worked,” says the Left Party representative, who doubts that the system would have been able to be launched had the consequences of stability been debated publicly.¹²

Several of the members of the Working Group on Pensions, both politicians and experts, are quite outspoken about the effects of such a “stable” pension system for the individual citizen. One of the experts in the committee explains in an interview that:

What this reform is really about is moving the risk from the system to the individual. That is, if Sweden does poorly it shows in your pension. The risks are shifted over to the individual now. The pension system is a success from a national economic perspective, in that we now have a system that is robust and stable, but it is not a successful system in that it will result in better pensions . . . on the contrary, it means lower pensions.¹³

The Liberal Party representative conveys a similar line of reasoning during an interview: “By making these parliamentary decisions . . . what one is proud of is that we have a stable system. It finances itself. It does not pay out more money than it has. But it is not stable for the individual. On the contrary.”¹⁴

By general comparison the previous national pension system, the ATP (*Allmän Tilläggspension*), can be said to have followed a principle in which the stability of the outcome was salient and publicly communicated, while the current system has undergone a shift to follow a principle of stability of input, a characteristic less widely communicated. This shift effectively places the financial risk outside the pension system as well as relocating the responsibility and agency of adjusting the pension levels to outside the political sphere. Theodore

Porter's (1995) analysis of the power of numerical calculations provides an insightful view of how numbers can bring about a process of depoliticization:

A decision made by the numbers (or by explicit rules of some other sort) has at least the appearance of being fair and impersonal. Scientific objectivity thus provides an answer to a moral demand for impartiality and fairness. Quantification is a way of making decisions without seeming to decide. Objectivity lends authority to officials who have very little of their own.

(Porter 1995:8)

Porter's assessment brings us to the issue of political agency. We shall, in the following, see how both politicians and technocrats talk in positive terms of a shift that places a formerly political responsibility and agency away from the political sphere.

Tied to the Mast

What the above talk about the benefits of a financially stable pension system also points to is the view that decisions made by politicians are not stable and reliable but instead undermine and disrupt the work of the economists and technocrats. At a hearing at the Ministry of Health and Social Services, with two ministers and a group of representatives from the main pension organizations present, an invited pension system technocrat asserts that, "This pension reform means that we now have a financially stable system. And I think that is good, because the political decisions about pensions have not represented any stability at all."¹⁵

Formerly political decisions on pension levels are now, as expressed by one of the economists in the Working Group on Pensions, "formalized" in order to avoid "ad-hoc decision-making in Parliament."¹⁶ One pension system technocrat compares the political autonomy of the pension system with that of a national Central Bank or a national justice system:

The Swedish Central Bank (*Riksbanken*) manages the interest rate, not the Parliament. And we have autonomous courts. No one is sentenced by the government or by the Parliament. The idea is that there are some systems that, for various reasons, function in such a way that they need to be, at least, at arm's length from politics.¹⁷

In both formal and more informal interview settings economists, technocrats, and bureaucrats involved in the creation and implementation

of Sweden's national pension system talk about the benefits of now having a self-regulating and politically autonomous national pension system. We have already heard how political representatives of both Left and Right seem pleased with the removal of political agency when it comes to adjusting the pension levels. Their talk about the "beauty" and "genius" of the "closed," "autonomous," and "stable" national pension system illustrates this.

Critical or problematizing discussions about the effects of relocating political responsibility and agency are few, if any, among the makers—politicians, economists, technocrats, and bureaucrats included—of the pension system. An exception is the Left Party's second representative. She held, as mentioned earlier, a critical position all through the policy-making process and did not sign the agreement. In an interview she maintains her criticism of the design of the pension system, saying, "The decision to reshape the pension system in this way was the very last political decision when it comes to pensions. Because now . . . Well, now the system runs itself. The purpose was that politicians would no longer be able to interfere with the pension system."¹⁸

The agency and responsibility to adjust the citizen's pension level is now, through the design of the national pension system, divided and relocated to the technocratic constructions of numerical technologies built into the system. Such a "regime of calculation," Theodore Porter suggests, "involves a bid to empower experts who have at most a limited ability to subvert democratic control. Technocracy presupposes relatively secure elites" (1995: 146). A conversation among a group of pension system technocrats sheds light on their view of the relocated agency. Their informal talk further hints at the somewhat experimental aspects of having created a self-regulating and politically autonomous national pension system that is out of the hands of political decision-making.

At a closed seminar at the Ministry of Health and Social Services, specific details, and possible effects, of some of the innovations of Sweden's pension system, namely adjustment indexation and the automatic balancing (more on the details and implications of these further on in this chapter), were presented and debated in a room full of pension system experts, bureaucrats, technocrats, economists, and representatives from the insurance industry and the National Pension Funds.¹⁹ After an intense afternoon, when all the actors present were not in agreement over the benefits of the technicalities, a few of the pension system technocrats decided to "cool off" by having a few

beers at a nearby pub in central Stockholm. This is part of how the discussion around the small table in a corner of the pub went:

- With this system the politicians have at least admitted that they are not good at making economic decisions.
- Right, with this we have tied them to the mast.
- Yes, let’s see if it works.
- Yeah, because regulations are, in fact, now being made in parliament in an unpleasant way.
- And that is why it is good to have as much automaticity as possible. Because they will want to get their fingers into this.²⁰

In the above accounts we have seen how the makers of Sweden’s current national pension system shifted the responsibility of adjusting pension levels, the financial risks, and the political agency with the very design of the system. By making the new system one based on defined contributions, as opposed to one based on defined benefits, and by designing it to be an automatic and self-regulating financial system, the architects of the national pension system effectively relocated significant financial risks from the system to the individual citizens as well as dividing, and relocating, both political agency and responsibility away from political decision-making. We have also seen how most of the political representatives, as well as the experts and technocrats, seem pleased with this relocation.

Politics in Disguise

The masking of the operations of power is a key feature of the political technologies that Michel Foucault describes, and analyzes, in his research (1977: 200–228, 1991: 99–104). The notion of the disguised workings of political power has, since Foucault, been developed and promoted by many other scholars inspired by it. Hubert Dreyfus and Paul Rabinow, for example, suggest in their thorough analysis of Foucault’s writings that “political technologies advance by taking what is essentially a political problem, removing it from the realm of political discourse, and recasting it in the neutral language of science” (1982: 196). And in their argument in favor of viewing policies as political technologies, Cris Shore and Susan Wright assert that a feature of policies is that their political nature is disguised by objective and neutral idioms and that such “masking of the political under the cloak of

neutrality is a key feature of modern power” (1997: 8; see also Shore, Wright, and Peró 2011).

The way the pension scheme is designed divides and relocates both agency and responsibility away from the political sphere where it was formerly found. A dual shift of distanciation and personalization simultaneously places agency and responsibility in a sphere of automatized mathematical calculations that I call “out there” as well as in a sphere of individual life choices and personal capabilities that I call “in here.” I will now focus on some of the technocratic numerical constructions that enable the shift “out there” and further on discuss the shift “in here.” My suggestion is that the national pension system can be seen as a construction of separate but interconnected and more focused political technologies that in various ways work to recast formerly political issues as neutral technical solutions. The numerical equations that I here examine all contribute to the relocation of political agency and the shift in responsibility brought about by Sweden’s national pension system.

In what has been termed “a regime of calculation” (Porter 1995: 146) and “a culture of numbers” (Knorr Cetina 1999: 1–2), the seemingly objective and neutral character of numbers and statistics has been unveiled (see also Miller 2001: 382; Porter 1995: 8; Rose 1999b: 199). From these critical perspectives numbers and statistics are seen as political instruments and “bearers of implicit meaning” (Thedvall 2006: 20–21), and as a way for power to operate in disguise by means of “governing by numbers” (Miller 2001: 379). Within this line of reasoning it is argued that numbers act in four ways, namely, to establish expertise and authority, to make knowledge impersonal, to portray certainty and universality, and to contribute to resolving situations of doubt, conflict, and mistrust (Zaloom 2006: 61).

Three political technologies masked as neutral equations in the remade Swedish pension scheme are in focus next; they are called adjustment indexation (*fölsambetsindexering*), the automatic balancing (*den automatiska balanseringen*), and the annuity divisor (*delningstalet*). The first two technologies regulate the national pension system in terms of assets and liabilities. In other words, they ensure that “nothing more than what is paid in to it is paid out,” as the government’s information leaflets on the functioning of the pension system explain, by connecting it to “growth” and “how well Sweden is doing.” The third technology links the pension system to statistical calculations of the population and prognoses of average life expectancy.

We shall now take a closer look at these three intertwined and connected technologies of the income part of the national pension system to see how these artifacts work to relocate the political agency and responsibility of pension levels to numerical calculations in a sphere elsewhere than the political.

Magical Adjustments

The numerical construction called adjustment indexation connects the calculations of pension levels to an index based on the development of average income levels in Sweden.²¹ In other words, the yearly recalculation of national pension levels is based on statistics of the average growth of income in Sweden but adjusted by the growth norm so as to smooth out the changes. The effect of such an annual adjustment is that the pension levels are linked to calculations both of changes in income levels and of price levels in society.²²

The constructors of adjustment indexation talk about its creation in unproblematic ways, taking for granted numerical instruments such as a national growth index. Rolf, one of the inventors of adjustment indexation, describes how the group of technocrats came up with the idea of linking the pension system to both an income and a price index. He here recalls how the technocrats wanted to use an average income index in their preliminary calculations of how the new pension system would work, but that the politicians “did not dare” to legislate on using an income index since it “created unpleasant waves in the system.”

I then came to the realization that we could take the bottom-line of every individual's contributions and entitlements. It was then entirely possible to calculate the pension debt without looking ahead at all. Something not so surprising but irritating, and something surprising and wonderful were then revealed. What was not so surprising but irritating was that the income index was not stable. The surprising and wonderful was that as we counted, a magical number turned up. A constant quota of 5.28 showed up. It was a bit uncomfortable not knowing where the figures came from But something else fell out too: the fact that we were connecting the buffer funds into the system! This was a bonus for the entire apparatus. This all led to the system being accountable and without forward projection. It totally disregards everything surrounding it.²³

Rolf's account highlights the arbitrariness of calculation techniques such as adjustment indexation and allows us to get a glimpse of how

technocrats can view numbers and equations as something beautiful and even magical. It also provides yet another illustration of the somewhat negative view technocrats hold of politicians.

While tagging along with key actors involved in the making of the pension system, I had several opportunities to attend hearings closed to the public held at Ministry of Health and Social Services. On one such occasion, Magnus, one of the analysts responsible for the calculations of, among other things, adjustment indexation, uses what is called a Monte Carlo simulator to show the people in the seminar room at the ministry “a stochastic model of the pension system.” For a couple of minutes we are all looking at waves of colorful diagrams, lines that move in soft curves, up and down, colors shifting, and mixing patterns. It is a beautiful display with an almost psychedelic quality to it. Magnus says of his colorful illustration of the development of the national pension system:

We can do these curves looking 200 years ahead. It is rather difficult to explain the process, however. But this shows how the system redistributes and saves for future generations. And it can be said that those born in 2040 will be very happy about this, but those soon to retire will not.²⁴

Immediately following Magnus’ presentation a stream of comments from around the large oval table at the Ministry of Health and Social Services is heard:

- This really shows the divine nature of it!
- Do you really think that you have been able to include all surprises? We have not yet seen all the unexpected events.
- We have included all imaginable surprises in the model.
- This is all very radical.
- I would be scared to death of a model entirely built on automatics because we do not know what the financial market bears in its womb. Things will happen!
- This is good. Make all the mechanisms as cold as possible. It is a matter of getting people used to the fact that if the market goes down the drain they need to have alternatives.²⁵

The accounts of Rolf and Magnus, two pension system technocrats, illustrate the arbitrariness of calculation techniques such as adjustment indexation and allow us to get a glimpse of how technocrats can view

numbers and equations as beautiful, even magical, apolitical instruments. Seeing numbers as something natural and neutral and talking about formulas that add up and neat graphs with near infatuation seem further to distance such a technocratic calculative regime from the sphere of political decision-making.

Balancing Acts

Next up is the technology officially called the automatic balancing, almost instantaneously, and to the inventors' annoyance, dubbed "the Brake" in mainstream media and by the public. This numerical construct annually and automatically balance the input to the pension system with the output, thus relocating the responsibility of adjusting pension levels to a seemingly neutral equation while simultaneously shifting the financial risk from the pension system to the individual citizen.

Put simply, the assets in the income pension system are divided annually by the liabilities, and if the number at the end of the equation is less than one the balancing of the system is activated. This means that the index numbers used to figure out the pension benefits are lowered, which, subsequently, means that the pension levels of that year are reduced. The financial system of the pension system is thus balanced in that the liabilities do not exceed the assets. Automatic balancing mechanisms like this are introduced for the benefit of a long-term financial stability of pension systems (Barr and Diamond 2011; Bosworth and Weaver 2011; Gannon, Legros, and Touzé 2014; Settergren 2001; Vidal-Meliá, Boado-Penas, and Settergren 2009). One of the experts in the Working Group on Pensions explains it as "a method to get the system fast and smoothly to follow the national economy. This means that the risk for the insured is altered. It means stability in the system."²⁶

So far, the Brake has kicked in on three occasions (2010, 2011, and 2014) but already when I conducted my fieldwork of this study, more specifically during the fall of 2005, there was talk in the corridors and meeting rooms of the government agencies in charge of the administration of the national pension system that "the Brake might hit next year."²⁷ Preliminary calculations seemed to point in that direction and to proactively anticipate such an event and the expected publicity surrounding it, a strategic meeting was announced inviting a group of bureaucrats, analysts, and public relations people at the

Social Insurance Agency to participate. What follows is how these pension system bureaucrats talk about what will happen if the automatic adjustment is activated.

The discussion sheds light on how the assembled group of bureaucrats, technocrats, and government PR people view themselves and the role of politicians in the administration of this self-regulating pension system. We also gain an insight into how these government officials see the media as a conveyor of messages from state to citizens. The open agenda at what was described as “a brainstorm meeting” was “to think about what will happen when the automatic balancing hits.”

- What do we call this? An “emergency plan?”
- That would work, as long as it is filed so that the media don’t get their hands on it.
- Right, let’s keep it away from the media until we want them to get it.
- So – How will the public and the media react when it happens?
- Well, the journalists can sense when something is going on and it will be an opportunity for them to put pressure on the politicians. They will want to see if someone in the coalition begins to shiver.
- Well, there won’t be any cheering. This is nothing positive. We here in Sweden, and in other countries too for that matter, are not used to things happening without the politicians making the decisions. Well, they did make a decision a long time ago but not now. It will be an entirely new experience. It is going to be interesting to see how they react.
- I have told them to do the footwork now. They have to talk about this among their party members.
- Yes, the Founding Fathers have to get back on track now. They have to be there when the wind begins to blow, too. We can provide them with material to use, but they have to stand up and say, “This is how we planned it. What happens now is nothing strange.” Otherwise, I think the Social Insurance Agency will have to stand there in shame. We get a difficult dual role as both administrator and defender of the system.
- Okay, so toward the media and the public our role will be to explain the balancing while the politicians will have to defend it.
- Yes, but how do we tackle the “crisis” headlines?
- Well, the very idea of the automatic balancing is that the system will not fall into a crisis. It is a sensor. So that the system does not crash.

- So what does that make the automatic balancing? I mean what is it? A vaccine?
- Sprinklers? Is it a sprinkler system?
- Fire alarm? Fire detector?
- No, metaphors like those are dangerous because they suggest danger and that the crisis has already happened. It is already burning!
- Right, we'll have to come up with a metaphor that explains it better. . . . It [the automatic balancing] is there so that we do not drive off the road.
- Well, then we get "The Brake."
- Right. It is to slow down a bit.
- Yes, so that we don't get a crisis, that is, drive into the ditch.
- With the old system the politicians would have had to make the decision to step on the Brake and lower the pensions. It was not done automatically.
- Right, and now it is not a human decision. But pensions have become so bloody politicized now. It is something that people believe they have struggled for. That is how the politicians reason too though.²⁸

The meeting continues with the bureaucrats discussing ways in which to get the politicians and the media to act the way they want them to with regards to the automatic balancing of the income pension system. In an interview Sune, one of the constructors of the automatic balancing, conveys his view of the roles of politicians and the media now that technologies regulate the pension system:

The politicians do not seem very well prepared for the system that they themselves created. It is a bit crazy that the focus is on that which is least significant—the balance ratio. The demographic effects are more notable and real. That is, the longer you live the less money there is to share. But they have completely fallen into the pit of the balance ratio. It is more dramatic and interesting with the balancing, I guess. Maybe it's like the fact that it is more fun to watch the high-jump and see if the bar stays put than it is to watch the long-jump. The balancing is a bloody smart technically, but in a political environment and with the media loving drama, it may get problematic.²⁹

It turned out that the automatic balancing did not have to be activated at that time. But a PR agency was contracted to come up with a symbol or metaphor for the automatic balancing, so that the Social Insurance

Agency would be better prepared to explain this technicality when it is activated. Eventually an illustration of an old-fashioned scale balancing two bowls of sand was presented.³⁰

The third political technology within the national pension system that I bring forward here for a closer look is one that links the income pension system with the demographic effects that the technocrat interviewed above mentions.

Counting on Life and Death

The following technology is an equation that connects the closed financial system of Sweden's national pension scheme to the citizens or the population as it were. Seen as a political technology, the numerical construction further masks a political relocation of the responsibility and risk of pension levels and recasts it in the shape of a seemingly neutral and statistical "black box" that is called the annuity divisor (see figure 4.1). With its complex equation this technology provides a cogent reminder of what Foucault terms "governmentality" and "the problem of population" (1991: 87ff).

This particular technology, the annuity divisor, divides the accumulated pension payments, adjusted and balanced by means of the numerical tools mentioned above, by the number of individuals who are to share them. To get round the fact that no one knows how many years each individual pensioner will live—and therefore how many years the payments collected must last—statistics are used to determine an average life expectancy, which is then divided by the pension funds accordingly. Put simply, when more people live longer each one gets a smaller share of the pile of pensions. While dividing the accumulated sum of pension assets by the number of citizens who are to share it, the annuity divisor also disguises a previously political problem in the seemingly neutral language of mathematics and technocratic constructions. The responsibility for regulating pension levels by the demography is no longer a political decision but the result of the above equation.

The situation often called the problem of an ageing population has been much debated among politicians in most European countries during the past two decades (Adema and Ladaique 2009; Bonoli 2000; Bourdelais 1998; Immergut and Anderson 2007; Müller 1999; Nikolai 2012; Orenstein 2008; Pierson 1996; World Bank 1994). It refers to

Annuity Divisors for the Inkomstpension

The annuity divisors for the inkomstpension are used for recalculation of pension balances as annual disbursements and are a measure of life expectancy at retirement, with consideration given to the interest of 1.6 percent (advance interest) credited to pension in advance.

$$D_i = \frac{1}{12L_i} \sum_{k=i}^r \sum_{X=0}^{11} \left(L_k + (L_{k+1} - L_k) \frac{X}{12} \right) (1.016)^{-(k-i)} (1.016)^{\frac{-X}{12}}, i = 61, 62, \dots, r$$

(A.8.1)

- D_i annuity divisors, year t
- $k - 1$ number of years of retirement ($k = i, i + 1, i + 2$, etc.)
- X number of months (0, 1, . . . , 11)
- L_i number of survivors in age group i per 100,000 born, according to the life span statistics of Statistics Sweden. These statistics are for the five-year period immediately preceding the year when the insured reached age 60 in the case of pension withdrawal before age 65, and age 64 in the case of withdrawal thereafter

For persons who have begun drawing their old-age pensions before age 65, the amount disbursed is recalculated, because of the recalculated annuity divisors, at the outset of the year when the individual turns 65. The reason for the recalculation is the change in the underlying statistical data for the latest life expectancy statistics available in the individual’s 65th year. With the continuing increase in life expectancy, the recalculated annuity divisors have so far been higher than before, resulting in reduction of future monthly pensions. The consequent marginal decrease in the inkomstpension liability to retirees is a component of the Change in Amounts Disbursed in Note 14, Table C.

After age 65, there is no further recalculation of annuity divisors. The increase in the pension liability of the system resulting from the fixed annuity divisors puts strain on the balance ratio when life expectancy is increasing.

Drawing an old-age pension involves a transfer of pension liability from the economically active to retirees. The actual recalculation of pension balances as annual disbursements results in a marginal change in the pension liability. The change arises because of the difference between annuity divisors and what we refer to as “economic annuity divisors” in this report. For a description of economic annuity divisors, see Appendix B, Pay-in Duration. The economic annuity divisors are used to calculate the pension liability to retirees.

Annuity divisors are determined for each age with no upper age limit.

Figure 4.1 The Swedish Pension Agency 2013

Source: From Orange Report (2013, p. 99).

the fact that people are living longer and if they do not also work longer the pension systems created 50 years ago will crumble under the pressure of an increasing number of years of pension payments. With the remade Swedish pension scheme such a problem of longevity is, with the intricate formula above, turned quite literally into a problem of

the aging population, since it is the pensioners themselves who solve the problem by receiving less in pension—which is now divided into increasingly smaller shares.

In an interview with the first representative of the Left Party in the Working Group on Pensions, he explains the numerical tool of the annuity divisor in a straightforward manner:

We live too long, so there is less per year. That is what creates the stability in the system. It is contradictory to the principle [of the ATP, the previous pension system] of counting on a certain pension in relation to one's salary. That principle is no longer valid. But this has not been made fully clear, I think. It is disturbing, of course. I mean, if instead of sixty percent you receive forty. That does not sound very good.³¹

One of the technocrats at the Social Insurance Agency explains the effects on future pension levels as people are expected to live longer:

Those born in 1990 will live 41 months longer than those born in 1940. That is, if the prognoses from the SCB [*Statistiska centralbyrån*, the Swedish National Central Statistics Bureau] come true. Based on this, the scenario of the Social Insurance Agency is that pensions will be reduced from sixty-five percent of average income to fifty-five percent. Just on the effects of the increased average life expectancy. But that can be done away with if people work longer.³²

Or put simply, in the words of one of the expert members in the Working Group on Pensions: “If we continue to live longer, we must count on less in pension or else solve it on our own.”³³

Highlighted here is the way the particular pension system technology called the annuity divisor works to recast the otherwise highly political issue of raising the retiring age in a seemingly neutral cloak of numbers, thus relocating the political agency from the political sphere to the technocratic. The equation also acts as an object of agency in an ongoing shift in which the economic responsibility and demographic risk of lower pensions are moved from the elected politicians to the individual citizen. What makes the national pension system appear as an autonomous and seemingly objective entity is an intricate construction of interconnected numerical technologies such as the three recounted for above. The result of the construction made up of technologies such as adjustment indexation, the automatic balancing, and the annuity divisor is that the formerly difficult

political decision of, for economic or demographic reasons, reducing pension levels or raising the retiring age has now been shifted to a sphere of calculation out there. Such a relocation of political agency and responsibility makes up one part of an ongoing dual shift. The other part is one in which agency and responsibility are shifted in here, from the arena of political decision-making to an individual level.

Processes of Responsibilization

Processes by which state agencies seek to make the individual citizen aware of his or her personal responsibility in what was formerly the concern of government exemplify what Nikolas Rose has termed “responsibilization” (Rose 1999b). This is suggested as typical of the new norms of conduct that are associated with neoliberal forms of governance. Behind such politics, argues Rose, lies in the fact that, for the state to govern better, it must govern less. This is accomplished by focusing on the governance of individuals in attempts to “govern through the entrepreneurship of autonomous actors—individuals and families, firms, and corporations. Once responsibilized and entrepreneurialized, they would govern themselves within a state-secured framework of law and order” (Rose 1999b: 139). Rose continues his argument with the suggestion that, with such individualization and responsibilization processes of neoliberal governance, “one can best fulfill one’s obligations to one’s nation by most effectively pursuing the enhancement of the economic well-being of oneself, one’s family, one’s firm, business or organization” (Ibid.: 145).

The design of Sweden’s national pension system makes the life choices of each income-earning and tax-paying citizen important in the outcome of his or her future pension. Each private consideration of whether one should get married, have a second child, work part-time for a year, get another degree, take a year off to travel, buy that house, or file that divorce now matters, since the level of each individual’s future income pension is based on the sum of a lifetime’s taxable income.

The retiring age is another example of a decision that has gone through the shift from having been a political one to now being an individual and personal “choice” with the “flexible” retiring age within the current national pension system. Instead of, as in the previous ATP

system, retiring from work at the age of 65, with the new pension system each citizen must apply individually to retire part- or full-time from work from the age of 61. The level of pension benefits received, of course, limits the individual choice. If the monthly pension received does not cover the existing cost of living, the individual “choice” is, rather, to keep working. In many cases, then, the actual effect of this individualizing technology of the national pension system in Sweden is that the retiring age is raised, not as the result of a difficult and controversial political decision but as a personal and individual choice made by each citizen.

It is noteworthy that while the numerical technologies described and discussed in the previous section of this chapter are clearly under-communicated to the public, the individualizing technologies that work to relocate the agency and responsibility from the state to the citizen, on the contrary, are often the targets of particular communication efforts. This is particularly obvious in the government information produced by the PPM (*Premiepensionsmyndigheten*) in which individualization of agency and responsibility is especially explicit, perhaps even over-communicated.

The official information published by the PPM is personal and direct, communicating and promoting individual agency and personal responsibility when choosing the right fund in which to place part of one’s future pension capital. The situation in which the PPM through public communication promotes individual responsibility and a higher personal involvement in the citizen’s pension fund savings has been conceptualized as a process of “domestication” the argument being that fund investments and financial knowledge, with the new pension scheme, have become “bound to the home” and common household phenomena (Ohlsson 2007).

The public information, printed and electronic, published by the PPM is saturated with individualizing messages. Individual agency and personal responsibility are communicated in varying ways. Here are a few examples. The headline and three bullet points on the government agency’s website read (at the time of my fieldwork):

The size of your premium pension is determined by three factors:

- The amount of money paid into your premium pension account.
- Value fluctuations and withdrawal fees for the funds that you choose to invest your premium pension money in.
- At what age you decide to draw your pension.³⁴

And a section in a bilingual information folder from the PPM reads: “This is how you manage your premium pension.” Addressed to the individual citizen, the text then continues with the following suggestions of different ways that such management can be done: “I would like the PPM’s help in selecting funds. I want to select my own funds. I don’t want to be involved.”³⁵ Another individualized message from the PPM is on the cover of an official information brochure of 2006: “Hello! It is now time to choose funds for your premium pension.”³⁶ A short headline from the PPM’s website 2007 sums up the general message from the government authority in charge of administering the premium pension part of Sweden’s national pension system to each individual citizen: “It is up to you.”³⁷

New kinds of agencies and responsibilities are, by means of technologies in the design of the pension system, shifted on to the individual citizen. To inform the citizens of their new agency, and of the responsibilities handed to them, has thus become a central activity at the administrative and bureaucratic level. We shall see how the information produced by the two government authorities in charge of the administration of the national pension system is increasingly occupied with coming up with new and improved communication strategies, plans, policies, and activities with the purpose of informing Swedish citizens on how to invest in the financial market as well as on the financial benefits of working more and longer. Such state practices and preoccupations, I suggest, may be seen as part of a process of responsabilization in this particular case promoted by the national pension system in Sweden.

Such promotion is, however, not entirely unproblematic and the issue of “How do we do this?” was often brought up in discussion at many of the meetings concerning public communication that I was able to attend as a part of the ethnographic fieldwork of this study.

One of the experts in the Working Group on Pensions reflects on the additional individual responsibility in the new pension scheme: “In contradiction of what might be said to be traditionally and typically Swedish, it is now the individual who has the major responsibility. And the individual thought that the State would take care of everything!”³⁸

Sten, a long-time employee in charge of public information at the PPM, is the state agency’s traveling PR person. He witnessed a process in which the PPM initially set out to “make people make active choices” but changed, from 2003, to “have them make informed

choices.”³⁹ Sten travels extensively around the country giving presentations at workplaces, unions, schools et cetera, about the funded part of the national pension system, fund investments, and the financial market. He says he has noted that when he gets to the part of his presentation where he tells people to “think about what market and within what line of business they want to invest,” he sees his audience, as he has it, “switch off and give up.” Sten says it is as if they are thinking, “Oh, no. This will never work!” But Sten says, “They are just not used to thinking along these lines. It is general knowledge and common sense, but we have never had to think like this. It used to be that one went to the bank and handed over the responsibility for such things to someone there. And now, suddenly, we have to think for ourselves.” Sten concludes this reasoning with a shrug and says, “We can think whatever we like about us now having the responsibility for this. But now we have it!”⁴⁰

Making Citizens Take Responsibility

In a one-year-long joint project the PPM and the Social Insurance Agency were assigned to coordinating their public communication strategies. During 2005 I was able to attend an array of different kinds of meetings and workshops where public communication about pensions was the main concern. The issue of how to make people want to take the agency and responsibility now handed to them was often, and in various ways, brought up for discussion at these bureaucratic gatherings.

The individualizing technology called flexible pension age is repeatedly brought up as an important message that could be better communicated to the public. “We have a mission from the government to specifically inform the sixty-year olds about flexible pension age, that they will get more in pension if they work a bit longer,” says a communications worker at the Social Insurance Agency at a meeting.⁴¹ And at a later meeting a colleague of his struggles with how to make people act on the agency given to them:

We are to inform about the flexible pension age and that could lead to people working longer . . . But the politicians don't dare to make that decision straight up, so the problem is shifted to us here at the level of communication. It is cowardly, if you ask me. I mean, even if someone might understand how this entire pension system works . . . Well, that person can decide to not do anything about it, right?⁴²

At a series of meetings the topic of discussion, among the communications personnel from both the Social Insurance Agency and the PPM, was focused around the issue of: “What do they need to know?” Here is a brief example of what such exploratory discussions at the government authorities could sound like:

Karin: To earn money your entire life. That is what counts. And that is the unspoken political goal too. To get people to work longer.

Per: That and a higher salary.

Karin: Yes, the more you earn all through your life.⁴³

At yet another meeting and during an open-ended discussion concerning what the pension authorities were to inform the citizens about more specifically, a certain level of frustration was sometimes revealed. At one point Karin suddenly interrupts the discussion as she slaps her palm on the table and says, “It is important to communicate activity! We need to wake people up now. We cannot be vague any longer. We need to communicate: ‘Do something for God’s sake, or you will be left without anything!’”⁴⁴

Another topic of discussion in the joint communications group concerns which aspects of the national pension system are less “communicable” than others. Here is how the pension communicators talk about this:

Karin: There are those who say we need to include the fact that Sweden’s economic growth also affects the size of pensions.

Per: No!

Eva: But that is not anything the insured themselves can influence, is it? So why include it in our communication goals?

Per: No, that is not anything general that we are to communicate. And isn’t it something people understand anyway? How well Sweden does matters for the pensions. Sure, we can say that, but not in terms of high and low growth.

Eva: It is a sort of disclaimer, of signing away the responsibility for lowering pensions. Besides, it’s yet another message to communicate. So: No.⁴⁵

A duality in the relocation of agency and responsibility has already been described, and we have also noted the differences in the way the

shift to technologies of numbers and statistics is under-communicated, while the individualizing shift, on the contrary, is over-communicated. The above discussion sheds light on how actors involved in the communication of agency and responsibilities regarding pensions consider certain aspects of the dual shift to be of importance to inform the public about, while others are not.

During this period of meeting-based ethnographic fieldwork among communication personnel from both state agencies, I took note of a striving, perhaps even a struggle, to find “communicable” topics and aspects of the national pension system. Often the discussions shifted from being focused around topics such as “What do they need to know?” or “What can we tell them?” As in the example below where the people working with the communications plan of the national pension system in fact seem to struggle with how to communicate the fact that the state no longer makes any promises regarding the levels of future pensions. The current pension system is contribution-based and the responsibility and agency of future pension levels are shifted to both numerical technologies within the pension system construction and to each individual citizen. The previous pension system, the ATP, was benefit-based and carried a promise of a pension level set at 65 percent of the best 15 years of income out of a total of 30 years of working. This was, however, a promise not always met, but one publicly well diffused and a widely known government commitment. The discussion below shows how the communicators now struggle to find such an easily communicated message from the state to the citizens.

Karin: The question is whether it is even possible to specify any kind of percentage of a salary. What could it be? Forty percent? Fifty percent?

Per: We don't know that. We'll have to look into it. But it would be nice to be able to specify a certain percentage of a salary.

Eva: But how would one figure that out?

Karin: It should be possible to come up with some sort of average. Something for people to compare themselves with, so that they can see that: “Wow! I have to shift gear now!” We can get those kinds of figures.

Eva: Right, but what if it doesn't promise anything more than twenty or thirty percent?

Per: Well, then it is even more important that people get to know that. It is only fair to tell them. Besides, then, maybe, people will be a bit more active when it comes to their pensions.⁴⁶

The struggle to look for ways to communicate a government commitment within the current national pension system continues over a period of several months, as the group of communicators works to put together a joint communications plan. Here is an example of how the ongoing discussion evolves. The following are notes taken at a meeting two weeks after the one above.

Eva: Does it have to be numbers? Why can't we say: "A little more than half" instead of a specific percentage?

Karin: Great! Let's lower every one's pension to fifty percent of their salary. It'll be so much easier to communicate! [everyone laughs] No. But seriously, we need to move away from crowns and percentages.

Eva: But what happens then, though? We transfer all the responsibility to them to find out what it all means for them in terms of crowns and percentage of their salary.

Per: I think it would be great if we could visualize the future pension in some way. It could be pieces of a pie or elephants in a row or whatever!

Eva: We want to wake people up! Make them think: "Will I really get by on this?"

Karin: Right. Or: "This is what I have to get by on."⁴⁷

In the end, however, the group comes to terms with the fact that, within the realm of the current national pension system, they cannot communicate a promise from the state to the citizens when it comes to future pension levels. There is, in fact, no promise to be made. The discussion instead shifts to dealing with how best to inform people about the possibility that their future pension level might be lower than they now think.

Karin: But doesn't everyone know that you don't get rich on your pension?

Per: Well, I was surprised when I understood how little it will be.

Karin: So it is all about the extent to which we want to scare the shit out of people.

Per: No! This is about showing them how it actually will be. Whether they get scared, or not, from that knowledge—we don't know.⁴⁸

And so the agency and responsibility of future pensions have been effectively relocated to an individual sphere. There are no promises of old age security to be made by the state. The responsibility of the state is limited to informing the citizens of their new responsibility and leaving it there. "It's up to you!"

Making People Choose to Work

While the joint communications group frequently discusses and aims to develop specific information activities and communication strategies, I found that other bureaucrats, not necessarily employed in the Communications Departments, were also often involved in thinking about how to make people take the responsibility and act upon the agency that is now handed to them. Here is what one, self-proclaimed, "old timer" at the Social Insurance Agency says in an interview:

We need to find a level where people have this in the back of their heads. They must know that their income matters. Not that it should govern their lives but it should influence them. And the responsibility must be made clear. It is now their own responsibility. No one should be able to come afterwards and complain about their low pension if they have been bumming around the world for several years instead of working. . . . So, it is about informing people about what they themselves can do to affect the size of their pension. People should, in an intuitive way, understand in order to comply. . . . People will not want to lower their standard of living when retiring, so I think they will choose to work longer.⁴⁹

The interviews with the members of the Working Group on Pensions reveal how the discussions at the group's deliberations also often focused on individualizing technologies such as how to make people want to work more as opposed to making them do so by formal legislation or official policy. One of the expert members comments about the political representatives in the Working Group on Pensions:

They said that we needed a system that favored the ambitious ones, the ones that work longer. Those that have forty-five years with a steady income. The

industrious worker was, in a way, the ideal type. They talked, almost with contempt, about those drifting around in society, saying things like: They will have to pay the price now!⁵⁰

One of the representatives from the Social Democratic Party reported that the members of the committee were all agreed. This is how she puts it:

All agreed upon the introduction of this structural line of reasoning, the personal possibility, and responsibility, of the principle of a life-income. That is, if you have the opportunity of working all your life, well, that should have a clear effect. If you don't have the opportunity of working your whole life, well, there must be an element of compensation for, say, unemployment, childbearing and such like. That is when the state steps in. But to just bum around without caring. No, there was no longer much room for that. If you don't solve it on your own in some way.⁵¹

And the representative of the Center Party speaks with enthusiasm about the individualization technologies built into the national pension system: "Now you get incentives. And you can win or lose, either free time or income, depending on what you yourself decide. Now, that is an entirely different thing, right? That becomes a stimulus to work. And the individual is handed the power. It is so awesome!"⁵²

It seems, then, that politicians, as well as technocrats and bureaucrats involved in the implementation of the national pension system, are, for varying reasons, pleased with the depoliticization and processes of responsabilization promoted by the different technologies embedded in the construction of Sweden's national pension system. In fact, one of the Social Democratic representatives, and later director general of what is now the Social Insurance Agency, talks in general and positive terms of how she sees the pension system satisfying a general public want for further individualization:

Something significant for our time is that things are individualized now, and that old Swedish absolute trust in that: "It will be okay!" Well, people don't really believe in it any more, and they don't want it. Also, you don't get loads of free pension here. Sure, you'll always get enough so that you survive, but other than that it really matters what you do. Isn't it great if you can have control over that?⁵³

This chapter has focused on issues of how formerly quite sensitive political issues are now recast in a seemingly neutral cloak of numbers,

equations, formulas, and statistics. We have also looked in more detail at some of the political technologies that work actually to relocate political agency and responsibility, as well as financial risks. Some of the technologies relocate agency and responsibility away from the political sphere of decision-making to the outcome of intricate equations, while others are designed to enable a shift of agency and responsibility to each individual citizen.

Technologies such as these are viewed here as political technologies, and the interconnected sum of these is what makes Sweden's national pension system an automatized technology. The system is designed to divide and relocate an essentially political problem of the state to seemingly neutral numbers as well as to each citizen in processes of distanciation and personalization.

CHAPTER 5

Governance through an Orange Messenger

Pushing the Envelope

Marking the end of winter, arriving with the promise of spring, brightly colored envelopes are sent out every year from the Swedish government to some six million citizens. The Orange envelope contains specific and individual information about each citizen's future pension; there are pension prognoses, personal financial pension account statements, an official government decision on accumulated pension benefits, and information about the national pension system. The individual pension information sent out annually from the state to the citizens was written into the legislative documents of the new national pension system, thus highlighting the increased importance given to government information in a situation in which new responsibilities are handed to the citizens.

The Orange envelope rapidly became a hit trademark and the symbol of Sweden's new national pension system. This chapter opens up the envelope and looks inside it, exploring it as a conveyer of messages from state to citizen, as an orange tool of governance.

The pension information sent out every year is viewed here through a Foucauldian perspective as "an instrument of governance" and one of the "political technologies" (Dreyfus and Rabinow 1982; Foucault 1977, 1991) that are embedded within and make up the national pension system in Sweden. Put differently, the Orange envelope is here seen as a disciplinary tool for the government to manage its subjects—the citizens. It resembles the surveillance technology illustrated by the notion of the Panopticon in which individuals are constantly visible and subjected to observation. In such a situation the

observed individual is “the object of information, never a subject in communication” (Foucault 1977: 200). This kind of power relationship, in which an abstract power watches over individual and isolated subjects, is “continuous, disciplinary, and anonymous” (Dreyfus and Rabinow 1982: 189) and, as a result, the individual, not being sure when he is being observed, “becomes his own guardian” (Ibid.).

Accepting the view that policy can be seen “as a form of power which works upon the individual’s sense of self” (Shore and Wright 1997: 29), the individual pension information is the tool by which such power is promoted; it is a powerful “technique of the self” (Burchell 1996) sent out from the Swedish government to the citizens. Drawing on Rose’s (1999b) notion of “responsibilization,” the Orange envelope is seen here as a key carrier in the development of an entrepreneurialized citizenry that governs itself (1999b: 139). Such a process, Rose argues, leads to the possibility “to govern without governing society—to govern through the ‘responsibilized’ and ‘educated’ anxieties and aspirations of individuals and their families” (1999b: 87–88). Building upon Michael Power’s notion of the “audit society” (Power 1999[1997]) and of audit techniques as “the control of control” (1999[1997]: 12), Rose proposes that such techniques, or tools, are “entirely consonant with one key vector of the strategic diagram of advanced liberal styles of governing: autonomization plus responsibilization” (1999b: 154).

While I have not, here, set out to conduct a study within the theoretical framework of actor-network study (ANT), the perspective from which government information is described and analyzed is influenced by certain concepts within actor-network theory and based on the notion that the Orange envelope is, as it were, an object with agency. The individual government information is seen here as a non-human actor, an actant, entangled in a network of other human and/or non-human actants (Callon 1998; Callon and Latour 1981; Barry and Slater 2002). Callon and Latour’s use of the concept of “translation” within actor-networks is also of use as we take a close look inside the construction and contents of the Orange envelope. Translation, according to Callon and Latour, is a process involving “all the negotiations, intrigues, calculations, acts of persuasion and violence” by which one actor, in the broad sense, seizes the authority to “speak or act on behalf of another actor” (Callon and Latour 1981: 279). “Performativity” is yet another concept used, and in part developed, by Callon (1998, 2007), of importance in this view of what the Orange envelope is and, not least, what it does.¹

In sum, this chapter explores the Orange envelope as an instrument of governance, a disciplinary tool of the state promoting the responsabilization of individual citizens. Let us open it up and peek inside.

Inside the Orange Envelope

My personal Orange envelope of 2006 consists of six pages. The first page displays six different alternatives of my individual future pension.² These prognoses vary depending on at what age I might retire; the ages 61, 65, and 70 are suggested. The level of my supposed future pension also varies depending on the national economic growth, giving the examples of my pension at 0 percent growth and at 2 percent growth. Just looking at these six alternatives I easily conclude that if I want to retire at the age of 61 and the growth of Sweden is zero there is absolutely no way I will survive on my share of the national pension. If, however, I manage to hold a job until I am 70, and if Sweden manages to have a 2 percent growth, I might just be able to get by on the pension I am forecast to receive. The calculations behind my personal pension prognoses assume, however, that I will maintain exactly the same monthly salary I had two years ago all through the years up until I retire.

Turning now to page two and my personal pension accounts. Displayed here are the accumulated value of both my income pension and my premium pension, that is the sum of my pension contributions since my first employment in 1980 and the result of my fund placements since 1995.

Page three in the Orange envelope of 2006 is dedicated to my fund placements on December 31, 2005. Here is information about the funds I have chosen, if any, and the value they held on the last day of the previous year. I am also provided with information on how much my funds have changed in value during the year that has passed.

Page four of the content of the Orange envelope is actually the decision of a public authority or, in this case, the combined decision of two government authorities. It is a decision stating how much pension credit I am to be granted for the year 2004. The amount is based on my declared income for that year, and if I wish to appeal the decision and get it reconsidered by the authorities I can do so by writing a letter to the Social Insurance Agency. Instructions for how to file an appeal are given in a footnote on the page, together with the address where it is to be sent.

The fifth page of the information in the Orange envelope is a page with the headline “What influences the size of your public pension?” The officials involved in the production of the Orange envelope call this page “the explanation of the system” (*systemförklaringen*). This page contains no individual pension information but is instead a general account of the factors that influence the level of a person’s future pension. Stated here are the three factors of “your income,” “the economic growth,” and “when you retire,” with brief explanations of these three parameters.

The last, and sixth, page of the content of the Orange envelope is a page with information on where I may obtain more information, should I have any further questions.

A New Public Information Device

To send out individual pension information every year is one of the novelties of the current national pension system. The emphasis on the importance of such government information activities is underlined by the fact that one section of the government Bill on the new national pension system deals exclusively with the annual pension information. Section 8:5 of 1993/94:250 *Reformation of the national pension system* reads: “All those who have been granted pension rights during the year shall receive information about this earned pension and a calculated future pension.”³ The following is suggested, in the Bill, as one of the reasons for this annual information:

Information about both the redistributory and premium reserve pension is to be given. By providing such information annually, also to younger age-groups, the individual may get a general overview of his/her economic situation after retirement and, thus, the basis for his/her own judgment of, on a voluntary basis, building a complementary pension.

(Section 8:5 in 1993/94:250)

I have already described and discussed some of the technologies that enable the dual shift of previously government responsibility to both a technical sphere of numerical constructions and an individual level. I here focus on the role of individualized government information in a process of responsabilization of Swedish citizens. It seems the state’s responsibility within the remade national pension system to a large extent is reduced to provide information to the individual citizen. The Orange envelope is one way of providing such information. One may

say that the general content of the Orange envelope is a letter of discharge sent out from the state to the citizen; it is the messenger that hands over the responsibility for a pension from the state to the individual. The importance of informing the citizen is stressed not only in the actual government Bill but also repeatedly emphasized in the communication policies at the two pension bureaucracies. As, for example, here in the joint communications strategy of 2004 that reads:

With the reformed pension system the insured are faced with more choices and more risks than in the old system The shift in risk-taking from the state to the insured implies a change of system that places great demands on continued communication The communication will make the insured understand their own responsibility and how, by acting in various ways, they can affect what pension they eventually will receive.⁴

The content of the Orange envelope is more than seemingly neutral government information concerning each citizen's future pension. It also carries with it normative messages and educational efforts regarding how the responsabilized citizen should act.

When the national pension system was legislated and soon to be launched, the many preparatory activities at the pension bureaucracies involved not only the administration of the new pension scheme and its different parts, but also communicative aspects of how to inform the public about the new system. One of the major tasks was, of course, the form and content of the entirely new government information device—the individual pension information to be sent out every year. The job was not to be handled by the Communications Departments at the government agencies but was exposed to public procurement on the advertising and PR market.

There were six PR agencies, regarded as sufficiently serious and professional, left in the tendering procedure to produce the annual government information on pensions. The agency that finally got the job had covered the entire meeting room in orange as they presented their idea to impressed pension bureaucrats.⁵ The main idea of the PR people's presentation was that since two different authorities were now to administer and give information about the new national pension system, it was important to do so with one clear product. It would, further, be beneficial if that product could have a distinctive color that would set the new and important government information apart from other official documents. Orange, they argued, was precisely such a distinct and alerting color. A particular shade of orange was

produced for the purpose, and the new shade was given the name English Fox. The front of the Orange envelope in bold, capital solid letters in a typeface called *Champion welterweight* reads: THE PUBLIC PENSION (*DEN ALLMÄNNA PENSIONEN*), with “income pension premium pension guarantee pension” printed in smaller capitals underneath. The Orange envelope containing personal pension information has, since 1999, been delivered in March or April to each and every tax-paying Swedish citizen.

The content of the second Orange envelope sent out during the spring of 2000 was a special one, since it contained the sum of each citizen’s accumulated pension thus far during his or her lifetime, recalculated and presented as “pension rights” within the new national pension system. The content read as an account of one’s personal life translated into numbers.

Margareta was employed in the Communications Department at the Social Insurance Agency at the time and here is how she recalls the Orange envelope of 2000:

Do you still have your envelope from 2000? No? Too bad, because it is the most fantastic letter you have ever received. It lists your entire life in numbers! All your jobs, possible unemployment, marriage, divorce, childbirths, part-time jobs, everything! It is not often you get to see the events of your life in black and white like that. And you see how the different situations actually have an effect on your economic situation. The content of that year’s envelope was like a condensed version of your life.⁶

Margareta also recalls that the pension bureaucracies did a small survey to see how such a numerical account of major events in an individual’s life would be received. Twenty people were asked to participate in the testing of the content of the Orange envelope in the year 2000. “They each got to see their own individual accounts and we were watching their reactions as they looked it through. It was incredible and terrible. Four of them broke down totally and cried so that we had to sit and comfort them,” says Margareta explaining that the numerical listings of the very personal events in each individual’s life caused the strong emotional reactions of some of the people taking part in the test.

Educating the Population

The politicians and experts in the Working Group on Pensions did not, of course, know that the annual individual pension information was to be sent out in bright Orange envelopes. They did, however,

recognize the increased importance of informing the citizens about the new demands and responsibilities shifted on to them with the design of the new pension scheme. The public was to become both informed and educated. The members of the Working Group on Pensions describe, in various ways and different terms, how the idea of “a general public education” was embedded within the construction of the new national pension system.

Before we listen to what the creators of Sweden’s national pension system have to say about its educational, perhaps even disciplinary, qualities here are some notes on the emergence of general public education in Sweden.

With the 1842 Primary Education Code (*Folkskolelagen*) Sweden got a unified and national primary school system in which all children between the ages of 7 and 12 were to attend school in order to receive education primarily in reading and writing skills as well as in the Christian religion. This first public education plan of six years of schooling for all Swedish children was made mandatory in 1882. Thereafter, a popular movement of people’s education (*folkbildning*) was developed in the Sweden of the early 1900s. The idea of educating the masses did not exclusively stem from socialist ideals, since the idea of a general people’s education based on night schools and study groups had strong followers at the liberal end of the political spectrum, as well as within non-political organizations (Arvidsson 2005; Bengtsson 2002). It has been argued, however, that while the liberal versions of people’s education aimed at enlightening and disciplining the Swedish people, the people’s education emanating from the workers movement saw it as a way of integrating the working class and other marginalized groups into society (Arvidsson 2005:17; Bengtsson 2002:79–80).

So while the vision of a well-educated population is deeply rooted in, and connected to, the development of the Swedish welfare state, various initiatives to educate the Swedish population came from a number of directions. The notion of educating the population by way of a national social policy can thus be seen as a continuum and not a break in the idea of a people’s education in Sweden.

It has been argued that public education in itself may be viewed as a kind of ethical Foucauldian technology. Ian Hunter (1988, 1994, 1996), for example, suggests that the emergence of popular education promotes not merely a general ability to read and write, but simultaneously works as a kind of social and ethical technology. Hunter calls popular education “a powerful supervisory technology

embodied in a specific apparatus of government” (1988: 262) and the emergence of a state school system “a key technology of government, responsible for the moral and social training of the population” (1994: xx). He argues that a public school system, in fact, works as an ethical technology with the ability to “raise the cultural level of whole populations—to achieve near-universal literacy, for example—through the normative formation of personal attributes” (1988: 268).

I here suggest that, while the Swedish state still seems to see as its mission to educate the citizens, the content of such teaching alters with the times. The public education promoted by the national pension system consists, as we shall see, of part work ethics and part market know-how. Here is how the members of the Working Group on Pensions talk about the educational aspects of the pension scheme they constructed.

“Yes, of course there is!” one Social Democratic representative quickly replies to the question of whether there is an idea of general education embedded in the design of the national pension system. “People want to have more control over their own existence and they want to know how to. And there are so many other things in society that teach us to get control over our own conditions,” she says.⁷ The other Social Democratic representative talks about how the members of the committee agreed on the importance of raising public awareness of pensions in general and the new national pension system in particular: “We want people to understand that a pension is not something you go out and pick from a tree the day you need it. It is something that is built into your entire professional life.”⁸

The Conservative Party representative in the Working Group on Pensions talks about “learning processes” and draws on historical parallels as she discusses what the committee members hoped the pension system would teach the citizens:

One of the reasons Sweden did so well in the industrialization was that, thanks to the primary education code of the mid-19th century, we had a literate population. But just as not all children probably learned how to read and write even if they attended school in the Nineteenth century—many probably thought it was a drag—we still got a large group of Swedes who were able to read and write. And now we have a pension system leading the way. We are now learning how to see certain economic contexts. And we are learning that others cannot create welfare for us, but that we actually need to participate in that too. And we are learning to see how much we ourselves must save for the future. But I believe it is a learning process and

what may seem very difficult now will not become standard until, perhaps, in ten or fifteen years time.⁹

Such a notion of the national pension system as a government instrument designed to educate the population in certain ways is not only an implicitly political vision but an issue clearly stated in official government directives. Both the Social Insurance Agency and the PPM (*Premiepensionsmyndigheten*) receive yearly directives to “raise the public knowledge” about the pension system.¹⁰

It seems, in other words, that the citizens must increase their knowledge about the pension system, and while doing so the pension system is educating the citizen. It is the responsibility of the state to provide sufficient information to the citizens in order to improve their knowledge, but it is the responsibility of each citizen to pass the course, so to speak.

Invest, Work, and Save

I will now look into what the public education brought about by the national pension system might entail. What, more specifically, is it that the state, through the national pension system, wants the Swedish population to know more about? Let us first listen to what the members of the Working Group on Pensions recall on the issue of learning and the possibly educational aspects of the national pension system that they constructed. Some of the “experts” in the Working Group on Pensions are particularly outspoken about what kind of knowledge is promoted by the national pension system. They talk about how the group discussed how a “general education in economic thinking” could be gained through the design of the new pension scheme. The interviews with the committee’s experts reveal that there were hopes of how the pension system in general, and the premium reserve part in particular, would raise public interest in the stock market and fund savings. One of the experts, an economist, in the Working Group on Pensions, says:

Everyone in the committee was aware of the fact that this was an entirely novel way of thinking, and that people would therefore need to learn how to think in new ways in order to accept it. Particularly regarding the premium reserve part of the pension system. But then again, and if I remember correctly, some fifty percent of the population already had savings in funds at the time, so it was not entirely new to people. On the other hand, that

means that the other fifty percent did not. So to them fund savings and all that were something totally new and something that they were now forced by the state to learn.¹¹

Another of the members of the Working Group on Pensions reasons around the same theme:

There seemed to be, from the Conservatives and the Center Party, a certain interest in educating the people through the premium reserve part of the pension system. As I understood it, they wanted to create an interest in that sort of capital accumulation. I'd say they wanted to turn the Swedish people into little capitalists and shareholders in general. They didn't talk in such terms, of course, but to me it was obvious that those were the kinds of views they held. Their concern was that not only a few were to be interested in whether Swedish business does well or poorly, but that every one was to be involved in this.¹²

Financial skills, market knowledge, and economic thinking seem to be an educational theme built into the national pension system. Another is the benefit of working more.

From the fact that each citizen's level of future pension is based on his or her entire life of accumulated salaries follows the fact that the more one works, or rather the more taxable income one has in life, the more one will receive in pension. The technicality of "the income ceiling" (*inkomsttaket*) limits the "pensionable income," (*pensionsgrundande inkomst*) to a maximum yearly income corresponding to 7.5 income base amounts per year.¹³ The "life income principle," combined with the technicality of "the income ceiling," entails that a long life with a steady but not too high income is a financially good option when it comes to maximizing one's pension level within the national pension system. And the older one is when one retires, the more one receives in pension.

Here is how one of the secretaries in the Working Group on Pensions recalls the committee's discussions about the importance, through the yearly pension information, of making people wanting to work more and longer:

It was clearly emphasized, by many on the committee, that the pension system in itself was to function as an incentive for people to work. If your accumulated income matters, it's an incentive to have taxable income. And it was then extremely important for everyone to receive information about their accumulations: How much will it become if I continue to work as I am now doing? What if I work more? And to receive every year a statement about the status of one's future pension was considered to be a very

important incentive in itself. There was great concern that the information sent to the individual should be relevant and useful. They agreed early on that this was an incentive for people to influence their own behavior.¹⁴

Teaching people the importance of work and of paying taxes was an issue that the constructors of the pension scheme hoped would be promoted by the public information about the design of the system. One of the expert members says about the discussions held by the political representatives in the committee:

They wanted to create a sort of collective consciousness about how things are economically connected. Maybe not precisely about how much one's pension will be, but more about people getting a feeling for how important it is to have an income, and that it is important to have a taxable income.¹⁵

Yet another educational effort that the national pension system was seen to provide is what I here call "the benefits of frugality" since it involved teaching the advantages of saving. In fact, one of the aims outlined in the new national pension system was to increase the level of public saving. The introduction to the government Bill on the reformation of the national pension system reads: "The reformation of the pension system aims at increasing its contribution to public saving and also that it will, more than today's system does, stimulate the supply of labor" (Proposition 1993/94:250).

A member of the Working Group on Pensions recalls how the committee talked about how pension information could teach people to save: "The issue of public information was important. The purpose of the annual send-outs was to give everybody a chance to see if . . . Well, if you want to save a bit extra towards your pension, well, then you do just that."¹⁶ One of the economists in the Working Group on Pensions laughs as he remembers a revelation that he got during the discussions within the committee: "I said to K [the Chairman of the committee] that if he wanted to increase the household savings he should create a pension system that is perceived as insecure. Because if you create stability people will think they do not need to save."¹⁷

Other committee members link the educational message of saving more to the prevention of shock among the population. One of the expert members of the Working Group on Pension claims:

The politicians said that information was needed so that people would not be surprised, or even shocked, when they retired. People should know what

it is all about and they should be able to see how much they will receive in pension. If you are pleased with what you see, fine! If you think it's too little, you'll have to try to add some to it somehow.¹⁸

An interview with one of the Social Democratic representatives sheds light on such a perspective, as she compares the new national pension system and its annual and individual pension information with the past pension system when people got to know about the level of their pension when they retired: "People were very, very disappointed then. Now they get disappointed once a year! I think that is revolutionary! Really, it is absolutely fantastic!"¹⁹

To sum up, some of the main lessons taught through Sweden's national pension system are that it is good to maintain a steady income all through life and work up until old age and that it is important to save money and to learn how to invest on the financial market.

Now that we have examined the educational aspects of the government pension information sent out annually in Sweden, we shall shift focus and look more closely at the production of this instrument of governance. Interestingly, the educational efforts connected with the restructured national pension system follow a long trajectory of state education in Swedish society. With the current pension scheme, this cultural-historical tradition is linked up with new forms of governance and normative messages from state to citizen.

Among the Knowledge Workers

If we view the individual pension information as an instrument of governance and an educational tool, the bureaucrats involved in the production of the Orange envelope can be seen as the teachers, the mediators of knowledge. It has been suggested that such a category of expertise may be defined as "knowledge workers" (Rose 1999b: 147; Fuller 2001: 182). It may also be argued that the work of such experts, or knowledge workers, is a form of translation, in Callon and Latour's (1981) sense of the term.

In a similar line of thought, Robert Reich (1992) has brought forward the concept of "the symbolic-analyst," a job category consisting of people with a broad spectrum of skills and tasks that are flexible and continuously changing. Symbolic analysts, suggests Reich, solve, identify, and broker problems by manipulating symbols (1992: 178) and the services of a symbolic analyst—problem-solving,

problem-identifying, and strategic-brokering activities—can be traded worldwide (Ibid.: 177). Reich argues that knowledge per se is not as important to the symbolic analyst as “the capacity to effectively and creatively use the knowledge” (Ibid.: 182). A common denominator of these symbolic analysts is that they apply systemic thought to identifying and solving problems. Nikolas Rose argues that the provision of such knowledge paves the way for self-governing, and “webs of knowledge” are created in which individuals are enwrapped and “through which their actions can be shaped and steered and by means of which they can steer themselves” (Rose 1999b: 147).

Douglas Holmes and George Marcus have argued that particular “cultures of expertise” evolve around such knowledge workers, experts, or symbolic analysts and that a certain kind of knowledge and information is diffused from such cultures of expertise out in society (2005: 235). It should be pointed out that the increased dependence on expertise in contemporary forms of state control is an important aspect of new and emerging governance structures. “A new formula of rule depends on expertise,” asserts Rose (1996b: 41). For example, Aihwa Ong shows this to be evident in her research among technocrats in Southeast Asia (2005); Cris Shore argues along these lines in his study on the building of the European Union (2000); and Saskia Sassen points to an increased dependence on expertise within governance on a global level (2006).

Such an increased dependence on various kinds of expert knowledge is also evident in the wake of the restructured pension scheme in Sweden. I will, in the following, shed light on what goes on among knowledge workers of Sweden’s national pension system. As different kinds of knowledge workers, such as economists, lawyers, communications personnel, and advertising consultants, assemble to produce the contents of each year’s Orange envelope, the discussions among them sometimes reveal certain tensions and conflicts.

Before we join the working meetings, let me illustrate, by way of the term “trademark,” the still existing, conflicting logics of state bureaucracy and the advertising industry. As already mentioned, the Orange envelope quickly became a very well recognized symbol of the national pension system in Sweden. Bureaucrats and communications personnel at the pension system authorities sometimes call the Orange envelope “the trademark of the pension system.” As one state official high up in the pension bureaucracy asserted at a meeting about

future communication strategies: “We need to monitor and protect our trademark.”²⁰ But using the term “trademark” about government information also causes certain discomfort among personnel at the government authorities.

Every year a group consisting of technocrats and personnel from the Communications Departments of both the Social Insurance Agency and the PPM assembles to work through the content of next year’s Orange envelope. At one such working meeting an official from one of the Communications Departments seems to bite her tongue after saying: “The Orange envelope is such an important trademark, although it’s not really a trademark, of course.”²¹ Bruno, a consulting copy writer from an advertising agency, sometimes participates in these meetings and there is a notable difference in the way he talks comfortably about the Orange envelope as a trademark. As, for example, when he halts a discussion of whether or not synonyms such as “the send out” (*utskicket*) and “the letter” (*brevet*) should or should not be replaced with the term “the Orange envelope” in all public information: “The Orange envelope is the trademark we are selling here. So we should always use that term.”²²

We will now pay a longer visit to the working group that every year develops a new improved content of the Orange envelope and see how state officials and commercial advertisers struggle with the translations of knowledge. The group meets on a weekly basis, democratically alternating meetings between the headquarters of the two different bureaucracies in charge of the pension system administration.

During the early months of 2005 the group worked to compile the content of the various versions of the Orange envelope to be sent out to approximately six million people during the spring of 2006. That particular edition of the Orange envelope was to contain a special letter from the state to every Swedish citizen turning 22 years during 2006. At an early meeting possible formulations and headings of such a letter were discussed and at the following meeting Bruno, the representative from the advertising agency, handed out copies of a letter that the commercial agency suggested should be used in the government information. The headline of the letter read: “Congratulations. You are rich!”²³

As the bureaucrats and technocrats of the working group read it in silence, Kerstin from one of the Communications Departments in the pension administration explains the purpose of the letter to the rest of the group: “The twenty-two-year olds receive this letter in their

Orange envelope plus an explanation of how the pension system works. We want to catch their interest as well as to guide them through the pension system.”

Paul, one of the senior advisers of the group, who had worked on the content of the Orange envelope from the very beginning, clarifies the purpose of the letter to be sent out to a group of young Swedish citizens presumably without much interest in pension issues:

It is not so much about raising their knowledge about pensions, more about informing them of the fact that there is a national pension system and that employment means pension. If we manage to raise their interest in this, they'll turn the page and read about how the system works. But, I must say, I am disturbed by the headline of the letter. I see the point, but . . .

Paul goes silent and shakes his head. Bruno, the ad guy, replies:

Yes, well it's an old commercial trick, so to say . . . I know it's a step away from the tone of the Orange envelope, but this letter is addressed to a group of people where we need to find something that catches their interest and makes them take part in this.

Sven, from the Social Insurance Agency, asks cautiously, “But we can't risk seeming not serious about this?” At which Paul replies, “Right. No, it is too much like advertising. And it might be perceived as a kind of mockery. I mean many twenty-two-year olds haven't yet begun to earn money.” Bruno from the advertising agency insists, “But the purpose of the letter is to give them a kick forward. It is a wake-up call.” After a brief discussion on how a younger group of people might read the suggested headline, Paul ends the discussion by asking Bruno to come up with other alternatives for next week's meeting: “Something stricter, more state-like or bureaucratic,” he suggests.²⁴

The above account illustrates how different kinds of knowledge workers participate in negotiations and struggle in the process of translation (Callon and Latour 1981). With the notion of translation Michel Callon and Bruno Latour lay emphasis on the processual character of the identity of, and relationship between, actors, thus shedding light on the political aspect of such a process. The way in which representatives of the government bureaucracies and of the commercial advertising industry discuss the wordings in the public information about the pension system is seen here as such a process of translation.

More or Less State-Like

One of the purposes of making the envelope bright orange was, as we have already seen, to create attention around the novelty of the new national pension system in general and the individual pension information in particular. A person involved in the compiling of the annual information from the very first Orange envelope recalls, “The idea behind the choice of color was that this send-out would stand out. It should have a different color so as to not look like an ordinary advertisement, nor an ordinary letter from the government in a brown or white envelope.”²⁵

The advantage of making the government information less “government-like” is, of course, the attention it attracts. A disadvantage of such a move seems to be that the important government information is confused with commercial advertising and discarded. A recurring concern of the administrators of the national pension system is that the public seems to confuse government information with commercial advertising from banks and pension insurance companies.

The flip-side effect of having created a successful orange-colored trademark of Sweden’s national pension system seems to be that the citizens do not always take the information from the state, which includes important government decisions, seriously. This dilemma is often the topic of concern and discussion at communications meetings held at the pension system bureaucracies. Here is a brief example of how Lisa and Kurt at the Social Insurance Agency talk about this at a meeting about future information activities: “One of our main priorities must be to get people to open up the Orange envelope,” says Lisa, and Kurt replies, “Yes. So why not print something on the outside of the envelope? Something about that it contains an important government decision.”²⁶

At another meeting, a board meeting with the heads of departments of both state agencies present, a major topic of discussion was the importance of “doing something” with the Orange envelope. A recently conducted marketing survey had shown that not as many people as they had expected knew where to find information about their future pension. The correct answer was, of course: in the Orange envelope.

Bengt opens up the meeting by presenting the survey results and concludes by saying, “So, we need to raise the public knowledge about the Orange envelope. People need to know what it contains. This really

feels like an important part of our communications efforts.” Martin, high up in the bureaucracy at the Social Insurance Agency, asks, “But what more can we do? Print on the outside of the envelope: ‘This is an important letter from the state?’” Gunilla, head of one of the departments at the PPM, seems to think this is a very good idea and replies, “That’s what we should do! The Orange envelope is too hip. We need to make it more boring.”²⁷

One of the main conclusions after innumerable meetings about future communications efforts and strategies concerning pension information is that the Orange envelope is, after all, the most important information channel, as it were, through which the government can inform and educate the citizens about the workings of the national pension system as well as about each citizen’s personal pension situation. Another realization at the pension bureaucracies is that something has to be done with this uncomfortably successful pension system trademark that travels from the government into the homes of more than six million citizens with a cargo that seems to render many people uncertain or confused.

The issue of what to do with the national pension system’s “most important channel of information,” as Hans at one of the Communications Departments puts it, is brought up at a series of meetings at both state agencies during the fall of 2005. Typically, the personnel in the Communications Departments declare a need to, as it is put, “Bring in professional ad people on this,” while some of the more technocratically oriented bureaucrats in other departments within the two authorities respond with hesitation to the notion of handing over the Orange envelope for a make-over by an advertising agency.

After several meetings where the subject of “What to do with the Orange envelope” is discussed, Hans wraps up the discussion by saying:

We want to look over the Orange envelope as a concept. Not to make it round and blue, but the way it looks has not been changed since day one, so people still think that it is as difficult to understand as it was then. Maybe we need to paste stickers on the outside or something? So that people understand that something has happened on the inside. Well, we’ll have to look it over. This is one information channel we fully control so that is where we are focusing our efforts now.²⁸

Hans’ comments point to the problematic situation of having a successful government trademark carrying complex information and being continuously rephrased.

Besides all the different versions of texts providing general information about the national pension system, the content of the Orange envelope has changed, too. The very first Orange envelope, sent out in 1999, contained an official government decision regarding each citizen's accumulated pension for the years 1995, 1996, and 1997. In 2000, as we have already noted, a compilation of each citizen's retroactively accumulated pension rights all the way back to 1960 was enclosed in the envelope, together with an official government decision stating the past year's earned pension rights. The Orange envelope of 2001 also contained retroactively earned pension rights but now including those earned not merely by 40 years of taxable income but also those collected from years of studying or doing military service. The year 2002 was the first year that the PPM and the fund-saving part of the national pension system were included in the information and since then the basic structure and content of the individual pension information have been the same. There is the official government decision on the latest accumulation of pension rights. There are the financial statements of the individual pension account from the Social Insurance Agency and the document stating the value of the individually chosen funds from the PPM.²⁹ There is a sheet of personal pension prognoses and a page with general information about the national pension system.

While the basic content has remained the same since 2002, the layout and disposition of the information enclosed in the Orange envelope have changed significantly over the years. Headings and texts have been altered as well as some of the key figures used in the numerical examples and calculations, thus changing the information provided from year to year. Work on the phrasing of the texts within the envelope is continuously being undertaken in order to make the printed information more understandable to the public. It seems to be a commonly known fact that the content of the first year's envelope was very difficult to understand and a continuous effort is being made to improve the texts and the numerical information. In a document circulated within the Social Insurance Agency, the aim of finally having cut the number of words in the Orange envelope in half is claimed to have been successfully achieved.³⁰ Bureaucrats at both the Social Insurance Agency and the PPM talk about constantly developing the annual individual pension information and of the Orange envelope and see it as a "work in progress."

To make individual pension information from the state into a brightly colored, successful trademark of a national pension system, on the one hand, and to talk of its being “too hip” for citizens to take seriously and of how to make it “more boring” and “government-like” signify two forms of state-administration organization, and ways of governance, that point in different directions. The creation of the Orange envelope and, as we shall see, the large-scale commercial campaigns that accompany its annual distribution exemplify a new, market-like approach to state administration and governance. The bureaucrats’ concern with making the government pension information more official and “boring” points to the fact that bureaucratic objectivity and impersonality (Weber 1958[1946]) still linger on. Michael Herzfeld has discussed this in terms of “the production of indifference” (1992), and in a similar line of thought Claes Gustafsson (1994) has written about “the production of seriousness.”

Orange Campaigns

Not only is the content of the Orange envelope emergent and continuously evolving but the context of its annual distribution has also changed over the years.

Typically during the first decade of the remade national pension system, the annual delivery of the Orange envelope was accompanied by large-scale nation-wide commercial campaigns. With television spots, press advertising, and billboards in public spaces the aim of such “Orange campaigns” (*orange kampanjer*) has been to raise the public interest in and knowledge of the remade pension scheme, as well as drawing attention to the content of the Orange envelope. The messages of Orange campaigns, all outsourced and produced by commercial advertising agencies, varied significantly over the years. Here is a brief content account from the first few years with the new pension scheme: The year 1999 was the first year of the national pension system and of the delivery of the individual pension information in an Orange envelope. The message of the 1999 Orange campaign was, subsequently, “There is a new pension system and this is where you find information about it.” The message of the campaign accompanying the Orange envelope in year 2000 was “Your pension consists of three parts; the public one, the occupational pension and possible private savings.” In 2002 the message of the Orange campaign was “The entire lifetime is counted.” During the spring of 2003 the message was

that the Orange envelope was to be seen as an important document of value; the message in the television ads being “This year your Orange envelope contains something extraordinary valuable.” How to estimate one’s future pension was the message communicated in 2004, with a campaign that suggested “Compare with Average Svensson—Do you have more or less than the average?”³¹ The campaign accompanying the Orange envelope in spring of 2005 placed pictures of sliced up carrots all over town. The message of “the Carrot campaign” (*morotskampanjen*) was to inform the public about the different parts of the national pension system: the income pension, the premium reserve, and the guaranteed pension. In addition to the orange carrots, the different campaign messages have over the years been promoted with the help of, for example, popular Swedish cartoon characters, a heavily guarded mailman, a car crash, and elk poop.

In a reflexive comment as to why the communicated messages have varied so significantly over the few years of the national pension system, one of the officials who has worked with both the content of the Orange envelope and the campaigns accompanying it from the beginning says:

Maybe people here at the authorities got impatient? Perhaps they were thinking: “Now that we’ve said this once—people know it!” But that’s not always how it works. I think you have to nag and wear people down more and communicate one single thing much more strongly and much longer.³²

The fact that banks and insurance companies often run their own versions of Orange campaigns during the spring weeks when the six million Orange envelopes are being sent out to all tax-paying Swedish citizens can be said to further emphasize the dilemma of having a strong government trademark with a content that is perceived as unclear. As banks and insurance companies use the well-known, bright orange, state information device in their own advertisements to sell private pension insurance or pension-savings accounts to their customers, the trademark of the Orange envelope is, with marketing logic, strengthened. But the information purpose of the Orange envelope, to send important individual pension information from the state to each and every citizen, is weakened since the government information is confused with commercial advertising.

A somewhat ironical twist is that the messages of the banks and insurance companies have been significantly more consistent. The

overall message from such financial corporations is: “Bring your Orange envelope in to us and we will help you.” Just as an illustrative example: At the time of my fieldwork, the window of a bank I passed daily displayed a large poster with the words: “We can do more with your orange envelope,” illustrated with a picture of an elegantly folded origami rooster made out of an Orange envelope.

The ever-changing content of the Orange envelope, the different messages of the orange campaigns, and the counter-campaigns from the private banking and insurance industry taken together seem to cause some confusion among the recipients of the Orange envelope. At a workshop where officials of various ranks and communications personnel from both the Social Insurance Agency and the PPM talked about future communication plans for the national pension system, a heated discussion breaks out. Bureaucrats and customer service employees share their experiences of encounters with bewildered citizens asking them for help with different issues concerning their future pensions. The accounts tell how people do not seem to understand how the national pension system works nor what their own responsibilities in securing their future pensions are. In the discussion that follows some workshop attendants suggest ways to improve the Orange envelope as a conveyor of information, while others want to sort out what went wrong and when. The discussion comes to an end when a woman from a local branch of the Social Insurance Agency in southern Sweden says in a loud voice, “Listen, there’s no use crying over spilled milk now. Besides, we created this confusion ourselves.”³³

I argue that the individual pension information sent out every year could be seen as an orange-colored instrument of governance. Politicians, technocrats, and bureaucrats involved in the construction and administration of Sweden’s national pension system talk about the increased importance of information, and in interviews the creators of the pension scheme highlight a notion of the yearly pension information as an educational tool. I suggest that the Orange envelope, or rather its content of information about each citizen’s pension status, could be seen as the Swedish state’s attempt to conduct the conduct (Dean 1999; Gordon 1991) of citizens. A type of general public education is seen as being promoted with the national pension system in general and the pension information sent out annually in particular. The population is being educated and disciplined as every citizen learns of the benefits of a long working life with a steady income, of the importance of saving money privately, and of the advantages of

learning how to be a successful financial investor. The educational and disciplinary aims of such a governance project might be said to be the creation of a financially literate, industrious, and frugal population. Such governing messages are not, however, spelled out as clearly in the texts and charts inside the Orange envelope.

I have, in this chapter, also shown how the knowledge workers within the Swedish pension system—administration and seen how bureaucrats, technocrats, communications personnel and advertising people—are involved in different struggles and ongoing negotiations concerning the Orange envelope.

The Orange envelope, thus, may be seen as an artifact where two different directions in state governance meet. An older, Weberian notion of bureaucracy as impersonal and objective is manifested in the pension bureaucrats' ambition to create more "state-like" and "boring" pension information. While a newer, more market-like, and corporate approach to state governance is increasingly salient as the state agencies let commercial advertising companies in on the production of government information.

In sum, the Orange envelope is a hit as a trademark of Sweden's national pension system but is not equally successful as a government information device. After two decades with the remade national pension system and the novelty of annually delivered individual pension information from the state to each Swedish citizen, it seems people still do not act the way the producers and distributors of the pension system assumed and expected them to.

CHAPTER 6

Voices of the Governed

Collecting Voices

I set out to study all the way through the remade Swedish pension system, which in my conceptualization meant including the governed subjects into the analysis. Such an approach entails investigating the impact of the policy on the everyday lives of people and an attempt at examining the ways in which the policy might bare effect on people's attitude and behavior (Holmes 2000; Però 2011; Shore and Wright 2011). I collected the voices of "ordinary citizens" and their views, feelings, and attitudes toward the remade national pension system.

On a two-month road trip with my car and camper during the summer of 2005, I gathered voices of the pension scheme from people all over Sweden. On sunny days when waterfront resorts and camping sites would fill up with families on holiday I too could hang around to engage in conversations. If I saw a sign for a market or fair along the road I would pull over and spend an extra day talking to people. In addition, my old car and camper from the mid-1960s proved to be useful per se, since they seemed to function as icebreakers and conversation pieces that at times made people approach me first. Not to mention the times the car broke down and the people helping me figure out what was wrong found themselves involved in discussions about the pension system. All that summer I went up to people, notepad and pen in hand, and asked them to share their thoughts on the new pension system. And they did. Hear the voices of the governed.

I'm Not a Paper Person

It is almost midsummer and I am traveling around the southern part of Sweden. I have stopped for coffee and a cinnamon bun at a quaint

log-cabin café along road 28 in Blekinge, a region in Southern Sweden. The afternoon sun beams down through the bright green birch leaves. Ducks find their way among the water lilies in the pond. A motorcycle that passed me a couple of miles down the road is parked in the shade. The driver is a man with dark hair turning gray, his passenger is his pre-teenage daughter. They are having lunch at the table next to mine. I am looking through my notes; they are talking softly. When they have finished eating I lean over and ask if the man has time to talk to me about the pension system. He nods, asks me to join them at their table, and says his name is Peter.¹

“Sure. Go ahead, ask me anything and we’ll see if I can answer. I really don’t think I know much about the pension system, you see,” Peter says as he takes a sip of his coffee and we begin talking. Turns out he knows quite a lot. From what he tells me he has clearly understood that the level of his own future pension depends on how much he works. He says, for example, “I don’t expect to retire early. There’s no chance of that, I think. I’ll just have to work as long as I can, I suppose.” Peter talks at length about his concern with younger people’s attitudes toward work and wonders how they will get by. “It seems to be difficult for a lot of young people to even find work, and many don’t seem to want to work either. What kind of pension will they get?” he asks rhetorically. Peter also knows about the mandatory fund placement part of the national pension system and that he has to choose in which funds he wants to place part of his future pension. It is when he talks more specifically about the funded part of the system that he begins to mention how he feels that he is lacking not only in knowledge, but also in ability.

Here is how Peter reasons around the issue of what he feels is expected of him and why he cannot meet the perceived expectations: “I chose funds once but haven’t done anything since then. I don’t have the Internet at home and . . . Well, I don’t know. I’m just not the type of person to get involved in those things. I don’t have that kind of personality.”

“And what kind of personality is that?” I ask. “Well, I don’t know. I’m not a paper person, if you know what I mean. I get my salary and pay my bills once a month and that’s it. I don’t think any more about paperwork or money for the rest of the month. I’m not interested in those things,” Peter says as he flashes a smile and shrugs. We talk a bit more, but when his daughter gets up and walks over to look at the

ducks he says they should get going. They just came out for a ride because the weather was nice and they were hungry, but now it's time to head back to the town where they live some half an hour's ride south on road Twenty-eight.

Peter brings up three issues that I recognize from many of the other interviews. He begins by stating that he does not know much, whereas in fact he does know quite a bit. He is concerned about how others will manage. And, thirdly, he feels he is lacking in knowledge or ability in order to meet the expectations or demands he perceives are placed upon him with the national pension system. I will now focus on these three concerns respectively by recalling some of the other voices I collected during my interview-trip in summery Sweden.

"I don't know much about it!" This was, to me, a surprisingly common first response from people when I asked them to talk to me about the new pension system. Many voice their concerns about how difficult, if not impossible, the pension system is to them. Some speak in general terms, including themselves in a larger, public lack of knowledge and competence when it comes to dealing with the national pension system, while others refer more specifically to themselves and how they feel they do not know enough, at least not of the right kind of knowledge.

One evening I go knocking on the doors of the few houses in a small rural village in the northeastern part of the Stockholm archipelago.² In some instances I am invited in and at other times I end up listening and taking notes in the doorway. Illustrating the notion that there is a general lack of knowledge about the pension system, here is what one person said quickly standing in the hallway of a red house on a hill, "Oh, that pension system! Well, I don't know anything about it anyway. No, I've totally disregarded it. They have created something that no human being can understand. It is totally impossible!"

With specific reference to the government information about the national pension system, here is how two different people each talk about not understanding it even though they claim to have tried to do so. "I don't understand anything at all about the pension system. I have looked and I have tried, but I can't seem to get a grip of it all," is the quick comment from a woman I talked to on the street in Örebro, a medium-sized town in central Sweden.³ A young man I spoke at length with outside of Karlstad, in the western region of

Värmland, gets involved in a monologue concerning his notion of not understanding the information sent to him.⁴ He says:

I think it's much too difficult to read the information they send out. I have a difficult time understanding what it says. I think they should make the information easier to read and understand. I mean, if the information really is as important as they claim, shouldn't it be made understandable to everyone? Maybe it is really important for me to understand all that. What if it is? See, I don't even know if it is important for me to understand or not.

The young man, a student at the local university, shakes his head after this reasoning, seemingly at a loss about what it is he is supposed to know.

It seems that people think that they do not know enough to be able to deal with pension issues. Some say they lack specific abilities, such as computer skills, in order to take care of their pension planning. While talking one evening to neighboring campers at a camping site in the region of Dalsland,⁵ one of the men in the three families vacationing together sums up a discussion in which they all seem to agree that they find it difficult to know what it is they are supposed to do about this national pension system, by saying:

The person who keeps himself updated has an easier time now, I think. But the other pension system was more fair in the sense that those who know about this, who are updated on these issues, have it easier now, while the rest of us, who don't know much about computers, or who aren't even interested in knowing, fall behind and lose out.

He is referring here to the funded part of the national pension system in which each citizen has to make individual investments in up to five pension funds at least once a year. This can be done over a self-service telephone, by asking for a form, filling it out and mailing it to the government authority, or, which is the more common way, choosing funds through the state agency's website. But, as a woman in the town of Karlstad in Värmland puts it, "I don't have the strength or energy to get involved in fund placements and such things. I don't have the interest in it. I'm sure that there is money to be made for those who get into it. But, like I said, I'm not interested in stocks and stuff like that."⁶

Such lines of reasoning may be interpreted as citizens saying that they are either not interested in, or consider themselves unqualified to

deal with, issues that they believe are important in order for them to handle their future pension. Some also seem to believe that such abilities, whether it is basic computer skills, complex financial knowledge or something else, are possessed by many others. A man I spoke to in the harbor town of Simrishamn, in the south in Sweden, phrases it rather matter-of-factly:

I leave stuff like that to those who know it better than I do. I know about other things—cars, motorcycles, computers—things that those who know everything about funds and stocks might not know. So I let them do what they know best, and I stick to what I know.⁷

Which brings us to a main concern, voiced frequently in so many ways: the notion of not knowing enough about the financial market to be able to manage the mandatory fund placement part of the national pension system. Knowledge of how to choose and manage funds in order to raise one's future pension with well-placed fund capital is not perceived as common knowledge and neither, as we shall see, as something everyone cares to know. So while some interviewees do find it interesting to engage in the individual and mandatory fund placement part of the pension system, most say that they lack knowledge of and/or interest in this new demand placed on citizens.

A 25-year-old whom I spoke to in the small town of Åmål in the western part of Sweden says that he is too young to worry about his pension.⁸ The one thing he feels he needs to know more about in time, however, is how the financial market works. “The older I get,” he says, “the more I need to think about those things. And, well, eventually I guess I’ll have to learn to invest in funds and stocks and all that.”

At a beautiful excursion site in Gästrikland, further northeast, I am sitting on the same bench as a woman who is watching her small child in a playground.⁹ We talk and she soon shares some of her thoughts on and concerns about the national pension system. She too begins by saying that she does not know a lot about the pension system. What she specifically feels she lacks are skills and abilities to place her pension money within the premium pension part of the system. This is, however, something that she is not really eager to obtain either. She says:

I think all this with funds is difficult to understand and I don't get involved in changing funds every now and then, like some say they do. I'm just not interested in those things. I guess I can change funds whenever I wish but

I don't really know what I'm doing. I feel as if I have to know more about funds and all that before I get involved in choosing and changing funds. So, instead, I don't do anything at all.

Another woman I spoke to later that same day at the café by the gift shop in the village of Gysinge in Gästrikland expresses a concern that the abilities demanded of citizens might not be gender-neutral.¹⁰ She says:

I think it is wrong that everyone is supposed to be involved in placing money in funds. How many really know what they are doing? How many are even interested in these things? I've talked to friends about this and it really seems to me that the ones who are interested in stocks and such things are mostly guys. Well, then that's really unfair!

Now that we have heard how people voice their concerns about not knowing enough, or rather not knowing what they perceive to be the proper things, we will listen to how some people are concerned, not so much with how they themselves will manage, but how others will be able to do what is expected of them with the national pension system.

There is, for example, a widespread notion of the necessity to educate young people about economic issues in general and about the workings of the pension system in particular. Such views are common among both the producers of the pension system and the people involved in informing the public about it, and such concerns are also voiced among the citizens interviewed. Here is part of a dialogue between two 25-year-old men I talked to in the western region of Dalsland.¹¹ They quickly get involved in a discussion about how the pension system should be taught in schools and suggest that the then Prime Minister Göran Persson should visit schools: "I think Persson ought to visit high schools and talk with the kids about how the pension system works. They are the ones who need to understand all this," says the taller of the two young men. His friend quickly agrees:

Right! And just look at how the schools are today. I mean, we thought it was bad when we graduated . . . But that's nothing compared to how it is today. Nothing! They should teach kids more about the economy. So many young people don't know shit about money and stuff. It just runs through their fingers. I mean, money has absolutely no value for kids today. And how will they, then, manage with a pension system such as this one?

One woman I talked to in the Old Town of Stockholm turned out to be really concerned not so much with her own pension, since she felt

that she had that covered by private savings and good results with her fund placements.¹² She was, instead, concerned about how others less knowledgeable, less educated, and with less money would manage. She chooses one of the southern suburbs of Stockholm to illustrate where such a person might live:

I'm well educated, have a good job and earn a pretty good salary. I have managed, rather well, to understand how this pension system works. But what about, say, a woman in Rågsved? She may not have a higher education, she's probably low-paid, perhaps a single mother. What will happen to her? What choices does she have within this pension system, I wonder?

Obviously, there are also people who say they quite enjoy getting involved in and learning about the stock market and fund investments. I heard several comments about the premium pension part of their future pension being thought of as “money to play with,” that is, money you can keep or lose and use to play around with in the funded part of the pension system. “I think it is good that people get involved in fund placements. Well, it's good for those who do anyway. I quite like it myself,” says a young woman in a store in Gränna, a small town in the southern district of Småland.¹³ She and her boyfriend explain they compete over who gains the most with the fund choices they have made within the premium pension part of the national pension system. But such responses are few in the collection of voices that I assembled; instead, many people feel that they do not know what is expected of them with this new national pension system.

To my mind what some of these voices express is part of a more general public caution, perhaps suspicion, with regard to any large-scale policy change that is inflicted on people's lives. Nevertheless, as I listened to people talking about the national pension system it was obvious that many feel that they do not understand the government information sent to them. More specifically, they feel that they do not know how to deal with the funded part of the system. And even if they believe that they might be able to manage, many express their concern about how others will cope.

Sitting in my camper at the end of yet another day of talking to people, I jot down a reflection that I keep coming back to: I sense a general notion of self-ascribed public incompetence. Swedish citizens feel uneducated and ill-equipped, sensing that they are lacking in skill and ability, thinking that there is something important that they, as contemporary citizens, do not know.

Shit We're Cheated

One of the times my old 1967 Volvo Amazon breaks down is just outside Örebro, a town in the south-central region of Sweden. It is a nice day and I am in no hurry to get anywhere specific. I open up the hood and look down at the engine. Without much of a clue to what might be wrong this time. Several people stop and offer to help. All soon agree on which parts need to be replaced. Tom, in his fifties, dressed in jeans and a T-shirt and with arms covered with tattoos, knows where to find the parts. He drives off and when he comes back we spend a couple of hours repairing my car and talking about the pension system.¹⁴ Judging by the number of swear words he uses, Tom is not pleased with it:

The pension system! Hell! It is so damn sick! I work and pay taxes my entire life and there's no money left when I retire! "So save," they say. But I have nothing left to put away. What the hell do they suggest I do then? And with this new system they have raised the retirement age too—but in a sneaky way and behind our backs. Shit! We're cheated. And those bloody funds . . . Who the hell can manage to take care of that? Not I! They've dumped the responsibility for this on our heads . . . It's our own fault if we can't afford to retire.

With great patience Tom teaches me how to replace the rotor, while I struggle both to take notes of his animated discussion about the pension system and to learn some basic mechanics. When my car is repaired and we have had some ice cream and talked some more, I ask Tom what he himself will do in 10 or 15 years. After a loud laugh he says:

Well, they'll have to dig me a hole and ask me to get into it! Oh, shit. I don't know. I have no idea. But things may turn around too, I guess. I might cash in on those funds. Who knows? But you know something? If the politicians themselves don't want to have anything to do with economics because they don't get it, how the hell do they think all the rest of us are going to understand all of this?

Tom is not the only one to express anger and distrust when he talks about the Swedish national pension system. I often enough feel as if I have turned on a faucet as the flow of emotions comes pouring out. People are angry, they feel cheated, they do not trust the politicians any more, and they have no faith in the pension system.

I sit down to talk to a couple sunbathing on a beach in Skåne, on the southernmost tip of Sweden.¹⁵ They are both very, very angry. They feel cheated and they do not trust politicians, nor the pension system. The woman just shakes her head and says, “Talk to him. I’m too angry about all this to even talk about it!” I turn to her husband who, without hesitating says:

I am so pissed off and angry at this bloody pension system. See, I had just worked enough to have the full ATP points and I thought I had my pension covered, when they pull everything out from under me! The ones who made this up all have huge pensions, of course. And they will have time to retire peacefully before this has its full effect among ordinary people. And the funds! Oh, I don’t know stuff like that. Imagine having to gamble with your pension on the stock market! I do know one thing though: If we had gotten to vote about this, it would never have happened. What can I say? I feel totally powerless and speechless. And I, for one, am completely cheated.

In both Tom’s and this man’s accounts I understand “they” refers to the politicians responsible for changing the national pension system. Let us now listen to how other voices talk about their lack of trust in politicians, the political process, and the pension system. First, those that focus on the politicians.

“What irritates me,” says a woman I spoke to by a lake in the inland region of Västmanland,¹⁶ “is that while they are cutting down our welfare systems they try to make us think it’s something positive. I’ve heard politicians say things like: ‘You might get more than 65 percent in pension now.’ To me, that’s just dishonest.”

A man I talk to at a hotdog stand in a small town in the western region of Västergötland claims that he is quite active in choosing funds and takes an interest in “looking at the numbers in the pension prognoses.”¹⁷ The man strikes me as someone who has made sure he knows how it all works and what he can and should do. He says, “What I have realized is that my pension is not secured at all. It might work out, but the chances are pretty low. And I think the politicians have gotten away very easily here. They give absolutely no guarantees at all now.”

On a somewhat more cynical note, a woman I talked to in a campsite in the district of Dalsland sums up her lack of trust as follows:¹⁸ “The politicians always see to it that they are well off. And I don’t think it matters what I do in all this.” A man whom I stopped in the pedestrian area in the center of the mid-western town of Karlstad claims

that he likes the new pension system better than the previous one.¹⁹ He likes the fact that he has more responsibility and he thinks it is a good idea to have a partly funded system. What he does not like, however, is the way the politicians “keep changing the rules for saving and for interest all the time. They created a pension system that results in lower pensions. Well, then they at least have to give people a fair chance to save for themselves. I have absolutely no trust in the government any longer.”

In a village in the deep woods of Jämtland, further north, I came across a young couple who recently moved up here to look for a bed-and-breakfast or a restaurant to run.²⁰ I talk to them over a cup of coffee and during the course of the interview they both express their distrust in politicians with regard to the national pension system. Here is how the man puts it:

I cursed the government when this was introduced. I thought they had lost their grip of things totally. They had no control over our future pension money, so they handed over the entire responsibility for that to us. And we only had ourselves to blame if we couldn't take care of it. That's when I decided to get a private savings account. The pension system constantly reminds me of the fact that the state has lost its grip of things, and I certainly don't think I will get by on anything coming from the state in the future.

Also up north, in a bookstore in Ljusdal, I talk to a man who clearly sees the transferred responsibility within the pension system as a reason not to trust politicians any longer.²¹ He says, “They wash their hands of it. The pension system is a way for them to move the cost and responsibility over to us. They wash their hands. If I get a lousy pension it's because I have made bad choices.” This echoes what a woman in central Gothenburg, on the west coast, told me earlier that summer.²² After stating that she had “absolutely no faith in the pension system” she says, “They changed it so that it was good for the state, for the government, but not for us.” People seem to react to the fact that the responsibility for future pension levels has been shifted from the state to themselves, and many talk of this as a reason not to trust the politicians in charge.

Not all speak of distrust, however. Some of the people tell me they do not trust the pension system, but have faith in the politicians seeing to it that it does work. A man I talk to in the southwestern region of Halland is really critical of the pension system and especially the funded part, but ends up by saying, “You know, I have faith in this.

It will have to work. Because the pensions must be paid out if we are to have any kind of welfare system left to speak of. So it will work.”²³ And a woman I met in the archipelago of Gothenburg says she tries to keep track of what her future pension will be: “But it feels more like a lottery. I just trust the politicians to solve it all when the time comes. What can I do about anything?”²⁴

The mere fact that Sweden now has a new pension system is upsetting to many. It seems that the relatively swift decision-making process and the fact that the legislation was passed between elections and thus never became a public political debating issue is now a cause of distrust in the political process. The reasoning that several of the people I have talked to follow is that “Since the politicians managed to change the national pension system without much debate once, they just might do it again.” A woman in the mid-eastern town of Sandviken says that she does not bother to find out anything about the current pension system or how to invest in funds because “They changed it once, just like that. Maybe they will do it again before I retire. It is all very insecure and odd, I think.”²⁵

A lot of the voices I have collected are angry, some more than others. And a great many of them talk about their lack of trust either in the politicians in charge or, as we shall hear now, in the pension system per se. One of the most common concerns that I heard with regard to this was phrased as the question: “Will there be any money left for me?”

“I’m not even sure there’ll be any money left for pensions when I get old. But I can’t worry too much about that now!” says a woman in her thirties in a small town in the southern region of Skåne,²⁶ while a man I met in Gothenburg²⁷ states firmly, “There won’t be anything left for me! I’m sure of that. I was born in the 1960s and most of the pension capital will go to the generation of my parents.”

Some people focus on the premium pension part of the system when they talk about how they do not trust the pension system at all. Often enough the fact that part of the future pension capital is now to be invested in funds on the financial market stirs feelings of anger and of distrust, and of being cheated. “It’s like a scam!” exclaims a man in the small harbor town of Grisslehamn north of Stockholm.²⁸ “You don’t know if there will be any money left at all or where all your saved money goes to. I don’t know what will happen.” A man in the mid-eastern town of Sandviken ends a longer line of reasoning with “What a bloody lottery it is! I have no idea what to do. But I do understand

that those who know about these things dare to take more risks and they can, then, gain from that. I get upset. My pension money is being gambled with.”²⁹ I heard the metaphor of a lottery several times with reference to the pension system. Here is what an angry young woman in Stockholm thinks about the sense of insecurity and lack of trust she feels: “I am so mad at this damned pension system. I think that a pension should be the security of older people. To then have a system in which people have to choose funds to invest their pensions in is totally wrong. It’s a pure lottery now!”³⁰

I realize that some of the people I stopped in the streets or approached on beaches were initially taken aback and surprised by being asked to talk about the pension system. And it is, of course, possible that the context and situation of these interviews affect the answers. In other words, when surprised by a rather odd question from a stranger in the street one’s first reaction could very well be to say “I don’t know much about that” in order to avoid getting involved in further conversation. While some, no doubt, responded initially in this manner, what I found striking was the fact that so many people quickly opened up and engaged in quite personal and emotional discussions concerning the pension system. Not everyone I talked to was as angry with the politicians and the pension system as Tom or the couple on the beach in Skåne. And not all feel cheated and talk about how they do not trust politicians any more. But many are, and many do, and they do not seem to hesitate to voice their strong emotions and views to a note-taking stranger in the street.

Solidarity and trust are a couple of ideas constituting a redistributory national pension system. The idea is that the money I pay into the system today is paid out to the pensioners of today and I can rest assured that the same will be done for me as I get old. It seems that Sweden’s current national pension system got off to a bad start when it comes to the issue of getting people to like it, have faith in it, and trust that it will work.

I Ought to Do Something

Summer morning at a small campsite by Lake Hjälmaren in south-central Sweden. It is the peak of summer but still only a few visitors are here. Outside the five campers and three tents people are eating breakfast. Somewhere there is a radio on. The warm morning sun promises a nice summer day on the tiny beach.

Two families occupy two of the tents. With their parked cars acting as sheltering walls and with toys, towels, clothes, and breakfast spread out in a big circle between the tents, their lodging resembles a family camp. Four small children are in various stages of getting dressed and the four parents are busy respectively packing swimming trunks, brushing teeth, saving butter from melting, and airing sleeping bags. I walk over with my morning coffee and ask if they have time to talk to me. They all do. One of the women stops brushing her teeth and sits down and engages in a long discussion about the national pension system.³¹ Soon enough I make a note of the words that I have already heard so often this summer: “I ought to.”

I know I ought to get involved in how the pension system works and what I can do, but I don't know where to begin. I feel as if those who already know about stocks and funds have such an advantage. Oh, it's embarrassing to be so ignorant about all this. When I've been to the bank I actually feel a bit tempted to find out more about all this. I know I ought to be active and on top of things and the bank makes it seem easy too. But I would like some kind of neutral information. I mean, the bank wants me as its customer, so I'd like objective advice from somewhere. As it is now, I just know I ought to do something, but I don't know what.

While getting themselves and their children ready for the beach, all four engage in the discussion about the pension system. When all bathing suits are found, floating devices pumped up, and lunch packed, I close my notebook, rub my wrist, and thank them for taking the time to share their thoughts on the pension system with me.

The frequent occurrence of the expression “ought to” (*borde*) took me by surprise. An early entry in my field diary reads: “What is this? Everyone says they ‘ought to’ something. What does that mean?” One of the most common responses from people is to first say they “do not know much about the pension system,” and they typically follow up with stating that they know they “ought to.” People talk about how they feel they ought to know more about the pension system, how they ought to do something about their future pension, how they ought to work more, and how they ought to save more money.

A carpenter whom I talk to in the southern region of Skåne sounds almost apologetic as he immediately begins to tell me how he has tried to seek information:³²

I'm afraid I don't know enough about the pension system or how it works. I ought to, though. I'm self-employed so I really ought to know more. And

I've tried to find out more about all this. I've tried to get my act together and do something. I mean, I've talked to people at the bank and at the insurance company about this. But I still haven't really done anything about my pension.

A young woman working in a flower shop in Karlstad, a town in the western region of Värmland, tells me she knows she "ought to think more about it," meaning her future pension.³³ She says it is "important to plan and be one step ahead of things." An equally young man, in his twenties, that I met on the street of that same town almost acts as if he feels guilty as he quickly tells me, with a concerned expression:³⁴

I know this is important. It just still seems so far away. But I feel as if I ought to get more informed about this. It's all in the back of my head somewhere, and I do know where I put those papers that they send out. Right, I know where the papers are and I know I ought to get involved. It's just that no one I know talks about the pension system and I don't think anyone does anything about their pensions either. Not my friends anyway.

I often sensed that a lot of people that I talked to had been thinking about their pension and the pension system for quite some time but were at a loss to figure out what to do. Realizing they probably should do something but not knowing what; hence the "ought to."

Like many others, a woman I talked to in a smaller town in the same western regions feels she is too young (she looks to be in her late twenties).³⁵ She starts out by stating, "Pension? No, it's still so far away." Only to, after a couple of sentences, say "But I really ought to do something I guess. I don't know what though. I've heard you get more money, that you can get a lot, if you're really active and engaged and change those funds and all that. It's probably really, really important. But, God, I'm too young to think about retirement!"

A man unloading the content of a huge shopping trolley into the trunk of his car in Ullared, a shopping haven close to the west coast, says:³⁶

I know that I can influence the level of my pension, but I still don't do anything. It's too complicated. And there's no time, either. There are so many other things that one has to be engaged in and choose actively. But sure . . . I know I ought to do something about my pension, because I get really depressed when I open up that Orange envelope.

A woman I met and talked to in Ljusdal, up north in the region of Hälsingland, claims that she is too lazy to do anything:³⁷

I don't have the energy to get involved in all of that now. Every year when I get that envelope, however, I think that I ought to do this or that. Change funds or something. Every year, that's what I think. But do I actually do anything? No! Doing something about my pension just becomes yet another thing I know I ought to do, but don't. Perhaps I'm lazy, but it really is also way too complicated to begin to understand and get involved in.

The one shop on the island of Singö, in the northernmost part of the Stockholm archipelago, is a place where people often stop and talk to each other. A man I talked at length with there reflects on why he feels as if he ought to do something about his own future pension.³⁸ "It has to do with the fact that we're now reminded of the pension every year. I, for one, feel I ought to think more about it. Do something about it. The question is: What can I do? I mean, how can I really change anything?" His rhetorical remark is left hanging in the air. A man I sat down to talk to as he was cleaning his boat in the nearby harbor town of Grisslehamn also makes the connection with the government information sent out in Orange envelopes, before mentioning some of the things he feels he ought to do:³⁹

Right, the Orange envelope. You know, they seem useless to me. I mean I don't get much practical use out of that information they send me. But they do get me thinking, however, about how maybe I ought to work more. Or at least try to earn more money. Or maybe open a savings account or something.

One thing in particular is often mentioned by those who talk about what they think they ought to do about their own future pension and that is to save money. In the small town of Nyköping south of Stockholm I talk to a middle-aged woman who claims that she is frustrated because she knows she "ought to save money to get any kind of retirement."⁴⁰ The problem, she says, is, "There's never anything left from my salary to save! I don't know what to do then!" And here is, for example, how a man I talked to on his beat as a security guard outside a department store in the middle of the west-coast city of Gothenburg reaches the conclusion that he should start putting away money for his own future pension.⁴¹

Hmm . . . I don't know as much as I ought to about the pension system, I guess. It's still so distant from me, but hey, I've turned 40 so perhaps I should. Well, I know I need to do something soon. Start saving perhaps? Yes, I ought to begin to save some money. I think.

A woman sunbathing on one of the nice beaches of the large island of Öland off Sweden's east coast suggests that more direct and individual advice from the state to the citizens would help her know what it is she ought to do.⁴² She says:

I know I ought to do something. I would like more government information about this, though. I don't feel I know enough. Most of the information I get is from banks and other companies that want to sell insurance or something. I wish the state information was more direct and said things like: "You will receive very little in pension. We recommend you to begin saving now." Or something like that.

I wonder if the often-used phrase "ought to" may indicate that people by now—the interviews were conducted in the seventh year of the current national pension system—do understand that they have been handed a greater responsibility, and agency, for their future pensions. What remains unclear for many, however, is what they are to do with this responsibility and agency. Also, "ought to" might imply a kind of bad conscience. The effect of not having done what one is supposed to do; of knowing but not acting. After listening to all those "ought to" I cannot help wondering if one of the effects of Sweden's national pension system is the creation of a nation of guilty citizens. Insecure and guilty.

I Feel Secure When I Save

I began talking to the woman in a shop and now we are sitting on a bench in the sun talking about pensions and sipping take-away latte. Tourists stand in groups listening to guides and looking up at the eighteenth-century houses surrounding the central square in Stockholm's Old Town.⁴³ She tells me she is a physio-therapist, aged 37 and single. She has agreed to sit down and talk about the pension system for a while. She is quite interested in it and has given it much thought. She says:

I was really curious and interested in the pension system in the beginning. I made an effort to find out how it worked and what I could do. Me and my friends talked a lot about it. Some didn't want to be bothered, but I remember thinking: 'I want to learn this and do what I'm supposed to. I want to be responsible and choose funds.' Because I think that the good thing about all this is that we are all getting more involved in our own future pension now and not leaving it all up to the government. I still think that. But after

a while, when I kept losing money on all my fund choices, no matter what I did, I just lost interest. It's like roulette, really. Totally unpredictable and insecure. And that's what I get upset about: The insecurity of the pension system!

She has taken her sunglasses off and has a stern look in her eyes as she sits quiet for a while. I ask her if she is doing anything else now that she has stopped being involved in choosing funds and she exclaims:

I save! That is the one thing I can do that makes me feel secure. I earn a lot right now and I have no kids or huge loans or anything, so I put away 2,500⁴⁴ every month towards my retirement. I feel I have to. I don't trust that national pension system one bit, so to save privately is a way to take care of myself and be responsible.

The notion that something needs to be done in order to secure one's own future pension is commonly voiced. During the summer of 2005 I listened to many people talking about how they feel they are not really able to do whatever it is they ought to be doing in order to handle the demands placed upon them with the national pension system. This thematic segment narrates what people say they are doing in order to feel a sense of security that the national pension system does not seem to provide.

Many say that they realize that they will have to work more, earn more money, and probably retire at a later age than they want to. But what practically everyone I talk to mentions private saving as a way of making sure there will be some money left for them when they retire. Some say that is what they would do if they only could, while many others, young and old, tell me they are already saving to feel secure. People choose to save anything from a couple of hundred crowns to several thousands a month in order to secure their future pension. There are, however, a number of other things people do to make sure they have something to live off as they get old. Some people I talk to mention buying insurances, stocks, and property. Others talk about paying off loans or changing lifestyles. First, however, here are some of the voices I collected that deal with how people claim to put away money regularly in the present in order to secure their old age.

In a village in the region of Medelpad up north in Sweden I meet a woman who is sure of her situation:⁴⁵ "There will be no money left when I retire, that much I know. I'm 39 now and anything can happen until I retire, we don't know what. That's why I need to save as

much as possible on my own.” Another woman, this one from Gävle, a medium-sized town in the eastern region, rests assured with her private savings.⁴⁶ “I don’t think too much about the pension system actually,” she says. “I feel secure with what I put aside in pension savings in the bank every month.” In the street in the small town of Arboga further south-west, I met two young men dressed in jeans and concert T-shirts and stopped them to talk about the pension system.⁴⁷ After the initial comment of “I don’t know much about it,” they start to talk about their pension savings. “I’ve opened a pension-savings account,” says the one with short hair, sounding rather pleased with himself. “I put away 300 crowns every month in a special account.” “Hey, me too,” says his long-haired friend. “But just 100. That will have to do.” “Yeah, well, I think we have to save money. Otherwise we probably won’t have anything when we get old,” his friend with the shorter hair replies.

After having knocked on the door of a house with a pool in the garden in a small town by the sea in the southern region of Östergötland, the woman, in her fifties, who opens the door invites me in.⁴⁸ She has a lot to say about the pension system. She explains that she is not at all worried for her own sake, as she is quite well-off and also not entirely dependent on the new pension system. It is for the younger generations that she is really concerned.

There will be nothing left for them. And they don’t realize it yet! We have three children and I have advised them to start saving towards their pensions early on in life. You see, most of us here in this country are socialized into a sense of security. Thinking it will be alright. But it’s not like that any more.

Outside the local store on the island of Singö in Roslagen north of Stockholm, I got talking to a young man who was one year into his university studies.⁴⁹ He says he does not have any money to put away now that he is studying, but goes on with saying:

I will open a pension saving account as soon as I get a job. I know I’ll have to do something to see to it that I’ll be okay when I get old. Mom gets on my case all the time about this. So I know that I have to save some money. It’s okay, I think. It’s like a reverse student loan, really. I’ll have to put away money now in order to have some later, and with the student loan you get money now and pay back later.

Many also tell me that getting private pension insurance is a way to attain a sense of security with regard to their financial situation as they

get older. The man of a young newly married couple at the table next to mine in a café in Gränna in the southern region of Småland says:⁵⁰

I will definitely sign up for a private pension insurance of some kind later on. I don't feel safe with the national pension system. But having a private pension insurance would make me feel much more secure, I think. Of course, everyone may not be able to do that, for economic reasons. But I will certainly try to do so.

To be able to invest successfully in the financial market is something that several people I talk to mention as something that might secure their pension. A woman in her thirties that I spoke to in a grocery store in Grisslehamn, a small harbor town north of Stockholm, says:⁵¹

I guess I'll have to put aside some money later on. I don't exactly know how, though, but I could probably get into stocks or something. But I don't know enough about these things yet. I'll have to do something but it's difficult to know now what will be the best for me when I get old.

A man in a store in Ljusdal, up north in Hälsingland, shakes his head and says:⁵² “Well, I don't think there will be any money left for us when we get old. I guess I'll have to try to save some. Or just invest everything in stocks or risk-funds or something. That might be profitable? It's just all so insecure.”

Some people suggest investing in other things than capital and several talk about real estate and other kinds of properties as a form of pension insurance. The woman with the pool in her garden, for instance, says, “My friends place their money in capital but I think of my house as a pension insurance.”⁵³ A woman from Nyköping, in Södermanland just south of Stockholm, says her plan is “to buy houses and properties while I am working and then sell them as I get old and stop working. I see houses as my private pension insurance.”⁵⁴ And a man I talked to up north, in a village in Jämtland, tells me, “People up here talk about their land properties and the forest that they own as their pension insurance.”⁵⁵

Something else, apart from saving, getting insurance, and investing in capital or property, that people mention they plan to do in order to secure their financial situation as pensioners is to not have any debts or loans left to pay by then. “I've heard that the best thing you can do is to see to it that you're out of debt. Me and my husband tried pension savings and all that, but no. I feel that the security lies in that we will be

out of debt when we retire,” says a woman in her thirties I spoke to in a park in Borgholm on Öland, an island off the east coast.⁵⁶ Many people say that they will see to it that they have smaller monthly expenses as they get old and that this will be a way for them to get by on whatever pension they might receive. “The way me and my girlfriend talk about this is that if we manage to keep the monthly expenses down and if we have paid off all our loans by then. We’ll manage when we get old,” says a man in his early thirties whom I talked to in the village in Jämtland.⁵⁷ Others plan to change lifestyles in various ways as they grow older. A middle-aged man in Ljusdal, Hälsingland, has it all figured out. He says:⁵⁸

My strategy to manage as I get old is to not have any debts and to have low housing expenses. I think you have to cut your expenses a lot in order to get by as you get old. You can’t count on buying expensive clothes or have costly habits. I think we all could, and have to, practice living differently. We can get accustomed to having a different standard of living, a lower one, just as we have gotten used to having the high standard we now have.

While another man, this one in his thirties and from Nyköping just south of Stockholm, has more adventurous plans to make ends meet as a pensioner:⁵⁹

I plan to move to India, or somewhere else where living is inexpensive. I know plenty of people my age who have those kinds of plans for their retirement. I’d love to be able to save enough to buy property in Greece. It seems like a nice place to grow old. There’s no way the little money I’ll receive in pension will be enough for any kind of life here, that’s for sure.

A slightly older man that I talked to in Norrtälje, just north of Stockholm, has a somewhat grimmer outlook about his future.⁶⁰ He begins by saying, “I just hope my expenses are low enough by then, so that I can get by on the little money I’ll receive from the national pension system,” but continues by stating, “But then again: I don’t think I’ll live all that long. I often say that I might live until I’m sixty. That’ll be enough. So I don’t have to worry about saving for my pension.”

There is something ironic in what all of these people are talking about. They tell me of plans they have and precautions they are taking in order to achieve a sense of security as they think about themselves growing old. They are all citizens of a welfare state with a so-called universal, redistributory national pension system as a part of the general social security system. But Sweden’s remade national pension system seems to make people insecure, as the state now does not make any

promises of future pension levels. As a woman in the town of Gävle puts it, “I’m not sure I’ll get any pension at all. But I’d like to feel secure. I mean, isn’t that the whole idea of a pension? Security.”⁶¹

The irony is also that, as an effect of the insecurity of the national pension system, the market for private insurance and pensions savings accounts seems to be booming. And the advertising campaigns of banks and insurance companies selling financial solutions said to secure one’s well-being in old age run, of course, during the same months that the government sends out the individual pension information to every citizen. Reminding everyone to think about his or her old age.

I Just Throw Mine Away

The woman leaning against a railing, taking in the afternoon sun, looks to be forty something. Short hair, glasses, looking at her watch. It turns out we are both waiting for relatives outside the main entrance to the amusement park in Gothenburg, the second largest city in Sweden. They are late so I strike up a conversation about the pension system.⁶² She recently changed career, as she puts it, “late in life.” She is now happier with what she does but earns less money and is therefore a bit concerned with how that will affect her future pension. I ask her if she has looked at the information in her Orange envelope. She smiles and says:

Right. The Orange envelope. When it arrives I usually first put it in a pile with other papers. I just let it sit there for a while. When I get curious I open it, look at the figures and then quickly throw it in the garbage. I feel as if those figures don’t really matter much. It’s just prognoses, guesses really. What do they actually say about anything? And I wonder how much it costs to send out all those envelopes to everyone. A friend of mine opened up her envelope only to read that she will get four crowns in pension. Four crowns! The postage for sending it to her is more than that. A lot of our pensions disappear in the administration of the pension system, I think. I’ll have to start betting on the horses or something. Try to get rich quick somehow.

She shrugs. Her family arrives. She wishes me good luck, and I return the wish.

Many Swedes are familiar with the Orange envelope. The arrival of the annual pension information is becoming a kind of national event, something that happens to and concerns all adult citizens. Sort of like filing taxes in the beginning of May, or voting every fourth year toward the end of September. But receiving mail is not something you do, like

signing the income-tax declaration or putting a ballot in an envelope. So what do people actually do with the pension information that the government sends out in millions of Orange envelopes every Spring?

Information sent in an envelope can be opened, read, understood, and saved. It can be opened, read and not understood, opened and not read, or remain unopened. I have heard a lot of stories of what people say they do with their Orange envelope. And of what they say others do with theirs. A friend of mine told me about her friend who claims he keeps all his Orange envelopes unopened in his freezer. Someone else told me about his relative, who is an artist and collects each year's envelope for a modern art project of sorts.

Many of the people I meet during the trip around Sweden say they just throw away their Orange envelope without opening it. Others say they open it and read it. They often add, however, that they are not pleased with what they find out. "Well, I don't exactly throw myself at it to look at what it says," quips a man I met in the street in the small town of Hammenhög down south in Skåne.⁶³ "Eventually I open it and look inside. But, you know, I still never know how much I will receive the day I retire, so I don't know what use it is." A woman eating ice cream in Karlstad tells me she "look at the numbers," she pauses for a second before she says, "Well, let's just say it's not fun reading."⁶⁴ A woman I stopped outside the huge department store in Ullared, in the southwestern region of Halland, first claims she throws her envelope away straight after looking inside it. She then changes her mind and says,⁶⁵ "No, wait a minute! I think I save them. Yes, they're in a drawer. I get depressed when that envelope arrives. I just bury it in a pile of papers somewhere." A man at the gas station in the small town, Tranemo, also in the western part of the country, tells me he puts his envelopes neatly in a folder.⁶⁶ Then he begins to laugh and says in irony, "But first I look to see how much my future pension has increased! No, seriously I get really sad if I think too much about it."

A man in Jämtland paints a rather descriptive scene as I ask him what he does with his pension information:⁶⁷

I let the Orange envelope lie there for a while after it has arrived. I ponder long and hard about whether I should open it or not. Then, as I light a fire in the fireplace I just rip it open, check what it says and throw it in the fire.

One thing I noticed when asking people about their Orange envelope was that many seem to confuse the bright orange government

information with commercial advertising. A woman reading in the shade at a campsite on the eastern island of Öland tells me that she has planned to go to her local bank in the fall because she is confused with all the different pension information she has received.⁶⁸ “Sometimes it seems to come from banks and private pension companies and other times from the state. When you receive a lot of information and some of it is advertising, it’s difficult to know what you really have to do and what others just want you to do.”

In Arbrå, a small town in the northern region of Hälsingland, I ask a young man working in a pizza parlor about his Orange envelope and he immediately says he throws “that advertising” away.⁶⁹ “I’ve heard it’s useless. My friends tell me we won’t get any pension anyway, so why bother? I don’t know what to think.” In fact, many people say something like “I just throw it away” and claim to have never opened the Orange envelope. “Oh, you mean the one no one ever opens?” as a woman in the southern town of Simrishamn smilingly told me.⁷⁰

Two men I stopped in the street in Åmål, a small town in the western region of Dalsland, begin bickering as they talk about the Orange envelope:⁷¹

- I don’t understand anything in that Orange envelope. I usually just throw it away.
- No, I always check it out at least. Open it and read it through. But ten minutes later it’s all gone from my head anyway!
- That’s why I don’t even bother. I think if I followed the stock exchange and was involved in those things I’d be better off. But I’m not, so I just throw it away.

At times the people telling me that they throw away their Orange envelope also tell me why they do so: They do not want to think about their pension. On Singö, in the Stockholm archipelago, a young woman who probably has some 40 or 50 years left until retirement responds in a straightforward manner, “I throw away my Orange envelopes and try not to think about things like that just yet.”⁷² A young man in a small town in the western region of Värmland tells me he does not open his envelope because he, as he puts it, “would rather not know what is written in there.”⁷³ A couple in their forties are having coffee outside their camper at a campsite in the inland region of Västmanland. The woman seems to speak for both of them, her husband nods at what she says:⁷⁴ “Well, we open them and we look inside and then we say:

‘Oh, my God! How are we to survive on this?!’ And then we throw them away and deny we ever saw them.” They both laugh heartily and do not seem to worry about their future pension, at least not on this summer afternoon.

A fisherman in Grisslehamn, a harbor town in Roslagen, north of Stockholm, talks as if he would like to forget all about his pension, but is unable to do so.⁷⁵ “The Orange envelope comes as a reminder every year. So one cannot forget about it or not think about pensions,” he says and goes on to tell me what he did not do as he was reminded about his pension this year, “I had planned to go to the bank with my Orange envelope this year. Just to get some advice and sort things out with them. But, you know, I honestly don’t even know if I ever opened it. And I don’t know where it is now.”

Reflecting in my camper at night, I think about on how people react to, and what they claim they do with, their Orange envelopes. I wonder if the act of throwing the envelope away may be thought of as a form of resistance or protest. Like voting with a blank ballot in an election in which none of the political parties appeal. There is a new national pension system and because of the added individual responsibility the government has decided to send pension information to every citizen every year. The citizens cannot do anything about the envelope being sent to them; each of them will receive an Orange envelope in the mail every spring. What they can do is to not open it or to throw it away. But the bright Orange pension reminder is sent out the following year too, and trying to not think about the pension system is also an activity.

This chapter contains a collection of voices from Swedish citizens talking about their views, feelings, attitudes, and practices in connection toward the remade national pension system. The five themes deal with: First, under the sub-heading of “I’m not a paper person,” the various personalities and capabilities that the people I interviewed perceive as important to possess when dealing with the national pension system. Next, under the heading “Shit, we’re cheated” people express their feelings of anger and of being cheated as they talk about their distrust of both politicians and the national pension system. A third theme, “I just throw mine away,” accounts for what people say they do, and do not do, with the pension information sent out to them annually. Then, a fourth theme, with heading “I ought to do something” discusses the possible meanings of the frequently used phrase “ought to” as people talk about the national pension system. Under the fifth and final sub-heading, “I feel secure when I save,” I account for

what people say they do in order to feel secure within a social security scheme that makes them insecure. Taken together, these voices show that at the receiving end of Sweden's remade national pension scheme, rather than providing stability and security, this social security policy invokes a sense of insecurity in Swedish citizens.

CHAPTER 7

Orange Agency and Insecurity

Shaping Citizens

Throughout this book I have explored Sweden's national pension system as a political technology that enables processes of depoliticization and responsabilization to take place. The pension scheme is viewed here as an example of new forms of governance that evolve in processes of neoliberalization. An overall purpose has been to look at the crafting of contemporary welfare policy from a repoliticizing perspective. In an attempt to study all the way through the policy and by offering the points of view of various different actors involved in a number of sites in the process, my aim has been to explore the workings of new forms of governance and contemporary politics in the nexus of statecraft and market-making.

The basic design of Sweden's current national pension system was drawn up during the early 1990s and the process of shaping the policy, agreeing upon it, and drawing up the legislation around it took the better part of the decade. The pension scheme was inaugurated on January 1, 1999, but the process of making and shaping it did not end then, as minor and major changes within the system are continuously being developed and implemented. The fundamentals of Sweden's remade pension system remain, however. The construction of pension system is a compromise consisting of both a redistributive and a funded part. It includes all Swedish citizens and, barring the scheme's safety net—the guaranteed pension—the system is earnings-related and based on individual and lifetime contributions. Put differently, each citizen's future pension level is calculated from that individual's accumulated taxable income during his or her lifetime. This design makes the pension scheme a closed, self-regulating financial system

where nothing more than what is paid into it is paid out. It also means that the state no longer makes any promises with regard to future pension levels. The premium reserve part of the remade national pension system is an important novelty, since it requires each citizen to place part of his or her future pension in funds within the premium pension part of the system. The individual pension information sent out in an Orange envelope every year from the state to each citizen is another significant new individualizing feature brought about with Sweden's new national pension system.

In Sweden, issues that are considered highly political elsewhere, such as having a funded or redistributory national pension scheme and raising retiring ages or lowering pension levels, have successfully been recast as apolitical concerns. The national pension system has, instead, been put forward as an undisputedly necessary scheme of social engineering seen to hover above political differences, public debate, and democratic scrutiny. The elsewhere criticized and unpopular political decisions of changing pension ages or benefit levels have, with the design of Sweden's current national pension system, been reformulated into being the results of technocratic numerical constructions as well as of each citizen's individual choice. Effectively the role of the state has been reformulated to provide information and the possibility of new knowledge and skills to the citizens, while the novel role of the citizen has become to adapt to the new responsibilities handed to him or her and to acquire adequate information and knowledge in order to secure his or her own future pension. Such new roles of the state and the citizen not only alter the relationship between them but also increase their mutual dependence on experts and expert knowledge.

Before I move on to a discussion of the implications of these contemporary attempts at societal transformation, I want to briefly recall the main discussions of this book.

In Chapter 2 I situate the issue of public pensions within a political context by offering a brief historical setting of the general idea of old-age security as well as an account of variations of pension schemes. Chapter 3 focuses on national pension systems in the Swedish context, historically and with particular regards to the design and creation of the new pension scheme. Next, Chapter 4 concerns some of the particular technologies of the pension system design and of how these operate to divide and relocate responsibility and agency. I show that numerical calculations and statistics embedded in the pension scheme effectively work to depoliticize the issue of pensions in Sweden. I further point

to how technicalities within the construction of the pension scheme set off a dual shift in which agency and responsibility are also moved to individual citizens in a process of responsabilization. In Chapter 5 I zoom in on what has become the symbol of the remade pension system in Sweden: the Orange envelope. I discuss this government information as an instrument promoting new forms of governance. The chapter shows how politicians and policymakers see the pension information sent out every year as an educational instrument that promotes messages of discipline and conduct from the state to every citizen. In Chapter 6 we listen to the voices of the governed citizens. We hear people from all over Sweden react and respond to the remade national pension system. These voices provide insight to ways in which the pension scheme affect people's attitude and behavior. By opening up the Orange envelope and looking closely at what it contains and carries, I argue that it is a tool for teaching Swedish citizens the benefits of lifelong employment, of earning a regular and taxable income, of being frugal and saving money, and of being an active and engaged financial market actor.

The individual pension information further emphasizes the importance of saving money privately as well as conveying lessons about the advantages of learning how to become a profitable actor on global financial markets. There are several aims with this study. In particular, I have wanted to shed light on what a privatized national pension scheme does in terms of relocating agency and responsibility. A broader interest has been to begin to discern the altered roles of, and relations between, state and citizen that are brought about with new forms of governance in a market state. By paying close attention to what people say and do at various sites in the trajectory of Sweden's national pension system I have highlighted how various technologies embedded in the design of the pension scheme enable the division and relocation of responsibility and agency and how the issue of public pensions has thus been depoliticized. By focusing on one new instrument of governance, the individual pension information sent out annually, I have shed light on a process of responsabilization and how one particular political technology is created and put to work with the purpose of educating and disciplining the population by "the conduct of conduct" (Dean 1999; Gordon 1991).

My interest has been to explore the workings of social security politics in a contemporary market state. More specifically, I have paid attention to the new forms of governance that are being brought

forward in the wave of pension reform sweeping across the globe and the logic, language and practices of the market are given increasing salience in national social security policies. I have pointed to how a national pension system may be seen as a political technology constructed with a set of interconnected technologies that bring about processes of depoliticization and responsabilization. By viewing as transformers the different actors involved at various sites of the policy process, I have underlined the transformative aspects of new forms of governance within privatized national pension schemes. I have shown how attempts are made to discipline and foster citizens and how societal change is to be brought about by way of governmental attempts to shape the way citizens “live, act and think,” as Shore and Wright have it (1997: i).

Discursive Discrepancies

There is a noticeable discrepancy between how the politicians, experts, technocrats, and bureaucrats talk about Sweden’s national pension system and how the citizens, in a general discourse, talk about it. The politicians are pleased to be relieved of their agency and responsibility with regard to deciding about raising pension ages or altering pension levels. The producers and distributors of the remade pension scheme are, then, relieved and pleased with the fact that formerly political decisions about the national pension system have now been relocated to pension system technicalities designed by them. Politicians and bureaucrats see the fact that the citizens, under the current system, have increased agency and responsibility to see to it that they receive the kind of pension they expect, as a significant and transformative aspect of the new national pension system.

The citizens, however, are reluctant to take on such a responsibility and many react, instead, with anger and frustration at having been handed it. All tax-paying Swedes are reminded of their individual pension as they, every spring, receive an Orange envelope with individual and detailed information about their future pension. In annual surveys conducted by, among others, the Swedish Pension Agency people still, after 15 years with the remade pension system, find it difficult to understand how the system works and what they are to do in order to secure their future pension. Also, Swedish citizens do not engage with the new pension scheme the way the producers and distributors of the system assumed and expected them to. For example, people do not

actively choose funds in the Premium Pension System, nor do they opt to work more or longer in order to optimize old-age financial security. Many of the people I talked to say they disregard the Orange envelope; others say they confuse the government information with commercial advertising. Some express how they feel unsuited and ill-equipped to handle their new responsibility to take care of their own future pension. They react with anger and frustration at both politicians and the pension system. People say they feel cheated and that they are insecure, which leads to many of them resorting to saving privately in order to feel a sense of security with regard to their future pension.

The reformed national pension system in Sweden points to, and is an example of, the dilemma, and paradox, of having a social security system in which the insecurity of the citizens makes the system itself secure. Constructing a national pension system as a self-regulating, closed financial system where nothing more than what is paid into it is paid out reverses the notion of security in the relationship between state and citizen. In the case of Sweden this shift of responsibility is made clear and communicated to the public through the Orange envelope. The effect of this responsabilization process is that while the state previously provided a sense of security for the citizens, the citizens now remain insecure while providing for the security of the state with regard to financing future pensions. Insecurity, then, works as a lifelong incentive to make citizens work, save, and invest. Some people I talked to claim that they do not trust politicians any more; some say they have little, or no, faith in that they will receive any state pension in the future; some feel cheated, some are angry, and some say they feel insecure. I interpret these responses to the reformed national pension system as reactions to a break in the very idea of the welfare state. Where the welfare state previously gave the promise of future security, no such assurances are provided within the new national pension system in Sweden. And, in short, people are angry and confused by the responsibility and agency handed to them.

Contours of *Civis Economicus*

Ultimately the state is involved in “making up people,” in the sense that, in order to govern, it provides visions of those who are to be governed (Hacking 2007[1986]; Hannerz 1992; Scott 1998). In the evolving gap between how the governing talk of governance and how the governed view it, the contours of an emerging new ideal citizen

are taking shape. The makers and shapers of contemporary politics, elected politicians, their appointed experts, technocrats, and officials in the state administration appear to have a certain kind of individual in mind as they draw up the guidelines of social policy for a welfare state in transformation.

The notion of such an ideal citizen is, I argue, constituted around economic theory's model *Homo Economicus* and carries assumptions of a natural and general human economic behavior. I propose to call such an idealized contemporary citizen *Civis Economicus*, thus emphasizing the focus on the state-citizen relationship in connection with the imaginary figure. With such an ideal citizen as a model of the characteristics and capabilities of contemporary citizens, those who govern make their decisions as well as shape and sharpen their tools of governance. A key feature of *Civis Economicus* appears to be that he or she instinctively bases all life's decisions on economic self-interest. Such a citizen is assumed to be motivated, and able, to seek knowledge and information, as well as to manage numbers and capital by the possibility of personal economic profit at all stages of life. A *Civis Economicus* is an entrepreneurialized and responsabilized citizen who makes so-called economically rational decisions based on self-interest all through life, whether they have to do with housing, child bearing, education, choice of partner, employment, or retirement.

Civis Economicus might be said to resemble the "ideal man or woman" that Richard Sennett discusses (2006). Sennett describes such an ideal human being as a rare and particular kind of individual who is capable of meeting the challenges of, and prospering in, the contemporary unstable and fragmented social conditions that are emerging. Sennett points to how superficial human relations and individual self-management signify such conditions, causing low levels of loyalty and trust as well as high levels of anxiety and insecurity.

There are transformative and reproductive aspects of the ideal constructions outlined above; that is, the governed subjects are likely to change in accordance with the ideal expectations being placed upon them (Kenway and Kraak 2004; Nolan and Anyon 2004; Willis 1977). Clifford Geertz's reasoning about how a model of something may also work transformatively as a model for something (Geertz 1973) is useful in studies of how ideal notions work to transform subjects toward such ideals. Garsten and Jacobsson (2004), along such a line of thought, have studied how a discourse of employability works both to establish the normative category of "the employable

individual” (2004: 276) and to shape the way a person situated within such a category conceptualizes him or herself and to indicate what is expected of him or her. “It requires adaptability, flexibility, learning capacity, and generally a reflexive attitude towards one’s work, work life and role in the labour market at large” (Garsten and Jacobsson 2004: 277). Not far from the description of such an employable individual, but situated more generally within the global economy, is Garsten and Hasselström’s notion of “market man” (Garsten 2002; Garsten and Hasselström 2004; Hasselström 2003). Focusing on the construction of market-oriented human actors, they describe the construction and character of *Homo Mercans* as “flexible, autonomous, self-reliant, and disciplined” (Garsten 2002: 243). Garsten and Hasselström suggest that *Homo Mercans* be seen “as a model for thought and action in the global economy” (Garsten and Hasselström 2004: 212).

In this book, I shed light on the contemporary conceptualization of a self-regulated, rational and maximizing, market-minded, and individually responsible citizen: *Civis Economicus*. Those who govern shape and implement social security policies with this ideal citizen in mind, while the governed citizens do not recognize themselves in the ideal model. At least not yet. But a transformation seems to be under way. As we have seen in this study, people in Sweden do think about their pension now. They worry about how they ought to do something about it, and many do take precautions in order to feel secure about their old age. I interpret the often-used phrase “ought to” to mean that people do, in fact, understand that they now have been handed a responsibility for securing their own future pensions. What still seems to be unclear is what, more specifically, they are to do with this responsibility.

Some people I talked to claimed that they did not trust politicians any more, some said they had little faith that they would receive any state pension in the future, some felt cheated, some were angry, and some said they felt insecure. Such responses to the national pension system may be seen as reactions to a break in the idea of the welfare state. Where the welfare state previously gave the promise of future security, no such assurances are provided within the new national pension system in Sweden. The sense of insecurity and distrust, and the varying degrees of anger that many of the people I interviewed give voice to, may be interpreted as reactions to such a shift in the conceptualization of the welfare state.

In other words, constructing a privatized and individualized national pension system as a self-regulating, closed financial system where nothing more than what is paid into it is paid out reverses the notion of security in the relationship between state and citizen. Where previously the state provided a sense of security for the citizens, the citizens now remain insecure while providing for the security of the state with regard to financing future pensions. Insecurity may thus be viewed here as a kind of lifelong incentive to make citizens work, save, and invest. As Richard Sennett asserts, “Insecurity is not just an unwanted consequence of upheavals in markets; rather, insecurity is programmed into the new institutional model. That is, insecurity does not happen to a new-style bureaucracy, it is made to happen” (Sennett 2006: 187). Seemingly reading the minds of some of the Swedish citizens that I listened to as they expressed their insecurity and feelings of distrust with regard to the constructors of the national pension system and the system itself, Richard Sennett asks rhetorically, “How can you commit to an institution which is not committed to you?” (Ibid.: 196).

New Forms of Resistance

In the earliest days of the Sweden’s remade national pension system, just in time for the very first mandatory choice of funds, a small group of people gathered in front of the parliament to burn their Orange envelopes in protest against the new national pension system. Also during the fall of 2000, a few scattered columnists published their critical views on the new pension scheme. Other than that, there has not until very recently been much debate or public protest against, or even critical discussion and debate about, the construction and implementation of Sweden’s new national pension system.

But people I talk to claim they no longer have faith in the government, they do not open their Orange envelope, and they view real estate as a pension plan. Could these actions, or non-actions, and predominantly negative responses, be seen as forms of resistance? Common forms of resistance are collective and coordinated actions such as the formation of unions, strikes, bans, demonstrations, and protests (Edwards 1979; Friedman 1977; Scott 1985). Yet other types of resistance strategies have been discussed as, for example, “indirect resistance” (Ong 1987) and “everyday forms of resistance” (Scott 1985). These are described as actions that are typically individual and uncoordinated in character. James Scott’s account of everyday forms

of resistance include, for example, foot dragging, dissimulation, desertion, false compliance, pilfering, feigned ignorance, slander, arson, and sabotage (Scott 1985).

If, as James Scott has argued (1985, 1990), varying forms of resistance reflect the conditions and constraints under which they are generated, new forms of governance might bring about new forms of resistance. As Jana Sawicki concluded early on: “if relations of power are dispersed and fragmented throughout the social field, so must resistance to power be” (1988: 185–186).

More recently scholars have begun to take note of and analyze what might be called new forms of resistance and acts of opposition and political critique. For instance, Dominic Boyer and Alexei Yurchak make a case for that parody and irony increasingly is used to bring forward critique of what they call “the contemporary late-liberal, capitalist order.” They argue that, while politics of opposition usually presupposes that resistance and critique are best served by challenging the language of authoritative discourse directly, today there are “contexts when pure opposition may be inefficient, counterproductive, or impossible” (Boyer and Yurchak 2010: 212–213). The political use of mainstream media, broadcasted political satire or carrying through media pranks and hoaxes, has become prevalent strategies for critical political action (Hynes, Sharpe, and Fagan 2007; LaMarre, Landerville, and Beam 2009). And Janine Wedel demonstrates how other more personal and individual actions that break the frames of normality and may prove to be successful as acts of protest and resistance. Behaving outside the norm required by the system can work as norm-busting strategies that diverge from standardized ways of operating (Wedel 2014: 255–259). Recent studies, within research of workplaces and employment, suggest that attitudes such as distrust, skepticism, cynicism, and disloyalty may be seen as forms of resistance (Belfrage 2008; Fleming and Spicer 2003: 159; Garsten and Jacobsson 2004). In their research on governance and self-regulation in labor market politics, Garsten and Jacobsson put forward “withdrawal of loyalty” (2004: 281) as a type of resistance found at workplaces where the discourse of employability is strong. Garsten and Jacobsson show that people, in order to distance themselves from self-governance at the workplace, refuse to “identify themselves with the desired characteristics of the employable individual” (Ibid.).

So actions such as buying private pension insurance or buying property, throwing away the Orange envelope unopened or putting it in the

freezer, cursing at the national pension system and damning the politicians who brought it about could, I propose, be seen as new forms of everyday resistance to Sweden's new national pension system. But if forms of resistance reflect the form of domination they resist, the irony is that such new kinds of resistance target the governed subject rather than the governing power.

While political protest often through parody or irony, hoax and pranks, or personal strategies of norm-busting and frame-breaking may be entertaining and successful in one sense, they are also often ad hoc, unsystematic, and have limited impact and real, actual systemic political effect. An act of disobedience, or of lack of compliance, directed as a protest against political decisions may, in the contemporary market state, rebound on the resisting individual. Put simply and more specifically, resisting the responsibility for my own future pension does not affect the existence or construction of the national pension system; it does, however, affect my own life at a later stage.

When politicians, of parties from both Left and Right, reach settlements through compromise and agree to “guard” and “take care” of their agreement over time, that is, to maintain the agreement no matter what other political differences might come up; when political agency and responsibility are relocated to the numerical inventions of technocrats and the life choices of each individual citizen; when the state informs the citizens that it is all up to them—and the nation's growth rate; when the actual individual financial effects do not show up for a decade or so, what, then, are “the possibilities of subversion” to hand (Sharma and Gupta 2006: 14)?

Back at the Bank

Thinking back to the young construction worker spending his lunch break at the bank, I realize that he must have just received his Orange envelope, and the 2000 issue at that. The learning process had probably just set off in him. He opened up the envelope, saw the numbers, read the information, and became worried and bewildered. He realized that he himself was supposed to do something about his future pension, but he could not figure out from the government information sent to him what he should do to secure his financial status some 40 or 50 years ahead. The banks and insurance companies had at that time just begun to send out their commercial advertisements about the financial products they had to offer and the young man could not

distinguish between the government information about the national pension system and corporative attempts to get him to be a customer. Not knowing where to turn for advice about his new role as a citizen, he put the commercial advertising and the state information in one big colorful pile and went to the bank to get some financial advice and a sense of security.

New forms of governance and shifted directionalities of agency, responsibility, and risk are now produced through processes and practices of neoliberalization at the nexus of statecraft and market-making. The promise of a secure future, previously issued by the welfare state, is gone; instead, there is an increased dependence on fluctuating markets, expert knowledge, and responsibilized citizens. These are all factors that brought the young sheet-metal worker into the bank on his lunch break that day. I wonder if he has a steady job with a good, and taxable, salary. And I wonder if he has been able to begin to put away money toward his future pension and if he has been successful in his fund placements. I wonder if he now feels more secure about his future old age.

Into the Unknown Future

Will the outcome of learning processes sparked off by the construction of the national pension system result in a population of rationally economic citizens? Will all citizens eventually act with self-interest toward financial maximizing throughout their lives, basing all life's decisions on economically calculated grounds, and looking to profit from the cradle to the grave? Is, I wonder, the result of such social engineering in a market state total compliance? Or are there alternative responses to such new forms of governance? Will new forms of public debate, protest, resistance, or disobedience emerge to challenge the managementality of contemporary government?

The fieldwork of this study was conducted during the seventh year of Sweden's national pension system. The remade pension scheme was then still thought of as "new," politicians and pension system administrators were working hard to inform and educate the citizens. Citizens, in turn, struggled with understanding the pension scheme and trying to deal with the new responsibilities handed to them by the state. Today, the fundamental principles of Sweden's radical pension reform have been in place for 20 years. The pension scheme is no longer new, but it is constantly being adjusted and fine-tuned. Pension system

bureaucrats are still, incessantly and tirelessly, working to inform and educate the Swedish citizens about the pension scheme. Citizens, in turn, still do not behave as they are expected and supposed to: people do not work more or longer, and they do not engage actively with placing their pension capital in funds. Public education takes time. It might still be too soon to study the outcome of the learning processes of a population. Two decades is perhaps not enough when it comes to exploring societal transformations. It will be for future generations to research.

I wish for a long life. I want to see my children grow into adults and I would like to spend time with my future grandchildren. I hope to remain healthy for many more decades, and I would be curious to know if responses to new forms of governance have emerged and if people develop strategies to gain a sense of security in an essentially insecure social security system. If no one else has done it, I hope to conduct such studies myself. I have never been able to save much yet in order to secure my future pension, and I still have no clue as to how to invest successfully in funds. So if I am still around when I am in my eighties, I know I will still be working. Perhaps I will be studying the effects of securitization in early twenty-first-century social security policies.

Notes

Chapter 1

1. This book is a rewritten, revised, and updated version of my doctoral dissertation in Social Anthropology (Nyqvist 2008). For the main part the PhD project was financed with research funding from the Social Insurance Agency Board of Research. I also received grants from the funds of Namowitzky and Rhodin at Stockholm University, as well as contributions from the Department of Social Anthropology and Stockholm Center for Organizational Research, both at Stockholm University. My other publications from the same study include Nyqvist 2007, 2011, 2012 and 2013.
2. Scott is referring in this phrase to enabling the population to be “read,” that is, understood by the state.
3. For discussions on the origin, evolution, and characteristics of the notion of *Homo Economicus* see for example, Smith (1976 [1776]: 17–18); Plattner (1989:7); Abolafia (1996: 16).
4. *Civis*, of course, being Latin for *citizen*. It has been brought to my attention, by scholars of classical languages, that the term *Homo Economicus* is linguistically incorrect as it consists of a mix of Greek and Latin. *Civis Economicus* thus builds on the same linguistic error.
5. For more detailed lists of what a neoliberal policy package can contain, see for example, Peck (2010); Standing (2002); Tickell and Peck (2003). For a thorough history of neoliberalism, see for example, Peck (2008, 2010); Tickell and Peck (2003); Harvey (2005).
6. See for example, Barry, Osborne, and Rose (1996); Brown (2005); Burchell (1996); Ferguson and Gupta (2002); O’Malley (1998); Rose (1996b, 1999b); Rose and Miller (1992).
7. Jamie Peck at a lecture held at the course *Neoliberalism at Work: Restructuring and Reregulation in the Transatlantic City* at Oslo Summer School in Comparative Social Science Studies in July 2003 at the University of Oslo, Norway. I have since used this phrase in analyses of the Swedish pension reform (see e.g., Nyqvist 2008, 2011).

8. The term “policy” stems from both Greek and Latin. The genealogy leads to the Greek words *polis* and *polites* that respectively mean “city” and “citizens.” It may also be traced to the Latin word *politia* which, in turn, has evolved into the two associated meanings of “polity,” which means civil organization, form of government, and constitution of the state, and “policy,” referring to the art, method, or tactics of government and regulating internal order (Martin 1997).
9. This study is, arguably, an example of “anthropology at home” (Hannerz 2001a, 2006), as long as the concept refers merely to a geographical location. However, as anthropology and its fields are changing it might be time to broaden the concept of home. Anthropologists conducting studies far away from their country of residence might be studying within a field they are previously accustomed to and among people they are already familiar with in a language they have in common. Such a study could be considered “anthropology at home.” Conversely, then, anthropologists conducting studies geographically very close to home might do so in a field that is, in other respects, very distant from their previous experience and knowledge.
10. See Wulff (2002) for a discussion of “yo-yo fieldwork” in terms of moving between, within, to, and from the field.
11. For the first ten years, and during the time of my fieldwork, the remade pension system was administered by two different government agencies, the Premium Pension Authority (PPM), and the Social Insurance Agency (*Försäkringskassan*). These have since been merged into the Pension Authority (*Pensionsmyndigheten*).
12. For a thorough discussion on changes in the concept of field and the emergence of new and different kinds of fields, see for example, Gupta and Ferguson (1997), Hannerz (2001b).
13. For further discussion about the multi- and/or trans-locality in ethnographic fieldwork, see for example, Feldman (2011); Garsten (1994); Gupta and Ferguson (1997); Hannerz (2003); Knauff (2006); Lindquist (2008); Marcus (1995); and Thedvall (2006).
14. “Studying through” is a development of Laura Nader’s now famous call for “studying up” (1972).
15. Two of the 22 individuals who signed the report have not been interviewed for this study as I failed to locate one of the “experts,” and one of the “secretaries” declined to participate stating that her role in the Working Group on Pensions was “insignificant.”
16. A few remaining interviews were conducted over time, during the continuous fieldwork in other parts of the field. The last interview was conducted as late as November 2006, when one hard-to-reach committee member finally found the time.

17. Namely Jönköping and Malmö.
18. It should be noted that the Swedish Rights-of-Access principle (*Offentlighetsprincipen*) of 1766 without doubt helped in gaining access to these bureaucracies. The Rights-of-Access principle ensures the public-free access to all government records as well as to public offices and the work carried out there. For a thorough discussion of the notion of access and the Swedish Rights-of-Access principle, see Nyqvist (2013).
19. This initiative was later seen as the first move toward the upcoming reorganization of the pension administration (in effect January 1, 2010). A committee to investigate alternative bureaucratic solutions was set up in 2005 and presented its report (SOU 2006:111) one year later.
20. For a discussion on meetings as important rituals in the decision-making process, see for example, Abram (2003); Nyqvist (2008, 2013, 2015); Richards and Kuper (1971); Schwartzman (1989); Thedvall (2006, 2013).
21. The age span was set due to the fact that, since the implementation of the current national pension system is gradual, the first future pensioners to receive their entire state pension from this system will be those born in 1953. The lower age for potential interviewees was set at 16, being the age from when tax is deducted from earned income in Sweden, and taxable income is the entrance ticket to the national pension system.
22. Ten of the people that I approached declined to participate in the study.

Chapter 2

1. *Ättestupa* is a clan precipice from which elderly members of the population would either throw themselves, or be thrown, so as not to burden the younger. Such senicidal practice is described in ancient Scandinavian texts and has been used in political debate about care for the elderly, but no evidence of the actual existence of such cliffs and/or the practice of senicide has been found (*Nordisk familjebok* 1922: 548; Odén 1996).
2. The principle is said to originate from the old Swedish insurance company for the privately employed, SPP (*Sveriges Privatanställdas Pensionskassa*), where a “principle of transferability” (*oantastbarhetsprincip*) was included in the company’s legal texts already in 1917 (Grip 1987: 77).

3. Interview May 3, 2005.
4. Per Borg (2004) uses the related notion of “slowness” in his study of four major changes within Swedish welfare policy.
5. The determinative connotation of the concept of path dependency makes me prefer to use the term “inertia” to describe the various lengthy and interconnected policy processes of the Swedish pension system reforms. For further discussion on the concept of path dependency, see for example March and Olsen (1989) and Paul Pierson (1994). For an insightful discussion on “institutional inertia, path dependencies and possibilities for change” in the characteristics of pension systems, see for example Kangas, Lundberg, and Ploug (2006).
6. See for example Bonoli (2000, 2001) for comparative research on how variations of institutions affect policy outcomes. The concept of “institution” is broadly defined here as “a set of rules and structures which range from the constitutional order of a country to the unwritten conventions that contribute to shaping the political game” (Bonoli 2000: 39).

Chapter 3

1. For research on the institutional development and structure of welfare states, see for example Barr (2012); Esping-Andersen (1990); Korpi (1980, 1981); Korpi and Esping-Andersen (1986). For research on the welfare state in a Swedish context, see for example Åmark (2005); Bergh (2013); Hort (2014a, 2014b); Lindbom (2001a); Olsson (1990); Rothstein (1994); Rothstein and Blomqvist (2009); Steinmo (2002); Svallfors (1998, 2003). For analysis of the ongoing restructuring of the welfare state, see for example Korpi (2003); Korpi and Palme (1998, 2003); Larsson, Letell, and Thorn (2012); Leibfried and Pierson (1995); Morel, Palier and Palme (2012); Pierson (1994, 1996, 2001); Svallfors and Taylor-Gooby (2007). For research concerning the role of political institutions in the ongoing welfare state restructuring, see for example Bonoli (2000, 2001, 2003); Swank (2001, 2002).
2. For further research on the political struggle of the ATP reform, see for example Åmark (2005); Classon (1990); Elmér (1960); Lundberg (2003); Molin (1967); Stråth (1998).
3. See especially Lundberg (2003) for thorough research on Swedish Social Democracy and the politics of pension reforms in Sweden.
4. For further reading on the policy changes in Sweden during the 1990s, see for example Lindbom (2011) and Schön (2000) on the conditions and changes within the Swedish economy at the time and Lindvall (2004) for an analysis of the adoption of a specific set of

macroeconomic policies. For research on the development and effects of a rationalistic steering model applied within the Swedish government, see Sundström (2003). For research on changes within the sphere of employment policy during the 1990s, see Lindvert (2006) and for research on policy changes within the housing sector, see Lindbom (2001b). For an historic overview of neoliberalism in the Swedish context see Tham (2014). For a thorough analysis on the influence of neoliberalism on the public debate in Sweden, see Boréus (1994). For a historic analysis of the influence of liberalism in the development of the Swedish welfare state, see Bergh (2013); Hedin (2002); Hort (2014b); Larsson, Letell, and Thorn (2012); Rothstein and Blomqvist (2009); Svallfors and Taylor-Gooby (2007).

5. Interview November 22, 2006.
6. The two categories of *expert* (no translation needed) and *sakkunnig* (translated here as “advisor”) used in Swedish government committees have somewhat different functions. An advisor in a government committee may submit his/her opinions and comments to the committee, while the category of expert is there to provide the information that the political members of the committee request, but is not to file any comments of their own. For a general overview of the construction of parliamentary committees in Sweden, see Ds 2000:1 and for example Premfors et al. (2003: 155–159).
7. The term “parametric reform” refers to minor adjustments in the parameters of the existing public pension systems (Anderson and Immergut 2007; Madrid 2003).
8. Interview November 30, 2004. This Social Democratic politician is at times described as “Mother” of the pension system while, conversely, the chairman of the Working Group on Pensions and Liberal Party politician is commonly dubbed “Father” of the system.
9. Interview March 3, 2005.
10. Interview December 20, 2004.
11. The New Democrats was a party of discontent in government at the time. Note also that the Left Party exchanged representatives during the course of the work, which is why the report is signed by two names.
12. Interview November 22, 2004.
13. Interview December 2, 2004.
14. Interview December 20, 2004.
15. Interview November 26, 2004.
16. Interview November 26, 2004.
17. Interview November 30, 2004.
18. Interview November 18, 2004.

19. The Left Party was initially, and through January of 1993, represented by an economist at the party's administrative offices.
20. Interview November 18, 2004.
21. Interview November 22, 2006.
22. Interview November 30, 2004.
23. Interview November 30, 2004.
24. Interview March 3, 2005.
25. The Swedish term for Ministry is *departement*, and the coined term *finansdepartemental* inspires connections with Foucault's concept of governmentality.
26. Interview November 18, 2004.
27. Interview November 30, 2004.
28. And, as previously mentioned in this chapter, scholars have showed that financial crises are particularly salient in pension privatizations worldwide (Bates and Kreuger 1993; Drazen and Grilli 1993; Haggard and Kaufman 1995; Madrid 2003; Müller 1999; Wayland 2002).
29. Interview January 4, 2005.
30. Interview November 18, 2004.
31. The initial report proposed 2.0 percentage points; this was later increased to 2.5 percentage points.
32. Proposition 1993/94:250. *Reformering av det allmänna pensions-systemet*.
33. Interview November 22, 2004.
34. Interview November 18, 2004.
35. Interview March 3, 2005.
36. Pensions are adjusted upward each year by the annual change in the income index. The income index also governs the income base amount, which is used to compute the maximum pensionable income. The income base amount for 2015 was set at 58,000 SEK (SFS 2014:1054).
37. Settergren was also between 2003 and 2008 head of the Department of Pensions at the Social Insurance Agency and is, since 2010, head of the Department of Analysis at the Pension Authority.
38. Until 2004 called the Board of Health and Welfare (*Riksförsäkringsverket, RFV*).
39. Interview November 1, 2006.
40. Interview November 3, 2005. The interviewed head of department at the PPM here goes into an argument about the importance of the Ministry of Finance being able to show that the nation's finances were in order and doing well since the issue of membership of the European Monetary Union was on the political agenda in the early 1990s.

41. Interview November 16, 2005.
42. Interview May 13, 2005.

Chapter 4

1. Interviews November 26, 2004, December 20, 2004, March 3, 2005, and November 1, 2006.
2. Interview November 30, 2004.
3. In a Swedish context the color “red” symbolizes Left-Wing parties and politics while “blue” symbolizes conservative, Right-Wing parties and politics.
4. Interview November 22, 2004.
5. Interview November 30, 2004.
6. Interview November 26, 2004.
7. Interviews March 3, 2005, and December 1, 2004, respectively.
8. Interview November 22, 2006.
9. Interview November 26, 2004.
10. Interview November 18, 2004.
11. Interview November 16, 2005.
12. Interview November 18, 2004.
13. Interview November 11, 2004.
14. Interview January 4, 2005.
15. From field notes December 1, 2005.
16. Interview November 22, 2006.
17. Interview November 16, 2005.
18. Interview January 11, 2005.
19. As part of my tag-along fieldwork, in which I followed selected key actors around in their daily work, I found myself attending meetings, both formal and informal, that I must assume would not have been easily accessible to me, a note-taking researcher, had I not been in the company of one of the key actors.
20. From field notes November 15, 2005.
21. Reduced by 1.6—a number that is called the norm.
22. This is explained in a footnote in the pension system’s annual report for 2005, as due “to the fact that the indexation of this pension is a function of the growth in the average income” (The Swedish Pension System Annual Report 2005: 5).
23. Interview November 15, 2005.
24. From field notes November 15, 2005.
25. From field notes November 15, 2005.
26. From field notes November 15, 2005.

27. Calculations are done based on the annual report of the pension system. These are completed and published early the following year, and the balancing of the system would thus be activated on January 1 of the year following that.
28. From field notes November 2, 2005.
29. Interview November 18, 2005.
30. From field notes December 19, 2005.
31. Interview November 18, 2004.
32. Interview December 1, 2005.
33. Interview November 22, 2004.
34. From: <http://www.ppm.nu/HowDoIEarnPensionENG.html> (accessed September 22, 2008).
35. From brochure called *Så här fungerar premiepensionen* (This is how your premium pension works), published 2006 by PPM and in the author's possession.
36. From brochure called *Valanvisning* (Choice instruction), published 2006 by PPM and in the author's possession.
37. From: <http://www.ppm.nu/tpp/infodocument/1:1;201306,201491,201495>, accessed March 15, 2007.
38. Interview December 20, 2004.
39. Interview October 27, 2005.
40. All of Sven's quotes here are from my interview with him conducted on October 27, 2005.
41. From field notes April 15, 2005.
42. From field notes September 1, 2005.
43. From field notes April 5, 2005.
44. From field notes March 30, 2005.
45. From field notes April 13, 2005.
46. From field notes March 30, 2005.
47. From field notes April 13, 2005.
48. From field notes April 22, 2005.
49. Interview May 3, 2005.
50. Interview November 18, 2004.
51. Interview March 3, 2005.
52. Interview November 1, 2006.
53. Interview November 30, 2004.

Chapter 5

1. For a comprehensive history of the evolution of the notion of performativity from Austin (1976) to Callon (1998), via Butler

- (1990, 1997), see also MacKenzie, Muniesa, and Siu (2007), MacKenzie (2003), and MacKenzie and Millo (2003).
2. I have chosen to describe the content of the Orange envelope of 2006, and not the earlier or later editions, since it was the one produced in 2005, while I was conducting my fieldwork.
 3. Proposition 1993/94:250. *Reformering av det allmänna pensionssystemet*.
 4. From the official document: *Kommunikationsstrategi för den allmänna pensionen 2005–2007*. Dnr RFV 08478/2004. Dnr PPM 04–90.
 5. Interviews May 1 and 13, 2005.
 6. Interview May 1, 2005.
 7. Interview November 30, 2004.
 8. Interview March 3, 2005.
 9. Interview November 26, 2004.
 10. From field notes March 3, April 5, May 3, and October 11, 2005, and in official government documents S2003/1610/SF and Fi2005/2822.
 11. Interview December 20, 2004.
 12. Interview December 2, 2004.
 13. The income base amount for 2015 was set at 58.000 SEK (SFS 2014:1054).
 14. Interview December 2, 2004.
 15. Interview November 26, 2004.
 16. Interview December 1, 2004.
 17. Interview November 18, 2004.
 18. Interview January 13, 2005.
 19. Interview March 3, 2005.
 20. From field notes December 18, 2005.
 21. From field notes May 18, 2005.
 22. From field notes May 31, 2005.
 23. From field notes May 4, 2005.
 24. All of the quotes above are from field notes of the same May 4, 2005, meeting.
 25. Interview May 3, 2005.
 26. From field notes December 13, 2005.
 27. These quotes are all from my field notes from January 20, 2006.
 28. From field notes January 4, 2006.
 29. As of December 31 the previous year.
 30. From document with heading *Färre ord—Bättre info* (Fewer words—Better info), November 2005.
 31. “Average Svensson” (*Medel-Svensson*) refers to “the average Swede” in much the same way “Average Joe” does in United States.
 32. Interview May 13, 2005.
 33. From field notes December 14, 2005.

Chapter 6

1. Interview conducted in Holmsjö, Blekinge, on June 22, 2005.
2. Interviews conducted in Singö village on the island of Singö in Roslagen on July 6, 2005.
3. Interview conducted in Örebro July 13, 2005.
4. Interview conducted outside of Karlstad, Värmland, on August 8, 2005.
5. Interviews conducted at Vita Sandars Camping Grounds outside of Mellerud, Dalsland, on July 15, 2005.
6. Interview conducted in Karlstad, Värmland, on July 14, 2005.
7. Interview conducted in Simrishamn, Skåne, on June 20, 2005.
8. Interview conducted in Åmål, Dalsland, on July 14, 2005.
9. Interview conducted at Gysinge Bruk outside Gysinge, Gästrikland, on August 10, 2005.
10. Interview conducted in Gysinge, Gästrikland, on August 10, 2005.
11. Interviews conducted in Åmål, Dalsland, on July 14, 2005.
12. Interview conducted in Gamla Stan, in central Stockholm, on July 8, 2005.
13. Interview conducted in Gränna, Småland, on July 20, 2005.
14. Interview conducted just outside of Örebro, Närke, on July 13, 2005.
15. Interviews conducted just outside the village of Löderup in Skåne on June 19, 2005.
16. Interview conducted at Herrfallets Camping, outside of Arboga in Västmanland, on July 12, 2005.
17. Interview conducted in Tranemo, Västergötland, on July 19, 2005.
18. Interview conducted at Vita Sandars Camping Grounds outside of Mellerud, Dalsland, on July 15, 2005.
19. Interview conducted in Karlstad, Värmland, on July 14, 2005.
20. Interviews conducted in Bispgården, Jämtland, on August 12, 2005.
21. Interview conducted in Ljusdal, Hälsingland, on August 11, 2005.
22. Interview conducted in Göteborg on July 16, 2005.
23. Interview conducted in Ullared, Halland, on July 19, 2005.
24. Interview conducted on the island of Fjällsholmen in Bohuslän outside of Göteborg, on July 18, 2005.
25. Interview conducted in Sandviken, Gästrikland, on August 10, 2005.
26. Interview conducted in Hammenhög, Skåne, on June 20, 2005.
27. Interview conducted in Göteborg on July 16, 2005.
28. Interview conducted in Grisslehamn, Roslagen, on June 29, 2005.
29. Interview conducted in Sandviken, Gästrikland, on August 10, 2005.
30. Interview conducted in central Stockholm on July 8, 2005.

31. Interview conducted at Herrfallets Camping, outside of Arboga in Västmanland on July 13, 2005.
32. Interview conducted in Simrishamn, Skåne, on June 20, 2005.
33. Interview conducted in Karlstad, Värmland, on July 14, 2005.
34. Interview conducted in Karlstad, Värmland, on July 14, 2005.
35. Interview conducted in Kristinehamn, Värmland, on August 5, 2005.
36. Interview conducted in Ullared, Halland, on July 19, 2005.
37. Interview conducted in Ljusdal, Hälsingland, on August 11, 2005.
38. Interview conducted in Singö village on the island of Singö in Roslagen on July 2, 2005.
39. Interview conducted in Grisslehamn, Roslagen, on June 29, 2005.
40. Interview conducted in Nyköping, Sörmland on July 11, 2005.
41. Interview conducted in central Göteborg on July 16, 2005.
42. Interview conducted on Ekerums camp grounds and beach on Öland on June 23, 2005.
43. Interview conducted in Gamla Stan, in central Stockholm on July 8, 2005.
44. That is 2.500 SEK, approximately 280 US dollars.
45. Interview conducted in Stöde, Medelpad, on August 11, 2005.
46. Interview conducted in Gävle on August 10, 2005.
47. Interview conducted in Arboga on July 12, 2005.
48. Interview conducted in Fyrudden outside of Gryt in Östergötland on June 26, 2005.
49. Interview conducted in Singö village on the island of Singö in Roslagen on July 2, 2005.
50. Interview conducted in Gränna, Småland, on July 20, 2005.
51. Interview conducted in Grisslehamn, Roslagen, on June 29, 2005.
52. Interview conducted in Ljusdal, Hälsingland, on August 11, 2005.
53. Interview conducted in Fyrudden outside of Gryt in Östergötland on June 26, 2005.
54. Interview conducted in Nyköping, Sörmland, on July 11, 2005.
55. Interview conducted in Bispgården, Jämtland, on August 12, 2005.
56. Interview conducted in Borgholm on Öland on June 23, 2005.
57. Interview conducted in Bispgården, Jämtland, on August 12, 2005.
58. Interview conducted in Ljusdal, Hälsingland, on August 11, 2005.
59. Interview conducted in Nyköping, Sörmland, on July 11, 2005.
60. Interview conducted in Norrtälje, Roslagen, on June 29, 2005.
61. Interview conducted in Gävle on August 10, 2005.
62. Interview conducted in central Göteborg on July 16, 2005.
63. Interview conducted in Hammenhög, Skåne, on June 20, 2005.
64. Interview conducted in Karlstad, Värmland, on July 14, 2005.

65. Interview conducted in Ullared, Halland, on July 19, 2005.
66. Interview conducted in Tranemo, Västergötland, on July 19, 2005.
67. Interview conducted in Bispgården, Jämtland, on August 12, 2005.
68. Interview conducted on Ekerums camp grounds and beach on Öland on June 23, 2005.
69. Interview conducted in Arbrå, Hälsingland, on August 10, 2005.
70. Interview conducted in Simrishamn, Skåne, on June 20, 2005.
71. Interviews conducted in Åmål, Dalsland, on July 14, 2005.
72. Interview conducted in Singö village on the island of Singö in Roslagen on July 2, 2005.
73. Interview conducted in Kristinehamn, Värmland, on August 5, 2005.
74. Interview conducted at Herrfallets Camping, in Västmanland on July 13, 2005.
75. Interview conducted in Grisslehamn, Roslagen, on June 29, 2005.

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